

21st Century housing careers and Australia's housing future: Literature review

National Research Venture 2: 21st Century Housing Careers

Research Paper 1

authored by

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EXECUTIVE SUMMARY

CRV 2: 21st Century Housing Careers and Australia's Housing Futures examines the nature and direction of housing careers into the 21st Century and the implications of changing patterns of housing consumption for housing policy in Australia. The CRV seeks to answer the overarching question:

How are housing careers changing in Australia and what are the implications of change for government-provided housing assistance and housing policy?

The objective of this research is to advance the evidence base around 21st Century housing careers in Australia and shed light on how shifts in household structure, the labour market, fertility patterns, attitudes to homeownership and government assistance, will influence the demand for government interventions in housing markets over the next 10, 20 and 30 years.

This Positioning Paper has reviewed the evidence base around changing housing careers in Australia in order to:

- Ensure that all subsequent stages of CRV 2 are adequately conceptualised;
- Provide the context for the collection of empirical data for CRV 2. This includes ensuring that the qualitative and quantitative data collection methodologies are appropriate and focus on the key questions for the further development of our understanding of contemporary housing careers.

Through this report we have outlined the purpose and aspirations of CRV 2 and discussed the concept of a housing career. Critically, the paper has argued that our understanding of the term housing career needs to incorporate a wider perspective and that it should explicitly draw upon the insights offered by David Clapham's (2002; 2004; 2005) housing pathways perspective. This paradigm emphasises the changing meaning of home to individuals and highlights the fact that housing circumstances can change even if the resident does not move tenure or dwelling. We would anticipate that this perspective will be particularly productive in investigating the housing careers of older people and those with identifiable needs, such as persons with a disability and migrants. This Positioning Paper has also specifically linked the discussion of 21st Century housing careers to the concept of the 'risk' society (Beck 1992; Giddens 1999) and the dual notions that there is both more 'risk' within contemporary society and that society – and individual lives – are increasingly organised in anticipation of adverse events. Housing careers in the 21st Century, it is argued, contain a greater range of outcomes as individuals and households have greater freedom to shape their life course, and are increasingly confronted by events outside their influence.

This Positioning Paper concludes that a number of overlapping processes have contributed to change in 21st Century housing careers, when compared with those evident in the 20th Century. The processes leading to change are presented schematically in Figure 1 and have included:

- Shifts in Australia's demography with respect to fertility, marriage, and divorce rates, as well as life expectancy and levels of wellbeing in old age;

- Changing attitudes around social roles, including the place of women within society, acceptance of alternative life styles and the visibility and presence of people with disabilities;
- Change in the labour market, with a growing proportion of workers employed in non-permanent or casual jobs;
- Shifts in the housing market that have generated a significant asset base for some households – which can then form the basis for further housing consumption – while others appear to be excluded from home purchase in the capitals, and a third group may be ‘trapped’ in declining rural housing;
- Economic liberalisation and social policy reform. Changes in these broad scale policy settings have contributed to 15 years of national economic growth for many households and greater wealth for many. Policy settings have encouraged participation in the labour market;
- Attitudes to housing have changed for many people as it has become a site of luxury consumption for some households. The meaning attached to housing has also changed and for many households it is now part of the broader constitution of identity within Australian society;
- There have been significant shifts in housing policy with a stronger emphasis on market based solutions to housing needs. For example, Australian government expenditures on Commonwealth Rent Assistance are now significantly greater than outlays on the Commonwealth State Housing Agreement.

Figure 1. Processes Contributing to Change in 21st Century Housing Careers



The Positioning Paper demonstrates conclusively that housing careers have changed over the last two decades. The significant questions to be answered in subsequent projects within CRV 2 are:

1. How have housing careers changed, in what ways and for which groups, including those people with a disability?
2. Is homeownership in decline (cancelled) or just delayed?

3. What are the major influences on 21st Century housing careers – labour markets, life course, values and preferences?
4. What is the role of housing in a household's life plan?
5. What are the consequences for government policy of the transformations in Australian housing careers?

In particular these questions will be the focus of the on-going work on Project C and will be at the core of the Housing 21 Survey being undertaken as part of Project D.

This research paper has examined housing careers in 21st Century Australia from a number of perspectives. It has considered the differing housing careers of identifiable generations over the last fifty years and it has focussed on differing housing consumption patterns at life stage – early adulthood, middle age and in the later years of life. It has been argued that while there is considerable debate around the definition of individual generations, the concept of generations is useful and that the individual generations – Austerity, Baby Boomers, Generation X and Generation Y – have distinctive housing careers. The baby boom generation in particular has reshaped the landscape of housing consumption in Australia over the last four decades and will inevitably transform 'aged housing' over the next 20 years.

From a life course perspective, the Positioning Paper has shown that the transition to adulthood has become extended and the pattern of housing consumption has become more complex in early adulthood. An increasing number and percentage of adults are living with their parents into their late 20s, through their 30s and into their 40s. However, while there has been a rise in the incidence of this phenomenon over the last 20 years, the rate at which it occurs appears to have levelled off and now fluctuates with economic circumstances. The Positioning Paper has also shown that decisions taken early in adulthood can be a significant predictor of life course and housing career. Importantly, young adults who commit early to a relationship are more likely to enter into a long term partnership and eventually homeownership. Other young adults choose different relationship pathways, with differing housing career outcomes.

Importantly, the Positioning Paper has concluded that young people do not appear to be cancelling entry into homeownership, simply postponing entry. However, we would note that delaying entry into homeownership remains a significant shift in Australian housing careers. The incidence of divorce is prominent in the literature on the housing careers of persons in mid life. Between 38 and 42 per cent of marriages end in divorce and there is only a 53 per cent chance that an individual will still be with their spouse 30 years after marriage (Hugo 2005). Divorce and separation have a significant impact on the housing careers of some middle aged people, a group who have traditionally enjoyed very stable housing circumstances.

The housing careers of older people represent the most significant area of change in 21st Century housing careers when compared with the 20th Century. Put bluntly, there will be a profound revolution in housing careers in later life as:

- The number of older persons in Australia increases both in number and as a percentage of the population;
- People live for longer;
- Some people retire younger, while others work past the age of 65 on a part time or a full time basis;
- The number of the very old grow;
- The Baby Boomer Generation retires and in later life increasingly expects to have higher housing aspirations met;
- The number of wealthier older people increases.

