

SCOTLAND IN MINIATURE? SECOND HOMES ON ARRAN

Seán Damer

But Arran was not specially set apart by the Almighty in the estuary of the Clyde to be for ever a pleasure ground for a handful of privileged people in a brief season of escape from the crowded and bustling urban lives they are content to live most parts of the year. Sooner or later the old feudal fences were bound to be broken down by the sheer involuntary thrust of two million people in the immediate neighbourhood outside.
Neil Munro: **Glasgow Evening News**, 24 September 1923

Arran's place in the open and its comparative remoteness - though it is only fourteen miles from the nearest mainland port, Ardrossan, in Ayrshire - are part of its attraction. To many of us the word 'island' spells 'romance', and ever since the advent of steam navigation the thought of a visit to Arran has suggested - to the people of the nearer West, at any rate - an adventure not to be obtained on the sheltering shores and amid the more or less suburban amenities and conventions of the Inner Firth.
John Joy Bell: *Scotland's Rainbow West*, Harrap, 1933.

(Both quoted in Whyte (1997).)

INTRODUCTION

It is a commonplace complaint in rural Scotland that 'incomers' or 'holiday-home owners' have penetrated and skewed local housing markets. The 'commonsense' version of this complaint argues that these incomers push up

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the price of property by snapping up available housing for holiday, retirement or 'drop-out' homes, to the extent that locals, particularly young married couples, are priced out of the housing market. It is further alleged that this trend occurs in remote rural areas of outstanding natural beauty - e.g. Wester Ross, Skye, Arran. Existing research into Highland housing markets suggests that while such trends vary by district according to the housing supply-and-demand equation, the allegations are not without a measure of truth (Shucksmith 1996). These incomers are frequently labelled as 'White Settlers', or simply, 'the English', and they have been, from time to time, subject to abuse from racist organisations like 'Settler Watch' or 'Scottish Watch' (**The Herald** 29 August 1997; **The Guardian** 30 August 1997; **Sunday Mail** 31 August 1997; BBC TV Scotland 'Frontline'- 'The English in Scotland' 1998; Wood 1998).

However, the 'commonsense' contains three major lacunae. Firstly, it fails to distinguish between people who become permanent residents of a given locality, and those who merely maintain holiday homes there. This is an important distinction, for by definition, a so-called 'White Settler' is someone who settles permanently in a rural community. The 'commonsense' suggests that antipathy towards such people is not so much that they remove housing from the local housing market, but that somehow or another they dilute local culture (MacLean 1984; Wood 1998). On the other hand, the antipathy towards holiday-home owners comes about because they are alleged to raise house prices locally, and because their houses are unused for much of the year, with negative consequences for community sustainability. It seems to me that there is a large gap between these two categories, which is conflated within the 'commonsense'.

Secondly, the 'commonsense' also ignores the complex question of what constitutes an incomer and a local in the first place. For example, is an voluntarily-early-retired urban Scot the same kind of incomer as an English O.A.P retiree? Or what about a local returning after years of work elsewhere? The 'commonsense' also ignores the complex question of whether or not the children - or the grandchildren - of incomers become locals. The assumption, therefore, that 'locals' constitute a homogeneous, unambiguous sociological category is problematic, to put it mildly. The 'commonsense' also deflects attention from the critical question of who locally is involved in the social construction of the incomer role, what its components are, how and when it is deployed, and what its consequences are for those so labelled (Burnett and Nuttall 1997) These are strategic omissions, for there can be little doubt that in the discourse of migration into Scotland, the incomer/'White Settler' representation has not only achieved the status of folk-devil; it has also also

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become so vague as to incorporate second/holiday home owners, who would appear to be a quite distinct category.

Thirdly, the 'commonsense' offers no insight into the well-argued proposition that the term 'White Settler' may well be a metaphor for other, more complex social phenomena (Jedrej and Nuttall 1995; 1996) In another lexicon, it ignores the extent to which the term is an ideological formulation.

This article explores the social attributes of second home owners on the Isle of Arran in the context of this debate, and investigates the extent to which they fit the 'commonsense' about 'White Settlers' elsewhere in Scotland. It is based on empirical social research on Arran over the period 1998-1999.

