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**Exploring the interrelationship between the meanings of
homeownership and identity management in a liquid
society: a case study approach**

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Abstract

Identity research in consumer studies typically perceives consumers as bearers of fragmented, multiple postmodern identities. Contemporary social theory, broadly supporting this perspective, suggests that tradition is no longer required for the successful construction and maintenance of an identity. Unfettered from the restrictions of tradition, identities are asserted to have been liberated from the impositions of social and cultural institutions.

However, this perspective appears to neglect the notion that individuals might actually desire tradition and social practice to develop a coherent, stable sense of self. This thesis explores the meanings of tenure - private renting and owner-occupation - to elucidate how these deeply felt connotations can affect individuals' identities and their sense of self. In doing so this thesis articulates how the prospective consumption, or non-consumption, of a traditional practice – home ownership - can potentially have profound implications for one's identity, overall sense of self and consumption behaviour.

The results of this thesis were generated by conducting 30 qualitative interviews with private renters aged between 24 and 30 years old in Stoke-on-Trent using a case study approach. The findings indicate that identities are heavily influenced by the different meanings and interpretations of private renting and owner-occupation. Furthermore, the role of tradition to identity, and in particular to an overall coherent sense of future self, was found to be highly salient. Contextualised by Zygmunt Bauman's 'Liquid' sociology, the findings of this study suggest that a threatened sense of future self can engender identity and consumption related practices that seek to affirm, re-affirm and defend one's sense of self against stigmatising discourses.

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List of Abbreviations

BSA – Buildings Societies Association

CCT – Consumer Culture Theory

CML – Council of Mortgage Lenders

EHS – English Housing Survey

HOA – Home Owners Alliance

HTB – Help to Buy

JRF – Joseph Rowntree Foundation

MPE - Master Planned Estate

ONS – Office for National Statistics

OPCS - Office of Population Censuses and Surveys

PRS – Private Rental Sector

RTB – Right To Buy

SBA – Stigma by Association

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Thesis Introduction

The contemporary social condition in which we live has been described by the late Zygmunt Bauman as 'Liquid'. 'Liquid Modernity', Bauman suggests, 'is a society in which the conditions under which its members act change faster than it takes the ways of acting to consolidate into habits and routines' (Bauman, 2000: 1). 'Liquid Modernity' is suggested to be a dynamic, fluctuating amorphous social milieu. Within this setting, individuals lead 'Liquid Lives', which, just like 'Liquid Modernity' itself, 'cannot keep [their] shape or stay on course for long' (pg., 1). Identity, then, in 'Liquid Modernity' is also afflicted by the vibrancies and caprices of 'Liquid Modernity'. 'Liquid' identities are nebulous, formless constructs; or as Blackshaw (2005: 129) describes them, 'protean and palimpsest, sometimes confused, sometimes desperate for attention, but always self-absorbed and total in their devotion to self-authorship'. The liquidity of the contemporary social condition, therefore, implies that firm, enduring, stable, solid, and secure identity resources are required less in a society where change - and the speed of change - seem to be the ultimate virtues.

Yet, what happens when 'Liquid' citizens, who live 'Liquid Lives' desire something that appears to represent aspects purportedly redundant in a 'Liquid' society, such as stability, security and control? No matter how persuasive Bauman's 'Liquid Modernity' argument may be, it is still an objective fact (ONS, 2016) that a large proportion of younger people in the UK wish to become home owners. Moreover, home ownership is frequently desired for its attributes of stability, security and control (JRF, 2010). This thesis explores the meanings of the tenures, owner-occupation *and* private renting amongst a group of private renters aged 24-30 based in Stoke-on-Trent to understand how the tenures relate to identity and one's sense of self. This study is framed within Bauman's 'Liquid Modernity' concept to firstly explore the meanings of the tenures and to relate these meanings to their identity, or identities; secondly, to generate an

understanding of how identities might be affected by the prospect of never becoming a home owner and thirdly, to expound why people desire home ownership in a social condition that suggests identities are no longer reliant on 'older' more 'traditional' sources of identity. Identity is considered to be an important construct within the consumer behaviour literature (Thompson and Loveland, 2015). Therefore, understanding the meanings of tenure to identity, and how identities are managed according to these meanings, can lead to important consumption insights.

The objectives of this thesis are as follows:

- 1) To explore and reflect on private renters' meanings of renting and homeownership and to explore the interrelationship between these and their identity/identities.
- 2) To understand how and why a failure to achieve home ownership might affect identity and sense of self.
- 3) To understand how and why homeownership and identity appear to have a strong connection in a 'de-traditionalised' society.

In order to investigate these objectives this study conducted in-depth qualitative interviews with 30 private renters aged between 24 and 30 in Stoke-on-Trent. All research participants at the time of taking part in the study live in one of the six towns or the surrounding suburbs that make up Stoke-on-Trent. The following paragraph provides a snapshot of the City's population statistics.

In the 2011 census the population of Stoke-on-Trent was 249,000. In 2001 the population figure was 240,400, a growth of 8600, an increase of 3.6%. This is the first time the population of Stoke-

on-Trent has witnessed upward trend since 1931, when the population peaked at 276,639. Despite this, the recent growth in Stoke-on-Trent is the smallest of the five cities in the West Midlands, and is half the increase of the national average. The population composition shows there are over 53,500 people aged over 60 which is an increase of nearly 3000. There has also been an increase of people aged 24 and under, which grew by 3.9% to 77,696.

The structure of this thesis is as follows.

Chapter one provides an account of identity theory. It suggests that identity is a compound entity, comprising three elements: personal, interpersonal and social. However, before this the chapter first discusses the changing role of tradition in society. It suggests that much contemporary social theory is either explicitly or implicitly informed by the notion of detraditionalisation; an effect of which is that the current consumer literature characterises individuals as bears of individuated, postmodern and fragmented self-conceptions.

Chapter two reviews the extant literature on identity threats. This thesis finds that the prospect of non-home ownership can create the concept of a threatened 'future self'. The threatened future self is a flawed self the interviewees expressed a desire to circumvent. As detailed later in chapter eight, different consumption related strategies can be enacted to avoid 'becoming' a flawed future self. Therefore, chapter two provides an overview of the identity related literature on combating identity threats.

Chapter three provides a fuller and more detailed exposition of the study's theoretical context by outlining the sociology of Zygmunt Bauman. Although Bauman's cogitations pertaining to identity are explored in chapter one, chapter three offers a richer account of 'Liquid Modernity', 'The Consumer Society' and the 'Flawed Consumer'. Chapter three also introduces Pierre Bourdieu's concept of habitus to elucidate the tension between home ownership desires and the central tenets of liquid modernity.

Chapter four explores home ownership in detail. It discusses how owner-occupation has become the 'normalised' tenure of choice in the UK. It is argued that this has not always been the case and that it is only within the last 50-60 years or so that home ownership has become a 'normal' aspiration. Chapter four also critiques the housing literature's assertion that private renters, by virtue of consuming the 'wrong' tenure, can be characterised as Bauman's 'flawed' consumer.

Chapter five discusses the methodology used to carry out this research. The philosophical standpoints relating to epistemological, ontological, axiological and methodological positions are articulated, explained and justified. Attention is also paid to the notion of researcher reflexivity and the ethical considerations of conducting research are also detailed. The thesis's use of a case study approach is also articulated along with explanations pertaining to data collection methods, sampling and analysis.

Chapter six presents the research findings. The various connotations of renting and home ownership and how they relate to identity are delineated in the first sections. The remaining sections discuss more broadly the interrelationships between current/future identities, stigmatisation and consumer coping mechanisms.

Chapter seven discusses literature on stigma and stigma coping strategies in reference to the research findings. The prospect of not becoming a home owner was found to induce feelings of a flawed, or stigmatised, future identity. Indeed, the possibility of not becoming a home owner, when it is deemed integral to the formation of a complete, coherent sense of self, was found to create the sensation that private renters feel as though they are on a stigma trajectory – a main finding presented in chapter six.

Chapter eight provides a general discussion of the findings, justifies the thesis's use of theory and literature, outlines the nature of its contribution to knowledge, offers some direction for further research and concludes the thesis.

CHAPTER ONE – Identity Theory and Consumption: Detraditionalisation and the Postmodern Consumer

1.0 Introduction

It could be suggested that most of the identity-related consumer behaviour literature is implicitly characterised, thematised, and/or contextualised by postmodern impressions of identity (Ho and O'Donohoe, 2014). Postmodern views of identity, explored in more detail later in this chapter, typically propose identity to be a reflexive construct (Giddens, 1991), a narrative project constantly under review (Beck, 2000), never tied down and free to change (Bauman, 1999). Detraditionalisation and the dis-embedding of social structures, it is attested (Bauman, 1998a), renders tradition impotent. Consequentially, it can be argued, one outcome is that tradition has either a non-existent, or at best, a tenuous role to play in the formation, maintenance and construction of identities. The current predilection for identity –related consumer studies to contextualise their analyses in a postmodern milieu (Ho and O'Donohoe, 2014) means that the relationship between tradition and identity construction is potentially overlooked. Furthermore, the role of tradition per se to sociological studies of identity and identity-related consumption studies are relatively scant. Indeed, Giddens (1999: 38) remarks that despite, 'Tradition and custom [being] the stuff of most people's lives for most of human history...it is remarkable how little interest scholars and thinkers tend to show in them'. One possible explanation for this could be that much contemporary social theory championing postmodern conceptions of society implicitly dismiss tradition outright or, challenge its ability to influence identity (Bauman, 1998a). This study finds, however, that home ownership – commonly regarded as a pillar of tradition in the UK (Colic-Peisker and Johnson, 2012) – is a salient feature to the construction and

maintenance of individuals' identities. Furthermore, the importance of achieving home ownership to one's identity is intimately linked to an overall coherent self-concept. A coherent self-concept is, however, threatened or undermined by the fact that home ownership is becoming more difficult to attain. Therefore, rather than dismissing tradition as a casualty of the 'liquid' (Bauman, 2000) world, this thesis suggests that it remains an important construct that influences the self-concept.

The first two sections in this chapter provide an outline of tradition, detraditionalisation and modern/postmodern identities. The discussion delineates how different perspectives concerning the relative influence of tradition can potentially impact one's understanding of identity. It is argued that the concept of detraditionalisation heavily shapes postmodern notions of identity. The identity theories of Bauman (2000; 2005) and Giddens (1991) are presented in order to illustrate the 'pervasive sense [in social thought] that the acquisition and maintenance of identity has become vital and problematic under high modernity' (Bendle, 2002: 1). Afterwards, the notion of identity itself is defined, using multiple literatures, as a tripartite construct that draws from personal, interpersonal and social sources. From this the chapter moves on to discuss how identity has been utilised in the consumption literature.

1.1 Tradition, Detraditionalisation and Identity

It is often argued that, as a result of globalisation, a process of detraditionalisation is currently underway (Bauman, 2000; Bendle, 2002). Giddens (1999: 43) asserts that, 'In western countries, [globalisation affects] not only public institutions but also everyday life' and that as a result, these are 'becoming opened up from the hold of tradition'; and furthermore that, 'other societies across the world that remained more traditional are becoming detraditionalised'.

Detraditionalisation is considered to be a process that undermines, destabilises, subverts or erases the practices of tradition that have held authority and command in society. Much contemporary

social theory (Bauman, 2000; Beck and Lau, 2005) suggests that - mostly prominently in the western world - practices of tradition have either lost or are losing their salience to the structural organisation of society and to the construction and maintenance of identities (Heelas et al. 1996). This ebbing of traditional customs is characterised as detraditionalisation. This section provides an outline of this process and discusses the relationship between detraditionalisation and identity. Before this, however, the concept of tradition itself is expounded as, 'To grasp what it means to live in a post-traditional order we have to consider... what tradition actually is (Giddens, 1994: 62).

Tradition is a term that usually relates to a belief or practice that has become so interwoven into the fabric of a society or culture that it is commonly taken-for-granted as the right, correct or normal way to do things (Heelas et al. 1996). Tradition is thus part of a society, it is held in a collective consciousness. Giddens (1999: 41) posits that, 'The distinguishing characteristics of tradition are ritual and repetition. Traditions are always properties of groups, communities or collectives'. Tradition might also be regarded as an organising construct, in that, as an established practice, it can influence future actions and shape future behaviour. Indeed, Giddens (1994: 62) offers that, 'Tradition, it might be said, is an orientation to the past, such that the past has a heavy influence, or more accurately put, is made to have a heavy influence, over the present...tradition is also about the future, since established practices are used as a way of organising future time'. The exact qualities of 'tradition', forwarded by Giddens (1994), suggest that: 1) tradition is bound with memory and is a collective belief; 2) all traditions involve ritual; 3) all traditions are connected to a '*formulaic notion of truth*' and 4) all traditions have 'guardians'.

According to Giddens (1994: 63), memory and tradition are similar concepts. Memory is considered to be a social process, in that memory only has meaning within a socio-cultural context. Furthermore, memory helps us to organise and categorise our experiences. Indeed we, 'continually reproduce memories of past happenings or states, and these repetitions confer continuity of experience'. For Giddens (1994) then, 'Memory, like tradition...is about organizing

of the past in relation to the present...Tradition, therefore...is an organizing medium of collective memory' as such, Giddens argues, 'There can be no more a private tradition than there could be a private language' (pg., 63-64). The notion of ritual is also essential to tradition because it ensures the preservation of social behaviour; it does, according to Giddens (1994: 64), 'enmesh tradition in practice'. The '*notion of formulaic truth*' refers to the inherent 'truth' within traditions as a ritual form of language. Giddens (1994: 64) remarks that, 'Formulaic truth depends not upon referential properties of language but rather on their opposite; ritual language is performative...Ritual idiom is a mechanism of truth because...of its formulaic nature'. Ritual language, or speech, therefore, 'makes no sense to disagree with or contradict (pg., 65). Ritual speech contains within it the powerful property of being able to quash any dissent, as to disagree with a tradition - as a generally received wisdom - is to openly question the long-held beliefs of the majority, and as such could potentially lead to embarrassment or ostracism. Ritual and formulaic truth, argues Giddens (1994: 79), give tradition its inherent ability to socially demarcate; indeed, 'tradition always discriminates between 'insider' and 'outsider', because participation in ritual and acceptance of formulaic truth is the condition for its [tradition] existence'. The notion of tradition's 'guardians' refers to Giddens' (1994) assumption that, because traditions are socially passed down, they are embedded in the minds of elders (especially so in pre-modern tribal societies). In the present day, 'guardians' might manifestly appear to be modern 'experts' as they are (incorrectly presumed, Giddens argues) to be the sagacious bearers of wisdom. Rather than possessing an inherent ability to 'know', 'guardians' ostensibly occupy their position through status rather than competence: 'Status in the traditional order, rather than 'competence', is the prime characteristic of the guardian' (pg., 65). For Giddens (1994) these elements serve to define the notion of tradition.

Despite the efforts of Giddens (1994: 1999) to define what a tradition is, Thompson (1996) suggests there is little systematic analysis of what tradition actually means. In order to remedy this, Thompson (1996) highlights four features of tradition that illuminate its essential

characteristics: a hermeneutic aspect; a normative aspect; a legitimation aspect and an identity aspect.

The hermeneutic aspect regards tradition as a set of assumptions that people use to organise their lives. These organising assumptions are taken-for-granted and are typically passed from one generation to the next; seen in this way, 'tradition is an interpretive scheme, a framework for understanding the world' (Thompson, 1996: 91).

Tradition may also serve as a vehicle to justify or normalise certain actions, practices and/or beliefs. Giddens (1994: 65) comments that 'all traditions have a normative or moral content, which gives them a binding character...Tradition represents not only what 'is' done in a society but what 'should be' done'. In this sense, tradition can be thought of as, 'sets of assumptions, forms of belief and patterns of action handed down from the past [which] can serve as a guide for actions and beliefs in the present' (Thompson, 1996: 92). The ability of tradition to influence the present is also articulated by Giddens (1999: 47) who comments that, 'In tradition, the past structures the present through shared collective beliefs and sentiments'. By using the past as a guide to the present, tradition acts as a normative touchstone that can be used to justify one's actions. When asked why one does what they do and one justifies their actions by saying: 'That's what we've always done' for example, is a form of theoretically grounding or justifying by reference to tradition.

Additionally, Thompson (1996: 92) suggests tradition can be used to legitimate certain actions or processes. Therefore, tradition can, 'serve as a source of support for the exercise of power and authority'. When traditions become bound with discourses of authority they can, 'become 'ideological': that is, they may be used to establish or sustain relations of power which are structured in systematically asymmetrical ways'.

The fourth aspect of tradition concerns the way in which it affects identity. It is argued (Thompson, 1996) that tradition forms a symbolic resource that can foster a personal and a social sense of self. This is so, according to Thompson (1996: 93) because, 'The sense of oneself and belonging are both shaped – to varying degrees, depending on the social context – by the values, beliefs and forms of behaviour which are transmitted from the past. The process of identity formation can never start from scratch; it always builds upon a pre-existing set of symbolic materials which form the bedrock of identity'. Furthermore, Giddens (1994: 80) stresses that tradition is 'a medium of identity'. If the goal of identity is to attain ontological security, as Giddens (1994) suggests, then tradition can act, through its socially embedded attachments, as a facilitator of this objective. Ontological security can be described as, 'the essential premise being that individuals have a basic psychological need to quell anxiety and maintain trust in the continuity of events' (Atkinson, 2007c: 537). However, the link between tradition and identity can also be problematic. Should a tradition become threatened, it is 'very often...experienced as threats to the integrity of the self'. Although it is suggested that tradition can shape identity formation, contemporary social theory tends to argue that, in a detraditionalised era, identities are now more amorphous, nebulous and less stable (Bauman, 1998b) and rely on the roles of traditions less for their 'ontological security'.

According to Bendle (2002: 1) this contemporary conception of identity has arisen, 'because of the imperative under globalization to theorize people as possessing identities that are extremely adaptive to social change'. The notion that identities are potentially more fragmented, diverse and less reliant on an enduring core sense-of-self seems to characterise contemporary understandings of identity. Indeed, Bendle (2002: 5) notes that, 'postmodernism, reject[s] the notion of a core altogether and see[s] identity as entirely a product of discourse and as inherently fragmented, multiple and transient'. It is argued (Heelas et al. 1996) that the process of detraditionalisation is at least partially responsible for engendering this current perception of identity.

A core tenet of sociological theory suggests that the concept of tradition has dramatically changed since the Enlightenment. Giddens' (1999) discussion of the role and influence of tradition suggests that in a globalised world the relationship between people and traditions are changing. This change, according to Giddens (1999), can be traced to the Enlightenment. Giddens (1999: 38) quotes Baron d'Holbach's damning assessment of tradition's plight to mankind and the emancipatory potential of the Enlightenment to rid mankind of traditional dogma:

'Instructors have long enough fixed men's eyes upon heaven, let them now turn them upon earth. Fatigued with an inconceivable theology, ridiculous fables, impenetrable mysteries, puerile commentaries, let the human mind apply itself to the study of nature, to intelligible objects, sensible truths, and useful knowledge. Let the vain chimeras of men be removed, and reasonable opinions will soon come of themselves, into those heads which were thought to be forever destined to error'.

Baron d'Holbach's contempt for tradition's stranglehold on the pursuit of knowledge is pretty clear. His polemic implies that tradition once fettered mankind to an ideology that blinded them to the objective reality of the world around them. Tradition, therefore, seems to have been construed as a powerful socio-cultural determining force. Indeed, it is argued that tradition shaped and defined 'modern' (as defined in opposition to the contemporary 'postmodern' condition) identities. Rose (1996: 301) also proffers the Enlightenment as the historic fulcrum upon which tradition lost its monopoly over identity stating that: 'The changes associated with modernity destroyed the fixed social and cultural formations of community and kinship, which had defined the identity of subjects from outside, embedded the person within a stable order of status, within a transcendental and implacable cosmology, within a – even if imaginary – space and time'. Traditional or modern identities, therefore, were formally perceived to be relatively

stable constructs generated and maintained by recourse to traditional, embedded, overarching social structures. In sharp contrast to modern/traditional identity theory, identity in contemporary social thought tends to reject the authority, primacy and legitimacy of embedded social structures to author the self, as, 'Tradition, it is claimed, is a thing of the past' (Thompson, 1996: 89) and individuals are now responsible for their own identity destinies.

It is argued that the socio-cultural fabric of 'late-modern' (Giddens, 1991), 'reflexive modern' (Beck, 1994) and/or 'liquid modern' (Bauman, 2001) societies differ starkly from their preceding traditional milieus. In traditional societies identity was largely 'handed down' from embedded social practices and customs; in the era of 'high modernity' or 'liquid modernity', however, embedded social practices no longer have sole primacy over identity formation (Heelas, et al. 1996). Whilst Beck, Giddens and Bauman espouse similar but differentiated arguments regarding identity (Rose, 1996), it could be argued that the provenance of their thought can be traced to the idea that, 'with the development of modern societies, tradition gradually declines in significance and eventually ceases to play a meaningful role in the lives of most individuals' (Thompson, 1996: 89). The erosion of tradition and the rise of detraditionalisation are discussed in the following paragraphs, beginning with a definition of detraditionalisation.

According to Boeve (2005: 104 cited in Mc Alexander et al. 2014) detraditionalisation:

'as a term hints at the socio-cultural interruption of traditions...which are no longer able to hand themselves on from one generation to the next...On the structural level, every individual is charged with the task of constructing his or her personal identity. Traditions no longer automatically steer this construction process, but are only possibilities together with other choices from which an individual must choose'.

Espousing a similar definition, Heelas (1996: 2) defines detraditionalisation as involving, 'a shift of authority: from 'without' to 'within'. It entails the decline of the belief in a pre-given or natural order of things. Individual subjects are themselves called upon to exercise authority in the face of the disorder and contingency which is thereby generated. 'Voice' is displaced from established sources, coming to rest with the self'. Detraditionalisation, then, suggests that the old, ordered structures of the 'traditional' or 'modern' ages are or have, been usurped by a new age where traditions no longer carry significant authority or absolute legitimacy.

According to Heelas (1996) there are two different ways in which to conceive of detraditionalisation. The first suggests that detraditionalisation entails a firm, clean break with the old traditional governing societal structures. This conceptualisation of detraditionalisation is known as 'The Radical Thesis'. The alternate view of detraditionalisation is known as 'The Coexistence Thesis'. Advocates of the radical thesis of detraditionalisation, Heelas (1996: 3) observes, 'think in terms of oppositions: closed v. open; fate v. choice; necessity v. contingency; certainty v. uncertainty; security v. risk; self under control v. self in control...With each opposition informed by a basic 'past/present/future' dynamic, detraditionalisation involves the *replacement* [italicised in original] of the closed with the open'. Furthermore, the radical thesis of detraditionalisation suggests that the influence and power of traditions in today's postmodern society have been eroded to the point where they no longer carry any authority or legitimacy. Opponents of the radical thesis, however, tend to suggest that radical proponents overstate and overestimate the power of traditions to regulate society (Heelas, 1996). Arguing against this charge, radical proponents of detraditionalisation argue that tradition formally shaped and defined nearly all aspects of social life and define the current era as 'the end of tradition' (Heelas et al. 1996).

In contrast to the radical thesis of detraditionalisation, 'The Coexistence Thesis' suggests that, rather than detraditionalisation representing a distinct break with traditional societies,

detraditionalisation has, and is, occurring in conjunction with other processes such as: 'tradition-maintenance, re-traditionalization and the construction of new traditions' (Heelas, 1996: 3). Additionally, the coexistence thesis critiques the emphasis that the radical thesis places on the capacity of traditions to order society (Heelas, 1996: 7). Crystallising this very issue, Heelas (1996: 8) asks: 'is it really reasonable to suppose that 'traditional' societies can swallow up the person to the extent of muting or denying the exercise of autonomous voices, or to suppose that dwellers in 'modern' or 'post-modern' societies are content, let alone able, to live with little or no guidance from determinate others?' Born from the idea that tradition could not possibly have had absolute authority over individuals, and nor could tradition have simply disappeared, the coexistence thesis cedes conceptual space to both the influence of tradition and human agency. The coexistence thesis, therefore, argues that, 'people are never *simply* [italicised in original] tradition informed [nor are they] *simply* [italicised in original] autonomous' (Heelas, 1996: 9).

Detraditionalisation is potentially fundamental to understanding contemporary notions of identity because the level to which one assumes traditions have decreased in salience to social life might determine whether the self is construed as entirely self-reflexive, or in part collectively structured. Postmodern theories of identity are normally associated with theories supporting the notion of detradditionalisation (Bauman, 2000). Proponents of detradditionalisation typically view identity construction exclusively as a reflexive narrative project of self authorship (Giddens, 1991; Beck, 2000; Bauman, 1999), done so in a social milieu denuded of cultural institutions that no longer provide identity templates. The relationship between tradition, detradditionalisation and identity is outlined by Bendle (2002: 8). He suggests that:

'In this type of [detradditionalised] analysis, the emphasis shifts in the theorisation of identity: identity is no longer seen as involving the self's non-reflective and unquestioning 'inscription' within a tradition; rather it is seen in terms of the self's acquisition of a reflective and critical

capacity not only with respect to the particular prevailing tradition, but to all traditions. It involves a shift from the non-reflective, passive level of acceptance and acquiescence to the meta-level of active reflexivity and critique’.

Tradition and detraditionalisation (radical or coexistence) might therefore be regarded as lenses through which to understand and interpret identity. In general, identity theory seems to suggest that ‘modern’ notions of identity are characterised by older ‘traditional’ conceptions of society (Bauman, 1998b), whereas ‘detraditionalised’ perceptions of society tend to characterise and inform postmodern understandings of identity.

1.2 Modern or Postmodern Consumers?

The previous section provided an outline of the concept of tradition and the process of detraditionalisation, and linked these to the topic of identity. It has been suggested that theories of identity formation and maintenance are somewhat contingent on the emphasis one places on the role of tradition and the subsequent impact or degree to which detraditionalisation has or is occurring. Furthermore, it has been suggested that the process of detraditionalisation is closely related to postmodern conceptions of society. It is somewhat inevitable, therefore, that a detraditionalised, postmodern society engenders the concept of the postmodern consumer. This is discussed in the following paragraphs. However, before this a brief outline of modern and postmodern identities are first presented.

Defining identity is not an easy task as it is, quite simply, a ‘complex and tricky’ phenomenon (West-Newman and Sullivan, 2013: 101). According to West-Newman and Sullivan (2013), identity can be theoretically conceived of in two schools of thought. The first suggests that

identity can be comprehended through the prism of modernity, the second, through a postmodern lens.

West-Newman and Sullivan (2013: 112) argue that modern, 'Notions of identity have in the past been secured in a variety of long-standing relationships with friends and communities, in established social structures and in recurring situations. Identity under these conditions could be envisioned as genuine, real...and autonomous'. In this view, the modern self is most commonly considered to be a collective entity, shaped and defined predominantly by others. Heelas (1996: 4) observes that modern identities were, 'directed in terms of others – divine or socio-cultural vehicles of membership – this *order of the self* [italicised in original] is by definition collectivistic or communal. It is other-informed or socio-centric rather than self-informed or individualistic'. This collectivistic view of modern/traditional identities is reinforced by Giddens (1999: 47) who notes that, 'In more traditional situations, a sense of self [was] sustained largely through the stability of the social positions of individuals in the community'.

The enduring solid socio-cultural structures that once framed people's identities in traditional societies have, according to some theorists (Bauman, 1999; Beck, 1994; Giddens, 1991), given way to a new order wherein the shackles of tradition have fallen away. It is proposed that in this new order, 'people have acquired the opportunity to stand back from, critically reflect upon, and lose their faith in what the traditional order has to offer' (Heelas, 1996: 4). One suggested reason for this shift is technological. In particular, the increased efficiency and speed of communications has given rise to more diverse, pluralistic societies. In turn, cultures have, 'come to contain a fragmented, variegated range of beliefs and values. Faced with diversity, it is then suggested, people lose faith in what has been traditionally sustained by way of socialization within a closed environment' (Heelas, 1996: 4).

The process of detraditionalisation, it can be contended, forms the foundational principle of the 'postmodern' consumer. Advocates of detraditionalisation argue that because traditional social

structures no longer serve as identity templates, consumers today are forced to formulate their own independent identities (Mc Alexander et al. 2011). Indeed, Thompson (1996: 90) states that 'detraditionalisation...explores...the relation between the changing status of tradition and the process of self-formation. As traditions lose their hold in many spheres of life, individuals are obliged increasingly to fall back on their own resources to construct a coherent identity for themselves'. Supporting this notion, Giddens (1999: 47) suggests, 'Where tradition lapses, and lifestyle choice prevails, the self isn't exempt. Self-identity has to be created and recreated on a more active basis than before'.

The postmodern consumer, it can be suggested, is first and foremost an individual. Postmodern consumers no longer require the organizing structures of modernity – such as, 'cultural values, social positions, religion marriage and so on' – and instead have to consume, 'packaged options or styles to which the cultural realm has been reduced in order to construct their own ways of life' (Heelas, 1996: 5). The postmodern individual, therefore, can be conceptualised as composing their own self, or selves, authoring it from the various texts or discourses available to them.

West-Newman and Sullivan (2013: 103) assert that under, 'contemporary conditions of postmodernity human individuals can be conceived as fabricators and bearers of multiple selves, often self-consciously constructed in and through different social situations, experiences and relationships'. This view of the postmodern self is supported by Woodruffe-Burton and Elliott (2005: 462) who suggest the 'self is conceptualised in postmodernity not as a given product of a social system nor as a fixed entity which the individual can simply adopt, but as something the person actively creates, partially through consumption'. This process is sometimes referred to as 'individualization' (Beck, 1995). The process of individualisation suggests that, 'consumer choice can fashion individual identity rather than consumption being regulated by socio-culturally provided modes of identity provision' (Heelas, 1996: 6). Elliot (2009: 290) refers to Beck's individualization thesis as a, 'process of modernization...more and more areas of life are released or disembedded from the hold of tradition'. Elliot (2009: 209) goes on to argue that Beck's

individualization thesis entails the, 'disappearance of tradition and the disintegration of previously existing social modes [this] forces people into making decisions about their own lives and future courses of action. As traditional ways of doing things become problematic, people must choose paths for a more rewarding life'.

Broadly speaking, the notion of the postmodern-self arose from a suspicion that, 'the modern self never existed as...a coherent entity' and furthermore that, 'the conditions under which the self was constituted had changed and moved beyond the modern to a social climate and milieu some theorists describe as postmodern' (West-Newman and Sullivan, 2013: 112). The rise of the consumer society and mass consumer culture are occasionally invoked as catalysing the shift from modern to postmodern societies and, concomitantly, modern and postmodern identities. The consumer society, Edwards (2000: 167) observes, can be described as a, 'society which is importantly, and in all likelihood also increasingly, organized around the concept and practice of consumption'. Despite the suspicion that a coherent identity has never really existed, many consumption studies presume that a coherent identity is the ultimate goal of the contemporary consumer in the consumer society (Ahuvia, 2005).

The belief that consumers are relentlessly pursuing a unified coherent sense of self has given rise to a school of thought that suggests consumers can create a stable sense of self through the consumption of market objects. Indeed, Arnould and Thompson (2005: 871) state that: 'A corollary premise is that the marketplace has become a preeminent source of mythic and symbolic resources through which people, including those who lack the resources to participate in the market as full-fledged consumers, construct narratives of identity'. The opportunity to form a coherent self-identity is therefore reasoned to be a possibility through the appropriation of suitable consumption. Firat and Venkatesh (1995: 260), however, suggest that the postmodern consumer has been liberated from the burden of having to create a coherent self-identity because the postmodern self has no need to, 'reconcile identity contradictions to produce a unified

experience'. This view is challenged by Ahuvia (2005: 182) who comments that, 'Contemporary conditions do make the establishment of a coherent sense of self difficult, but...consumers [see this] as a challenge to be overcome rather than as the liberation from an oppressive ideal of a unified self'.

This thesis finds, in accordance with Ahuvia (2005), that the formation of an overall, coherent sense of self is indeed important to individuals, even in a 'liquid world' (Bauman, 2000).

Furthermore, one important aspect of becoming a home owner seems to be the participation in the consumption of a tradition; moreover, the participation in the consumption of a tradition that symbolises maturity and adulthood. The consumption, or non-consumption of home ownership, viewed as a tradition, appears to be central to the success or failure to acquire an overall, coherent future sense of self. This finding is discussed in more detail in chapter six. The next section in this chapter discusses contemporary sociological theories of identity, drawing mostly on Zygmunt Bauman; however there is also some reference to Anthony Giddens. Bauman's (2000; 2005) sociology of 'Liquid Modernity' forms the theoretical backdrop of this thesis; this aspect of Bauman's sociology is discussed in more detail in chapter three.

1.2.1 Postmodern Identities: Liquid and Reflexive Conceptions

Zygmunt Bauman and Anthony Giddens are two of the leading sociological observers of the contemporary era. Their respective theories of 'liquidity' and 'high modernity' have been, and continue to be, highly influential. Their articulations pertaining to the construction and configurations of society, set within the dynamic context of changing times, have profound implications for the way in which identity is understood. The following paragraphs outline their respective positions on identity.

Bauman (1999; 2005) sketches the evolution of liquid identities through a discussion of the journey from the work ethic to the aesthetics of consumption in his book *Work, consumerism and the new poor*. Moving from a traditionalist society, with its preoccupation for labour defining identity, to a post-traditionalist society, where identity is cultivated through consumption, Bauman argues work, 'lost its position – that of an axis around which all other effort at self-construction and identity building rotate...work also ceased to be the focus of particularly intense ethical attention in terms of being a chosen road to moral improvement' (Bauman, 2005: 33). Equating liquid society's aesthetical predilection with the demise of the traditional society's work ethic, Bauman notes, 'the work ethic...was slowly demoted from its function of supreme regulatory principle (2005: 37). Echoing this, Curtis (2013: 301) remarks that, 'The shift...involves the abandonment of the norms of the work ethic for those of an aesthetic of consumption'. The move towards aesthetics from ethics as the touchstone for identity construction, community participation and an understanding of oneself in society reflects the sociological shift between Bauman's traditionalist and post-traditionalist societies. Emphasising this point Bauman (2005: 31) states: 'It's aesthetics, not ethics, that is deployed to integrate the society of consumers...To sum up: it is the aesthetics of consumption that now rules where the work ethic once ruled'. Without the work ethic as a guiding touchstone, the society of consumers created new means to construct their sense of identity. Underscoring the argument that 'liquid' consumers are responsible agents for their own identities, Warde (1994: 881) writes, 'Bauman conceives the predicament of individuality as a problem of self-identity...No longer are people placed in society by way of lineage, caste or class, but each must invent and consciously create a personal identity'. For Bauman, one of the central differences between the modern and postmodern condition (or liquid condition, as Bauman refers to it in his writings since the millennium) is how the concept of identity is perceived. Bauman (1996: 18) states that 'if the *modern* [italicised in original] 'problem of identity' was how to construct an identity and keep it solid and stable, the *postmodern* [italicised in original] 'problem of identity' is primarily how to avoid fixation and keep the options

open'. Liquid modernity is suggested to reflect society's predilection for speed, change and flexibility; identity, Bauman (2005) argues, also manifests these characteristics. Indeed, 'The main identity-bound anxiety of modern times was the worry of durability; it is the concern with commitment avoidance today. Modernity built in steel and concrete; postmodernity, in bio-degradable plastic' (2005: 18). Reflecting on Bauman's liquid identities, Blackshaw (2005: 129) describes them as: 'protean and palimpsest, sometimes confused, sometimes desperate for attention, but always self-absorbed and total in their devotion to self-authorship'.

Identity in 'liquid modernity' is, for Bauman, a fluid, amorphous concept. Liquid identities, are, Bauman states, the antithesis of the immutable identities of modern times, or the 'solid' era. Liquid identities are changeable, non-fixed entities symbiotic to the consumer society. The 'problem of identity' for agents in liquid times is no longer 'how to obtain the identities of their choice and how to have them recognised by people around' or 'how to find a place inside a solid frame of social class or category', instead, liquid consumers must define 'which identity to choose and how to keep alert and vigilant so that another choice can be made in case the previously chosen identity is withdrawn from the market or stripped of its seductive powers (Bauman, 2001: 147). Discussing the malleability of identity, Bauman (2005: 8) states: 'Identity, after all, is about the possibility of 'being born again' – of stopping being what one is and turning into someone one is not yet'. The concept of 'being born again' relates to the idea that consumers can re-configure themselves through the act of consuming and appropriating the necessary goods to formulate a new concept of their self, in effect, a new identity. Saren (2007: 334) explains:

'For Bauman...it is individual freedom itself that now takes this form of 'consumer freedom'. In other words freedom is now defined as consumer choice through which the individuals are able to invent and create their own self-identity. People are free to use consumer goods to 'become' any of their 'possible selves'; they are able to create their own

perceived self by *identifying* [italicised in original] with the objects and symbols of their consumption’.

Bauman’s theorisation of identity originates from his assessment of the present day condition, which, remarks Elliot (2007: 12), ‘is one of liquidity fluidity and drift, [where] the frailty, fading and short-termism of social relationships come to the fore’. Within this mutable milieu, says Branaman (2007: 117), ‘Identity’ becomes a problem and a source of deep anxiety... [many] bases of identity become destabilised and deregulated, open to an unprecedented degree of individual experimentation and choice’. The core concepts of change, flexibility and choice, it might be argued, are identity-related common denominators in the contemporary condition. Giddens sociology of ‘late-modernity’ echoes similar aspects of Bauman’s conceptualisation of identity, although, for Giddens, there is a greater emphasis on reflexivity and identity-narrative. The following paragraph provides a brief account of Giddens (1991) conception of identity under ‘high modernity’.

According to Giddens (1991: 14), late modernity represents a ‘post-traditional order, in which the question, ‘How shall I live?’ has to be answered in day-to-day decisions about how to behave, what to wear and what to eat – and many other things – as well as interpreted within the temporal unfolding of self-identity’. Self-identity, Giddens (1991: 53) suggests, consists of the self, ‘as reflexively understood by the individual themselves in terms of a particular biographical narrative’, self-identity then, takes the form of an ‘ongoing story’. Moreover, self-identity is, ‘the self as reflexively understood by the individual in terms of his or her biography’ (pg., 244, cited in Warde, 1994: 879). Atkinson (2007c: 538) remarks that Giddens (1991) conception of self-identity is a ‘reflexive project in which individuals must actively choose, sustain and incessantly revise their narrative of identity themselves’. Thus self-identity is self-referential, it is ‘severed from ‘external’ determinants of old such as kinship and place and driven only with reference to

itself' (Atkinson, 2007c: 538). There is a degree of accord here between Giddens and Bauman in the sense that identity is perceived to be no-longer embedded or bound with cultural institutions. The reflexive project of self-identity, Giddens (1991) argues, places an increased prominence on one's chosen lifestyle. Lifestyle, Giddens (1991: 81) suggests, 'can be identified as a more or less integrated set of practices which an individual embraces, not only because such practices fulfil utilitarian needs, but because they give material form to a particular narrative of self-identity'. The disembedding of identity from social structures, therefore, places more emphasis on lifestyles as it becomes the most prominent medium of identity construction.

Sections 1.1, 1.2 and 1.2.1 have provided an outline of tradition, detraditionalisation and modern/postmodern identity theories. It is contended that current social theory predominantly conceives the individual as an author of the self, or selves, unfettered, potentially liberatingly so – or devoid, possibly in a restricting sense – of 'traditional' identity foundations, sources or templates. This theoretical dialogue provides the backcloth to the subsequent discussion pertaining to the role of identity within consumer research. Before this, however, the following paragraphs outline a definition of identity as comprising three constituent sources: personal, interpersonal and social. Following this the terms 'self' and 'identity' are theoretically separated before the discussion expounds the notion of the future self.

1.3 Constructing Identities

A person's sense of identity, or self, is understood to be a highly dynamic construct that can shift, change and evolve according to different contexts: 'the self that is expressed and experienced is highly variable and socially contextualised' (Morf and Koole, 2015: 125). Despite its dynamic nature, most social psychology and sociology theories of the self suggest that it comprises three enduring fundamental entities. Although there appears to be no universal acceptance regarding

how the fundamental entities should be labelled or categorised, they do seem to cohere on the point that the self is an amalgamation of personal, interpersonal and social entities.

The pioneering sociologist Irving Goffman specified the three components of identity as the 'social', 'personal' and 'ego'. West-Newman and Sullivan (2013: 107) delineate Goffman's components as: 'social, based on relationships with other people; personal, derived from individual personal biography; and ego, the subjective sense of self that emerges out of experience'. This typology is still used today, as reflected in the social psychology literature (Sedikides and Gaertner, 2001). Similarly, the tripartite view of identity is further suggested by Stets and Burke (2014) as forming identity's three principle bases, however they describe them as the: 'social/group', 'role', and 'person'. In addition to Goffman and Stets and Burke, Morf and Koole (2015: 132) suggest the, 'self is shaped and known through multiple sources: personal, relational, and social'.

The social identity is, according to Thompson and Loveland (2015: 242), a 'broad, categorical identity that sits outside of the individual but which individuals may lay claim to and present to others, including strangers'. Stets and Burke (2014) assert that social identities are created by society and are assigned, rather than ascribed. Furthermore, Goffman (1990 [1963]) suggests that one's social identity can be split between virtual and actual identities. Virtual social identities are those identities which we internalise and like to think are the representations other people see of us. Whereas one's actual social identity 'rests on the category and personal attributes that one can actively demonstrate' (West-Newman and Sullivan, 2013: 107). For Goffman (1990 [1963]), the social identity is a potential source of stigma. Should a disjuncture between one's virtual and actual social identity occur, then stigmatisation can manifest, or as Goffman (1990: 31 [1963]) puts it, a disjuncture can 'spoil that individual's identity'.

According to James (2015: 17) the 'personal' identity refers to 'the special or peculiar characteristics an individual possesses which make him or her truly unique'. Referring to the

personal identity as the 'individual self', Sedikides and Gaertner (2011: 98) state that personal identity 'highlights one's unique side. It consists of attributes that differentiate the person from others'. According to Goffman (1963), the personal identity can mitigate the stigma found in the social identity. West-Newman and Sullivan (2013: 107) remark that, 'The processes of stigmatisation occur within the social identity but at the same time personal identity provides the space for information control – decisions about concealment and disclosure, where these might be possible'.

James (2015: 18) suggests that the 'ego' identity is 'felt by persons as one of the more intimate subjective moments [when] answering the question "Who am I?" With ego identity, a person takes liberties to fashion whatever identity is seen by him or her as most relevant or suitable in a given situation'. Thompson and Loveland (2015: 242) describe ego identity as 'a subjective, reflexive sense of oneself'.

The construction of identity, it seems, is a collage of the different sources from which individuals' derive a sense of who they are and where they belong and as such is a complex phenomenon. The complexity of identity is further compounded by Thompson and Loveland (2015: 242) who suggest that in addition to the generally held belief that there are typologies of identities, 'individuals can, and do, possess multiple identities of each type...individuals can possess multiple ego identities, multiple personal identities, and multiple social identities'. When multiple identities cohere it is reasoned they generate a more complete conception of the self. This proclamation implicitly assumes identity and self to be different constructs, and not the same phenomenon.

Some identity-related consumer studies employ the term 'self' synonymously with identity (Hogg and Terry, 2000). Kleine et al. (1993) suggest that identity and the self are related but different constructs; they advocate that a person consists of multiple identities which join together to form

an overall sense of self. Thompson and Loveland (2015: 239) succinctly capture the essence of this separation:

‘the self is defined as a person’s overall sense of who and what they are.

The self, in turn, is comprised of the sum of the identities that the individual possesses. Identities are defined as separate and distinct subjective concepts of oneself that exist at the level of psychological experience rather than referring to an objective essence’.

Seen in this way, the self, or selves, are an amalgamation of mostly interconnecting identities. Kleine et al. (1993) suggest that because the self typically attempts to ‘maintain a degree of internal consistency’ some identities are affected by the construction and maintenance of the self and as such some identities are prioritised over others in order to construct a preferred ‘self’. Kleine et al. (1993: 213) stress that the effect of the self on identity is weaker than the effect of identity on the self as, ‘external social influences are more important than internal processes in determining who we are’. The self, however, is not a singularity: it can be actual, ideal, ought, desired and/or undesired. Morf and Koole (2015: 135) note that, ‘Our self-concepts include...our desired selves: our goals, our hopes and fears, our ideals and standards... [the] ideal self represents your wishes and hopes for how you would like to be’ and, ‘Our ought selves refer to those aspects we feel it is our duty or obligation to meet’. The ideal, ought, desired and undesired selves are all subsets of the future self.

The concept of the future self, or selves, is particularly useful to consumption research as, ‘future selves...function as incentives for future behaviour’ (Markus and Nurius, 1986: 955). Expressing a similar point, Morf and Koole (2015: 135) comment that, ‘Ideal selves motivate us to work actively to attain our aspirations, and when we fall short of achieving them, we experience sadness,

disappointment and depression'. Markus and Nurius (1986: 954) describe possible selves as '[deriving] from representations of the self in the past and they include representations of the self in the future. They are different and separable from current or now selves, yet are intimately linked to them. Possible future selves, for example, are not just *any* [italicised in original] set of imagined roles or states of being. Instead they represent specific, individually significant hopes, fears, and fantasies'. Viewed in this way, future selves can represent a specific manifestation or constellation of a collection of thoughts, feelings, aspirations and emotions. Future selves can be regarded as imagined concepts that constitute the possibility what one can become, or cannot not become. Markus and Nurius (1986) observe that future selves can potentially be both positive and negative. A positive future self is an aspirational upgrade of the current self; a negative future self, however, is a self to be avoided, evaded or circumvented. Discussing how future selves can be both positive and/or negative, Banister and Hogg (2001: 242) remark, 'Possible selves are presented as a set of imagined roles or states of being and can either be positive or negative. Negative possible selves function as incentives for future behaviour, representing selves to be rejected or avoided'.

Markus and Nurius (1986) argue that whilst individuals are free to develop any future self they wish, they are, nonetheless, restricted in part by their own sociocultural histories. There is, in a sense, a limit to the possible selves that individuals can become. Discussing this very point, Morf and Koole (2015: 125) argue that we are, 'limited on the one hand by [our] biology (e.g., temperament) and on the other hand by [our] social experiences and the skills and abilities [we] bring to bear on these experiences'. Future selves, Markus and Nurius (1986) suggest, are constructed by internalising the salient characteristics of others and appropriating these into an imagined sense of what one could become, elucidating this they write: 'possible selves are the direct results of previous social comparisons in which the individuals own thoughts, feelings, characteristics, and behaviours have been contrasted to those of salient others'.

1.4 Identity and Consumption: A Literature Sketch

It could be reasoned, quite forcefully, that understanding the role of identity, or more specifically, the role of identities, has become a central feature in marketing and consumer behaviour research. Additionally, it is now a firmly established tenet that identity does affect consumer behaviour and that consumption behaviour does influence identity (Thompson and Loveland, 2015). Many consumer studies have sought to explicate the process by which identity can influence consumption behaviour. The scope and variety of these studies varies enormously but what unites them all is the belief that by, 'understanding how consumers manage identities through consumption is central to understanding consumer behaviour' (Thompson and Loveland, 2015: 236).

Despite the wide spread application of identity in consumer studies, the concept of identity in marketing and consumer behaviour literatures is difficult to define. Kettle and Haubl (2011: 475) outline this issue by stating: 'Each of us has a sense of who we are. We perceive ourselves as having (or lacking) certain physical attributes, character traits, and abilities, and we believe that we belong to certain social groups (and don't belong to others). Several different terms have been used in the literature to describe this overall sense of self, including "self-identity", "identity", "self", and "self-concept". The confusion over which term should be used to characterise identity is further compounded by the fact that different identity theories have been borrowed from disparate disciplines, such as social-psychology and sociology, and then subsequently applied to the consumption process. Appropriation of a variety of identity theories is, according to Thompson and Loveland (2015: 238) 'reflected in the marketing literature' as conflicting and opposing theoretical bases and, 'As a result, there is no universally accepted theory or definition of identity within the marketing literature'.

The particular research strand known as Consumer Culture Theory (CCT) is a brand of consumer research that attempts to categorise the 'sociocultural, experiential, symbolic, and ideological aspects of consumption' (Arnould and Thompson, 2005: 868). Within this research stream identity is seen as a product of 'the co-constitutive, co-productive ways in which consumers, working with market-generated materials, forge [a] coherent, if diversified and often fragmented sense of self' (Arnould and Thompson, 2005: 871). In this strand of consumer research, consumers are perceived as identity seekers and makers (Saren, 2007) constructing identity narratives using symbolic resources (Holt, 2002). Ulver and Ostberg (2014: 835) write that in 'socio-cultural research...ideas [regarding identity] stem largely from social constructionist philosophy where individual identity has been seen as dialectically negotiated with society, forever changing, relational and highly contextual'.

Exploration of the relationship between identity and consumption has been a prominent feature in consumer research (Thompson and Loveland, 2015). Underscoring this point, Banister and Hogg (2001: 242) state: 'Understanding how individuals define themselves through consumption is a central concern of consumer research'. Within marketing and consumer studies the notion that consumption can construct an identity, or identities, is well rehearsed. The process of identity construction via consumption has also been influenced by Sirgy's (1982) conception of actual, ideal and social-ideal selves. Belk (1988) proposed the concept of an extended-self, whereby consumers use possessions to strengthen their sense of self. The idea of multiple and collective selves has also been articulated (Schenk and Holman, 1979; Schouten, 1991; Kleine et al. 1993; Karanika and Hogg, 2010). This section provides a brief outline and summary of identity's role in consumer research. It suggests that identity has been predominantly used as a nexus to explore the symbolic meanings of consumption objects, and as a conceptual focal point to expound the relationship between consumers and brands.

The notion of identity in consumer research is, more often than not, bound with theories of symbolic consumption and/or self-esteem. Symbolic consumption is suggested to both positively enhance, and negatively detract from consumers' identities. Self-esteem is recognised as a consumption motivator, driving consumer actions to maintain or enhance their sense of self, or selves (Banister and Hogg, 2004). Banister and Hogg (2004: 851) describe symbolic consumption occurring when 'Material objects are viewed as symbolic when individuals focus on meaning beyond their tangible, physical characteristics'. Symbolic consumption has been utilised in consumer studies to demonstrate how consumers can mitigate identity conflicts (Ahuvia, 2005), to negotiate the interplay between desired and undesired selves (Karanika and Hogg, 2010) and to manage social identities (Ho and O'Donohoe, 2014). It is argued that the symbolism imbued in consumption objects can make them more or less attractive depending on the consumer's interpretation of their meanings. Banister and Hogg (2004: 850) comment that, 'Consumers often decide whether to accept or reject products and brands on the basis of their symbolic (as opposed to the functional) attributes, investing items with either positive or negative symbolic meanings'. Furthermore, Ho and O'Donohoe (2014: 859) suggest that consumer research exploring identity has typically suggested that, 'consumers...use products in the pursuit of self-esteem, seeking to communicate [an] identity...thus we prefer products...with positive symbolic meanings aligned with our desired selves, and we avoid those with negative symbolic meanings related to our undesired selves'.

Russel Belk's (1988) seminal text: "*Possessions and the Extended Self*" is often referred to as marketing and consumer behaviour's entry point into the related spheres of identity and consumption. Ahuvia (2005: 171) remarks that "*Possessions and the Extended Self*" 'solidified and accelerated an interest by consumer researchers into the ways consumption helps define people's sense of who they are'. Furthermore, Thompson and Loveland (2015: 238) suggest that 'the most prominent research streams on identity and consumption within the consumer behaviour literature originate from Belk's (1988) work on possessions and the extended self'.

Belk (1988) essentially considered individuals to have a core self which could be augmented through the appropriation of products that strengthen consumers' extended selves. The internalised meanings consumers attached to products, for Belk (1988), come to represent the self. The idea that consumers are what they consume is arguably literally true for Belk (1988: 139) who noted that, 'We cannot hope to understand consumer behaviour without first gaining some understanding of the meanings that consumers attach to possessions...That we are what we have is perhaps the most basic and powerful fact of consumer behaviour'.

Since Belk (1988) there has been a proliferation of consumer studies exploring the relationship between identity, self and consumption. Thomson and Loveland (2015: 250) suggest that, although diverse, the identity-related consumption literature can be grouped into three categories. The first, they reason, 'focuses on how different psychological needs relate to individual identities'; the second, 'examines the relationship between individual products/services and a specific identity, including a valued social identity'; and the third, 'takes a broader view, ignoring the role of specific identities in order to explore the connection between consumption and the self as a whole'. These groups provide an efficient way to categorise much of the identity-related consumer behaviour research and in general it can be argued that most of the extant literature falls into the second and third groups. One particular prominent identity-related consumption research stream uses identity to explore the relationships between consumers and brands. The next paragraph briefly outlines how the concept of identity has been used to expound this relationship before moving onto discuss Ahuvia's (2005) suggestion that identity-related consumer research has evolved into two research streams.

The appropriation of identity by consumer research has, in large part, utilised identity to expound brand-consumer relationships (Ulrich and Rose, 2017). This broad research stream has tributaries exploring topics such as brand communities (Muniz and O'Guinn, 2001; Algesheimer et al. 2005), consumer-brand relationships (Swaminathan et al. 2007), brand adoption behaviour (Thompson

and Shina, 2008) and brand preferences (Escalas and Bettman, 2003). Algesheimer et al.'s (2005: 20) study pertaining to car brand communities found that participants' social identities acquired a sense of "belonging" within the brand community; this was engendered by active participation within the community itself. The role of social identity is of particular importance to the brand community literature, and as such fits with Thompson and Loveland's (2015) second category. Swaminathan et al. (2007) explore the relationship between brands and consumers at individual and group levels. They suggest that when consumers form their own independent sense of self they favour the unique meanings offered by brands. However, for individuals with interdependent, group or social conceptions of the self, they tend to gravitate more towards brands that offer a sense of locality. The relationship between consumers and a specific identity, in the case of customer-brand relationships, is located in Thomson and Loveland's (2015) second category. Thompson and Shina's (2008: 67) new product adoption study researched members of multiple brand communities. Consumers' brand community social identity's were found to protect brands from competing rival products as social identity, 'has been shown to produce out-group bias in the form of negative evaluations of rival groups and their products'. As with the previous studies, the focus of attention of products on social identities places these studies in Thomson and Loveland's (2015) second category.

Ahuvia (2005) suggests that consumer research on identity has developed along two research streams. The first establishes the self as an identity narrative where embedded personal attributes are 'linked in memory to key episode's in one's life, which in turn are strung together to form a story. This story line allows people to make sense of who they are and provides a connected identity from the past, to present, and into possible imagined futures' (Ahuvia, 2005: 172). The second conceives of identity as a site of conflict afflicted by challenges. In this second conception, consumers are regarded as striving to construct and maintain a coherent sense of self. This project, however, is made difficult by the problem that, 'Today we have a great deal of choice about who we want to be and the kind of life we want to lead. Therefore...representing

the self – both to one’s self and others – has become an overwhelming concern and a primary driving force in consumption’ (pg., 172). This second research stream relating to identity is supported by Chugani et al. (2015: 565) who argue that ‘Individuals have a need for coherence, meaning and control and for this reason seek out products that provide feedback consistent with their self-concept’.

Mapped on to the premise that consumers are seeking a coherent sense of self in a world dominated by a plethora of lifestyle choices and fewer ordering structures from which to build an identity on, are the discourses of a postmodern fragmented self (Firat and Venkatesh, 1995) and the empty self (Cushman, 1990). Friat and Venkatesh (1995) assert that in the postmodern milieu, consumers are liberated from the burden of the pursuit of a coherent sense of self. Friat and Venkatesh (1995) regard consumers as the bearers of multiple selves freed from the demands of reconciling identity contradictions. Summarising Firat and Venkatesh’s position, Karanika and Hogg (2010: 1093) suggest that the postmodern consumer is, ‘not strongly committed to identities, [but rather] chooses identities based on...momentary wants, and then discard these identities without feeling anxiety or uncertainty [and] enjoys the freedom from needing a centred, authentic self’. Cushman’s (1990) empty self thesis is quite pessimistic, especially when compared to Friat and Venkatesh’s (1995). Cushman (1990) proposes that although consumers are considered to desire a coherent, stable sense of self, they are unable to achieve this due to the increasing multiplicity of competing and contrasting lifestyles and subcultures. According to Karanika and Hogg (2010: 1093) the empty self consumer ‘develops feelings of self-doubt and unworthiness...and engages in an ongoing lifestyle of consumption but never reaches fulfilment’.

The identity-related consumption literature is rather varied indeed, from identity being employed as the intercessor between possessions and the self, to being constituted as the nexus between consumers and brands, and in many more configurations of the consumption/ consumer relationship. It is probably because of, and not in spite of, the wide application of identity to

consumption research that there is no universal definition of identity. As Thompson and Loveland (2015) point out, very few, if any of the extant studies, cohere on a firm definition of what identity actually is; moreover, on what aspect, or aspects, of identity their analyses refer to. Furthermore, there appears to be no consensus as to whether or not the goal of the coherent self is universal. It could be suggested, however, that the conceptualisation of contemporary society as 'liquid', 'reflexive' and/or 'individuated', is a consistent undertone in much of the identity-related consumer studies as the consumer is nearly always considered to be an autonomous agent with absolute responsibility for their identity construction. This body of identity-related research has, therefore, tended to neglect the role of tradition to identity formation. This might be so because of the theoretical congruence between contemporary sociological thought and the concept of detraditionalisation. If the influence of tradition is indeed perceived to be eroding it is therefore understandable that tradition is omitted, or neglected from contemporary analyses of identity.

The following sections - 1.5 and 1.6 - outline the identity-related consumption literature pertaining to desired and undesired future selves, and the identity threat consumption literature.

1.5 Multiple Selves: A Dynamic Relationship

The idea that individuals, or individual consumers, have the capacity to possess multiple conceptions of their self is well rehearsed (Gergen, 2000; Kleine et al. 1993; Banister and Hogg, 2004; Karanika and Hogg, 2010). A typical multiple-self typology, although not fully comprehensive, might include: current, ideal, future, desired/undesired, and ought selves; these are the selves that are most commonly referred to in the social psychology, sociology and consumption literatures. The concept of manifold selves is of particular importance to this thesis. This is primarily so as the interviewees in this study demonstrated an acute sensibility and awareness of their future selves, especially their desired and undesired future selves. These were profoundly related to the acquisition, or non-acquisition of home ownership; becoming a home

owner was regarded as a prominent feature to their ideal future self. By contrast, the prospect of not achieving home ownership was viewed as potentially constituting an undesired version of their future self, moreover, as an identity-threat to their future self. The concept of multiple selves, and the interrelationship between their dynamic, has been most prominently explored by Karanika and Hogg (2010).