Finally, the research has considered the housing careers of persons with identifiable needs. The research shows that there has been significant change in the housing careers of persons with a disability and in large measure this reflects policy change. However, many people with a disability do not have their housing expectations met, and persons with a disability – and their families – are confronted by limited personal resources and inadequate public or community sector provision. The evidence base suggests that the overwhelming majority of persons with a disability seek to live within the community and live as ‘normal’ a life as possible. Women with a disability and those living outside one of the capitals may well confront double or triple disadvantage.

Immigrants to Australia have housing careers that differ from the housing careers of the Australia-born population. Some immigrant groups are over-represented in owner occupation, while others are much under-represented in this tenure. The visa category of arrival into Australia has a significant impact on housing outcomes, with refugee and humanitarian arrivals more likely to find accommodation in the public rental sector, and independent and skilled migrants moving relatively rapidly into owner occupation.

Indigenous Australians have distinctive housing careers that reflect cultural factors, the youthfulness of the population and their considerable social and economic disadvantage.

- The changes in 21st Century housing careers have profound implications for housing policy and the delivery of housing assistance. This includes the:
- Probable increase in demand for housing assistance amongst older Australians;
- Need to support people as they age in place;
- Need to develop mechanisms to deal with the housing consequence of divorce and separation;

- Lengthened transition of adulthood with implications for both those undertaking study and/or those who cannot call upon parental support;
- Impacts of delaying entry into homeownership.

The Positioning Paper concludes with a discussion of research questions to focus on as CRV 2 progresses. It also examines some of the methodological issues to be addressed in the Housing 21 Survey.

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GLOSSARY

ABS	Australian Bureau of Statistics
AHEAD	Asset and Health Dynamics of the Oldest Old
AHURI	Australian Housing and Urban Research Institute
AIHW	Australian Institute of Health and Welfare
CALD	Culturally and Linguistically Diverse
CDEP	Community Development Employment Program
CPI	Consumer Price Index
CRV	Collaborative Research Venture
CSHA	Commonwealth State Housing Agreement
FHOG	First Homeowners Grant
HACC	Home and Community Care Program
HECS	Higher Education Contribution Scheme
HILDA	Household Income and Labour Dynamics in Australia
LSIA	Longitudinal Survey of Immigrants to Australia
NATSEM	National Centre for Social and Economic Modelling
OAA	On Arrival Accommodation
SAAP	Supported Accommodation Assistance Program
TPV	Temporary Protection Visa
WWDA	Women With Disabilities Australia

1 INTRODUCTION AND PURPOSE OF THIS REPORT

This Positioning Paper sets out the outcomes of a review of the literature on housing careers in Australia and other developed nations. This paper is the first product of *Collaborative Research Venture 2: 21st Century Housing Careers and Australia's Housing Futures*. As a Collaborative Research Venture (CRV) this initiative is a large-scale program of work scheduled to take place over three years. The literature reviewed here – and the conclusions drawn – will inform the development of other parts of the CRV. In particular, the report will shape the empirical components of the CRV, including the collection of quantitative and qualitative data.

CRV 2: 21st Century Housing Careers and Australia's Housing Futures examines the nature and direction of housing careers into the 21st Century and the implications of changing patterns of housing consumption for housing policy in Australia. The CRV seeks to answer the overarching question:

How are housing careers changing in Australia and what are the implications of change for government-provided housing assistance and housing policy?

The objective of this research is to advance the evidence base around 21st Century housing careers in Australia and shed light on how shifts in household structure, the labour market, fertility patterns, attitudes to homeownership and government assistance, will influence the demand for government interventions in housing markets over the next 10, 20 and 30 years.

Housing careers can be thought of as the sequence of housing circumstances an individual or household occupies over their life. It has been argued that in the past Australians had relatively uncomplicated housing careers: typically an individual was raised in the family home, then entered private rental housing as either an individual or member of a group, before entering home purchase and ultimately outright homeownership (Kendig 1984). Previously these major shifts in tenure and housing circumstance were seen to be associated with major events in one's life course, individuals often left their family home to marry (Kendig 1979) while entry into homeownership was strongly associated with the arrival of the first child (Kendig and Neutze 1991). Once in owner occupation, individuals and households were assumed to remain in that tenure for the remainder of their lives.

There is an emerging body of evidence to suggest that housing careers in Australia have changed over time. Winter and Stone (1994), for example, argued that the connection between life course and stage within a housing career has weakened and that position in the labour market now determines an individual's housing situation. It is worth noting, however, that not all commentators concur with this view, with some authors arguing that the conventional relationships remain true, but with greater lags than in the past (McDonald and Baxter 2003). However, it is clear that there is greater diversity in the housing careers of individuals and this reflects demographic change, developments within social institutions such as marriage, change within labour markets and those who participate in labour markets, the impact of multi-culturalism and the de-institutionalisation of persons with a disability. With respect to demography, falling fertility rates and lengthening life expectancy have contributed to a significant transformation in the nature of Australian households, with sole person households the fastest growing household type for the last two decades. At the same time there have been fundamental shifts in our attitudes to social institutions such as marriage. Some 42 per cent of marriages end in divorce, creating two households (and housing careers) where previously there was one, and often contributing to persons 'falling out' of homeownership.

Labour market change has been a significant factor driving shifts in Australian housing careers. An increasing rate of female participation in the labour force has generated new housing options for women, while increasing participation in higher education post 1990 may have contributed to slowed household formation amongst younger Australians and delayed entry into home purchase.

Australia has become a more diverse society over the last 20 years and this diversity will increase through the 21st Century, generating challenges for our understanding of contemporary housing careers. A housing career is essentially an Anglo-Celtic concept and indeed some researchers have criticised the concept for relating to a specific generation or generations with relatively stable housing histories (Watt 2005). Households and individuals from backgrounds other than Britain and Ireland may have very different housing careers and the increasing cultural diversity amongst Australians has contributed to widening of housing outcomes, both at a point in time and over the life course. We also need to recognise that the housing careers of Indigenous Australians vary considerably from those of the remainder of the population. Cyclical mobility is a feature of the housing careers of some Indigenous households (Taylor 1997), while others are confronted by problems of homelessness (Allwood and Rogers 2001), discrimination (Paris 1992), eviction from public and private rental accommodation (Flatau et al 2005), limited housing stock and housing options. Many Indigenous households have successful housing careers in homeownership or community based housing, though the home purchase rate amongst Aboriginal Australians is roughly half that of the population as a whole (Roberts et al 2005).