THE ISLE OF ARRAN

The Isle of Arran lies sixteen miles west of Ayrshire in the Firth of Clyde. It is only 26 miles from north to south, and 12 miles from east to west. It is not densely inhabited, the present population being 4,643 (ACVS 1997, p.3). This density can be compared with the Isle of Wight, almost identical in size, with its population of 150,000 (Gemmell 1995). The population has been rising steadily since a 1961 Census low of 3,712, a fall of 944 from the 1951 Census. A 1967 Report on the island population made pessimistic predictions of a population of some 2,000 in 1980, a projection which has happily proven to be spectacularly wrong (Jackson and Storrie 1967).

The Arran Council for Voluntary Service carries out a regular intercensal enumeration, and in 1997, it established that there were 1,873 permanent homes on the island, but that 606 of these were holiday homes/caravans (ACVS 1997, p.6). Of this 606, North Ayrshire Council has 546 registered as holiday/second homes for tax purposes (N. Ayrshire Council: personal communication). This is an increase of 9% from 1989, when the figure was 443. Therefore, 29%, or nearly one-third, of Arran's housing stock is in the second/holiday home category. This is a relatively high figure. Table 1 shows the situation compared with other Scottish islands, for the 1990s.

Table 1
Second/Holiday Home Ownership: Scottish Islands

Arran	29%
Jura	26%
Mull, Coll, Iona & Tiree	24%

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Skye	14%
Islay	9%

Source: Scottish Homes: adapted from various unpublished rural housing reports.

In other words, Arran has the highest proportion of its housing stock as holiday/second homes of all the islands on Scotland's western seaboard, excluding the Outer Hebrides, for which no data were available. As we shall see later, there are very good historical reasons why this should be the case. Nonetheless, this situation causes real concern on the island in general, and to the ACVS in particular. The concern arises because this proportion of housing is not available for 'locals'. In the words of the last ACVS Enumeration Report, second homes are seen as:

diminishing the stock of affordable housing for young people, particularly young couples setting up home for the first time.
(ACVS 1997, p.10)

The Arran Local Plan further comments:

Housing is a sensitive and important issue on the island ... Market forces create competition between island residents and incomers ... and this compounds housing difficulties.
(Arran Local Plan 1994, I, p.23)

This, then, was the immediate context for this research reported on here. The ACVS felt that it was expedient to find out more about second homes on the island, who owned them, how often and for how long they were used, and how they were perceived by their owners. Such research was also considered relevant as, from time to time on Arran, opinions are voiced that it is 'White Settlers', or 'the English', who are the owners of these second homes. Such allegations are indeed sensitive and important, and, as we have seen, are familiar elsewhere in rural Scotland, particularly in the Highlands and Islands (Shucksmith et al 1996). For the moment, it might also be noted that the terms 'locals' and 'incomers' are used above as if these terms were unproblematic. This is not the view of the writer. The literature shows quite clearly that in Scotland at large, these terms, frequently used as they are, have elastic meanings depending on local factors (Jedrej and Nutall 1996).

In terms of Arran-as-Community, there can be little doubt that the island has a very special sense of place. An adjective frequently applied to it by both locals and incomers is 'magical'. Its moderate climate and attractive and varied scenery combine to give it a sense of timelessness; it is widely known

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as 'Scotland in Miniature'. The North Arran mountains have been designated as a National Scenic Area, while there are eleven Sites of Special Scientific Interest on the island (Arran Local Plan 1994, p.7) It is an island which exudes a Raymond Williamsesque 'structure of feeling', and a palpable sense of community (Williams 1961). The Arran Tourist Board is actively involved in the social construction of such imagery. In West Central Scotland, Arran has attained iconic status, for, as we shall see, it has been the target of trippers and holiday-makers from the Glasgow conurbation for a century-and-a-half. Indeed, locals estimate that its summer population increases by a factor of at least 200% because of tourism. There is every reason, then, to investigate the structure of the second home sector of the island's housing market. Should there be any doubt about this, another powerful rationale is supplied by the fact that at least some Arranachs use the term 'ferry-loupers' of these second-home owners. The local use of this Scots term is not accidental; it has an intentionally contemptuous connotation. The associated 'commonsense' is often heard to claim that the majority of these 'ferry-loupers' come from England, more specifically Yorkshire, to the extent that an area of the village of Whiting Bay was known as 'Little Yorkshire' for a time. The very persistence of these stories is of sociological interest, for they refract the real concerns of locals.