As mentioned earlier in this chapter, according to Ho and O'Donohoe (2014) most consumer identity research assumes the role of tradition has attenuated prominence within identity projects. Agreeing with this view, Karanika and Hogg (2010: 1092) comment that, 'With the erosion of traditional forms of identity, individuals are increasingly obliged to choose and construct their own self-identity from an abundance of competing frameworks of meaning, and they do so partly through consumption'. Exploring the relationship between desired and undesired selves, Karanika and Hogg (2010) highlight how the interplay between desired and undesired selves can affect the strategies consumers use to choose one identity over another. They suggest, when individuals face an identity crisis, they are forced to make a selection decision, sometimes choosing between competing or conflicting identities. In their study, they observe that the selection decision between desired and undesired selves can manifest in two distinct patterns. The first pattern suggests that when consumers experience a, 'dilemma of choosing between one pair of desired/undesired selves over another pair of desired/undesired selves' (Karanika and Hogg, 2010: 1097) individuals often invoke a compromising choice strategy. The second selection strategy posits that individuals can enable a desired self and simultaneously deactivate an undesired self; a strategy Karanika and Hogg (2010) refer to as a 'win-win' situation. In the first pattern, Karanika and Hogg (2010) suggest consumers can be torn between two opposing identities that both have positive and negative connotations, and as a result experience a sense of 'baffled self'. In order to overcome this 'baffled self' a compromising strategy can be enacted that either pursues a desired self in 'preference to another; that is, they [respondents]

pursued one desired self and abandoned or neglected an alternative desired self', or individuals can reluctantly select one undesired self over another undesired self. This identity crisis is easier to assimilate when illustrated. Figure 1 below represents the circumstances in which an individual can find themselves in a state of 'baffled self'. The individual is faced with the decision to choose between identity A and identity B. Both identities, however, contain positive elements the individual would like to be, and negative elements that individual would rather avoid.

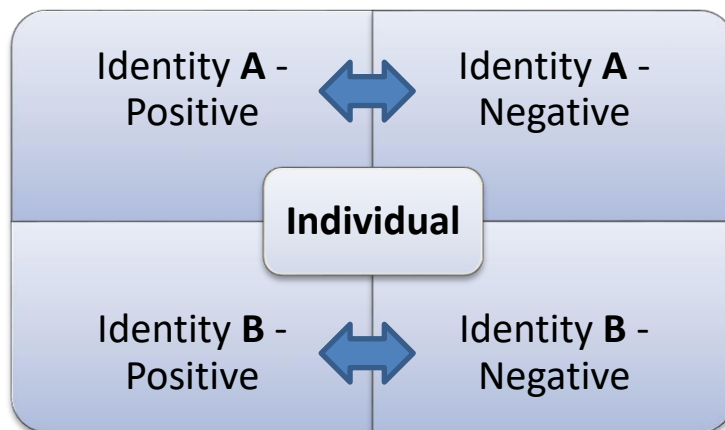


Figure 1: Two pairs of identities; both consisting of positive and negative attributes.

Commenting on the reasons why one strategy is selected over the other, Karanika and Hogg (2010: 1099) suggest, 'When faced with two conflicting desired/undesired selves, respondents often chose one identity over another because they considered the chosen identity to be more important than the abandoned identity'. Or, and possibly more importantly, 'a sense of obligation (or ought self) often guided the choice between two identities' (pg., 1099). Karanika and Hogg (2010) seem to suggest, therefore, that consumers can attempt to overcome an identity conflict by compromising between choosing their most desired identity, or by accepting one undesired identity because it means avoiding the more undesirable identity.

Nevertheless, not all individuals experience an identity conflict, and Karanika and Hogg (2010) suggest that certain types of consumption can permit a desired self whilst simultaneously

neutralising an undesired self. The second pattern posits that, 'the interrelationship between desired and undesired selves involves the enabling of the desired self and the deactivating of the undesired self' (Karanika and Hogg, 2010: 1102). Unlike in the first pattern, where identity conflicts were present, no existential dilemmas are normally experienced by consumers utilising the second pattern.

Karanika and Hogg's (2010) study is useful because it provides an insight into the way individuals manage their identities in situations where, for one reason or another, they experience a form of identity conflict. Identity conflict between desired and undesired selves is becoming more important to understand for consumer researchers, as Karanika and Hogg (2010) suggest, 'The notions of the desired and undesired self, which are imagined selves – that can be positive or negative – within identity projects, have attracted growing interest in consumer behaviour' (pg., 1092). Desired and undesired selves are an important feature of the research findings in this thesis. How current desired selves are managed in order to aspire towards an ideal future self, whilst contemporaneously avoiding an undesired future self, forms part of the stigma trajectory theme presented in chapter six, section 6.4 later in this thesis. As in Karanika and Hogg's (2010) identity conflict, this identity trade-off is best illustrated graphically, in Figure 2. Individuals in this study who wished to become home owners found that in order to 'become' their positive future self (lower left quadrant) they had to temporarily assume an unwanted negative current self (upper right quadrant). In this identity exchange individuals typically had to rein in their spending and discard their 'Desire Seeker' self for an undesired current self, the 'Frugal Spender'. This exchange allowed the individuals to pursue their desired future self, the 'Accomplished Adult'. This identity give-and-take, or compromise, was done to ensure that the individuals did not become a negative future identity, such as the 'Immature Adult', 'Social Slider' or the 'Underachiever'. This process is explained in more detail in findings chapter 6, section 6.5.

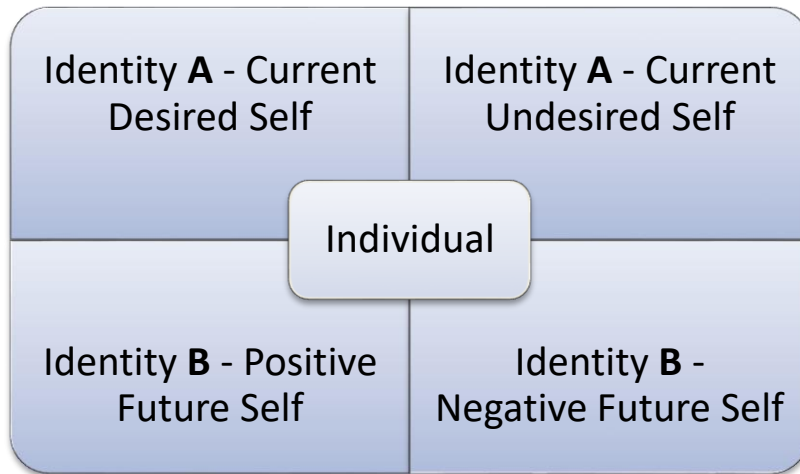


Figure 2: Two pairs of identities; positive and negative current and future selves.

It could be suggested that much of the extant consumption literature that utilises conceptions of multiple selves focuses only on exploring the relationships between consumers and their possessions. For instance, Ahuvia (2005) related loved objects and activities to consumers' identity narratives. Besides illustrating strategies that consumers might potentially use to create a coherent sense of self, the study does not demonstrate how these might be used to structure consumption more generally. Banister and Hogg (2004) demonstrated how consumers avoid negative conceptions of their future selves by avoiding specific brands. Although this study is novel in that it departs from the conventional consumption wisdom that consumers only seek to imbibe brands' positive symbolism, their analyses are restricted to the fashion industry, the context in which the study was carried out. Karanika and Hogg (2010) illustrated how the dynamic relationship between desired and undesired selves can be mitigated by the consumption of particular possessions. Whilst effectively elucidating the interrelationship between selves, their study is limited to Greek females so their resulting analysis that certain possessions influence the self-dynamic is limited to their socio-cultural context.

These extant studies are contextualised within a theoretical framework of symbolic consumption. Within this framework the symbolic meanings of objects are considered as heavily influencing perceptions of identity. This thesis is somewhat distanced from the extant consumption literature on multiple selves. Rather than focusing on the symbolic meaning of a selected set of possessions, and inferring or construing a relationship between these and one's identity narratives, this thesis explores the wider implications of future selves on the current self, and in doing so elucidates consumer lifestyles which reflect or typify a more generalised patterning and understanding of consumption.

Despite the theoretical divergence between this study and the focal point of symbolic consumption as a centralised feature of the multiple-self consumption literature, it remains an important and relevant body of research to this thesis. There are similarities between this research and the extant literature. For instance, the notion that consumers harbour multiple versions of interrelating selves – a feature of extant multiple-self literature - that can affect consumption behaviour is a central principle to the findings presented later in this study. Furthermore, the salience of future identities to one's overall sense of 'global self' suggests the 'global self' might become disrupted if an ideal future self is threatened. Additionally, a threatened future self can have implications for the current self. Consumer responses to identity threats are reasonably well documented. For instance, the compensatory consumption literature (Geo et al. 2009; Rucker and Galinsky, 2008; 2012) suggests that when individuals are confronted with an identity threat they can employ direct or indirect compensatory consumption strategies to overcome or thwart the threat. The consumer research literature suggests individuals can invoke demythologisation strategies to protect themselves from identity threats; these strategies are discussed in chapter two. The next section in this chapter outlines some of the criticisms of identity research.

1.6 Identity and Consumption: Some Criticisms

One problem studying identity within a consumer research context relates to the various and disparate identity theories used by different researchers to explore similar phenomena.

Discussing this point, Thompson and Loveland (2015: 235) note that 'marketing research into the relationships between identity and consumption has been built on theories borrowed from other disciplines that have traditionally not included consumption behaviours among their variables of interest' going on to suggest that because of this, 'the [identity] literature suffers from a fractured theoretical base, characterised by varied and incommensurate conceptualizations of self and identity'. Consequentially, the mixed theoretical identity base means that, 'the marketing literature on consumption and identity has been rather fragmented, looking at identity and consumption issues in a piecemeal fashion' (pg., 235). It is therefore suggested that the fractured theoretical base has compromised the validity, scope and generalisability of identity related consumption research. As result, the enactment of different theories within consumer research has, according to Thompson and Loveland (2015), engendered three main identity related consumption shortcomings.

The first shortcoming suggests that consumer researchers have tended to treat consumer identities in isolation, or as static silos at the expense of a consumer's 'portfolio' of identities. By failing to recognise the affects identities can have on other identities, Thompson and Loveland (2015: 237) stress that consumer researchers should not 'look at single identities in isolation' but should '[include] the full range of identities'. For example, citing Oyserman et al.'s (2007) study of ethnic identity and food consumption, which found ethnicity to be a barrier to the consumption of white middle-class foods perceived as 'healthy', Thompson and Loveland (2015) note that other identities, such as 'athlete' can encourage the consumption of such foods, therefore negating the restriction of the 'ethnic' identity.

The second limitation of consumer identity research relates to the reciprocal relationship between identity and consumption. Thompson and Loveland (2015) suggest that whilst consumer research has explored how consumers choose an identity, and thus appropriate and adopt specific consumption objects and practices to this end, consumer research fails to adequately address how consumption affects identity. Expounding this point, Thompson and Loveland (2015: 237) state that 'consumers continue to consume, which, in turn, impacts the acquired identity, which, in turn, impacts future consumption. Theories borrowed from other domains tend to focus on the impact of identity on consumption, generally ignoring the reciprocal impact of consumption on identity over time'.

The third drawback suggests that identity theory lifted from psychology and sociology overlooks how, in consumer studies, consumers select and choose identities. Psychology and sociology literatures, according to Thompson and Loveland (2015: 237), treat 'consumers as passive recipients of identities' in gender, race and hereditary studies. However, because 'Marketers increasingly *sell* [italicised in original] such identities...the extant psychological and sociological theory does not show how consumers strategically *choose* [italicised in original] to alter their identities, their consumption, or even their needs'. Therefore, consumption studies importing this type of identity theory are constrained by a limited theoretical perspective. It is argued, therefore, that consumption studies should acknowledge the autonomous ability of consumers to select their identities.

Thompson and Loveland's (2015) account of the limitations of identity based consumer studies appears to suggest that because there is no universal acceptance of an identity theory, there can be little crossover or comparison between consumer studies, and as such their generalisability is potentially reduced. Whilst this might be true, the highly contextualised nature of identity studies means that they are not necessarily congruent with a universal theory of identity. Moreover, the specific, dynamic nature of one context might be more appropriate to one identity theory more

than another. However, this thesis does generally heed their advice. For instance, the interviewees in this study are recognised as possessing, or being able to possess, more than one identity, therefore this thesis accepts that individuals may have a 'portfolio' of identities. As this thesis does not examine specifically the relationship between an identity, or identities, and a possession or a consumption object, Thompson and Loveland's (2015) second criticism is less applicable to this thesis. Their third criticism, however, is more relevant. Rather than viewing the interviewees in this study as 'passive recipients' of identities, it acknowledges their inherent agency to determine their identity selections.

1.7 Conclusion

This chapter has provided a definition of tradition, explained what is meant by detraditionalisation and linked this to the concept of identity. It has suggested that detraditionalisation informs, or provides the theoretical bedrock, for contemporary sociological theories of identity. Further, it has argued that contemporary sociological theories of identity, such as Bauman (2000; 2005) and Giddens (1991), assume a diminished role for tradition to the construction and maintenance of identities. Additionally, it has been put forward that contemporary social theory has implicitly guided consumer studies towards a perception of the consumer through a postmodern lens. This has resulted in - it can be suggested - less attention being paid to the role and importance of tradition to identity construction and maintenance. As explained later in the findings in this thesis, the role of home ownership as a tradition seems to remain fundamentally important to individuals' identities and to an overall coherent sense of self. Furthermore, because of the importance of this tradition to an ideal future self, the prospect of not consuming it engenders identity protection practices, similar to the identity protection strategies outlined by the compensatory consumption literature explored in the following chapter.

This chapter has also discussed identity theory. 'Identity' and 'self' have been suggested to be separate constructs and not the same phenomenon. Whilst Kettle and Haubl (2011: 475) posit that combining identity and self to produce the term '*self-identity*' can be used to 'refer to all of the selves, identities, and self-schemas that comprise people's sense of who they are' this thesis utilises Kleine et al.'s (1993) distinction that states the self to be an assortment or collage of various identities.

Bauman's sociology of liquidity has been presented in this chapter as positing identities to be no longer moored to enduring socio-cultural frameworks, such that 'liquid' individuals now have to author their own selves from their environment. According to Atkinson (2007a), however, Bauman's conception of identity in liquid modernity is questionable. The tenets of Bauman's sociology, argues Atkinson (2007a), are full of contradictions, prevarications and narrow conceptualisations. However, Atkinson (2007a: 14) does go on to state that details notwithstanding, the 'overall spirit of [Bauman's] diagnosis...might still hold water'. Atkinson (2007a) proclaims that researchers must question, 'Whether agents increasingly see themselves as atomised, self-governing individuals with full responsibility for their actions and no ties to collective frames of meaning' and that researchers must engage, 'with the social world itself in the form of detailed empirical work' to answer this question. Atkinson is indeed probably correct when he suggests that researchers must engage with the world in an empirical fashion in order to understand whether Bauman's liquid assertions are plausible. Heeding this advice, this thesis conducted 30 in-depth interviews to set against Bauman's theoretical backdrop to generate a critical empirical understanding, rather than unreflectively appropriating Bauman's sociology. Bauman's sociology, although theoretically rich (Elliot, 2007), has been subject to an intense level of scrutiny and the major criticisms of his work are explored in more detail in chapter three.

As mentioned previously, Ahuvia (2005: 172) observes that, 'two of the major developments in consumer research on identity have been the conceptualisation of self as a narrative and a

concern with the complexities, conflicts and challenges of identity construction'. By viewing consumer identities as a narrative, identity formation is analogous to a story. Furthermore, the 'narrative view is consistent with metaphors that see identity as a kind of performance in which consumers use goods to enact personalized versions of cultural scripts' Ahuvia (2005: 172). The second perspective on consumer identity, which conceives identity as a project under construction, explores how consumers develop and 'maintain a coherent sense of self' Ahuvia (2005: 172). It has been argued in this chapter that both of these research streams are potentially characterised by a detraditionalised formation of society wherein consumers are depicted as autonomous agents responsible for generating their own identities, as opposed to sourcing them from traditional networks and structures or cultural institutions (Heelas, 1993; Thompson, 1993). Consequentially, much consumer research on identity seems to implicitly situate consumers in a detraditionalised milieu. Indeed, Ho and O'Donohoe (2014: 859) suggest that much of the contemporary work carried out on consumer identity: 'resonate[s] with Giddens (1991) theory of the self as a narrative, reflexive project and with postmodern views of the self as fragmented (Fried and Venkatesh, 1995), saturated (Gergen, 2000) or fluid (Bauman, 1998a)'. As a result, any recourse to traditional factors is omitted from consumer identity analyses, and the question as to whether or not tradition remains important to consumer identity narratives or identity construction is somewhat underdeveloped.

The consumption, or non-consumption, of home ownership is found to be considered fundamentally important to identity and the overall formation of a coherent sense of future self; a finding which is expounded in more detail in chapter six. The importance of home ownership to the self is such that the prospect of not achieving it appears to engender a sense of identity protection. The literature on identity threats and accompanying identity threat strategies is discussed in the next chapter.

CHAPTER TWO – Blemished Identities: The Protection and Defence of a Threatened Self

2.0 Introduction

The marketing and consumption literatures have frequently sought to explore how consumption strategies can ameliorate both identity (Ahuvia, 2005; Mick and Fournier, 1998; Thompson and Hirschman, 1995; Belk, 1998) and status (Coskuner-Balli and Thompson, 2013; Ustuner and Holt, 2010; Bernthal et al. 2005) threats. Additionally, consumption strategies arising from an intersection between both identity and status conflicts have also been explored (Ulver and Ostberg, 2014) and as such identity and status are regarded to be closely related concepts. The previous chapter defined identity as a tripartite construct, an alloy of personal, interpersonal and social elements. These elements combine to form a sense of self. An individual may possess a catalogue or portfolio of identities. Kleine et al. (1993) suggest that identities assemble and coalesce to create the self. In turn, the self can manifest in various forms, for instance in current, ideal and future types. The salience of identity - and in particular how one perceives himself/herself - to one's self-esteem, self-worth and self-integrity (Sivanathan and Pettit, 2010) have an intimate connection to status. Indeed, according to Ulver and Ostberg (2014), identity and status intertwine to form a dialectical relationship: what affects one affects the other.

One particular manifestation of this relationship is noticeable when an identity is under attack, or becomes threatened. This is because when an identity becomes threatened, consumers can engage in a form of compensatory consumption (Abdalla and Zambaldi, 2016) that can take the form of status consumption and/or conspicuous consumption as a mechanism to protect the self (Gao et al. 2009; Rucker and Galinsky, 2008; Sivanathan and Pettit, 2010). Asserting this point, Sivanathan and Pettit (2010: 565) maintain that: 'When an important identity is under attack, individuals and groups indirectly compensate for this threat by consuming...the decision to

consume has implications not only for shaping one's identity, but also for *maintenance* [italicised in original] of global self-integrity'. A finding reported later in this thesis suggests that the potential failure to achieve home ownership can have negative implications for an ideal future self. Valued future identities, threatened by the prospect of non-home ownership, potentially harbour deleterious status implications. The extant literature which suggests individuals can consume to protect the self (Abdalla and Zambaldi, 2016; Gao et al. 2009; Sivanathan and Pettit, 2010) indicate that status and conspicuous consumption can be used to re-affirm one's sense of self and self-integrity; in a sense to ameliorate an endangered identity. This thesis finds that a more nuanced understanding of compensatory consumption strategies is required to expound how individuals deal with threats to their ideal future selves. This finding is presented in more detail in chapter six. The remaining parts of this chapter are structured as follows. Section 2.1 delineates the meanings of status consumption and conspicuous consumption, suggesting them to be different phenomena. Section 2.2 discusses status signalling in the contemporary 'postmodern' milieu as a symbolic procedure. Section 2.3 and 2.4 provide an outline of the literature that suggests consumption can be used to manage identity threats. Lastly, section 2.5 summarises the main points of the chapter and discusses their implications to this thesis.

2.1 Defining Status Consumption as Distinct from Conspicuous Consumption

The literature on identity threats (Gao et al. 2009; Rucker and Galinsky, 2008; 2012) posits that individuals can enact compensatory consumption strategies that mitigate identity threats. Sivanathan and Petit (2010) argue that status consumption can insulate the self from identity threats. In addition, Rucker and Galinsky (2012: 211) note that 'for some types of threats the conspicuousness of consumption is [more] important'. Although the extant literature provides good accounts of these processes it remains a useful exercise to theoretically disentangle status

consumption from conspicuous consumption as in some literatures they are treated as the same consumption phenomenon when they are, in fact, different constructs.

It could be suggested that within the academic literature the term status harbours ambiguous connotations. In the marketing and consumer behaviour literatures it is frequently paired with 'consumption', giving the term, 'status consumption' which is frequently used synonymously with 'conspicuous consumption'. The terms are treated as though they denote the same consumption practice and they are sometimes used interchangeably. Despite this, however, attempts have been made to underline a distinction between the two, labelling them different constructs (O'Cass and McEwen, 2004; Truong et al. 2008). Disentangling the two terms is important because they seem to refer to distinct consumption practices. It has been suggested (Mason, 1984) that status consumption satisfies internal desires, whereas conspicuous consumption satisfies overt communication needs.

A clear example of the interchangeability of the terms status consumption and conspicuous consumption is demonstrated by Eastman et al.'s (1999: 41) definition of status consumption. They define it as: 'the motivational process by which individuals strive to improve their social standing through the conspicuous consumption of consumer products that confer and symbolise status both for the individual and surrounding others'. In this definition, status consumption is a corollary of conspicuous consumption. Eastman et al. (1999) go on to suggest that the consumption of status laden goods is driven only by the desire to acquire status from reference groups (Bock et al. 2014). Another example of a definition that uses the two terms to define each other comes from Eng and Bogaert (2010), who assert that status consumption satisfies hedonic needs *because* the overt conspicuous display of goods rewards the owner when people react positively to their purchases. Echoing both Eastman et al. (1999) and Eng and Bogaert (2010), Husic and Cacic (2009: 234) define status consumption as a phenomenon motivated by the inherent communicative attributes of the product in question, they say: 'by using status goods as

symbols, individuals communicate meaning about themselves to their reference groups'.

Although Husic and Cicic (2009) make no direct reference to conspicuousness, their emphasis on communication pays homage to the signalling capabilities of conspicuousness consumption. In addition to these authors, Truong et al. (2008: 190) note that in the branding literature, status and conspicuousness are also treated as the same phenomenon.

The relationship between status consumption and conspicuous consumption is potentially perhaps difficult to unravel. Some literature (Bock et al. 2014; Husic and Cicic, 2009) suggests that status laden products are consumed with the *raison d'être* to be displayed and to play an overt role conveying and symbolising meaning to reference groups. This perspective of status consumption is further supported by work in the field of economic psychology. Investigating status consumption in the women's cosmetics industry, Chau and Schor (1998) agree that status products are bought with the intention of making them visible. However, not all literatures are in total agreement that status consumption and conspicuous consumption should be treated as the same phenomenon. Moreover, it is argued that status consumption is a form of inconspicuous, private consumption that only benefits an owner internally.

Mason (1984) suggests that conspicuousness and status should be treated separately as consumers with an exclusive interest in conspicuousness only gain satisfaction from the way people react to their purchases. Furthermore, Mason (1984) argues that any status dimension or attribute contained or imbued within the object itself is secondary to the conspicuousness minded consumer. For Mason (1984), conspicuous consumption is an outward display of consumption objects geared towards the maximisation of solicited attention from members of a reference group. Status consumption, on the other hand, is experienced when a consumption object possesses an innate status dimension that the owner takes a sense of pleasure from. A similar perspective is offered by O'Cass and McEwen (2004) who suggest that an object of consumption contains no innate status attributes. Rather, the feeling of status is a purely

personal construction felt as a personal experience. Whether or not an object is displayed is irrelevant; the feeling or sensation of status is still known and experienced by the purchaser. Only if the owner should flaunt, show or display their status objects does it become conspicuous consumption. This conceptual separation of status and conspicuous consumption has been empirically demonstrated in the context of luxury goods (Truong et al. 2008) and branding (O’Cass and McEwen, 2004).

Using underwear as their example, O’Cass and McEwen (2004) empirically demonstrated the difference between status and conspicuous consumption. According to O’Cass and McEwen (2004) a consumer who buys expensive underwear may receive personal satisfaction from the fact they can afford them; however they would not be expected to display them publically to attract solicited attention. Status consumption, therefore, ‘emphasises the personal nature of owning status-laden possessions, which may or may not be publically demonstrated’ (pg., 27). Conspicuous consumption, however, is purely about, ‘putting wealth or position in evidence’. Drawing on their own findings, O’Cass and McEwen (2004: 34) propose their own definitions of status and conspicuous consumption. They define status consumption as, ‘The behavioural tendency to value status and acquire and consume products that provide status to the individual’; conspicuous consumption as, ‘The tendency for individuals to enhance their image, through overt consumption of possessions which communicates status to others’. Truong et al. (2008) explored whether status and conspicuous consumption can be treated as separate but related constructs using luxury branded products to contextualise their study. Finding accordance with O’Cass and McEwen (2004), Truong et al. (2008: 198) state, ‘the findings suggest a difference in how consumers perceive brands in terms of the constructs of status and conspicuousness...therefore it appears that it is inaccurate to consider these two dimensions as a single entity’.

Broadly speaking, the literature suggests status consumption provides the consumer with a private, internal experience of prestige, and conspicuous consumption relates to the overt display

of status-laden goods to convey status. When summarising the distinction between status and conspicuous consumption it is suggested that interpersonal dimensions influence the desire for both status and conspicuous consumption (O’Cass and McEwen, 2004). This indicates that, although status consumption primarily engenders an internal benefit, it possesses potent communicative abilities that can be converted into conspicuous attributes when desired. Self-monitoring, on the other hand, only seems to influence the desire for status consumption (Truong et al. 2008).

2.2 The Various Forms of Status Signalling

The separation of status and conspicuous consumption implies that individuals can only signal status through the flaunting or overt display of status-laden goods. For consumption theorists of a postmodern persuasion (Holt, 2002; Shipman, 2004) status signalling is, however, more complicated than simply displaying prestige through the show of status-laden goods. Discussing the social milieu in which consumers have access to mass-produced and marketed products, conspicuous consumption’s shift from a mere display of ostentatious wealth to an, ‘interest in shifting the contest to conspicuous *taste*’ [italics in original] Shipman (2004: 279) suggests status can be expressed in more subtle ways. Rather than conspicuous consumption overtly expressing one’s status through a display of prestige or branded goods, Shipman (2004) states that consumption has migrated towards a symbolic dimension. Demarcation and status signalling through consumption symbolism are therefore a means of distinction. The ability to transmit, encode and subsequently decode these signals is the product of educated cultural refinement. In accordance with Shipman (2004), Holt (2002) suggests that in postmodern consumer culture it is the symbolic element to consumption which manifests status. Discussing the cultural power of brands Holt (2002: 83) states, ‘the means by which people express status through consumption has shifted. In modern consumer culture, consuming market-consecrated brands expressed

distinction; in postmodern formation, such distinction tends to accrue through the ways in which consumers individuate market offerings and avoid market influence’.

In addition to the symbolic dimension of status-signalling there are other ways to convey prestige. By deviating from group standards and conventional norms, consumers can evidence status through acts of non-conformity. Bellezza et al. (2014) demonstrate that behaviour which is typically incongruent with its associated setting can be regarded as a display of status. This engenders perceptions of autonomy in third party observers. In separate studies exploring perceptions of status in different settings (luxury boutique and a university) Bellezza et al. (2014: 36) show that, ‘nonconformity can fuel perceptions of status and competence in the eyes of others because deviating from the norm signals that one has the autonomy needed to act on one’s own inclinations’. Discussing their findings more generally they posit that in the domain of consumer behaviour acts of nonconformity by high status individuals can manifest as, ‘material frugality omnivoreness and simplicity’ (pg., 37).

2.3 Self-Threats and Compensatory Consumption

Identity is, arguably, a precious thing. The identity literature (Belk, 1988; Ahuvia, 2005) broadly suggests that individuals strive to cultivate their identity – or identities - from a range of sources in order to achieve self-coherence. In a postmodern milieu this is theoretically made difficult by the fact there are, purportedly, fewer social structures from which to draw from (Bauman, 1999, 2005). Furthermore, exacerbating this task, individuals may encounter identity threats, thwarting their attempts to construct their ideal ‘global self’ (Askegaard and Kjeldgaard, 2013). One way individuals can manage or counteract identity threats is compensatory consumption (Rucker and Galinsky, 2008; 2012).

Rucker and Galinsky (2012: 207) define compensatory consumption as:

‘the desire for, acquisition, or use of products to respond to a psychological need or deficit. By compensatory, we mean that consumption is undertaken, implicitly or explicitly, to offset a threat to one’s identity or preferred psychological state. By consumption, we refer to both the physical consumption of goods as well as consumers’ product preferences’.

Additionally, according to Woodruffe-Burton and Elliot (2005: 461), ‘Compensatory consumption is a complex area of consumer behaviour spanning a vast range of types of consumption and behaviour manifestations’. The term ‘compensatory consumption’ was first coined by Dichter in the early 1960s, however, it was not embraced to expound and explicate consumption behaviours until Gronmo (1988) suggested that compensatory consumption could be used to explain a *lack* of consumer need (Woodruffe-Burton and Elliot, 2005). Before Gronmo’s (1988) theorisation, the relationship between consumers and consumption was perceived to map onto a need-to-action duality. Gronmo (1988), nevertheless, argued that a lack of generalised needs can engender consumption to *create* needs, suggesting this to be a form of compensatory consumption. This account of the uptake of compensatory consumption is somewhat different to the one suggested by Rucker and Galinsky (2012). They assert Wicklund and Gollwitzer’s (1981) paper that outlined the ‘symbol of completeness’ theory as the first theoretical venture in to compensatory consumption. The ‘symbol of completeness’ theory suggests that, ‘people can engage in behaviors that allow them to symbolically signal mastery, competence, or completeness of the threatened [identity] dimension’ (Rucker and Galinsky, 2012: 208). The ‘symbol of completeness theory’ does, therefore, seem to resonate with contemporary compensatory consumption literature as it refers to a practice or behaviour that seeks to defend or ameliorate an assailed

identity. The debate regarding the uptake of compensatory consumption aside, it has more recently been used to explicate and interpret a range of assorted consumption behaviours.

The vast array of consumption behaviours that can be viewed under the auspice of compensatory consumption might include addictive consumption, compulsive buying, self-gift giving, mood repair and conspicuous consumption (Rucker and Galinsky, 2008; 2012). Despite the ostensible theoretical linkages between compensatory consumption and an assortment of consumption behaviours, Woodruffe-Burton and Elliott (2005: 461) suggest that, 'the concept of compensatory consumption has attracted little attention from marketing academics and consumer researchers'. Since 2005, however, it does appear that consumer research exploring compensatory consumption has extended and propagated to include other areas of consumer research, particularly research pertaining to identity (Abdalla and Zambaldi, 2016). For example, Sivanathan and Pettit (2010) provide a detailed account of the relationship between compensatory consumption, the self and attenuated status. Furthermore, Rucker and Galinsky (2008) demonstrate how a feeling of powerlessness can engender compensatory consumption practices and Geo et al. (2009) suggest that when a specific aspect of an identity is threatened consumers can adopt two different strategies. Firstly, they may gravitate towards products that directly compensate for a specific threat to a specific identity to re-affirm their 'Shaken Self'. Secondly, they can increase the value of an unrelated identity to the threatened identity in order to restore an overall conception of the self.

Despite the increased attention of consumer researchers exploring the relationship between compensatory consumption and identity, the extant literature seems only to focus on threats and subsequent identity restoration strategies to the current self. That is, compensatory consumption has only been used to expound and elucidate how consumers repair or mitigate the current self in the face of identity hardship. Therefore, the potential linkage between a threatened future identity and compensatory consumption strategies remains unexplored. The stigma trajectory

theme, presented later in this thesis, indicates that the prospect of non-home ownership can endanger, compromise and threaten an ideal future self. In order to counteract this perceived threat, the interviewees in this study articulated nuanced understandings of their consumption experiences to both directly and indirectly support and lay strong foundations for their future selves. These strategies reflect the extant literature on compensatory consumption theory. Therefore, the following paragraphs in this section provide a more detailed overview of this literature.

The social psychology literature offers a useful insight in to the relationship between identity threats, compensatory consumption and status consumption. One study in particular, Sivanathan and Pettit (2010), comprehensively explores the relationship between consumption practices and generalised self-threats. Offering four empirical investigations, they suggest that 'status consumption as a compensatory behaviour [can restore] self integrity'. The following paragraphs outline the salient details of their investigations.

In their first study, Sivanathan and Pettit (2010) sought to explore if individuals' exposed to an antecedent self-threat would subsequently become more motivated to consume a status laden object. They suggest that individuals exposed to a self-threat are more likely to consume status related products for their re-affirmational value, that is, their ability to restore or compensate for a threatened identity. Although their study is limited to a particular contextual configuration – an artificially induced self-threat and a contrived status object – they find that the consumption of high-status goods is, 'at least partially driven by self-threat' (pg., 566). Consequentially, they offer that, 'when the self is threatened, individuals consume high-status goods for their affirming and reparative effects on the ego' (pg., 566).

Having established that individuals seem to desire status related products after encountering a self-threat, Sivanathan and Pettit's (2010) second study focused upon whether or not individuals, after receiving a self-threat, still desire status related products if beforehand they are presented

with an alternate route to self-affirmation. This study aimed to demonstrate the 'underlying psychological mechanism' behind the desire to consume status related goods. If indeed an alternate route to self-affirmation did reduce the desire to consume status related products, then it could be argued that, 'the desire to repair self-worth is one of the impetuses for status consumption'. Finding that an alternate route to self-affirmation does indeed reduce the motivation to consume status goods, Sivanathan and Pettit (2010) suggest that, 'when threatened individuals are afforded an alternate route to re-pair self-worth, their need to acquire status goods, as a source of self-affirmation, is diminished'.

Sivanathan and Pettit's (2010) third study utilised statistical manipulation techniques to expound the relationship between attenuated self-worth and status consumption propensity to rule out alternative theories such as symbolic self-completion (Wicklund and Gollwitzer, 1981) and negative affect (Lerner et al. 2004) that could also potentially motivate individuals to desire status related goods. After successfully expunging these from their analyses, Sivanathan and Pettit (2010: 568) assert that, 'Study 3 further supports our hypothesis by demonstrating that bruised self-esteem among low-income individuals plays a role in their desire to acquire status goods'.

The fourth and last study conducted by Sivanathan and Pettit (2010) sought to explore if status consumption could *insulate* the self from a potential threat, rather than in the previous studies where status consumption was used to mitigate an identity already compromised. They found that when individuals are exposed to status related items any subsequent effect of a self-threat diminishes; individuals not exposed to status related items before being made aware of a self-threat were more affected by the same self-threat than those who were exposed to status related items. This seems to suggest, according to Sivanathan and Pettit (2010: 569), 'that the psychological benefits of status goods serve as a pool of affirmational resources that individuals can draw upon to indirectly defend against self-threats'.

Sivanathan and Pettit's (2010) four studies offer empirical support for the notion that consumption of status related goods can mitigate identity threats. However, they note that individuals can seek alternative strategies to repair an attenuated identity without recourse to consumption. This was reflected in their second study as when their participants exposed to a self-threat were given an opportunity to re-affirm their self they did so, and this resulted in a reduced desire for status objects. A further point of interest from their fourth study suggests that status can insulate individuals from an identity-threat; status, therefore, seems to be able to both defend and restore an assailed identity. A similar study by Geo et al. (2009) finds further support for the idea that consumption can compensate for a spoilt identity.

Gao et al. (2009) provide empirical support to the idea that when consumers' identities are threatened they can engage in a form of compensatory consumption behaviour. Their study focused on specific aspects of their participants' identities: self-confidence and health consciousness. Two experiments were conducted to demonstrate that, 1) when an identity is temporarily 'shaken', individuals can engage in direct consumption to compensate for this threat and, 2) individuals may also engage in an indirect form of consumption which bolsters an unrelated identity to the threatened identity but which nonetheless restores the overall 'global self'.

Their first experiment tested whether or not individuals are more likely to desire an intelligence related item (a fountain pen) when their self-intelligence belief is threatened. This experiment sought to establish empirical support for the belief that individuals will attempt to directly compensate for a threatened identity. Summarising the salient aspects of their result from this experiment, they suggest that when an individual's intelligence self-concept is threatened, individuals become more likely 'to choose intelligence related items in a subsequent task' Gao et al. (2009). Therefore, Geo et al. (2009) indicate that when a specific identity is threatened, individuals can strive to repair the threatened identity by consuming a product that bears or

symbolises the properties afflicted in the original identity. Confirming this finding Geo et al. (2009) state: 'These results suggest that choosing self-view-bolstering products can serve as a means of restoring self-view confidence'.

The second experiment sought to establish whether or not a specific identity (health consciousness) threat can be mollified through indirect means, such as valuing or emphasising the qualities of a different identity to compensate for the attenuation of the health conscious identity. Gao et al. (2009: 31) predict that, 'individuals who have a shaken self-concept along one dimension could potentially restore their overall self-views by affirming an unrelated self value'. Their second experiment echoes Steel's (1988) theory of 'fluid compensation' which suggests that, 'a threat in one self-domain can be dealt with through affirmation in an unrelated domain (Gao et al. 2009: 33). Steel's (1988) theory of 'fluid compensation' argues that the self-concept, as a whole, can seek to protect itself from specific threats by asserting a collective sense of self-affirmation. This, according to Steel (1988: 267 cited in Gao et al. 2009: 31) 'suggests the existence of a larger, ego-protective self-system not geared to resolving specific self-concept threats, but geared to maintaining an overall conception of self-integrity'. The salient finding of Gao et al.'s (2009) second experiment lends support to Steel's (1988) 'fluid consumption' theory. Participants subjected to a self-threat were given the opportunity to bolster an alternate identity. They found that these participants were less likely to subsequently choose a product that would theoretically re-affirm their previously attenuated health conscious identity. Underscoring this finding they assert that 'an indirect self-view bolstering strategy, namely, affirming an important but unrelated self-value, could be another means of coping with a shaken self-concept'.

When responding to an identity threat the compensatory consumption literature suggests that individuals can either engage in direct or indirect consumption behaviours to counteract the identity threat in question. An example of a direct form of compensatory consumption would be that suggested by Geo et al. (2009). They find that when an individual's intelligence-related

identity is under threat they are more likely to consume an identity related item (i.e. a fountain pen) to directly compensate for the threatened identity. A further example of a direct compensatory consumption strategy comes from Willer et al. (2010) (cited in Rucker and Galinsky, 2012). They suggest that a threatened male identity can be restored or repaired through an expression for a preference for a masculine car (i.e. an SUV). Indirect compensatory consumption (Steel, 1988), however, appears to refer to the general protection of one's self, or the protection or enhancement of an unthreatened identity, in order to compensate for *any* threatened identity. Both of these mechanisms, it can be inferred, are an indirect means of addressing an identity related problem, in that neither specifically ameliorate the root cause of the identity threat. A fountain pen does not objectively increase one's intelligence nor does buying an SUV actually make one *more* masculine. Rather, these compensatory consumption strategies assuage a sensation of loss from an identity threat. Direct strategies address the specific identity in question; indirect strategies can restore or repair the self as a whole by bolstering an unrelated identity. Therefore, for Rucker and Galinsky (2012: 210) all 'Compensatory consumption [strategies are] a surrogate means of addressing threats'. Individuals may, then, also be able to *directly* address an identity threat by actually addressing the root cause; whether or not individuals choose to indirectly address a threat via compensatory consumption, or to *directly* address it, depends on their perceived abilities and motivation levels to 'effectively dispel the threat' (Rucker and Galinsky, 2012: 210). Rucker and Galinsky (2012) posit that individuals who perceive they have the requisite ability to quash a threat *directly*, and are appropriately motivated to do so, will usually do so when possible, rather than indirectly employing compensatory consumption strategies.

As noted above, the compensatory consumption literature distinguishes between direct and indirect strategies. The prevalence of the direct strategy within the literature suggests this is most commonly employed by individuals suffering an identity threat. Indeed, according to Rucker and Galinsky (2012: 212) 'the bulk of the work in the [compensatory consumption] literature

suggests that consumption tends to increase in a threat specific fashion. This is, whatever the specific nature of the threat, people consume in a manner that signals one standing of that dimension'. Therefore, it is suggested that there is less extant literature on the use of indirect compensatory consumption strategies. This thesis finds that when individuals face a potential threat to their ideal future selves they can enact both indirect and direct strategies, although a predilection for direct strategies does appear to manifest in this study's findings.

2.4 Self-Threats and Demythologisation

So far this chapter has discussed the differences between status and conspicuous consumption, outlined the notion that status can be conveyed symbolically and through alternative means such as non-conformity, and introduced the literature on compensatory consumption. It has been suggested that compensatory consumption can act as a measure to mitigate, defend and ameliorate identity threats. However, compensatory consumption is not the only medium through which individuals can defend their identities. Recent literature exploring the cultural side of consumption has suggested that individuals can sanction rich, detailed and complex identity narratives that seek to bolster their sense of self (Arsel and Thompson, 2011; Mc Alexander et al. 2014). In these studies, individuals facing identity threats or stigmatising discourses that seek to undermine their identities, are perceived to construct counternarratives, or demythologising outlooks, to resist such threats.

Mc Alexander et al. (2014) explore how consumers reconstruct their identities when their sense of self is destabilised. In this context, their participants' identities were weakened by the marketisation and detraditionalization of their church. For the participants in their study the church formally provided solid identity templates and guided its members in all aspects of their lives, providing them with readymade identities. However, afflicted by marketisation and detraditionalization, the church is no longer construed as a 'pillar' of cultural legitimacy.

Consequentially, Mc Alexander et al. (2014) suggest, former church members have to find new ways to shape their identity.

Mc Alexander et al. (2014) find that consumers with church field-specific capital – that is, knowledge highly specific to the church - find it difficult to build identities in new social situations primarily because their field-specific capital only has social cachet within the religious environment. In an attempt to construct new identities, and to acquire new stocks knowledge, Mc Alexander et al. (2014) notes that former church goers have to engage in activities that would have been considered intolerable amongst erstwhile church circles. These include consuming alcohol, frequenting local microbreweries and attending atheist meetings over a coffee. Mc Alexander et al. (2014: 871) state that, 'By experimenting with and selectively embodying certain taboo practices they learn to demythologize those practices and develop moral understandings that are at odds with Mormonism but that make personal sense'.

Mc Alexander et al.'s (2014) study highlights how individuals who rely on a traditional framework to provide them with identity guidance suffer when the process of detraditionalisation undermines their identity reference point. However, rather than passively accepting this, Mc Alexander et al.'s (2014) investigation suggests that individuals will actively renegotiate their sense of identity in order to find a way to rebuild a coherent sense of self. For the participants in their study, this means demythologising the consumption practices they previously considered to be distasteful or unthinkable.

Arsel and Thompson (2011) explore how identity narratives can be protected from potentially stigmatising discourses. In their study, the stigmatising discourses are marketplace myths that have the power to potentially undermine indie consumers' identities. Using indie (independent) culture as their context, they show how indie consumers demythologise the hipster marketplace myth in order to defend their sense of identity. Indie culture, they outline, 'refers to artistic creations produced outside the auspices of media conglomerates and distributed through small-

scale and often localized channels'. This culture is threatened and stigmatised by the hipster myth that, 'potentially devalues their cultural interests, aesthetic predilections, and social milieu' (pg., 792). Arsel and Thompson (2011: 792) define demythologisation as, 'the practices, strategies and counternarratives that consumers use to create symbolic boundaries between an identity-relevant field of consumption and an imposed marketplace myth that threatens the value of their identity investments'. Arsel and Thompson (2011) offer three demythologising practices: Aesthetic Discrimination; Symbolic Demarcation and Proclaiming (Mythologized) Consumer Sovereignty that seek to protect identities from the stigmatising identity discourses.

Aesthetic Discrimination, it is suggested, is utilised by indie consumers to distance them from the perceived commercialisation of the hipster myth. Indie consumers inveigh that unauthentic indie consumers - who simply wish to be cool, rather than truly imbibe the indie ideology- 'lack the sophistication needed to discriminate between the superficial and emulative orientations of hipsters and those who consume the indie field with a more self-directed and refined aesthetic sensibility' (pg., 799). Indie consumers who occupy positions of high status and have high amounts of social cachet within the indie scene typically use this form of identity protection: 'these consumers leverage their field-dependent cultural capital in ways that distinguish them from stereotypical hipsters and also from indie consumers who have less status in the consumption field' (pg., 799).

Symbolic Demarcation is a demythologising strategy used by indie consumers who have less status and social cachet than those who use the Aesthetic Discrimination strategy. They do not possess the cultural authority to proclaim a superior aesthetic sensibility. Instead, they defend their identity narrative by contrasting it with a subordinate identity, in this example they use the 'scenester' identity. 'Scenesters' are perceived to be hipster 'wannabes' consuming commercialised pre-packaged hipster 'ensembles'. Comparing themselves with scenesters, they generate a, 'contrast between legitimate indie consumers who are intrinsically interested in indie

culture and those who simply want to be part of a fashionable scene' (pg., 800). Symbolic Demarcation allows indie consumers without much field-dependent status and cultural capital to insulate their sense of indie identity from the threat that they, 'at any time [can] mirror the hipster caricature through an inadvertent miscue in their expression of indie tastes' (pg., 800).

Indie consumers, who proclaim (Mythologized) Consumer Sovereignty, 'reframe their interests by invoking an alternative system of mythic meanings' (pg., 800). They assert a sense of consumer sovereignty and autonomy from the indie field; they remain indie consumers, but they are not necessarily beholden to it. Arsel and Thompson (2011) cite one participant, Peter, as an example of this. They state: 'he [Peter] takes both as a point of pride and personal distinction that he can participate in the indie field without it colonizing his identity' (pg., 800). This strategy enables indie consumers to protect their identity narratives they have amassed in the indie scene without being defined by it. Indie consumers using this strategy are typically, 'in the process of diversifying their identity portfolios by building social and cultural capital in more than one field of consumption' (pg., 803). Through an expression of autonomy and sovereignty, they present their indie consumption practices as self-directed pursuits, 'while casting aside the disauthenticating cultural meanings that have emerged from the mass commercialization of indie' (pg., 802).

2.5 Conclusion

The prospect of non-consumption of home ownership can have profound implications to one's sense of self by threatening an ideal conception of a future self. This chapter has therefore introduced literature that suggests identity threats can be mitigated and/or defended. The compensatory consumption literature (Abdalla and Zambaldi, 2016; Gao et al. 2009; Rucker and Galinsky, 2008; 2012) suggests that consumption can directly and indirectly compensate for a

threatened identity. However, it has also been noted that all compensatory consumption measures are a 'surrogate' (Rucker and Galinsky, 2012) means of addressing identity threats. Although a direct strategy is called a 'direct' strategy it does not actually *directly* address the root cause of an identity threat. Therefore, compensatory consumption cannot provide the means to expunge a threat at source. Instead, a different strategy seems to be required. This thesis finds that a process of identity exchange or identity substitution can facilitate renters who aspire towards home ownership and thus *directly* address the prospect of non-home ownership and remove the root cause of the identity threat. This finding is discussed in more detail in section 6.5.1 in chapter six.

The compensatory consumption literature further suggests that the consumption of status can mitigate identity threats; additionally, it also posits conspicuous consumption to be an identity threat strategy. These two consumption practices are recognised as different constructs, and this chapter has outlined the differences between the two, suggesting that the differences are subtle and contested. The salient distinction is that status consumption can be a form of consumption that satisfies internal desires; status consumption does not have to be displayed publically to provide the user with these benefits. Indeed, it is only through public display that it becomes conspicuous consumption. Furthermore, status can be displayed in different ways. Signalling through taste, inconspicuous consumption and the encoding and decoding of symbolism can all infer consumer status. Additionally, status can work through acts of non-conformity. Maverick consumers can deviate from expected standards to express competence, authority and autonomy.

In addition to the compensatory consumption literature, this chapter has shown how in consumer studies, individuals can actively create and defend their own sense of identity by employing demythologising consumption practices, or through the creation of counternarratives to defend

(Arsel and Thompson, 2011) their identities, or to re-construct their identities (Mc Alexander et al. 2014).

As stated at the beginning of chapter one in this thesis, much contemporary social theory contends that individuals are autonomous agents responsible for the construction and maintenance of their identities. This sociological paradigm, it is argued (Ho and O'Donohoe, 2014), has come to define the identity ideological perspectives of many consumer researchers. It against the backcloth of Zygmunt Bauman's sociology of 'liquidity' that this thesis explores the identity concerns of private renters and the meanings of home ownership. The home ownership literature (Cheshire et al. 2010; Gurney, 1999a; 1999b; Rowlands and Gurney, 2001; Wallace, 2012), explored in chapter four, seems to suggest that non-home owners can find themselves subject to a stigmatising discourse and become subject to Bauman's (1999; 2005) 'flawed consumer' epithet. Whilst this thesis finds that this is not strictly the case, it does however suggest that it might be possible when renting is no-longer considered congruent with age (a finding explored in section 6.2 in chapter six). The next chapter explores Bauman's sociology of liquidity in more detail.

CHAPTER THREE – An Account of the Contemporary Social Condition: A ‘Liquid’ Context

3.0 Introduction

Zygmunt Bauman’s sociological corpus is a vast literature that offers insights into manifold sociological phenomena. Bauman’s multifarious research sits within, and draws from, the sociological theories of many other past and present theorists. For instance, Bauman’s characterisation of contemporary identity theory echoes the cogitations of Anthony Giddens or Ulrich Beck. Also, Bauman’s writings on postmodernity are part of a broader academic dialogue of which Frederic Jameson, Jean Baudrillard and Terry Eagleton, and many others, are noteworthy and distinguished contributors. However, it is argued that the sociology of Bauman’s ‘liquid modernity’ provides the backcloth to this thesis because it provides a rich sociological tapestry against which the exploration of identity and the meanings of home ownership can be best explored. This chapter introduces and discusses the principle tenets of Bauman’s sociology and details the applicability and suitability of his sociology to this thesis in the conclusion, section 3.6.

The sociology of Zygmunt Bauman’s ‘liquidity’ took hold around the turn of the century (Elliot, 2007; 2009). Before his theory of ‘liquidity’, however, Bauman was an outspoken theoretician of postmodernism, even being labelled of the ‘prophet of postmodernity’ (Smith, 2000). However, Bauman retreated from using the term ‘postmodern’ and instead began to use the term ‘liquid’ to describe the current socio-cultural condition. Elliot (2009: 295) notes that Bauman stopped referring to the social condition as ‘postmodern’ because it:

‘has everywhere – from academia to popular culture – become coterminous with a form of cultivated relativism in which ‘everything goes’. It was...this very flattened and generalized view of the

postmodern that Bauman wished to distance himself from with his new idea – outlined in the early 2000s – of ‘liquidity’.

According to Kumar (2005), Bauman considered that, rather than the postmodern condition representing a clean break with the modern era, the two conceptions necessarily overlap and the tenets and features of each conception exist contemporaneously. It has therefore been suggested (Blackshaw, 2005; Elliot, 2007; 2009) that Bauman’s theory of ‘liquid modernity’ was in some way a response to idea that ‘postmodernism’ is a distinct epoch. Despite Bauman’s theoretical divergence from ‘postmodernism’, his theory of liquidity arguably remains conceptually located within ‘postmodernism’s’ theoretical umbrella.

The first section in this chapter, therefore, outlines a definition of ‘postmodernism’ by contrasting its conceptual features and canons with those of modernity. It suggests that the ‘failure’ of modernity to produce a rationalised, ordered society engendered the rise of postmodernism (Appelrouth and Edles, 2011). Section 3.2 provides an account of Bauman’s theory of liquidity. This section asserts that the ‘liquid’ world, as characterised by Bauman, is inherently unstable, fluid and denuded of cultural institutions and traditional pillars, such that consumption has replaced social collectives as the main source of identity creation. Section 3.3 discusses Bauman’s (1999; 2005) account of the consumer society wherein poverty is contended to be a corollary of consumer alienation, and/or consumer incompetence. Section 3.4 sketches the concept of the ‘flawed consumer’ as an unfortunate epithet for those poverty stricken individuals in the consumer society. This is done by elucidating Bauman’s (2005) shift from a traditionalist society to a post-traditionalist society. Section 3.5 takes a quick theoretical detour to introduce Pierre Bourdieu’s concept of ‘habitus’. This section explains how the habitus might be used to account for individuals’ desire for home ownership (commonly regarded as a symbol of tradition, Colic-Peisker and Johnson (2012) in a liquid society. Section 3.6 discusses the main criticisms of

Bauman's sociology and offers some general responses to these. Section 3.7 concludes the chapter.

3.1 Modernity's Failure: A conduit to 'Liquidity'

The term 'postmodern' and 'postmodernism' are not easy to define despite their widespread use. Hampering this further, many of sociology's leading figures of postmodernism rarely use the term in their own works (Appelrouth and Edles, 2011). Furthermore, authors regarded to be sympathetic to the central tenets of postmodern theory tend not to distinguish themselves as 'postmodernists'. Kumar (2005: 159) notes that, 'Jameson and Lash...like a number of other theorists...do not identify themselves with a postmodern approach. But they are so sympathetic to its basic concepts, and elucidate them with such understanding, that they appear in practice to embrace a post-modern view of the world. They are in effect closet postmodernists'. In attempting to define the 'postmodern', Eagleton (1996: vii) suggests that, 'The word *postmodernism* [italicised in original] generally refers to a form of contemporary culture, whereas the term *postmodernity* [italicised in original] alludes to a specific historical period'. This separation is further endorsed by Giddens (1994: 197) who comments that 'In my opinion, it is worth making a distinction between 'postmodernism' and 'postmodernity'. The first can be taken to refer to changes (supposing they have happened at all) occurring in architecture, art, literature and poetry. 'Postmodernity' then refers to institutional changes affecting the social world today'. Whilst this distinction does appear to offer a degree of clarification as to the differences between the two terms, it is somewhat undermined by Kumar (2005: 123) who comments that, 'There is no tradition of use that we can fall back on to distinguish in any consistent way between 'post-modernity' and 'post-modernism'. Both are used more or less interchangeably'. Despite the difficulties of definitions and the interchangeability of the terms, the following paragraphs seek to delineate the central canons of postmodern theory and discuss whether or not the postmodern era is a separate and distinct epoch, or an outgrowth of modernity.

Ostensibly, the prefix 'post' indicates that the postmodern is in some way a reaction to the modern, although, as Kumar (2005: 157-158) remarks, 'The 'post' prefix in social theory has always been ambiguous'. This is because when one uses the 'post' prefix they appear to suggest that a new 'society can only define itself by a backward look'. Furthermore, it seems to suggest that, on the one hand, a sense of continuity with a preceding era, and on the other, a complete separation. According to Kumar (2005), most postmodern theorists tend not to declare an absolute distinction between modern and postmodern eras. This is so, probably because, according to Featherstone (2007: 3), this way of defining postmodernism is insufficient as, 'the term 'postmodernism' is more strongly based on a negation of the modern, a perceived abandonment, break with or shift away from the definitive *features* [author added emphasis] of the modern'. Therefore, for Featherstone (2007), it seems that rather than postmodernism constituting a significantly different era to the modern, it should be interpreted as manifesting an evolution of the modern era. Featherstone (2007: 3) further argues that because the term postmodern is a relational term it is not, 'a fully fledged positivity which can be defined comprehensively in its own right'.

Although it is suggested that postmodernism is rarely depicted as a wholly new social epoch, Kumar (2005: 158) argues that theorists who emphasise the changing centrality of culture to society, such as Jameson (1991), 'suggest that we are in a radically new situation, one that marks it off decisively from the past'. This interpretation of postmodernism, as a new era in contradistinction to the previous era, delineates the various stages of capitalism (Jameson, 1991) to trace social changes. Kumar (2005) highlights Jameson's capitalism typology of market, monopoly and late capitalism to draw a correspondence between postmodernism and late capitalism. Additionally, Lash and Urry (1994) discuss the end of 'organised capitalism' as engendering a new social era. Their thesis, according to Kumar (2005: 159), 'seems to throw us into a new situation, where the old rules no longer apply and new ways of thinking have emerged'. Whether or not the postmodern condition represents a clean rupture with the

modern era, or whether the condition is simply a, 'natural extension and development of the modern world' (Appelrouth and Edles, 2011: 387), in order to develop a more thorough understanding of the concept the era of modernity first requires clarification.

Appelrouth and Edles (2011: 387) offer one conception of the modern era that conveys the notion of modernity's desire for scientific rationality, order and control:

'The advent of modern society, typically considered to be an outgrowth of the Industrial Revolution and the eighteenth-century Enlightenment period in Europe, was premised on the potential for scientific knowledge, the universal emancipation and institution of the dignity of the individual, democratic equality, the economic effectiveness of a capitalist division of labour, and the security of the rational organization of society'.

Additionally, discussing the modern era, Elliot (2007: 5) notes that, 'Science, bureaucracy and technological expertise serve in the modern era as an orientating framework for the cultural ordering of meaning'. The modern era, it can be suggested, is one characterised as an age of control, wherein the privileging of scientific reason came to dominate much social thought. Indeed, Giddens' (1994: 58) discussion of the modern era suggests that, 'To the Enlightenment thinkers...it appeared that increasing information about the social and natural worlds would bring increasing control over them. For many, such control was the key to human happiness; the more, as collective humanity, we are in a position to actively make history, the more we can guide society towards our ideals'. However, modernity's pursuit of control and self-mastery led to a paradoxical undermining of these very aims. The technological advancements of instant communication, global inequality, international conflict (Appelrouth and Edles, 2011) and even

nuclear weapons have created a society filled with instability, risk and uncertainty (Beck, 1994). These technological advancements 'arise directly as a consequence of the success of science and the drive for progress' (Elliot, 2007: 5). Instead of modernity producing a rationalised ordered world, it has, according to Giddens (1994: 59), created a world that is 'much more open and contingent...and is so *because of* [italicised in original], not in spite of, the knowledge that we have accumulated about ourselves and about the material environment'. According to Appelrouth and Edles (2011: 387), the 'failure' of modernity to fulfil its promise of a rationalised, structured, stable, ordered society produced a 'profoundly sceptical' attitude towards modernity. This 'sceptical' attitude has led some theorists, according to Elliot (2007: 5), to 'highlight the gross limitations of modernist aims and perspectives, generating in turn the emergence of a new social and political agenda that seeks to counterbalance [the] oppressive features of modernity. This sphere of awareness is that of postmodernity'.

According to Featherstone (2007) the postmodern age represents a shift away from the industrial-age and a move towards a more fragmented, unstructured order of society. In the postmodern age people are purportedly no-longer beholden to dominate scientific rationalised discourses. For Elliot (2007: 6), this viewpoint of postmodernism seeks to, 'demonstrate that the interconnections between self and society no longer depend upon the epistemological and ideological categories of modernity...there is no longer a blind faith ...in metadiscourses of scientific knowledge and technological legitimation'.

As alluded to in the introduction, Bauman's characterisation of the contemporary socio-cultural condition as 'liquid' represents his conceptual response to the limitations of 'postmodernism' to elucidate and explain the social condition. Moreover, 'liquidity' is his critique of the 'theoretical presuppositions and political consequences of recent debates of postmodernity' (Elliot, 2007: 47). Throughout the 1990s Bauman engaged heavily in the debate between modernity and postmodernity (Elliot, 2007) and eventually came to the conclusion that postmodernity is a term

that represents nothing more than 'modernity without illusions'. Elucidating this Bauman (1990: 98 cited in Elliot, 2007: 8) stated that postmodernity, 'is modernity that has admitted the non-feasibility of its original project. Postmodernity is modernity reconciled to its own impossibility – and determined, for better or worse, to live with it. Modern practice continues – now, however, devoid of the objective that once triggered it off'. Having argued that Bauman conceptually distanced himself from 'postmodernity' in favour of 'liquidity', the following section in this chapter outlines this theory of 'liquid modernity'.