It is important to recognise the significant change in the housing careers of persons with a disability over the last 20 to 30 years. Over this period there has been a significant shift away from institutional care to integration within the broader community. This has been part of a broader shift in how government services and supports are provided, as well as a new emphasis on the rights of disabled persons (Quibell 2004). Increasingly, persons with a disability either live independently or live within a community setting and approximately 18 per cent of the population has a disability (ABS 1998). The housing careers of persons with a disability – and their carers – may be very much affected by their disability and understanding their circumstances is an important part of this program of research. At the broadest level, de-institutionalisation has contributed to a widening of the range of housing careers within Australian society.

Housing careers are an important component in the explicit and implicit development of housing policy in Australia across all tiers of government and change within housing careers will have a significant impact on the demand for government assistance. It is important to recognise that there is a two way relationship between government assistance and housing careers, as the services and subsidies provided by the public sector shape the opportunities available to individual households. For example, it has been estimated that the First Homeowners Grant (FHOG) has brought forward home purchase for more than 300,000 Australian households (Flatau and Wood 2002). At the same time, a reduction in the size of the public housing stock in some jurisdictions – such as South Australia – over the last decade has significantly reduced the propensity of individuals to find accommodation in that tenure. Changes within the broad parameters of Australian housing careers will have substantial flow on effects for the demand for government services and the development – and delivery – of housing policies. The implications will extend beyond housing policy *per se*, shaping income support policies, health provision, disability policies and labour force participation.

The concept of housing careers underpins the decisions of providers within the housing market, including builders, developers, rental investors and land development companies. Increasingly builders and developers target specific segments of the housing market – such as ‘baby boomers’ – on the assumption that the current patterns of housing consumption will continue.

1.1 Changing Life Histories and Changing Housing Careers

Change within the structure of the Australian economy and the nature of Australian society has contributed to a significant shift in the life course of individuals and the nature of Australian housing careers (Winter and Stone 1998) when compared with 20 or 30 years previously. These broad scale changes have exerted a major structural influence on contemporary housing careers and these transformations can be usefully linked to social theory. Over the last decade or so a number of sociologists such as Ulrich Beck (1992; 2000) and Anthony Giddens (1999) have written extensively on the concept of a 'risk society'. They argue that change within economic and social structures has eroded the certainties of the previous Fordist (Amin 1994) or industrial society and resulted in a process of 'individualisation' where individuals and households are increasingly confronted by the risks – and opportunities – of a rapidly changing social and economic environment. Giddens (1999) argues that social organisation increasingly avoids risk and seeks forms that are responsive to risk. It is argued that in the past governments and institutions mitigated the level of risk within society through a comprehensive welfare state, strongly developed social institutions (such as family and marriage) and widespread wage employment. By contrast, contemporary society has been marked by a reduction in welfare provision (Beck 2000), a weakening of some social institutions and traditional roles and new forms of paid work, including the contracting out of work previously performed by employees. There are links also with contemporary debates around neo liberalism (Larner 2005; Peck 2001).

There are many dimensions to 'risk society' theory but only a few will be considered here. The concept of individualisation is important because it suggests that both life course and housing careers will come to encompass a greater range of outcomes as the differences between individuals become more pronounced. Importantly, as Beck (2000) noted, the rise of a risk society gives individuals the opportunity to 'script their own lives'. For some individuals a post industrial society offers greater choice with respect to lifestyle and living arrangements, as well as enhanced opportunities to accumulate wealth. Others are left exposed within a relatively insecure labour market, where social institutions, government and community-provided supports are less comprehensive than in the past. Social theorists such as Beck and Giddens have also introduced the concept of 'manufactured uncertainty': that is, a recognition that the critical risks faced in the contemporary world are those generated through human action, rather than as a consequence of the natural environment. Importantly, the 'risk society' identified by Beck and others should not be seen as a temporary phenomenon, in place until the certainties of the past have been regained. Indeed

...the specificity of the risk regime is that it firmly rules out, beyond a transition period, any eventual recovery of the old certainties of standardised work, standard life histories, an old-style welfare state, national economic and labour policies. Rather, the concept of a risk regime refers to a key principle of the second modernity, whose 'logic' leads to new forms and images of economy and work, society and politics (Beck 2000 p. 70).

The impact of a risk society on contemporary housing careers is evident in many ways. Increasingly, household formation, and the housing consumption decisions of existing households, is shaped by a greater level of uncertainty. Previously young men and women could anticipate finding work, leaving the family home, marrying in their early 20s and raising children in the security of long term employment (Badcock and Beer 2000; Neutze and Kendig 1991). By contrast, contemporary Australians tend to delay entry into the labour force as they complete higher education; they partner later in life; many of them re-partner; partnering may or may not involve marriage; and entry into homeownership may be delayed – or cancelled altogether – because of an insecure

relationship, the high cost of housing or as a consequence of part time, casual or contract employment. As many authors have noted (Paris 1992; Williams 1984), throughout the 'long boom' from the late 1940s to the mid 1970s there was a strong and causal relationship between the growth of manufacturing industry in Australia and the expansion of owner occupation. The relatively high and secure wages offered by manufacturing employment provided the foundation for mass homeownership. The shift to a postindustrial society – with greater levels of inherent risk for individuals – may challenge the dominance of this tenure.

The 'long boom' of the middle years of the 20th Century was associated with one set of 'typical' housing careers focussed on entry into – and maintenance of – homeownership. Australia is currently experiencing the second longest period of uninterrupted economic growth in the nation's history and these prosperous conditions may be contributing to a housing career, or a set of housing careers, that can be seen to be indicative of the first decades of the 21st Century. Some of the dimensions of this emerging housing career could include:

- Greater mobility within the housing stock with people shifting tenure and location more frequently than in the past;
- Entry into homeownership occurring later in life, if at all;
- Higher rates of residence in higher density housing and this would apply for family and non-family households alike (Mason 2005);
- An increasing prevalence of owning a second home during the later adult years, either as an investment property, a holiday home or both;
- An increasing impact associated with inheritance, and especially housing inheritance, as current generations inherit from those born in the 1920s, 1930s and 1940s who were the first to achieve mass homeownership;
- A reduced propensity to enter aged care housing in the later years of life and a greater likelihood of ageing in place;
- Greater diversity in housing careers and housing outcomes as a consequence of the widening of the income distribution within Australia, as a result of social change and as an outcome of greater diversity in the ethnic and cultural constitution of Australian society.