METHODS

A series of meetings between the writer and the ACVS Sub-Committee on Second Homes resolved that the most appropriate methodology for this study was a postal-questionnaire supplemented by interviews with a sample of owners. The logic for this decision was that this projected research was essentially descriptive: basic data on second home owners was needed urgently for any informed discussion of this section of the Arran housing market to proceed. The questionnaire was designed and tested, and mailed out anonymously to second home owners on Arran courtesy of North Ayrshire Council's Financial Services Department, which holds appropriate records for Council Tax purposes. That is to say, the names and addresses of these owners were not available to the researcher. While it may be that not every single second home owner was contacted by this method, it is clear that the vast majority were.

The areas in which basic questions were asked included: Nature of Property; Length of Ownership; How the Property was Acquired; Frequency of Visits; Present Use of the Property; Future Use of the Property; Age and Occupation of Owners; Work Status (full-time, part-time, unemployed, retired); and Marital Status and Number of Children. Several open-ended questions asked

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respondents to offer their own perceptions of their second homes on Arran, and whether or not they had experienced any hostility as a consequence of this status. Space was also left for respondents to offer their own comments. (See Damer 1999, Appendix.)

The sample of 29 owners who were interviewed subsequently was concentrated on West Central Scotland, firstly, because it transpired that that was where the typical owner came from, and secondly, for considerations of both time and finance. It was designed to include representative categories of owner. The reasoning here was to collect more qualitative data on who acquires second homes on Arran, and why and how. Further, similar data on the attractions of Arran were sought; in short, why Arran?

546 questionnaires were mailed out, and 326 were returned. This constitutes a 60% response rate, one which is gratifyingly high for postal questionnaires - and one which probably reflects the fact that there is a great deal of affection and concern for Arran amongst its Second Home owners. An important caveat is that the 220 owners who did not reply are likely to include many of those who rent out their properties commercially. Unfortunately, there is no way of testing this assumption.

N. Ayrshire Council Financial Services Department anonymously broke down the permanent residence of Arran Second Home owners for this research project as follows:

Isle of Arran:	83
West of Scotland:	277
Other Areas of Scotland:	57
England:	121
Abroad:	8
TOTAL:	546

In other words, 76% - three-quarters - of Second Home owners in Arran are from Scotland, with 51% coming from the West of Scotland.

RESULTS OF THE SURVEY

The main results of the survey in summary form are as follows. 69% of second homes were built before 1939, reflecting the relative age of the island's housing stock. 68% were bought, 19% were inherited, while 12% were built. The average length of ownership of second homes is 15 years. The average number of visits in a year is 12, while the average length of stay is

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two weeks. 76% of homes were used by other people when the owners were not there. Of these, 94% were used by family and friends. 17 weeks is the average amount of time second homes are occupied in an average year. 85% of owners saw their homes as family holiday homes. More than half of the owners - 58% - do not intend to take up permanent residence on the island. 57% of owners were in the age-group 45-64, 36% in the age-group 65+. Only 8% were in the age-group of 'under 44'. Owners were overwhelmingly concentrated in middle-class occupations and professions, but the single biggest category of owner by far is retired persons; they numbered 133, or 41% of all respondents. 83% of owners were married. And 97% of owners said that they had not experienced any hostility in Arran because they were second home owners.

Unfortunately, the nature of the software available to North Ayrshire Council made it impossible to say how many respondents owned more than one holiday home (North Ayrshire Council Financial Services Department: personal communication). However, the Council official in charge of the anonymous posting-out of the questionnaires does not recall a single instance of multiple addressing (*ibid.*) Further, because of the necessarily anonymous nature of the mailing, the addresses of the second-home owners were not available to this researcher, and hence it is impossible to say how representative the returned questionnaires were. This is admittedly a lacuna in the research, but it is one which is common to all such mail surveys.

Owners included 33 directors of one kind or another; 18 schoolteachers; 11 medical practitioners; 10 engineers; 9 solicitors; 7 chartered accountants; 7 nurses; 6 academics; 3 in each of the following occupations: civil servants; guest-house owners; restaurateurs/hoteliers; 2 ministers of religion; and 1 member of parliament. Working-class owners were represented by one each of painter-and-decorator; receptionist; airline cabin-crew; master-blacksmith; and fisherman.