3.2 Liquid Modernity

Bauman (2000: 2) contends we should: 'consider "fluidity" and "liquidity" as fitting metaphors when we wish to grasp the nature of the present, in many ways *novel* [italicised in original], phase in the history of modernity'. 'Liquid' society should be characterised as one of looseness, where nothing remains static, at least for long (Elliot, 2009). On the nature of the 'liquid' society, Bauman (2005: 1) writes, 'Liquid modern society is a society in which the conditions under which its members act change faster than it takes the ways of acting to consolidate into habits and routines'. This implies that the concept of tradition is eroding, and because of this one cannot rely on the past as measuring stick for what may happen in the future. Furthermore, that, 'In short: liquid life is a precarious life, lived under conditions of constant uncertainty' (pg., 2).

Bauman's theorisation of liquid modernity postulates that social process in liquid times are fluid, transient and amorphous; lacking solidity, form and definitive shape. As such, social relationships, hierarchies of distinction and self-identity, among other things, are no longer tied or fixed to embedded social, cultural or institutional anchor points. Within this liquefied world, Bauman (2000) argues, consumption becomes *the* focal point of social life (Edwards, 2000). Occupying centre stage, the rest of social life orbits around one's relative capacity to consume. Since the millennium Bauman broke away from the term 'postmodern' to depict the current age in favour

of the 'liquid' metaphor as a way to describe the current socio-political situation. Elliot (2009: 294) comments, 'the concept of postmodernity is rejected by Bauman in his more recent writings in favour of the notion of "liquid modernity"'. Furthermore, Abrahamson (2004: 171) remarks that Bauman seldom uses the term 'postmodern' because 'he [Bauman] has settled with the concept of *liquid modernity* [italicised in original] to describe contemporary society'. On the subject of 'the liquid metaphor, Lee (2005: 61) states, 'he [Bauman] expressed growing uneasiness with postmodernity as an umbrella term applied to a wide range of social transformations. He proposed liquid modernity as a more apt term for making sense of changes as well as continuities in modernity'. Additionally, in an interview with Beilharz (2000: 339), Bauman said: 'I am inclined to describe our kind of social condition as "light", or "liquefied" modernity – as distinct from "heavy", and better still "hard" and "solid" modernity of yore'. For Bauman, the liquid metaphor is a pertinent term to characterise contemporary society because it infers 'the continuous and irreparable fluidity of things' in liquidity that, 'modernity in its initial shape was bent on solidifying and fixing' (Bauman in Gane 2004: 19-20).

Bauman's (2000) notion of liquid modernity, 'presumes an earlier phase characterised by solidity. For [Bauman], solid modernity represents an era of mutual engagement whereas its liquid phase is simply the epoch of disengagement' (Lee, 2011: 654). Bauman's liquid and solid phases of modernity indicate discrete and separate social milieus that affected how individuals lived, and continue to affect how people live their lives. Delineating this distinction, Branaman (2007: 118) recognises that:

'Central to Bauman's analysis of liquid modernity is his distinction between two phases of modernity: 'heavy modernity and 'liquid modernity'. In the first earlier phase, according to Bauman, self-determining individuals faced the task of finding their niche in society and acting in conformity with clearly defined codes of conduct. In liquid

modernity, by contrast, clearly defined, stable and authoritative codes of conduct are impossible to find’.

The two phases of modernity, outlined above, have profound implications for how one perceives, creates and maintains their self-identity. In the solid phase of modernity it is suggested that individuals could, ‘insert themselves into a fairly narrow range of established and stable social positions’ and thus derive their identity from collective, stable institutions. In liquid times, however:

‘the positions [available] are less stable and the expectations attached to them less clear. With awareness of a far greater range of possible identities, occupations and relationships, priorities and values, and ways of living and of the likelihood that none of these will be durable enough to anchor self-identity for long, an individual’s self-identity is less likely to rest peacefully with any one’ (Branaman, 2007: 118).

Without the erstwhile cultural institutions available to individuals from which to draw their sense of identity that predominated in the ‘solid’ era, individuals seeking identities in a ‘liquid’ world have to look elsewhere. For Bauman (1999; 2005), the marketplace, and consumption behaviour is now the primary source for identity construction.

As with all aspects of life, Bauman’s depiction of the consumer in ‘liquid’ life is quite different to the life of a consumer in the ‘solid’ era. Characterising the two separate depictions of the consumer, Blackshaw (2005: 123) writes, ‘the citizen of modernity in its ‘solid’ formation was cautious and apprehensive...the ideal ‘liquid’ modern citizen is not averse to throwing caution into the wind, and is, on the contrary, given to instant gratification’. In the fluid world of liquid modernity, ‘consumption replaces work as the backbone of the reward system in a sociality which

is underpatterned rather than patterned, disorganized rather than ordered' (Blackshaw, 2005: 120). According to Bauman (2000), consuming in 'liquid modernity' is not necessarily about the act of consumption, rather than the act of consuming itself, and that liquid consumption is never just only about fulfilling need. Rojek (2013) remarks that, 'Bauman completely rejects the proposition that consumption is about satisfying need...For Bauman, it is [consumption] nothing more than an end in itself'. Ostensibly, the consumer society purports to offer satisfaction and gratification of desires, yet Bauman notes that the actual true fulfilment of desire would render modern society defunct. Moreover, to fully assuage consumer desire would, 'sound the death-knell of consumer society' (Bauman, 2005: 80). Encapsulating this point, Blackshaw (2005: 123) states, 'not only are consumer desires pleasures liquid modern men and women can never fulfil, except only temporarily, but the act of consuming itself is more thrilling than actually acquiring consumer goods'.

The postmodern condition, or 'liquid modernity', is characterised by an unstable individualistic society driven by forces of competition. Gane (2001: 268) outlines Bauman's main differences between modernity and postmodernity: 'his account of the shift from modernity, which is founded upon universally binding norms, to postmodernity...is characterised by pluralism of authority and centrality of choice'. The choice that Gane (2001) refers to is a crucial component in the makeup of 'liquid modernity'. Specifically, choice, or having the freedom to choose, is what lies at the root of social distinction. To exist in 'liquid modernity' and to have no choice serves to, according to Bauman, diminish one's place in the social hierarchy.

Bauman (1999; 2005) suggests that modernity represented a stable period wherein people acquired a sense of belonging from cultural institutions and embedded traditional social practices. Social bonds and symbols of belonging, mainstays of the traditional or modern society, provided constant identity moorings with modern identities embedded in such cultural institutions and processes. 'Liquid modernity', however, 'is characterised as the era of disembedding without re-

embedding' (Bauman and Tester, 2001: 89). Although Bauman (2000) argues that individuals in modernity were also characterised by disembedding processes, this process was 'always followed by a process of re-embedding in which individuals had to actively forge their self-identification' (Atkinson, 2007a: 5). If individuals are therefore unable to re-embed in liquid modernity, then it suggests one must conceive of liquid modernity as an irrevocable or irreversible force. Indeed, Lee (2011: 651) describes Bauman's observation that liquid modernity is characterised as an age without re-embedding as 'a statement that emphasises the irreversibility of liquidity'. However, the notion that liquidity is irreversible is contested by Lee (2011: 658) who goes on to state: 'liquidity is not irreversible because there is no strong empirical reason to suggest disembedding [is] a one-way process'.

If 'liquid modernity' is Bauman's term for the contemporary social-cultural condition, the consumer society is a product of, or corollary of this condition. These terms, however, are often used interchangeably to describe the current socio-cultural circumstances. For instance, Abramson (2004: 173) writes that: 'another trademark of liquid modernity or consumer society is that of insecurity and uncertainty'. As discussed above, 'liquid modernity' is characterised by instability, the centrality of choice and pluralism of authority; the consumer society, it may be suggested, is also characterised by these conditions. Bauman's description of the consumer society, however, can be read as a more detailed elaboration on the experience of living in 'liquid modernity'.

3.3 The Consumer Society

Bauman's conception of the consumer society illustrates two major themes that are deemed to characterise the contemporary lived condition. Firstly, inequality permeates the consumer society and secondly, one's ability to consume successfully is the primary measure by which we are accorded our social position.

Inequality and an inability to consume can potentially lead to poverty in a 'liquid' world. Poverty in the consumer society, according to Bauman (2005: 38), is not being 'normal'; elucidating this he writes, 'it means being 'not up to the mark'' and can induce a fall of self-esteem, feelings of shame or feelings of guilt. Bauman (2005) also suggests poverty means being cut-off from the chances of whatever passes in a given society for a 'happy life''. A 'normal' life in consumer society is constituted by 'the life of consumers, preoccupied with making their choices among the panoply of publicly displayed opportunities for pleasurable sensations and lively experiences. A 'happy life' is defined by catching many opportunities and letting slip but few or none at all' (pg., 38). Discussing Bauman's conception of poverty in a consumer society, Edwards (2000: 92) notes that, 'Poverty in consumer society is defined precisely as a lack of opportunity or access to consume...The key factor in defining and ranking poor and rich in consumer society is according to their position as consumers or 'non-consumers''. To be normal in a consumer society is to have choice and freedom to consume; therefore, to be in a state of poverty is to be restricted, shutout from the plethora of market offerings and to be unable to participate in the consuming act. An unsuccessful consumer might therefore be regarded as one who has no choice, and is thus perceived as poverty stricken. Rowlands and Gurney (2001: 123) suggest poverty stricken consumers represent Bauman's conceptualisation of the 'flawed consumer', stating: 'They [flawed consumers] are...left behind or shut off from the majority of 'normal consumers'. In this vision of the consumer society to be poor is to be deviant'.

On the topic of the consumer society, Abrahamson (2004: 173) writes, 'To Bauman we are still living in modernity, but the emphasis has shifted from people as *producers* [italicised in original] in industrial society to people as *consumers* [italicised in original] in post-modern society, which Bauman names consumer society'. Stratification in the consumer society is determined by an ability, or inability, to consume. In his work, *Globalization: The Human Consequences* (1998), Bauman uses the metaphors of tourists and vagabonds as metaphors to map out the vast inequalities found in the consumer society. Bauman states that 'tourists' – businessmen,

academics and culture managers – can be conceived as consuming time. Space is largely irrelevant as they can ‘overcome any distance’ (Abrahamson, 2004: 173). Vagabonds, however, are spatially restricted; they do not have the means to consume travel, and therefore only consume the space they occupy more than anything else. Both tourists and vagabonds are consumers; consumer society is consumption driven with both the tourists’ and vagabonds’ relationship to consumption primarily aesthetic in nature. Vagabonds, however, lack the resources to consume the appropriate or legitimate goods, hence, ‘the vagabond is a *flawed* [italicised in original] consumer...since his potential for consumption is as limited as his resources’ (Abrahamson, 2004: 173). Their inability to consume therefore makes their position in society precarious as they are ‘useless to a consumer society’ (Abrahamson, 2004). Superfluous to a consumer society, vagabonds are unwanted. Bauman (1998: 96) asserts that ‘Being unwanted they are natural objects for stigmatizing and scapegoating’.

For Bauman (2005: 82) a society of consumers can be described as, ‘a society that judges and evaluates its members mostly by their consumption related capacities and conduct’. To be a successful participant in a consumer society, one needs to be able to exercise freedom to choose. Should the freedom to choose be limited, then the ability to satisfy desires is reduced.

Consumers that have more ability to choose, have a greater array of consumption objects and experiences available to them, are regarded as being inherently more successful than those with reduced options. The centrality of the ability to freely participate in the market sets apart successful and unsuccessful consumers; in a sense it stratifies society, as Bauman (2005: 31) writes: ‘Freedom to choose sets the stratification ladder of consumer society and also the frame in which its members, the consumers, inscribe their life aspirations – a frame that defines the direction of efforts towards self-improvement and encloses the image of a ‘good life’’. However, having the ability to choose, to have the luxury of choices, does not necessarily bestow a consumer with a distinguished rank. Instead, it poses a problematic pitfall: making the wrong choice is as bad as having no choice at all. According to Bauman (2007: 44), ‘being free to choose

requires competence: knowledge, skills and determination to use the power of choice...Freedom to choose does not mean that all choices are right – there are good and bad choices...The kind of choice eventually made is the evidence of competence or its lack’.

An unsuccessful consumer might therefore be characterised by two failing strategies in the consumer society. Firstly, an unsuccessful consumer can be ostracised through their lack of means. A lack of resources can omit them from full market participation and therefore inhibits the consumption of the ‘proper’ or ‘correct’ goods. Secondly, Bauman argues, even when one has the necessary pecuniary power, one can still be deemed to be unsuccessful if they do not make the ‘right’ spending decisions. For individuals can, through inappropriate choices, display a lack of competence. According Bauman (2005), these types of consumers are the ‘flawed consumers’.

3.4 ‘Flawed Consumers’

In order to assimilate Bauman’s conceptualisation of the ‘flawed consumer’ it is helpful to delineate the fundamental importance of the change in emphasis between a society of producers, to a society of consumers, which also tracks the change from the ‘solid’ era to the ‘liquid’ era. It could be contended that through an appreciation of this change, Bauman’s characterisation of consumption occupying the centre of life’s orbit resonates as more theoretically plausible. The shift in emphasis, Bauman (2005: 24) argues, was of such consequential magnitude, ‘that it *fully* [author added emphasis] justifies speaking of our society as a society of a separate and distinct kind – a consumer society’. Bauman’s theorisation of the ‘flawed consumer’ derives from his analysis of traditional and post-traditionalist societies. Bauman (2005) delineates the main characteristics of these societies and juxtaposes them, outlining how, in their different ways, they regulated society and constructed social norms. In the erstwhile traditionalist society, work, Bauman (2005) contends, provided the route to morality and virtue; in the post-traditionalist society, however, consumption is the means through which people construct a sense of their

moral worth, place in society and derive their sense of belongingness. Bauman (2005) describes the differences between these societies as a change in sociological emphasis. Observing the impact of this change, Bauman (2005: 24) notes, '[the] shift of emphasis does make an enormous difference to virtually every aspect of society, culture and individual life'. This conceptual schism, outlined by Bauman, portrays two fundamentally distinct societies: one of producers, and one of consumers. Summarising this point, Beilharz (2000: 25) writes:

'In the industrial phase of modernity, he [Bauman] suggests here, one fact beyond all question: that everyone's primary identity be as producer, or provider. In modernity mark two, it follows, that we inhabit the modernity of consumers, where each is a consumer before all else'.

According to Bauman (2005), an accomplished consumer can freely exercise choice and participate unfettered in the marketplace; a 'flawed' consumer, by contrast, is deeply restricted in their marketplace participation. A 'flawed consumer' may be necessarily regarded as 'abnormal' if they are unable to consume goods considered appropriate to a 'normal' existence. An ability to consume without hindrance, to fully participate in consumption acts freely, liberated from restraints, is the primary hallmark of a successful, accomplished member of society. Bauman (2007: 33) states that: 'To meet the standards of normality, to be acknowledged as a fully fledged, right and proper member of society, one needs to respond promptly and efficiently to the temptations of the consumer market'. The concept of the 'flawed consumer', expressed by Bauman (2005; 2007), suggests that abnormality in today's consumer society is essentially constituted by an inability to freely choose and consume market offerings. A 'flawed consumer' has a reduced capacity or no capacity at all to participate in the consuming act, moreover in the consumption of the 'right' or 'proper' goods. Thus, Bauman (2007: 33) argues, that 'the norm

that is broken by the poor of today, the norm breaking of which sets them aside and disqualifies them as 'abnormal', is the norm of *consumer competence* [italicised in original] or aptitude'. To be poor in liquid society one is either unable to fully participate in the market, or because they fail to consume the 'right' goods. To be in either of these states, suggests Bauman, (2005) constitutes one as a 'flawed' consumer. This also means that Bauman argues it is consumption more than anything else that distinguishes and stratifies us (Edwards, 2000). According to Bauman (2005: 38) therefore, 'In a consumer society...having no access to a happy or merely a normal life means to be consumers manquees, or flawed consumers. And so the poor of a consumer society are socially defined, and self-defined, first and foremost as blemished, defective, faulty and deficient – in other words, inadequate – consumers' (Bauman, 2005: 38). Succinctly conveying Bauman's conception of the flawed consumer in liquid society, Atkinson (2007a: 4) writes:

'Bauman declared, because capitalism no longer engages society as *producers* [italicised in original] in its reproduction, centring work and class as the principle axes of struggle and identity, but as *consumers* [italicised in original], it is now the freedom to consume and choose which symbols of self-identity are to be appropriated that constitute the central stratifying principle of society, with the new poor being seen through the lens of consumption as 'flawed consumers''.

To summarise Bauman's concept of the 'flawed consumer' four points can be noted: 1) that the shift in emphasis from traditionalist society to post-traditionalist society gives rise to a liquid condition under which the centrality of choice flourishes; 2) a successful consumer and member of society mobilises choice and freedom to participate in the market; 3) poverty and 'abnormality'

can be characterised as restricted access to the market and as such an inability to become a fully-fledged consumer, and lastly, 4) even those with access to market participation can still be flawed if they consume the 'wrong' consumption objects.

3.5 Accounting for the desire of traditional identities?

Bauman's conception of the liquid society suggests that the notion of tradition is eroding. The erosion of traditions per se, therefore, seems to indicate that identities no longer need traditional anchor points from which to moor themselves to in order to grow and flourish. As discussed later in this thesis, particularly in chapter six, this may not necessarily always be the case. Indeed, many of the private renters in this study articulated home ownership in tones redolent of conceptions of tradition (this concept is explored further in chapter four, section 4.6).

Furthermore, home ownership, as a traditional identity signifier, was often regarded as a prerequisite to an ideal future self/identity. One theoretical explanation as to why tradition can still be valorised in Bauman's liquid context can be taken from a reading of Pierre Bourdieu's (1984) account of the habitus. The following paragraphs in this section outline the central characteristics of habitus before elucidating how it can provide an explanation for a home ownership desire in a liquid society.

Bourdieu's sociology is often regarded as an attempt to 'overcome the dualism' between structuralism and agency 'that plagues much of social theory' (Appelrouth and Edles, 2011: 447). However, the habitus is neither an exclusive product of structuralism or agency; instead it is a conceptual manifestation of both. Maton (2008: 52) describes this amalgamation as a process of the following: 'Habitus is the link not only between past, present and future, but also between the social and the individual, the objective and subjective, and structure and agency'.

Referring to habitus as a 'structured and structuring structure' Bourdieu (1994: 170) tells us habitus is structured in the sense that it is composed of both past and present circumstances. The

'mind-set' of habitus shapes future practices, structuring our forthcoming actions. It is a structure insofar as it is inculcated systematically, producing durable dispositions 'practices, beliefs, perceptions [and] feelings' (Maton, 2008: 50). It is through the filtering effect of the habitus that, 'one acquires a "sense of one's place" in the world or a "point of view" from which one is able to interpret one's own actions as well as the actions of others' (Appelrouth and Edles, 2011. 448). As a set of natural dispositions, modes of thinking and behavioural actions, habitus is idiosyncratic to individuals; it shapes the way people behave within a given set of circumstances.

As an enabler of agency, the habitus is considered to provide an individual with a, 'repertoire of possible actions, simultaneously enabling the individual to draw on transformative and constraining courses of action' (Reay, 2004: 433). However, the repertoires of actions available to the habitus are limited by the individual's socio-cultural history; this is where the concept most notably mediates between the agency and structure duality. On the one hand, an individual can freely engage in any given practice they wish, but on the other, they are restricted by their habitus' acculturation, 'As a result, the most improbable practices are rejected as unthinkable, but, concomitantly, only a limited range of practices are possible' (Reay, 2004: 433).

The practices that people exhibit – as a result of the habitus – are necessary consequences of their social conditioning. Habitus therefore has a reproductive element, as Swartz (1997: 197) notes the, 'habitus...refers to a set of relatively permanent and largely unconscious ideas about one's chances of success and how society works...These ideas or, more precisely, dispositions, lead individuals to act in such a way as to reproduce the prevailing structure of life chances and status distinctions'. This happens because, 'Chances of success or failure are internalized and then transformed into individual aspirations or expectations; these are in turn externalized in action that tends to reproduce the objective structure of life chances' (Swartz, 2007: 103).

It can be suggested that habitus is an enlightening concept when accounting for the housing perceptions, aspirations and mental dispositions of individuals in the UK, especially the private

rental tenants in this thesis. As outlined above, the habitus is an internalisation of external social structures, which, when combined with an individual's life experience, upbringing and socialisation, produce a set of durable dispositions or ways of acting. Some of the participants in this study grew up in a house owned by their parents/guardians and as such it may be argued that for them, the normality of home ownership might constitute part of their habitus. Indeed, for many of these interviewees, home ownership did appear to represent part of their conception of their ideal future self. However, even interviewees from non-home owning backgrounds articulated similar sentiments and aspirations. One explanation for this is that the habitus is adaptable and can adjust itself to the milieu which it finds itself in. Therefore, despite not being acculturated to home ownership in their formative years, the habituses of interviewees from non-home owning backgrounds might simply be responding to the prevailing home ownership discourse that has sought to normalise the tenure (Gurney, 1999a; 1999b; Ronald, 2008).

Given the dominant discourse promulgating home ownership as the natural tenure to aspire towards, it can be suggested that home ownership might constitute a mental disposition – in effect, a 'housing habitus'. Flint and Rowlands (2003: 225) discuss this very point in their study of the commodification of tenure. They suggest that, 'The habitus of housing results from socialisation processes that establish adherence or aspiration towards socially accepted norms. Such norms in the UK are characterised by a disposition towards owner-occupation, framed, as Bourdieu outlines, as the natural 'choice' for individuals' (Flint and Rowlands 2003: 225). Furthermore, citing Bauman, Flint and Rowlands (2003: 225) suggest that, 'Individuals unwilling or unable to undertake these normalised acts of consumption become conceptualised as 'flawed consumers', as their habitus is incorrect, and they end up 'in a kind of social death''.

As discussed in the following chapter, owner-occupation in the UK seems to be regarded as the tenure of choice or a 'natural' aspiration. ONS (2016) data appears to demonstrate that, despite huge financial obstacles, many young people desire to buy their own home. Flint and Rowlands'

(2003) theorisation of a 'housing habitus' might go some way to explain this as they suggest people's inclinations, or dispositions, gravitate towards the norm. In this instance, because of a number of political, social and economic reasons, the tenure norm in the UK appears to be owner-occupation. Given that the habitus is an internalisation of the external, and that it reproduces, as Swartz (1997) notes, the 'prevailing structure', it might not be surprising that many young people wish to become homeowners, especially in circumstances where their parents were/are. This seems to imply that children of homeowners might be more attuned to the idea of home ownership as a result of their upbringing and socialisation because, as Swartz (2007: 103) contends:

'aspirations and practices of individuals or groups tend to correspond to the formative conditions of their respective habitus. What agents judge as "reasonable" or "unreasonable" for people of their station in the social world stems from habitus. Habitus tends to reproduce those actions, perceptions, and attitudes consistent with the conditions under which it was produced'.

Whilst this thesis does not suggest that only children of homeowners aspire towards owner-occupation, it does offer that those from a home ownership background might be more sensitised to the home ownership ideal because of their 'housing habitus' and its strong reproductive element. However, as referred to above, this thesis finds that interviewees from non-home owning backgrounds also seem to desire home ownership and factor this into their conceptions of their ideal future selves.

The concept of habitus provides a nuancing view through which to interpret Bauman's liquid society. For instance, when Bauman (2005: 1) writes that, 'Liquid modern society is a society in which the conditions under which its members act change faster than it takes the ways of acting to consolidate into habits and routines' we must approach this with caution. Not all social and

cultural conditions change and evolve at the same rate, nor in tandem with each other. The notion of home ownership as a traditional marker of identity is one example of how, despite the fluid, transient nature of the liquid world, individuals still attempt embed themselves in 'solid' identity beds.

3.6 Criticisms of Bauman

Bauman's sociological theory has been lamented for its 'abstract and inductive style [which] has made him susceptible to the criticism that his body of arguments is closer to 'sociology as art' than is to 'sociology as science' (Lee, 2011: 650). Generally, this type of criticism argues that such sociology fails in terms of rigour because it is not 'empirically grounded in observable processes of human agency and institutional practices' (Elliot, 2009: 301). Along this line of critique, Ray (2007: 63) suggests that Bauman's concept of liquid modernity 'illustrates a tendency within sociology to view theories as metaphors to be judged on grounds of appropriateness rather than truth claims judged on grounds of explanatory power'. Furthermore, sociological theories such as 'liquid modernity' only see 'social phenomena through an undifferentiated prism – that of liquidization – and as a consequence must write off whatever fails to conform to this theoretical orientation' (Elliot, 2009: 301). As referred to in the conclusion in chapter one, Atkinson (2007a) also criticises Bauman's sociology for its lack of empirical support, and in doing so beseeches researchers to set Bauman's sociology within 'the social world itself in the form of detailed empirical work'. Whilst these criticisms may be justified, it could be argued that, aimed at Bauman, they are a blunt charge as they miss recognise the subtleties behind Bauman's writings. The metaphor of liquid modernity may be observable in some contexts but not in all, but this should not necessarily matter as the concept is principally used, 'not as a systematic grand theory, but rather as sociological fragments or prefigurations' (Elliot, 2009: 301) that can help to explain manifold and disparate social experiences. 'Liquid modernity' is thus a perspective on current

times, its subtleties and configurations can be used to shed light on the lived experience, and help to explain human behaviour. Seen in this light, the nature of this critique - it being unsystematic and empirically unobservable, at least consistently – is arguably theoretically incongruent with this brand of sociology.

Bauman's social theory places consumption at the very centre against which other concerns of society revolve (Warde, 1994). This centrality is called into question by Edwards (2000: 38) who writes, 'Considering Bauman's lack of any full study of the importance of consumption, this seems to be something of an over-statement'. Edwards (2000) suggests that Bauman's placement of consumption at the heart of social matters is his attempt to redress sociology's productivist bias. This might be so as Rojek (2013: 312) describes 'Sociology as the science that examines the relationship between production, exchange and consumption. Of these three elements, consumption has, until quite recently, been least exhaustively studied'. However, a question mark can be placed on the notion that a 'full study' of the 'importance of consumption' needs to be undertaken before a theoretical perspective on the nature of society can be developed. Edwards (2000) does not suggest what such an account would consist of or what contexts need to be prioritised. A focused study might not be compatible with Bauman's larger overarching sociology and might not necessarily lend much, if any, credence to his thesis. Moreover, Bauman's sociology tends to transcend micro-studies of society in favour of producing broader descriptive accounts for expounding human behaviour.

A further charge laid at Bauman concerns his preoccupation with the implications of liquidity to the social condition at the expense of those associated with 'solid' times. Elliot (2009: 302) notes that 'Bauman tends to neglect the ongoing significance of more structured, solid forms of sociality...Bauman neglects the many ways in which liquid modern society still depend on traditions, worldviews, regimes of discourse, modes of power as well as structures of feeling that are characteristic of organised or 'hardware' modernity'. It can therefore be argued that to only

conceive of the social condition through a liquid prism without recourse to solid perspectives renders an incomplete theoretical perspective. 'Solid' and 'liquid' times should not be considered as distinct separate entities, rather as overlapping. The latter is in an embryonic stage just as the former starts to wane. As Curtis (2013: 302) explains, 'A shift from a producer to consumer society involves much more than a simple break. To a certain extent both forms coexist, while the marginal elements of the former develop in the later. Insofar as this process is underway (and certainly seems to account for the different perspectives of younger and older members of society), it generates problems for the articulation of work and leisure'. However, this criticism of Bauman might seem somewhat short-sighted when one considers that Bauman developed his 'liquidity' theory to transcend the problem of postmodernity as a distinct era from modernity to accommodate, where necessary, features and processes of each. It certainly seems that with regards to 'tradition' and 'regimes of discourse' pertaining to home ownership, typically associated with the 'solid' era, these are still prevalent and all-pervasive in today's liquid times. Moreover, to neglect the significance of these 'solid' systems of normality would fundamentally restrict our propensity and ability to interpret, explain and analyse current behaviour.

3.7 Conclusion

This chapter has suggested that a leitmotif to appear in Bauman's wide-ranging works from the 1980s to the 2000s is the tension between modernity and post-modernity, and his subsequent development of the phrase 'liquid modernity'. At the turn of the century Bauman stopped using the term 'postmodern' instead favouring the term 'liquid' (Blackshaw, 2005). One reason for this, according to Elliot (2007: 8,) is that, 'Rather than attempting a historical periodization of the modern and postmodern eras, Bauman argues that contemporary culture, not without certain tensions and contradictions, deploys both simultaneously'. 'Liquidity', it is therefore argued, is a

metaphor that seeks to expound the current socio-cultural condition without excluding wholesale the conditions of modernity.

Additionally, this chapter has detailed the concepts of 'liquid modernity', the 'consumer society' and the 'flawed consumer', which are central themes of Zygmunt Bauman's sociology. 'Liquid' times are characterised by instability, uncertainty and the centrality of choice. This gives rise to a 'consumer society' where distinction and stratification are signified through consumer competence and the ability to choose what, or what not, to consume. Bauman's 'flawed consumer' is suggested to be an abnormal or deviant consumer in consumer society who is unable to fully participate in the market, or, even, a consumer making the 'wrong' consumption choices. 'Flawed consumers' are contrasted with 'normal' consumers who have the means to freely participate and consume 'proper' consumption objects. In Bauman's terms and sociology, these are regarded as the 'fully-fledged' consumers.

Lastly, this chapter has utilised Bourdieu's concept of habitus as a theoretical tool to account for a home ownership desire in a liquid world. In liquidity, Bauman asserts that a desire for permanent symbols of identity is a somewhat redundant pursuit. However, as this thesis demonstrates, many younger individuals yearn for home ownership as a steady symbol of identity. The theoretical tension this this apparent contradiction produces can be somewhat mitigated through using Bourdieu's habitus. Home ownership, as a prevailing social norm (Rowlands and Gurney, 2001; Ronald, 2008) is, arguably, embodied within the habitus and thus produces actions, or dispositions, that actively guide behaviour towards the predominant cultural standard.

The sociology of Bauman provides the theoretical backcloth to this thesis for three main reasons. Firstly, the concept of liquid modernity posits that traditional symbols are losing their potency and meaning to liquid citizens. The liquid conception of society might therefore provide a useful contrasting background to analyse the meanings of home ownership in their traditional manifestations. Furthermore, as discussed above, 'liquidity' also allows for some theoretical

overlap between 'solid' and 'liquid' eras. Bauman's sociology, therefore, might be able to accommodate both liquid theories of disembedded identities, and embedded identities, such as those structured by the traditional discourse of home ownership. Secondly, the interview sample of university educated private renters is, according to Bauman, the cohort best placed to traverse the liquid landscape (Colic-Peisker and Johnson, 2012). Therefore, Bauman's sociology is particularly fitting to the interviewees in this study as their actions might best illuminate how the liquid landscape can be most adroitly traversed. Lastly, the extant housing literature on tenure legitimacy (Knight, 2005), tenure prejudice (Cheshire et al. 2010) and tenure socialisation (Rowlands and Gurney, 2001) seem to suggest that private renters, as opposed to home owners, can be construed as failing to consume the 'normal' tenure of home ownership and are therefore, potentially, subject to Bauman's 'flawed consumer' epithet. This assertion, however, seems somewhat dubious when one considers that many private renters can be active, participating members in other areas of the marketplace. Therefore, by using Bauman, this thesis also seeks to explore whether or not private renters can be interpreted as 'flawed consumers', or whether the housing literature's conclusions are themselves 'flawed'.

The employment of a contemporary theory of sociology to contextualise an investigation has also been done before to good effect. According to Colic-Peisker and Johnson (2012: 728), 'In recent years many social scientists and commentators...have quoted a dynamic social change as the context of their analyses'. This study, in line with other identity-based studies (Ulver and Ostberg, 2014), assumes that the, 'relative stability and certainty of the post-war decades have been replaced by...dynamism, volatility and interdependency' (Colic-Peisker and Johnson, 2012: 729). Holistically, Bauman's 'liquid modernity', 'consumer society' and 'flawed consumer' thesis suggests that, 'liquid modernity removes many traditional lifestyle constraints and conventional prescriptions and leaves young people an array of choices' (Colic-Peisker and Johnson, 2012: 729). Indeed, 'liquid modernity' seems to proscribe consumption of the permanent, steady symbols of identification. Moreover, it generally asserts that consumers seek the ephemeral, are given to

whimsical caprice and deny themselves relationships of longevity. This thesis does not argue against this vision of the contemporary condition. However, it does question the suggestion that, 'liquid modernity removes many traditional lifestyle constraints and conventional prescriptions' (pg., 729) as home ownership as a tradition appears to highly influence identity and an overall sense of self.

The UK has, arguably, an embedded culture that valorises home ownership at the expense of the de-valorisation of other tenures (Ronald, 2008). Arguably, this produces a home ownership/renting dichotomy that can be construed to reflect Bauman's schism of 'seduced' and 'flawed' consumers. This schism has been suggested (Wallace, 2012; Cheshire et al. 2010; Clarke and Bradford, 1998) to reflect Bauman's (1987) theorisation of a diametrically constructed consumer society consisting of 'seduced consumers' as homeowners on the one hand, and 'repressed consumers' on the other. In their study of public and private consumption in the city, Clarke and Bradford (1998) apply Bauman's theory to housing tenure and note that, 'There can be little doubt that there is a significant degree of correspondence between owner-occupation and those numbering the seduced in Bauman's (1987) schema'. The next chapter explores home ownership in the UK to expound how and why home ownership is deemed to be a cultural institution. Additionally, the housing literature's uptake of Bauman's sociology is analysed within the context of this discussion.

CHAPTER FOUR – Home Ownership: A UK History and an Outline of Meanings

4.0 Introduction

So far the chapters in this thesis have discussed the concepts of identity and identity threats, the varying strategies that can be used to mitigate or compensate for these, and Bauman's sociology of 'liquidity'. This study seeks to understand what the meanings of home ownership are to younger private renters and to explore how these meanings might affect their sense of self. To recap, the objectives of this thesis are:

- 1) To explore and reflect on private renters' meanings of renting and homeownership and to explore the interrelationship between these and their identity/identities.
- 2) To understand how and why a failure to achieve homeownership might affect identity and sense of self.
- 3) To understand how and why homeownership and identity appear to have a strong connection in a 'de-traditionalised' society.

This chapter therefore provides an outline of home ownership within the UK in order to provide a contextual background for the research objectives. The first section in this chapter details how, in the UK, the tenure of owner-occupation has come to be regarded as the most sought after form of housing consumption. This is suggested to be a relatively recent phenomenon occurring only in the last century, as prior to the turn of the twentieth century Britain was predominantly a nation of renters (Hamnett, 1999). Building on the assertions of section 4.1, section 4.2 expounds how,

despite the cultural preference for home ownership, many younger people are in fact renting. Using recent data from the Office for National Statistics (ONS) this section delineates the rise of the private rental sector and the falling rates of home ownership. Section 4.3 suggests that the cultural inclination towards home ownership in Britain is principally shaped by government policy and discourse. This section provides a brief overview of some government rhetoric to illustrate how, by espousing a positive home ownership dialogue, this can potentially influence home ownership perceptions and aspirations. Section 4.4 explores how home ownership has become 'normalised' in the UK. This section draws heavily on the work of Gurney (1999a; 1999b). Section 4.5 suggests the normalising discourse of home ownership has engendered the generalised connotations of home ownership and private renting. However, it is argued that, as a result of the diversification of owner-occupation (JRF, 2003), contemporary meanings of home ownership and private renting are more varied than is generally assumed. Section 4.6 utilises Giddens (1994) definition of tradition to suggest that home ownership has itself become a tradition.

Section 4.7 and its accompanying sub-sections explore the urban study's literature that has appropriated the sociology of Zygmunt Bauman. This literature seems to suggest that private renters, as opposed to home owners, can be typecast as Bauman's 'flawed consumers' as they are deemed to be consuming the 'wrong' or 'abnormal' type of tenure. However, it is suggested that this view might contain an inherent contradiction as private renters –rather than being 'flawed' - might actually better reflect the qualities of 'liquidity', and thus be characterised as successful consumers.

4.1 Tenure: A Shifting Landscape

It could be suggested that tenure is sometimes thought of as an immutable construct, an established orthodoxy mediating the legal relationship between a house and tenant or owner. However, this perspective belies tenure's malleable characteristics: it is neither objective nor

absolute, but, rather, a socially constructed dynamic phenomenon. Discussing this attribute of tenure, Ronald (2008: 50) observes, 'Tenures are social and legal institutions that are socially constructed and vary over time and between countries and cultures. Tenure defines social relationships, rights of ownership and the use of housing, and can mirror relationships in society at large'. Furthermore, Ronald (2008: 51) goes on to proclaim: 'home ownership is not 'natural', but a constructed set of social relations and legal norms'. The meanings of tenure and their concomitant connotations, therefore, are somewhat necessarily dependent on the cultural, socio-political environment specific to both time and place. Ronald (2008) asserts that whatever meanings are imbued to certain tenures typically reflect broader societal opinion. For instance, whether or not a specific tenure is valorised or denigrated depends on the vagaries of the current socio-political and cultural milieu. The relationship between a society and tenure can change quickly and dramatically, and it is documented (Hamnett, 1999; Robertson, 2006; Ronald, 2008) that this is what has happened in the UK. From a nation of predominantly renters, Britain has become a nation of homeowners (Saunders, 1984).

It is argued that in Britain today there is a deep and pervasive ingrained culture which tends to promulgate home ownership (Robertson, 2006; Rowlands and Gurney, 2001; McKee, 2012; Ronald, 2008). Ownership, as a tenure, is commonly regarded as being synonymous with desirable virtues and personal characteristics such as security, autonomy and responsibility (Saunders, 1990). However, this has not always been so, and Britain's tenure landscape has not always had such an affinity towards owner-occupation. For instance, in 1930 a newly married couple's desire to move into their own home after their wedding meant moving into *privately* rented accommodation (Saunders, 1990) and it is suggested that during the last 50 years Britain's tenure landscape has undergone a seismic shift. From a nation of predominantly renters it is only in the last 40-50 years that home ownership has become the most popular and sought after tenure (ONS, 2015; 2016). Charting the first 30 years of this rise in popularity, the Home Owners

Alliance (HOA) (2012) observe that, 'the proportion of households in Great Britain owning their own home jumped from 30% in 1951 to 50% in 1971, and 57% in 1981' (pg., 8).

It seems, therefore, that a fundamental step-change in attitude and perceptions, realigned towards favouring owner-occupation, has occurred in Britain. In 1914 only 2 million homes were owner occupied (10% of housing stock), by 1938 this figure had increased to 4 million (25% of housing stock), by 1960 this figure had rose again to 6 million (42% of housing stock) by 1999, 16 million (67% of housing stock) and today the figure is 14.3 million (64% of housing stock) (Hamnett, 1999; ONS, 2016). Summarising the growth of home ownership, Hamnett (1999: 51) writes, 'In just fifty years the roles of the privately rented sector and home ownership have been completely reversed, and Britain has changed from being a nation of renters to being a nation of home owners. As the dominant tenure, home ownership pays a crucial role in the British housing system'.

The reasons behind the cultural shift cannot be attributed to a single factor, nor is it the result of something innate within home ownership itself. Instead, there are manifold reasons why home ownership has become desired and exalted such as, 'rising income, the growing availability of mortgage finance, the decline of the private rented sector, financial advantages of home ownership, and the policies of Labour and Conservative governments which have reshaped the structure of housing opportunities' (Hamnett, 1999: 52). Government housing policy is cited (Munro, 2007; Ronald, 2008) as being instrumental in reconfiguring cultural perceptions; rent control legislation and Right-to-Buy (RTB) are two such policies.

During the 1960s rent control legislation was brought in to temper rising property rents. Almost immediately this had an impact on home ownership rates, giving rise to a sharp increase in owner-occupation. During this time in what has been referred to as the 'rent gap', many landlords liquidated their housing stock into owner-occupation because, under the constraints of government rent controls, the economic prospect of continuing to rent out houses was

considered to be financially unviable. The rent control legislation of the 1960s is regarded as a focal point in the changing nature of Britain's tenure landscape. Robertson (2006: 36) outlines the effect of the 1960s rent controls: 'within 20 years, large tracts of what had previously been privately rented property became a core component of Britain's owner-occupied stock'.

Although rent controls prefigured a trend towards owner-occupation, the tenure landscape of Britain was arguably most strikingly altered as a result of the Conservative's Right-to-Buy (RTB) policy under the Housing Act 1980. This, more than any other piece of legislation changed the tenure landscape of Britain (Robertson, 2006; Munro, 2007). The RTB scheme gave local authority tenants the right to buy their council homes at a discounted price (50% off for tenants resident in their property for 20 years or more). Davies (2013: 421) comments that, 'By 1996, 30 per cent of tenants had exercised their newly assigned right, and 2.2 million dwellings had been transferred into private ownership'. Additionally, the Joseph Rowntree Foundation (JRF) (2003: 1) note that, 'the mandatory selling of social housing at a discounted rate under the Right-to Buy (RTB) scheme...resulted in the sale of almost 1.93 million dwellings in the social rented sector'.

The growth in popularity of home ownership gained momentum to the extent that even financial turbulence, boom and bust cycles and volatile house prices were unable to temper people's desire to become homeowners. Ronald (2008: 56) suggests that even when home ownership represents an acute economic risk, 'British homeowners...reveal the persistence of home ownership as a house-hold economic strategy despite any real or perceived capital losses'.

Britain has, arguably, undergone a wholesale cultural change in perceptions to housing tenures. Private renting was considered - and expected - to constitute normalcy for many people throughout the twentieth century. In today's society, however, private renting is often considered to be a temporary solution (Rowlands and Gurney, 2001), which in itself might be construed as a tacit acknowledgement of an underlying premise that home ownership is an *ultimate* goal. The cultural shift has engendered a seemingly insatiable desire in the British

psyche to become a home owner (Ronald, 2008). However, despite this seemingly impassioned desire, many people find themselves unable to afford to buy a house (Resolution Foundation, 2016) leaving few options but to rent privately (ONS, 2015; 2016).

4.2 Home ownership Desire – Renting Reality

The evidence of people's desire to achieve home ownership in Britain is striking. Citing survey data Munro (2007: 245) notes 'Surveys have shown the overwhelming preference of households in Britain for owner occupation. More people want to own than are in the tenure'. Data illustrating this comes from the Buildings Societies Association (BSA) (1967) report (cited in Saunders, 1990 : 60). Their survey showed that owner-occupation was preferred by 67% of the population. The British Market Research Bureau (1975) found owner-occupation preferred by 69% of the population. The Office of Population Censuses and Surveys (OPCS) General Household Survey found 72% of the population would have preferred to be in owner-occupation given the choice (Saunders, 1990). This trend remains consistent in subsequent studies conducted from 1967 to the present day. Research undertaken by YouGov in 2007 and 2010, on behalf of the Council of Mortgage Lenders (CML), illustrates the more recent tenure preferences of UK adults: in 2007 78% stated they wished to be in owner-occupation in two years' time, rising to 84% in ten years' time. Data from the 2010 survey showed that 76% of adults wished to be in owner-occupation in two years' time, rising to 85% in ten years' time.

The desire for home ownership has produced a consistent upward trend in owner-occupation rates over the last few decades (ONS, 2015). The upward trend of ownership rates was, however, stymied by the financial crisis. The financial crash of 2007-2011 arrested the rising rate of ownership, causing it to decline between 0.8% and 0.9% each year between 2007 and 2011 (HOA, 2012). Overall, between 2002 and 2012, home ownership rates dropped by 5% meaning that

there are 1.3 million fewer home owners now than there would have been if ownership rates had not fallen (HOA, 2012).

Although the overall national trend is to prefer owner-occupation, younger households (25-34 as classified by the ONS) are currently more likely to be privately renting, rather than owning. Despite their desire to achieve owner-occupation, the proportion of younger households in privately rented accommodation is actually increasing. During 2013-14 48% of younger households were privately renting, up from 45% in 2012-13 (ONS, 2015). In 2003-04, the number of younger households in privately rented accommodation was just 21%. Meanwhile, over the same ten-year period, the number of younger households in owner-occupation fell from 59% to 36% (ONS, 2015). Despite these figures, however, the aspiration of younger households to acquire owner-occupation is relatively high. In 2013-14 61% of private renters stated they would like to buy a property in the future (ONS, 2015). Commenting on younger people's desire to buy, Ronald (2008: 1) notes that 'getting on the housing-ladder has become a central preoccupation and a primary source of frustration for many households, especially younger ones with low-to-middle incomes'.

Recent figures released from the ONS (2016) continue to demonstrate the desire for home ownership, and the growth of the private rental sector. A recent headline finding from the ONS (2016) English Housing Survey (EHS) states: 'The private rented sector has undergone rapid growth in the last 10 years, and overtook the social rented sector as the second largest sector in 2012-13. Since then, the sector has continued to grow'. According to ONS (2016) data, 19% of all households are now privately rented, meaning that there are 4.3 million privately rented households. The sector has jumped sharply from 11% in 2004-05 to 19% in 2014-15. The rising private rental sector has coincided with falling home ownership rates. A recent report from the Resolution Foundation (2016) states that home ownership reached its peak in 2003, with 71% of homes either owned outright or mortgaged, by February 2016 this number stood at 64%.

There are a multiplicity of social, economic and political reasons why younger people are failing to realise their housing aspirations; from a slump in house building, to rising housing prices and financial turbulence. However, notwithstanding these obstacles it seems the goal of many younger households is to, one day, become owner occupiers (ONS, 2015; 2016). As mentioned above, the desire to achieve home ownership cannot be reduced to a single factor. However, government policy is widely acknowledged (Hamnett, 1999; Munro, 2007) as the fulcrum engineering this cultural predilection.

4.3 Home ownership: A Political Project

The drive to increase ownership rates in Britain has been a political issue for successive governments predominantly since the post-war period. Both Labour and the Conservatives have championed and pursued owner-occupation as political projects. Outlining the political drive towards owner-occupation, Ronald (2008: 1) writes 'The advancement of home ownership has been largely considered 'natural'...However, overall owner-occupied tenure levels have principally increased in most societies during specific periods of deep government subsidy and policy stimulation'. Speaking in 2005, the then Chancellor Gordon Brown stated: 'The Britain I believe in is a Britain of ambition and aspiration where there is no ceiling on talent, no cap on potential, and no limit on opportunity. And this Britain of ambition and aspiration is a Britain where more and more people must and will have the chance to own their own homes' (cited in Shelter, 2005: 6). In the academic literature government policy discourse is frequently cited as engendering owner-occupancy's popularity as Flint and Rowlands (2003: 215) suggest, 'In the case of the UK this [government policy] has taken the form of a range of measures aimed at encouraging owner-occupation, including the deregulation of the mortgage market...taxation incentives towards home owners and the introduction of the right to buy their homes'.

A severe housing shortage after the end of the Second World War meant that the Labour government led by Attlee, and the Conservative government of 1951, had to build new homes at an unprecedented rate (Hamnett, 1999). Illustrating how the Conservatives viewed home ownership the then Housing Minister, Harold Macmillan stated, 'homeownership satisfies some deep desire in their hearts' (Saunders, 1990: 59). By the time the acute housing shortage was over by the mid-1950s, Conservative policy switched from council house building towards increasing private construction (Hamnett, 1999). This policy change is evidenced in the Conservative White Paper: "Houses: The Next Step", that said: 'One object of future housing policy will be to continue to promote, by all possible means, the building of new houses for owner occupation' (Cited in Hamnett, 1999: 52). In 1964 the Labour Party stated in their manifesto that home ownership was the 'right and natural tenure' for Britain (Labour Party, 1964 cited in Robertson, 2006). More recently, the Conservatives under former Prime Minister David Cameron introduced the Help-to-Buy (HTB) scheme which seeks to facilitate home ownership through the use of government backed loans.

During the political party conference season of 2015 the Conservatives and Labour used their leaders' keynote speeches to set-out their agenda for Britain's housing. Conference speeches are platforms which parties traditionally use to speak-out more broadly to the nation, rather than just the party faithful; therefore, it could be argued that the ideas, values, aims and aspirations espoused are more likely to reach the broader population. The valorisation of owner-occupation was a particularly prominent feature of both leaders' speeches.

David Cameron's address to the Conservative Party conference had a dedicated section to housing as a sub-chapter to his theme of social reform. The speech is interesting as it contains rhetoric that emphasises and reinforces the notion that owner-occupation is an instinctual desire embedded within the British populace. Indeed, the speech states that, 'A Greater Britain *must* mean more families *owning* a home of their own' [italics added] (Cameron, 2015). Moreover, the

consecration of ownership is juxtaposed with the demonisation of renting. Proclaiming Conservative party values Cameron states, 'Yes, from Generation Rent to Generation Buy...our party, the Conservative party...the party of home ownership in Britain today' (Cameron, 2015). Finishing his speech, Cameron set out his vision of a greater Britain: 'A Greater Britain – made of greater expectations...where renters become homeowners' (Cameron, 2015). It could be argued that there is a clear and well defined narrative running throughout the speech. It promulgates home ownership as a virtue; it tacitly associates negative connotations with renting, and proclaims ownership to be a natural and instinctual desire sought after by the many.

There is less rhetoric in Jeremy Corbyn's leader's speech to the Labour party conference regarding home ownership than the Conservatives', but it is still prominent. Lamenting circumstances that face today's younger generation, Corbyn uses rhetorical questioning to raise the issue of home ownership by saying: 'Where's the security for young people starting out on careers knowing they are locked out of any prospect of ever buying their own home by soaring house prices?' (Corbyn, 2015). Continuing with the theme of delineating the current social problems people in Britain face today he states, 'The chance of owning a home a distant dream for the vast majority of young people today' (Corbyn, 2015). Renting is not depicted in the same way in Corbyn's speech as it is in Cameron's. Corbyn makes specific reference to policies which aim to build more homes with more affordable rents. There is less interplay and juxtaposition between tenures, and as a result less degradation of renting. However, it could be argued that the reference to 'distant dreams' of would-be-owners still serves to reinforce and perpetuate the belief that home ownership is normal and natural.

More recently, outside Number 10 Downing Street, Prime Minister Theresa May outlined her vision for her political premiership in July 2016 as one that will 'fight against burning injustice', specifically pointing out that 'if you're young, you'll find it harder than ever before to own your own home'. It seems that the topic of home ownership is rarely out of the political spotlight.

Indeed, in Theresa May's 2016 conference speech she directly addressed the issue of home ownership under the theme of making markets work for everyone. In it she said, 'And it's just not right that the housing market continues to fail working people...We will do everything we can to help people financially so they can buy their own home'.

4.4 A Discursive Account of the Normalisation of Ownership

The previous sections in this chapter have illustrated the growth and dominance of home ownership. This dominance has had, arguably, a profound effect on the way in which people perceive non-owning tenures. The hegemonic position of home ownership has arisen through a normalising discourse which perpetuates home ownership's exalted position (Gurney, 1999a). A corollary of this has been the implicit indictment of non-ownership tenures. In the academic literature this issue has been best explored by Gurney (1999a). According to Gurney (1999b: 164) 'the growth and dominance of home ownership in contemporary British society...has been accompanied by a normalisation of home owners and home ownership'. In order to empirically analyse this normalisation, Gurney (1999b) articulates three discreet normalising discourses. As Gurney (1999b: 166) states, his intention is to, 'argue that the tenure [ownership] is imbued with a disciplinary power which normalises home owners'.

It is important to explicate what Gurney (1999b) means by the term 'power' before exploring in more detail how he suggests this comes to normalise home ownership. In Gurney's (1999b: 166) analysis power is, 'understood as the name given to the...complex situation constituted by the forces and tactics which socially construct home ownership as a majority housing tenure'. Put differently, power is not something exercised by one person over another, such as landlords over tenants, nor is it a force wielded by governments in an attempt to conservatise people; it is a pervasive unseen entity that normalises through the iteration and reiteration of ideals.

Gurney (1999b) uses a mix of primary and secondary data sets to explore the normalisation of home ownership in Britain. A combination of a review of policy documents and in-depth interview transcripts taken from homeowners allows Gurney to empirically establish three discreet discourses that demonstrate the normalisation of home ownership in Britain, these are: 'new forms of homelessness', 'being good citizens' and 'being natural'.

The discourse of 'new forms of homelessness' is Gurney's (1999b: 171) suggestion that, 'the distinctive use of the word 'home' [is used to] differentiate between owners and tenants'. Because of this differentiation a disciplinary power, 'enables a normalising judgement to be cast over home owners and tenants which underpins expectations of home improvement and maintenance and creates a new form of homelessness for those outside the external frontier of the abnormal'. Gurney (1999b) argues the word 'home' has connotations such as security, warmth, comfort, self-respect, independence and pride; and as such holds positive associations. By contrast, the term dwelling is a much more austere term. Gurney's empirical evidence for this is the Conservative 1996 policy document 'Our Future Homes'. Using linguistic analysis on three chapters in the document relating to distinct tenure forms: ownership; renting and social, Gurney (1999b: 172) shows how the use of the word 'home', 'reveals a normalising judgment in the way the word is used'. Using a technique described by Gurney (1999b) as 'crude but effective' the term 'home' was tallied up in each of the three sections relating to the different tenures. A 'density of home index' was created. This was achieved by counting the number of lines of text and then dividing it by the total number of times the word 'home' appeared in the document. The results showed that in the ownership chapter 'home' was mentioned every 11 lines, every 31 lines in the renting chapter and every 45 lines in the social renting chapter, a density of 10.7, 30.9, and 45.0 respectively. Discussing the normalising discourse of 'new forms of homelessness', Gurney (1999b: 173) describes the ownership chapter of 'Our Future Homes': 'The chapter concerning home ownership is dripping with these ideas [comfort, pride, security]. This is normalisation through repetition and association'.

The second of Gurney's (1999b) discreet discourses is: 'being good citizens'. Using a mix of government policy documents and extracts from in-depth interviews, Gurney (1999b) outlines how a discourse of positive connotations associated with home ownership are transposed to their owners. The normalising discourse constitutes values such as pride, responsibility and citizenship. Gurney (1999b: 176) suggests the transposition of values contained within the ownership discourse is then seen to characterise owners, stating that, 'As a normalising discourse this carries with it an expectation of home owners being good citizens, good parents and good caretakers. To admit failure in any of these areas is to expose oneself'. In the same way the concept of positive and negative reinforcement was utilised for new 'forms of homelessness', it can also be applied to being 'good citizens'. By characterising owners as good citizens it necessarily develops the formation of an out-group. In this instance the out-group consists of private and social tenants, who by virtue of their tenure, are not afforded the positive connotations that owners receive. Gurney (1999b) suggests that out-groups are generally characterised in terms antithetical to those of owners.

Gurney's (1999b) third discreet discourse is: 'being natural'. Here, he explicates how the normalisation of home ownership through discourse has led to ownership being seen as a natural desire. Using policy documents, he demonstrates how the discourse emphasises the natural values of ownership whilst contemporaneously creating an 'unnatural' group. Outlining the consequences of the association between ownership and naturalness, Gurney (1999b: 178) suggests that, 'any rejection of what home variously stands for can be constructed as unnatural'.

Gurney's (1999b) central argument is that the combination of a growth in home ownership rates, and its concomitant normalising discourse, has given rise to a society which naturalises home ownership. This naturalisation means it is now,

'normal for the majority of householders in Great Britain to aspire to
home ownership, it becomes normal for home ownership to be

associated more closely than any other form of housing consumption with evocative ideas of home, it becomes normal for home owners to be represented as good citizens and good parents, it becomes normal for a preference for home ownership to be constructed as a fact of human nature' (pg., 179).

4.5 Connotations of Home ownership and Renting

The previous sections in this chapter have indicated that owner-occupation is perceived to be a positive tenure and private renting a negative tenure. Whilst this may, in some respects be true, it is not necessarily always the case (JRF, 2010; Shelter, 2005). The meanings of tenure are probably more malleable than the dichotomous representations previously suggested by Gurney (1999b). However, part of the reason for the generalised view that owner-occupation is positive, and private renting is negative, might be the dominant discourse accompanying the rising levels of home ownership. This section traces this rise before detailing some of the various connotations of home ownership and renting.

Home ownership rates in the UK have increased dramatically since the Second World War. An effect of this, according to Ronald (2008: 2), is a concomitant positive discourse associated with ownership, and a negative discourse associated with renting. Reflecting on this, Ronald (2008: 2) comments that:

'In societies where home ownership has boomed the status of the homeowner has become a social ideal. Owner-occupation has become embedded with routes to adulthood and autonomy and bound up with discourses of choice and freedom. The owner-occupier has been elevated as a better type of citizen, neighbour and even parent. The

reverse has also been true. Renters and renting have become heavily stigmatized. It is not only an inferior tenure but also constitutes a poorer type of home...This polarization is clearly ideological as in many continental European societies the idea of spending one's life and bringing up a family in a rented 'home' is very normal'.

Discussing ownership's rise in popularity in Britain Munro (2007: 245) states: 'Such high figures can be partly explained in relation to a very strong positive 'discourse' associated with owner occupation that has been strongly re-emphasised over the last 25 years'. Munro (2007: 245) further suggests that the meanings of home ownership are sometimes expressed in, 'abstract terms, where home ownership is perceived to offer greater independence, security or pride of possession'. In addition to the meanings of home ownership outlined by Munro, Ronald (2008: 51) considers that 'A development in many modern societies has been the integration of owner-occupied tenure with specific meanings related to privacy, autonomy, family, control, status, security, lifestyle and identity'.

Winter's (1994 cited in Ronald, 2008: 53) study of Australian home ownership found that homeowners link the notion of ownership with success and status. Homeowners saw themselves as the ones who 'made it' and who had 'climbed the social ladder', whilst 'renters are heavily stigmatised', going on to argue that the 'stigmatisation is a lived experience rather than just an end point of inequality'. Along similar a line to this, Gurney (1999b: 165) suggests that if home ownership has indeed become normalised then it:

'necessitates conceptualising other forms of housing consumption and other housing consumers as abnormal. Thus, there is some evidence to suggest that current home owners, whose parents were owners and

who have never rented themselves have been subject to a 'tenure socialisation' producing a pronounced tenure prejudice sustained by stereotypical allegories and aphorisms which construct non-owners as a stigmatised out-group'.

Home ownership studies (Saunders, 1984, 1990) in homeowner societies have frequently found home ownership to be coupled with ideas of economic security, and in particular, with acquiring economic provision for later life, or a 'pension in stone'. By contrast, renting is commonly associated with epithets such as 'throwing money away', 'dead money' and 'money down the drain' (Richards, 1990). Sentiments such as these led Gurney (1999b: 171) to develop an oppositional picture of renters and owners: 'The powerful negative image of bank notes being eliminated or murdered by the tenant is the antithesis of the positive images of 'husbandry' and 'stewardship' associated with home-owners'. The economic dimension of ownership as a secure financial investment can be argued to imply the opposite for renting, as Ronald (2008: 56) suggests, 'the embedding of security and economic rationality with owner-occupation has been the concomitant association of insecurity and economic irrationality with rental tenures'.