The risks inherent in a postindustrial society carry with them greater rewards for some individuals and households. For a significant proportion of Australians, homes have become sites of luxury consumption rather than places for the satisfaction of basic needs such as shelter, warmth et cetera. Smaller households, together with immigration have fuelled ever-expanding demands for housing and, in the case of low-density Australian cities, ever-widening use of land. Ironically, as average household size has fallen, so the average size of new dwellings has increased. However, housing is not a luxury good for all Australians as many disadvantaged households confront new and fundamental problems in their housing, because of low income, disability, age, family breakdown or other factors.

Economic change and the restructuring of labour markets have had a profound impact on housing careers. Work and labour markets influence the ability of households to purchase different kinds of housing services; affect investors' propensities to buy/let/sell housing in relation to other investment opportunities and shape differences between households' capacities. Key issues here include the shift away from 'Fordist' large-scale production with big factories and long production runs, to 'Post-Fordist'

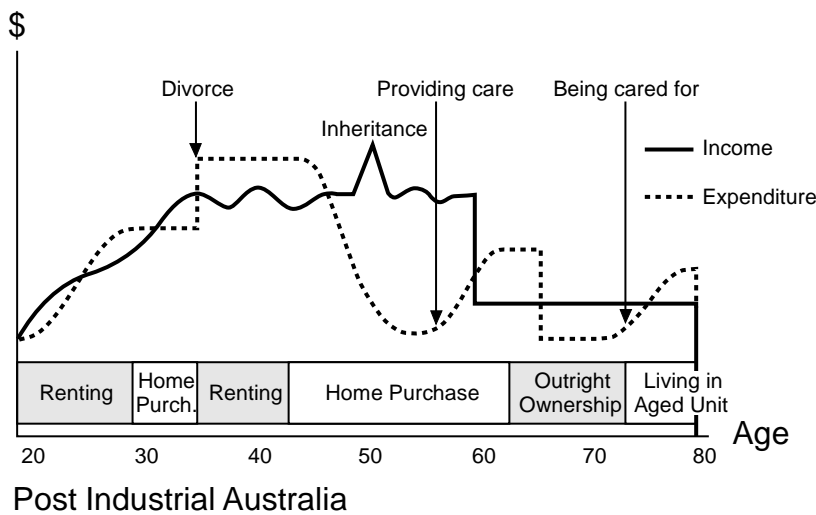
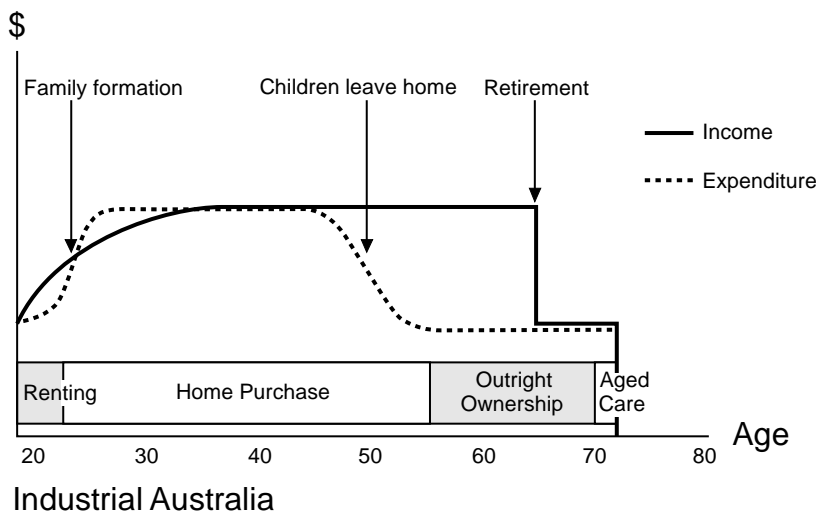
production units, flexible production and service provision. Most large-scale manufacturing has moved, or is moving, to cheaper labour countries. These processes affect places such as industrial towns and suburbs, which have been transformed or abandoned, while large public sector housing estates have been sold, become a place of concentration of disadvantaged households, or have been demolished.

The idea of a 'job for life' with individuals having single 'careers' through their lifetime is being replaced by serial contracts, interspersed with periods of non-employment, and mobility between occupational groups and types. The transformation of labour markets has had highly differentiated and still changing social effects, including the transformation of manufacturing from a mass employer of unskilled male labour to highly mechanised complex production with few workers but more highly skilled graduate engineers and technical specialists: from cars to biotechnology. The evaporation of opportunities for lifetime manual work has displaced many older unskilled men. The labour market position of women has changed as many more enter graduate professions. For many women – as well as men – the new labour market structures offer only part time, insecure jobs, with serial negotiation and re-negotiation of contracts.

Structural ageing, with a growing number and proportion of older persons and falls in the younger age cohorts, will have a significant impact on Australia's housing over the next 10 to 30 years. At the same time, fewer households have children and more children are being raised in single parent households. Recent estimates suggest up to 25 per cent of children are raised by sole parents, and this figure could rise to 50 per cent. Fertility continues to fall in Australia with more couples and single person households remaining childless. How Australians choose to live has changed and this has substantial implications for housing careers.

As Figure 1 suggests, contemporary and anticipated life courses are more complex than 30 years ago, with substantial implications for housing careers. There are more opportunities to accrue wealth, but there is a new potential for substantial costs at critical phases in the life course. Among the aged, for example, there have been substantial shifts in post-retirement housing. Increasingly, older Australians will 'age in place' rather than spend long periods in specialist aged accommodation (Brinks 2002). While staying within the community presents new opportunities for successful ageing, it also brings with it new challenges as older persons may enter and leave specialised accommodation several times and as new forms of support are needed to maintain them in their home. There is an important geographical dimension to these new interactions between life course and housing career as the set of opportunities and constraints affecting any individual will be shaped by spatially differentiated labour markets, trends within local housing markets, and opportunities for government assistance that vary by place.

Figure 1. Changed Life Histories and Changing Housing Careers



Source: Adapted from Williams 2003 p. 166.

1.2 Structure of this Report

CRV 2 sets out to answer four key questions that are central to answering our overarching research question. These are pivotal because we need to know how housing careers are changing and what direction they are pointing towards in order to understand the implications for housing policy. In addition, we need to know what are the most significant gaps in the evidence base so that research undertaken as part of CRV 2 can be directed to those areas where it is likely to have the greatest impact. Third, we need to know if the challenges raised by changing housing careers can be addressed by policy interventions that are known to be effective. Finally, the CRV seeks to locate the transformations taking place within housing careers as one part of broader shifts in the relationships between individuals, governments and housing markets. Shifts in housing careers may reflect a new generation of attitudes and expectations with respect to wealth creation, lifecycle and the types of supports individuals expect from governments.