A central plausible hypothesis emerging from the research was that there might well be significant social differences between those owners who built their homes, those who inherited them, and those who rented them out. It was felt, for example, that inheritors might well be bequeathed older houses, while builders might be in the younger age-groups. A series of correlations were run¹ to investigate these notions. No significant relationship was found between owners who rent-out, and method of obtaining their house. Only 13 of the 43 renters-out said that they regarded their house solely as a business.

¹ using the SPSS statistical package

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Owners who rented tend to be younger than non-renters - presumably because they have less time to spend in their properties. There was no significant relationship between renters and frequency of visits, although renters tended to be less frequent visitors than non-renters, not surprisingly. Even of those who rented out their properties (N=43), only 13 (31%) perceived it wholly as a business, while 30 (71.4%) still perceived it as for use by family and friends, and 19 (45.2%) still perceived it as a future retirement home. (N is more than 43 as some respondents answered more than one category.)

There was no significant correlation between type of second-home-ownership and frequency of visits, patterns of renting out, advertising for rent, or possessing the property as a business. The majority of owners now (56.7%) are in the age-group 45-64, fairly evenly distributed amongst inheritors (of whom they constituted 50.8%), purchasers (58.7%), and builders (58.3%). 35.4% of owners are 65+, while only 7.8% are under 44. (This latter figure is hardly surprising as this is the age-group most likely to be concerned about a first rather than a second house.) It would appear, therefore, that there are no significant social differences between second home owners in Arran who are builders, owners or renters.

DISCUSSION

Whichever way the data from this study are manipulated, one finding emerges clearly: the majority of second home owners in Arran are not only Scottish, but are overwhelmingly from West Central Scotland, and they are people with both long family experience of, and considerable commitment to, the island. (Indeed, one respondent's father assisted in founding the Arran Council for Voluntary Service, and participated in the original 1967 Storrie population study on the island!) The following comments volunteered by respondents make the point:

I've been coming to Arran for almost 70 years and have never missed a single year despite having travelled all over the world mainly on business. I still believe that Arran has a lot of beauty, and my children and grandchildren thoroughly enjoy it. I've run it as a family home, as my father did, and encouraged its use to all of them.

We have a long family connection of visiting Arran - almost 120 years.

I've been going to Arran on holiday since I was a kid - more than fifty years. We went for the sea and the sand, and the outdoors. We started in digs, then rented a share of a farm-house, then got a plot and built my own house. And my children and grand-children go there.

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Our family has been coming to Arran since early in the century. Our annual holidays have always been in Arran and our children spent all their summers there. Now they are going back with their own children. Our house in Arran is very important to us.

The 'commonsense' notion, therefore, that the majority of second home owners on Arran are either something called 'White Settlers,' or 'the English,' or from 'Yorkshire', is patent nonsense. This is confirmed by data collected independently by North Ayrshire Council from the Register of Sasines on the origins of all purchasers of private houses - not just second homes - on Arran between 1990 and 1998. On average, of 719 house purchases made between the beginning of 1990 and the first nine months of 1998, 43% of all purchases were made by people resident on Arran itself. A further 17% were by people from West Central Scotland. A further 19% were by people from elsewhere in Scotland. 18% of purchases were by people resident 'elsewhere in the UK' - which means England, Wales and Northern Ireland. The number of purchases by people in this category has risen somewhat in the last few years, from 9 in 1995, to 16 in 1996, to 21 in 1997, and to 18 in the first nine months of 1998. The reasons for this increase are unknown. (3% of purchases were made by people resident 'overseas.')

In summary, Arran residents constitute 43% of all purchasers, Arran + the West of Scotland constitutes 60%, while Arran + the rest of Scotland constitutes 79%.

What this study cannot show is who these Arran purchasers are. It would be interesting to know whether they are speculative buyers who purchase old properties and then do them up for sale, or, as is more likely, they are purchases for family holidays. This would require further research. In any event, both the qualitative comments volunteered by respondents on the questionnaires, and the observations they offered during interview, make it plain that the vast majority of these owners have very considerable commitment to Arran in terms of both feelings and finance, that these attachments are usually of long duration and family-based, and that the owners are actually quite thoughtful about the effect of their homes on the island's housing market.

