

The Importance of Naming a House: An Anthropological Interpretation of Real Estate Trends in the State of Florida

La importancia de poner nombre a una casa: una interpretación antropológica de las tendencias inmobiliarias en el estado de Florida

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Abstract: Property ownership is an integral part of the American dream. Owning a house is an important part of developing a middle to upper class identity in the United States. One aspect of homeownership that is explored in this anthropological paper is the phenomenon of naming a house and its relationship to other identity formation processes. A few criteria for this interesting ritual are explored with an emphasis on the changing trends in American practice with a focus on South Florida.

Keywords: Property ownership, House naming, South Florida.

Resumen: La propiedad de una vivienda es una parte integral del sueño americano. Ser propietario de una casa constituye un elemento importante en la construcción de una identidad de clase media o alta en los Estados Unidos. Un aspecto de la propiedad de la vivienda que se explora en este trabajo antropológico es el fenómeno de poner nombre a la casa y su relación con otros procesos de formación de la identidad. Se examinan algunos criterios de este interesante ritual, haciendo hincapié en las tendencias cambiantes de esta práctica en Estados Unidos y centrándose específicamente en el sur de Florida.

Palabras clave: Propiedad de inmuebles, denominación de casas, sur de Florida.

Introduction

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Naming houses is a very old tradition which arrived in the Americas from Europe during Colonial times (Nayak & Malone, 2009; Roberts, 1997; Thelin, 2011). In the territory of the modern United States, as a nation of immigrants, the United States has received different traditions based on the country of origin of its inhabitants (Otto F. von Feigenblatt, 2014; Manca, 2012; Richardson Jr, 1997; Sabogal, 2012; Wang, 2013). Some well-known examples of named homes in the United States which date from colonial times are George Washington's Mount Vernon, Thomas Jefferson's Monticello, and Jame Madison's Montpelier (Berckman, 1986; Manca, 2012; McLaughlin, 1990). Contemporary examples of named homes in the United States include Villa Viscaya in Miami-Dade County and Everwise Hall in Palm Beach County, among many others (Rybczynski & Olin, 2007).

This exploratory paper will focus on Florida because of the State's diverse population and cultural heritage. Another reason for focusing on Florida is that the state attracts many foreign investors and retirees and therefore the real estate market is among the strongest in the country (Cumming Jr & Region, 2006). Florida has a legal framework for real estate which clearly distinguishes several types of property ownership and tenancy and therefore it can serve as an archetypal example of the nexus between property ownership, naming practices, and social identity of a household.

The first section of the paper presents a few naming conventions and traditions from Britain, Spain, Italy, and Latin America with a particular emphasis on dispelling misconceptions spread by the popular media.

Naming Houses in Great Britain

The United Kingdom has one of best structured house naming systems in the world (Mandler, 1997; Moss, 2020; Stone, 1991). With a long tradition dating back centuries, many conventions have been developed to name houses and estates. In Great Britain it is possible to officially register a house name with the local council and the Royal Mail can be notified of the change of name (Hardman, 2013). One of the most commonly held misconceptions is that only great mansions or great states can be named. This is not true, however there are a few principles about the type of real estate that can be named. The tradition dates to the early Middle Ages and thus there is a connection between naming a property and ownership of land. Thus, townhouses, condominiums, or even houses with homeowners' associations (HOAs), in principle, cannot be named by the owners. Gated communities and condominium complexes

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already have names, but the individual units have numbers rather than individual names, recognizing that the owners of the units lack control over the “commons”, public areas. This rule applies regardless of the size or luxury of the unit. One clear historical example of this rule is the letterhead of the Duke and Duchess of Windsor, formerly King Edward VIII, who used a monogram with a ducal coronet with the street address of his townhouse in France “24, Boulevard Suchet” (Brendon, 2016).

The naming of houses and estates in the United Kingdom is an art and a science. House names can be registered as part of the official address. In terms of rules, the main rule is that the house should be a single-family home or landed estate for it to be named. In other words, it is not common to name a flat unit. The case of townhouses varies, because the term townhouse at one point used to refer to the great houses in the cities of the aristocracy but this meaning gradually changed into a contemporary meaning. The term palace is restricted in the United Kingdom to properties belonging to the Royal family even though some properties owned by the Royal family do not use the term palace. The one exception is Blenheim Palace, seat of the Dukes of Marlborough, which has a royal dispensation to have the designation (Felus, 2005; Legard, 2014).