Although there seems to be strong and compelling evidence that home ownership and rental tenures are perceived differently, with positive associations usually attached to ownership and negative associations with renting, there exists, within this schism, varying degrees of interpretations of their meanings. Noting this point, Ronald (2008: 59) comments, 'The heterogeneity of meanings within and between cohorts, social groups and across societies implies some necessary caution when generalising about the meanings and experiences of homeowners and home ownership cultures'. Not all attitudes towards private renting are necessarily negative, nor are all attitudes towards homeownership necessarily positive. For example, private renting may offer tenants the opportunity to move homes quickly in order to respond to a dynamic job

market. The JRF'S (2010: 16) research into public attitudes towards housing, found that, 'People viewed the choice of location and the flexibility in the PRS (private rental sector) as positive factors...Flexibility was particularly important for young households who did not want to be tied down as a home-owner and who required mobility when establishing a career'. Furthermore, they found that the onus of responsibility for home maintenance in the private rental sector on landlords was a positive factor of private renting, stating that 'Younger households also valued the landlord being responsible for repairs' (JRF, 2010: 16). Home maintenance, according to Leather (2000, cited in JRF, 2010), in the homeownership sector has a backlog of repairs seven times that of the private sector.

Whilst it has been suggested that home ownership typically confers positive associations, such as security, pride, stability and status (Gurney, 1999a; 1999b; Ronald, 2008), home ownership can also be perceived negatively. Indeed, 'In the UK, the financial responsibility for the mortgage and maintenance of the home and the affordability of entry are identified as the major drawbacks associated with home-ownership' (JRF, 2010: 10). Taking out a mortgage can bestow a sense of worry on individuals who fear they might not be able to keep up with repayments. 'The spectre of repossession, the burden of debt and the fear of not keeping up repayments in the event of illness or unemployment deter many lower income households from entering home-ownership' (JRF, 2010: 11). Additionally, Shelter (2005: 11) find that their research shows, 'that the burden of debt and fear of not being able to keep up with mortgage repayments...acts a major deterrents to home ownership'.

The meanings of tenure, therefore, seem to be more diversified than some of the literature presented earlier in this chapter suggests. One possible explanation for this is that as a result of the rising numbers of people in owner-occupation, the tenure has become more diversified. As such, a range of individuals from differing backgrounds now occupy the tenure. Prior to its expansion, owner-occupation was predominantly the preserve of the middle class (Hamnett,

1999). However, it is now constituted by an assortment of individuals from varying class backgrounds.

Although home ownership might once have been regarded as an exclusive middle class aspiration, the tenure is in fact now much diversified. Indeed, the JRF (2003: 1) note that, 'While owner occupation in general, and mortgagors in particular, remain heavily characterised as middle class, home ownership has, in reality, become far more diverse, and arguably now constitutes the most diverse tenure in Britain'. However, despite the prevalence of a diversification of the tenure, it seems that for many people it still represents a middle-class pursuit. Indeed, the JRF (2003: VI) suggest that: 'The prevailing, popular view of owner occupation is one that associates the tenure with the middle class and more affluent households. In many minds the tenure remains associated with investment and accumulation, and, for these and other reasons, home ownership is still most people's aspiration'. Echoing this, Hamnett, (1995: 259) notes, 'Home-Ownership' has been seen as a key element of middle-class life in Britain for many years'. Furthermore, the JRF (2010: 6) assert that, 'Home-ownership became perceived by many as the essential step to obtain membership of an expanding middle class'.

4.6 Home Ownership: A Tradition?

The preceding sections in this chapter have suggested that owner-occupation has become the most sought after tenure in Britain. It has also suggested that this has not always been so, and that in 1930 (Saunders, 1990) renting was considered entirely appropriate for a newly married couple, indicating that home ownership was not then considered the 'normal' means of housing consumption. Therefore, the suggestion that home ownership is now the 'normal' means of housing consumption is a relatively recent phenomenon. This raises an important question: If home ownership is a relatively recent phenomenon, can it be a tradition? The answer to this, it

seems, depends on what a tradition actually is. A definition of 'tradition' has already been provided in section 1.1 in chapter one. However, the following paragraphs seek to build on this definition and outline how home ownership can be interpreted as a tradition.

According to Giddens (1994: 79), a tradition can only be considered 'traditional' if it is contextualised within a socio-cultural frame of reference and supported by ritual and 'formulaic truth'. Expounding this point, Giddens states: 'Tradition is contextual in the sense that it is guaranteed by a combination of ritual and formulaic truth. Separated from these, tradition lapses into custom or habit'. Following Giddens' (1994) definition of tradition then, home ownership must be accompanied by both ritual and 'formulaic truth'. Ritual relates to the repetition of practices and beliefs that serve to enmesh and embed a practice within the social confines of 'normativity'. Formulaic truth, is a 'traditional type of truth', or ritual idiom that is a 'mechanism of truth' (Giddens, 1994: 64). Furthermore, Giddens' (1994) also notes that all traditions have 'guardians'. Tradition's 'guardians' are the mouthpiece of 'formulaic truth'. In pre-modern societies, guardians would have been shamans or priests, in the contemporary era however, guardians can take the form of political leaders. Noting this point, Giddens (1994: 79) writes, 'Secular traditions have their guardians just as much as those concerned with the sacred; political leaders speak the language of tradition when they claim the same sort of formulaic truth'.

The ritual aspect of tradition, therefore, suggests that through the repetition of a practice, a form of behaviour can become 'normalised'. As outlined in the previous sections in this chapter, it has been argued that home ownership has indeed become seen as the 'normal' tenure choice in Britain. Arguably, the discourse of home ownership serves to perpetuate the predilection for home ownership and, concomitantly, increases its consumption. It could be argued, therefore, that the ritual aspect of a tradition does reflect owner-occupation as its continued promulgation and consumption reinforces its 'normativity'. Additionally, the notion of tradition's 'formulaic truth' and 'guardians' can also be applied to home ownership. Section 4.3 in this chapter

suggested that government rhetoric is a key driving force behind the 'normalisation' of home ownership. This rhetoric implicitly and explicitly extolls the virtues of home ownership; in effect, projecting a notion of 'formulaic truth'. Furthermore, by acting as a 'mouthpiece', government rhetoric can be suggested to manifest Giddens (1994) idea that all traditions have their 'guardians'.

It could be argued, then, that home ownership can be suggested to be a tradition as it bears the constituent parts outlined by Giddens' (1994) definition of what a tradition actually is.

Furthermore, at the start of this section it was suggested that because the 'normalisation' of home ownership is a relatively recent phenomenon home ownership might not be counted as a tradition. However, according to Giddens (1994: 41) the length of time a practice has been in existence does not necessitate whether or not it is indeed a tradition, stating:

'it is simply wrong to suppose that for a given set of symbols or practices to be traditional, they must have existed for centuries. The Christmas address by the monarch, which is broadcast every year in Britain, has become a tradition. Yet it only started in 1932. Endurance over time is not the key defining feature of tradition...The distinguishing characteristics of tradition are ritual and repetition. Traditions are always properties of groups, communities or collectives. Individuals may follow traditions and customs, but traditions are not a quality of individual behaviour in the way habits are'.

It can be suggested therefore that home ownership can be construed as a tradition. This notion is discussed further as part of the research findings in chapter six. The following sections in this chapter explore how Bauman's sociology has been appropriated by the urban studies literature.

4.7 Renters as 'Flawed Consumers'? An Exploration of the Application of Bauman to housing

The previous sections in this chapter have illustrated how, in Britain, owner-occupation has risen to become the most sort after tenure. It has suggested that a primary reason behind this has been a strong government discourse promulgating home ownership. The meanings of home ownership and private renting have also been shown to be malleable constructs, not necessarily absolute, but rather, changeable according to the attitudes and outlooks of their corresponding social milieu. As noted in chapter three, some recent housing literature has suggested that private renting – as an embodiment of 'abnormality' – potentially constitutes renters as Bauman's 'flawed consumers'. The urban studies literature has appropriated Bauman's 'flawed consumer' thesis in order to seek to demonstrate how the normalising discourse of home ownership legitimises and delegitimises tenure choices (Knight, 2005); to explore tenure prejudices (Cheshire et al. 2010) and to show how shared ownership might provide the feeling of home ownership, allowing shared owners to demonstrate they are not Bauman's 'flawed consumer' (Wallace, 2012). The following sections of this chapter explore this literature in detail.

4.7.1 Tenure Legitimacy

Knight (2005) explored whether there is pressure to conform to age-appropriate housing consumption when transitioning into adulthood. Using the work of Bauman (1998), and building on the principle of 'liquid modernity', Knight (2005: 5) investigated how in a de-traditionalised society - where a plethora of lifestyle choices are available, and ostensibly where the 'norms of society hold no sway over the way individuals choose to live their lives' – housing consumption is dominated, legitimised and delegitimised by the prevailing normalising discourses of home

ownership. Echoing the housing literature, Knight (2005: 3) develops his argument by recognising home ownership as Britain's normal tenure choice stating that:

'In Great Britain, home ownership has become the subject of normalising discourses that reinforce the perceived superiority of owner occupiers over tenants, and socially construct home ownership as the normal way to consume housing', and that, 'Home ownership has come to be held up as an ideal in the UK a, 'property owning democracy'. Home ownership is a strongly aspirational form of housing consumption where it is associated with positive personal attributes.'

Because home ownership plays a pivotal role in society, Knight (2005) argues that adulthood is contingent on attaining the label of 'homeowner'; and that it is a crucial, if not fundamental component in becoming a successful, accomplished performing adult consumer. By positing home ownership as a key indicator of successful adulthood, Knight (2005) argues the normalising discourses of home ownership can construct private rental tenants as Bauman's 'flawed consumers' because they have implicitly failed to become accomplished consuming adults.

Exploring the perceptions of private rental tenants from different age groups and occupational levels, including unemployed and employed young adults (20-30) and middle-aged (40-60) adults, Knight's (2005: 1) findings suggest that many young adults (20-30) renting privately do *not* regard themselves as occupying an abnormal position in society. Moreover, that, 'renting from a private landlord may be regarded as a normal means of consuming housing'. Knight (2005) suggests that this is because young adults who have recently finished education, left the familial home or just entered employment are exempt from the normalising expectation of home ownership. In this phase of their lives they are somewhat expected to be renting, and therefore do not perceive

themselves as deviant. However, Knight's (2005) findings do suggest that private rental tenants feel as though once they reach 30 they do begin to feel as though they are starting to deviate from the socially expected norm of home ownership as Knight (2005: 9) observes, 'Respondents in this study near the age of 30 were aware that their continuing to rent from a private landlord marks them as atypical...continuing to rent from a private landlord beyond a certain age...carries a stigma of its own'.

Although the young people (20-30) in Knight's (2005) study felt as though they occupied normal positions as private renters, this was generally so because they were 'exempted' from the normalising discourse of home ownership. Exemption from the normalising discourse of home ownership consisted of privately renting younger people who were on upward career trajectories and justified their rental status as a 'means to an end'. It satisfied their current needs and allowed them geographical freedom to move in search of new job opportunities. Their tenure hence had a temporal aspect to it. They regarded the temporariness of their tenure as a virtue, but nonetheless planned to become homeowners 'at some point the future'. The future prospect of home ownership thus exonerated them from any perceptions of deviance. For younger people without upward career trajectories, however, the desire to become a homeowner was more immediate and acute. Rather than attempt to defer becoming home owners, such as the renters on upward career trajectories, they sought to achieve it as quickly as possible to align themselves with the prevailing standards and expectations of normality. This suggests that the normalising discourse of home ownership is quite powerful as those without exemptions feel it necessary to expedite becoming homeowners.

Knights (2005) exploration of tenure perceptions demonstrates that people feel a degree of social pressure when making their housing consumption decisions. Knight (2005: 17) concludes his own findings by saying, 'private tenants are subject to social control pressure that promote other housing tenures and make them question their own means of consuming housing. Private

tenants must resist these social control processes in order to justify themselves in continuing to rent privately'. Private rental tenants, therefore, can acquire social exemption from the normalising discourse by assuming a role that is afforded clemency by society. Those who have just left the familial home, university or who are on upward career trajectories, use their circumstances to admonish themselves from social critique. Furthermore, these exemptions seem to only hold sway when private rental tenants are planning to become a homeowner in the future.

Knight's (2005) empirical study suggests that younger renters do not regard themselves as 'flawed' or 'deviant' because they are renters, but do however envision a future time when renting into their thirties might constitute a form of social stigma, as this quote from a participant in the study suggests:

'There is a bit of a stigma about renting, which I think is actually wrong, but there is a bit of a stigma as you get older: "You mean you haven't bought your own house yet?" It's all a bit studenty, and shared, and shoddy and shabby...I mean, I get that perception' (Laura, female, age 30, taken from Knight, 2005: 8).

4.7.2 Tenure Prejudice

Cheshire et al. (2010) state that research into tenure prejudice has mainly focused on homeowners' perceptions of social housing tenants and vice-versa. In their study they address this gap by exploring homeowners' perceptions of private rental tenants. Their findings suggest that private renters are regarded by homeowners as failing in three domains of social life: aesthetics, ethics and community.

The context of the Cheshire et al.'s (2010: 2597) study is an Australian Master Planned Estate (MPE). A MPE is a, 'term [which] most commonly applies to large, integrated housing developments produced by private or public-private entities according to a master plan'. Of the MPE in question, the proportion of households owner occupied was 60% and privately rented 35%; 83 semi-structured interviews were conducted to ascertain homeowners' perceptions of private rental tenants on the MPE.

Cheshire et al. (2010: 2602) employ Bauman's 'flawed consumer' to construct three expressions of deviance. They suggest that private rental tenants are not flawed for simply the making 'wrong' purchasing choices, rather, they find that, 'a more nuanced understanding of the flawed consumer is required for private rental housing, which goes beyond traditional notions of housing tenure alone'. The three dimensions of deviance are discussed below.

Private rental tenants were viewed by the homeowners on the MPE as aesthetically failing. Common complaints made by homeowners to the researchers reflected a sense of dismay at the way private rental tenants cared for and looked after their homes. A lack of general maintenance was seen to bring down the whole aesthetic appeal of the MPE, which was felt by the homeowners as a decline in, 'economic and symbolic value [which] is accrued through the maintenance of well-presented homes and gardens' (Cheshire et al. 2010: 2607). Furthermore, the proclaimed tendency of private rental tenants to neglect homes was, 'seen to undermine the image of the estate as a desirable address in which cultural capital is accrued through the display of both distinctive and aesthetical elements in the physical landscape (Cheshire et al. 2010: 2608).

Regarded as not reaching the same aesthetic standards as homeowners, private renters were viewed as lacking self-respect, and therefore ethical compunction, as Cheshire et al. (2010: 2608) note, 'in failing to meet prevailing standards of aesthetic conduct, rental tenants were viewed as ethically defective by lacking a sense of pride and self-respect in either themselves or their homes'. Private rental tenants' neglect of home maintenance was also interpreted by

homeowners as a lack of ambition. To illustrate this point Cheshire et al. (2010: 2608) provide interview extracts in their findings; three small quotes have been selected and presented here to express the homeowners' sentiments:

- 1) And why they rent is because they don't have any ambition.
- 2) They don't want anything better for themselves in life.
- 3) If you can't afford to buy a house, fair enough, rent. But take a bit of pride in it.

When homeowners spoke kindly of private renters it was not because of anything inherent in the renters themselves, but, rather, because they seemed to 'rise' to homeowners' standards, in a sense they, '*lived up to* [emphasis in the original] or even exceeded these standards in spite of their tenure status'. For the homeowners a, 'good or responsible tenant is one whose house is indistinguishable from those that are owner-occupied' (Cheshire et al. 2010: 2608).

Private rental tenants' final domain of failure is community. Complaints regarding poor home maintenance and a lack of pride were set in the context of the social. These issues were espoused in, 'reference to community and the associated moral obligation for residents to 'do the right thing' by one's neighbours, which renters are accused of ignoring' (Cheshire et al. 2010: 2607).

The relative transience of renters compared with homeowners meant homeowners felt as though renters were less likely to integrate into community schemes.

Cheshire et al. (2010) broaden Bauman's conceptualisation of the 'flawed consumer' to go beyond the centrality of restricted choice. For Bauman, a 'flawed consumer' has a reduced capacity to participate in the market, and is therefore constituted as a poverty stricken, maladroit consumer. In Cheshire et al.'s (2010) study, however, private rental tenants are interpreted as deviant, not because of their tenure choice or lack of choice, but because of their mode of living. They are depicted as failing in aesthetics, ethics and community. In this sense, the private rental tenants in

Cheshire et al.'s (2010) study might be interpreted as 'flawed' neighbours, rather than 'flawed consumers'. The study does reveal how homeowners can perceive private renters to be subordinate to them. This general disposition or inclination might serve to enforce and perpetuate the social norm of home ownership.

4.7.3 Tenure Socialisation and Prejudice

In addition to Cheshire et al. (2010) Rowlands and Gurney (2001) also explored the concept of tenure prejudice. Specifically, they demonstrate how tenure prejudices are shaped from an early age by interviewing school children aged 16-17. They incorporate Bauman's 'flawed consumer' with interview data to depict rental tenures as 'wrong' or 'unnatural'.

Rowlands and Gurney (2001) argue that the desire to acquire home ownership status in Britain is strong and that home ownership has been referred to as a deep-seated desire, an instinctual preference and a common-sense aspiration. In order to understand why there is such strong tenure prejudices in Britain, Rowlands and Gurney (2001) sought to demonstrate the social constructionist nature of tenure preferences. Rowlands and Gurney (2001: 122) assert that extant urban studies literature has 'demonstrated convincingly that the popularity of one housing tenure over another is culturally mediated and socially constructed rather than being indicative of any supposed natural disposition'. Although the urban studies literature has demonstrated tenure preferences are shaped through cultural and social processes, the exact mechanisms that under-grad these processes remained largely unexplored until Rowlands and Gurney (2001) addressed this in their qualitative study of homeowners. By researching tenure perspectives amongst a group of 16-17 year olds, Rowland and Gurney (2001: 127) were able to demonstrate that opinions regarding tenure are formed from a young age, stating: 'On the basis of the data presented here, tenure prejudice seemed deeply ingrained by the age of 16 years'.

Rowlands and Gurney (2001) utilise Bauman's 'flawed consumer' as a theoretical framework to analyse how the process of housing socialisation can engender tenure prejudice amongst a group of young people.

Describing their research agenda, Rowlands and Gurney (2001: 122) state: 'It is our contention that housing tenure preferences, like all other attitudes towards housing, are the product of a particular socialization process and that an examination of this process is insightful for analyses of housing demand and tenure prejudice' and furthermore, that tenure preferences are, 'the result of culturally mediated, socially constructed processes'; asserting that attitudes pertaining to different tenure types such as owner-occupation, private renting and council renting are shaped through experience and are cultivated from a young age. Additionally, Rowlands and Gurney (2001: 126) suggest that housing perceptions and prejudices 'span the generation gap, a trend that suggests that tenure prejudice is deepening in British society via its transmission from generation to generation'. Rowlands and Gurney's study seeks to employ Bauman's sociology to expound the mechanisms that underlie the housing socialisation process which, they argue, shape tenure prejudice.

Drawing on sociology and psychology literature, Rowlands and Gurney (2001: 122) cite White's (1977: 1) definition of socialisation as: 'the acquisition of attitudes and values, behaviours, habits and skills transmitted not only in school, but through the family, peer groups and the mass media'. Socialisation is a powerful phenomenon that inculcates values, ideas, rules, norms, expected modes of behaviour, ideologies and much more; in a sense it preserves and reproduces cultural continuity. Rowlands and Gurney (2001: 122) note that, 'Socialisation teaches, trains and regulates both children and adults in a culturally and temporally specific way and is highly differentiated according to class, age, gender, ethnicity caste, religion, time, locality and nation state'.

Rowlands and Gurney's (2001) interpretation of Bauman's 'flawed consumer' consists of three main elements: 1) that 'flawed consumers' are seen to consume the 'wrong' type of goods; 2) 'flawed consumers' can be regarded as 'poor' or 'deviant' in a consumer society, and 3) a 'flawed consumer constitutes a threat, a mirror image of the accomplished consumer...flawed consumers, in other words, represent a dangerous out-group' (Rowlands and Gurney, 2001: 123).

Consumption of the 'right' or 'proper' goods acts as a form of social signification, demarcating successful consumers from deviant ones.

Rowland's and Gurney's (2001) findings are split into two main themes: 'Housing as a lifestyle package' and 'Image and prestige'. Broadly speaking, Bauman's 'flawed consumer' is used to expound the second theme. The application of Bauman to 'Image and prestige' is discussed below.

The concepts of image and prestige were found to be closely associated with tenure types. Owner-occupation was regarded as a 'badge of honour' whilst rental tenures were viewed negatively. Council renting was seen by the participants as conferring the most negative array of connotations. Applying Bauman to their analysis, Rowlands and Gurney (2001: 127) note, 'Council tenants therefore became an icon of failure – typecast as Bauman's flawed consumers – and the social values of this iconography filter into perceptions of housing tenure'; moreover, 'Council tenants are clearly perceived as making the wrong choices and, in terms of Bauman's analysis of consumption, they are flawed consumers'. Although the most prejudicial attitudes in the study were found to relate to council renting, long-term private renting was also seen as a deviant tenure. However, private renting was regarded as, 'an inevitable feature of their [participants] short-term housing careers whilst at the same time being a sector to be avoided in the long run'. Importantly, private renting was perceived to be only suitable for an unspecified length of time. It was not seen as a long-term housing solution and would not confer the same prestige, image or status as owner-occupation. Private renting avoided total tenure prejudice only when in a 'grace'

period, that is, it is not immediately stigmatised, like council renting, as Rowlands and Gurney (2001: 126) note: 'housing tenure can also be a stigmatising label. This is the case with council housing'.

There are some distinct similarities between Rowlands and Gurney (2001) and Knight (2005). Just as Knight (2005) found private renting to be legitimate only for certain age groups and specific social roles, Rowlands and Gurney (2001) echo this by stating that private renting should 'be avoided in the long run'. Rowlands and Gurney (2001: 126) also suggest that home ownership is perceived by their participants as a fundamental facet to a normal life, as they write, 'home ownership is also seen as being part of a *normal* [italicised in original] life'. Bauman's conception of poverty states that 'poverty' can simply equate with 'not being normal'. This suggests that a form of 'tenure poverty' might exist, and that rental prejudice is therefore motivated by a repudiation of 'abnormality'.

4.7.4 Avoiding the 'Flawed Consumer' Epithet

A further study to incorporate Bauman's concept of the 'flawed consumer' is Wallace (2012). This study contrasts the experience of shared ownership with traditional home ownership. Shared ownership is regarded as a low-cost way to enter the housing market; it also offers a degree of protection from financial risk for both buyers and lenders (Wallace, 2012). Hitherto, the experience of shared ownership has not been fully explored to see if the expectations of the tenure for the occupants are commensurate with those experienced by homeowners. Wallace's intention is to see, 'if the configurations of shared ownership sufficiently fill the expectations of ownership' (Wallace, 2012: 205). Three main attributes of tenure were selected and explored in order to illuminate the experience of shared ownership: economic, psychological and legal.

Wallace (2012) delineates some key economic and legal differences between shared ownership and home ownership that relate to rights to housing equity, housing assets and so forth; however the psychological experience is interesting in that shared ownership does seem to confer the occupants with the traditional feeling of home ownership. However, the expectations of ownership were in part unfulfilled when shared owners found that the areas and estates in which they lived were also occupied by social housing tenants. Wallace (2012: 217) notes, 'It seems the mixing of shared owners...with social housing tenants challenges purchasers' ideas and expectations of homeownership'. Despite the problems with shared ownership, Wallace (2012: 217) finds that overall, 'entering shared ownership provides purchasers with the ability to be 'normal', elevating their social position by allowing them to avoid privately renting, and therefore avoid association with the epithet, of what Bauman termed, a 'flawed consumer''.

Wallace's (2012) conclusions are debatable, however, as her evidence is derived purely from secondary data surveys, with no qualitative understanding of the feelings, thoughts and emotions of shared owners. Wallace (2012: 205) states: 'The paper concludes that partial ownership provides purchasers with opportunities to demonstrate they are not Bauman's 'flawed consumers'' despite at the same time acknowledging, 'homeownership is associated with perhaps nebulous, and certainly empirically challenging, psychological or socio-cultural attributes' (pg., 215). Nevertheless, the study provides a further illustration of how Bauman's theory has been used to study and interpret housing tenures. It would be imprudent to suggest the findings of the study are substantive enough to say categorically that the psychological benefits of shared ownership do in fact enable purchasers to always 'demonstrate' they are not 'flawed' in relation to homeowners, yet it does offer a further insight into the way Bauman's theory can be used to depict, compare and contrast tenure types.

4.7.5 Consuming Tenure in a 'Liquid World'

The preceding sections in this chapter have detailed how Bauman's 'flawed consumer' theory has been appropriated into the urban studies literature. This literature seems to suggest that private renters may come to represent the 'flawed consumer' epithet. The assumption behind this assertion, it seems, is that because of the 'normality' of home ownership (a consequence of positive discourse) private renters are depicted as consuming the wrong type of tenure.

Bauman's (1999; 2005) 'flawed consumer' theory, to recapitulate, asserts that making 'wrong' or 'abnormal' consumption choices can render an individual in the consumer society a maladroit consumer. However, it appears there may be somewhat of a contradiction in this argument. For, if home ownership represents stability and permanence, why do 'liquid' individuals even desire home ownership at all if the key to a successful 'liquid life' is one characterised by non-permanence and fluidity? Thus, in a 'liquid world', it could be contended that private renting, as the antithesis of home ownership, might even constitute the actions of an adroit consumer.

It is therefore worthwhile questioning why ownership - the epitome of permanence - is sought after in a de-traditionalised, liquefied society. Although no UK study directly addresses this apparent contradiction, Colic-Peisker and Johnson (2012), in an Australian context, do explore why this might be so. The housing aspirations of two groups of young Australians, defined by their relative class positions as 'disadvantaged' and 'middle-class', are investigated within the context of Bauman's (2000, 2005) liquid modernity. Outlining the apparent incompatibility between 'liquid modernity' and home ownership they state:

'With its image of solidity and stability, homeownership may appear anachronistic in the context of liquid modernity where flexibility and speed are the ultimate virtues (Bauman, 2000, 2005) - even more so

when the yearning for homeownership comes from young people. One of the prescriptions of liquid modernity is that consumerism and instant gratification trump commitment to long-term goals, which mortgaged homeownership inevitably represents...So why does everyone still want their own solid bricks-and-mortar point of reference in this dynamic world?' (pg., 740)

Their study explored the housing aspirations of two groups of young people differentiated by their educational qualifications. The first group were university educated, whilst the second group lacked any formal education and were deemed to be socially disadvantaged as they had been raised in state care. They found that, despite the vagaries of 'liquid life', both sets of individuals expressed a desire to become homeowners. One of the reasons for the pursuit of home ownership was economic. Buying a home was regarded as an investment strategy, a way to build a 'nest-egg' for the future. However, the socio-cultural element of achievement and prestige associated with home ownership also motivated individuals. They observe, 'it is because the alternatives – private or public renting – are both increasingly unstable and stigmatized' suggesting that, 'home ownership therefore signifies stability as well as status' (Colic-Peisker and Johnson, 2012: 740).

It appears that Colic-Peisker and Johnson's (2012) study highlights the theoretical incongruence between the theories of the extant urban studies literature and Bauman's cogitation of the 'flawed consumer'. The urban studies literature suggests private renters might be construed as 'flawed consumers' as they are consuming the 'abnormal' tenure. Colic-Peisker and Johnson's (2012) study, however, suggests that in a 'liquid world' renting might be more congruent with Bauman's depiction of a successful 'liquid life'. However, despite the ostensible linkages between private renting and the virtues of 'liquidity', it seems as though young people still wish to

consume owner-occupation. Colic-Peisker and Johnson's (2012) articulation of this fact reflects the observations outlined in section 4.2 in this chapter: that home ownership remains the desired sought after tenure. The continued desire for home ownership, therefore, seems to suggest that the 'flawed consumer' epithet, as applied to private renters, might be theoretically sound as the benefits of home ownership (economic and socio-cultural) seem to trump the 'liquid' virtues of private renting.

4.8 Conclusion

This chapter has suggested that home ownership is the most sought after tenure in Britain. Moreover, it has argued that home ownership's rise in popularity has occurred alongside, and in tandem with, a tacit sense that ownership has become 'normalised' (Robertson, 2006; Gurney, 1999a; 1999b; Kemeny, 1978). In his comprehensive work on home ownership in Britain, Saunders (1990: 60) describes home ownership as, 'accepted by many as both the normal tenure and the natural way to organise the housing system'. The same sentiment is expressed by Gurney (1999b: 164) who writes, 'there is certainly little doubt that the production and consumption of housing through owner occupation – or, more popularly, home ownership – is the *norm* [italicised in original] in contemporary British society'. Additionally, Munro (2007: 245) states: 'the dominant orthodoxy of owner occupation has become 'normalised' to the extent that to express a preference for public or private renting is perceived as a 'deviant' choice requiring defence and justification', going on to suggest that, 'overall there seems little doubt that home ownership is firmly entrenched as the tenure of choice for most people'. Outlining the corollaries of this normalisation, Ronald (2008: 51) posits:

'The effect of the normalisation of home ownership as the 'natural' tenure in society undermines the meanings attached to rented homes

by appropriating the concept of home as exclusively the condition of owner-occupation. Renting and owning have arguably come to represent mutually defining, oppositional concepts and there is convincing evidence that, in homeowner societies, tenure is strongly differentiated and has substantial impact on the meaning and perceived stability and quality of a home and its occupants’.

Discussing the concept of ‘normalisation’, this chapter has suggested that this has in part been engineered by government discourse. Additionally, this chapter has suggested that the meanings of both home ownership and renting are more nuanced than what is generally asserted to be the case in the housing literature. Although ‘Home ownership has come to signify a consumer identity and a standard of personal autonomy [and a] marker of status’ (Ronald, 2008: 53) it also can also be perceived negatively as a financial burden. Yet despite this the predominant view in the housing literature suggests that:

‘Research in Anglo-Saxon, homeowner societies has illustrated patterns of values related to status, economic rationality, security, autonomy, control, adulthood and good citizenship, which have been bound up with owner-occupied tenures. Discourses have arguably normalized and polarized the meanings of home and differentiated the perceived viability of different tenures, with renting becoming symbolically undermined’ Ronald (2008: 81).

In addition to the concepts outlined above, this chapter has also suggested that home ownership can be viewed as a tradition. Using Giddens (1994) definition of what tradition means, this chapter has argued that the key components of a tradition do manifest in home ownership. This notion is further supported in the research findings in chapter six by drawing on Thompson’s (1996) understanding of tradition.

The appropriation of Bauman's theory of the 'flawed consumer' has also been discussed. Research relating to tenure legitimacy, prejudice and socialisation that implies Bauman's 'flawed consumer' epithet might be applied to private renters has been critiqued. This literature suggests that the consumption of rental tenures constitutes a form of 'incorrect' consumption and thus can potentially characterise renters as 'flawed consumers'. However, as renting ostensibly appears to symbolise the successful lifestyle characteristics of a 'liquid life' it can be suggested that, rather than renters being 'flawed,' they are in fact more attuned to the prescriptions of 'liquid modernity'. Nevertheless, as Colic-Peisker and Johnson (2012) suggest, many people still desire home ownership in spite of the 'liquidity' that characterises the contemporary social condition. Consequentially, it could be argued, the 'normality' of home ownership is further reinforced by this desire. It does seem that, despite Bauman's edicts that flexibility, speed and change are the virtues of the contemporary social condition, that home ownership, with its stability and permanence, still represents the ultimate consumption target. A corollary of this is that non-consumption of home ownership might bestow a sense of failure or stigma. Indeed, as discussed in chapter six, the prospect of non-home ownership does have profound implications for renters' conceptualisations of their future selves. The prospect of not becoming a home owner can induce a sensation that one's future identity might be flawed or stigmatised. The concept of stigma and how it can affect one's identity is therefore discussed more broadly later in this thesis in chapter seven in relation to the research findings. The next chapter provides an outline of the research methodology used to conduct this thesis.

CHAPTER FIVE – Methodological Framework

5.0 Introduction

This chapter provides an explanation of the research process used to conduct this thesis. Section 5.1 provides a brief description of how the research idea was developed and presents the three research objectives. Section 5.2 delineates the philosophical assumptions that underpin the research methodology. Section 5.4 provides a detailed overview of the processes used to conduct this research project. Lastly, section 5.5 concludes the chapter.

5.1 Developing the research question: From Pilot to Thesis

The original idea for this thesis changed and evolved during the research process. The seed for the initial idea came from my MA dissertation that explored the relationship between social class and consumption and I initially sought to advance my PhD in a similar direction. However, after conducting a pilot study and consulting secondary literature, the central aim and objectives of my original research project acquired a new focus. In this section I outline this process and explain how I formulated this thesis' final research objectives.

Following my MA dissertation, the initial focus of this thesis centred on exploring the interrelationship between social class and consumption. Specifically, it sought to explore whether or not consumption strategies could engender a sense of upward social mobility for people deprived of traditional status markers (homeownership and a profession). My original idea was premised on two basic propositions: 1) that homeownership forms an integral component in

social class perceptions and 2) that having an occupation regarded as a profession is central to the perception of a higher social class classification. Following from these, the original research intended to explore how and if people without homeownership and a professional occupation could strategically consume to acquire a higher sense of social position. I intended to conduct a qualitative in-depth study that, through detailed interviews and interpretation, created a snapshot of a specific cohort in a specific contemporary context. To this end, I focused on younger private rental tenants (24-30) who had recently finished university. As non-homeowners at the beginning of their working careers they fitted the research criteria. To test the appropriateness of my research objectives I conducted a pilot study interviewing, in-depth, four interviewees.

The pilot study was conducted between May and June 2013. The four interviewees were interviewed in their own homes; semi-structured interviews lasted from one to two hours. Exploratory open-ended questions ranging from personal interests, hobbies, educational background, social networks, occupation and career aspirations were used to elicit data. The pilot study was a valuable exercise as it uncovered weaknesses in my research objectives and their supporting premises, which helped me to develop my final research objectives. The idea of conducting a pilot study is supported by Silverman (2013), who argues that pilot studies help researchers to practise their interview technique, refine their interview schedule and determine whether or not their main interviews are likely to generate substantial data. The pilot study proved to be an invaluable resource as it not only afforded me the advantages specified by Silverman (2013), but also exposed some fundamental issues with my research idea.

The results of the pilot study indicated that there were three problems with the initial research premise and objectives. Firstly, I found that getting people to discuss their social class self-perceptions can be difficult and further, my basic proposition, 'that homeownership forms an integral component in social class perceptions' is not as straightforward or as clear-cut as I had

thought. Although the findings suggested that the interviewees did consider that buying a house would affect their future self-perceptions of their social class position, their current lack of ownership did not appear to affect their current social class perceptions. The pilot tended to support the second proposition as the interviewees indicated that their careers would have a large impact on the way they perceived their own social class position. However, because they viewed their future careers over a long time span, their current lack of a professional occupation had little salience to the way they assessed their current social class perceptions.

The second problem to arise from the pilot study suggested that the objectives were too broad, diffuse and theoretically unsound. For example, just because the interviewees' did not own a home or have a professional occupation did not automatically necessitate they consumed for status, and even if they did the motivating factors could not be directly attributable to their lack of homeownership or a profession. It was clear from the pilot study that to interpret and link consumption strategies to the context of non-home ownership and a lack of a professional occupation would be at best tenuous and at worst spurious. Therefore, the whole premise of the research question (do people strategically consume for status in lieu of traditional status markers) suddenly seemed rather precarious. It was clear from the pilot that I needed to refine and distil my objectives into manageable problems to stand a feasible chance of completing the project.

The third problem the pilot study suggested was that social class perceptions appeared not to be *immediately* important to the interviewees. Whether they currently saw themselves on an upward social class trajectory, or as a member of one specific class or another, seemed to have little immediate significance. Instead, their 'future' social class positions seemed to be of greater consequence. Furthermore, home ownership seemed to be bound with future higher social class perceptions and a sense of adulthood.

Additionally, home ownership appeared to be emotionally linked to ideas of permanence, stability, security and adulthood; this seemed to indicate home ownership might be closely

related to a sense of identity. The relationship between home ownership and identity appeared to be highly complex as it seemed to offer, on the one hand, solid, stable and fixed identity anchor points, and on the other, relate to amorphous concepts such as self-worth and self-esteem. Furthermore, the fact that the interviewees were not home owners suggested that home ownership might have important implications for perceptions of one's future self, which might possibly directly affect perceptions of their current self. From this point onwards I became interested in this issue. I wanted to explore in more detail this relationship to better understand how tenure affect one's sense of identity and further, how and why the prospect of not becoming a home owner might affect identity. Additionally, I wanted to explore the tension that seemed to emerge between the solid identity anchor points homeownership could provide, and the looser more fluid identities suggested by the 'liquid' society. To this end, I refined my research objectives. Instead of attempting to relate status seeking consumption to the absence of traditional status markers, I honed in on exploring the relationship between tenure and identity; specifically, trying to understand how and why a failure to become a home owner might affect the self. In addition to this, I wanted to expound how and why, in a seemingly 'de-traditionalised' or 'liquid' society, home ownership and identity form a powerful connection. From this I generated my final research objectives.

5.1.1 Research Objectives

- 1) To explore and reflect on private renters' meanings of renting and homeownership and to explore the interrelationship between these and their identity/identities.
- 2) To understand how and why a failure to achieve home ownership might affect identity and sense of self.

3) To understand how and why homeownership and identity appear to have a strong connection in a 'de-traditionalised' society.

5.2 Philosophical Underpinnings

According to Glesne (2011: 5) 'A paradigm...is a framework or philosophy of science that makes assumptions about the nature of reality and truth, the kinds of questions to explore, and how to go about doing so'. Philosophical positions, paradigms, methodologies and methods structure all research projects, in effect they, 'underpin all academic research' (Savigny, 2005: 36). Further, Creswell (2014: 15) suggests a 'close tie does exist between the philosophy that one brings to the research act and how one proceeds to use a framework to shroud his or her inquiry'. Together, paradigms and methodologies should create an orderly, coherent research strategy that not only guides the research process, but also work together collectively to efficiently execute the research questions and research objectives (Morgan and Smircich, 1980).

There are numerous philosophical positions or paradigms a researcher may adopt when undertaking a research project. It is usually important that such philosophical assumptions are clearly stated from the outset as philosophical assumptions help the researcher to consistently adhere to a particular research approach and make explicit the study's theoretical foundations, providing the reader with a theoretical blueprint or methodological roadmap (Yin, 2014). Bringing various philosophical positions and their related ontological, epistemological and axiological corollaries together in a coherent manner, is not, however, necessarily straightforward as different philosophical paradigms, 'methodologies and methods are not usually laid out in a highly organised fashion and may appear more as a maze than pathways to orderly research' (Crotty, 1998: 1). Philosophical positions, or paradigms, are also sometimes referred to as 'worldviews'

(Creswell, 2014). It is the combination of a researcher's chosen worldview (paradigm), methodology and methods that combine to structure the holistic strategy of a research project (Hackley, 2001). Creswell (2014: 5) remarks that 'researchers need to think through the philosophical worldview assumptions that they bring to the study, the research design that is related to this worldview, and the specific methods of procedures of research that translate the approach into practice'. Echoing this sentiment, Morgan and Smircich (1980: 491) state: 'the case for any research method, whether qualitative or quantitative cannot be considered or presented in the abstract, because the adequacy of a method embodies a variety of assumptions regarding the nature of knowledge and the methods through which that knowledge can be obtained, as well as a set of root assumptions about the nature of the phenomena to be investigated'. It is the intention of this chapter, therefore, to bring some clarity to the academic debate regarding philosophical paradigms, methodologies and methods and to locate the philosophical standpoint of this thesis within this discussion.

The next section begins by delineating social science's great divide (Crotty, 1998) between objectivism and subjectivism, also referred to as quantitative and qualitative (Bryman, 2015). These two opposing umbrella terms constitute the main meta-philosophical paradigms of which nearly all research approaches are located. Afterwards, four major philosophical assumptions that form the backbone of all research projects: ontology, epistemology, axiology and methodology are presented, with a specific focus on their role in qualitative research. It is argued throughout this chapter that my own philosophical assumptions have been coherently formed and are consistent with my research objectives and research methods.

5.2.1 Social Science's Great Divide: Objective vs. Subjective

Objectivism and subjectivism represent oppositional philosophical paradigms; their relationships to ontological and epistemological assumptions necessarily contradict one another (Crotty, 1998).

Different ontological and epistemological assumptions tend to reflect the broad division between objectivism vs. subjectivism, or quantitative vs. qualitative. For instance, an ontologically constructivist researcher who maintains reality to be multiple would traditionally be located in the subjective meta-philosophical paradigm. Conversely, a positivist researcher seeking knowledge of an independent, single reality is typically located in the objective meta-philosophical paradigm (Glesne, 2011). Bryman usefully sets out the principle differences between quantitative and qualitative research strategies, illustrated in table 1. Whilst Bryman (2015: 30) points out that this schema simplifies the distinctions ‘it represents a useful means of classifying different methods of social research’ and, ‘because it is an umbrella for a range of issues concerned with the practice of research’ it usefully highlights the fundamental differences between objective and subjective inquiry.

	Quantitative (Objective)	Qualitative (Subjective)
Principle orientation to the role of theory in relation to research	Deductive; testing of theory	Inductive; generation of theory
Epistemological orientation	Natural science model, in particular positivism	Interpretivism
Ontological orientation	Objectivism	Constructionism

Table 1: ‘Fundamental differences between quantitative and qualitative research strategies’ (Adapted from Bryman, 2015: 32).

For the purposes of clarity, it should be noted that the terms objectivism and subjectivism are sometimes labelled differently, such as positivism vs. phenomenology or positivism vs. interpretivism (Hughes and Sharrock 1995) or positivism vs. hermeneutics. Table 2, below,

adapted from Hussey and Hussey (1995), shows some alternative philosophical research paradigm labels, demonstrating the contested nature of the nomenclature.

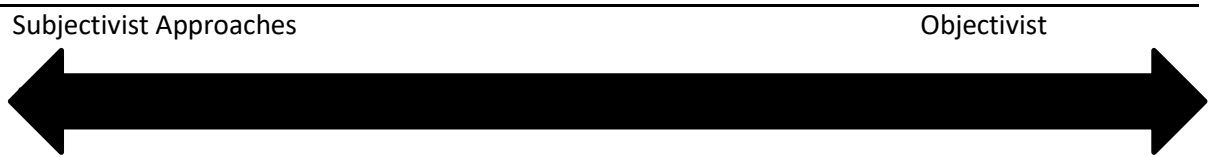
<u>Objectivist</u>	<u>Subjectivist</u>
Quantitative	Qualitative
Positivist	Phenomenological
Scientific	Humanistic
Experimentalist	Interpretivist

Table 2: 'Alternative philosophical paradigm names' (Adapted from Hussey and Hussey, 1995).

The main point is here is that by delineating the objective vs. subjective dichotomy a discussion of the broader ontological and epistemological positions that underpin all research endeavours can be clarified. Furthermore, outlining and discussing the major differences between these meta-philosophical paradigms elucidates a clearer and sharper analysis of my own theoretical position.

In order to expound the main differences between these two paradigms, I use Porta and Keating's technique (2008: 21) to characterise objectivism and subjectivism. This approach treats them as binary opposites 'simplified as ideal types of rival approaches to explore their inherent logic' because 'such devices are inescapable if we are to understand the...main issues at stake'.

However, it is important to note that objectivism and subjectivism should not be exclusively regarded as 'either/or' philosophical choices, as in truth they represent oppositional poles on a philosophical continuum. Philosophical positions located between the poles take aspects of their respective paradigms but are less totalitarian in their adherence to the positions located on the continuum's extremities. A philosophical continuum from subjectivism to objectivism is depicted in table 3 below.



<u>Core ontological beliefs</u>	Reality as a projection of human imagination	Reality as a social construction	Reality as a realm of discourse	Reality as a contextual field of information	Reality as a concrete process	Reality as a concrete structure
<u>Assumptions about human nature</u>	Man as pure spirit, consciousness, being	Man as social constructor, the symbol creator	Man as an actor, the symbolic user	Man as an information processor	Man as an adaptor	Man as a responder
<u>Basic epistemological stance</u>	To obtain phenomenological insight	To understand how social reality is constructed	To understand patterns of symbolic discourse	To map contexts	To study systems, process, change	To construct positivist science
<u>Research methods</u>	Exploration of pure subjectivity	Hermeneutic studies	Symbolic analysis	Contextual analysis	Historical analysis	Lab surveys, experiments

Table 3: 'Network of basic assumptions characterizing the subjective-objective debate within social science'

(Adapted from Morgan and Smircich, 1980: 492).

Table 3 illustrates that subjective and objective approaches to research should not be exclusively regarded as opposite sides of the same coin. Instead, it should be noted that intermediate positions have evolved as a result of academic debate between the opposing views. Describing table 3, Morgan and Smircich (1980: 492) note that ‘In essence, [the table provides] a rough typology for thinking about the various views that different social scientists hold about human beings and their world. All views have a distinguished history, are the products of long discussion and debate by their advocates, and their basic ideas are manifested in powerful kinds of social thought’. The table clearly illustrates some notable differences between the two positions. Firstly, extreme objectivists assume reality to be a ‘concrete’ structure and extreme subjectivists see reality as a ‘projection of human imagination’. Secondly, the epistemological position of an extreme objectivist seeks positivistic knowledge of the world and attempts to explain knowledge as independent of human actors (Bryman, 2015). Extreme subjectivists, however, generally seek to understand people’s interpretations of knowledge. This thesis’ position leans heavily towards the subjectivist approach as it interprets people’s perceptions of reality. These positions are explained and justified in more detail later in the chapter.

Researchers adhering to objectivist and subjectivist positions generally hold assumptions pertaining to the nature of research, including what the purpose of research should be, what approaches to research should be taken and what role the researcher plays in data collection. Reflecting the main objective/subjective schism within social science table 4, adapted from Glesne (2011), provides a summary of these predispositions.

<u>Positivist Approach (Objective)*</u>	<u>Interpretivist Approach (Subjective)*</u>
Assumptions:	Assumptions:
<ul style="list-style-type: none"> • Objective reality 	<ul style="list-style-type: none"> • Reality is socially constructed

<ul style="list-style-type: none"> • Identifiable variables 	<ul style="list-style-type: none"> • Variables are complex, hard to measure
Research Purposes: <ul style="list-style-type: none"> • Generalizability • Causal explanations • Prediction 	Research Purposes: <ul style="list-style-type: none"> • Contextualization • Understanding • Interpretation
Research Approach: <ul style="list-style-type: none"> • Begins with hypotheses and theory • Experimental • Deductive • Reduces data to numerical indices 	Research Approach: <ul style="list-style-type: none"> • May result in hypotheses and theory • Naturalistic • Inductive • Descriptive write-up
Researcher Role: <ul style="list-style-type: none"> • Detachment • Objective portrayal 	Researcher Role: <ul style="list-style-type: none"> • Personal involvement • Empathetic understanding

Table 4: 'Predispositions of Positivist and Interpretivist Approaches to research' Adapted from Glesne (2011: 9). * Added by author.

Objectivism/ Positivism

Bryman (2015: 28) defines objectivism 'as an ontological position that asserts that social phenomena and their meanings have an existence that is independent of social actors. It implies that social phenomena and the categories that we use in everyday discourse have an existence that is independent or separate from actors'. Proponents of objectivism believe that 'valid knowledge about a concrete reality can only be discovered through sense observation and measurement and any reference to the intangible or subjective is excluded as meaningless' (Holden and Lynch, 2004: 401). Often, an objectivist's positivist approach is regarded as the 'standard view of science' (Robson, 2002) as the positivist approach to research is traditionally

assumed by the natural sciences (Denzin and Lincoln, 2003; Porta and Keating, 2008). Objectivism is also referred to as 'the scientific method...positivist/postpositivist research [and] empirical science' (Creswell, 2014: 5). Porta and Keating (2008: 23) describe objectivism by stating that: 'The world [is seen] as an objective entity, outside the mind of the observer, and in principle it is knowable in its entirety. The task of the researcher is to describe and analyse this reality'. The search for objective 'truths' means that objectivist researchers normally maintain that their research is carried out in a value-free manner, that is, they claim, or attempt, not impose their own beliefs, values or dispositions on the outcome of their experiments and subsequent findings (Ormston, 2014).

Objectivist/positivist researchers often look for causal links between phenomena and place 'emphasis on the *explanation* [italicised in original] of human behaviour, which is the chief ingredient of the positivist approach' (Bryman, 2015: 26). Consequentially, objectivist/positivist researchers tend to hold the philosophical outlook that 'laws or theories...govern the world, and these need to be tested and verified' to do this they, 'begin with a theory, collect data that either supports or refutes the theory, and then make necessary revisions and conduct additional tests' (Creswell, 2014: 5). Thus, the natural method of inquiry in objective, quantitative research is traditionally deductive; researchers adopting this paradigm sometimes employ large-scale survey methods such as questionnaires or laboratory experiments (Bryman, 2015). The objectivist/positivist paradigm is neatly summarised by Azzopardi and Nash (2014: 152), as they note the paradigm 'assumes one single reality...objective knowledge is obtained from observation or direct experience, while scientific knowledge is based only on hard facts and value-free evidence...using deductive methods of inquiry, the positivist paradigm has, as one of its key objectives, the measurement of causal relationships among variables in controlled conditions'.

Subjectivist /Interpretivist

In contrast to the objectivist/positivist paradigm, subjectivist/interpretivist approaches seek understanding through participants' experience. Bryman (2015: 29) describes this as 'an ontological position that asserts that social phenomena and their meanings are continually being accomplished by social actors. It implies that social phenomena are not only produced through social interaction but are in a constant state of revision'. For subjectivist/interpretivist researchers, it is their participants' understanding of their world that interests them. Creswell (2014: 8) refers to subjectivist/interpretivist researchers as constructivists and combines constructivism with social constructivism and comments that, 'Social constructivists believe that individuals seek understanding of the world in which they live and work. Individuals develop subjective meanings of their experiences – meanings directed toward certain objects or things. These meanings are varied and multiple, leading the researcher to look for the complexity of views rather than narrowing meaning into a few categories or ideas'. Furthermore, according to Azzopardi and Nash (2014: 152), 'Social constructivism...assumes a world of multiple realities constructed in people's minds. Research is based on the participants' view of the phenomenon being studied. Subjective meanings are negotiated contextually through the interaction between the researcher and the researched'. Context is central to constructivist research as the social, historical and cultural influences that make up the context are thought to weave into and permeate people's life experiences (Porta and Keating, 2008). Taken together - experience and context - constructivist researchers flexibly allow for multiple realities to co-exist in the minds of their participants.

Hackley (2001: 50) - a strong advocate of social constructionism's use in marketing and consumer research - provides an outline of social constructionism's perennial characteristics: 'subjective experience, socially constructed realities, meanings, researcher reflexivity, life as experienced and theory as value laden'. Although constructivism is a broad term that, 'has no necessarily implied research method' (Hackley, 2001: 46), constructivist researchers are usually qualitative in nature.

Interviews, observation, ethnography are just some of the data collection techniques used by qualitative researchers (Creswell, 2014).

Throughout the Enlightenment the scientific method was held up as the epitome of scientific robustness (Ormston, 2014). The objectivist/positivist paradigm retained its hegemonic position right through to the middle of the 20th century (Denzin and Lincoln, 2003). At this point, more researchers became interested in qualitative methods of inquiry (Creswell, 2014). It has been argued the features of the objectivist/positivist paradigm are better suited the natural sciences, and that the 'methods derived from the natural sciences have come to be seen as increasingly unsatisfactory as a basis for social research' (Morgan and Smircich, 1980: 491). Furthermore, Bryman (2015: 26) notes that interpretivist researchers 'share a view that the subject matter of the social sciences - people and their institutions – is fundamentally different from that of the natural sciences'. This thesis finds accord with this view and takes a subjectivist/interpretivist stance. In the social world it seems intuitively less likely that universal laws exist which govern or mediate human behaviour. Echoing this, Morgan and Smircich (1980: 498) state that: 'The requirement for effective research in [social] situations is clear: scientists can no longer remain as external observers, measuring what they see; they must move to investigate from within the subject of study and employ research techniques appropriate to that task'.

In summary, as a form of inquiry, objectivism is a philosophical stance that views 'the social world as a concrete structure... that specifies the precise nature of laws, regularities, and relationships among phenomena measured in terms of social facts' (Morgan and Smircich, 1980: 493). As such, reality is believed to exist externally to social actors and the relationships which constitute the social structure are the subject of investigation. By contrast, a subjectivist views 'reality as a projection of individual imagination' and 'emphasizes the importance of understanding the processes through which human beings concretize their relationship to the world' (Morgan and Smircich, 1980: 493). In line with the research objectives of this thesis, I take adopt a subjective

approach. This stance can be justified by referring to the aims of objectivist and subjectivist research as outlined by Bryman (2015). Rather than attempt to uncover an *explanation* of phenomena, or to seek causal relationships, the objectives of this thesis are more attuned to seeking an *understanding* of the social condition, and thus an interpretive, constructionist approach is better suited the objectives of this thesis.

5.2.2 Philosophical Assumptions

In this section I move from the meta-philosophical debate to discuss the various research philosophies subsumed by the overarching paradigms of objectivism and subjectivism. This discussion concerns the ‘the nature of reality (ontology), knowledge (epistemology), values (axiology), research strategies (methodology) and procedures (methods)’ (Azzopardi and Nash, 2014: 151) to holistically convey the research approach adopted by this thesis. Table 5 offers a summary of the central characteristics of the ontological, epistemological, axiological and methodological assumptions; these assumptions are discussed in more detail in the following sections.

<u>Assumption</u>	<u>Questions</u>	<u>Characteristics</u>	<u>Implications for Practice</u>
<u>Ontological</u>	What is the nature of reality?	Reality is multiple as seen through many views	Researcher reports different perspectives as themes develop in the findings
<u>Epistemological</u>	What counts as knowledge? How are	Subjective evidence from participants;	Researcher relies on quotes as evidence

	knowledge claims justified? What is the relationship between the researcher and that being researched?	researcher attempts to lessen distance between himself or herself and that being researched	from the participant; collaborates, spends time in field with participants, and becomes in “insider”
<i><u>Axiological</u></i>	What is the role of values?	Researcher acknowledges that research is value-laden and that biases are present	Researchers openly discusses values that shape the narrative and includes his or her own interpretation in conjunction with the interpretations of the participants
<i><u>Methodological</u></i>	What is the process of research?	Researcher uses inductive logic, studies the topic within its context, and uses an emerging design	Researcher works with particulars (details) before generalizations; describes in detail the context of the study, and continually revises questions from experiences in the field

Table 5: ‘Philosophical Assumptions with Implications for Practice’ (Adapted from Creswell, 2013: 21).

5.2.3 Ontology

According to Bryman (2015: 28) 'Questions of social ontology are concerned with the nature of social entities' specifically, 'whether social entities can and should be considered objective entities...or whether they can and should be considered social constructions'. Thus a researcher's ontological position concerns the way in which they perceive reality (Hackley, 2001). When a researcher questions the very nature of reality they usually align with one of two general positions: objectivist or constructivist (Bryman, 2015). Objectivist researchers tend to assume there to be only one version of reality: an objective and independent entity. Alternatively, a researcher might conceive of reality having multiple dimensions, existing only in individuals' minds constructed through experience and perception. The latter conception is far more aligned with qualitative modes of research as Creswell (2013: 20) suggests, 'When researchers conduct qualitative research they, are embracing the idea of multiple realities...researchers conduct a study with the intent of reporting these multiple realities'. Bryman (2015: 30) suggests that a constructivist ontology 'essentially invites the researcher to consider the ways in which social reality is an ongoing accomplishment of social actors rather than something external to them and that totally constrains them'.

An ontological perspective constitutes a researcher's position that determines their views on how social reality can be accessed, studied and assimilated. Ontological questions refer to the nature of reality and as such, 'Questions in respect of reality, and how reality is perceived, shape the way in which knowledge of that reality can be acquired' (Savigny, 2005: 36). A suitable way to differentiate ontological positions, to understand how they are employed in research inquiry and to choose a particular ontological position is to delineate a schism between two contrasting ontologies. Here, an examination of objectivism vs. constructivism illuminates the fundamental

differences between two opposing ontological perspectives. A contrast between different ontological positions such as foundationalism vs. anti-foundationalism or realism vs. relativism would fulfil the same purpose as they roughly share the same fundamental beliefs respectively. However, because this thesis adopts a constructivist ontology I contrast constructivism with objectivism to demonstrate its suitability to this research. The exact meaning and classification of various ontological terms - positivism vs. constructionism, foundationalism vs. anti-foundationalism - is contested amongst social scientists (Furlong and Marsh, 2010 in Marsh and Stoker, 2010) but by expounding the broad distinctions between the two a better understanding of the significance of ontology to inquiry is generated. Both objectivism and constructivism are legitimate research ontologies to their respective research adherents but they contain deep contrasts in the way they influence a researcher's relationship to, and with, social entities (Hackley, 2001).

A researcher assuming an objectivist ontological position would usually attest that social phenomena and their meanings are external to social actors. For objectivist researchers 'Reality, then, is discovered through observation and experience. Cause and effect relationships exist; an objective truth can be identified' (Savigny, 2005: 36). Discussing the externality of social meaning and phenomena, Bryman (2012: 32) argues that an objectivist researcher posits that a 'social entity...comes across as something external to the actor and as having an almost tangible reality of its own'. A constructivist researcher, by contrast, tends to claim social phenomena and meaning are created through the interaction between and amongst social actors. In the constructionist view, social actors are regarded as agents implicitly creating and generating social meaning. Furthermore, this suggests that social reality in a constructionist mode of thought is assumed *not* to exist as an objective entity independent to society. Recapitulating this, Savigny (2005: 36) comments that 'constructivists argue that there is no single reality; all that exists is experience of reality. Reality is based on social interaction and socially constructed meanings. The social world does not exist independently of the actions and meanings that constitute it'.

As this discussion suggests, fundamental differences between these opposing ontological perspectives can be elucidated when contrasted with one another. A major difference relates to whether or not social reality is created by the interaction of social actors, or whether it is objectively independent. In the former, social reality would be in a constant state of flux as the various realities of meaning would be continually contested (Hackley, 2001). An objectivist perspective on reality would, therefore, ostensibly be more stable and fixed. Researchers holding this latter belief set out their research agenda to uncover and explain (Bryman, 2015) *the* single objective reality.

The second major difference refers to causal relationships. Whilst a constructionist researcher accepts that tangible objects exist they claim that this 'reality' has no independent causal power on society's understanding of it (Furlong and Marsh, 2010 in Marsh and Stoker, 2010). An objectivist researcher, on the other hand, contends that an independent reality does have causal powers over social actors.