The four key questions are:

- What are the processes and events that will drive housing careers in Australia through the 21st Century?
- What are the gaps in our knowledge of the current and anticipated housing careers of the Australian population and particular sub-groups of Australians?
- Is there a consensus on the most appropriate policy interventions to address shifting housing careers?
- Can we place shifting housing careers within the context of a changing relationship between governments, housing markets and the provision of supports to individuals?

These questions are addressed through the CRV – and this project – for the Australian population as a whole with special attention paid to key groups: the aged, low income households, public tenants, private tenants, people with disabilities, young people in the transition from home, the generation aged 25-34 expected to enter homeownership, sole parents, the baby boomers and the users of housing assistance. This is an extensive list of target groups and the foci are not mutually exclusive. Each group represents a particular challenge for the delivery of housing assistance, or for policy as a whole. The housing and investment decisions of the baby boomer generation, for example, will affect the demand for higher density housing units and coastal properties (Burnley and Murphy 2004; Salt 2004) while at the same time determining the rate of release of conventional family housing for other users. The home purchase decisions of 25-34 year olds will largely shape the rate of homeownership in Australia in 20 or 30 years time and the consequent demand for housing – and income – assistance.

The housing careers of Indigenous Australians are not considered in depth in CRV 2 or this Positioning Paper. While this is an extremely important issue, it is being considered in greater depth by a separate AHURI Ltd project being undertaken by the West Australian Research Centre. The focus on persons with a disability reflects both a strong and emerging policy concern of governments and the interests of philanthropic organisations keen to advance the wellbeing of this group. The Helen McPherson Trust and the Gandall Trust have provided specific funding to CRV 2 to enhance research on persons with the housing careers of people with a disability and their carers. In particular, the project will investigate the lack of choice, and constraints upon choice with regard to housing and location outcomes for people with a disability, as well as choices, preferences and aspirations. The research recognises that the housing careers of people with disabilities will be shaped by the full range of factors of all participants in the housing system (family life stage, labour force participation, age, gender, and so on), and that disability adds to this complexity, rather than being the sole driver of housing consumption.

The Positioning Paper considers various aspects of housing careers. It is important to note that this Positioning Paper considers housing careers both from the perspective of stage in the life cycle – youth, middle age and older age – as well as considering specific generations. This is done in recognition of the fact that while all generations pass through broadly similar stages, such as household formation, arrival of children et cetera, there are subtle but powerful differences in the way each cohort proceeds through the life course and their housing career. We need to understand these differences and similarities if we are to properly capture the differences between 20th Century and 21st Century housing careers. In Section Two the conceptual issues around housing careers, housing histories and pathways as well as specific generations and housing consumption are examined. The focus of Section Three is particular stages of the life course and housing careers, for example those of youth, people in the middle years and the housing careers of the older population. Section Four looks at the relationship between tenure and housing careers, in particular the

movement into homeownership while Section Five specifically focuses on the housing careers of groups of people with identifiable needs, including people with disabilities. The final section of the paper provides some discussion on directions for further research.

2 HOUSING CAREERS, HOUSING PATHWAYS AND GENERATIONAL CHANGE

The concept of a housing career lies at the heart of this CRV and carries with it specific connotations about the nature of housing market processes and the ways in which individuals and individual households are located within the broader housing system. This section of the report considers the concept of the 'housing career' and examines competing notions such as housing histories and housing pathways. In large measure the discussion focuses on the degree to which households are able to carve out a career that reflects their 'choices' within the housing market, as against a set of housing outcomes that are constrained by factors such as price, availability of appropriate housing, discrimination and the nature of the stock. The section begins with a review of the literature on housing careers and housing histories that emerged in the 1970s and 1980s before turning to more recent writings on housing pathways. The section then moves on to consider the processes of generational change within Australia, and their implications for housing consumption. The discussion then turns to provide a broad snapshot of our current understanding of emerging housing careers of Australians in the 21st Century and the processes that appear to be driving change.

2.1 Housing Careers, Housing Pathways and Housing Histories

The concepts of housing careers, housing pathways and housing histories first received widespread attention within the academic literature in the 1970s and early 1980s (Forrest 1987; Kendig 1984; Payne and Payne 1977; Pickvance 1974). This body of research noted that there is a strong correlation between stage in the life cycle and the type of housing an individual occupies. Households, it was argued, progress through the housing market in response to their changing demographic, economic and social circumstances. Households were seen to simultaneously ascend three discrete but related ladders: an employment career; a life stage progression (implicitly raising children); and a housing career. The pattern of housing consumption was also seen to reflect local housing market conditions as the specific circumstances in any place – such as the cost of housing, the type of stock available and tenure structure – will influence outcomes. Importantly, this body of research recognised that housing careers or housing histories reflected the balance of constraints and opportunities that direct households into particular situations within the housing system.

2.1.1 *Housing Careers*

In Australia the concept of a housing career has been used to explain the strong correlation between the type of dwelling a household occupied and its stage in the life cycle. Kendig (1981) examined the housing careers of households in Adelaide in his study of household moves undertaken during 1975/76. The principle concern of his study was the motivation behind moves between residences. Importantly, Kendig (1981, p. 1) tested the common assumption

...that nearly everybody follows the same housing progression or 'career'. It is usually supposed that young adults with their own income leave the family home to rent a flat and enjoy the single life. After marriage, both partners work and economise on rent so they can save a deposit to buy a house in which they will rear their children. Although a few move later to bigger houses as before their children grow up or to own their flat after children leave home. It is usually assumed that most households remain in their first owned home into old age, enjoying the lost costs and security of outright ownership.

Through the 1980s the concept of a housing career was associated with the owner occupied sector in particular (Forrest and Kemeny 1983; Thorns 1981). Socially and economically aspiring households were considered to possess a housing career that paralleled their career within the work place (Saunders 1990). A series of moves into progressively more expensive housing was seen to accompany occupational success. Dwellings were seen to be exchanged to either improve the level of housing amenity enjoyed by the household, increase opportunities for capital gains through housing, or as a consequence of the movement to a new housing market as a result of a job transfer. Thorns (1981) considered the latter to be a significant influence within the housing market in Christchurch, New Zealand, while Forrest and Kemeny (1983) outlined a typical housing career for owner occupants in Britain in their discussion of the relationship between furnished private rental housing and homeownership. They argued that owner occupants became investors in that section of the rental market as their economic position changed and as they took advantage of the housing circumstances around them.