The importance of naming houses is evidence by the Scottish practice of adding the name of the property to the owner’s last name (Durie, 2022). In the case of England, the College of Arms, the official heraldic authority, which is part of the Royal Household, includes the name of the family seat in the letters patent for new grants of coat of arms, and thus recognizes the importance of the named seat as the headquarters of the household (Ashman, 1988). From a historical perspective, houses used to be the place to conduct business and even government. Thus, each house was, and to a certain extent still is the center of an important socio-economic unit, the household (Stone, 1991).

Even though the agricultural sector in the United Kingdom does not have the economic or political clout that it had in the 18th and 19th centuries, many country houses and estates belong to the cultural, political, and intellectual elites and thus serve as important nodes in a network of power and influence (Hardman, 2013). Those named houses continue to serve as the “seats” of a range of “households”. Naming those seats humanizes the households and serves as part of the personal or collective branding of their occupants. Moreover, the names of the houses and estates become part of the

history of the locality (Felus, 2005). Certain names can even result in higher selling prices for a house.

Spanish Naming Traditions

The naming of houses is not regulated by the government in Spain. Nevertheless, there are a few conventions that have developed over the centuries. Similarly to the United Kingdom, attached townhouses or flats are usually not named individually. Villas in the South of Spain are called “cortijos” and are usually named (Checa, 2001). Houses belonging to the nobility are called “casa-palacio” if they are relatively small and “palacio” if they are large stately houses (Gila, 2015; González Heras, 2012). The Spanish nobility does not only include the titled nobility but also the untitled nobility, recipients of the Orders of Isabella the Catholic and of Charles III, in addition to certain hereditary knights (Otto Federico von Feigenblatt, 2022; Gila, 2015). Bishops and nobles by virtue of their rank enjoy the privilege of naming their houses as “casa-palacio” or “palacio” depending on the size. High property taxes and astronomical inheritance taxes have decimated the traditional squirearchy, but Spain’s highly desirable weather has attracted many foreign investors and wealthy retirees. This has resulted in a relatively high turnover rate in the ownership of stately homes in Spain with the subsequent result of the renaming of many of them depending on the new owners.

Two other ways to name houses in Spain are “villa” or “hacienda”. The word “villa” is taken from Latin and in Spain refers to a house in the countryside with the main purpose of serving as a residence or summer home rather than a focus on economic activities such as farming (Medina & Ochoa, 2016). On the other hand, a “hacienda” refers to a ranch with clear economic purposes. Such houses sometimes take the name of the lady of the house or some characteristic of the surrounding landscape. For example, “Villa Maria” or “Hacienda del Bosque”. In the first example, the villa is named after the lady of the house while in the second the hacienda is named after the surrounding forest.

Latin America

Latin America has inherited many cultural practices from Spain, and the tradition of naming houses continues to this day. This practice is usually not regulated by the government, and it follows many of the same norms as in Spain. The use of “villa” to name houses is particularly common. Villas implies

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that the owners enjoy a certain degree of time for leisure and that the main purpose of the house is residential rather than purely commercial. An interesting case is the use of “quinta”. “Quinta” refers to one fifth of a hectare which is roughly half an acre of land. Residential single-family homes with at least half an acre of land are called “quintas” in Costa Rica (Guardia, 2005). “Quintas” have a focus on leisure and recreation with a focus on the gardens. Ownership of “quintas” are a status symbol as the main purpose of the land is not production but rather the enjoyment of nature and outdoor activities. Originally meant to serve as second homes, the decentralization of commercial activities in many Latin American countries has permitted the elites to make “quintas” their permanent residences.