Azzopardi and Nash (2014: 151) define ontology as the 'Nature of reality, being and truth'. Using their schema, I adopt their definition of a constructivist ontology which suggests 'Multiple constructed realities/holistic; Reality is constructed in people's minds (e.g., Quotes used to illustrate different perspectives)'. I believe this particular ontological stance has more accordance with my research objectives than alternatives such as objectivism since this thesis explores the interrelationship of meanings between tenure and identity within a liquid society. As such, the interview data in this thesis is an interpretation of people's own understanding of the social world. The specific social milieu in which the participants are located is argued to shape and define their experiences of the world around them. How exactly homeownership relates to their sense of identity is a highly subjective dynamic. The chosen methodology of this thesis (a case study approach) seeks to develop an understanding of meaning from their personal experience and derives its data from the personal subjective accounts of the participants.

A researcher's belief about the nature of reality will directly impact their assertions as to what *can* be known about the world. If a researcher adopts either an objectivist or constructionist ontology they are implicitly engaging with rules and limits regarding the extent to which, what and how much knowledge can be acquired (Hackley, 2001). As such, ontology is directly related to epistemology as Hay (2005: 63) notes 'ontological questions inform and precede epistemological considerations'. Furlong and Marsh (2010: 186) in Marsh and Stoker (2010) state: 'Ontological and epistemological issues are inevitably related given that epistemology is concerned with how human agents can inquire about and make sense of ontology'. Questions about what can be known and how a researcher can know it form a researcher's epistemological perspective.

5.2.4 Epistemology

Simply put, 'An epistemological issue concerns the question of what is (or should be) regarded as acceptable knowledge in a discipline' (Bryman, 2015: 24). Epistemological concerns generally follow ontological positions; for once a researcher has established their take on the nature of reality they are ready to answer questions relating to what exactly is knowledge, and what counts as knowledge (Glesne, 2011). For instance, a constructivist ontological position that posits reality to be a mental construct implies that any knowledge concerning reality is only accessible through individuals' accounts of their experiences, in effect, their own perceptions and interpretations of reality. According to Creswell (2014: 20), for most qualitative researchers, 'this is how knowledge is known – through the subjective experiences of people'. Therefore, it can be argued that epistemological assumptions relate to ontological beliefs; a researcher's position concerning the nature of reality will necessarily impact the way in which they construe knowledge and determine in large part how they access it.

Epistemology is concerned with what can be known. Epistemology is literally a, 'theory of knowledge' (Warburton, 2014: 56). An epistemological position is crucial to a researcher because

it provides a philosophical reasoning for their knowledge claims. Hackley's (2003: 91) definition is, 'Epistemology refers to what can be known: it is the philosophical study of knowledge and is concerned with questions such as what is it possible to know and how is it possible to know it'. As with ontology, and an understanding of epistemology is elucidated when different epistemological positions are delineated and compared with each other. As Foxhall (2009: 10) says, 'watertight definitions of positivism, realism and interpretation are elusive, and the alternative methodologies are often described pragmatically in contradistinction to one another rather than in absolute terms'. In this vein, the following schism broadly, but not comprehensively, outlines the differences between two opposing epistemological traditions: interpretivism and positivism.

Interpretivism is a broad term which characterises epistemological perspectives that focus on the meaning of human action. Researchers leaning towards an interpretivist epistemology will sometimes broadly label their work as simply 'interpretive' or 'humanistic' (Hirschman, 1989) while others prefer a further distinction to be made within the interpretivist tradition such as 'naturalistic' (Belk, 1988) or 'phenomenological' (Thompson et al. 1990). Interpretivism is broadly associated with an anti-foundationalist ontology. Interpretivism seeks meaning and understanding through a mediated interpretation of human actions. Furthermore, it sees the world as a socially constructed environment where meaning is only understood when examined within the, 'discourses, contexts or traditions' (Furlong and Marsh, 2010: 199 in Marsh and Stoker, 2010) in which it is situated. Schwandt (2003) in Denzin and Lincoln (2003) say, 'human action is meaningful... [when] an action...can be grasped only in terms of the system of meanings to which it belongs' (pg., 296). To expound this point they provide an example of a smile as a human action to illustrate the importance of context in which the action is located. A smile can signify many things, it can be understood to be caring or loving, but it can also be a wry smile with completely different connotations. As such any knowledge produced through interpretive means is context specific and discursively informed.

Although similarly broad in terms of scope, positivism has fewer internal variants than interpretivism. Based on a foundationalist or objectivist ontology, positivism holds that the, 'world exists independently of our knowledge of it' (Furlong and Marsh, 2010: 193 in Marsh and Stoker, 2010). Positivist researchers typically argue that social scientific knowledge can be acquired through a scientific process analogous to the natural sciences. Positivists would suggest that hypotheses can be deduced and then tested for empirical conformation or refutation, implicitly suggesting that social order, social structure or any kind of social phenomena can be attributed to universal laws and be predicted (Bryman, 2015).

Positivist researchers also attest to be objective in their experiments and assessments, as Savigny (2005: 35) discusses, 'Positivism privileges science as the embodiment of authoritative, universal, and final explanation about the nature of reality. Positivists, take up research in an objective, value-free manner'. Thus, the aim of positivist research is usually quite different to that of interpretivist research. Positivist researchers tend to seek causal explanations within and between the relationships of social phenomena. Further, positivism attempts to produce theory capable of predicting future behaviour across different contexts. To an interpretivist, however, the prospect of an absolute causal explanation connected with the ability to explain and predict behaviour across time and space would be impossible due the emphasis placed on context. The highly subjective, context-specific, knowledge-specific, value-laden nature of interpretivism renders it an antithetical approach to positivism. It is argued, therefore, that the epistemological stance of this thesis is justified on the basis that the research objectives align with interpretivism. The context specific nature of the case study methodology also means that it does not seek results geared towards the prediction of human behaviour.

Hackley (2001: 12) supports the view of social sciences being served by interpretivism by saying, 'Human understanding, then, is necessarily mediated by social context. It cannot be objective in any pure or absolute sense'. Positivistic research looks for causal relationships between social

phenomena and *explanation* as the ultimate goal of research. By contrast, interpretive researchers look for meaning behind social action in order to *understand* it. Extolling the virtue of interpretivism Hackley (2001: 50) writes, 'I also feel that interpretive approaches offer the richest potential for systematic social scientific investigation in marketing'.

5.2.5 Axiology

Proximity between a researcher and the researched in qualitative inquiry is usually close. The more time a researcher spends with their participants, the more they understand their world and their experiences, which enables richer interpretations (Creswell, 2014). However, the nature of this relationship can cultivate researcher bias, fostering findings loaded with researcher values and belief systems. Because of this it is necessary for qualitative researchers to reflect on their axiological assumption, that is, to critically question and openly acknowledge any biases they bring to their act of research. It is crucial, as Creswell (2014: 20) notes, that 'In a qualitative study, the inquirers admit the value-laden nature of the study and actively report their values and biases as well as the value-laden nature of information gathered from the field'. Qualitative reports should, therefore, discuss the role of researcher bias and include it as part of their data interpretation, rather than simply ignoring it or attempting to subdue it (Glesne, 2011). By contrast, objective, quantitative researchers tend to make the claim of being value-free; the aim of objective research is to produce findings independent of any personal values. The highly subjective nature of this research means that any researcher bias needs to be critically reflected on throughout the whole process.

According to Glesne (2011: 151) researcher 'reflexivity generally involves critical reflection on how researcher, research participants, setting, and research procedures interact and influence each

other'. In order to be as reflexive a researcher as possible I undertook some of the research steps outlined by Creswell (2014), Crotty (1998) and Glesne (2001) that seek to ensure the greatest possible measure of reflexivity. These include inquiring into one's own biases, to acknowledge them, discuss them and understand how they might influence one's reading and interpretation of the interview data; to be cognizant of the nature of the subjectivity of research; to be aware of my values and to think about these holistically and situate my methodology and methods within this context.

As a researcher I had to be acutely attuned to the fact that my own personal demographics are similar to those of my participants. This had the potential to skew my understanding of the research data as it would have been, theoretically, easy for me to impose my own views and opinions on the perspectives of the study's interviewees. By establishing this as a potential problematic from the beginning, being conscious of the potential for me to inadvertently slip my own thoughts onto those of others, I was able to establish sufficient conceptual distance from which to approach the data as objectively as is reasonably possible.

As referred to earlier in this chapter, qualitative research, rather than quantitative research, is typically highly subjective in nature. Qualitative research requires 'closeness' between researcher and researched (Hackley, 2001) which can unintentionally lead to judgements afflicted by biases (Bryman, 2015). One could argue, however, that when this relationship is understood by the researcher, it can become an advantage. Indeed, throughout my own research I found that by being demographically similar to my interviewees a tacit level of trust existed between our dynamic, which, equivocally, could be said to have led to more robust, open and honest data. Like many aspects of qualitative research, being knowledgeable and aware of potential pitfalls lessens the potential for major value-laden biases to infiltrate the interpretive processes. A sound discussion of these issues with my supervisor, and a detailed understanding and reading of my own methodology, mitigated any ill-effects of these common problems.

The data analysis approach adopted in this study was designed to obtain as rich a picture as possible of the perspectives of the interviewees. Further, by triangulating this data with secondary documents I sought to attenuate the possibility for researcher values and biases to contaminate the analytic process. By being reflexive in my approach to data collection and analysis, I was able to produce findings as objective as is reasonably achievable. An important caveat worth noting here is Glesne's (2011: 151) remark that 'even though reflexivity is not a "cure" and even though one can never know oneself well enough to critique oneself, the work of reflexivity [remains] useful'. It would therefore be remiss to suggest that researcher reflexivity is sufficient to counteract *all* values and biases, but working towards eliminating as much as possible is certainly good researcher practice.

Just as I had to pay close attention to the notion of researcher reflexivity throughout this study, I also had to be critically aware of the ethical considerations of conducting research. One step in the process of conducting ethical research was to prepare an ethics report for the university in which I clearly outlined the nature of the research process, detailed the data collection methods and stated clearly how I would conduct the research in a way that upheld ethical standards. For this I provided the university with copies of letters of invitation, question schedules, signed consent forms and signed consent forms for the use of quotations. These were subsequently reviewed and approved by Keele University's research ethics committee. However, recognising Glesne's (2011: 162) point that, 'Ethics is not something that you can forget once you satisfy the demands of the university ethics committees and other gatekeepers of research conduct' I had to be particularly aware of the manner in which I conducted and reported my research.

One factor in this process pertained principally to data collection. Ensuring the interviewees knew and understood their rights to privacy, rights to withdrawal and other concerns, was crucial to establishing a transparent and honest relationship. Furthermore, by being aware of the potentially asymmetrical power-relationship between myself and the interviewees I had to be

sensitive to this dynamic. I personally found that by letting the interviewees answer in their own time, refraining from using an approach that could be interpreted as too forward, I was able to develop a usually convivial atmosphere which allowed the interviewees to express themselves freely.

The appendix section of this thesis contains the Keele University ethics approval consent form. This form details that the ethics committee was satisfied with my plan to conduct research. It displays the approval of my Summary Document; Letter of Invitation; Information Sheet; Consent Form; Consent for the use of Quotes and the Question Schedule. The following paragraphs in this section provide snapshot of the methodological process used in this study.

Crotty (1998) neatly illustrates the research process from assuming philosophical paradigms through to choosing methods to executing the research objectives. For the purposes of clarity I have adapted Crotty's (1998) schema to make explicit my own researcher positions illustrated in figure 3 below.

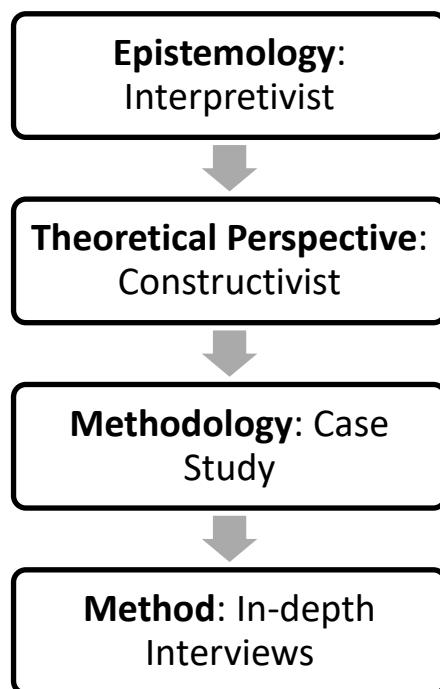


Figure 3: 'Research Flow' Adapted from Crotty (1998: 4). An illustration of my research positions.

5.3 The Interpretive Turn

The particular philosophical assumptions embedded within this thesis find themselves in tune with consumer behaviour's and marketing's interpretive turn. Until the 1980s the dominant epistemological perspective underpinning the majority of work conducted in the field of consumer behaviour and marketing was positivistic. Hirschman (1993) categorised the various perspectives used by consumer behaviour and marketing researchers from 1980-1990 to reveal positivism and its concomitant quantitative methods to be overwhelmingly dominant in published studies in journals such as the *Journal of Marketing* and the *Journal of Consumer Research*. The dominance of the positivistic approach to inquiry in consumer behaviour and marketing was only attenuated when, 'the conceptualization of marketing phenomena grew to recognise the importance of situational context, the subjectivity of perception and the constructed nature of human reality' (Hirschman, 1986: 238). In essence, marketing was beginning to be seen as a socially constructed endeavour and required innovative approaches to leverage knowledge from a world of consumer behaviour that was meaningfully constructed by social actors set within a given context (Hackly, 2001). Hirschman (1986) proposed marketing should adopt a humanistic philosophy to understand meaning to generate new insights from a consumer perspective. The adoption of interpretive techniques and the application of qualitative methods by marketing and consumer researchers during the 1980s onwards is broadly conceived as marketing's 'interpretive turn'. There is no absolute definition as to what the interpretive turn is, what it stands for, or even what type of research methodology is befitting of a categorisation within marketing's interpretive turn. Notwithstanding this Hackley (2001: 49) describes the interpretive turn as, 'quirky, individualistic, iconoclastic and intellectually liberal. If it can be characterised in summary, there is an emphasis on the lived experience of consumers in engagement with social practices of consumption'. Table 5 below summarises the some of the main differences between positivist and non-positivist approaches to consumer research.

<u>Old Perspective: Positivist</u>	<u>New Perspective: Non-positivist</u>
• Experiments/Survey	• Ethnographies
• Quantitative	• Qualitative
• A priori theory	• Emergent theory
• Economic/Psychological	• Sociological/Anthropological
• Micro/Managerial	• Macro/Cultural

Table 6: 'Old versus new perspectives in consumer behaviour research' Adapted from Belk (1995: 61).

5.4 Methodology

Methodology is, in essence, the procedure of the research process. In qualitative inquiry, the research process is 'inductive, emerging and shaped by the researcher's experience in collecting and analysing the data. The logic that the qualitative researcher follows is inductive, from the ground up, rather than handed down' (Creswell, 2014: 20). Further, the iterative nature of qualitative methodology also allows for some readjusting of the research questions and strategy during the process so as to better reflect the nature of the problem (Silverman, 2013). This process contrasts sharply with objective, quantitative methodologies whose approach is traditionally top down, starting with theory and testing for theory verification and/or refutation (Bryman, 2015). In the following sections I outline the specific techniques used in this thesis to generate data. I provide an overview of my chosen methodology (case study) and the data collection methods used (in-depth interviews and secondary documents).

5.4.1 Research Design: A Case Study

A researcher’s philosophical position will to a large extent determine the research methodology appropriate to carry out the study and execute the research objectives (Silverman, 2013). This has been touched upon in the discussion above: a positivistic or objective approach favours quantitative methods, whereas a constructivist or subjectivist approach usually employs qualitative methods. Table 7 illustrates some examples of the methodologies favoured by the two philosophical camps.

<u>Quantitative</u>	<u>Qualitative</u>
<ul style="list-style-type: none"> • Experimental designs • Nonexperimental designs, such as surveys 	<ul style="list-style-type: none"> • Narrative research • Phenomenology • Grounded Theory • Ethnographies • Case Study

Table 7: ‘Alternative Research Designs’ Adapted from Creswell (2014: 12).

Qualitative researchers require ‘an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem’. Furthermore, ‘the process of research involves emerging questions and procedures, data typically collected in the participant’s setting, data analysis inductively building from particulars to general themes, and the researcher making interpretations of the meaning of the data’ (Creswell, 2014: 4). The chosen qualitative methodology of this thesis is a case study approach.

Case study research can be used as a qualitative technique to complement an interpretive, subjective researcher position (Yin, 2014). Case studies are usually an in-depth exploration of a particular phenomenon set within a specific context (Gerring, 2005). According to Yin (2014), a case study approach to research is useful when researching a contemporary phenomenon, when the main research questions are “how” or “why” questions and when the researcher has no

control over events. The contemporary context 'allows investigators to focus on a "case" and retain a holistic and real-world perspective' (Yin, 2014: 4).

Yin (2014: 16) offers a twofold definition of case study research that states a case study is an empirical mode of inquiry when:

'1) [it] investigates a contemporary phenomenon (the "case") in depth

and within its real-world context, especially when

2) the boundaries between phenomenon and context may not be clearly

evident'.

This definition of case study research links well with the research objectives of this thesis as it explores the contemporary relationship between homeownership and identity. Furthermore, the ambiguity of the effect of context on this relationship means the 'boundaries' between phenomenon and context are nebulous. As illustrated in chapter two, this relationship has dynamically shifted over the last 100 years and the sociocultural context of time and place seems to affect this relationship.

Other authors suggest that the definition of a case study, as a distinct research method from alternative qualitative modes of inquiry, is not necessarily straightforward because the meanings and definitions of case studies are 'fuzzy-edged' (Hammersley and Gomm, 2000: 2). For instance, Stake (2005) believes that the case study approach does not represent a methodology, whereas other authors (Denzin and Lincoln, 2003; Yin, 2009) do suggest the case study approach is a comprehensive research strategy akin to a methodology. Creswell (2013: 95) explicitly states the case study approach to be a methodology, commenting, 'I choose to view it as a methodology: a type of design in qualitative research that may be an object of study, as well as a product of the inquiry'. Despite the case study's 'fuzzy-edged' definition and potentially nebulous and contested

characteristics, Hammersley and Gomm (2005) suggest two key distinguishing features typical to most case study research endeavours: firstly, the number of cases investigated is usually small and secondly, the level of detail in which the cases are explored is usually high. A third more implicit distinguishing feature of case study research concerns the way in which research findings are used. Often it is, 'sometimes argued that the aim of case study research should be to capture cases in their uniqueness, rather than to use them as a basis for wider generalization or for theoretical inference' Hammersley and Gomm (2005: 3). The issue of whether or not findings can be generalised from case study research is well rehearsed and is returned to later in the chapter.

Defining a case study as a particular research method does not necessarily pin-down a watertight definition as there are variations within different approaches. For instance, different case studies can explore larger or smaller amounts of cases, there can be varying degrees of depth afforded to particular cases, context may or may not be a factor (although it usually is, Yin, 2014) and some may seek to describe and explain as opposed to evaluating and prescribing. There is no necessarily correct approach to the case study research method; simply that the chosen method should fit with the research objectives (Hammersley and Gomm, 2005). The following section describes some of the key distinguishing features of case studies whilst seeking to demonstrate the suitability of the case study approach to this thesis.

Hammersley and Gomm (2005: 4) identify five features of case study research as a methodology that distinguish it from other types of research. These include:

- 1) Case studies investigate a relatively small number of cases.
- 2) The information from cases is rich in detail and depth.
- 3) Research is conducted in a natural context, with no manipulation of variables.
- 4) Data is qualitative.

5) Theoretical inference, or data generalisation is not necessarily the main goal of the research, this may be the understanding of the case in itself. However, some degree of generalization might be inferred through 'naturalistic generalisation' (Stake, 2005) or 'transferability' (Lincoln and Guba, 2005).

Creswell (2013: 98) augments Hammersley and Gomm's (2005) five features of the case study approach by advancing seven of his own characteristics. I reduce Creswell's (2013) features down to five key characteristics and summarise them below. Following this, I apply these characteristics to this thesis to demonstrate the suitability and effectiveness of the case study approach to the execution of my research objectives.

1) Case study research identifies a specific case, such as an individual or group, where the key is to 'define a case that can be bounded or described within certain parameters, such as a specific place and time' (Creswell, 2013: 98).

2) 'The *intent* [italicised in original] of conducting the case study is also important' (Creswell, 2013: 98). Meaning that, there are different variations of case studies: **intrinsic**, **instrumental** and **collective**. An intrinsic case study is used to 'illustrate a unique case, a case that has unusual interest in and of itself'. Instrumental case studies attempt to 'understand a specific issue, problem or concern and select a case or cases to best understand the problem' (Creswell, 2013: 98). Collective case studies only analyse one issue or problem but simply select multiple cases to illustrate the issue.

- 3) Multiple data sources are usually required to develop a rich enough picture of the case in question, such as interviews, observations and/or secondary data sources such as policy documents or news articles.
- 4) Data analysis should include a description of the case in question with themes or issues arising from this. 'A complete findings section of a case study would then involve both a description of the case and themes or issues that the researcher has uncovered in studying the case' (Creswell, 2013: 98).
- 5) Lastly, 'Case studies often end with conclusions formed by the researcher about the overall meaning derived from the cases(s)' (Creswell, 2013: 98). Case study conclusions are sometimes referred to as 'assertions' (Stake, 1995), 'patterns' or 'explanations' (Yin, 2009).

When conducting the pilot study the focus was on university educated, private rental tenants and although the objectives of my research altered as a result of the pilot, I remained interested in this specific group of individuals. The case study approach allows a researcher to effectively target a 'concrete' unit of analysis; this group forms the basis of this thesis' unit of analysis. 'Concrete' units of analysis can be individuals, small groups, organisations and partnerships; examples of less 'concrete' ones are communities, relationships, decisions and projects (Yin, 2014). To reiterate, the unit of analysis in this thesis is a group of university educated, private rental tenants (aged 24-30). Having established a unit of analysis, a case study then needs to be 'bounded' (Yin, 2014: 33). Bounding a case is important when 'the unit of analysis is a small group, for instance, the persons to be included within the group (the immediate topic of the case study) must be distinguished from those who are outside of it (the context of the case study)' (Yin,

2014: 33). Further, a case needs to be bounded spatially and temporally as this fixes and locates the case within a specific, usually contemporary, context. The temporal bounding of this thesis relates to the age of the participants who are all aged 24-30. It is spatially fixed to the local area of Stoke-On-Trent, where the research was conducted.

This thesis can be described as an instrumental case study as, 'In a single instrumental case study, the researcher focuses on an issue or concern, and then selects one bounded case to illustrate the issue' (Creswell, 2013: 99). An intrinsic case study, by contrast, explores a unique or unusual case. This does not equate with the research inquiry of this thesis as the phenomenon pertaining to the relationship between homeownership and identity is widespread. The focused unit of analysis of this thesis also renders the multiple case study approach non-applicable. In addition to being an instrumental case study (Creswell, 2013) the case study design is a 'holistic' single-case design. A holistic case study focuses on a single unit of analysis as opposed to multiple units in an embedded case study design. Yin's (2014) 2x2 matrix, depicted below, illustrates the four main types of case study designs.

BASIC TYPES OF DESIGNS

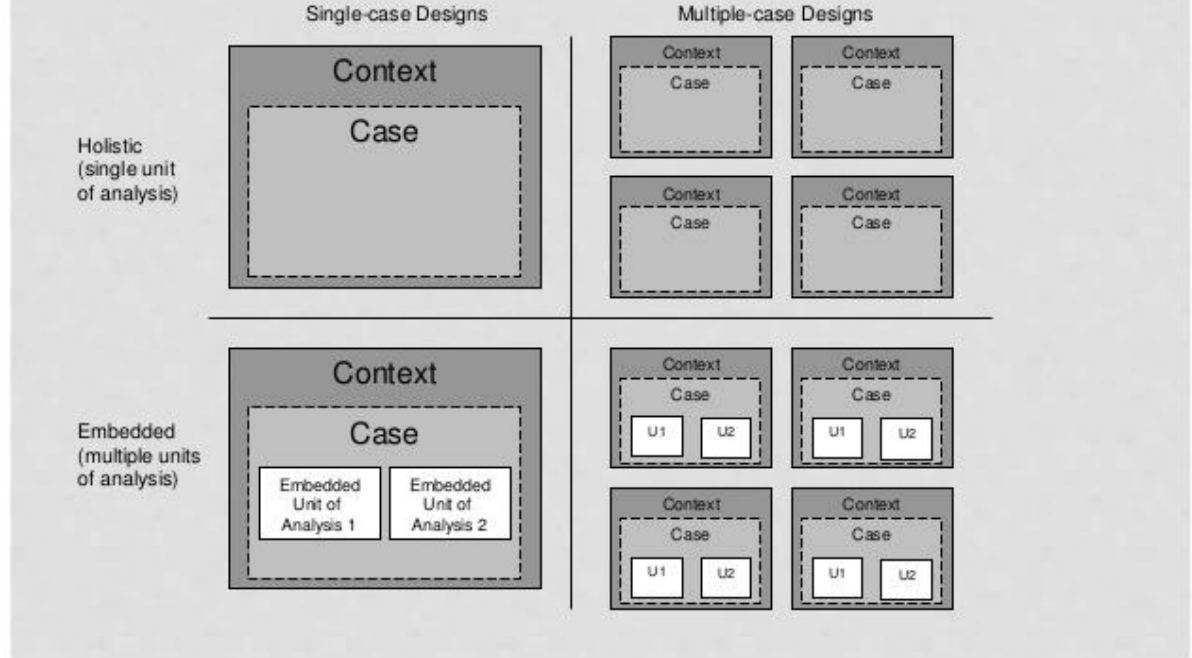


Figure 4: 'Basic Types of Designs for Case Studies' (Yin, 2014: 50).

This thesis adopts the design in the top left corner of the matrix. In this design, there is one single unit of analysis located in one context. The dotted line between the case and context boxes signals 'that the boundary between the case and context are not likely to be sharp' (Yin, 2014: 50). The rationale for selecting this particular design stems from Yin's (2014: 52) assertion that single case studies are useful when exploring the *common* case. In common cases, 'the objective is to capture the circumstances and conditions of an everyday situation...because of the lessons it might provide about the social processes related to some theoretical interest'. Although the primary data for this thesis comes from 30 in-depth interviews, the interviewees represent the same unit of analysis. Only when a case study defines subunits does it become an embedded design (such as those in the bottom half of figure 4). For example, Yin (2014) illustrates a seminal case study by Lipset et al. (1956) who used a single case embedded design. Their main unit of

analysis was an organization; they employed intermediate subunits such as records and local histories, and used individuals in the organization as even smaller units. Yin (2014: 55) argues that 'The holistic design is advantageous when no logical subunits can be identified or when the relevant theory underlying the case study is itself of a holistic nature'. Because no logical subunits can be defined, nor are they necessary to this thesis, the holistic single case study design is appropriate.

One advantage of case study research is the depth and detail a phenomenon can be explored. To achieve sufficient depth, case study research should 'use multiple sources of evidence that far exceeds that in other research methods, such as experiments, surveys, or histories' (Yin, 2014: 119). Multiple data sources allow the researcher to triangulate findings; triangulation helps to produce findings and conclusions that are 'more convincing and accurate [when] based on several different sources of information' (Yin, 2014: 120). Furthermore, 'by developing convergent evidence, data triangulation helps to strengthen the construct validity of [a] case study' (Yin, 2014: 121). There are different sources of data a researcher may use to develop their findings, such as documentation, archival records, interviews, direct observations, participant observations and physical artefacts (Yin, 2014). Following Yin's (2014) prescription of multiple data sources, in-depth interviews and documentation data were used as data collection methods in this thesis. The details of these collection methods are discussed in more detail later in this chapter.

Analysis of case study data can be presented in the form of themes that have been abstracted from raw data through an interpretive process. According to Creswell (2013: 159), the process of analysis 'involves organising the data, conducting a preliminary read-through of the database, coding and organizing themes, representing the data, and forming an interpretation of them'. This qualitative style of data analysis is also recommended by Spiggle (1994) and accords well with my overall philosophical paradigm – epistemologically interpretivist and ontologically constructivist – and with the case study approach in general (Bryman, 2015). This point is confirmed by Yin (2014:

15) who suggests, 'case study research can also excel in accommodating a relativist perspective [relativist as a synonym for interpretivist] – acknowledging multiple realities having multiple meanings, with findings that are observer dependent'. Furthermore, Baxter and Jack (2008: 545) say that 'constructivism is built upon the premise of a social construction of reality. One of the advantages of this approach [to case study research] is the close collaboration between the researcher and the participant, while enabling participants to tell their stories. Through these stories the participants are able to describe their views of reality and this enables the researcher to better understand the participants' actions'.

5.4.2 Case Study Criticisms

Flyvbjerg (2006) sets out five main problems that are traditionally levelled against the case study methodology. Flyvbjerg (2006) describes these as case study 'misunderstandings' and provides his own take on why these misunderstandings should not be considered to debase case study research. These misunderstandings are outlined below and their validity as critiques to the methodology are discussed in relation to the broader academic debate.

Five common case study misunderstandings (Flyvbjerg 2006: 221):

- 1) General, theoretical (context-independent) knowledge is more valuable than concrete, practical (context-dependent) knowledge.
- 2) One cannot generalize on the basis of an individual case; therefore, the case study cannot contribute to scientific development.
- 3) The case study is most useful for generating hypotheses; that is, in the first stage of a total research process, whereas other methods are more suitable for hypotheses testing and theory building.

4) The case study contains a bias toward verification, that is, a tendency to confirm the researcher's preconceived notions.

5) It is often difficult to summarize and develop general propositions and theories on the basis of specific case studies.

The first misunderstanding suggests that knowledge derived from case study research is naturally subordinate to that of other methods. This is because the context-dependent knowledge, such as that generated through an intense, in-depth study of a particular phenomenon is perceived to be only localised to the phenomenon itself. Context-dependent knowledge is very much the product of a case study approach to social science research. By contrast, the very essence of context-independent knowledge, such as that purportedly generated by large-scale surveys in positivist ontologies, implies that general theories can be generated from the study of social phenomena. This assertion, however, is something which Flyvbjerg (2006: 223) rejects by stating, 'Social science has not succeeded in producing general, context-independent theory and, thus, has in the final instance nothing else to offer than concrete, context-dependent knowledge'. Flyvbjerg (2006) therefore suggests that the implausibility of generating grand theories that have predictive abilities within social sciences nullifies the first misunderstanding. Moreover, that this particular misunderstanding can be refuted by the following argument: 'Predictive theories and universals cannot be found in the study of human affairs. Concrete, context-dependent knowledge is, therefore, more valuable than the vain search for predictive theories and universals (2006: 224).

The second misunderstanding of case study research suggests that, because the case study method often explores in detail one particular phenomenon, that any case study findings are not generalizable. Generalizability in itself, in relation to both natural and social science is, as Lincoln and Guba (2000: 28) attest 'an appealing concept' because if inquiry can produce theories that

are generalizable then, concomitantly, control and prediction are enabled. The criticism of case studies implicitly holds that only findings from larger, more representative samples can contribute to knowledge. However, Flyvbjerg (2006: 225) argues that just because knowledge 'cannot be formally generalised [it] does not mean that it cannot enter into the collective process of knowledge accumulation in a field or in a society'.

The issue of whether or not case study findings can be generalised has been broadened through an academic debate of what generalizability actually means. For Stake (2005) there are two contrasting types of generalizability. Firstly, there is the standard 'nomic' account which links control and predictive abilities of generalizations to laws, and a second which is 'more intuitive, empirical, based on personal direct and vicarious experience' (Lincoln and Guba, 2000: 36). Stake (2005) calls this type 'naturalistic generalization'. As mentioned above, however, generalizable, universal theories are commonly regarded to be non-existent in 'human affairs' (Flyvbjerg, 2006). Although in agreement with this sentiment, Lincoln and Guba (2005) discuss Stake's (2005) theory of naturalistic generalization and contrast with their generalizing theory: 'the working hypothesis' and assess this within a case study context.

Naturalistic generalization (Stake, 1956) is a particular type of qualitative generalization that lays its foundations on a different scientific definition of generalization. In essence, it is a form of generalization that helps the readers of case studies to assimilate case study findings 'by approximating, through the words and illustrations of our [case study] reports the natural experience attained in ordinary personal involvement' (Stake, 1956: 5). By presenting findings in a naturalistic way, or a manner in which readers are accustomed to, 'They [readers] will be able to, both tacitly and propositionally, to derive naturalistic generalizations that will prove to be useful extensions of their understandings' (Lincoln and Guba, 2005: 36). Naturalistic generalization, for Lincoln and Guba (2005) does not adequately replace generalization in its traditional conception; rather, they extol 'the working hypothesis' (Cronbach, 1955).

The 'working hypothesis' theory of generalization is based on the premise that the only 'true' generalization one can make is that there can be no generalization at all (Flyvbjerg, 2006; Lincoln and Guba, 2005). 'Nomic' generalization suggests that rules and truths, or laws, are independent of context; context is irrelevant to laws, what holds in one circumstance necessarily holds in another. In relation to the social sciences, the 'working hypothesis' rejects outright this proposition of generalizability. Instead, what can be generalized should be considered in terms of its transferability. The transferability of generalizations is only possible in conditions where there exists a substantial degree of similarity between separate contexts. Lincoln and Guba (2005) refer to the amount of similarity as generalizability's fittingness; 'fittingness is defined as the degree of congruence between sending and receiving contexts. If context A and context B are 'sufficiently congruent, then working hypotheses from the sending originating context *may* [italicised in original] be applicable in the receiving context' (Lincoln and Guba, 2005: 40).

The 'working hypothesis' therefore offers case study researchers a different perspective and retort to Flyvbjerg's (2006) second misunderstanding. Flyvbjerg (2006) argues case study research can contribute to knowledge because, despite its lack of generalizability, it can still contribute to knowledge accumulation in a particular field. The 'working hypothesis' builds on this by suggesting that a form of generalizability can occur across fields, but that a degree of context congruence is necessary.

The third of Flyvbjerg's (2006) misunderstandings concerns the criticism that case study research is only useful for generating hypotheses at the beginning of a research project. This is related to the second misunderstanding of generalizability. This misunderstanding suggests that if case study findings are not generalizable, then case study research is only useful from the outset to generate research questions; to acquire findings that have broader applicability, other research methods should be used (so that they can be generalized). However, according to Flyvbjerg (2006), if the claim of a lack of generalizability is successfully repudiated or refuted by arguing

that case study research, and in particular context-dependent knowledge, can contribute to knowledge, then the charge that the case study method is only useful in hypothesis generation at the beginning of a study is also nullified. Flyvbjerg (2006: 229) corrects the third misunderstanding stating: 'The case study is useful for both generating and testing hypotheses but is not limited to these research activities alone'.

The general charge of misunderstanding number four posits that, because of researchers' preconceptions and beliefs, their data interpretations will be skewed towards confirming their own biases. Essentially, this critique suggests that 'the alleged deficiency of the case study and other qualitative methods is that they ostensibly allow more room for the researcher's subjective and arbitrary judgments' (Flyvbjerg, 2006: 234). A researcher's own views and their closeness to their research subjects are often viewed suspiciously by those who claim qualitative research lacks rigour and robustness. Furthermore, that conceptual proximity to the phenomena being studied between the researcher and subject creates a bias towards researcher verification whereby a researcher's original views are confirmed. According to Flyvbjerg (2006: 235), the reality of case study research suggests the exact opposite of this, noting that 'researchers who have conducted intensive, in-depth case studies typically report that their preconceived views, assumptions, concepts, and hypotheses were wrong and that the case material has compelled them to revise their hypotheses on essential points'. The misunderstanding that case study research is biased towards confirming a researcher's own preconceptions can therefore be argued against by stating: 'The case study contains no greater bias toward verification of the researcher's preconceived notions than other methods of inquiry. On the contrary, experience indicates that the case study contains a greater bias toward falsification of preconceived notions than toward verification' (Flyvbjerg, 2006: 235).

The fifth misunderstanding concerns the difficulties inherent in summarising case studies. When case studies contain a large amount of narrative data this is often true. For Flyvbjerg (2006: 235)

this does not present too much of a problem. Instead, it is simply a sign that the researcher ‘has uncovered a particularly rich problematic’. Peattie (2001) warns against attempts to summarise case study research because it abstracts from it the contextual essence that enriches case study narratives. Rather than summarising and closing a case study, Flyvbjerg (2006) recommends keeping it open by allowing readers to determine their own interpretations and avoiding hardwiring their findings with the theories of others. This perspective on case study research is not held by all researchers. Some believe that case study research should be summarised and is better for doing so, and furthermore that case study findings are better when related back to theory (Gerring, 2005).

5.4.3 Data Collection Methods

Data collection strategies within case studies can range from conducting interviews through to an examination of archival records. It is recommended (Stake, 1995; Creswell, 2013; Yin, 2014) that more than one source of data is collected for case study analysis. Glesne (2005: 45) notes that, ‘Although multiple data-collection methods is the most common form of triangulation in qualitative research, triangulation also refers to the incorporation of multiple kinds of data sources’. With this in mind, data from in-depth interviews form the primary data source used in this thesis, supported and triangulated by documents as secondary data sources. A more detailed overview of the secondary data is presented later in the chapter. However, before that, Table 8, adapted from Creswell (2013) and Yin (2014), illustrates some of the strengths and weaknesses of these collection techniques.

<u><i>Data Collection</i></u>	<u><i>Advantages of Type</i></u>	<u><i>Limitations of Type</i></u>
<u><i>Type</i></u>	<ul style="list-style-type: none"> • Stable – can be reviewed 	<ul style="list-style-type: none"> • Retrievability – can be

Documentation

repeatedly

difficult to find

- Unobtrusive – not created as a result of the case study
- Specific – can contain the exact names, references, and details of an event
- Broad – can cover a long span of time, many events, and many settings

- Biased selectively, if collection is incomplete
- Reporting bias – reflects (unknown) bias of any given document’s author
- Access – may be deliberately withheld

Interviews

- Participants can provide historical information
- Allows researcher control over the line of questioning
- Targeted – focuses directly on case study topics
- Insight – provides explanations as well as personal views (e.g., perceptions, attitudes and meanings)

- Provides indirect information filtered through the views of interviewees
- Researcher’s presence may bias responses
- Not all people are equally articulate or perceptive
- Bias due to poorly articulated questions
- Response bias
- Inaccuracies due to poor recall
- Reflexivity – interviewee gives what the interviewer wants to hear

Table 8: 'Strengths and weaknesses of interviews and documentation as sources of evidence' Adapted from Creswell (2013) and Yin (2014).

Documentary Data

Documentary data was used in this thesis to write the literature review and generate a deeper understanding of the relationship between homeownership and identity in a contemporary context. This type of data works well with the case study research approach as Yin (2014: 105-105) comments, 'documentary information is likely to be relevant to every case study topic', and furthermore that, 'Because of their overall value, documents play an explicit role in any data collection in doing case study research'. Table 9 presents a summary of the types of documents used to augment the primary interview data used in this thesis' case study. All four data sources outlined in table 9 were used to construct the literature review. According to Bryman (2015: 90), 'Reviewing the existing literature relating to your topic of interest is a crucial stage in conducting research. The aim of the literature review is to establish what is already known about the topic and to frame the review in such a way that it can act as a background and justification for your investigation'. In relation to the documents used in this thesis, Scott (1990) states that data from media outlets should be treated with caution as biases may be present. Furthermore, documents should be assessed in terms of their authenticity, credibility, representativeness and meaning. A reflexive and critical stance was taken towards the secondary data documents used in this thesis so that any patterns or themes from the secondary data did not unduly influence the collection and analysis of the primary data.

Data Sources	Amount	Notes
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(approximately)

Academic sources: journal articles; text books and conference papers	200	<ul style="list-style-type: none">• Formed the basis of the literature review
News reports from media outlets (BBC News, The Guardian, Financial Times)	40	<ul style="list-style-type: none">• Formed part of the literature review• Provided a deeper contextual level to the contemporary relationship between homeownership and society
Government documents (ONS Reports)	20	<ul style="list-style-type: none">• Formed part of the literature review• Demonstrated the tendency for government discourse to promote homeownership• Provided statistical information pertaining to homeownership at both a national and local level
Charitable resources (Shelter reports and the Resolution Foundation)	5	<ul style="list-style-type: none">• Formed part of the literature review• Provided a deeper contextual level to the contemporary relationship between homeownership and society

Table 9: 'Summary of secondary data sources'.

Interview Data

Collecting data using in-depth interviews is widely held as a suitable technique to elicit data concerning the thoughts, perceptions and experiences of people (Silverman, 2013). Yeo et al. (2014: 158) note that, 'In-depth interviews are a powerful method for generating description and interpretation of people's social worlds, and as such are a core qualitative research method'. Furthermore, Rubin and Rubin (2011: 3) suggest that when using in-depth interviews, 'researchers explore in detail the experiences, motives, and opinions of others and learn to see the world from perspectives other than their own...By listening carefully to others, researchers can extend their intellectual and emotional reach across a variety of barriers'.

According to Bryman (2015), there are two different types of qualitative interview: unstructured and semi-structured. The unstructured interview is, Rubin and Rubin (2011) argue, similar in style to a conversation; there is no schedule to guide the process, instead the interview aims to be as free flowing as possible. The semi-structured interview, however, adheres to a guide of topics or themes established prior to the interview by the researcher. The guide enables the researcher to probe specific issues of pertinence to the research topic. Despite this, the semi-structured interview generally has flexibility at its core, which allows the researcher and interviewee to explore issues of interest as they arise during the process (Silverman, 2013). In-depth qualitative interviews, whether they are unstructured or structured, conducted face-to-face, by telephone or online share, according to Rubin and Rubin (2013: 29), share three key fundamental characteristics: 1) A researcher looks for 'rich and detailed information, not for yes-or-no responses...[and] for examples, for experiences, for narratives and stories', 2) 'The interviewer does not give the interviewee specific answer categories...the interviewee can respond in any way he or she chooses, elaborating upon answers, disagreeing with the question, or raising new issues', and lastly, 3) The interview questions are not immutable, they can be changed, revised, discarded and reinvented throughout the interview to respond to emerging insights. The in-depth interview is a useful method especially in case study research as it allows the researcher to explore in detail the experiences of a study's participants, as Yin (2014: 110) notes 'interviews are

commonly found in case study research’. Elaborating on the malleable nature of the in-depth interview, Yin (2014: 110) goes on to say interviews ‘resemble guided conversations rather than standard queries...[the] stream of research questions in a case study interview is likely to be fluid rather than rigid’. Semi-structured interviews formed the chosen primary research method in this thesis. Question schedules (located in the appendix) with key concepts to be explored in the interviews were developed in order to retain a sense of focus and to reduce the chance of too much deviation during the interviews. The question schedules were carefully crafted so as to avoid a problem of interviews outlined by Silverman (2013: 206) who writes ‘Thoughtless researchers sometimes present their main research question directly to the respondents themselves...if respondents are made aware of your interests, this can affect their responses’. With this in mind, the question schedule steered away from direct questions such as asking people “How does homeownership affect one’s identity” to more general questions regarding interests, hobbies, aspirations, goals and achievements framed within their past, present and future.

It is important that a researcher brings to the interview a specific skill set that enables them to successfully conduct the interview (Yeo et al. 2014). Kvale (1996 cited in Bryman, 2015: 453) suggests ten skills a researcher needs to be acquitted with to sufficiently execute good in-depth interviews, outlined in table 11 below.

Skill	Added information
Knowledgeable	Is thoroughly familiar with the focus of the interview; pilot interviews of the kind used in survey interviewing can be useful here.
Structuring	Gives purpose for interview; rounds it off; asks whether interviewee has questions.

Clear	Asks simple, easy, short questions' no jargon
Gentle	Allows people to finish, gives them time to think; tolerates pauses.
Sensitive	Listens attentively to what is said and how it is said; is empathetic in dealing with the interviewee.
Open	Responds to what is important to the interviewee and is flexible.
Steering	Knows what he or she wants to find out.
Critical	Is prepared to challenge what is said – for example, dealing with inconsistencies in interviewees' replies.
Remembering	Relates what is said to what has previously been said.
Interpreting	Clarifies and extends meanings of interviewees' statements, but without imposing meaning on them.

Table 10: 'Criteria of a successful interviewer' Adapted from Bryman (2015: 453).

As a researcher I found that my interviewing technique improved throughout the research process. I came to the thesis having some interview experience from my MA dissertation and acquired more experience conducting the pilot study. However, I did find that I made some

mistakes early on in the process. One that, which Yeo et al. (2014: 199) advise against 'repeating extraneous remarks...such as 'Right', 'okay', 'yes' or 'I see'' I found to make repeatedly. Apart from reducing the 'spontaneity' of the interviews (Yeo et al. 2014) it made transcribing them deeply frustrating. I attempted, as best as possible, to stop myself in subsequent interviews. Another technical interview error I tended to make was what Yeo et al. (2014) refers to as 'summarizing the interviewee's answer'. Whilst this unfortunate habit does inhibit the flow of the interview, it also made for harder work when transcribing. Using Yeo et al.'s (2014) technique in subsequent interviews, when I needed to clarify something I simply asked another question, rather than repeating what had already been said.

According to Kvale and Brinkman (2009), there are two opposing ways of assessing interview data: either through a positivist or a constructionist lens. Using the metaphor of a miner and traveller respectively to illustrate, they regard a miner as a researcher prospecting or unearthing the mind of an interviewee to excavate pre-existing knowledge already there. The traveller, by contrast, 'sees knowledge as something which does not already exist, but which is created and negotiated in the interview, with both the interviewee and researcher actively participating and interpreting' (Yeo et al. 2014: 159). Given the epistemologically subjectivist nature and interpretivist ontology of this thesis, I follow Kvale and Brinkman's metaphor of traveller with regard to the interview data in this thesis. This view is supported by Gubrium and Holstein (2011: 150 cited in Yeo et al. 2014: 159) who write 'No matter how hard interviewers try to restrain their presence in the interview exchange and no matter how forthright interviewees are in offering their views, [interviews] are interactional accomplishments rather than neutral communicative grounds'.

5.4.4 Data Sampling

In this section I detail the non-probability sampling technique used in this thesis to select the participants. Using a non-probability sampling technique is a common technique in qualitative research (Bryman, 2015). Furthermore, 'In a non-probability sample, units are deliberately selected to reflect particular features of or groups within the sampled population. The sample is not intended to be statistically representative' (Ritchie and Lewis, 2003: 58). Despite the inability of qualitative research to be statistically representative, small samples are 'well suited to small-scale, in-depth studies' (Ritchie and Lewis, 2003: 58). The non-probability sampling technique used in this thesis works well with the case study methodology as it constitutes an in-depth, small-scale study of a particular phenomenon.

The exact sampling procedure in this thesis can be described as purposive sampling. Purposive sampling is a form of sampling in which 'units are chosen because they have particular features or characteristics which...enable detailed exploration and understanding of the central themes and puzzles which the researcher wishes to study' (Ritchie and Lewis, 2003: 58). There are different typologies of purposive sampling ranging from homogenous; heterogeneous; deviant; intense; typical and stratified. This thesis adopts a purposive homogenous sample technique. According to Ritchie and Lewis (2003: 59) 'Homogenous samples [are] chosen to give a detailed picture of a particular phenomenon – for example, individuals who belong to the same subculture or have the same characteristics. This allows for detailed investigation of social processes in a specified context'. The homogenous sample accords with the holistic, single case design used in this thesis as it is a single unit of analysis that shares similar characteristics (Yin, 2014).

5.4.5 Data Analysis

This thesis adopts a thematic perspective to data analysis. According to Spencer et al. (2014: 251), 'Thematic analysis involves discovering, interpreting and reporting patterns and clusters of meaning within data...the researcher identifies topics that are progressively integrated into

higher-order key themes, the importance of which lies in their ability to address the overall research question'. Thematic analysis is a growing form of qualitative data analysis that is employed in interpretivist research (Bryman, 2015).

In this section I outline the data analysis procedure used in this thesis. Creswell (2013: 182) argues that qualitative data analysis 'is not off-the-shelf; rather, it is custom-built, revised, and "choreographed". The process of data collection, data analysis, and report writing are not distinct steps in the process – they often go on simultaneously in a research project'. Despite the potentially disorganised nature of qualitative data analysis, Spencer et al. (2003: 212) illustrate the analytic process in their 'analytic hierarchy', shown in figure 5.

BOX 8.1 THE ANALYTIC HIERARCHY

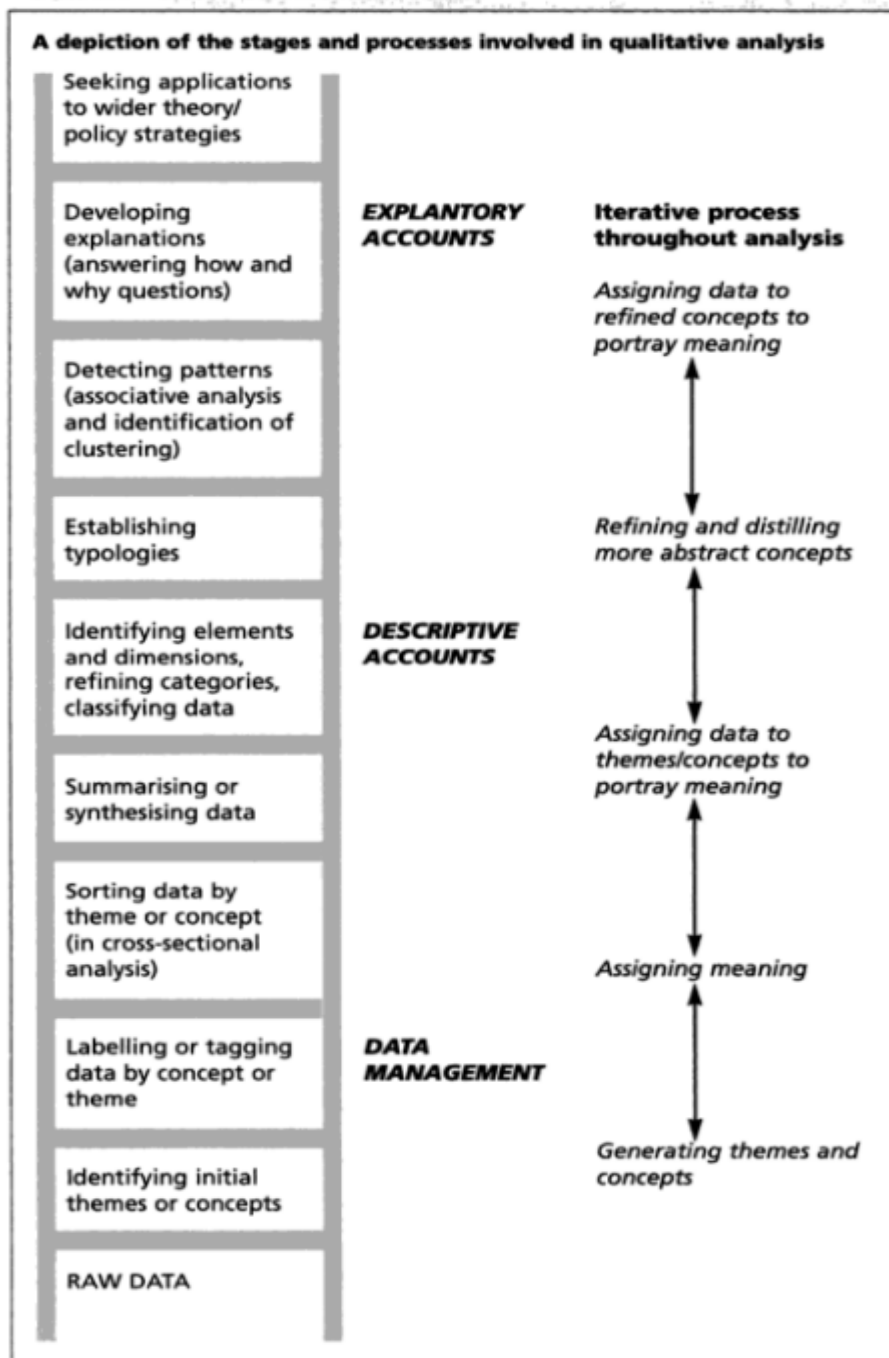


Figure 5: 'The Analytic Hierarchy'. Adapted from Spencer et al. (2003: 212).

I found Spencer et al.'s (2003: 212) 'analytic hierarchy' a particularly useful framework to help visualise the research process. Spencer et al.'s (2003) hierarchy establishes three broad distinct research stages: data management, descriptive accounts and explanatory accounts. Embedded

within these larger stages are the smaller steps that need to occur to accomplish the broader stages. Spencer et al. (2003) use the ladder analogy, encompassing the smaller steps, to demonstrate that researchers move both up and down the steps throughout the whole analytic procedure. This process of iteration is essential in qualitative research as 'there is a constant need to revisit the original or synthesised data to search for new clues, to check assumptions or to identify underlying factors' (Spencer et al. 2003: 213). By using this framework as a guide I was able to successfully navigate the thematic data analysis procedure used in this thesis, particularly so as Spencer et al. (2003: 213) point out that 'The concept of an analytic hierarchy could be applied to many different approaches to qualitative analysis but the version described here relates to the thematic, largely cross-sectional analysis based on interpretations of meaning'. In the following paragraph I explore Spiggle's (1994) assertion that both analysis and interpretation constitute the process of inference in qualitative data analysis. Following this I detail the main stages of qualitative data analysis.

According to Creswell (2013: 180) 'Data analysis in qualitative research consists of preparing and organizing the data for analysis, then reducing the data into themes through a process of coding and condensing the codes, and finally representing the data in figures, tables or a discussion'. Moving from raw data to the development of findings or conclusions is a process of inference. Spiggle (1994: 492) contends that, 'Inference results from the process of analysis and interpretation that investigators use to generate conclusions, insights, meanings, patterns, themes, connections, conceptual frameworks and theories'. The exact process of inference is sometimes described as either an analytical procedure, or an interpretive one; however, according to Spiggle (1994), inference should be regarded as a combination of the two. Analysis refers to the breaking down of texts into constituent parts. Interpretation seeks to make 'sense of experience and behaviour [and see or understand] some phenomenon in its own terms, grasping its essence'. Therefore, 'Inferential processes in research require some combination of analysis and interpretations to create representations of data' (Spiggle, 1994: 492).

The data analysis procedure used in this thesis draws from Spiggle's (1994) taxonomy of analytic and interpretive procedures. In the following paragraphs I outline the analytic procedures used to manage the primary in-depth interview data. These reflect the first two main stages (data management and descriptive accounts) in Spencer et al.'s (2003) 'analytic hierarchy'. The analytic steps in this process include categorisation and abstraction (Spiggle, 1994). Afterwards I describe interpretive stage as a process of 'making sense of the data' (Creswell, 2013: 185) which reflects the third stage (explanatory accounts) in the 'analytic hierarchy'.

Spiggle (1994: 493) describes categorisation as 'the process of classifying or labelling units of data. Qualitative researchers categorize data during the process of coding'. Coding essentially refers to the sorting of information into similar units, described and defined by a code the researcher attaches. Creswell (2013: 184) describes coding as 'The process of...aggregating the text...into small categories of information, seeking evidence for the code from different databases being used in a study, and then assigning a label to the code'. Categorisation, or coding, reduces large amounts of data down to smaller, more manageable units of information. Moreover, the essence of categorisation 'is identifying a chunk or unit of data as belonging to, representing, or being an example of some more general phenomenon' (Spiggle, 1994: 493). The coding procedure used in this thesis began by reading and re-reading the interview transcripts. This important step is emphasised by Bryman (2015: 585) who suggest that codes and themes can only be derived from 'a thorough reading and re-reading of the data transcripts or field notes that make up the corpus of data'. Echoing this point, Ritchie and Lewis (2003: 221) assert that 'In order to construct [a] thematic framework...the analyst must first gain an overview of the data coverage and become thoroughly familiar with the data set'. By transcribing, reading and re-reading the data set I became familiarised with the richness of the data to the extent that tentative codes and subsequent themes could be generated.

Spiggle (1994: 493) refers to the next stage of data analysis after categorisation as abstraction. Abstraction 'surpasses categorization in that it collapses more empirically grounded categories into higher-order conceptual constructs'. Creswell (2013: 186) describes this same process as 'taking the text...and looking for categories, themes, or dimensions of information. As a popular form of analysis, classification involves identifying five to seven general themes'. Themes operate at a more abstract, generalised level to codes. Themes are, in a sense, 'several codes aggregated to form a common idea' (Creswell, 2013: 186). In an attempt to pin down a definition of qualitative themes, Bryman (2015: 584) offers four characteristics of themes.

- 1) A category identified by the analyst through his/her data.
- 2) That relates to his/her research focus (and quite possibly the research questions).
- 3) That builds on codes identified in transcripts and/or field notes.
- 4) Provides the researcher with the basis for a theoretical understanding of his or her data that can make a theoretical contribution to the literature relating to the research focus.

Identifying themes in qualitative research is not a straightforward process. For instance, whilst most researchers will regard repetition in data as an indication of salience, and thus a potential theme, Bryman (2015: 586) notes that 'repetition per se is an insufficient criterion for something to warrant being labelled a theme'. However, Ryan and Bertrand (2003) suggest that repetition is a common way for researcher to identify themes. Whilst repetition can be useful it should not be used as exclusively indicative of a substantive theme, rather it should be used only as an indicator to the potentiality.

5.5 Conclusion

This chapter has provided a detailed explanation of the process used to conduct this thesis. It has argued that the use of ontological and epistemological philosophical perspectives in research can be said to inform the reader of the researcher's beliefs, guide the research process and provide philosophical justification for the chosen techniques of inquiry. The meaning of the terms ontology and epistemology have been described in detail in sections 5.2.3 and 5.2.4. Further, section 5.2 expounded in detail the chosen philosophical standpoints used in this research and justified why these are congruent to the nature of this thesis.

A social scientist researching any aspect of society begins their journey holding profound assumptions that relate to the nature of reality (ontology) and knowledge (epistemology). It is possible that a researcher may not even be aware of these assumptions because they are so fundamental: they are the basic principles on which all research rests. Such assumptions can act subconsciously, directing a researcher towards a particular research methodology, or they may be chosen from the outset to help the researcher consistently adhere to a methodological practice or design. As such this chapter has articulated how the chosen positions in this research were derived systematically as congruent and compatible concepts with the research objectives of this thesis.

This chapter has also detailed the nature of case studies and articulated why this particular method is suitable for this research project. The following chapter in this thesis presents the research findings.

CHAPTER SIX – Research Findings

6.0 Introduction

This study has suggested that the prevailing conception of identity in most consumer studies seems to either implicitly, or explicitly, typify consumers as bearers of postmodern, reflexive, individuated, liquid identities. These characterisations of identity (Ho and O’Donohoe, 2014) seem congruent with contemporary social theory (Bauman, 2005) that suggests the current social milieu is characterised by, ‘The breakdown of hierarchies [and] the rise of individualism’, and where a new definition of identity which was ‘previously defined in terms of rigid and predictable social structures and processes [is now] based on shifting and non-absolute foundations’ (Bendle, 2002: 6). Identity, it seems, is considered to have been liberated from the formalising influences of tradition. This might suggest that identity construction and maintenance in today’s milieu is either insulated from the durable embedded traditions of modernity, or can no longer draw from them because they have disappeared altogether. The findings of this research, however, suggest that tradition is salient to identity. The positive connotations of home ownership espoused by the interviewees in this study suggest that tradition still has an active role in identity formation. Moreover, the consumption of home ownership – seen as a tradition - can play a vital role to the formation of stable, secure and coherent future selves. This notion is explained in more detail in section 6.3.