While it might well be objected that 29% of the island's housing stock being taken up in second homes is still too high a figure, it is in many senses unsurprising. Nor is it surprising that the majority of second home owners on Arran are from the West of Scotland. The reason for this lies in the history of Arran over the last two centuries. Briefly, Arran has been a flourishing tourist/holiday destination throughout this period. If one studies Hamish Whyte's delightful book **An Arran Anthology** carefully, it can be seen that as early as 1834, holidaying in rented accommodation on Arran was common

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(Whyte 1997). There are four main interlocking reasons for this. Firstly, Arran met all the criteria for a popular landscape as defined by the contemporary Romantic Movement, as it contained bens with dizzy peaks, impressive glens, rippling burns, attractive seashores, picturesque cottages and quaint locals. Secondly, Sir Walter Scott, the prime literary mover of that Movement in Scotland had immortalised - some might say damned! - Arran by making it central to his epic poem 'The Lord of the Isles'. Thirdly, the means of taking visitors easily to Arran existed from the 1830s - Clyde steamers. And fourthly, a huge pool of potential visitors existed - the city of Glasgow, and the burgeoning Clydeside conurbation. It is small wonder that Arran had become a major destination of trips 'doon the watter' from the middle of the 19th century, especially for the middle-class. (The whole question of the social history of tourism/holiday homes in Arran is plainly a matter for further research, and should not prove too difficult given the plethora of published material on this topic during both the 19th and 20th centuries. The sources quoted in Whyte (1997) provide a useful starting point.) While the definitions and perceptions of what constitutes an attractive landscape may have changed over the last century-and-a-half, the fact of the matter is that Arran still has such a 'magical' atmosphere that it is hard to see it not attracting visitors - some of whom are potential second home owners - in the foreseeable future. To put it another way: a high proportion of second home owners on Arran is both normal, and inevitable. Whether it is desirable is another matter.

Second home owners overwhelmingly see their properties as holiday homes, and Arran as a tranquil island to which they want to escape, or retire. Most owners do not really want to work on Arran; they want to rest there, as the following comments from the interviews exemplify.

The isolated nature of our second home makes it an ideal setting for relaxing and recovering from active and stressful mainland lives.

Life is worth living because we can escape to a place where there is little crime, peace, and many friendly people.

I go to Arran for the peace and quiet, and so does everybody else I know.

On Arran, my wife and I feel a kind of relaxation that we find hard to find elsewhere.

Arran is my sanctuary, the place I go to unwind.

I go to Arran for its natural beauty and quietness.

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My wife and I love our home on Arran. It is a pressure release valve from our hectic working life on the mainland.

Comments on the ferry service uniformly wanted an earlier service from Brodick on Monday mornings to facilitate a longer weekend's rest on the island. These problems with both the housing and labour markets on Arran are structural; they exist on other Scottish islands. It is hard to see easy solutions to them. In the meantime, the present structure of second home ownership does bring considerable economic benefits to Arran. Of the people who added comments on the questionnaire, many observed that they deliberately bought their provisions on the island, and consciously sought to employ local tradespeople. Further, these people also spend money in local hotels, pubs and restaurants. And owners also pay Council Tax, albeit with a rebate. The notion, therefore, that second home owners do not contribute to island life is nonsense. Many respondents waxed eloquent about their 'love-affair' with the island, and only a tiny minority used their properties solely for commercial purposes. Several respondents pointed out that second-home owners are active in the Arran Society of Glasgow, and attend its annual dinners.

The following comments by respondents exemplify their thoughtful attachment to Arran:

There is much talk of 'injection of capital' - the second-owners have almost all earned their money elsewhere, haven't taken a job away from anyone on the island, but have brought their money here. Coming to the island mainly to get off the treadmill or duck out of sight, they are usually a pretty quiet bunch, but their contribution to the island economy is large. Another factor which shouldn't be overlooked is the amount of expertise brought to the island, which is often available to locals and local clubs, and even businesses, for free - e.g. accountants, lawyers, architects.

We support local business as much as possible. We also trade with several of the larger businesses. As such, our home on Arran is very much part of our lives.

Incomers to Arran are very often instrumental in sensitive and successful tourist and economic development.