“Haciendas” are another interesting category of houses in Latin America. “Haciendas” all share one characteristic in common; part of the land is used for agriculture or ranching. Thus, the size of the property and the luxury of the house itself vary widely, but the common element is the productive use of part of the property. The connotation of “hacienda” is more practical than “villa” or “quinta”, with the latter two implying upper-class lifestyles while “hacienda”, regardless of the size simply implies the center of a productive estate which can range from less than half an acre to thousands of acres (Mörner, 1973).

A few cultural characteristics should be pointed out when discussing the naming of houses in Latin America. Popular soap operas depict a very traditional and stereotypical upper-class lifestyle as the ideal (Lopez, 2002). The traditional trope of the maid in a large villa falling in love with the master of the house and eventually marrying him to become the lady of the house permeate media depictions of social mobility. Moreover, a large proportion of business negotiations and political maneuvering continues to take place in “villas” and “quintas” rather than in offices. Thus, house ownership and the name of the house are important social markers and status symbols. A house is viewed as an extension of its owners, and of his family. A common practice is for members of once prominent families who do not own their own named house, to ask relatives to host business meetings and important events in theirs. Thus, it can be considered to be more prestigious to hold a “quincianera” (celebration of the 15th birthday of a girl) in a named house owned by a relative than to hold it in a hotel (Cantú, 1999). This is particularly the case when the named house belongs to a close relative.

One recent trend is the spread of gated communities which have names, but which do not allow for individually named houses. This type of community is modeled after the American suburban model. Houses tend to look exactly the same and in most cases, there are common areas which can be used by all residents. It should be noted that gated communities can be very expensive with monthly community fees with houses with prices in millions of dollars. Nevertheless, social norms dictate that houses in this type of communities cannot be named. The community itself has a name, but the individual houses do not. Even though there is no legal framework preventing owners of houses in communities from naming their houses, strong social norms prevent them from doing so regardless of the size of the house. The reasons for this are complex and will be explained in a later section of the paper dealing with free-hold ownership versus other types of property ownership.

Italy

Inheriting a rich tradition from the Roman Empire, Italy has a strong tradition of naming houses (Marzano, 2007). The “dolce vita” or “sweet life” embodies a life of leisure and enjoyment (Colombo, Michelangeli, & Stanca, 2014). Moreover, the Italian Renaissance saw an increase in the sophistication of the lifestyle of the upper classes. The “villa” is the archetypical country estate with a focus on leisure, and the palazzo tends to imply a large house located in an urban setting. The word “palazzo” in Italian can be translated to English as “palace” (Ledent, 2019). Nevertheless, there is an important difference. While in Spanish and in English the word “palace” or “palacio” imply the rank of the owner rather than the nature of the house itself, in Italian the word palazzo reflects the level of luxury and size of the house. Thus, in Spanish and English if a commoner purchases a palace, the palace is not a palace anymore and the name needs to reflect the change in occupant. In Italy, regardless of who owns a palazzo, it will always be a palazzo. This is a more feudal approach to home ownership in that owning the property brings prestige to the owner while in Spain and in the United Kingdom the relationship goes in both directions. The rank of the owner brings prestige to the property, and the property always provides prestige to the owner.

One interesting difference in terms of naming practices is that it is considerably more common to name villas and palazzos in Italy with the last names of the owners than it is in Spain, Latin America, or the United Kingdom. Famous examples of this include Villa Borghese, Villa Farnese, and the

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Palazzo Doria Pamphilj, among many others (Paul & Campitelli, 2000). Villas and palazzos named after families tend to have served, or continue to serve, as the family seats. Names for other equally beautiful villas and palazzos tend to be more descriptive such as Villa D'Este and the Palazzo de la Madama, named because it was the palace given to the mistress of a prominent cardinal.

The Naming of Houses in Florida

Florida has one of the most dynamic real estate markets in the United States (Marthya, Major, Ellath, & Al-Thani, 2020). It is a state that attracts investors from all over the world and thus the name of houses reflects a variety of traditions. From a legal perspective, Florida has a very property friendly legal framework. The state has a zero percent inheritance tax, and the state government protects property rights (Butts, 1996). One example of how the State government understands property rights is the "Stand Your Ground Law", Florida Statute 776.013. This law expands the "Castle Doctrine" which allows people to defend their homes with deadly force if necessary. Florida's "Castle Doctrine" goes much further than similar doctrines in other countries, as there is no duty to retreat and there is a presumption of fear simply for trespassing (Catalfamo, 2006). Thus, Florida has one of the strongest "Castle Doctrines" out of the thirty states that have it. Therefore, in Florida it is automatically presumed that anyone unlawfully trespassing is doing it with the intention to cause harm.