Throughout the 1980s research on housing careers was often explicitly linked to the wider debate on domestic property classes (Saunders 1978; 1979; 1981 and 1984) and this connection is illustrated by the work of Farmer and Barrell (1981) on the opportunities hypothetically available to middle class British households seeking to maximise their returns from housing. Farmer and Barrell (1981) examined the conditions in Britain's housing and financial markets between 1965 and 1979. They concluded that owner occupants would have received the greatest possible gains from their participation in the housing market if they followed a deliberate career involving the sale and repurchase of a dwelling every three years, at high rates of borrowing. They estimated that households that moved frequently and purchased dwellings at low capitalisation rates received a return of 15.7 per cent on their initial outlay. Non-movers and persons who moved infrequently received slightly lower returns of 11.7 per cent and 14.7 per cent. Significantly, Farmer and Barrell (1981) showed that – in theory at least – the choice of housing career affected the financial returns arising out of homeownership. Households that adopted a conservative strategy accumulated capital through the establishment of equity in their home. Households who moved frequently accrued benefits through a rise in the capital value of their dwellings.

2.1.2 *Housing Histories*

The concept of a housing career provided useful insights into the position of individual households within the housing market. The insights offered into the owner occupied sector was its most valuable contribution but the concept of a housing career could be challenged on a number of grounds. First, the conventional definition of a housing career assumed that households move to achieve greater levels of housing satisfaction in their housing or to accrue a capital gain. Individuals and households are seen to advance their material position, choosing only to consume less housing during the later part of their life when a substantial dwelling may no longer be appropriate. Second, the concept of a housing career explicitly emphasises choice within the housing market and the individual household's ability to achieve its desires. It presents an interpretation of personal experiences within the housing market that suggest that housing outcomes are a product of free will. Each household is seen to be linked causally with a dwelling because that structure has matched their housing requirements. Third, demographic factors alone have been related to the accommodation of the household. Housing and stage in the life cycle have been related in a purposive manner without reference to other influences.

Forrest (1987) discussed the definition of housing histories and their relationship to the specific processes shaping housing markets. He distinguished the term *housing history* from the alternative notions of *housing career* and *housing pathways* (Payne and Payne 1977). Forrest (1987) argued that there are sets of housing experiences

shared by persons on the basis of class, gender, race and locality. Groups of households will experience particular outcomes with respect to their housing on the basis of where they live, what they are able to earn and the accommodation subsidies available to them. Factors external to the housing market will in large part determine outcomes. The household's position within the labour market would have exerted the single greatest influence on the range of available housing. Other factors, such as location, ethnicity and gender, may have acted as additional influences on housing opportunities.

Structural influences are recognised as having substantial impact on the types of dwellings households occupy and the nature of their occupancy. Payne and Payne (1977) argued from their study of tenure change in Aberdeen, Scotland, that a household's accommodation is a function of the householder's ability to gain access to housing first and stage in the life cycle a distant second. The household's economic resources dictated the type of housing they occupied and there was little movement between public tenancy and owner occupancy. Life cycle characteristics altered merely their position within this framework. Couples who could not afford to purchase a home languished in private rental as public housing was usually denied to childless families. The majority of households renting from the council in Aberdeen were only able to move into public housing after the birth of the first, or more commonly the second, child. Similar limiting influences operated within the private sector. Households did not enter owner occupation after the birth of the first child because of the substantial costs associated with raising a family. In short, owner occupation in Aberdeen was a 'closed shop' in which economic resources were the key to access and household characteristics played a peripheral role. A compatible argument can be developed with respect to other factors within the housing system. Forrest (1987) noted that a homeowner in the English Midlands was in a very different position from an outright owner in London. The huge discrepancy in dwelling prices between the two areas meant that a house in the Midlands could not be substituted easily for a comparable dwelling in London. The spatial characteristics of the British housing market were the limiting influence in this instance.

The importance of constraints within the housing market cannot be denied. Forrest (1987) recognised that while many housing histories contained a strong career element, 'others are chaotic and characterised by constraints and coping strategies' (Forrest 1987 p. 1624). Kendig (1984) found corroborating evidence. Fully 43 per cent of movers in Adelaide in 1975/76 changed their residence for reasons that had little to do with dissatisfaction with their previous dwelling (Kendig 1984 p. 274). Moves compatible with the concept of 'a housing career' did occur, especially among young people. Other influences, however, also precipitated moves. Housing careers were lost amidst the multitude of social processes shaping the housing market and the trajectory of individuals through that market. Clearly, the notion of a housing career can be seen to provide an insufficient explanation of outcomes within the housing market.

'Housing careers' and 'housing histories' are diametrically opposed concepts in many respects. The concept of a housing career emphasises free choice within the market and implies an upward trajectory. Households were seen to move to better their situation with respect to tenure or the quality and quantity of housing consumed. Housing histories, by contrast, relate households to the structural constraints on their housing situation, especially their position within the labour market. Both perspectives must be considered. Individuals act according to their free will and attempt to satisfy their personal needs and wants. They act, however, within a range of limiting constraints, which may proscribe the outcomes available to them.

2.1.3 Housing Pathways

More recently Clapham (2002; 2004) has argued that research needs to focus on housing *pathways* that explicitly link the objective analysis of movements through the housing market with the subjective analysis of individual experience. Clapham explicitly links this paradigm to both social constructionism (see Jacobs and Manzi 2004) and Giddens' (1984) theory of structuration. Clapham's (2002; 2004) housing pathways need to be interpreted with reference to these other – very substantial – bodies of research and this can make the housing pathway paradigm inaccessible for a non-specialist audience. For this reason his argument is summarised below and then discussed with respect to its ability to be enacted in Australia.

Clapham (2002; 2004) argues that much housing research is both atheoretical and focussed on government policy. He considers this to be a major failing within the discipline as governments do not directly influence housing outcomes for the vast majority of the population within advanced economies and housing researchers have distanced themselves from conceptual developments in other areas of social sciences, especially sociology.¹ This latter argument echoes a common theme in Kemeny's (1992) writing. For Clapham the key failing in contemporary housing scholarship is the failure to address both structure (the set of institutional arrangements that shape behaviours in the housing market) and agency (the decisions, values and subjective experiences of individuals and households). The failure to address agency is seen to be a particular gap because as authors such as Giddens (1990) and Beck (2000) have argued, globalisation; the emergence of new technologies and production processes; and other social and economic processes have encouraged individualism and eroded the institutions that have previously shaped people's lives (Clapham 2002 p. 59). Individuals and individual households are now better placed than in the past to shape their own lives. Clapham (2002) concurs with Giddens (1991) argument that there has been an

“opening out” of social life in which individuals are more able to make their own lives by actively making choices. This is encapsulated by the concern with ‘lifestyle’ by, which is meant, the desire to choose an individual identity, which leads to self fulfilment (Clapham 2002 p. 59).