I would add that all furniture and furnishings have been purchased on Arran. All work is done by local tradesmen. Virtually all food is purchased on the island.

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We are friends with other second-home owners. We support local dances and the theatre [on Arran], and we go to the Arran Society dinners in Glasgow. The members are mainly second-home owners in Glasgow, people with a long interest in Arran.

We started camping on Arran in 1972 and built the cottage in 1980. From the start we believed that we should take nothing to the island which could be obtained there, and the cottage was built by islanders. We hope, therefore, that we have contributed a little to the island economy.

63 respondents said they would take up permanent residence on the island on retirement. This does not mean they all will, of course, nor would they all arrive at the same time, but it does have implications for the existing retired population of Arran, and as the ACVS 1997 Population Enumeration Report notes, also for local health and care services.

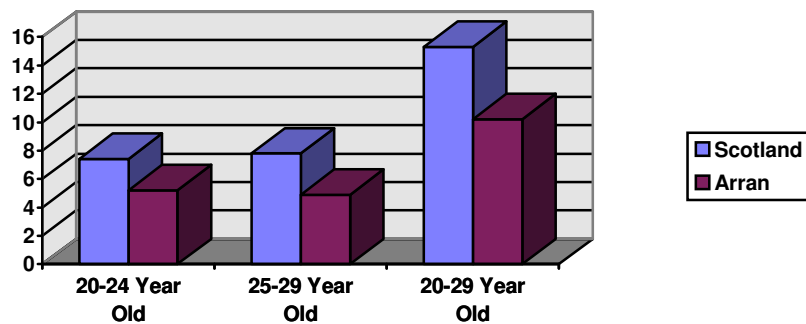
There is a key problem as regards housing on Arran which this study cannot address, but which should be addressed. That is the assumption made by both the ACVS and North Ayrshire Council that local young people on Arran are somehow being denied access to housing because of the high proportion of second homes on the island (see the quotations above). While the assumption is not unreasonable, and while it surfaces time and again in local conversation, it has to be said that the writer knows of no hard evidence for it. Further, in the low-wage economy which exists in Arran, most young people could not afford current house prices. This is an area which requires more research. A key factor bearing on this topic is curiously omitted from the ACVS 1997 Population Enumeration Report: the proportion of young people on Arran compared with the proportion in Scotland as a whole. Table 2 summarises the 1991 Census data for the age-group 20-29, which can reasonably be supposed to be the one within which young couples are most likely to be first-time purchasers.

Overall, the population of young people in Arran is one-third smaller than that in the whole of Scotland. The proportion in the 25-29 age-group is also nearly one-third smaller. The implication is that there will be a somewhat reduced demand for first-time homes on Arran by young people compared with Scotland at large. This is probably explained by the fact that a considerable proportion of people in this age-group in Arran have left the island both for Further and Higher Education, and for work - and have not returned, for whatever reason.

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Perhaps the greatest insight into the overall second home ownership situation on Arran is provided by the following cross-tabulation, which shows the relationship between type of ownership, and use.

Table 2
Young Age Groups: Scotland and Arran



source: 1991 Census

Table 3
Type of Ownership by Use

	business	family holiday home	spiritual home	retirement home	other
inheritance	2	51	17	24	7
purchase	13	185	44	82	15
build	2	32	3	9	1
other	0	4	0	1	0

The summary point from this table is that 272 respondents, or 85% of all owners, see their homes primarily as family holiday homes. Only 17, or 5.3% saw them as businesses, while 116, or 36.3%, saw them as future retirement homes, and 64, or 20%, saw them as spiritual homes. While it is to be

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remembered that respondents may have ticked more than one category, the evidence is still overwhelming: the majority of second home owners on Arran see their properties as family holiday homes, and this holds true whether they are inheritors, builders or purchasers. This perception was reinforced strongly in the subsequent interviews. A substantial minority of owners see them as potential retirement homes, with inheritors and purchasers somewhat more likely to say this than builders. The situation could hardly be clearer.

A final important point in the discussion is this. Contrary to what the island 'commonsense' reports from time to time, it is repeated that 97% of respondents reported that they had not experienced any hostility as a result of their status as second home owners. To the contrary, the comments added by respondents indicated not only that they were made welcome by 'locals', but also that many of them actively sought to participate in the social life of the island, and were positively encouraged to do so. This study, therefore, has uncovered no evidence whatsoever that there are any significant problems between Arran 'locals' and second-home owners on the island, from the latter's perspective. Respondents made that clear:

We always feel welcome on Arran, and find the people friendly and generous. It is a peaceful retreat.