This study’s investigations into the meanings of home ownership and private renting, and their effects on identity, also uncovered that a potential failure to become a home owner can have deleterious implications to a future self. It is suggested that the situation of prolonged or indefinite renting past an ‘appropriate’ rental age manifests as a stigma trajectory. In this instance, a rental stigma trajectory implies that if renters do not manage to become home owners

they risk 'becoming' one or more of the 'flawed' identities associated with non-home ownership. This theme is explored in more detail in section 6.4. Furthermore, this study found that individuals facing a stigma trajectory can seek to affirm or defend their sense of self from the threat of a 'flawed' identity by utilising consumption practices similar to the compensatory consumption practices outlined in chapter two.

The desire for home ownership in a social milieu described as 'liquid modernity' was also part of this thesis's research agenda. It is suggested that the normalising discourse of home ownership (Gurney, 1999b) has created a social condition in which pursuing home ownership has become a taken-for-granted aspiration. It is contended that this has created a 'housing habitus' (Flint and Rowlands, 2003). The 'housing habitus' – founded on Bourdieu's concept of habitus - is considered to be a mental filter that guides actions and structures dispositions. As a result of the normalising discourse of home ownership, it is suggested that many individuals, especially in the UK, have a 'housing habitus' that cements an affinity between them and home ownership.

The first objective of this research project was to understand and reflect on the meanings of home ownership and private renting to the interviewees. Furthermore, to explore how, if at all, these meanings affect their identities and their sense of self. The research data indicated that the interviewees conceptualised both home ownership and private renting in a binary fashion; both home ownership and private renting were perceived as being able to confer positive and negative connotations. For example, one perceived benefit of home ownership was that it symbolised a sense of liberty as the interviewees envisioned it unfettering them from the restraints and controls of overbearing landlords. Paradoxically, however, home ownership was also considered to curb freedom by fixing people to one geographical area. The binary meanings of home ownership and private renting are presented in sections 6.1 and 6.3 and their accompanying sub-sections. Section 6.1 delineates the interviewees' positive perceptions of renting and their negative perceptions of home ownership. Section 6.3 describes the positive meanings of home

ownership and the negative perceptions of renting. Subsequent analysis and interpretation of these meanings stimulated identity categories that manifest the essence and nature of these connotations.

The second objective sought to understand how and if a failure to become a home owner might affect identity. This objective is mostly explored in section 6.3, section 6.4 and 6.5 and their accompanying sub-sections. Outlining the positive perceptions of home ownership, section 6.3 sketches the aspirational nature of home ownership and its concomitant positive identity categories. Additionally, this section also outlines the negative identity categories associated with prolonged or indefinite renting. Generally, these negative identity categories were considered to be 'flawed' future selves to be avoided. How the interviewees manage the prospect of 'becoming' one of these identities – a consequence of non-home ownership – is discussed in section 6.5 and its additional sub-sections. Section 6.6 provides some empirical support for the idea that a 'housing habitus' motivates people to desire home ownership in a society that is deemed to valorise values seemingly antithetical to home ownership in a 'liquid' world. Section 6.7 concludes the research findings.

A re-cap of the research objectives are presented below. Following these, section 6.1 begins the research findings by presenting the interviewees' positive meanings of renting and their negative perceptions of home ownership.

- 1) To explore and reflect on private renters' meanings of renting and homeownership and to explore the interrelationship between these and their identity/identities.
- 2) To understand how and why a failure to achieve home ownership might affect identity and sense of self.

3) To understand how and why homeownership and identity seem to have a strong connection in a 'de-traditionalised' society.

6.1 Positive Connotations of Renting – Current Self & Negative Connotations of Home Ownership – Future self

The first objective of this research project sought to explore the interviewees' meanings of private renting and home ownership, and to reflect on how these meanings might influence their identity/identities. Generally, the interviewees perceived their current rental status in a positive light. Their positive connotations of renting were reflected in affirmative perceptions of their current self. By contrast, the positive connotations of renting, and the attendant affirmative self-perceptions, paralleled negative connotations of home ownership and undesirable future selves. This section delineates the positive meanings the interviewees attributed to their current rental status and their negative perceptions of homeownership. Further, it illustrates an identity schism between their positive current self-perceptions and negative future selves that emerged from these oppositional meanings.

6.1.1 Flexibility vs. Tied Down – Identity Themes: 'Free Spirit' vs. 'Caged Bird'

Homeownership meaning: **Tied Down** - Related Identity: 'Caged Bird'

Renting Meaning: **Flexibility** – Related Identity: 'Free Spirit'

Private renting was often referred to favourably because it afforded tenants' flexibility. The nature of shorthold tenancy agreements means that occupants do not have to remain in a

particular house for long periods of time; indeed, most interviewees' tenancy agreements in this study were 6-12 months in length.

In the following extract from LISA, she outlines how the flexibility of her shorthold tenancy means that, for her and her partner, there is no prospect of apprehension when they eventually come to move house.

'I like the fact we can move when we need to, without having to give much notice, only a month, because we're on a rolling contract now, since the first one stopped. My partner is currently applying for jobs in Manchester and London so if we move it will be easy for us to get out of this house you know so. If we owned then I don't know what we'd do, finding a buyer and selling a home can take ages, I know from my parents' experience' LISA.

Geographical flexibility was a common feature in the data transcripts when the interviewees reflected on their current position and tenure status. The notion of flexibility echoes the housing literature referred to earlier in this thesis, and in particular, the JRF's (2010) research into public attitudes towards housing which, to recapitulate, stated: 'People viewed the choice of location and the flexibility in the PRS (private rental sector) as positive factors...Flexibility was particularly important for young households who did not want to be tied down as a home-owner and who required mobility when establishing a career'. Like many of the interviewees in this study, LISA allied the flexibility of renting with the ability to move in search of employment opportunities, supporting the JRF's (2010) research that suggests geographical mobility can enable early career establishment. Furthermore, this positive meaning of renting replicates Shelter's (2005: 12)

finding which found, 'People liked the choice and flexibility that private renting can offer. For some young people it was seen as better than being tied to one place as a home-owner'.

The flexibility of renting, and its inherent quality of non-permanence, appeared to be internalised and embodied by the interviewees and subsequently expressed as a 'Free Spirit' identity. This particular benefit of renting was often depicted as reflecting the interviewees' lifestyle choices, thus, the life, or lives of renters seemed to be associated with positive discourses akin to renters-as-travellers, or renters-as-explorers. This quality was, in turn, compared to more fixed, static and mundane lifestyle categories presumed to characterise homeowners. A particularly apt quotation from STEVE expresses the sense of a 'Free Spirit' identity the interviewees conveyed when discussing renting and their current circumstances.

'It means I can go where I want to, if I want to move to London I can, if I want to go abroad, or anywhere I can do, I'm not, I don't sort of, I'm not stuck or tied to anywhere. I think if I were to own a house I'd feel as though that's it you know, right I'm here for the rest of my life sort of thing and I'm just going to have to live with that, and that's pretty scary actually' STEVE.

Concomitantly, the opposite of the 'Free Spirit' identity was a sense that home ownership permanently fettered one to a location. Illustrating this sentiment, RICK describes how he feels home ownership would render one immobile.

'I think as I get older it's getting more and more important [home ownership] err, but generally it's not really been an issue. It's maybe something that I don't really want, I don't want that burden, there is a

burden I think, or it makes you almost static as a person, cause you are sought of tied into that place' RICK.

Like many of the interviewees, RICK suggested home ownership could be a 'burden'. A burden is a heavy weight or load one would prefer not to have to carry and this suggests that the interviewees envisioned home ownership somehow restricting their potential to be peripatetic. The prospect of home ownership, and the sense that it permanently affixes one to a location, is encapsulated in the oppositional 'Caged Bird' identity. Considering how buying a home would make him feel, LIAM suggested that it:

'changes your outlook because you are not quite so free in the world, you are then tied to a location so your whole world is suddenly going to change because before you could go anywhere and do anything, for instance I could leave this place tomorrow and I could go and live in New York and it wouldn't be a problem because I would just have to give my landlord a months' notice' LIAM.

The sense of freedom afforded by the flexibility of renting aligns favourably with Bauman's (2005) emphasis on freedom in liquid modernity. Liquid modernity, Bauman asserts, is characterised by uncertainty, instability and the centrality of choice. Crucial to a 'successful' life in a liquid society, Bauman states, is the freedom to choose. In the interview data, flexibility became almost a byword for self-sovereignty: flexibility symbolised the power of choice. Choice was not described as being able to choose one rented house over another, but, rather, as representing the choice to pursue life-enhancing endeavours. In LIAM'S previous quote he suggests that, because he rents, he is free to follow any resolutions he makes. Further, there is a sense that freedom enables, or

prescribes, the enactment of one's caprices. Another example of the flexibility of renting as congruent with a desired lifestyle and an associated identity comes from JAMES.

'For me it [renting] suits how I want to live insofar as that I don't see my long-term future in this area and I don't want to be tied down. There's things I want to do before I settle you know I might want to live in London or another city or even move abroad you know, I just think that buying a house is what you do when you've ticked off other things first and it's when you're ready to settle' JAMES.

The 'Free Spirit' identity, derived from the favourable connotations of renting, can be read as a proxy for the importance and centrality of freedom and choice to the lives of the interviewees. Moreover, to their 'ideal' itinerant lives. In liquid times, Bauman stresses that liquid consumers must define, 'which identity to choose and how to keep vigilant so that another choice can be made in case the previously chosen identity is withdrawn from the market or stripped of its seductive powers' (Bauman, 2001: 147). Although this particular positive connotation of renting is not derived from consumption in the marketplace, the prominence placed on renting as a facilitator of geographical mobility, bestowing a sense of freedom so that one can move and become a someone new, appears to echo Bauman's (2005: 6) argument that, 'Identity, after all, is about the possibility of 'being born again' – of stopping being what one is and turning into someone one is not yet'. Furthermore, the flexibility of renting, and the geographical freedom it offers, resonates with Bauman's (2000) idea that liquid citizens' identities are not fixed to one area. Noting Bauman's postmodern, liquid conception of identity, Atkinson (2007a: 4) writes, 'in the era of postmodernity, it now [identity] centres on 'avoiding fixation and keeping the options open' (Bauman, 1998a: 16), that is, the refusal of long-term commitments to any one *place* [author added emphasis] or vocation'. Therefore, the prospect of home ownership as a burden,

permanently tying its owner to a location, represented here as the 'Caged Bird' theme, seems to be the antithesis of the liquid modernity thesis and more related to traditional and/or modern notions of identity. The notion that flexibility might facilitate one's life goals and objectives resonates quite firmly with Bauman's (2005) idea that liquid identities are not fixed and require constant adjustment. It could be suggested, therefore, that renting, and its associated 'Free Spirit' identity, better equips 'liquid citizens' to traverse the liquid landscape. Furthermore, the association between home ownership and a 'fixed' location, and being 'tied down', seem to suggest that home ownership might hinder or obfuscate the potential to acquire successful liquid lives. Additionally, the flexibility of renting and its associated lifestyles appear more accordant with detraditionalised conceptions of society, rather than traditional formations. Detraditionalised conceptions of society suggest identity to be reflexively constructed using a multiplicity of texts and experiences rather than solid stable pillars of tradition (Heelas et al. 1996). The positive perception of renting as bestowing the qualities of flexibility and freedom indicate that, for younger private renters, they are content to source their sense of identity without recourse to home ownership. Whilst this might be so, the negative meanings of renting and the positive meanings of home ownership outlined in section 6.3 suggest that home ownership becomes important to the interviewees' identities when they reflect on their future selves.

6.1.2 Freedom vs. Responsibility - Identity Themes: 'Free Spirit' vs. 'Pressurised Adult'

Homeownership meaning: **Responsibility** - Related Identity: 'Pressurised Adult'

Renting Meaning: **Freedom** – Related Identity: 'Free Spirit'

In addition to flexibility, the topic of responsibility was often considered to be a positive feature of renting. Specifically, a lack of responsibility, or a reduced sense of responsibility, was deemed to be an advantage of renting over home-owning. One manifestation of the sense of reduced responsibility arose when the interviewees considered home maintenance. Although not all interviewees had favourable experiences of landlords conducting repairs in an efficient, timely fashion, many insisted that not having the onus on them to carry out repairs was a beneficial feature of renting. The following extract from LINDASY conveys this sentiment.

‘My landlord is pretty good actually, when something goes wrong it usually gets sorted out pretty quickly...we had a problem with the shower actually about 3 weeks ago, it sort of blew up! Well loads of water started pouring out of the side of the box...I was glad I didn’t have to sort it out, I mean I couldn’t really you’d have to get an electrician or a plumber or something and that would be expensive’ LINDASY.

The JRF (2010) found that private renters enjoyed freedom from home maintenance responsibility, a finding endorsed by this research. In addition to the responsibility of home maintenance, many of the interviewees also stated that they did not want to commit themselves to a mortgage. Mortgages were seen as the epitome of ‘adult’ responsibility, and, concomitantly, a restraint on their personal freedoms. The extract below, taken from DAN, expresses a common feeling pertaining to the interviewees’ judgements on mortgages.

‘There’s no way I’d want to tie myself to a mortgage right now, no way, I don’t want to get in bed with a bank. If I lost my job or if I wanted to change jobs and got less money or something I’d be screwed cause the bank would still want their money every month. I think you’d have to be

really certain before you buy a house; once you have a mortgage round
you neck that's it, no turning back sort of thing' DAN.

Like many of the interviewees, DAN regarded a mortgage as a heavy responsibility; moreover, as an encumbrance, expressed as something 'around one's neck'. Articulating a similar opinion, ARUN also equates mortgages with responsibility, and perceived that it would limit his sense of personal autonomy.

'I think it's that, I think it's about responsibility, you've got, all of a sudden you are tied into a contract, you have a responsibility to permanently pay off the bill and that then changes your outlook because you cannot just do what you want any more you can't just quit your job or whatever you have to stick to it to pay the mortgage' ARUN.

These sentiments expressed by the interviewees in this study seem to reflect the general opinions regarding home ownership found in the literature and secondary documents. For instance, in the BBC's (2017) article on young home owners, they reported that young home owners associated mortgages with increased responsibility. In the BBC's (2017) case study entitled, 'How to own a home by the age of 25', one couple described buying a home and taking out mortgage protection as: 'quite a lot of responsibility – I didn't realise how much' saying that their non-home owning contemporaries described them as 'adulting hard'.

Not being responsible for home maintenance and mortgage repayments, as a positive feature of renting, was a prominent theme to emerge from the data. These traits were held in high regard because they protected the interviewees' from a negative perception of a possible future self they deemed to constitute home owners: the 'Pressurised Adult'.

The 'Pressurised Adult' is an identity theme that collates and encompasses the sentiments espoused by the interviewees that refers to the negative side of home owning responsibility. Financial responsibility was commonly cited as a negative factor of home ownership, demonstrated in this extract from NICK.

'I think if you owned your own property and you're mortgaging then you couldn't just, you could not be so casual about your job circumstances. Because if you did lose your job and you were mortgaging then that could potentially have consequences. If you get a lesser paid job then again there will be consequences you might not be able to keep up with your mortgage' NICK.

The prospect of managing household finances and being contracted to a mortgage, represented, for many of the interviewees, an undesirable identity. Indeed, echoing this feeling, Shelter (2005: 29) found that, 'The most commonly cited of these [pitfalls of home ownership] is the burden of debt that home ownership can represent and the fear of not being able to keep up mortgage repayments if you lose your job or become ill'. The prospect of being tied to a mortgage and becoming a 'Pressurised Adult' is antithetical to the more coveted 'Free Spirit' identity. In this quotation from STEVE, he discusses his reasoning behind not wanting to become a homeowner as it would restrict the pursuits he finds pleasurable in life. In addition, it illustrates the juxtaposition between the responsibility of home ownership and the carefree lifestyle he wishes to identify with.

'I've been on holiday and things like that but this was solid 2 months away, travelling around Europe, it was sort of a learning curve, as a person as well. Just that sense of freedom, that's why sometimes I've

never got on to that sort of property ladder as such because I'm thinking well I haven't got a property I can go and sort of travel because I haven't, whereas if I had a property and the responsibility of paying for all the, whatever, I don't think I'd be able to do those sorts of things. That's why I sort of, it makes me feel tied down to a situation' STEVE.

As noted previously, the 'Free Spirit' identity, and its accompanying lifestyles, seems to find consensus with Bauman's conceptualisation of liquid modernity. One explanation for this might be that lifestyles per se are arguably less consistent with traditional forms of society and more compatible with post-traditional societies. This is so, according to Giddens (1991: 61), who writes, 'Lifestyle is not a term which has much applicability to traditional cultures, because it implies choice within a plurality of possible options, and is 'adopted' rather than 'handed down'. Lifestyles are routinized practices...but the routines followed are reflexively open to change in the light of the mobile nature of self-identity'. The purported freedom, conferred by renting, and the 'Free Spirit' identity and associated lifestyles, appears to accord with Giddens' (1991) conception of lifestyle as a choice within a plethora of options. Furthermore, Featherstone (2007: 61) observes that one conception of 'lifestyle' in consumer culture is that it 'connotes individuality, self-expression, and a stylistic self-consciousness'.

Emancipation from the responsibilities, perceived to characterise home owners, engendered positive reflections of the interviewees' current selves. By not being responsible for paying a mortgage many of the interviewees expressed a sense of financial liberation which manifested in a free-spending attitude. This particular free-spending outlook is captured in the identity theme 'Desire Seeker' which stands in contrast to the negative 'Frugal Spender' identity considered to denote home owners.

6.1.3 Freedom to Spend vs. Enforced Economisation – Identity Themes: ‘Desire Seeker’ vs. ‘Frugal Spender’

Homeownership meaning: **Enforced Economisation** – Related Identity: ‘Frugal Spender’

Renting Meaning: **Freedom to Spend** - Related Identity: ‘Desire Seeker’

Emancipation from home owning responsibility was closely associated with economic freedom. Because many of the interviewees conceived home owning as a financial burden, they concomitantly considered renting as financially unrestrictive. Not having to be concerned with mortgages, or saving for a deposit, was recognised as presenting an opportunity to fulfil desires. In the following quotation from JAMES, he discusses how he thinks the extra disposable income he receives as a non-homeowner facilitates his varied hobbies and interests.

‘Golf is one of the things that I love to do but there are so many more. Travelling, but not necessarily going abroad, I mean just going into the country, for country breaks, that kind of thing, so I’m not even talking about expansive travelling. But it’s not cheap you have to pay the petrol, hotels and things, and all these kind of things. I like to go climbing, scuba-diving, golf definitely, play more golf but all of these things are just expensive so I don’t know if I could do them if I bought a house maybe in the future, but definitely not if I were tucking 200-300 quid away every month to save for a deposit’ JAMES.

JAMES, like many of the interviewees, considered that the extra money he would have to save in order to be able to afford a deposit to buy a house would render his consumption related desires harder, if not impossible to fulfil. The large sums of money required for a house deposit means that he would have to circumscribe his expenditures. However, the importance of being able to do what one wishes seemed to override the long-term economic benefits thought to arise from home ownership. For example, in the following extract from MARK he contrasts what he considers to be the benefits of home ownership with his current lifestyle.

‘Yeah I mean buying a house is probably good in the long run, so you’re not wasting your money by buying a house, yeah sure I totally get that but I think because I’m not having to worry about saving, or scrapping for every penny here and there I can just do what I want to you know I can be spontaneous if I decide I want a new coat, jeans whatever I can, I’ve worked hard for my money so I want to be able to use it’ MARK.

The above quotation from MARK stemmed from him describing how his friend who is saving for a deposit has to live, and the economisations he is forced to make in which he said:

‘He has to be obsessive about most things, whether it be food shopping, so like he says he never over buys, erm, to silly little things like turning his plug sockets off so he don’t waste electricity. He turns of his electric heaters a few nights so he’s saving money that way. He only goes out once a month now, say on a night out, because he says it costs so much I mean it’s not like I don’t agree with doing those things but I could just never be so obsessive about it’ MARK.

For MARK and JAMES, and many of the interviewees, being able to spend freely, without too much concern, was an important feature to their sense of identity. If, for example, they were forced into economisation, it would necessarily entail they reduce their expenditure on their hobbies and interests which might detract from their current sense of self. Many of the interviewees declared that because they do not have to save for a deposit, or are concerned with paying a mortgage, they were able to live more freely than their contemporaries who do own, or are planning to own. This sense of financial freedom is encapsulated in the 'Desire Seeker' identity. The renters' current self-perceptions as free agents able to pursue their interests and desires were evidently cherished positive conceptions of self. This particular identity contrasts sharply with their negative perception of home owners as frugal spenders. The 'Frugal Spender' identity, expressed in the previous extract from MARK, details the parsimonious approach his friend who is saving to become a home owner has to take. However, not all interviewees prioritised their ideal lifestyles over their home ownership ambitions. In the following extract from JOHN – a renter aged 30 currently saving to become a home owner – he suggests that because he is saving his lifestyle is detrimentally affected.

'It's difficult because at the moment, at the moment, I'm saving for a house so therefore I'm having to put massive amounts of money aside every month in order to afford, to be able to buy my first house, and therefore that massively affects what I can spend on other things..., I can't go on holidays, I can't buy a new car, I've only got a certain amount of money allocated to go out with friends and doing activities. I need a new bike, I can't afford a new bike, basically my whole income is driven towards trying to get a house. So my personal situation is that, yes renting definitely does inhibit my ability to buy, and what I would like to buy' JOHN.

The 'Desire Seeker' identity is an identity theme which captures the interviewees' positive current sense of self. Without the financial restriction of saving for a deposit they are more able to pursue their consumption desires. Moreover, for some interviewees, these desires seem to have more salience than the long-term financial security offered by home ownership. However, as evidenced in the above extract from JOHN, the need for home ownership can override current consumption desires. Yet, as evidenced in the extracts of MARK and JAMES, and many other interviewees in this study, current consumption desires can and do often take priority over any perceived benefits of home ownership. This desire to consume for the current self seems to accord with Bauman's (2000) liquid modern consumer thesis, wherein desire is postulated to be the chief consumption motivator, replacing need, as Lee (2011: 653) observes: 'In liquid modernity, needs are regarded as too cumbersome for the expression of personal identity. Thus desires come to exert a more forceful presence as the vehicle of self-meaning'.

The 'Desire Seeker' and 'Frugal Spender' identities articulated here as positive and negative perceptions of renting and home ownership are referred to later in this chapter in section 6.5.1 to illustrate how the prospect of undesirable future selves can be managed by exchanging a desirable current self for an undesirable current self. It is suggested that the interviewees in this study that express plans to become home owners in the near future can temporarily substitute their 'Desire Seeker' identity for a 'Frugal Spender' identity to enable them to fulfil their home ownership aspirations. This strategy is suggested to directly address the root cause of the identity threat related to the prospect of non-home ownership. Before this, however, the next section offers a summary of the positive connotations of renting and the negative connotations of home ownership.

6.1.4 Summary: Positive Connotations of Renting & Negative Connotations of Home

Ownership

This section has detailed the foremost positive meanings of renting, and the main negative meanings of home ownership found in this study. When the interviewees spoke about their current circumstances, and reflected on their rental status, it was generally done so in a positive light. Renting was considered harmonious to their chosen lifestyles, imparting them with the requisite freedoms to pursue their desires. Home ownership, by contrast, appeared to denote a set of characteristics, or identities, which could potentially impede the fulfilment of their current desires. If renting was seen as a facilitator of such desires, home ownership was construed as an obstacle.

The positive connotations of renting have been subsequently presented as the identity themes: 'Free Spirit' and 'Desire Seeker'. These identity themes stand in contrast to the negative meanings of home ownership, represented by the identity themes: 'Caged Bird'; 'Pressurised Adult' and 'Frugal Spender'. These meanings and subsequent identities, however, only illustrate one side of the story for, just as the interviewees reflected positively vis-vis renting, they also reflected negatively and vice-versa with home ownership. The negative meanings of renting and positive meanings of home ownership are presented in section 6.3. The negative meanings of renting are suggested to constitute discreditable identities; this theme is outlined in section 6.4. However, an explanation of the importance of age to tenure is detailed beforehand as this is fundamental to the subsequent meanings of renting and home ownership presented in section 6.3 and the following stigma trajectory theme presented in section 6.4.

6.2 The Salience of Age: Mediating the Relationship between Person & Tenure

The positive connotations of renting and negative perceptions of homeownership, and vice-versa, presented in this thesis seemed to rotate on an age dependent axis. That is, the interviewees' positive connotations of renting were only afforded because they regarded their current ages to be appropriate for their rental status, whilst the negative meanings of home ownership were thought to be incongruent to their current ages. The importance of age to the relationship between tenure and identity was conspicuous throughout much of the data. Broadly speaking, between the ages of 16-30, the interviewees considered renting to be appropriate. After 30-35, however, they considered renting to be a more inappropriate tenure, suggesting that by this age they would like to be in home ownership. The following quotation from NINA succinctly expresses this common perception.

'I think it's, it becomes increasingly common after a certain age that people want a house, to own it. I would say that most people between 16 and 30 rent and that it's the normal thing, in fact you're surprised if you meet someone that age and they don't rent. But for people over the age of about 35 maybe if you say you're renting then then you would have like some people, people in their peer group would probably say, think it's a bit strange that at 35 you're still renting' NINA.

Indeed, for many of the interviewees, the relative importance of becoming a home owner was not immediately pressing, although many acknowledged it would become more important in the future. Discussing the importance of home ownership RICK commented,

'At this current moment in time, because my job is quite low paid and because I don't have somebody to move in with and you know, I still believe myself to be quite young I don't feel as though it's [home

ownership] that important to me at the moment, when my circumstances change you know things will obviously be different it'll be something I think about more' RICK.

Although much of the literature on housing suggests that homeownership is the 'normal' tenure in Britain, with Saunders (1990: 60) stating that home ownership is: 'accepted by many as both the normal tenure and the natural way to organise the housing system'; and Munro (2007: 245) claiming, 'the dominant orthodoxy of owner occupation has become 'normalised' to the extent that to express a preference for public or private renting is perceived as a 'deviant' choice'; and Gurney (1999b: 179) arguing that home ownership is now, 'normal for the majority of householders in Great Britain to aspire to' it is clear that, especially in the current economic climate, the prohibitive cost of home ownership means that it is not necessarily 'normal' for younger people to own. Moreover, as expressed in the previous quote from NINA, it is potentially abnormal for younger people to own as she comments that, 'in fact you're surprised if you meet someone that age (16-30) and they don't rent'. Just like NINA, JOHN also considered renting to be a normal tenure mode for his current age, illustrated in the quotation below.

'I think it's kind of the expected norm now, I don't think there any, sort of view that there's anything, I think that's its totally accepted up until a certain age it's quite a normal thing' JOHN.

The age related normalcy of renting and/or owning is further demonstrated in the literature. In Knight's (2005) analysis of tenure prejudice, age was found to be a key factor mediating the relationship between tenure and expectation. In Knight's (2005) study of young adults aged 20-30, many regarded renting as normal and did not regard themselves as occupying an abnormal

position in society. However, once they reached 30, their opinion on the normalcy of renting changed, with Knight (2005: 9) suggesting that, 'Respondents in this study near the age of 30 were aware that their continuing to rent from a private landlord marks them as atypical'. In the following extract from SIMONE, she describes how the normalcy of renting and home ownership appears to be age-dependent and how renting into an older age can possibly manifest as 'atypical'.

'I definitely don't want to be renting forever, I do want to buy eventually, not sure when cause that just depends on things you know but I think that I don't wanna be one of those people that's still renting when they're older...like mid-thirties cause it just feels like you really should have got your act together by then. When I was younger I just assumed everyone older, well, adult, owned their own house so I was sort of shocked when I learned that some people still don't!' SIMONE.

In addition to Knight (2005) and this study's findings, the relationship between tenure and age is demonstrated in the English Housing Survey ONS (2016: 2) that states: 'Younger people (aged 25-34) are more likely to rent privately than to be buying with a mortgage', going on to comment that,

'Over the last 10 years there has been a significant increase in the proportion of younger households in the private rented sector. In 2004-05, 24% of those aged 25-34 lived in the private sector. By 2014-15 this had increased to 46%. Over the same period, the proportion of 25-34 year olds buying with a mortgage decreased from 54% to 34%. *In other*

words, younger households aged 25-34 are more likely to be renting privately than buying their own home [author added emphasis]’.

The negative connotations of renting espoused by the interviewees in this study were, for the most part, articulated in a future tense. Renting was seen to symbolise a negative identity only when, or if, the interviewees would still be renting in the future, at an age they deemed inappropriate for the tenure. By contrast, home ownership was regarded as suitable to an older age category and as such it became bound with positive meanings contextualised within the parameters of a future self.

6.3 Negative Connotations of Renting – Future Self & Positive Connotations of Home Ownership – Future Self

The first section in this chapter sketched the interviewees’ perceptions of renting and discussed how these related to their sense of identity and current self. By internalising the positive connotations of renting the interviewees constructed a positive sense of self which manifested as lifestyle categories relating to the flexibility to move, reduced responsibility and economic freedom. In counterpoint to these, the interviewees fashioned images of negative future selves thought to characterise home owners. These negative articulations of home owners were grouped together in the lifestyle themes of being tied down, an increased responsibility and enforced economisation. This section outlines the oppositional meanings of renting and homeownership from section 6.1. The negative connotations of renting, and positive connotations of home ownership, and their attendant identities are the subject of this section.

6.3.1 Lack of Autonomy/Poor Finances vs. Emancipation/Complete Person – Identity

Themes: ‘Immature Adult’ vs. ‘Accomplished Adult’

Homeownership meaning: **Emancipation/Complete Person** - Related Identity: ‘Accomplished Adult’

Renting Meaning: **Lack of Autonomy/Poor Finances** – Related Identity: ‘Immature Adult’

As discussed in the previous section, many of the interviewees considered renting to be a normal tenure choice for their ages. The positive associations of renting were suggested to reflect their ideal choice of lifestyles, providing them with the necessary freedoms to enact their preferred desires and pursuits. However, throughout the interview data they also articulated negative aspects of renting which have the potential to characterise undesired (Banister and Hogg, 2004) future versions of their identities. These identities are to be avoided as they are, in effect, discreditable (Goffman, 1963). One such identity, captured and presented here in the identity theme, ‘Immature Adult’, represented a type of self the interviewees wished not to become. The ‘Immature Adult’ stands in contrast to the ‘Accomplished Adult’, the ideal future self (Markus and Nurius, 1966) the interviewees desired to become.

There were several recurrent trends in the interview data that constitute the identity theme of the ‘Immature Adult’. One of which allied renting with a lack of autonomy or independence to do as one pleases in the property, and the nature of the landlord/tenant relationship. By contrast, home ownership was thought to be emancipatory in the sense that owners could do as they pleased with their homes. The dynamic of the tenant/landlord relationship was often described as paternalistic, suggesting that the relationship implicitly constitutes renters as immature. The following extract from LINDSAY illustrates this point.

'It's even little things like putting pictures on walls, you know they say oh if you put a nail in the wall you're going to lose your deposit and it makes you scared then and you know we've been in the same place for 2 years and we've got 1 picture up and even then you think oh are we going to get into trouble for that, you have to ask for permission to do the smallest of things, so I don't know its maybe sort of a bit disempowering' LINDASY.

LINDASY'S, account was a typical scenario found in the interview data. It appears to mirror research carried out by Shelter (2005: 43) that explored people's rental experiences. They cite one renter who said, 'If you're renting you're restricted, especially if you're renting privately. My daughter is renting privately and she's not even allowed to put pictures on the walls'. The following extract from LAURA vividly illustrates the frustrating nature of the tenant/landlord relationship.

'I've just moved into a property where we have inspections every 3 months and that gives you the feeling that your renting, that actually you're borrowing someone else's house, you can't be trusted. It makes you feel as though you can't be trusted because you need to be checked upon, that you're in someone else's house, it's like being in a hotel, or asking permission if you can put a nail in the wall, can I do this can I do that? LAURA.

The paternalistic nature of the tenant/landlord relationship appears to breed a sense of frustration, evidenced in the following extract from LIAM.

‘I think when you have your own house you are just able to get on with making it better, choosing what you want to do with it. The problem with living in rented accommodation is your always living kind of, in somebody else’s space, it’s not your own you can’t do what you want to do with it, you have limited scope into which you can mould that place into your own which you can do if you owned it’ LIAM.

Another trend that constitutes the ‘Immature Adult’ identity related to the management of one’s personal finances. In particular, when renting was regarded as no longer appropriate or befitting to a particular age, there was a sense that it could signify financial mismanagement. In the following quotation from NINA, she describes an older couple she knows from work who are private renters and how they are perceived by their colleagues.

‘I know a couple who don’t own a house and people think that they must waste their money and that they must need to change their lifestyle. They’re considered to be immature in the sense that they mustn’t be able manage their finances or something’ NINA.

By potentially being viewed as being unable to manage personal finances, NINA expresses a further element that contributes to the unwanted ‘Immature Adult’ identity. Home ownership was considered to indicate financial stability and soundness, as to be granted a mortgage necessarily demonstrates a certain financial pedigree, as demonstrated in the following quotation from GARETH.

‘there’s all the additional checks and difficulty of accessing mortgages so there’s always that additional fear, of oh well I need to make sure that

everything is erm spotless on my credit, I need to make sure that I have X amount of money in the bank, I haven't had an overdraft for X amount of time...you need to be in good financial health to be given a mortgage and it's a reflection on you so I want to be sure I'm good before I apply'

GARETH.

The relationship between mortgages and a person, and potentially one's identity, as expressed by GARETH, is archetypal of the way in which many of the interviewees expressed their perspectives on this issue. They considered mortgages and mortgage applications a process that tests their 'worth', so 'passing it' features as a main component in the identity of an 'Accomplished Adult'. The view of mortgages espoused by many of the interviewees in this study reflect Gurney's (1999b: 169) idea that mortgages are an, 'examination of earnings...and indebtedness [these] are routinely and 'naturally' part of the ritual of entering or moving within tenure. Mortgage applicants are 'captured' and 'fixed' in the normalizing gaze as either quality borrowers or high risk'. The prospect of achieving home ownership status, therefore, appears to confer an economic symbolic value, in that it implicitly affirms one's pecuniary credentials; this seemed to be regarded as an important element in the 'Accomplished Adult' identity.

The tenant/landlord relationship was begrudgingly accepted by many of the interviewees as part of the 'deal' with renting; it was in some respects to be expected and as such could be tolerated. It would, however, become more of an issue if the interviewees were older and still renting. The 'Immature Adult' therefore, represents an identity to be avoided in the future; its counterpart, the identity to aspire to, is the 'Accomplished Adult'. This identity embodies the future selves many of the interviewees would like to become. One feature of the 'Accomplished Adult' is the characterisation of home owners as those who have successfully transitioned into adulthood, and become a 'complete person'. For many of the interviewees, home ownership appears to signify a

key milestone in life. In the extract from LIAM below he discusses some of the reasons why he wants to become a home owner in the future.

‘I suppose it’s just, it’s also, you have a certain, there is some natural progression in this as well, it comes to a certain point in your life when you don’t want to be renting any more you want to feel as though you are moving forward and for me part of that is getting your own home. I think most people would define as buying your own house as one of the major steps in your life, graduating university, getting your first serious job and getting married and having children and buying your home, these are all steps, and that is one of the steps’ LIAM.

The significance of home ownership to a full sense of adulthood was a prominent feature in many of the interviews. In the next extract, taken from STEVE, he likens home ownership with ‘growing up’ suggesting that it is affiliated with age.

‘I think it’s, it becomes increasingly common after a certain age that people say they want to buy a house and, or if you’re married and have kids, or even if you’re not and you’re just old enough, then that’s sort of seen as the next step in growing up’ STEVE.

A further example of the relationship between adulthood and home ownership is provided in this extract from JOHN.

‘I think it [home ownership] would just mean that I was growing, settling down, becoming more of a solid citizen, more established’ JOHN.

The 'Accomplished Adult' identity represents a type of future self the interviewees would like to become, and it was often articulated in a discourse of 'growing up' or 'becoming an adult'. Home ownership was described as a signifier of adulthood and similarly compared to other landmarks such as marriage or raising a family.

Another linkage between home ownership and the 'Accomplished Adult' identity manifested through the concept of stability. When viewed in a positive light, the symbols of permanence and continuity were perceived as enriching attributes; attributes that appear to constitute the 'Accomplished Adult'. The sense that the stability of home ownership forms a primary part of the 'Accomplished Adult' can be construed as relating to a desire to achieve a stable sense of self. The following extracts from SARAH and FIONA illustrate the common opinion many of the interviewees expressed in this study, namely, that the prospect of home ownership is vital to a stable sense of self.

'I think if I never owned my own house I'd feel a bit disappointed really, I've never really considered that I wouldn't. To me owning your own home is important for your security, you know, not just money wise but knowing you can stay where you are, you're just more settled when you own your home and you know that your landlord won't kick you out or increase your rent...Yeah for me it's security and longevity' SARAH.

'Once you've bought your own place I think you'd definitely feel more assured and settled, and I think that's something really important in life, to know that your secure and stable and that the rug won't be pulled out from under your feet' FIONA.

As part of the 'Accomplished Adult' identity, home ownership, it seems, endows a sense of security, stability and continuity. These qualities, when projected into the future, appear fundamental to the attainment of a coherent, ideal future self. The following quotation, again from SARAH, provides an apt illustration of the connection between the stability of home ownership and an ideal, coherent future self.

'I think because I've always thought I will buy to think that I might not, or could not, then that's a bit wired, I've just always seen myself as someone who will. Maybe it's just me but I don't know but it's just, it's just quite important that I do buy my own house, I'd sort of feel incomplete if I didn't, that might sound strange' SARAH.

One explanation for SARAH'S ardent enthusiasm for home ownership, and the ostensible connection between that and her sense of self might be her inculcation to home ownership as a 'norm' from her upbringing. Like many of the interviewees who were raised in a house that was owned by their parents/guardians, they assert that they have mostly envisioned themselves owning in the future, and when they consider that they might not, it negatively affects the way they view their self. The next quotation, again from SARAH, expresses how, because of her upbringing, she values the stabilising qualities of home ownership.

'I guess I've always considered home ownership as a normal thing, I've never really thought that I wouldn't own a house...like I grew up in a house my parents owned, and I had a good childhood, very happy and what not, so I just, I suppose associate it with a happy family. So that's only what I've known...I've never even considered that I wouldn't one day buy my own house, to me it's the done thing' SARAH.

It could also be contended SARAH'S expression that, 'it's the done thing' (home ownership) further suggests that she understands home ownership as a traditional entity, since the expression seems to serve, justify or legitimate her thought process. Reflecting on the earlier discussion on what a tradition actually is in chapter one, Thompson (1993: 92) observed that tradition can be thought of as, 'sets of assumptions, forms of belief and patterns of action handed down from the past [which] can serve as a guide for actions and beliefs in the present'. The notion that home ownership is a tradition, and that this tradition can be important to identity, is discussed in the following paragraphs.

The 'Accomplished Adult' identity, at least partially founded on home ownership, seems to offer a coherent identity schema that comprises attributes, aspects or features perceived to constitute a normal successful adult existence. For instance, in the earlier extract, LIAM implies home ownership can signify 'natural' qualities assumed to principally represent or reflect an ordinary, desirable life-trajectory. These interpretations of home ownership indicate that it is perceived as the established or orthodox accompaniment to a natural and successful development towards adulthood. Home ownership therefore seems to offer a grounded route map towards a coveted sense of an ideal future self. Interestingly, this notion of home ownership seems to reflect Thompson's (1996) assertion that traditions contain a hermeneutic element, stating that, 'One way of understanding tradition is to view it as a set of background assumptions that are taken for granted by individuals to conduct their daily lives...tradition is an interpretive scheme, a framework for understanding the world'. Thus, there are parallels between Thompson's (1996) hermeneutic aspect of tradition and home ownership in the sense that home ownership can signify a taken for granted assumption that it structures – or provides a framework for – normal life trajectories. In terms of adulthood, the interviewees in this study appear to unquestioningly accept that home ownership is naturally integral to achieving a fully rounded sense of adulthood.

Furthermore, when the interviewees generally articulated their desire to become home owners and reflected on the tenure's positive connotations they did so in ways that were reflective of Thompson's (1996) normative aspects of tradition. Thompson (1996) posits that tradition's normative elements can be distinguished in two ways: routinized and traditionally grounded. The routinized aspects of a tradition, Thompson (1996: 92) stresses, 'are done as a matter of routine, with relatively little reflection on why they are being done in that way'. The parallels between the interviewees' articulations as to why they desire home ownership, and the routinized element of tradition were a consistent and regular feature of the data transcripts. When the interviewees responded to the question, why do they want to buy a house, or what is it specifically that motivates this aspiration, many responses suggested that it was simply one of life's unreflective objectives. The following extracts from CHRIS and SIMON reflect the typical responses to this enquiry from many of the interviewees.

'It's not something I've thought about that much really [why he wants to own a house]; it's just the done thing isn't it. My friends bought a house last year and I didn't ask them why, that would just be crazy! It's what people do...you don't ask people why they get married or why they have a family, people just do it don't they?' CHRIS.

I don't think people actually think about it in the sense that that it's a decision sort of thing, it's not like weighing up options and deliberating or whatever, it's just, you know normal really' SIMON.

The above quotations illustrate that home ownership, is, arguably, an unreflective goal. The desire to achieve home ownership was rarely, if at all, articulated in a systematic, critical or reflective fashion beyond stating that it was probably more financially beneficial in the long-run.

In addition to home ownership reflecting the routinized aspect of tradition, home ownership also seems to echo Thompson's (1996) second element. The second aspect of tradition's normativity, according to Thompson (1996: 92), suggests that actions, practices or beliefs, 'can be *traditionally grounded* [italicised in original], that is, grounded or justified by reference to tradition. This is a stronger sense of normativity precisely because the grounds for action are made explicit and raised to the level of self-reflective justification'. In this sense of normativity, tradition can be used to defend or rationalise one's actions. The following extracts from CHRIS and JANE provide two illustrative examples of the ways many interviewees referenced their desire to become a home owners by alluding to others' actions.

'Like I've mentioned before, I think it's just what people do, it's what people have always done, it might not be the same everywhere but definitely here [in the UK] it's a home owning country, my parents own, my nan and grandad own, all of my friends families, so it's just quite natural' CHRIS.

'I haven't really thought about it too much [why she wants to own] but it just seems the right thing to do, most people want to own their own home, I don't know anyone who actually says they only ever want to rent...it's just what people have always done' JANE.

As the above quotations suggest, the desire to become a home owner was commonly justified by couching it in collective terms, that is, by understanding it as a widespread practice undertaken by society. It could, therefore, be suggested that Thompson's (1996) routinized and grounded elements of tradition appear to manifest in the interviewees' home ownership desire reasoning.

If it can be theorised that home ownership is representative of a tradition (Saunders, 1990; Colic-Peisker and Johnson, 2012) then postmodern conceptions of identity (Giddens, 1991; Beck, 1995, Bauman, 2005), which argue that consumers are no longer beholden to such traditional frameworks to construct their identities, appear problematic as it seems that home ownership is viewed as an aspirational goal that supports a coherent sense of future self; a future self that is in some manner tied to tradition.

For SARAH, and many other interviewees, the normality of home ownership, instilled in them from growing up in house that was owned, seems to have a bearing on their desire to become a home owner themselves. Furthermore, the interviewees in this study, by generally espousing a wish to become a home owner in the future to achieve a complete sense of adult-self, seems to correspond with Ahuvia's (2005: 161) assertion that consumers' seek a coherent sense of self despite the, 'postmodern claims that consumers have multiple fragmented selves – and like it'. Furthermore, Ahuvia (2005: 162) comments that whilst 'Contemporary conditions do make the establishment of a coherent sense of self difficult...this is seen as a challenge to be overcome rather than as the liberation from an oppressive ideal of a unified self'. In the context of home ownership it seems that there exists a desire to construct a coherent sense of future self, one that symbolises a successful or accomplished adult identity. This desire resonates with Ahuvia's (2005) remark that the goal of the unified self remains sought after, and has not been replaced by liberatory postmodernism (Friat and Venkatesh, 1995) wherein a unified sense of self is no longer mandatory.

The 'Accomplished Adult' identity can be described as a future sense of self that is coherent and consistent. In this study many of the interviewees articulated their future selves not in a fragmented or disjointed fashion, but, rather, as steady, dependable entities. This notion of the future self seems to accord with Chugani et al.'s (2015: 565) remark that, 'Individuals have a need for coherence, meaning and control' and Heine et al.'s (2006: 90) assertion that, 'People seek

coherent relations...within themselves, and between themselves and the external world'. The undesired 'Immature Adult' identity is a future sense of self that seems bound with conceptions of failure, as it signifies personal failings or shortcomings embodied by a failure to become a home owner.

6.3.2 Lack of Ambition vs. Achiever – Identity Themes: Social Slider vs. Social Climber

Homeownership meaning: **Achiever** - Related Identity: 'Social Climber'

Renting Meaning: **Lack of Ambition** – Related Identity: 'Social Slider'

The previous section detailed how home ownership can potentially contribute to a more complete, coherent future sense of self, and how a potential failure to become a home owner might destabilise the future self. The meanings and related identities presented in this section lend further support to this finding. As well as renting potentially signifying a lack of autonomy and poor financial management, many of the interviewees in this study perceived renting into one's mid-thirties as portending towards an expression of a lack of ambition. In contrast to this, home ownership was seen to represent aspiration, achievement and success – expressions accordant with much of the literature on home ownership (Colic-Peisker and Johnson, 2012; Gurney, 1999a; 1999b; Ronald, 2006). One potential manifestation of success was that home ownership was seen to imply upward social mobility. Home ownership was regarded as a symbol of achievement that can engender social mobility. Social mobility was construed in terms akin to both social class and/or social approval, therefore this general finding is captured and presented here as the 'Social Climber' identity. This diverges from the potential negative identity imparted by renting into one's mid-thirties, illustrated here as the 'Social Slider' identity.

The following extract from LIAM succinctly conveys the notion that the interviewees linked home ownership with social mobility. Furthermore, it demonstrates the salience of home ownership to the sense of self, in that LIAM describes home ownership as intrinsically connected to one's 'self-worth'.

'I don't think you can consider yourself to be of a higher social standing if you don't own, it's one of those crucial factors, your own self-worth is tied into where you live, and how you live, and if you don't even own your own home then how can you possibly have a high perception of you are? So for me I suppose owning my own home would definitely make me feel as though I was moving up the social ladder' LIAM.

Home ownership also appears to be linked to self-esteem, in that LIAM questions how is it possible to have a, 'high perception of who you are' without owning your own home. The notion that home ownership can enable one to 'move up the social ladder' was a common feature throughout much of the interview data. Broadly speaking, the concept of the 'social ladder' was enunciated in two distinct forms. On the one hand, home ownership was seen as a symbolic marker of social class, and on the other, as representing more ambiguous distinctions, such social respect, social esteem and even admiration; this perception of home ownership appears to echo Colic-Peisker and Johnson's (2010: 740) conclusion that, 'homeownership symbolizes...social respectability'. The next quote from ARUN demonstrates the latter expression of social mobility. In this extract, ARUN explains what his anticipated reaction would be from his work colleagues if he were to become a home owner.

'I think the mere fact that you have settled down, and also if you were to buy a better house I think their respect for you would go up, so yes they

would definitely feel as though you were of a slightly higher social standing. If I suddenly go into work tomorrow and say I have bought a detached house people will think, you know, he is obviously moving forward' ARUN.

Although articulations of 'moving up the social ladder' were sometimes bound in terminology that referred to garnering social respect and esteem, they were also articulated as a traditional class signifier. In the extracts from RICK and ROBIN below, they convey another common expression found in much of the data: that home ownership can potentially elevate one's social class position.

'OK, yeah I mean obviously if you fully own it or aspire to fully own it then eventually if you succeed in owning your own property then that would lead then to the moving away from being firmly working class and moving up the social ladder' RICK.

'the possibility of getting on the property ladder in 5 years is a good possibility to be honest, so I would say that might make my standing higher in that [class] regard really; I believe yeah, that's one way to move forward as a person, not the sole way to move forward as a person but certainly it's an aspect' ROBIN.

For RICK and ROBIN and many other interviewees, achieving home ownership had the potential to raise their perception of their social class. When describing how home ownership might advance one's social class position, RICK described his himself as currently working class, therefore, for RICK, home ownership seems to be an aspirational tenure as it could potentially lift him from his

current position. The next extract from LUCY lends further support to the belief that home ownership is associated with a higher social class position.

‘I think that buying, or having a mortgage is more of a erm, it sort of depends on where you are, but in general I do think it’s a goal or target, and that when you get it, that, your class position is improved if you’re a home owner’ LUCY.

It may be subsequently argued, therefore, that the belief that home ownership can foster a sense of aspiration reflects the JRF’S (2003: IV) research, which, to recapitulate states: ‘In many minds the tenure remains associated with investment and accumulation, and, for these and other reasons, home ownership is still most people’s aspiration’. Furthermore, the sense that home ownership can engender social class mobility reflects Hamnett’s (1995: 259) suggestion that, ‘Home-ownership has been *seen* [author added emphasis] as a key element of middle-class life in Britain for many years’. Although the interviewees in this study do indicate that home ownership has the potential to improve their social class position, the housing literature suggests home ownership has little salience to the absolute determination of one’s class position as, ‘While owner occupation in general, and mortgagors in particular, remain heavily characterised as middle class, home ownership has, in reality, become far more diverse, and arguably now constitutes the most diverse tenure in Britain’ (JRF, 2003: 1). Indeed, home ownership is no longer the absolute preserve of the middle classes, as, ‘the diffusion of home-ownership down the social hierarchy has meant that home-ownership is no longer class specific’ (Hamnett, 1995: 272). However, the relationship drawn between home ownership and social class by the interviewees in this study is understandable when the importance of home ownership to social class and identity is construed as more symbolic in nature, as ‘home-ownership may play an important role in the cultural basis of class formation’ (Hamnett: 1995: 272).

The importance of home ownership to the interviewees' future, desirable, social class identities seems slightly at odds with Bauman's liquid modernity thesis which suggests that traditional class structures are eroding to the point that class, 'clouds rather than clarifies vision' (Bauman, 1962: 193). Instead of class divisions, Bauman (2007) posits that there are only two social conditions: freedom and un-freedom, and that, 'the two actual, feared and desired social conditions of freedom and un-freedom are not class ascribed' (Atkinson, 2007a: 7). Furthermore, in accordance with Bauman, Beck (2000) ruthlessly dismissed social class as a stratifying category, declaring social class a 'zombie category'. Atkinson (2007a: 6) argues that the 'logical result' of Bauman's and Beck's cultural analysis is that, 'class divisions are cancelled'. However, the interviewees in this study drew a linkage between one's social class position and home ownership. The achievement of home ownership appears to have the potential to confer a higher social class position which suggests that, at least on some level, social class remains an important arbiter of one's sense of self and has not been completely displaced by Bauman's duality of freedom and un-freedom.

Nevertheless, it is possible to argue that Bauman's (2007) binary stratification is still relevant to home ownership and social mobility. If, as Bauman suggests, freedom in liquid society equates to having choice and power to participate in the market, to consume what is necessary for a 'successful' life, and un-freedom is characterised as limited participation and reduced choice, then to be permanently excluded from home ownership might constitute a type of 'un-freedom'. In this sense, renting might be construed as 'un-freedom', and home ownership as 'freedom'. This does, however, present a paradox in that the interviewees in this study exalted their current rental status because it facilitated lifestyles congruent with the liquid modernity thesis, yet if home ownership is deemed essential to a 'successful' life, and is a market required to be 'participated in', then it is equally as necessary to 'freedom' just as much as the lifestyles of renting are to successful lives in 'liquid modernity'. Surely, it seems, home ownership cannot be both an obstacle to liquid lifestyles and a facilitator of liquid freedom? One possible explanation

for the seeming contradiction is the relationship between age and tenure. It is theoretically possible for younger renters to enjoy the flexibility of renting and the associated lifestyles without suffering a sense of market exclusion or 'un-freedom' because the importance of home ownership to class and status might only become salient with older age categories. This implies that Bauman's binary stratification requires some nuancing to account for important variables and is not, therefore, a suitable schema to apply across all situations.

Atkinson (2007a: 6-9) is highly critical of Bauman's (2007) portrayal of 'freedom' and 'un-freedom', declaring that there is a, 'contradiction on the characterisation of *freedom* [italicised in original] in liquid modern societies', going on to argue that: 'Bauman...seems to utterly contradict this conception of freedom when he goes on to contend...that, in fact, the freedom on offer in liquid modern consumer society is a *false* [italicised in original] freedom; that the new form of 'privatised individuality' so prevalent today means *unfreedom* [italicised in original]'. Atkinson (2007) argues that Bauman's assertion that social class is no longer a relevant construct, and that instead society is stratified along the lines of 'freedom' and 'un-freedom', is a spurious declaration. For Bauman (2007) the conditions of 'freedom' and 'un-freedom' signify one's ability to participate in the consumer society. Individuals fully participating have 'freedom'; those who do not are characterised by 'un-freedom'. However, for Atkinson (2007), Bauman (2007) overlooks the fact that people's relative abilities to participate in the market are structured by structural inequalities, one of which is social class. It does appear that Bauman's binary stratification of 'freedom' and 'un-freedom' potentially miss the nuances and complexities of social life. For the interviewees in this study, home ownership was closely linked to ideas redolent of social class, and for these interviewees at least, social class is a relatively salient construct.

6.3.3 Not Meeting Expectations vs. Hard Worker - Identity Themes: 'Underachiever' vs. 'Assiduous Adult'

Homeownership meaning: **Hard Worker** - Related Identity: 'Assiduous Adult'

Renting Meaning: **Not Meeting Expectations** – Related Identity: 'Underachiever'

In addition to the meanings of home ownership outlined previously, a further common connotation expressed by the interviewees in this study referred to the notion of hard work. Home ownership was seen to represent the culmination of effort, the 'fruits of labour'. This meaning has been captured and is presented here as the desired future 'Assiduous Adult' identity. In contrast, the prospect of continued renting would eventually engender a sense of unmet expectations, characterised by the undesirable 'Underachiever' identity.

Many of the interviewees suggested that should they still be renting at an age they deem renting as no longer appropriate, they would consider themselves to have not met their home ownership expectations. This was a prominent trend amongst the interviewees from familial home ownership backgrounds. For these interviewees, their cultural upbringing seems to have instilled in them the belief that home ownership is the 'norm'. The following extract from AMY illustrates this conviction.

'so we've always had a home that's owned by my parents, it's always been semi-detached houses as far as I can remember... we had a house which they owned, more than one, not more than one at any one time, but obviously they managed to move and purchase new houses so for me the thought of renting a house never really entered the picture, I

thought I'd be just like my parents and that I'd always own my own home that's just how I see ordinary life' AMY.

For AMY and other interviewees of home owning parents, owning their own home is seen as a normal expectation, something which they have always intended to do in the future. All of the interviewees seemed to suggest that they would want to become a home owner at some point in the future. The prospect of failing to become a home owner, therefore, has the potential to reflect a sense of underachievement in that it might come to represent a failure to meet an expectation. The 'Underachiever' identity is, then, a negative future sense of self that needs to be avoided. A concern that troubled many of the interviewees was that this 'failure' could be misinterpreted or misconstrued as a personal failing. The following extract from SALLY demonstrates this point.

'I don't want to still be renting in the next say 5 years or so because it just looks like you haven't got yourself together, sorted out you know, it's obviously not going to be easy but people manage it so it's not impossible, and I don't want it to reflect badly on me as someone who couldn't save or whatever' SALLY.

The sense that a prolonged spell of renting might be construed as a personal failing ties into the negative meaning of renting, represented here as the 'Underachiever' identity. This stands in contrast to the positive meaning of home ownership as representing hard work, characterised and presented here as the 'Assiduous Adult'. The 'Assiduous Adult' identity represents the belief that many interviewees suggested that home ownership is a symbol of hard work, saving, and careful planning. The following quotation from DAVID illustrates this conviction.

'I think it's a [home ownership] symbol that you can, you know, cause houses are quite expensive and you know if you can afford to buy a house or afford to mortgage out a house then you've done quite well and it's good to erm, show that you can do this, and you've, I think people who own houses are quite successful...It symbolises, you know, someone who, well, I don't know who, someone can be given a house you know, it can be passed down it can be you know for whatever reason but if you've worked for that if you've bought it with your money then it's great because it's symbolises hard work' DAVID.

The notion that home ownership can symbolise hard work was common perception held by many of the interviewees in this study. A corollary of this was that fact that indefinite renting was perceived to signify or represent a sense of underachievement. The negative identities associated with not becoming a home owner embody possible, undesirable future selves to be avoided.

6.3.4 Summary: Negative Connotations of Renting & Positive Connotations of Home Ownership

This section has provided an account of the interviewees' negative connotations of renting and positive connotations of home ownership. Although many of the interviewees in this study expressed that they were content with their current rental status, they suggested that at some point in the future they would feel less comfortable as renters. The salience of age to tenure, as detailed in section 6.2, observed that whilst renting is perceived to be appropriate for many 16-30 year olds, it becomes less tenable and acceptable as they get older. Therefore, the positive meanings and associations of home ownership illustrated in this section refer more to the

interviewees' ideal future conceptions of their selves. These identities have been presented as the 'Accomplished Adult', 'Social Climber' and the 'Assiduous Adult'.

The meanings and associated lifestyles with renting to the interviewees' current selves appear more congruent with Bauman's conception of the 'successful' liquid citizen in his liquid modernity thesis than do the positive identities associated with home ownership. However, when the interviewees in this study reflected on their future selves, their desirable or ought selves, they appeared to suggest a desire for a type of self that draws from notions of security, stability, adulthood and maturity; attributes, arguably, more akin to an understanding of identity in its 'modern' or traditional guise (Heelas, et al. 1996; Thompson, 1996; West-Newman and Sullivan, 2013). Therefore, it has been suggested that the interviewees' current rental status, and their attendant meanings and identities, seem more congruent with Bauman's liquid modernity thesis than do the positive meanings of home ownership. However, as the interviewees nonetheless seem to aspire towards home ownership and its concomitant 'traditional' identity aspects, it could be suggested that the ingredients for a 'successful' 'liquid' life, or complete/coherent identity in the 'liquid world', change as people become older. What might be conducive to a 'successful' life at one age might not necessarily be so for another. This raises an important question for Bauman's 'liquid thesis'. 'Liquidity', Bauman argues, represents speed, change and flexibility, yet home ownership is precisely the invert of these aspects, yet they appear important to the formation of coherent future selves. Therefore, is Bauman's 'liquid modernity' thesis only relevant in particular situations, contexts and within defined age cohorts, or can it be universally applied? Whilst this thesis does not assert to comprehensively answer this question it seems that, in the context of this study at least, it appears that Bauman's 'liquid thesis' loses some of efficacy if applied universally.