Another interesting characteristic of property ownership in Florida is that freehold ownership includes ownership of subsurface rights in addition to the surface (Maloney & Plager, 1966). Moreover, air rights are also included in freehold ownership. This is very interesting because Florida freehold ownership closely resembles medieval understandings of property ownership rather than the contemporary understanding in many continental European countries, in which property has come to be understood as a right rather than as absolute ownership. This brief preamble is important to understand naming practices in Florida as well as the reasons why houses in communities are not named.

Some well-known examples of named houses in Florida include Villa Vizcaya, the Gamble Mansion, Whitehall, Everwise Hall the seat of the Barons of Braemar, and the Hallstrom House, among many others (Morgenstern, 2021). The size of the actual houses varies greatly from the massive Whitehall to the relatively small Hallstrom House in Indian River County. Nevertheless, they all share a few common features. All the previously mentioned houses

were or are still owned in freehold, meaning that the land is not subject to any homeowners' association. The houses are stately in that they reflect the lifestyle of a gentleman in the traditional sense such as a formal dining room, a formal receiving hall, etc.

There is undue emphasis in the literature on the subject of stately homes to large estates (Felus, 2005; Hardman, 2013). Nevertheless, large estates are not representative from a statistical perspective of stately homes in general (Stone, 1991). This is not only the case in the United Kingdom, where there is considerable research on the subject, but also in the United States (Aslet, 2004). Even though there are many studies about the mansions of the Gilded Age, such as Whitehall (Fragler Museum) in Palm Beach, there is comparatively less written about the many medium sized stately homes built in the early twentieth century (Aslet, 2004; Lewis, 2013). Florida is home to great examples of mid-sized stately homes with interesting stories and styles. One such house is Great Oaks Plantation in Greenwood. This Greek Revival mansion has less than half an acre of gardens and has been restored to its antebellum glory (Nichols, 2023).

The United States did not experience the Middle Ages like Europe did and therefore there are no fortified houses. The few castles, mostly located in Florida and Puerto Rico, were meant as military structures rather than as grand residencies. Nevertheless, the archetypal architectural style of the stately home in the Southern United States is the plantation house (Smith, 2015). Several architectural styles developed in relation to plantation houses such as Greek Revival and several hybrid neo-classical styles combining French and Georgian (English) elements (Lambrinou, 2018). Greek revival is by far the most famous style from this time period while French colonial architecture had an influence on outdoor living spaces.

Important elements of Greek-revival architecture in relation to plantation houses include porticos and a central entrance. The portico is a sign of power and gentility and the layout of the house is also meant to serve a social purpose, to be the administrative center of a household (Riddell & Riddell, 1995). In general, the first floor is devoted to social spaces, such as a formal dining room, a hall or ballroom, and in some cases a library. Private apartments tend to be on the second floor due to the greater privacy this affords. Other characteristics of Southern plantation houses in Greek-revival style are the marble mantelpieces in the main halls.

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Socio-political explanation for the naming of single-family homes in freehold in Florida

One of the most common questions regarding the naming practice of houses in Florida is why only detached single-family homes owned in freehold are named. There are many explanations for this. One explanation is historical, and it reflects European practices mentioned in early sections of this paper. A second, and more sophisticated explanation is one rooted in anthropological and socio-political reasoning.