We have found the Lochranza community to be friendly and welcoming. The overall impression is that anything which increases occupancy/number of residents in a marginal rural village is actively encouraged.

We have good relationships with locals, a lot of mutual trust.

However, it is to be remembered that this is a study of second-home owners on Arran, and a cynic might argue that 'they would say that, wouldn't they?' What this study cannot comment on is what locals would say given an equal chance, and why they (or some of them) seem to persist in a chauvinist view of incomers when the hard data shows that the majority are plainly not stereotypical 'White Settlers', or 'the English'. Three decades of visiting Arran would suggest to the present writer that such a study might well uncover a much less Arcadian situation. Again, this is hardly surprising. For a very long time, sociology has been concerned with variations upon the 'incomer/local' theme, and its social meaning (e.g. Merton 1957; Bell 1968; Pahl 1970; Crow and Allan 1994; Elias and Scotson 1994). The suggestion has uniformly been that such a classification is simplistic, and refinements such as locals and outsiders, the established and outsiders, cosmopolitans and locals, spiralists and burgesses, and locals and 'white settlers', have all been suggested at one

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time or another, cross-cut with the urban-rural dimension. On Arran, it may well be that the notion of 'cosmopolitans' and 'locals' would bear further investigation. One respondent, a university professor, said:

We socialise mainly with other professional people, and indulge in middle-class, semi-academic conversation. Locals aren't interested in that.

Quite apart from the possibly patronising attitude expressed here, and bearing in mind that the 'other professional people' are other second-home owners, what is also being implied is the possible importance of social class, and therefore power, in relationships between locals and second-home owners. But to unpack that, and investigate the possibility of an urban-cosmopolitan/rural-parochial cultural clash, would require an ethnographic study on Arran which was beyond the scope of the present study. It is certainly highly desirable sociologically.

CONCLUSION

An ineluctable conclusion about the social attributes of second home owners on Arran follows from this research. Arran is most distinctly not 'Scotland in Miniature' as represented by the 'commonsense' about 'incomers' or 'White Settlers'. Arran is not a remote Highland community; it is two hours from Glasgow by car or train, and ferry-boat. The two quotations at the head of this article say it all. The majority of the island's second home owners are from West Central Scotland, are middle-class, have long family connections with the island, and go there because they like its 'special' atmosphere; they go there to rest. Their second homes are quite literally 'holiday homes'. It is true that nearly one-third of the island's housing-stock falls into this category, but it is equally true that its owners make a not insignificant contribution to the island's economy. And they make a very significant contribution to the island's social life. They perceive themselves as members of the island community, albeit as part-time members. If, in a free-market economy, house-purchasers, and, it must be remembered, house-sellers, have freedom of choice, then it is difficult to see how the existing housing-market on Arran is going to change without housing agency intervention in the low-cost housing sector. However, the figures from N. Ayrshire Council supplied for this research, plus its own data, strongly suggest that there is a considerable local dimension to the Arran Housing market. In other words, locals, however defined, are active - and possibly constitute the single biggest group - within the local housing market, as purchasers. This strongly suggests that house purchasers of all kinds in Arran have a strong local commitment. This can only be a good thing.

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It can only be a good thing because for the historical reasons outlined above, Arran's master-status as a holiday/tourist destination at the periphery of the West Central Scotland conurbation is hardly likely to change within the foreseeable future. It may well be that this status is denying some local young and low-income families opportunities for first-time house purchase, but the evidence for this remains at the anecdotal level.

The last word can perhaps be left to some second home owners:

They [second home owners] are the island's life-blood - lots of people who use them (i.e. own them) come year after year and spend lots of money ... People don't talk about houses in the Borders, or the North, or Yorkshire, the way they talk about Arran homes. The relationship of the island and its 'second population' is unique.

In my opinion, second home owners contribute substantially to the local economy, i.e. shops, hotels, local tradesmen, etc., and provide continuity by introducing friends and family to the island. In my case, my grandchildren are the fifth generation of my family to holiday on Arran.

We love Arran!

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September 1999