Housing, it is argued by Clapham (2002; 2004), is a critical part of the search for a lifestyle that leads to self-fulfilment and that housing ‘is a means to an end rather than an end in itself’ (Clapham 2002 p. 59). Housing is seen as a place of security and enabling for a household (King 1996), an essential ingredient in the search for Mazlow's ‘self actualisation’.

Clapham (2002) recognises that not all households can achieve self-fulfilment through their housing. Individualisation carries with it greater levels of risk – risk of unemployment, risk of short-term contracts, risk of divorce et cetera. There is also variable risk according to stage in the life course. Young adults may be at risk of not securing appropriate housing while older people may not find appropriate accommodation when specialist supports and services are needed to assist them with disability or ill-health. Persons with a disability may be at risk of not finding, or not affording, appropriate accommodation in an era when governments no longer provide institutional care.² Within Clapham's pathways paradigm housing is seen to contain

¹ Both Kemeny and Clapham critique housing research for not developing stronger links with the postmodern tradition within sociology and related fields. Importantly, Kemeny and Clapham do not see the need to link with other areas of social inquiry – such as economic geography and regional studies – where theoretical development has also remained robust. It could be argued that state theory (Jessop 1990; 1997) and recent writings (Larner 2005; Peck 2002) on neo-liberalism all have much to offer on this topic.

² Recognising, of course, that many people with a disability do not want institutional care and the sector as a whole has campaigned to move away from this form of housing.

many sets of meanings and it is these meanings that need to be located at the centre of any analysis. This is a significant departure from both the housing history and housing career perspectives discussed earlier as they focus on measuring change in housing circumstances and assessing the structural influences that have shaped those movements. By contrast, Clapham's (2002; 2004) framework of analysis focuses on how individual households interpret and understand their progression through the housing system.

Housing pathways research, Clapham (2002; 2004) suggests, should be thought of as a 'framework for analysis – a way of framing thought' (2002 p. 63) that focuses upon the concept of a housing pathway, which is defined as

...patterns of interactions (practices) concerning house and home over time and space (2002 p. 63)

and,

...the continually changing set of relationships and interactions which it (the household) experiences over time in its consumption of housing... a housing pathway...seeks to capture the social meanings and relationships associated with this consumption in the different locales (2002 p. 64).

Critically, housing pathways research is seen to embrace all the elements of conventional housing career research, but extends its reach to explore the meanings attached to the home, the relationship with other life events and interactions within the neighbourhood. Clapham (2002) argues that his approach accommodates the fact that a household's housing circumstances change, even if they don't move dwelling or tenure. For example, public rental housing no longer 'means' the same thing today as it did a decade ago, a fact highlighted by the Carr Labor Government's recent announcement of the end of lifetime tenure in government owned housing. A housing career perspective would see these households as not having experienced change, while a pathways approach would seek to investigate how their circumstances have shifted as a result of the new tenure arrangements, and would endeavour to investigate the views of tenants of the impact of this transformation on their lives.

Clapham (2002; 2004) ties his housing career paradigm to concepts of life planning and identity, with the former drawing heavily on the work of Giddens (1984). In essence, the concept of life planning recognises that households do not consume housing in isolation from other dimensions of life and that 'households undertake life planning in search of identity and self fulfilment' (Clapham 2002 p. 65). A housing pathway follows a life course pathway that includes education, employment, the decision to have children (or not), housing and relationships. Moreover, households recognise this fact and

...develop a long term view of where they would like to be in the future and formulate a strategy to achieve this that will frame individual decisions. The existence of a strategy is a guide to the extent to which they engage in what Giddens calls life planning by actively seeking to organise and control their lives (Clapham 2004 pp. 99-100).

In support of his argument Clapham (2004) cites other researchers (Anderson et al 1994; McCrone 2004) who reported that a significant fraction of households in their surveys had explicit and deliberate housing strategies.

Identity is an important part of the subjective inquiry that distinguishes the pathways framework from other perspectives. Clapham recognises both ontological identity – self identity – and categorical identity, 'the labels which are ascribed to us by ourselves, and by society' (Clapham 2002 p. 65). Housing clearly affects both ontological and categorical identity: we are a 'home owner', a 'home purchaser', or a 'tenant'; and, the

housing we occupy may shape how we perceive our place in the world. Importantly for this CRV, Clapham (2002) recognises that 'disability' is one of the categories around which discourse and conflict is constructed, with competing views presented by various parties. He notes that

...the discourses associated with physical and mental disability have been actively contested by professions, government agencies and interest groups in what has been called the politics of identity. It is here that the power games outlined earlier are played in which the actors attempt to mobilise their resources to ensure their discourse is the one adopted in public policy and in general discourse (2002 p. 65).

Clapham (2002) therefore urges researchers to investigate the politics of identity associated with particular housing pathways.

Clapham's (2002; 2004) ideas on housing pathways are original and stimulating. The challenge is to translate this framework into concrete research and he suggests researchers need

...to employ ethnographic or biographic methods to understand the meaning of individuals and households and the conscious aspects of behaviour. However, the unconscious aspects need to be explored bearing in mind the constraints and opportunities, which structure them and are reproduced by them (2002 p. 66).

The focus of research, he suggests, must be on the factors which are associated with a change in the pathway: with the life plan either being redrafted, or being departed from for external reasons. He also suggests that it is important to generalise from individual pathways to the broader population by focussing on the meanings households attach to their housing; recognising how individuals create their own life plan in association with their life style decisions; and, by recognising the dynamic nature of pathways and how they change over time.

2.1.4 Synthesising Housing Careers, Housing Histories and Pathways

Through this section we have considered housing careers, housing histories and housing pathways. The first two concepts are essentially distinguished according to whether housing consumption over time is a reflection of households making relatively unconstrained choices over time, or whether structural factors shape and limit their decisions. The section has also given considerable attention to Clapham's (2002; 2004) housing pathways framework which embraces the housing careers/histories perspective but extends it to cover the subjective meaning of housing and how that meaning is derived and reproduced through social institutions, discourse and other agents. Intuitively the housing pathways approach is attractive, but we need to recognise that attempts to put into effect social constructionist and/or structuration perspectives are confronted by very real challenges associated with the transferability of the results and the emphasis given to the debates or discourses around housing. Somerville (2002), for example, commends the pathways framework but challenges the need to ground it within a post modern social constructionist perspective, arguing instead it should be more properly grounded in more substantial social theory. Jacobs (2002) points out the impossibility of measuring 'unconscious meanings and actions' (p.75) while King (2002) critiques Clapham for linking housing pathways to social constructionism, a theoretical position, he argues that is now disappearing from other areas of sociological research. King (2002) also points out that a 'post modern analytical framework' is an oxymoron and echoes Somerville's (2002) contention that structuration theory simultaneously explains everything and nothing.