The second objective in this thesis sought to understand and explore how the possibility of non-home ownership might affect identity and the self. The positive meanings of home ownership, as

outlined in this section, represent ideal future selves many interviewees would like to become. The prospect of non-home ownership, however, seems to threaten the possibility of becoming these identities. Furthermore, a theme to emerge from the data suggests that prolonged or indefinite renting can potentially lead to renters' acquiring a stigmatised identity, such as the 'Immature Adult', 'Social Slider' or the 'Underachiever'. Remaining in rented accommodation past a certain age, and failing to become a home owner, therefore, represent the theoretical concept of being on a stigma trajectory.

6.4 Threatened Identities: The Stigma Trajectory

This research sought to explore the meanings of renting and home ownership and relate these meanings to identity. Additionally, it also sought to understand what the potential prospect of not becoming a home owner can do to one's sense of self. The previous section delineated three main 'discreditable' (Goffman, 1963) identities associated with the prospect of not achieving home ownership: 'Immature Adult', 'Social Slider' and 'Underachiever'. These identities represent prospective undesirable future selves; they are, in effect, identities perceived to be blemished, flawed or tarnished. The prospect of an undesirable future self had interesting implications for the way in which the interviewees in this study negotiated and articulated their current and future senses of identity.

This research found that the flawed identities of the 'Immature Adult', 'Social Slider' and 'Underachiever' were construed as stigmatised identities, especially so when compared to the more desirable identities, 'Accomplished Adult', 'Social Climber' and 'Assiduous Adult'. The flawed identities, although not currently embodying or representing the interviewees, were suggested to befall them if they are to fail to become home owners. The idea of these identities 'awaiting' the interviewees informed and generated the theme of the stigma trajectory. The

stigma trajectory theme captures the essence of what a perceived lack of home ownership can potentially do to one's sense of self.

6.5 Managing Discreditable Identities

The prospect of an undesirable future self was found to be managed in different ways by the interviewees in this study that parallel, or bear some similarities, to the identity management and compensatory consumption literature referred to earlier in this thesis. The potential threat of the stigmatised identities induced a sense of identity aversion, wherein the interviewees sought to distance themselves from the possibility of becoming a self they wished not to become. Broadly speaking, three main aversion strategies were articulated by the interviewees that sought to distance themselves from the stigmatised identities. These strategies relate to 1) tackling the root cause of the identity threat; 2) indirectly compensating for a specific threatened identity by restoring or bolstering alternate unthreatened identities, and 3) directly addressing or compensating for the specific identity under threat by consuming or expressing a preference for consumption directly related to the threatened identity.

The first strategy suggests the most obvious or logical way to avoid an undesirable future identity is to become a home owner and thus negate or nullify the prospect of becoming one of, or all, of the undesirable future selves associated with non-home ownership; in effect to *directly* address the root cause of the identity threat (Rucker and Galinsky, 2012). The interviewees' in this study that expressed serious plans to become home owners, and who have appropriate strategic plans to achieve this, are potentially best placed to admonish themselves from the possibility of becoming an undesired future self. However, for this to occur, it appears they have to temporarily exchange desirable/ideal current selves for undesirable current selves in order to become their desired future selves. For the interviewees expediently pursuing the goal of home ownership their transformation from their ideal current self to an undesired current self has

profound implications to their lifestyles and subsequent consumption behaviours. This strategy is discussed below in section 6.5.1.

Not all of the interviewees in this study, however, held realistic expectations that they would become home owners in the not too distant future. For these interviewees, the prospect of the stigmatised identities befalling them was perhaps a greater concern than for those who did realistically expect to become home owners. One particular way which this manifested in the data became apparent in their articulations of their interests and consumption experiences which tended to stress or place an emphasis on their redeeming identity-related qualities. By drawing on consumption and consumption experiences as a pool of identity-affirmation resources, these interviewees demonstrated identity –management strategies similar to compensatory consumption that can be used to defend against stigmatised identities. These strategies are discussed in sections 6.5.2 and 6.5.3 and their accompanying sub-sections.

6.5.1 Aspiring Towards Home Ownership: Exchanging Selves

When faced with an identity threat individuals can, according to the literature (Geo et al. 2009; Rucker and Galinsky, 2012), either attempt to expunge the threat at source or engage in a compensatory consumption practice or behaviour that indirectly tackles or confronts the perceived threat. Most work on compensatory consumption has explored how individuals indirectly address identity threats; this has been to the neglect of a focus on how individuals tackle the root causes of identity threats (Rucker and Galinsky, 2006; 2012). The unique context of the interplay between non-home ownership and rental stigma in this study offers an insight into the way individuals can address the root cause of future identity threats by managing their current identities.

The relationship between becoming a home owner to one's sense of self, moreover, to the formation of an overall ideal and coherent sense of global self, was a common trend in the interview data. Although many interviewees suggested that their current rental status provided positive affirmations of their current self, the majority nevertheless expressed a wish to become a home owner in the future as remaining in rented accommodation for too long potentially poses existential identity threats. For the interviewees expecting to become home owners in the near future the likelihood of becoming an undesirable future identity was minimal because they considered the positive meanings of home ownership would be conferred on them while simultaneously disassociating themselves from the negative connotations of renting. However, in order to become home owners –to save the required sum of money for a deposit - it appears they have to relinquish some aspects of their current identities in order to achieve their desired future self. In this sense, it seems one route to home ownership – and to a desired future self - is to perform an identity trade-off. The positive connotations of renting, embodied as the 'Desire Seeker' identity, are either curtailed or surrendered to pursue the goal of home ownership to eventually procure the positive identity attributes afforded by it. The following extract from NINA shows how the positive 'Desire Seeker' identity, concomitant with renting, is necessarily supplanted by the undesirable 'Frugal Spender' identity in order for her to be able to save for a deposit.

'we've recently decided to open one of those government ISAs to try and enable us to save the money needed for a deposit, but it's not easy to save £500 every month, even between two of us so we have to cut back on anything we don't absolutely need so anything that, that is a luxury really. So we can't lease a new car or anything like that like our friends can or even go on holiday...To save that much you just have to really be careful about what you spend, little things like taking lunch to

work, not eating out and having to give up holidays for a couple of years'

NINA.

For NINA and her partner to become home owners it seems they must actively change their lifestyles and rein in their spending to save the money necessary for their housing deposit. NINA'S story echoes similar accounts found in secondary literature sources. For instance, in the BBC'S (2017) case study, 'How to own a home by the age of 25', one couple explained that they managed to buy a home through their frugal spending measures, stating that they: 'only spend about £30 a week on food. We check most receipts and look for the best deals, so that is more thrifty than most people'. Another couple from the same case study (BBC, 2017) commented that they were only able to afford a house by changing their lifestyle; they note that, 'There was a lot of budgeting. I literally know where every penny goes. I had to drill it into Laura a little bit, but she got used to it after a while. Like her make-up – she had to go for a cheaper brand'. NINA'S extract and the views of those in the BBC'S (2017) case study suggest that, for many people, making the financial commitment to save towards a house compels them to fundamentally change their lifestyles, a corollary of which appears to be a current identity exchange. The following paragraphs provide a fuller account of the identity exchanging narrative using key interview extracts that succinctly capture and convey the theme's essence, beginning with PHOEBE'S account before moving onto NATASHA'S story.

The following quotations from PHOEBE further illustrate how, in order to become a home owner, ideal current identities are substituted and exchanged for less desirable ones. In the following extracts she details how she has had to give up her desired spending self in order to be able to achieve home ownership and become her desired future self. Indefinite renting, coupled with non-home ownership, for PHOEBE, seems to represent immaturity, evidenced in the following extract.

‘Well, I’ve never really thought about it that much [never owning a house], I rent now sure but I’ve always had it in the back of my mind that I will have my own place one day...it would, it’s a bit Peter Pan you know it’s like if you never own and you’re always renting it’s like you’ve never grown up’ PHOEBE.

It appears that PHOEBE draws an association between non-home ownership and immaturity, which therefore seems to indicate that a failure to become a home owner might typecast her as the undesired ‘Immature Adult’. The following extracts demonstrate, however, that by being prepared to renounce her current desired self for an undesired current self, she is able to *directly* forestall this potential identity threat by addressing the root cause.

‘I’m really missing the fact that I can’t just spend without thinking, I used to say if I wanted to go shopping for clothes I would just buy what I liked pretty much without thinking about it, probably wasn’t the best way to shop! But now, because I’m committed to saving a certain amount every month I’ve been forced to budget which I don’t particularly like, but, it’s, certainly not natural for me to do it but I just keep telling myself in the end it will be worth it when I have [own] my place’ PHOEBE.

There is a sense in the above quotation that the conscious decision and subsequent act of purposeful saving towards a housing deposit has forced PHOEBE to substitute her favoured spending self for a more controlled prudent, frugal self. When asked how owning her own house would make her feel, PHOEBE went on to explain that:

‘Definitely more mature, more grown up! I’m actually already starting to feel a bit more, err adult as it were because I’m saving and I’ve stopped going on mad spending sprees! I certainly don’t do that

anymore... Once I made the decision to start saving my life automatically changed, but it had to really, I obviously couldn't continue shopping and spending like I was before' PHOEBE.

PHOEBE'S indication that she is somewhat content with her new, more mature, identity suggests that her pursuit of home ownership might concomitantly confer her with the 'Accomplished Adult' identity. Although PHOEBE has to relinquish her desire for carefree spending, she appears to accept this because this is the only way she will achieve her goal of home ownership.

The following paragraphs taken from NATASHA'S interview lend further support to the concept that identities can be exchanged or substituted to expedite the fulfilment of a desired future identity, and in doing so directly expunge an identity-related threat. In the extract below, NATASHA explains how, by deciding to save money towards a deposit, she and her partner have had to adjust the way they live and regulate their spending behaviour.

'We decided that we were gonna have to make some pretty big changes if we were ever gonna afford to buy a house, we've tried to save up in the past but not really gotten anywhere with it, we're both not exactly great with money...But once we settled on it it wasn't too difficult but I don't particularly like having to be so careful about money all the time...our lifestyles have changed a lot, we don't go out socialising as much, have to plan and budget our food shopping where before we'd just go to the local shop every day or order a takeaway or whatever, but now we have to sit down and plan all our food for the week' NATASHA.

The above extract from NATASHA'S interview echoes a similar sentiment espoused by PHOEBE'S, and indeed other interviewees' in this study who were exercising plans to become home owners in the near future. NATASHA'S previous carefree spending identity appears as though it required

minimal to no planning, consumption, it seems, was largely done without any methodical or systematic preparation. However, after making a resolute decision to financially plan towards home ownership her - and her partner's - whole lifestyles have shifted towards a more forward thinking, predetermined and structured existence. NATAHSA'S account of the way in which she and her partner plan their food shopping also marks a clear parallel with the 'Frugal Spender' identity. Furthermore, by expressing that she does not, 'particularly like having to be so careful about money all the time' she suggests that she does not particularly like the frugal lifestyle and its accompanying identity. Nevertheless, the following extract suggests she is content to accept this temporary identity exchange because it will ultimately facilitate and expedite her goal.

'To me it's a small price to pay [reining in spending and becoming more economical], I don't wanna still be renting in a couple of years because I feel like I need to move on from that, that stage in your life...I miss having more disposable income yeah definitely but, you know, it should be all worth it in the end, hopefully anyway!' NATASHA.

By exchanging their current identities (Desire Seeker) for the more undesirable (Frugal Spender) identity, PHOEBE and NATASHA are better positioned to pursue the long-term desirable identities associated with home ownership, such as the Accomplished Adult or the Assiduous Adult.

The notion of exchanging selves in this study reflects Karanika and Hogg's (2010) study on the interplay between desired and undesired selves that suggests individuals can enact identity compromising strategies when faced with conflicting identity choices. The choice facing some of the renters in this study between a desired current self and an undesired current self, to attain a desired future self, is redolent of Karanika and Hogg's (2010) suggestion that when individuals experience an identity conflict they can enact a compromising choice strategy that directs them to either choose between one desired self over another, or to reluctantly choose one undesired self over another undesired self. In Karanika and Hogg's (2010) study they suggest that the identity

choices individuals' make relates to their relative levels of motivation to either attain a favourable identity, or to avoid an unfavourable identity; whatever provides the biggest identity-related payoff motivates the decision. This study finds that the interviewees were prepared to compromise their preferred 'Desire Seeker' identities for the 'Frugal Spender' identity because this exchange paves the way for accomplishment of an ideal future self. Their willingness to exchange their identities is primarily driven by their desire to become home owners, but also by the benefits of the positive meanings of the home owning future identities.

In this study, the renters that plan to become home owners can be perceived as pursuing the desired meanings of home ownership but in doing so necessarily forsake their favourable, affirmative current 'Desire Seeker' identity; the pursuit of home ownership, it seems, entails temporarily adopting the undesired 'Frugal Spender' identity. Karanika and Hogg's (2010: 1096) study on identity conflicts suggests that individuals can face a decision where they have to choose between two desired identities, commenting that, 'Often respondents pursued one desired self in preference to another; that is, they pursued one desired self and abandoned or neglected an alternate desired self'. However, in this study, in order to become home owners and their desired future selves, it seems the only identity choice is between opposing current identities; therefore, their identity choices are necessarily one of a compromising nature.

The goal of an ideal future self, associated with home ownership was not, however, the only force driving identity exchanges. Because of the sense that home ownership can fulfil one's expected sense of self - possibly because home ownership has been inculcated in childhood as a 'norm' - it can be suggested that a future home owning self might also be an 'ought self'. The 'ought self', Morf and Koole (2015: 135) suggest, represents a self, or selves, we feel as though we should be: 'Our ought selves refer to those aspects we feel as though it is our duty or obligation to meet'. The following extract from AMY illustrates how the identity related attributes of home ownership can form to cohere an ought identity.

‘Yeah well, I think I mentioned, or we spoke about it earlier but I’ve never really considered that I would not own my own home, if you know what I mean, it’s just always been the expected thing, it’s sought of how I see myself in the future you know, with my own house, family and stuff, it’s how I’ve often pictured myself so I don’t mind giving up some luxuries for a while because I know it will pay off in the future’ AMY.

For AMY, and other interviewees, the home ownership aspiration appears to be more of an emotively linked expectation, rather than just a mere raw target. The notion that home ownership has always been an expectation for AMY suggests that the ‘ought self’ may indeed be a motivational factor driving home ownership aspirations. AMY’S pursuit of home ownership, like PHOEBE’S and NATASHA’S, and other interviewees, has important implications on their consumption practices and spending decisions. As illustrated in the previous quotations, the switch from carefree, ‘Desire Seeker’ identities to ‘Frugal Spenders’ entails a profound change in consumption behaviour. A further example of the way in which attainment of an ‘ought self’ can engender identity exchanges is provided in the following extract from HENRY.

‘I’ve always had this vision, this expectation of how my life would be since I was a kid, I remember thinking when I was younger, you know, what will I be doing, where will I be living when I’m older and part of that, of that sort of vision was having a family, house and car and stuff, normal things, but having my own house was part of it, so I’ve never even really thought I might not own, it’s part of the future I’ve always seen myself in’ HENRY.

HENRY’S description of his future self being intertwined with home ownership suggests that when home ownership is a deeply held expectation, it can come to form part of an ‘ought self’. In this sense, home ownership can be seen as an obligation to the self, an aspiration to be met to fulfil

one's overall sense of self. The notion that home ownership is part of a future 'ought self' identity, lends further support to the idea that it can be an integral component in an overall coherent sense of self. The motivation to pursue an 'ought self' might therefore influence the capacity and the propensity of the interviewees in this study to exchange their current identities. This concept finds some accord with Karanika and Hogg's (2010: 1099) claim that, 'a sense of obligation (or ought self) [can] often [guide] the choice between two identities'.

The theme of exchanging selves in this study pertains not only to a way to expedite becoming a home owner, but as a potential mechanism to aid the acquiescence or mitigation of new, undesirable consumption behaviours. Further, the process of identity substitution appears to smooth the path towards attaining home owner tenure status and in doing so nullifies the prospect of becoming a stigmatised identity. The only extant consumption literature to employ identity as a response to stigma is Adkins and Ozanne's (2005) study of low literature consumers. They suggest that one method of coping with stigma is through an identity exchange process whereby individuals exchange a current negative identity (associated with a stigma) to acquire a new identity that challenges the stigma. In this study, however, individuals are faced with the prospect of future stigma and therefore do not have to discard a negative current self. Rather, in this context, individuals seem to have to make the inverted choice compared to Adkin and Ozanne's (2005) participants. Instead of rejecting an undesirable current self for a desirable self, they make the seemingly counterintuitive decision to abandon desirable current selves in favour of undesirable current selves.

This section has provided an account of a strategy that, whilst expediting the attainment of home ownership, also seeks to reduce the prospect of becoming a stigmatised identity by *directly* addressing the root cause of the identity-related threat. However, a realistic prospect of becoming a home owner is not immediately available to everyone, and this was reflected in the cohort of interviewees in this study. For the interviewees that were less certain of achieving

home ownership either in the near future, or at all, more subtle expressions of stigma avoidance via identity management were in evidence. Broadly speaking, their articulations can be categorised using the compensatory consumption literature as either indirect or direct management strategies. Indirect strategies tend to be characterised by individuals bolstering or strengthening identities not under attack; direct strategies seek a form of consumption that is related to the threatened identity. The following section delineates the indirect strategy, following this the direct approach is discussed.

6.5.2 Indirectly Mitigating an Undesirable Future Self

It could be suggested that one way in which the interviewees in this study without realistic home ownership prospects mitigated the chance of becoming an undesirable, potentially stigmatised identity, was to enhance the value of unrelated, but still salient identities, to their overall sense of self (Geo et al. 2009). Indirect compensatory consumption strategies suggest that individuals can consume or express preferences for products or objects that bolster an important but unthreatened identity in order to compensate for a threatened identity (Rucker and Galinsky, 2012). This study found that the consumption of travelling, or the recalling or reminiscing of travelling experiences, can be used both indirectly and directly as a means to assuage the identity threats related to non-home ownership. An account of how travelling can be construed as a direct compensatory strategy is the subject of later sections in this chapter, the following section outlines how it can be used as an indirect strategy.

6.5.2.1 Travelling: An Indirect Strategy

Throughout sections of the interviews that related to hobbies, interests and generally important pursuits, one area of consumption that occurred regularly in the interview data as heavily

influencing positive self-perceptions was travelling. Many interviewees without firm plans to become home owners in the near future suggested that they would prefer to spend their money on travelling, rather than saving for a housing deposit. By doing this, however, they ultimately delay the prospect of achieving home ownership and potentially risk falling into a stigmatised identity. However, their experiences of travelling, or their anticipated experiences of travelling, seem to offer them a layer of protection against the stigmatised identities. By internalising the positive connotations of travelling as an enriching and rewarding – and self-bolstering – personal experience, travelling seemed to become akin to a form of status consumption (O’Cass and McEwen, 2004). Status consumption is referred to as, ‘The behavioural tendency to value status and acquire and consume products that provide status to the individual’ (O’Cass and McEwen, 2004: 34). Status consumption, it is purported, is the internalised satisfaction of imbibing status only personally perceived by the consumer (Truong et al. 2006). It is illustrated, and argued later in this section, that the experiential importance of travelling to the interviewees in this study is analogous to status consumption. Furthermore, status consumption, according to Sivanathan and Pettit (2010: 569), can insulate or defend individuals from identity threats; indeed, in their study they found that individuals exposed to high-status ‘were threatened significantly less by the negative [identity] feedback than those [not exposed to status]’. Thus, Sivanathan and Pettit (2010) suggest that status consumption can, as a form of compensatory consumption, protect an individual from an identity threat.

This thesis found that, although travelling is of course not an object in the sense of Sivanathan and Pettit’s (2010) study, it can still serve as an identity resource from which positive conceptions of the self can be extracted to affirm, re-affirm or bolster self-conceptions. This phenomenon seems to provide support to the idea that when specific identities are threatened individuals can seek to protect their overall sense of self by re-affirming unrelated but central aspects of other identities deemed important to their sense of who they are. In the following paragraphs an

account of this is provided using germane extracts from the experiences of ANTHONY and ALICIA as these interviews succinctly capture the narrative and essence of this process.

The following extracts, taken from ALICIA and ANTHONY'S interviews, provide an illustration of the way they perceive how non-home ownership can jeopardise their sense of future self.

'At some point I want my own house, I mean after a certain age renting will probably feel a bit studenty, you know it's not very grown up or mature...So yeah, erm, if I was like still renting in the next 5 years or so I'd feel like I'd gone wrong somewhere down the line and that's, I'd, feel, I'd probably have to sort it out!' ANTHONY.

'I definitely think if you're not a home owner by your mid-thirties it says something about you like in the, like that you're probably not very switched on...Having your own home is important to your self-worth, if you're forever renting then for me that's a bit of a failure, might sound harsh but it's true' ALICIA.

The discreditable identities of the 'Immature Adult', 'Social Slider' and 'Underachiever' are all, by and large, identities that the interviewees in this study would prefer not to become. However, some of the interviewees seemed to place more emphasis on avoiding one identity more than others. For instance, in the above extract from ANTHONY he comments that non-home ownership and continued renting might possibly imply a sense of immaturity; suggesting that the 'Immature Adult' identity previously illustrated in section 6.3.1 in this chapter, might be for him the most inauspicious identity. For ALICIA, non-home ownership seems to denote a sense of personal failure, and as such the flawed identity of the 'Underachiever' appears more unfavourable to her. Despite their awareness of the stigmatising properties bound with the

undesirable identities that can potentially befall them if they do not become home owners, they nonetheless expressed a desire to spend their money on travelling and consuming experiences; these were deemed more important than saving for a deposit to buy a house.

‘I do think that I should start tucking money away [to save for a deposit] but that would just leave me with not much else, and I certainly couldn’t go away if I was doing that...so that’s something I’ll worry about in the future, it’s more important now for me to see the world, get out there and go places’ ANTHONY.

‘I have to admit that at the moment I’m not that bothered about saving, I know it’s something that I should probably be doing, but I can do that later...there might only be a certain time in your life where you get to travel so that’s the priority for me right now’ ALICIA.

Despite the acknowledged prominence expressed by both ANTHONY and ALICIA of home ownership to the successful formation of their future selves, and their acknowledgment of the connection between renting and flawed identities, they appear to remain relatively unperturbed by this. One explanation for this could be that their overall sense of self is bolstered from their travelling experiences, and this therefore insulates them from future identity threats. The following quotations express and illustrate how, by recalling their experiences of travelling, they are able affirm their sense of self.

‘Last year I went around a few countries in Europe but I’m planning to go to south America either next year or the year after, it’s just so great to see and experience other places, other cultures it, it I think it makes you a more rounded person, if you have experience of other cultures you feel more educated, more complete if that makes sense’ ALICIA.

'I feel more secure in myself after I went travelling the first time, I was a bit unsure the first time I went, I didn't really know if I'd enjoy it, or maybe just not very confident. Looking back now though it was a fantastic thing to do and I'm really glad I did it, it's made me think I have a more international outlook, I'm more confident and feel better about myself' ANTHONY.

When ANTHONY and ALICIA recounted their travelling stories they did so in a way that closely intertwined their positive memories with affirmative self-perceptions. The experience of travelling, for ALICIA and ANTHONY, and other interviewees in this study who similarly reflected on positive consumption experiences, seem to embolden their sense of self and engender a sense of personal status. The following extracts from RICK and STEVE illustrate how, by travelling, one's sense of self can become elevated, and thus illustrate how travelling might therefore be construed as a form of status consumption.

'By learning about other cultures and taking in more about the world around you I feel as though I'm a better person, I feel better about myself, I don't know, more knowledgeable sort of; I feel as though I have more to offer because I've got out of this place and seen more of the world, it somehow makes me feel better about myself' RICK.

'I sometimes think of myself in a before and after type of way, before I travelled I think I was maybe more insular, not necessarily narrow-minded but not particularly outward looking, and since travelling I'm more, I feel as though I've achieved more there's this private proudness that came with achieving it, I felt quite chuffed with myself' STEVE.

These extracts from RICK and STEVE indicate that their internal, personal sense of self was enriched and augmented through their travelling experiences. The consuming and recalling of travel experiences – seen as an internal satisfaction – might therefore be suggested to resemble a form of status consumption. This particular mode of consumption, as articulated by the interviewees in this study, as bolstering one's overall sense of self, echoes Steel's (1966) account of 'fluid compensation' in the compensatory consumption literature. Steel (1966) proposed that when individuals are faced with a self-threat, they do not necessarily require a mode of consumption that directly addresses the nature of the threat. Instead, they can value different identities to protect or reaffirm their overall sense of self.

The travelling experiences of these interviewees, and others in this study, seem to empower them to construct positive conceptions of their overall self. In this sense, they appear to be able to utilise their experiences to affirm or strengthen their sense of self. The following extract from ALICIA suggests that she can use her travelling experiences as a self-affirmation resource to bolster her sense of self whenever she needs to.

'When I'm older I'll look back and be thankful I travelled when I did, it probably won't be easy to travel when I have more responsibilities, so whatever happens in the future I'll always have memories...by travelling I'm, I think, I'm different than I was before but in a better sense' ALICIA.

Additionally, in this extract from STEVE he suggests that although he accepts he will not become a home owner in the near future he remains content regarding his decision to spend his money on travelling.

'I do travel on a budget but it's still expensive, and the time away is obviously time away from work so there is that to factor in as well. I know I could not have spent that money and maybe put it towards

saving for a house but at the end of the day when I'm 50 or whatever I'm sure I'll look back on it with no regrets. It's probably gonna delay getting my own house but I can live with that because you know, not everyone can do or even has done what I've done' STEVE.

Although by travelling many interviewees seem to accept that they are inevitably delaying their chances of becoming home owners, despite their suggesting that home ownership is an integral component to their ideal future selves, and indicating that non-home ownership can become indicative of negative identities, their actions imply this is not too much of an issue. For, should the prospect of a negative, undesirable future identity befall them, they have consumption experiences that serve to affirm, bolster and support an overall coherent sense of self. Travelling, it can be suggested, can be invoked as a source that can be extracted from to symbolise self-affirmation as and when required to. In the previous quotations from ALICIA and STEVE, they suggest that their experiences might enable self-affirmation even in later life. This suggests, therefore, that this type of consumption experience can indirectly defend against any identity threat as the coherent self will always be protected to some degree. Additionally, because an association can be depicted between travelling experiences and theories of status consumption, it seems that status experiences echo Sivanathan and Pettit's (2010: 569) suggestion that, 'the psychological benefits of status goods serve as a pool of affirmational resources that individuals can draw upon to indirectly defend against self-threats'.

This section has provided an account of how consumption and consumption experiences can potentially be used as form of indirect status compensatory consumption. All of the interviewees in this study indicated that non-home ownership can eventually signify undesirable negative characteristics, or identities. Despite this, many also acknowledged that their spending decisions are not necessarily structured to expedited becoming home owners. For these interviewees the prospect of the flawed or stigmatised identities are more tangible than those expecting to

become home owners in the near future. However, by drawing from their consumption experiences that bestow on them positive self-affirmations it seems their overall 'global-self' is somewhat protected from an undesirable future self. Indirect compensatory consumption strategies were not, however, the only means to protect the self from future identity threats. The following section outlines two direct compensatory consumption strategies that emerged from the interview data.

6.5.3 Directly Mitigating an Undesirable Future Self

According to Geo et al. (2009) individuals facing an identity threat can consume products or objects that directly compensate for the identity under threat. They provide an example whereby their participants' intelligence self-perceptions were shaken and note that, as a result, these participants were more likely to select an intelligence related item than a non-intelligence related item in a subsequent choice task. Direct compensatory consumption, they suggest, can 'be the consumption of symbolic products (e.g., reading sophisticated books) [to] help restore a momentarily shaken self-view by providing direct evidence about one's attributes'. The following two sub-sections provide examples of how a form of direct consumption can be used to compensate, or prepare for, a potentially stigmatised identity associated with non-home ownership.

6.5.3.1 Mature Consuming: A Direct Strategy - Culture

As in section 6.5.2 in this chapter, the interviewees in this section expressed that they had no reasonable belief they would become home owners in the near future. They also, nonetheless, articulated opinions and attitudes suggesting they consider non-home ownership to eventually

represent or be indicative of one or more of the stigmatised identities outlined in section 6.3. One of the most emotionally prominent nexuses between home ownership and the self was the notion that it symbolised or embodied adulthood and maturity. Therefore, it appears that one of the most viscerally felt negative prospects of non-home ownership was the sense that it constituted the 'Immature Adult' identity. The following extract from GARETH is taken from a section of his interview in which he is contemplating how not becoming a home owner might make him feel.

'I don't think I will see myself as an adult until I've got my own [home], that might sound a bit strange, but I think with renting it's what I've done ever since I moved out, I house shared when I first moved out, then rented at uni, and now I'm obviously renting, so it's just sort of part of this part of my life, its ok now obviously but as I get older I don't want to still be in this phase, I mean it will feel a bit immature if I'm still renting in a few years' GARETH.

In a later section of the same interview regarding interests and hobbies, GARETH elaborated on some of his current activities, going on to say that:

'I do like to listen to classical music and there are two reasons for that, one is the fact that I find it quite relaxing and the second one, probably as important as the first one, is that, is that if you tell people you listen to classical music then you are perceived to be... it's definitely, it's something that more mature people do. And it's a similar thing with reading...at the moment, currently this year I am reading all of the literary classics, I set that goal aside at the start of this year so I'm reading Pride and Prejudice, Dracula and Frankenstein and Treasure Island, I've read 7 or 6 books of the classics this year, I have a classic

pack to read, and that is my goal this year. And I enjoy reading those books and that was my goal in reading them, however there is a natural side-effect of that, that if you tell people you are reading the classics they are impressed by it, it makes you seem more intelligent and more cultural, and that's definitely a factor in the background in the subconscious, maybe not even the subconscious' GARETH.

GARETH'S emphasis on the consumption of cultural texts potentially confers him a sense of increased maturity. As this type of consumption is more personal in nature, it could be suggested this is a form of status consumption. Sivanathan and Pettit (2010) suggest that status consumption, as well as an indirect compensatory strategy, can also manifest as a direct strategy. GARETH'S initial non-home ownership insinuation that it represents immaturity might therefore consciously or subconsciously motivate or direct him to consume mature forms of culture. Furthermore, this consumption practice would reflect the goal activation account of self-identity. According to Geo et al. (2009: 31), 'Lacking confidence regarding a self-view could activate a self-view recovery goal. Kurt Lewin (1935) suggested that objects are valued to the extent that they satisfy a goal, and hence, a self-view recovery goal could lead people to prefer self-view-bolstering products'.

One interpretation of GARETH'S consumption of more mature forms of culture therefore, could be that the prospect of the 'Immature Adult' identity, associated with prolonged renting, is that it bolsters or affirms this dimension of his self. As the compensatory literature (Geo et al. 2009; Rucker and Galinsky, 2006; 2012) indicates, consumption that matches a threatened identity can be interpreted as a direct form of compensatory consumption.

6.5.3.2 Mature Consuming: A Direct Strategy - Travelling

In addition to the direct form of compensatory consumption outlined above, consumption and recalling of travel experiences also seemed to directly compensate for a threatened identity. The following extract from JANE conveys the sentiment that travelling and consuming experiences are more salient to one's sense of self than achieving home ownership.

'To me the most important thing is having more experiences, seeing more places and generally doing more travelling you know, it's great [travelling] because you get to see the world but also you see a lot of other people from a lot of different places in the places that you go to. Travelling expands the mind and when people say that it sounds like a cliché but it really does because you see the world, and for me it's an interesting point, and at this moment I would prefer to do that than just save my money just so I could maybe afford to buy house, that logic just doesn't make sense to me right now' JANE.

Although for JANE the benefits of travelling override any immediate desire to become a home owner, she, like other interviewees, expressed the opinion that if they were never to achieve home ownership it would negatively impact their assessments of their self. The following extract, again from JANE, taken from an earlier section of her interview, illustrates how she considers indefinite renting would affect her sense of self.

'I don't wanna be renting when I'm like, 30ish you know, I mean it's, for me anyway, a bit immature you know, you don't wanna be renting forever I want my own place...I think I'd never feel as though I've grown up if I'm always renting, but if for whatever reason it doesn't happen then, I dunno, that could be a problem' JANE.

JANE'S remark that indefinite renting can potentially constitute immaturity indicates that for her a concern is to avoid the undesirable 'Immature Adult' identity associated with non-home ownership. One interpretation of his assertion that his travelling experiences 'expand the mind' is that it allows her to mature as a person. A further illustration of this sentiment, expressed by another interviewee with no immediate prospect of home ownership, is provided in the following extract from JOHN.

'Travelling became important erm in 2014 really, before then I was saving for a house, I was, I suppose doing it unthinkingly if you know what I mean without really thinking is that what I want right now? But it was one of those things, is it [travelling] going to be something I'll enjoy...Just that sense of freedom is what I wanted, and to become more rounded, someone who's seen things you know, it's that I think that builds you as a person' JOHN.

It could be contended that the idea that travelling 'builds you as person', along with 'expanding the mind' is suggestive and quite evocative of themes of maturity. Both JOHN and JANE indicated that they have no immediate plans to become home owners, or saw this as a realistic expectation in the future. However, by drawing on their consumption experiences, in this instance travelling experiences, they appear to be able to construct a sense of self where the threatened identity pertaining to non-home ownership is bolstered. The affirmation of this specific identity might mean that should they encounter the stigmatised identity in the future they are more prepared to protect their overall sense of self.

6.5.4 Summary: Discreditable Identities

Section 6.5 and its accompanying sub-sections have explored how the negative, undesirable identities associated with non-home ownership can be managed, mitigated or even expunged. It has been suggested that the prospect of non-home ownership can give rise to the prospect of a stigma trajectory. A stigma, as described in chapter seven, is a socially constructed phenomenon (Adkins and Ozanne, 2005) that distinguishes an individual or group as 'different' or 'abnormal' from the mainstream 'normal' and that this serves to devalue or debase an individual or collective (Dovidio et al. 2003). The negative identities perceived to characterise non-home owners, who remain in rented accommodation past a certain age, potentially constitute stigmatised identities as they are inherently different or distinguished from the 'normal' identities associated with home ownership.

Section 6.5.1 suggested that the interviewees in this study who have strategic plans in place to become home owners as soon as possible can nullify the prospect of the stigma trajectory. By pursuing their home ownership desires they seek to become the desirable future identities allied with home ownership. One way in which this process is expedited is through an identity-exchange, whereby a favoured current identity (Desire Seeker) is replaced by an unflavoured (Frugal Spender) current identity. The interviewees expecting to become home owners in the near future in this study indicated that they anticipated being the beneficiaries of the positive connotations of home ownership. However, these interviewees, still relatively young, younger than the age considered to represent most home owners, might mean that they actually find themselves bestowed with the negative connotations of home ownership outlined in section 6.1 such as the 'Caged Bird' or 'Pressurised Adult', or find that the temporary identity exchange between the 'Desire Seeker' identity and the 'Frugal Spender' identity is more lasting than anticipated. This, however, would remain an area for future research.

This section also outlined how the interviewees without any realistic prospects of becoming a home owner in the near future might mitigate against 'becoming' an identity located on the stigma trajectory. Two basic strategies were outlined that echo accounts of indirect and direct compensatory consumption strategies. Germane extracts from interviews that capture the essence of this theme were provided to convey how a threatened identity can be managed and defended by strategies that bolster an overall self-concept and a specific identity.

The third objective of this thesis concerns how and why, in a seemingly 'detraditionalised' and 'liquid' world, people still desire home ownership, when home ownership is often depicted as a symbol of permanence and stability. One explanation for this, alluded to earlier in chapter three, and in preceding sections of this chapter, is that people seem to have a housing habitus. That is, their mental configuration and accepted inclination and disposition engender a natural affinity towards home ownership. This is, arguably, probably more prominent in societies where home ownership is considered a 'normal' means of consuming housing. The following section in this chapter brings some empirical support to this notion.

6.6 Pursuing Home Ownership: A Natural Inclination?

This study interviewed 30 participants to generate primary data. Of those 30, 21 came from home owning backgrounds; the remaining 9 came from backgrounds where the familial home was not owned. Flint and Rowlands (2003) argue that because owner-occupation has accrued symbolic capital it has naturally come to be seen as the UK's tenure of choice. Furthermore, because the tenure's symbolic capital represents 'aesthetic and moral values' that 'contributes to the classification of successful or flawed individuals', owner-occupation has come to be regarded as the 'normal' means of housing consumption. Additionally, Flint and Rowlands (2003) suggest

that individuals may possess a 'housing habitus'. A 'housing habitus', Flint and Rowlands (2003) assert, can potentially explain the seeming affinity UK citizens' (and citizens from other home owning cultures) have for owner-occupation. This thesis draws on this notion to provide an explanation for why it is that the interviewees in this study express a desire for home ownership in a social milieu that Bauman (2000; 2005) described as a 'liquid world'.

According to Hamnett (1995: 271) 'there is strong longitudinal evidence that the children of homeowners are more likely to become owners than the children of non-owners'. Although this statement is now over twenty years old it potentially implies that individuals from home owning backgrounds might have a stronger affiliation to home ownership than do those from non-home owning backgrounds. However, the findings of this thesis seem to indicate that an individual's home owning background has little, to no, salience on their desire to become a home owner. The meanings of renting and home ownership, both positive and negative, and their relationships to the interviewees' identities, were similar across the board. Being raised in a familial home owned or rented did not seem to influence the meanings the interviewees attributed to the tenures. The seemingly universal aspiration or desire for owner-occupation might then be the positive discourse (Gurney, 1999a; 1999b; Ronald, 2006) intertwined with the tenure. Many interviewees articulated their desire for home ownership in a manner that supports Rowlands and Gurney's (2001) assertion that individuals aspire towards socially accepted 'norms'. In an earlier extract taken from JANE'S interview she expressed her desire for home ownership by implying that home ownership is just what people naturally 'do'. When asked to expand on this she explained that:

'I think it's just quite normal really, I mean I don't know anyone who doesn't want to have their own house, or anyone who says that they always want to rent, I think to me, and for most people actually, getting your own house is a normal thing to do' JANE.

JANE'S emphasis on the 'normality' of home ownership as an ordinary aspiration seems to resonate with Rowland and Gurney's (2001) claim that home ownership has become an expected 'norm'. Indeed, this was a common and recurrent trend in the interview data. The following extract from LINDSAY offers an insight into the 'normality' of home ownership. In this quotation LINDASAY explains how the 'normalisation' of home ownership manifests in daily life.

'And you see it with the banks I get letters all the time saying have you considered buying your first home or you see adverts saying we help people get on the property ladder and I think that that normalises it that actually you you've not done that thing that everyone expects you to. Even at school they now even teach people about basic finance and about what mortgages entail. My husband's little brother had to do a course on finance and economics as part of his GCSE and they talked about mortgages and debts and borrowing and those sorts of things, so I think it's being reinforced even earlier' LINDASAY.

Arguably, the 'normalisation' of home ownership as a natural aspiration can induce a 'housing habitus' that steers people's inclinations and dispositions towards favouring and valorising home ownership. In the above extract from LINDASAY the widespread omnipresence of the 'normalising' discourse appears to seep into every aspect of daily life, from media adverts, bank letters and even into a school's curriculum. The 'normalisation' of home ownership as manifesting in diverse and numerous areas of social life was a common observation made by many interviewees in this study. It could be said that, because of the omnipresent discourse, the home owning backgrounds of individuals has little influence on their home owning aspirations. The following extract from ROBIN – an interviewee raised in rented accommodation – provides an illustration of this notion.

‘We lived in a council flat when I was younger and then a rented house, my parents never own their house but I never thought for one second that I wouldn’t own my own, and I suppose it’s only been in the past few years that I have actually started to think, will I? I mean, will I ever have the money? I’ve just expected to be able to but it’s like when reality hits you realise that it might not be so straight forward’ ROBIN.

ROBIN’S quotation expresses a recurrent theme in the interviews with individuals from non-home owning backgrounds, that despite not being acculturated to home ownership through familial channels, the normalising discourse still seemed to engender home ownership aspirations.

The reason why individuals still seem to desire home ownership in a ‘liquid’ society, according to Colic-Peisker and Johnson (2012: 740) is that, ‘the alternatives – private renting or public renting – are both increasingly unstable and stigmatised and homeownership...signifies stability, as well as status’. Colic-Peisker and Johnson’s (2012) assertion, therefore, is that despite the ‘liquid’ virtues of flexibility, speed and change, there is something innate within people that drives them to desire something stable or firm, an anchor point to one’s life or sense of self. This idea resonates with Saunders (1990) suggestion that home ownership affords ontological security. Ontological security, as noted in chapter one, can be described as a, ‘premise...that individuals have a basic psychological need to quell anxiety and maintain trust in the continuity of events’ (Atkinson, 2007c: 537). For Giddens (1994), ontological security is also key to constructing an overall, stable sense of self. Therefore, home ownership, as an ontologically secure symbol, might be able to provide a secure sense of identity and self that might be needed in the dynamic context of the ‘liquid’ environ.

The ‘housing habitus’ and a need for stability in a ‘liquid’ world are potential reasons that explicate why it is so that many people do seem to desire the ostensibly conflicting values

between, on the one hand, home ownership and stability, and on the other, flexibility, speed and change on the other.

6.7 Conclusion

This chapter has presented the research findings for this thesis. To re-cap, this research sought to explore the meanings of home ownership and relate these to identity. Furthermore, to understand how a potential failure to become a home owner might affect or influence self-perceptions. Additionally, this research study also explored why home ownership seems to be desired in a 'liquid' society.

As illustrated in this chapter, the meanings of home ownership and renting can be both positive and negative. The positive connotations of renting seem generally attuned to Bauman's conception of a 'liquid' world. The meanings of flexibility, and the related identities of the 'Free Spirit' and the 'Desire Seeker', appear as congruent attributes in a 'liquid' milieu. By contrast, the negative meanings of home ownership, symbolised in the 'Caged Bird', 'Pressurised Adult' and 'Frugal Spender' identities appear to be antediluvian concepts in a dynamic, fast-moving, fluid environment where the ability to adapt and change according to the caprices and fluctuations of the social are thought to be paramount to a 'successful' 'liquid' existence.

The invert of these meanings, and their related identity insinuations, however, were also articulated by the interviewees in this study. The negative meanings of home ownership, such as a lack of autonomy, ambition and a failure to meet perceived expectations were characterised in the identities of the 'Immature Adult', 'Social Slider' and the 'Underachiever'. This set of undesirable identities represents 'flawed' future selves to be avoided. The opposite identities, those associated with positive aspects of home ownership, arose from the sense that home

ownership can represent emancipation from controls, achievement and hard work. These qualities were symbolised in the identity themes, 'Accomplished Adult', 'Social Climber' and the 'Assiduous Adult'. This chapter suggested that the mediator between these two opposing sets of meanings and related identities, the fulcrum between which these pivot, is age. Age is suggested to be the axis between which the opposing meanings rotate. Section 6.2 on the salience of age discussed how age can mediate between these opposing meanings.

The desire to become a home owner was also analysed as an ostensible contradiction in a society that purportedly valorises the qualities associated with a 'liquid' world. This chapter drew on the concepts of habitus and ontological security to suggest that individuals with a 'housing habitus' desire the identity-related permanence afforded by the ontological security of home ownership.

The second objective of this thesis sought to explore how a potential failure to become a home owner can affect identity. The prospect of the negative identities 'awaiting' or potentially 'befalling' the interviewees' who acknowledged that becoming a home owner might not be possible to achieve, indicated the presence of a stigma trajectory. The suggestion that negative identities 'await' on the horizon engendered the findings related to managing a discreditable identity. A future identity, threatened by the prospect of non-home ownership, was found to be mitigated and defended by strategies similar to those found in the compensatory consumption literature, such as direct and indirect consumption strategies. However, this chapter also noted that individuals can expunge an identity threat directly by engaging in an identity exchange process that expedites becoming a home owner. A more general discussion of this particular finding situated within a contextual framework of consumer stigma research, which is the subject of the following chapter.

CHAPTER SEVEN – Exploring Stigma: Findings and Consumer Research

7.0 Introduction

The findings in this study have suggested that a failure to achieve home ownership past a certain age can potentially constitute a discredited identity (chapter six, section 6.2). Additionally, it has been suggested in the housing literature, in chapter four, that rental tenures can be subject to social stigma. Goffman (1963) suggests that a discredited identity can also be a stigmatised identity. This chapter, therefore, explores the nature of the stigma concept in detail, explores to what extent it can be applicable to a tenure context and discusses the findings of this study within this discussion.

The first section in this chapter provides a brief introduction to stigma drawing on a definition that uses Goffman (1963) and contemporary social psychology literature. Additionally, this section suggests that stigma's social constructionist nature renders it a common phenomenon and as such it is a prevalent feature in many areas of social life. Section 7.2 builds on this definition by outlining the different degrees to which a stigma can manifest. This section postulates that the effects of stigmatisation can be placed on a continuum, with less severe stigmatisation at one end and more severe forms at the other. Sections 7.3 and 7.4 outline Goffman's (1963) stigma coping strategies and discusses the broad implications of stigma to identity. Section 7.5 explores some of the stigma coping mechanisms that have been expounded in the consumer behaviour literature. This section suggests that, although Goffman's (1963) coping strategies remain a prevalent feature of stigma management, consumers can also employ 'participation' strategies to deal with stigma. Section 7.6 applies the stigma literature to the tenure of private renting to explore whether or not it could be stigmatised. Using Link and

Phelan's (2001) four components of stigma, this section suggests that, theoretically, the tenure does appear as though it can be stigmatised.

7.1 Conceptualising Stigma

The provenance of the term 'stigma' stems from ancient Greece. Two millennia ago a stigma referred to a mark or tattoo that was brandished, burnt or inscribed with a knife into the flesh of an individual who was considered to be a deviant or flawed person; in effect, a person to be avoided at all costs (Goffman, 1963). Whilst in today's society a stigma is not a deliberate physical branding inscribed into someone's flesh to warn others of an individual's supposed inadequacies, the 'psychological marking of stigmas and their negative implications are still prevalent' (Argo and Main, 2008: 760). Today, stigma is largely considered to be a social construct, it manifests through interplay between normality and abnormality; it is by an opposition to normality that stigma operates, signalling deviance to normative standards. Stigmatisation usually 'occurs when an individual possesses an actual or believed trait, characteristic, or behaviour that is devalued or perceived negatively in a given social context' (Argo and Main, 2008: 779).

Goffman's (1963) classic monograph on stigma conceives the phenomenon as comprising two constituent parts. First, the stigmatised individual bears some form of stigmatising characteristic, mark or trait; and second, a stigma somehow ostracises or sets the individual apart from mainstream non-stigmatised people. Echoing Goffman's (1963) theorisation of stigma, Dovidio et al. (2003: 3) describe stigma as: '(1) The recognition of difference based on some distinguishing characteristic, or "mark"; and, (2) a consequent devaluation of the person'. Whilst these constructs are still central to our current understanding of stigmatisation, more recent work has sought to demonstrate the dynamic, situational, social and relational elements of stigmatisation. Building on Goffman's conceptualisation of stigma, Adkins and Ozanne (2005: 94) posit two constructs that nuance our understanding of the phenomenon: (1) that stigma is, 'now

conceptualised as socially constructed and dynamic'; (2) that, 'stigma is defined as a relational term, and the perceptions of the stigmatised individual matter'. Similarly, Jones et al. (1984: 7) state that, 'the stigmatising process is relational...a condition labelled as discrediting or deviant by one person maybe viewed as benign and charming by another'. Emphasising the salient impact of the social environment to stigmatisation, Crocker et al. (1998b: 707) argue that 'stigmatised individuals possess some attribute, or characteristic, that conveys a social identity that is devalued *in some particular context* [author add emphasis]'. Describing stigma's contextual nature, Miller and Kaiser (2001: 74) highlight, 'The core feature of stigma is that a stigmatized person has an attribute that conveys a devalued social identity within a particular context'. Summarising contemporary views on stigma, Dovidio et al. (2003: 2) write: 'current views of stigma, from the perspectives of both the stigmatizer and the stigmatised person, consider the process of stigma to be highly situationally specific, dynamic, complex and nonpathological'.

As stigma is dependent on the setting in which it is experienced, it is often a changeable and dynamic phenomenon. Henry and Caldwell (2006: 1033) describe the key feature of this characteristic as, 'Stigmatization is context dependent and therefore not necessarily permanent'. Furthermore, because context is central to stigmatisation, what might be considered to be a stigmatising attribute in one historical period may not necessarily be stigmatising in another. In addition to this, location is also critical to the construction of stigma. What might be considered stigmatising in one area/country might be considered normal in another. Attitudinal differences between Britain and Germany regarding housing tenure provide a good illustration of this. Britain's sociocultural milieu largely valorises owner occupation at the expense of denigrating rental tenures. In Germany, however, where renting is widely considered to represent a normal mode of living, there is little, to no, devaluation of renters (BBC Radio 4, *To Rent or Not to Rent*, 2014). This example provides a clear illustration of how stigmatisation operates socially; it manifests when specific circumstances align with social beliefs. Outlining stigma's contextual nature, Dovidio et al. (2003: 3) argue that, 'stigma is largely a social construction, a characteristic

may be stigmatising at one historical moment but not another, or in one given situation but not another within the same period'. Furthermore, stigmatisation is an interpersonal process; it occurs amongst and between people. It is a social construct that is determined in large part by cultural and ideological forces that permeate society. The social construction of stigma is, according to Dovidio et al. (2003: 3), 'determined by the broader cultural context (involving stereotypes, values, and ideologies), the meaning of the situation for participants, and the features of the situation that influence this meaning'.

It is argued that stigmatisation's prevalence makes it an omnipresent phenomenon; it can be located in all areas of life. Henry and Caldwell (2006: 1033) suggest why this might be so: 'stigmatization is intrinsic to human life; societal norms always exist and not everybody conforms across all situations'. The omnipresence of stigma means that it is often readily available to study. Confirming this point, Henry and Caldwell (2006: 1033) state: 'Recognising that stigmatization is routed in the everyday means that one does not have to look to extreme cases of stigma in order to study the phenomenon'. Furthermore, Link and Phelan (2001) note the manifold circumstances in which stigma has been researched, including erotic dancing, leprosy, cancer and mental illness. The abundant circumstances in which stigma can be found suggests that there are different levels, degrees and types of stigma. To simply state that a practice, belief, group or individual is stigmatised does not take into account the multiplicity, nuances or subtlety of the varying degrees of stigma.

7.2 The Stigma Spectrum: 'Hard' and 'Soft'

There are varying degrees of stigmatisation in society (Goffman, 1969; Henry and Caldwell, 2006). The degree to which stigma is experienced depends on numerous social-cultural factors (Berk, 1977; Ferree, 2007). Berk (1977) suggests that the effects of social rejection that stigma can engender should be placed on a continuum. Discussing the idea of a stigma continuum, Kraus

(2010: 438) suggests that, 'At one end, some stigmatised individuals, such as the homeless, mentally ill, and disabled, are seriously discredited and may receive harsh treatment...Less severe forms of rejection, such as ridicule and discomfort, fall at the other end...People rejected in these small ways tend to be accepted in other areas, such as having "normal" careers'. The relative degree to which stigma is experienced led Ferree (2007) and Kraus (2010) to distinguish between two stigma types: 'hard' and 'soft'. In her exploration of exotic belly dancers, Kraus (2010: 439) defines 'soft' stigma as, 'milder forms of rejection, which lead to slight embarrassment, snubs, and name-calling'. 'Hard' stigma, on the other hand, refers to much more severe forms of social rejection such as, 'isolation, loss of livelihood, and, in some cases, death' (Kraus, 2010: 437). Crocker et al. (1998b) provides an example of a relatively mild experience of stigmatisation from wearing glasses; in this instance the stigmatised often wear contact lenses to conceal the stigma. However, in more severe cases of stigmatisation, such as body disfigurement, sexual or racial prejudice, the effects can actively dehumanise the individual leading to stereotypical prejudices and prejudging (Adkins and Ozanne, 2005). The housing literature (Cheshire et al. 2010; Flint and Rowlands, 2001; Gurney, 1999a; 1999b; Knight, 2007; Ronald, 2008) suggests tenure stigmatisation can occur but does not elaborate on the level to which this might materialise. However, it is conceivable that, especially when compared to the severe forms of stigma outlined by Adkins and Ozanne (2005), that it would manifest as a 'softer' form of stigma. Indeed, the degree to which the interviewees in this study articulated possible conceptions of their future non-home owning selves align more with the 'softer' forms of stigma as defined by Kraus (2010). The 'Social Slider' 'Immature Adult' and the 'Underachiever' identities are all potentially open to stigmatisation but they do at least appear to fall short of the 'harder' forms of stigmatisation sketched by Adkins and Ozanne (2005).

'Softer' forms of stigma are regarded as having a smaller detrimental impact on stigmatised individuals and as such they are relatively under-studied, as Kraus (2010: 437) notes, 'Unfortunately, scant attention has been paid to "softer," or less severe, forms of stigma'. It could

be argued, however, that 'softer' forms of stigma have been researched by the consumption studies literature. For instance, Argo and Main (2008) explore stigma by association (SBA) in the context of coupon redemption. In their study, customers' proximity to other shoppers redeeming low-cost coupons were found to experience SBA. Levels of SBA increased when there was a considerable degree of similarity between the shoppers. This type of stigma is considerably 'softer' than the 'hard' forms of stigma outlined by Adkins and Ozanne (2005). However, the concept of stigma remains relatively under-researched within consumer studies (Henry and Caldwell, 2006).

The prospect of stigmatisation to a future identity, and the subsequent effect this might have on current identities, has not been explored in the extant sociological or consumption literatures. The high esteem in which home ownership is regarded in the UK's social milieu offers the possibility of exploring how private renters might contend with the prospect of a threatened future identity. As was presented in chapter six, the meanings of home ownership to identity, and the potential failure to become a home owner, can negatively affect future self-perceptions. This thesis has therefore suggested that, when individuals face the prospect of a threatened future identity they can enact compensatory measures to counterbalance this threat. The findings of this thesis are discussed in relation to the literatures more broadly in sections 7.5 and 7.6. The following two sections in this chapter, however, discuss Goffman's (1963) account of stigma coping strategies and the effects of stigmatisation on identity more generally.

7.3 Managing Stigma: Coping Strategies

Goffman (1963) broadly defined two distinct stigma management strategies: 'covering' and 'passing'. Covering strategies serve to help those whose stigma is already known by others; they use covering strategies as a method to reduce the effects of their stigma and increase assimilation with 'normal' people. Passing strategies are used by people whose stigma remains unknown and

who would prefer to keep it that way. They try to dissemble their stigmatising characteristic in an attempt to be perceived as 'normal'. In cases where the stigma is known Goffman refers to these as the 'discredited', where the stigma is unknown they are 'discreditable'. For Goffman, those who are discredited have to 'manage' their situations; they have to negotiate the effects of their stigma using 'covering' strategies to reduce negative reaction. The discreditable, however, have the potential to become stigmatised, and therefore conceal their stigmatising characteristic using 'passing' strategies.

7.4 Stigma: A spoilt Identity

According to Crocker (1998a: 89), 'A person who is stigmatised is a person whose social identity, or membership in some social category, calls into question his or her full humanity – the person is devalued, spoiled, or flawed in the eyes of others'. Powerlessness, alienation, disenfranchisement and disempowerment are frequently associated with sustained feelings of stigmatisation (Goffman, 1963). Discussing the corollaries of stigmatisation, Henry and Caldwell (2006: 1032) state that, 'Stigma often results in poor self worth and a profound lack of entitlement'. In addition, consequences of stigmatisation also engender low perceptions of self-worth as Kraus (2010: 438) notes, 'Being stigmatised can also have psychological consequences, such as lower self-esteem'. A devaluation of self-esteem can have negative implications for one's sense of self, as Crocker (1998a: 90) suggests, 'When social stigma results in low self-esteem, it is not only one's social identity in the eyes of others that is spoiled, but also one's experience of the self'.

Stigmatisation, however, does not necessitate negative feelings and modes of behaviour. Instead, stigmatisation can potentially produce positive behavioural patterns within stigmatised individuals. In general this is determined by how individuals relate and engage with the stigmatising circumstances. In situations where stigmatised individuals use the stigma as a, 'catalyst for positive reinterpretation of self' they can admonish themselves of internal feelings of

shame by 'actively challenging their circumstances' (Henry and Caldwell 2006: 1032). Adkins and Ozanne (2005: 94) reiterate this point saying, 'the possession of a stigma does not necessarily lead to negative emotions...individuals may accept the stigma, or they can rail against the stigma and the potentially debilitating negative social action'. Positive reactions to stigma are usually found in studies where stigmatised individuals choose to actively participate further in their stigmatising practice, and embrace what it is that makes them different. This particular type of strategy is referred to as a 'participation strategy' in the consumer behaviour literature.

7.5 A Consumer Research approach to Stigma Management

Within the marketing and consumption literature the issue of stigmatisation is under-researched (Henry and Caldwell, 2006; Sandikci and Ger, 2010). Current knowledge regarding how social stigma affects consumption habits is relatively limited. Henry and Caldwell (2006: 1031) suggest, 'Situations of prolonged stigmatization are remarkably pervasive, yet marketing theoreticians have little to say about them or how consumers respond'. Furthermore, although the coping literature has delineated a taxonomy of responses to stigmatisation, the marketing and consumption literature has, 'neglected to generate a deep understanding of consumer reaction to stigma' (Henry and Caldwell, 2006: 1033). Notwithstanding this neglect, consumption studies that have explored stigmatisation have typically situated consumer responses in three distinct conceptual schemas. The first two reflect Goffman's (1963) 'passing' and 'covering' strategies whereas the third suggests consumers can actively embrace their stigmatising characteristics .

The consumer behaviour literature suggests consumers can enact 'passing' strategies to conceal or hide their stigmatising characteristic(s), such as in the case of low literate consumers (Adkins and Ozanne, 2005). This strategy is extremely similar to Goffman's (1963) account of the 'discredited' 'passing' strategies. Additionally, it also suggests consumers can enact 'covering' strategies, where consumers attempt to reduce the effect of their stigma, a mechanism also

observed by Adkins and Ozanne (2005). The consumer behaviour literature further suggests consumers can employ 'participation strategies'. This strategy is used by consumers who 'actively and publicly participate in consumption communities that are deemed, by the broader society, to deviate from the prevailing cultural norms and, hence, become subject to discrediting or stigmatizing associations' (Coskuner-Balli and Thompson, 2013: 37). Examples of participation strategies include Arsel and Thompson's (2011) 'hipsters' reframing their consumption field as 'indie'; homosexual men actively participating in gay communities (Kates, 2002) and Star Trek fans' embracement of their branding as 'nerdy' (Kozinets, 2001).

This thesis has added to this body of research by demonstrating how individuals cope and manage the prospect of a threatened future identity that might one day become stigmatised. The extant literature only explores how individuals manage current identities that are subject to stigma and stigmatising processes. The findings in this study, presented in chapter six, show that the potential effects of stigmatisation can greatly influence current behaviour. Three main strategies relating to the management of a threatened future identity have been offered. Firstly, individuals can perform an identity exchange, exchanging a desired current self (Desire Seeker) for an undesirable identity (Frugal Spender) as in the examples of NINA'S and PHOEBE'S stories. Secondly, individuals can engage with a form of indirect compensatory consumption that reaffirms their general sense of self-worth, bolstering their 'global self' expressed in the extracts of ANTHONY and ALICIA. Lastly, through practices of direct compensatory consumption, where particular consumption strategies can ameliorate a specific identity, as in the example taken from GARETH'S interview. The following paragraphs in this section detail the extant stigma consumer behaviour literature, discuss their insights and locate the findings of this thesis within this context.