Owning an estate in freehold means that there is no intermediary authority between the owner and the government, in this case the State. In the case of a property owned in a community with a Homeowner's Association, this intermediary authority has considerable power over the property in exchange for certain services. HOAs can raise fees on the property for a large variety of purposes such as covering the maintenance costs of common areas and for security (Koves, 2024). HOAs have the binding power to change those fees and to pass on regulations regarding the colors allowed to paint the houses in the community, plants that are allowed in the community, as well as a plethora of other issues which are collectively decided. Non-compliance can result in legally binding penalties such as fines and even liens on the property (Giantomasi, 2003; Koves, 2024). In exchange for giving up a large degree of "sovereignty" over the property, owners do not have to worry about external maintenance of the property and security. Thus, there are certainly many benefits in owning a property in an HOA community. Nevertheless, a central issue of concern is the time that it takes to handle all those responsibilities. It should be noted that many successful professionals may have high incomes but very little time. Examples of this include medical professionals who have long working hours and very little flexibility in terms of their schedule (Powell, Savin, & Savva, 2012). Therefore, their lifestyles would make it difficult to handle the responsibilities of running a country house unless they hired someone to do so for them which would be prohibitively expensive in highly developed economies such as the United States.

It is widely understood in Florida that owning a house in freehold outside of an HOA is a greater responsibility than owning an equally expensive house in an HOA. One example is in terms of covering damages to the main electric line to a property. In an HOA property this is the responsibility of the HOA while in a freehold property this is the responsibility of the owner. Other

examples include the complex insurance landscape of the State due to the high propensity of the region for tropical storms, tornadoes, and hurricanes. HOAs may include hundreds to thousands of individual homes and therefore it is possible for the HOA to negotiate better rates with insurance companies (Marshall, Marshall, & Goonan, 2018). A reason for the better rates is the simple fact that a high number of units dissipates the risk of insuring each unit. Another reason is economies of scale.

Another more anthropological explanation is lifestyle and subcultures. The United States is a very diverse country, and Florida is one of the most diverse states in terms of socio-economic status and other demographic characteristics (de Meireles Cunha, 2024). One important difference is cultural but rather than dealing with a national or ethnic culture it refers to subcultures referred to as “lifestyles”. The United States is undergoing a profound shift towards more traditional lifestyles (Trump, 2024). This trend is not new but rather reflects long term trends which were accentuated by the COVID-19 pandemic. One interesting trend is the rise of the “tradwife” and the “domestic goddess” (Simpson, 2024; Vaughan & Lane, 2025). These two trends reflect important socio-cultural shifts among a certain part of the upper middle class and upper classes. A certain disillusionment with high pressure careers and personal success combined with the increased ubiquity of remote work has resulted in a return to popularity of the more traditional role of the lady of the house (Hollows, 2003).

This trend favoring more traditional roles has re-centered attention on the house as the center of the household as an economic and social unit (Ironmonger, 2000). For many high-income households who viewed the house as a place to come back to sleep after work and a place to spend the weekends, the house has become both workplace and center of their social lives. Further strengthening this trend is the ubiquity of companies providing services such as grocery delivery, house cleaning services, landscaping, pool cleaning, etc, etc, etc. It is now possible to run a very large household with no permanent staff (Simpson, 2024). This has many advantages in that it reduces the workload of the lady of the house while keeping the enjoyable parts of the process. A prime example of this phenomenon of the “domestic goddess” is Meghan Markle, the Duchess of Sussex, now chatelaine of the Chateau of Riven Rock in California (Craig, 2024). The Duchess of Sussex, through her Netflix shows, presents a lifestyle of domestic enjoyment and refinement (Geraets, 2025). The Chateau of Riven Rock is not only her home, but it is also the social and economic center

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of her household and business enterprises. While the Duchess is probably one of the most visible examples of this phenomenon, she is certainly not the only example.

Thus, there is an important socio-cultural difference among two archetypal groups of top earners in the United States. Highly skilled professionals who favor high paying yet stressful jobs, tend to prefer luxury homes in gated communities because they lack the time to manage an actual estate and high-income families who prefer a more traditional lifestyle and who have greater freedom in terms of their schedules and place of work. A very simple way to view the difference between the two subcultures among top earners is those who prefer to have their coffee from Starbucks on the go, versus those who prefer to have their coffee served on a porcelain cup. The main difference is time and leisure.

A key difference between the two sub-cultures is that for the latter, the house is the center of their social and economic lives while for the former, the house has a more utilitarian and practical purpose. High incomes, increased opportunities for remote work, and a conservative cultural wave in the United States have strengthened the trend towards an American version of the “slow life” (Caputi, 2022). This is a very complex and multifaceted phenomenon which is compounded by a very strong real estate market in many parts of the United States such as Florida.