Adkins and Ozanne (2005) explored the effect of stigmatisation on consumers with low literacy, noting that one-fifth of the US adult population has literacy skills below a fourth-grade level. Low levels of literacy are often concealed as it is regarded as being a stigmatising characteristic.

Adkins and Ozanne (2005) examined coping strategies employed by consumers with low literacy levels to successfully negotiate their participation in the marketplace. An in-depth qualitative study consisting of 21 interviews with participants identified two fundamentally distinct ways in which people deal with stigmatisation: (1) people accept it, suffer it and are more likely to feel victimised; (2) people rejected it and railed against it. They constructed a typology of six consumer categories which correspond to different patterns of marketplace behaviour, they describe these typologies as: Social Isolates; Social Dependents; Social Deceivers; Identity Exchangers; Identity Enhancers and Proficient.

Adkins and Ozanne (2005) suggest that the two distinct strategies engender very different marketplace behaviours. Those that suffered the stigma were more likely to adopt narrow coping strategies (Social Isolates and Social Dependents) and were less likely to participate in the marketplace confidently. However, this was not the case for all participants who accepted their stigma, some (Social Deceivers) developed broader coping strategies that enabled unconstrained buying behaviour. Those who fought against the stigma (Identity Exchangers, Identity Enhancers) had a much broader range of coping strategies that allowed for a more fully rounded set of participation behaviours.

The participants referred to as Social Isolates and Social Dependents suffered stigmatisation and accepted their being labelled low-literates. One method they employed to conceal their stigmatising characteristic was to manipulate how they behaved in the marketplace, in effect, altering their self. For instance, when out shopping they would memorise brand names they heard in commercial adverts, so as to avoid any encounters where they could not read names or logos. In the case of eating out, the same meal was routinely ordered so they did not have to ask for help when reading the menu. A further method was to seek help by asking for assistance from friends and family, but in situations where this was not possible advice was requested from staff and salespeople.

The Social Deceivers, like the Social Isolates and Social Dependents, felt discredited by their lack of literacy skills. However, they developed coping strategies that facilitated greater participation in the marketplace. Just as the Social Deceivers and Social Isolates memorised brand names, the Social Deceivers did so but used this information more confidently, so as to appear literate; Adkins and Ozanne (2005: 99) write, 'The most important coping skill employed, though, was the ability to act like a literate person. Literate shoppers are self-assured, and so were these informants'. For the Social Deceivers, acting in a confident and self-assured manner in the marketplace enabled them to hide their low levels of literacy. This sense of empowerment unfettered them from the restraints of their low literacy and enabled them to participate to a greater extent than the Social Isolates and Social Dependents.

The Identity Exchangers and Identity Enhancers are 'distinguished by their increasing ability...to challenge the negative stigma of low literacy' (Adkins and Ozanne, 2005: 100). By attending literacy courses, the Identity Exchangers, sought to discard the stigma label in favour of 'literacy seeker'. By doing so they, 'embrace the struggle for literacy and channel this battle into a positive form of self-expression and identity'. By developing a positive relationship with low literacy, the marketplace became a site for identity construction. In a similar fashion, the Identity Enhancers also attended literacy schemes but started their journey through the marketplace with higher levels of self-esteem. They challenged their low literacy stigma by subordinating it with other more important aspects of their identity, such as motherhood. In one example, a participant took pride in her identity as a mother when she bought her own groceries and cooked healthy meals. Adkins and Ozanne (2005: 101) note that, 'identity enhancers use positive identities to challenge the stigma of low literacy, and their marketplace success reinforce these identities'.

Adkins and Ozanne (2005: 104) claim their findings 'support the growing body of research that extends Goffman's (1963) work and suggest that social stigmas must be studied from the perspective of the people that hold them'. By directly researching participants with low literacy,

Adkins and Ozanne (2005) develop a nuanced understanding of consumer coping strategies, demonstrating the diverse nature and resourcefulness consumers use to countervail stigma. Their findings also illustrate how social stigma can be used as a positive identity catalyst, as in the case of the Identity Exchangers and Identity Enhancers.

The coping mechanism delineated by Adkins and Ozanne (2005) show that when individuals are faced with a stigmatising threat to their identity, they can appropriate a new identity in order to avoid a stigmatising label, as in the case of the Identity Exchangers and Identity Enhancers.

Echoing the work of Karanika and Hogg (2010), this thesis found that an identity exchange can be carried out which changes the current self from a desired to an undesired self in order to become a desired, non-stigmatised identity in the future. One main difference between this study's findings and those of Adkins and Ozanne's (2005) is that the individuals in this study purposively selected a negative current identity (a short-term loss) to acquire a desired positive identity in the future. It could be suggested, by drawing an inference between Adkins and Ozanne's (2005) findings and those of this study that a threat to a future self is of at least equal importance to a threat to a current self.

Henry and Caldwell (2006) explored consumer responses to stigmatisation by framing stigma as a disempowering construct, and subsequent reactive action as empowering. Their context was a group of heavy metal music fans in Sydney, Australia. The heavy metal scene in Australia is viewed by the mainstream as deviating from the normal, thus making it a suitable site for the study of consumer responses to stigma. Using Goffman's (1963) conceptualisation of stigma, Henry and Caldwell (2006) constructed ten coping strategies used by stigmatised individuals to reject, alleviate or mollify stigmatising prejudices imposed upon them. Their ten consumer remedies for stigmatisation are as follows:

- Resignation;
- Confrontation;

- Enclave withdrawal;
- Mainstream engagement;
- Concealment;
- Escapism;
- Hedonism respite;
- Spiritualism;
- Nostalgia; and
- Creative production (Henry and Caldwell 2006: 1034)

The participants in the study were interviewed at length in their homes. Utilising the taxonomy as a guide, Henry and Caldwell (2006) sought to situate consumption practices within this framework, and elucidate how these constitute consumer remedies to stigmatisation, with each specific type of remedy producing its own consumption practice. These remedies and consumption practices are explored in more detail below.

Resignation is the feeling of despair that can be experienced as a result of stigmatisation. This often leads to instant gratification consumption practices, such as alcohol and drug abuse (Hirschman 1992).

Confrontation often produces feelings of resentment and anger felt by the stigmatised. This engenders consumption practices that serve to illustrate the stigmatised group's norms, such as the apparel of mods and rockers or the behaviour of football fans at an away game (Henry and Caldwell 2006).

Enclave withdrawal refers to stigmatised individuals who retreat back to their stigmatised group for refuge, where they are accepted. Here, self-esteem lost in the mainstream milieu is regained

as the stigmatising attribute is regarded as a badge of honour (Crocker, 1999). This gives rise to consumption practices that valorise what is stigmatised by the mainstream.

Mainstream engagement challenges the stigmatising opinion imposed on the stigmatised and seeks to protect their self-esteem by shifting the prejudice onto those who make stigmatising judgments. This method tries to get the respect of the mainstream. By challenging the mainstream their consumption practices are protected. For example, immigrants who come to a new country and engage with the mainstream still retain their cultural practices (Henry and Caldwell 2006).

Concealment seeks to hide the consumption practices that are seen as abnormal. In this instance the stigmatised can lead a double life, whereby they engage with the mainstream, conforming to normative behaviours, and then secretly deviate back to their stigmatising practices. An example of this behaviour is found in gothic subcultures when goths change their dress accordingly to fit the environment (Henry and Caldwell 2006).

Escapism is the remedy that offers hope. When stigmatised individuals feel as though their reality cannot be altered they can engage with fantasy as relief, where they imagine a better world. The consumption practices of this remedy include, 'fictional television programs, movies, comics, literature and sporting events, together with forms of celebrity fandom ranging across music, film and sporting identities (Henry and Caldwell 2006: 1037).

Hedonism is similar to escapism in that it is through an engagement with leisure activities stigmatised individuals can find temporary solace from stigmatising prejudices. The difference is active participation. Hedonism requires engagement with a leisure activity, rather than merely imagining participation.

Spiritualism is regarded as having particular salience to disempowered individuals. Spiritualism is about searching for a deeper meaning, an abstracted appreciation for life, a wonder for the

complexity of natural forces that shape the universe (Myers 1990). If stigmatised individuals are unable to participate in the mainstream they might, 'search for alternative pathways, higher meanings and alternative forms of emotional connections [that] provide the prospect of reconciling current self and situation within a wider context that supersedes the stigmatising attributes' (Henry and Caldwell 2006: 1036).

Nostalgia is about finding security. Stigmatised individuals might find comfort in remembering past times when life was easier. Schindler and Holbrook (1993) suggest that nostalgic consumption practices take people back to a serene time. This can be achieved through the consumption of, 'musical, cultural and aesthetic tastes distinctive to the period in question (Henry and Caldwell 2006: 1036).

Creative Production is the active construction of consumption symbols, myths and codes that bestow status on the stigmatised. Firat and Vankatesh (1997) suggested creative production as a form of marketplace resistance in their exposition of liberatory postmodernism. Through creative production the stigmatised can reconfigure their identities as opposed to passively accepting the prejudices of the mainstream (Holt, 2002).

Henry and Caldwell (2006: 1032) state, 'We conclude that our informants experience stigmatisations linked disempowerment in various ways and effectively create and engage in a range of consumption linked remedies that typically lead to forms of empowerment'. Henry and Caldwell's (2006) taxonomy illustrates a broad swathe of consumer responses to stigma. The range of responses suggests that Goffman's (1963) binary approach to coping mechanisms are potentially limited. Resignation, for instance, seems to align more with a passing strategy, yet there is no reference to concealment. Instead, consumers simply accept their being stigmatised and engage in a form of compensatory consumption. Concealment, escapism, hedonism, spiritualism and nostalgia all align more with passing strategies, but do not necessarily fully qualify as such. Confrontation, enclave withdrawal, mainstream engagement and creative engagement,

on the other hand, align more with 'participation' strategies as consumers seek to embed themselves further in the stigmatising practice.

Henry and Caldwell's (2006) ten coping strategies depict how stigmatised individuals can manage their discredited identities. Despite their comprehensive list, this study has demonstrated that the circumstances of a threatened future identity can generate new and novel ways individuals might select to countervail, defend and distance themselves from a source of stigma. For instance, when an individual perceives a threat to their future self they appear able to articulate how their current consumption activities might be able to defend or insulate them from the negative effects of the stigmatised identity. An example of this procedure has been presented in chapter six section 6.5.2 using extracts from ANTHONY and ALICIA'S interviews. They were able to insulate themselves from the threat of potential stigmatising discourses by drawing on their own consumption experiences that strengthened their overall sense of self. This type of indirect compensatory consumption method has not previously been identified in the consumption literature. Additionally, the direct strategy outlined in chapter six section 6.5.3 further adds to the consumer stigma coping taxonomy by demonstrating that threats to a future self can engender consumption practices that seek to directly ameliorate the besieged identity, something not suggested in the extant consumer literature.

7.6 Discussing Stigma and Renting

The notion that a failure to achieve home ownership can threaten a future identity demonstrates that renting, or more specifically, indefinite renting, can engender stigmatisation. This section uses sociological literature on stigma to augment the findings from chapter six to explore how private renting constitutes a potential site for stigmatisation. The section discusses Link and

Phelan's (2001) four aspects of stigma and shows how each of these can be applied to private renting using examples to illustrate.

Whilst the previous definitions of stigma presented in section 7.1 provide a suitable understanding of the phenomenon, one of the fullest descriptions of stigma comes from sociological literature. Link and Phelan (2001) outline four prerequisite components that must converge for stigmatisation to occur. The following paragraphs detail each of these four components and explore how these might be applied to private renting.

The first of Link and Phelan's (2001: 367) four components suggests that people must 'distinguish and label human differences'. Human differences, Link and Phelan (2001: 368) argue, are socially selected. What is deemed appropriate for stigmatisation is not fixed or absolute, but, rather, a product of social conditions; they state: 'the central role of the selection of human difference is revealed by noting that the attributes deemed salient differ dramatically according to time and place'. Considering Britain's relationship with tenure it can be noted that renting was considered normal in the early twentieth century (Saunders, 1990) and has only recently been subject to a relatively disparaging discourse (Ronald, 2008). The fluid nature of what can be or become stigmatised tends to correspond to social conditions. This notion leads Link and Phelan (2001) to use the word 'label' as opposed to 'attribute' or 'mark' to describe a stigmatising characteristic. They argue that terms such as 'attribute' and 'mark', '[locate] the thing that is being referred to in the stigmatised person and risks obscuring that its identification and election for social significance is the product of social processes' (Link and Phelan, 2001: 368). Link and Phelan (2001), therefore, posit that human differences are socially selected; having been selected they are subsequently ascribed a label and foisted upon those exhibiting the stigmatising characteristics. The stigmatising characteristic is not intrinsic to an object or practice itself, rather, it is imposed upon it by society.

The first component of Link and Phelan's (2001) stigma prerequisites suggests, therefore, that what can become stigmatised changes over time, and a practice or object becomes socially devalued when it is ascribed a stigmatising label. The temporal salience of renting has already been discussed (Knight, 2007), and it has been shown that it has only relatively recently become the subject of stigmatising discourse. The pejorative labelling of younger renters as 'generation rent' has entered mainstream lexicon as a catchall phrase to describe younger non-homeowners (The Guardian, 2016a).

Link and Phelan's (2001: 368) second component states that, 'stigma occurs when labeled differences are linked to stereotypes'. The label that is affixed to people must denote a set of undesirable characteristics which serve to create the formation of a stereotype; if labelling people does not lead to the generation of stereotypical personas then it fails to qualify as stigmatising. It is the combination of labelling and stereotyping that formulate this component, as Link and Phelan (2001: 369) state: 'In our terms, this aspect of stigma involves a label and a stereotype, with the label linking a person to a set of undesirable characteristics that form a stereotype'.

It could be argued that the term 'renters' has become a label in itself; loaded with connotations that convey something about the people behind the term. This label has become inextricably linked with stereotypes. For example, Cheshire et al. (2010) describe how discourses of home ownership bestow values such as status, achievement and responsibility on owners that create 'tenure prejudices' towards renters. This valorisation necessarily, 'sets apart homeowners as hard working and aspiring, from tenants who are negatively stereotyped as feckless or lazy (Knight, 2007: 6). Furthermore, the stereotyping of private renters is elucidated by Rowlands and Gurney (2001). They describe renters as being victims of a society that expects people to become home owners. According to Rowlands and Gurney (2001: 128), because renters are not able to buy their own homes they are regarded as feckless consumers, 'through their mis-allocation of personal purchasing power'. The stereotype of renters as being unable to discern how they should spend

their money, and as profligates unable to save, was recently brought to light by The Guardian (2016b). In her opinion piece, Brigid Delaney criticised Australian demographer Bernard Salt for writing in the Australian: 'if millennials just stopped going to 'hipster' cafes and eating avo (avocado) on toast – they too could buy a house'. The point of Delaney's piece was to hit back at the sentiment that younger renters were not simply wastrels because they could not afford to buy a house, but, rather, because it was unaffordable – and remains unaffordable whether they eat brunch or not. This example suggests how rental labelling and stereotyping can go hand-in-hand.

The findings of this study seem to cohere and find accord with this conception of stigmatisation. Prolonged and protracted periods of renting, especially when one roughly reaches thirty-years-old, were commonly regarded by the interviewees in this study as signifying negative identities. These identities – Social Slider, Immature Adult, and Underachiever – are stereotypical labels which can be attached to renters.

Link and Phelan's (2001: 370) third component suggests there should be a separation of 'us' and 'them', the stigmatised and non-stigmatised. The rationale for this separation is underpinned by the labelling and linking of stereotypical attributes. Interestingly, this separation can have the effect of the stigmatised 'becoming' the stigma. For example, 'some people speak of persons as being "epileptics" or "schizophrenics" rather than describing them as having epilepsy or schizophrenia'.

The separation between owners and renters is arguably quite stark. There exist many examples in the literature which seem to indicate this. In an urban planning study of MPE in Australia, Cheshire et al. (2010) found homeowners to negatively perceive renters on the estate as problematic 'others'. In qualitative interviews with homeowners regarding negative living experiences, the issue of renters frequently dominated complaints. Discussing these complaints Cheshire et al. (2010: 2606) note, 'In some cases, the complaints reflected a general antipathy towards renters as a social category as residents expressed displeasure at the presence of rental

housing in their street without identifying what it was they disliked about it'. Additionally, describing the markers of social difference, Rowlands and Gurney (2001) argue that the labels of home ownership and renting can demarcate between 'good' and 'bad' citizens respectively, thus, providing a clear example of the separation of home ownership and renting's dichotomy: 'us' and 'them'.

The dichotomy of the binary identities to emerge from this study appears to support this assertion that stigmatisation requires a separation between 'us' and 'them'. For instance, each positive association with renting/home ownership was concomitant with an antithetical association. These oppositional identities were characteristically linked to renters and home owners and a conceptual schism clearly operates between the two.

Link and Phelan's (2001) fourth component refers to the interrelated concepts of discrimination and status loss. Link and Phelan (2001) argue that as a result of stigmatisation, discrimination and the experience of status loss must both be suffered. In most definitions of stigma this component is not considered necessary, however, Link and Phelan (2001: 370) state, 'In our reasoning, when people are labeled, set apart, and linked to undesirable characteristics, a rationale is constructed for devaluing, rejecting and excluding them...[this] leads them to experience status loss and discrimination'.

Discrimination can manifest in two distinct ways: (1) through individual discrimination; and (2) through structural discrimination. Individual discrimination occurs and is observable when a person attaches a label which confers stereotypical characteristics to another person and proceeds to, 'engage in some obvious forms of overt discrimination...such as refusing a job application and so on' (Link and Phelan, 2001: 372). Structural discrimination, on the other hand, can occur when there is no obvious individual discrimination or prejudice; it is the result of, 'accumulated institutional practices that work to the disadvantage...of groups' (Link and Phelan, 2001: 372). Structural discrimination, therefore, becomes embedded in culture; over time the

effect of the original stigmatising characteristic shapes and structures the environment to the extent that stigmatisation happens both routinely and inconspicuously.

It could be suggested that the structural discrimination of renters occurs when the discourse of home ownership is elucidated. For, when one tenure becomes the dominate form, and becomes inseparable from positive connotations, other tenures can become associated with negative attributes. Home ownership is linked with many virtues, including that of a prosperous economic life (Ronald, 2008). Discussing the normalisation of home ownership McKee (2012: 873) writes, 'Homeownership has in turn become a key element of a successful lifestyle package'.

Furthermore, as referred to earlier, Rowlands and Gurney (2001) argue that tenure is an important symbolic marker that distinguishes between 'good' and 'bad' citizens. Additionally, Hirayama (2012) points out that home ownership represents participation in mainstream society. One reason why home ownership has risen to this culturally hegemonic position may be the structural, or institutional, discrimination of renting. When a stigma becomes socially and culturally pervasive it might not be instantly recognised as being a stigma at all. This could be the result of the slow, cultural institutionalisation that renders the normal, abnormal.

As alluded to in chapter six, many of the interviewees in this study expressed that they 'naturally' expected to become home owners; for many, being a home owner was simply part of their taken-for-granted vision of their future self. The normality of a home ownership aspiration has been elucidated by using the concept of habitus to demonstrate that the pervasive normality of home ownership actually creates a 'housing habitus'. It can therefore be suggested that structural discrimination does indeed work against renters as the cultural dominance of home ownership as the 'norm' – reinforced by the housing habitus – seeks to marginalise renting.

Discussing status loss, Link and Phelan (2001: 371) note that, 'an almost immediate consequence of successful negative labeling and stereotyping is a general downward placement of a person in a status hierarchy. The person is connected to undesirable characteristics that reduce his or her

status in the eyes of the stigmatizer'. Drawing from sociology literature, (Driskell and Mullen, 1990), Link and Phelan (2001) argue that meta-status hierarchies, such as race or gender, can directly influence micro-status hierarchies, even when the meta-status hierarchy has no direct correlation to the micro-status hierarchy. They argue this is relevant to stigma as 'they show how having a status that is devalued in the wider society can lead to very concrete forms of inequality in the context of social interactions within small groups' (Link and Phelan, 2001: 371). A downward slip in a status hierarchy entails its own negative implications. Occupying a lower position within a status hierarchy is stigmatising in itself and 'becomes the basis of discrimination'. Rowland and Gurney's (2001) study of tenure socialisation demonstrated tenure can be a source of distinction and social status. Whilst council renting was found to have the most debilitating effect on social status, private renting was also considered to convey lower social status. However, their study did not take into account the perspectives of private renters, and does not therefore offer an insight into how private renters feel about their own sense of social status.

The findings in this thesis show that although many younger private renters do not currently feel as though they have a reduced sense of status, prolonged or indefinite renting can potentially induce a sensation of reduced status. As shown in the extracts from RICK and ROBIN in chapter six, home ownership is commonly linked to status and social class; specifically, renting was seen to characterise a lower sense of status with ownership conferring higher status. It could therefore be argued that, according to stigma as defined by Link and Phelan (2001), that private renting is indeed subject to stigmatising processes.

7.7 Conclusion

This chapter has provided a theoretical account of social stigma using social psychology, sociology and consumption literatures. It has argued that social stigma is a contextual phenomenon,

changeable and dynamic. Additionally, it has suggested that there are varying degrees of social stigma ranging from 'soft' to 'hard' forms. Stigma coping and management strategies have also been explored. Goffman's (1963) 'covering' and 'passing' strategies have been articulated. Whilst these strategies are still prevalent today, it has been noted that the consumption literature observes that consumers can also engage in 'participation' strategies. The general effects of stigma on identity have been elucidated as primarily negative in nature. Crocker et al. (1998b), for instance, suggests that stigmatisation can spoil an identity, and call into question 'their humanity'. However, it has also been suggested that stigma can have positive self-identity influences when it engenders a positive reinterpretation of self (Henry and Caldwell, 2006). Furthermore, an overview of the consumption literature's appropriation of social stigma has been provided.

The findings of this research have been discussed in relation to the extant consumer behaviour stigma literature. The similarities found in the identity exchange strategies expressed by Adkins and Ozanne (2005) and the identity exchanges in this thesis have been noted. The findings of this thesis have added to this knowledge base by demonstrating how individuals can make compromising identity exchanges to avoid 'becoming' a stigmatised identity in the future.

This thesis also adds conceptual weight to the consumer behaviour based work on stigma carried out by Henry and Caldwell (2006). The indirect and direct compensatory consumption strategies to emerge from this study add to the extant taxonomy of consumer responses to stigmatisation. Furthermore, the context of this thesis has shown that even though the stigmatised identity lies in the future, individuals can take current action to mitigate its effects.

The overall concept of stigmatisation has been expounded in detail using Link and Phelan's (2001) sociological description of social stigma. Using examples from secondary literature and primary evidence taken from the data set used in this study, it has been argued that renting is indeed subject to a discrediting, potentially subjugating stigmatising discourse.

The following chapter opens the study's finding more broadly to discuss them in the wider context of the theoretical framework and other literatures used in this thesis.

CHAPTER EIGHT – Thesis Discussion and some Concluding Remarks

8.0 Introduction

This chapter offers a general discussion of the research findings and relates these to the literature and theory presented in this study. Throughout this chapter the main differences and similarities between this study's findings and the extant literature are articulated to clarify this thesis' main contributions to knowledge. Section 8.1 discusses both the theory and literature used in this thesis to elucidate the findings presented in chapter six more broadly. Section 8.2 explains the reasons behind some of the choices made in this thesis to select certain literatures and why Bauman's sociology was used to underpin the research. Section 8.3 offers an explanation of this thesis' contribution to knowledge. Section 8.4 summarises the main points of the chapter and offers some overall concluding remarks. Lastly, section 8.5 suggests some directions for further research.

8.1 Discussion

According to Bauman (2000), 'liquid modernity' is an age of dis-embedding without re-embedding. Bauman argues that individuals in the 'solid' era of modernity were subject to dis-embedding processes just as much as individuals in the current era, the difference, however, is that whereas individuals could re-embed in the 'solid' era they cannot, or at least it is more difficult, to re-embed in the 'liquid' era. Enunciating this change, Lee (2011: 658) notes that, 'Individualised responsibilities suggest that the individuals of liquid modernity are less embedded and more mobile than their counterparts in solid modernity. Whereas the later turned to various ways to re-solidify after being dis-embedded, the former have no means to re-embed in a world of shifting relations and definitions'. The social and cultural milieu of 'liquid modernity' where

flexibility, speed and change can be characterised as virtuous features, and where consumption participation comes to define an individual's social station, is a society in which 'subjects are turned into rudderless agents with no solid structures for lasting reference' (Lee, 2011: 658). Bauman's dis-embedded characterisation of liquidity, however, is not necessarily as pessimistic as Lee's (2011) exposition makes it out to be. For Bauman, 'disembeddedness' can be a good thing, potentially emancipatory in that it liberates people from identity-bound 'beds' such as race, class or gender that anchored identity in the 'modern' or 'solid' era. The sense that Bauman considers 'disembeddedness' to be a good feature of 'liquidity' is observed by Atkinson (2007a: 5),

'the general thrust of his [Bauman's] argument would seem to be that the lack of solid beds in which to be re-embedded has allowed a new level of freedom and autonomy for an 'ever growing number' of people – class and other such 'beds', after all, no longer 'hang heavily over the individual range of choices' as they once did. This new found freedom, this 'emancipation from constraints' or 'being free of chains' is Bauman adds, 'indispensable for a decent human life'.

As noted earlier in this thesis in chapter one, the consumption literature seems to implicitly, if not even explicitly, regard the contemporary consumer as an identity seeker, maker, author or composer, with direct responsibility, agency and control over their own identities and sense of self. To recapitulate, Ho and O'Donohoe (2014: 858) acknowledge that much of the contemporary work carried out on consumer identity: 'resonate[s] with Giddens (1981) theory of the self as a narrative, reflexive project and with postmodern views of the self as fragmented (Fried and Venkatesh, 1985), saturated (Gergen, 2000) or fluid (Bauman, 1986)'. It could therefore be postulated that the notion consumers' might desire 'solid', 'traditional', or 'embedded' sources of identity to construct an overall 'coherent' (Ahuvia, 2005) sense of self is overlooked.

Furthermore, this postulation appears as though it might well be true as this thesis has demonstrated that home ownership, construed as a 'tradition' or symbolic marker of 'solidity' (Colic-Peisker and Johnson, 2012), does seem to influence the interviewees' perceptions of their overall sense of self. It could therefore be argued that home ownership, or the owner-occupation tenure, might represent a much needed anchor point of stability in a liquid world. Colic-Peisker and Johnson's (2012: 740) postulation that individuals from a lower class background (who were regarded as disadvantaged when compared to their separate middle class population sample) desired home ownership because it symbolised an 'island of social respectability that [could] save them from aimlessly drifting in...liquid life' seems to accord with this thesis' finding that the interviewees desired a sense of stability that could be achieved through home ownership. Although this thesis makes no assertions pertaining to the interviewees' social class positions, it does generally agree with Colic-Peisker and Johnson's (2012) theory that home ownership can represent security and stability; concepts that still appear to be valued in a 'sea' of liquidity.

The idea that individuals might yearn for an anchor point of stability from which to secure themselves in a 'liquid' world, expressed through a desire for home ownership as an identity reference point, suggests that the consumption literature should not just treat consumers as liquid/postmodern individuals as it is possible that in order to construct, build and maintain a coherent sense of self they require 'solidity' and 'embedded' anchor points. Arguably consumption research should, therefore, heed more attention to 'modern' conceptions of identity alongside 'postmodern' or 'liquid' ones. This notion actually recognises Bauman's own suggestion that 'modern' and 'postmodern' eras operate contemporaneously; indeed, Bauman's own 'liquid' theorising was itself an attempt to build a theoretical construct that allows for both social eras to exist together. Articulating this very point, Elliot (2007: 8) states that, 'Rather than attempting a historical periodization of the modern and postmodern eras, Bauman argues that contemporary culture, not without certain tensions and contradictions, deploys both orders simultaneously'. If both eras can coexist, or at least the salient features of each coexist, then it could be contended

that accounting for both identity theories to explain human action is a logical outcome of this merging and blurring of eras.

This line of argument, furthermore, also implies that tradition, an 'embedded' reference point typical of the 'solid' era, may still have a large function to play over the life course and in identity formation. As noted in chapter four and empirically illustrated in chapter six, home ownership is commonly perceived as a tradition. The consumption or participation within a traditional custom, or traditional practice, can have lasting and profound implications on the formation of both social and individual identities. As Thompson (1886: 83) observes, 'As sets of assumptions, beliefs and patterns of behaviour handed down from the past, traditions provide some of the symbolic materials for the formation of identity both at the individual and at the collective level'. It could therefore be suggested that the consumption or participation in home ownership, or even an aspiration to participate in home ownership, as a tradition, is an embedded anchor point that provides the 'materials' for identity construction. At the individual level, home ownership was suggested to represent a sense of accomplishment and achievement. As a tradition that 'passes down symbolic material', home ownership seems to represent a positive source of identity-related attributes that can be used to construct a positive coherent self-concept. At the social level, home ownership can also be regarded as a tradition, providing 'symbolic materials', as it was suggested to bestow a sense of social status. Thompson (1886: 83) goes onto claim that,

'The sense of oneself and the sense of belonging are both shaped – to varying degrees, depending on the social context – by the values, beliefs and forms of behaviour which are transmitted from the past. The process of identity construction never starts from scratch; it always builds upon a pre-existing set of symbolic materials which form the bedrock of identity'.

According to Thompson (1886) then, identity relies on tradition at least for its embryonic formation. Moreover, tradition, in Thompson's (1886) formulation, is identity's progenitor in that identity does not spontaneously manifest, rather, it comes from somewhere. This 'somewhere' might be collective history or practice, ritual, custom or habit; the repository of identity, both social and collective, appears as though it might be tradition itself.

Given the purported relationship between tradition and identity it seems peculiar that tradition is frequently overlooked by researchers interested in identity (Giddens, 1984; Ho and O'Donohoe, 2014). This thesis has sought to redress this imbalance by bringing the concept of tradition back under the auspices of identity. By demonstrating home ownership to be a carrier of identity - a crucial symbolic marker for a complete and coherent sense of adult self - this thesis has shown that individuals, despite the prescriptions of 'liquid modernity', desire, need, require and imbibe tradition as an essential component to their selfhood.

However, the salience of tradition to 'liquid' citizens' sense of self might also be questioned. It is not argued here as an axiomatic truth that tradition is central to the construction and maintenance of every 'successful' liquid life. As this thesis has illustrated, for many younger renters, the concept of home ownership can represent negative identities that appear outmoded or outdated in a contemporary, fluctuating liquid milieu. Moreover, home ownership, bound with traditional notions and connotations, might even hinder or obfuscate optimum lifestyles deemed congruent with the prescriptions of 'liquid modernity'. As discussed in chapter six, many younger private renters in this study suggested that their tenure afforded them the flexibility to travel, move and take advantage of new offerings as and when they manifest. These qualities were juxtaposed with home ownership as stifling, restricting and as an encumbering burden. For younger renters, then, the notion of 'tradition' to their sense of self appears less important, or even not important at all. The application of tradition to the formation of a coherent sense of self, therefore, only seems necessary, in this study's context at least, to the formation of the

interviewees' future selves. Their future selves, necessarily projected forward in time, are older versions of their selves; age, then, appears to be intertwined with the relevance of identity, home ownership and tradition. Section 6.2 in chapter six provided an explanation of how age was found to mediate the changeable meanings of both renting and home ownership. In general, it was asserted that the relevance of home ownership to identity becomes more salient with an increasing age. In the main, home ownership was observed to be more salient to the construction of mature, settled conceptions of a successful adult identity. By contrast, the positive identity connotations of renting were deemed to be more congruent with itinerant lifestyles. One inference from this study then is that home ownership's traditional qualities are only required or desired when they are age-appropriate. Tradition, in and of itself, is not necessarily always age-specific, it would probably depend on the tradition and context in question.

Much of the extant housing literature proposes that home ownership has become the normal tenure in Britain (Gurney, 1999a; 1999b; Munro, 2007; Ronald, 2008). The urban studies literature (Wallace, 2012) has suggested that, because of the normalisation of home ownership, those who remain outside of the tenure might potentially be characterised as 'flawed consumers' (Bauman, 1988; 2005). The assumption made (Gurney, 1999a; 1999b) is that other non-owning tenures, such as private renting, are characterised as 'abnormal' because of a sweeping home ownership discourse that serves to strengthen home ownership's 'normality', whilst simultaneously weakening and attenuating the standing of rental tenures. The 'abnormality' of renting is suggested to typecast renters as Bauman's 'flawed consumer' (Rowlands and Gurney, 2001). This inference is understandable given Bauman's (2005: 38) declaration that, 'having no access to a happy or merely a *normal* [author added emphasis] life means to be consumers manques, or flawed consumers. And so the poor of a consumer society are socially defined, and self-defined, first and foremost as blemished, defective, faulty and deficient – in other words, inadequate – consumers'. A blemished, defective or faulty person can hypothetically become a stigmatised person. Indeed, as specified earlier in this thesis, Crocker (1998a: 88) suggests that,

'A person who is stigmatised is a person whose social identity, or membership in some social category, calls into question his or her full humanity – the person is devalued, spoiled, or *flawed* [author added emphasis] in the eyes of others'.

However, the notion to which the housing literature points towards - that renting alone is potentially sufficient to typecast renters as Bauman's (1988; 2005) 'flawed' consumer - might be somewhat specious when one considers that some private renters can and do have the ability to 'successfully' participate in other areas of the marketplace – especially the educated working interviewees in this study - and as such have the opportunity to demonstrate consumer 'competence' in other ways. Nevertheless, given the salience and the interconnectedness between identity, adulthood and home ownership, the prospect of never becoming a home owner seems to have important implications for the interviewees' perceptions of their future selves. The undesirable identities associated with a protracted period of renting do seem as though they are potentially discreditable, stigmatised identities.

The findings of this research, however, do seem to suggest that a stigmatised identity can be mitigated through compensatory consumption measures that can defend a specific identity and the overall sense of self. Furthermore, the prospect of 'becoming' a stigmatised identity can be *directly* expunged at source by planning to become a home owner. As chapter six highlighted, this process can be expedited through an identity-exchange that seems to entail substituting a positive current identity for a 'negative' current identity. In general, it can be suggested that the identity and consumption related actions of the interviewees in this study imply that the housing literatures' assertion that private renters occupy a stigmatised or flawed identity by virtue of their tenure is somewhat spurious. Their educated backgrounds and participation in the job market mean that they have the resources to equip them in other areas of the marketplace that provide them with consumption experiences that can be used to defend against the threat of 'becoming' a flawed identity.

The compensatory consumption literature suggests that 'compensatory consumption is more prone to occur when the dimension under threat is important versus unimportant' (Rucker and Galinsky, 2012: 210). Given the prominence of a successful adult identity and sense of self, it might not be surprising that many of the interviewees in this study expressed a desire to avoid becoming a 'flawed' identity concomitant with non-home ownership. However, as this study has shown, when an important identity is threatened it does not necessitate compensatory consumption strategies. For, if an identity conflict can be managed by addressing the root cause through an identity exchange, substitution or identity compromise, compensatory consumption might not be required. This appears to reflect Sivanathan and Pettit's (2010) suggestion that when an alternative route to self-affirmation is available, it reduces individuals' need to engage in compensatory consumption. The negative identities associated with non-home ownership presented in this study do appear to be 'important' rather than 'unimportant' such that the interviewees articulated strategies to 'avoid' being tarnished by either the 'Immature Adult', 'Social Slider' or the 'Underachiever' identity.

The process of identity exchanging presented in this study suggests that when individuals are pursuing an ardent desire they are willing to make consumption sacrifices of a profound manner. By assuming the 'Frugal Spender' identity, many interviewees indicated that they, despite not being particularly happy to, would make drastic spending cuts that dramatically altered their lifestyles. Switching from a 'Desire Seeker', an identity poised to take advantage of the 'liquid' condition, to the 'Frugal Spender', an identity that heavily restricts consumption desires appears relatively straightforward for those interviewees enacting this process. They seem to be motivated by both their desire to become a home owner for the supposed economic long-term financial advantages, as well as their identity-related goals. For many interviewees the prospect of home ownership offered a sense of self they had held since their childhood, and accomplishing this appears to be central to their adult aspirations.

By exploring the meanings of tenure, and specifically owner-occupation, this study observed that the prospect of non-home ownership can engender the concept of a flawed future identity. The flawed identities relating to non-home ownership expressed in this study were captured and characterised as the 'Immature Adult', 'Social Slider' and the 'Underachiever' identities. Many interviewees indicated and insinuated that if they remained renters for too long they risked 'becoming' one or more of these negative identities. This concept was presented in this study as the stigma trajectory theme. The concept of the stigma trajectory is interesting as one outcome of it suggests flawed future identities can be avoided or circumvented by changing or altering one's current identity/identities. The extant consumer literature that explores how consumers cope and manage stigmatised identities only examines consumers already occupying stigmatised roles. For example, Henry and Caldwell's (2006) heavy metal music fans suffer stigmatising prejudices because of their affiliation to a particular music scene and thus their identities have long been subject to a discrediting discourse. Adkin and Ozanne's (2005) illiterate consumers have also been subject to stigmatising prejudices for a long period of time and as such have developed coping strategies to counteract this negative discourse. In addition to these studies, Kozinets (2001) explored how Star Trek fans negotiate their stigmatised identities as socially inept 'nerds'. Again, like in the previous studies, all of the participants have endured stigmatising prejudices to their current selves. In this study, however, the interviewees appear not to be stigmatised by their tenure status as it is actually 'normal' or congruent with their ages. They do though imply that the 'normality' of renting has a temporal aspect to it in that they can only rent until a certain age before they start to deviate from the social 'norm' of home ownership.

One advantage this study has over other studies that have researched the concept of 'flawed' or stigmatised identities is that the 'flawed' identities in this study are in the future. Extant studies researching stigmatised identities typically find that individuals are reluctant to self-stigmatise, that is, people have a general tendency to regard themselves in a positive fashion; Argo and Main (2005: 568) note that, 'One of the difficulties inherent in stigma research is the social desirability

bias wherein people have a tendency to present themselves in a positive light'. However, by discussing stigma in the future tense a conceptual space opens up between the individual and the potentially stigmatised identity. Therefore, it could be suggested that in this study the interviewees were more willing and possibly even more candid in their expression of what a future identity, characterised by a lack of home ownership, would look and feel like to them. Kozinets (2001) found that his participants self-stigmatised only through email interviews. The on-line medium, he suggests, provided the social distance necessary for the participants to speak candidly. It could be suggested that Kozinets' (2001) social distance offered by the on-line medium is analogous to the temporal space of this thesis. In the same way Kozinets' (2001) participants' were able to discuss stigma in relation to themselves via the social distance of on-line interviews, the temporal space of future stigma offers this study's participants a similar degree of insulation that facilitates open discussion.

By appropriating the sociology of Zygmunt Bauman as a theoretical context, this thesis also sought to explore why 'liquid' citizens desire home ownership in social milieu where the prescriptions of liquidity, ostensibly, stand in opposition to the meanings of home ownership. The concept of a 'housing habitus' was employed to potentially explain why this might be so. Flint and Rowlands (2003) suggested the concept of a 'housing habitus' as a mechanism to explicate why individuals pursue home ownership as an expression of 'normality'. They contend that owner-occupation has become imbued with symbolic capital such that it is unthinkingly and unquestionably the 'normal' tenure choice to have, or to aspire to, in the UK.

This thesis found that home ownership can be a deeply held aspiration that stems from childhood. Many interviewees suggested that becoming a home owner was part of their projected self-images they had of themselves even in their formative years. As Swartz (2007) notes, Bourdieu's concept of habitus is most definitively shaped in one's childhood years. The notion of a 'housing habits' seems entirely plausible when one considers that individuals can be

acculturated to home ownership as a 'norm' at a stage in their lives when their habitus is at its most impressionable. Therefore, it could be suggested that the children of home owners might be more sensitised to the home ownership 'norm' as they have been exposed to home ownership from a young age. The findings of this research do not dispute this assertion, or Hamnett's (1885) claim that the children of home owners are more likely to become home owners themselves. However, this research does suggest that the 'normalising' discourse of home ownership (Gurney, 1999a; 1999b), so pervasive in society, can influence the 'housing habitus' equally as much, if not more so, than an acculturation to home ownership as a 'norm' via familial upbringing. The interviewees in this study not from home owning families expressed desires to become a home owner as enthusiastically and passionately just as much as their counterparts from home owning families.

Set within the context of 'liquid modernity', this seems to raise an interesting question. Which habitus has the most influence over action, the 'housing habitus', that directs individuals' inclinations to desire home ownership, or the habitus of the 'consumer society', that should, ostensibly, motivate and direct people to consume the ephemeral and live a 'liquid life'? As Bauman (2005: 25) himself argued, 'Ideally, nothing should be embraced by a consumer firmly, nothing should command a commitment forever, no needs should be ever seen as fully satisfied, no desires considered ultimate'. A 'consumer society' habitus, therefore, would appear to direct people towards consuming the qualities of transience, rather than the permanent. The desire for home ownership, however, appears to override any 'consumer society' habitus that may exist.

8.2 Justification

This thesis has combined literatures pertaining to identity theories, identity threats - and their corresponding consumption strategies - home ownership, social stigma and habitus. These have all been underpinned by Bauman's sociology of 'liquidity'. The literature pertaining to identity in chapter one was required to set out the differing distinctions between 'modern' and 'postmodern' conceptions of identity because Bauman's 'liquid' identity-related cogitations echo postmodern enunciations of identity. This thesis suggested that much contemporary identity-related literature either explicitly or implicitly assumes individuals to be postmodern subjects. Because this thesis critiques this assumption, it became necessary to outline 'modern', 'solid' or 'traditional' conceptions of identity as a reference point to discuss identity more broadly in the research findings. Running parallel to the literatures' characterisation of 'modern' identities evolving into 'postmodern' identities, is the notion that society per se is moving, or has moved, from a 'traditional' society to a 'detraditionalised' society. This narrative appears to imply that contemporary identities no longer require the institutions of tradition to shape their structure; moreover, that identity has been unfettered by the shackles of tradition. Yet, as this thesis has illustrated, tradition can still be important to identity and one's sense of self. Therefore, an exposition outlining the relationship between 'modern' and 'postmodern' identities, and 'traditionalised' and 'detraditionalised' societies, was required to contextualise the meanings and identities of renting and home ownership presented in chapter six.

The findings of this thesis indicated that a fear of non-home ownership could engender the prospect of stigmatised or flawed future identities. It became apparent during the research analysis that avoiding or evading these negative identities was a salient issue to the interviewees. Their articulations of their consumption experiences, and their willingness to adapt and compromise their lifestyles, were indicative of the identity threat literature. Chapter two in this thesis therefore introduced and discussed this related stream of literature in order to contextualise and offer support the research findings.

As noted above, Bauman's sociology of 'liquidity', 'consumer society' and the 'flawed consumer' form the main theoretical backcloth underpinning this research. Apart from the fact that Bauman's sociology has proved to be a useful and enlightening branch of contemporary social theory to the study of identity by previous social researchers (Ulver and Ostberg, 2014), three main reasons for this thesis' appropriation of 'liquidity' were outlined in chapter three. It has been suggested that the dynamic and fluctuating background of 'liquidity' allows tradition-related identity desires to stand out in contradistinction to this mutable and shifting milieu. Indeed, the contrasting meanings of renting and home ownership, and their corresponding identities, do appear as though their foregrounding was facilitated by the inherent dissimilarity between 'liquidity' and 'tradition'. Additionally, Bauman's sociology suggests that educated, young individuals are those best positioned to ride the waves of 'liquidity', to take advantage of its offerings and to protect themselves from its perils. Therefore, this notion also seemed to imply that the housing literature's suggestion that young, private renters can be subject to a stigmatising discourse that potentially renders their identities as 'discreditable' and constitutes them as 'flawed', appeared worthy of further investigation. As this thesis has illustrated, younger private renters are not automatically discredited by a stigmatising discourse, but rather, they can perceive their tenure as a facilitator enabling the pursuit of a 'liquid life' and not as a label or sign of 'flawed' consumption.

The notion that home ownership can be 'flawed' or even stigmatised, however, became apparent as the interviewees expressed how they would feel if they never became home owners. To understand how this might be so, this thesis discussed the nature and the role of home ownership within contemporary UK society. This literature drew from both the housing literature and current data sources such as the ONS to outline the theory of a positive home ownership discourse. Chapter four suggested that because of the home ownership discourse that permeates social life, home ownership has become to be seen as 'normal' and 'natural', moreover, as a 'common sense' aspiration. This literature provided the necessary context and theoretical

substance required to underwrite the subsequent meanings and identities outlined in research findings.

To better understand and explicate how non-home ownership might constitute a flawed future identity, chapter seven discussed the concept of stigma and delineated stigma's distinguishing characteristics. This literature provided an exposition of stigma to illustrate how rental identities can be negatively branded as discreditable identities. Furthermore, this chapter expounded how the stigma concept has been used and appropriated by consumption studies. Notably, the consumption literature has only explored the coping strategies and mechanisms of individuals who are currently stigmatised, whereas this research explored how individuals, facing the prospect of stigma, can manage their identities and related consumption practices to mitigate an identity threatened by the prospect of future stigmatisation. The stigma literature provided the necessary theoretical context that underpinned the notion of the flawed future identities.

During the data analysis Bourdieu's concept of habitus became an apparent conceptual tool that could be used to explain the third objective of this research, which was to explore why 'liquid' individuals desire home ownership. Therefore, an account of what habitus is, how it is formed, and how it can serve to reproduce the prevailing social structure was required to support the findings presented in section 6.6 in the research findings.

8.3 Contribution

This study has slightly deviated from the current predilection in consumer research which perceives individuals as postmodern bearers of identities (Ho and O'Donohoe, 2014). This research has explored how, when tradition is placed at the heart of identity construction, it can be

demonstrated to be a salient concept to the formation of individuals' identities despite the sociological literatures assertions that we inhabit a 'liquid' world.

Furthermore, this thesis has demonstrated what can happen to identity, from a consumer perspective, when a traditional symbol, or marker, cannot be consumed - something not done in extant consumer research. In this instance, it can engender the prospect of a threatened identity, presented here as a 'stigma trajectory'. The concept of a stigma trajectory has also not been explored in consumer research. How individuals manage their current sense of self when their future identities are under threat has been a neglected feature within a consumer research context. By stitching together the concepts of identity and 'flawed' future selves, this thesis has offered a first perspective and enunciation into the workings of this process. Extant consumer literature only provides insights into how consumers manage a threatened identity in the current marketplace. How individuals can manage their sense of self to achieve a larger consumption aim in the future has not been explored. This thesis clearly demonstrates that when a future consumption aim has a large bearing over one's current and future sense of self, potentially negative in nature, it can force them to currently act in ways redolent of stigmatised individuals. For example, the identity exchanges articulated in this study bear similar characteristics to the identity exchanges presented in Adkins and Ozanne's (2005) study of low literate consumers. This thesis therefore demonstrates that consumer researchers and marketers must also pay attention to future selves when considering pros and cons of marketing to current selves.

This thesis also adds to the literature on postmodern identity-consumption theory, by showing that tradition should not be overlooked in the construction and maintenance of identities. Additionally, this thesis has demonstrated that tradition - or 'solid' consumption - still plays an important role in postmodern or 'liquid' times. Therefore, as this thesis has already argued, consumer researchers and marketers should heed attention to 'modern' identity theories and not automatically assume individuals are *only* vessels of a collection of postmodern inclinations and

dispositions. To use Bauman's term, the need to 're-embed' is clearly an acute function in the construction and maintenance of identities. By demonstrating that individuals can both consciously and subconsciously negotiate the modern landscape, selecting and picking aspects of lifestyles they deem congruent with their sense of self, this thesis argues that consumer researchers and consumer marketers need to understand that identities are multifaceted and draw on traditions, as well as the temporary fixations of consumer culture, in order to cultivate themselves.

This thesis also contributes to the literature on managing identity threats. The compensatory consumption literature suggests that, although both direct and indirect compensatory strategies are necessarily surrogate measures (Rucker and Galinsky, 2012), this thesis suggests identity threats can be managed by identity exchanges and substitutions. This notion builds on previous identity consumption research by explicating and illustrating how individuals can make the seemingly counter-intuitive decision to exchange a positive identity for a negative identity. This exchange appears to be made with relative ease under conditions where this exchange facilitates becoming a desired future identity. Additionally, this thesis also draws a theoretical correspondence between identity threats, compensatory consumption measures and social stigma. This thesis has made it clear through empirically demonstrating that individuals can and do actively seek to negotiate their sense of self by changing and managing their identities to avoid potential stigmatisation.

8.4 Conclusion

Bauman's (2005) flawed consumer thesis suggests that consumers can become 'flawed' when they have no access, or restricted access, to the marketplace. The flawed consumer argument has been applied to tenure in the UK (Gurney, 1999a; 1999b; Wallace, 2012) to suggest that rental tenures potentially constitute the 'flawed' consumer epithet. However, it seems to be somewhat

untenable to suggest that the private renters in this study are to 'become' 'flawed' consumers if they do not acquire home ownership status as they participate, perform and demonstrate consumer competence in other areas of the marketplace. It can be suggested they are, in other areas of the marketplace, 'fully fledged consumers'.

This chapter has offered a broad discussion of the research findings and the relationship between these with the literature and theory presented in this thesis. It has argued that, despite the prescriptions of 'liquidity', home ownership remains a consumption aspiration. Further, that as a traditional symbol, home ownership is integral to the formation of ideal 'adult' future selves. Additionally, this research has found that the wholesale imposition of Bauman's flawed consumer epithet onto private renters is ill-judged as renters do not *always* perceive their tenure as 'wrong' or 'abnormal'. Moreover, depending on their lifestyles, renting can indeed be a positive feature, facilitating successful 'liquid lives'. When discussing their current rental circumstances many of the interviewees in this study spoke of 'flexibility' and 'freedom from responsibility' as lifestyle enablers, and as such these were important to the construction and maintenance of self-identity. The traditional identities associated with home ownership, whilst being valuable and sort after future selves, were afforded less immediate salience to the fulfilment of the interviewees' current identities.

The prospect of non-home ownership was found to threaten the interviewees' perceptions of their future selves. Articulations of future identities, besmirched by the 'failure' to become a home owner, were suggested to be stigmatised future identities that needed to be avoided. Circumventing the possibility of becoming a stigmatised identity appeared to be a salient issue as, 'A stigmatized identity...can marginalise an individual, resulting in that person being disqualified from full social acceptance' (Toyoki and Brown, 2014: 716). Therefore, it might not be surprising that the interviewees in this study expressed tactics and strategies that could be construed as a way to insulate and protect them from 'becoming' an undesired, negative, stigmatised identity.

Indeed, as Toyoki and Brown (2014: 716) go on to assert, 'Stigmatised individuals are...often able to cultivate alternative positive conceptions of their selves, and to enact self-serving impression management tactics, which accommodate, mitigate, transmute, deflect, defend and contest understandings of their selves'. The process of identity exchanging, and direct and indirect compensatory consumption strategies, reflect Toyoki and Brown's (2014) suggestion that individuals can enact 'management' tactics to 'defend' their sense of self.

This chapter has also provided a detailed explanation behind the use of the literature and theory used in this research project. It has been argued that the identity literature performs a key role in this thesis as it underpins the main theoretical concepts explored in the research findings.

Additionally, the literature pertaining to tradition and detraditionalisation has been suggested to be necessary as the narrative of a 'traditional' society moving towards a 'de-traditional' society is an implicit assumption behind the contemporary assertion that individuals are now inherently postmodern, 'detraditionalised' subjects. The application of Bauman's 'liquid' sociology as a theoretical backcloth to this research has also been justified in this chapter. It has been suggested that 'liquidity' provides a useful theoretical contrasting background to which the exploration of tradition can be set against. Further, the notion that renters can be perceived as 'flawed' simply because of their tenure also justified using Bauman to explore whether this assertion holds any credibility.

This chapter has also provided an overview of where this thesis' contribution to knowledge can be located. It has suggested that by exploring tradition's salience to identity, it has contributed to identity research by highlighting how 'postmodern', 'liquid' subjects still require traditions, or 'embedded' institutions to develop and construct an overall coherent sense of self. The concept of the stigma trajectory also forms part of this thesis' knowledge contribution. No consumer studies have explored a context in which individuals, not currently stigmatised, can become so unless they make changes to either their identities, consumption behaviour or both together.

Additionally, this thesis has also built on prior identity literature by articulating the notion of identity management through identity substitutions. The last section in this thesis provides some thoughts on which directions future research might take.

8.5 Further Research

This research has brought into focus how tradition can still inform the self-concept. It has shown that, despite the assertions of postmodernity, individuals' identities may still require anchor points from which to build and moor their sense of self to. Therefore, one area for future research to take would be to explore the salience of other traditions and to analyse their role in identity formation, maintenance and construction.

This research has also developed the concept of a stigma trajectory. Further research might also wish to explore how different identities can become threatened and explicate how individuals can manage their current identities in the face of such threats. Different identities under different contexts may well provide new insights in to identity management strategies.

The findings of this thesis suggested that if renters can become home owners, and acquire the positive identities of home ownership, they might be insulated from the negative connotations associated with non-home ownership. However, it is not entirely clear, given their age, if they would indeed become bearers of the positive identities or whether they would unwittingly procure the negative identities associated with home ownership. Further research could therefore explore this issue by conducting research with individuals who have recently become home owners.

APPENDICES

A: Question Schedule

Introduction

Permission to record

Purpose of study

Date/time

Past

Parents

- Tell me about your parents.
- What were their occupations?
- What were their aspirations/ambitions?
- What was their idea of success?
- What were their social activities? Hobbies, interests?
- What were their aspirations for you?
- What were their life objectives?

Growing up

- What was life like growing up?
- Where did you go on holidays?
- What were family events like, birthdays, Christmas?
- What were your family's social activities?
- How did you imagine your own future compared to your parents?

Present

Current Life

- What do you do for a living?
- What are your social activities? Hobbies, interests?
- What does success mean to you? How is it measured?
- Tell me about your ambitions, planned and achieved.
- What are your values?
- What's most important to you?
- What do your parents think of your life style, achievements?

Future

Projected ideas

- What do you imagine your own future to be like?
- What are your goals, what are you working towards?
- How do you picture your future living circumstances, social life and family?
- How do you think the future will be different to the present? Why might this be so?

B: University Ethics Approval Form



RESEARCH AND ENTERPRISE SERVICES

19th February 2015

Alex Smith
Research Institute for Social Sciences
Claus Moser Building

Dear Alex,

Re: Social Mobility and Consumption: an exploratory study of status perception and purchasing habits

Thank you for submitting your application for review. I am pleased to inform you that your application has been approved by the Ethics Review Panel.

The following documents have been reviewed and approved by the panel as follows:

Document	Version	Date
Summary Document	3	03/02/2015
Letter of Invitation	3	03/02/2015
Information Sheet	3	03/02/2015
Consent Form	3	03/02/2015
Consent Form for the use of quotes	3	03/02/2015
Interview Schedule	3	03/02/2015

If the fieldwork goes beyond the date stated in your application, you must notify the Ethical Review Panel via the ERP administrator at uso.erp@keele.ac.uk stating ERP3 in the subject line of the e-mail.

If there are any other amendments to your study you must submit an 'application to amend study' form to the ERP administrator stating ERP3 in the subject line of the e-mail. This form is available via <http://www.keele.ac.uk/researchsupport/researchethics/>

If you have any queries, please do not hesitate to contact me via the ERP administrator on uso.erp@keele.ac.uk stating ERP3 in the subject line of the e-mail.

Yours sincerely

A handwritten signature in cursive script, appearing to read 'Helena'.

HP

Helena Priest
Chair – Ethical Review Panel

CC RI Manager
Supervisor

Research and Enterprise Services, Keele University, Staffordshire, ST5 5BG, UK
Telephone: + 44 (0)1782 734466 Fax: + 44 (0)1782 733740

C: Interviewee Demographics Table

PSEUDONYM	AGE	RELATIONSHIP STATUS	OCCUPATION	EDUCATION	HOUSING STATUS	ATTITUDES TO RENTING	ATTITUDES TO OWNERSHIP
ALICIA	28	Living with partner	Journalist/Freelance writer	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
AMY	25	Single/Living with housemates	In further education	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
ANTHONY	26	Single/Living with housemates	Graphic Designer	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
ARUN	28	Living with partner	Sales Manager	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Regards it as a burden
CHRIS	24	Single	In further education	Degree Qualification	Rents; no immediate prospects to buy	Pragmatic Approach	Not a current concern
DAN	24	In a relationship	Recruitment Consultant	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Regards it as a burden
DAVID	27	Single	Teacher	MA Degree	Rents; would like to be on the property ladder	Typically negative	Desires ownership
FIONA	27	Living with partner	Primary Teacher	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
GARETH	26	Single	Sales Manager	Degree Qualification	Rents; would like to be on the property ladder	Pragmatic Approach	Desires ownership
HENRY	24	Single/Living with housemates	In further education	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
JAMES	25	Living with partner	Gym Instructor	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Slightly ambivalent
JANE	25	Living with partner	Nursery Nurse	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
JOHN	30	Single	Graphic Designer	MA Degree	Rents; would like to be	Typically	Desires ownership

					on the property ladder	negative	
LAURA	27	Married	Social Worker	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
LIAM	30	Single	Retail Manager	Degree Qualification	Rents; would like to buy	Pragmatic Approach	Content to rent but wants to own
LINDSAY	25	Single/Lives with housemates	In further education	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Not a current concern
LISA	26	Living with partner	Business Administrator	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Not a current concern
LUCY	30	Married	Advertising coordinator	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
MARK	26	Living with partner	Telecom Sales Supervisor	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Slightly ambivalent
NATASHA	25	Living with partner	Nurse	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
NICK	25	Single/Lives with housemates	Media Sales	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Not a current concern
NINA	29	Married	Health Care Operative	Degree Qualification	Rents; would like to be on the property ladder	Pragmatic Approach	Desires ownership
PHOEBE	26	Single/Living with housemates	Recruitment Consultant	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
RICK	27	Living with partner	Call Centre Operative	Degree Qualification	Rents; no immediate prospects to buy	Generally positive	Slightly ambivalent
ROBIN	28	Living with partner	Retail Manager	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
SALLY	25	Single/Living with housemates	In further education	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
SARAH	27	Living with partner	Pharmacist	MA Degree	Rents; would like to be on the property ladder	Typically negative	Desires ownership
SIMON	25	Single/Lives with	Sales Assistant	Degree	Rents; no immediate	Pragmatic	Not a current

		housemates		Qualification	prospects to buy	Approach	concern
SIMONE	28	Living with partner	Product Developer	Degree Qualification	Rents; would like to be on the property ladder	Typically negative	Desires ownership
STEVE	28	Single	Software Tester	MA Degree	Rents; no immediate prospects to buy	Generally positive	Not a current concern

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