Another secondary factor is the non-existent inheritance taxes in Florida and in most of the United States. In addition to Florida having no death-dues, the Federal government has no death dues for up to \$28 million per couple (Alstott, 2009; Josephson, 2025). This makes investing in real estate particularly desirable. High inheritance taxes in many parts of the world combined with the current ethos of America first, has resulted in many high-income American families deciding to invest in their first and second homes in the United States. This certainly does not mean that Americans have stopped purchasing country houses in the United Kingdom, Spain, and Italy, popular markets for second homes, but many with a longer-term view are having second thoughts. The inheritance tax in the United Kingdom can be very high after when a property is appraised over 1 million pounds. Italy and Spain both have high property taxes and equally onerous inheritance taxes. Therefore, while the previously mentioned death-dues may not be an obstacle for shortsighted celebrities, they are important factors considered by high income

earners in the United States who may be considering whether to invest in a country house in Europe or one in the United States.

The previously mentioned trends have resulted in increased demand for large houses held in free hold. Returning to the original topic of naming houses, this explains the renewed interest in a more traditional southern lifestyle which in turn evolved from the country house in the United Kingdom. Moreover, this trend is only possible because of changes in the workplace among high earners, such as the possibility of remote work for some skilled professionals, as well as the cultural shift towards a more conservative family-oriented household.

A renewed interest in the house as the center of the family's socio-economic life also means that the family pays more attention to the decoration and upkeep of the house. The house reflects the tastes and style of its inhabitants rather than those of the developer. This takes considerable time and energy. It is much easier to purchase a ready-made living room set which includes the lamps, paintings, and even the area rug than to choose each item separately. Personalization leads to a blending of the family's identity and sense of self with the character of the house. The house is not an impersonal object purchased for pragmatic use but rather a co-creation and extension of the family's style and history. This sense of ownership which implies an extension of the self is what leads to the trend of naming a house. Naming a loved pet that one has trained makes sense but naming a cow owned by a large corporation does not make sense. The situation is similar when it comes to naming a house. A busy professional couple who prefers intense careers and therefore purchases a luxury cookie cutter house in a community do not feel the same sense of ownership as a couple who views the house as the center of their social and cultural lives. This is reflected in the choice to tackle greater responsibility in the management of the state, a country house in this case, versus purchasing a ready-made house that looks identical to all the neighbors. The time and energy invested in the personalization of the house justifies naming it while the cookie cutter luxury house in a community simply gets a number and the community is the one that has the name.

The previous discussion provides a socio-cultural context to understand the naming of houses in Florida which is not only affected by income but rather explained by socio-economic and cultural factors. Moreover, even though much of the media attention regarding stately homes goes to mega mansions of over ten million dollars, such as the Duchess of Sussex's

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Chateau in Montecito, most country houses range from half a million to three million dollars. Another important difference between the average country house and the mega mansions is turnover. American capitalism is very dynamic, but many wealthy individuals have very short-term time horizons. Many wealthy individuals purchase extremely expensive mega mansions and then find their maintenance an onerous burden. This leads to a considerably higher turnover rate in ownership at the mega mansion level than for the average country house. Another interesting aspect of home ownership is that the lady of an average size country house is more intimately involved in the management of the household than the average lady of a mega mansion who usually delegates the entire operation to a third party. Thus, the naming trend is stronger at the average country house level than at the mega mansion level and may be interpreted as a revival of the American suburban gentry.

Conclusions

The present study has explored the interesting phenomenon of naming houses in America, with a particular emphasis on the State of Florida. A conservative wave in the United States combined with a strong economy has resulted in an increase in the practice of naming houses. Nevertheless, this phenomenon follows certain unspoken rules such as freehold ownership outside of an HOA community. It is highly likely that this trend will continue and that the gentrification of the real estate market will continue apace. At the center of this phenomenon is the role of middle-upper class and upper-class women who are transcending the oversimplified dichotomy of homemaker versus accomplished professional and are choosing to be highly qualified professional chatelaines.

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