It is important to ask whether the housing pathways approach a) adds valuable insights beyond the more conventional discussion of housing careers; b) can be disentangled from a social constructionist approach and c) can be put into operation within a research initiative such as CRV 2? In large measure we should accept that the housing pathways perspective does add to our understanding of housing processes: its focus on people's perception of their housing circumstances, its concern with the 'fit' between housing outcomes and life plan, and the role of housing in shaping identity is important. It could, for example, be argued that part of the fall in home purchase rates amongst younger Australians could be attributed to shifts in their sense – and construction – of identity. Secondly, there are no grounds to believe that we cannot fuse a housing pathways perspective with a housing careers perspective. Including the subjective meaning of housing in the collection of empirical data – especially in the qualitative phases of research – will allow the CRV to make some progress to addressing this framework. The CRV also needs to include a longitudinal element – retrospectively and potentially prospectively – in its data collection and consider the power relations shaping decisions. Finally, a housing pathways approach can inform even the most empirical components of data gathering and analysis.

CRV 2 needs to incorporate the housing pathways perspective within all phases of the research. While not seeking to elucidate the 'unconscious' meanings of housing, we can include most of the elements of this perspective in a discussion of housing careers. We would also argue that it is important to retain the term housing career but use the term to reflect a broader set of processes than when the term was first applied in the 1970s and 1980s. Our use of the term housing career needs to reflect the sequence of housing circumstances a household occupies over a time, the choices and constraints shaping the housing decisions of households, the meanings they attach to housing and the relationship between housing consumption and other dimensions of the household's 'life plan'. This use of the term is far broader than earlier definitions but is justified in light of our greater appreciation of the complexity of housing circumstances and change in contemporary life.

2.2 Australia's Generations and Housing Consumption

Increasingly, social commentators and researchers in Australia have focussed upon the differences between Australia's generations with respect to their employment prospects, social attitudes (Salt 2005a; 2005b), and housing careers (Badcock and Beer 2000). While the subject of generational change has been a feature of academic and policy debate for at least 20 years (see, for example, Rowland 1983a; 1983b) the topic has become more confused and confusing as additional disciplines have contributed to the debate and diverging perspectives have been publicly enunciated. Where once the discussion of generations was limited to the disciplines of demography and population geography, increasingly market researchers, financial managers, sociologists, and social policy commentators have attempted to present their ideas within the framework of generational change. Terms such as 'Boomers', 'Gen Xers' and 'Gen Ys' have been used to address broadly referenced age cohorts that often overlap, are poorly defined and provide very little assistance in understanding real world phenomenon, such as the operation of housing markets. The issue is made more complex by the adaption of the term across nations and cultures. For example, authors from Australia, the United States and New Zealand all use the term 'baby boomers' and 'Generation X' but the nature and timing of their demographic processes varies significantly. A boom in post World War II births was recorded in all three nations, but birth rates began to fall in the US in 1957, in 1961 in Australia (Hugo 1990) and 1964 in New Zealand. Significantly, the entries for Generation X, Generation Y and the Baby Boom Generation in the Wikipedia are disputed. Competing authors contest the years in which these various generations were born and some or all of the factors that characterise their life experiences.

In many ways we should expect that a discussion of generations and generational change would lead to vigorous debate. Time is a continuous not a categorical phenomenon and the trends and processes that characterise each era blend together rather than reflect significant disjunctures. Academic researchers from population studies and demography clearly link the identification of generations to shifts in birth rates – a rise in the number of births and birth rate until 1960 (Hugo 1986) a fall in the birth rate but high numbers of births through the 1970s (Rowland 1982a) and a population bust in the 1970s with a significant decline in the number of births. Other authors (Deverson and Hamblett 1994; Salt 2004; Strauss and Howe 1992) attempt to identify generations based on their attitudes, shared cultural values and/or the significant events in their lifetime.

Despite the conflict over definitions, generations remain a helpful concept in understanding 21st Century housing careers and Australia’s housing futures. The emerging housing careers through this century will be the careers of individual generations and by commencing our discussion with a discussion of generations we can begin to understand how our experience of housing and the consumption of housing has changed and continues to change. The remainder of this section sets out to consider Australia’s changing generations. It offers a definition of each generation and suggests how and why each may differ from the other. Four generations are discussed in detail, the Austerity Generation; the Baby Boomers, Generation X and Generation Y (Table 1). Why and how they are identified has implications for our understanding of housing careers in the 21st Century. It is important to not take these definitions too literally. For convenience we have used Census years as break points but it is worth remembering that real world phenomena are unlikely to coincide with these points in time. In addition, many of the trends we conventionally associated with one generation have been inherited from early cohorts and persist amongst those that follow.

Table 1: Australian Generations: Age Ranges, Numbers and Percentage of Populations at the 2001 Census

Generation Label	Year of Birth	Age	Persons	Per cent
	Before 1931	more than 74 years	1,710,291	9.1
The Austerity Generation	1931-1945	55 to 74 years	2,420,329	12.9
Baby Boomers	1946-1960	40 to 54 years	4,004,987	21.3
Generation X	1961-1976	25 to 39 years	4,154,821	22.1
Generation Y	1977-1991	10 to 24 years	3,902,926	20.8
	post 1991	under 10 years of age	2,575,895	13.7
			18,769,249	100.0

2.2.1 The Austerity Generation

For our purposes the Austerity Generation was born between 1931 and 1945. They were born during the Great Depression and through the Second World War. They were a relatively small generation as child birth was either postponed or cancelled in the face of economic uncertainty and the challenges of war (Hugo 1986; Rowland 1982a; 1982b). By 2001 they accounted for 12.9 per cent of the population (Table 1). It is worth noting that this generation has, in large measure, been overshadowed by the Baby Boomers with their significantly greater numbers, changes in life course, new

career trajectories and patterns of housing consumption. American authors tend to refer to this cohort as the 'Silent Generation' (Strauss and Howe 1992).

The Austerity Generation have had a number of features that characterise their housing careers which have been both distinctive and important. Many members of this generation experienced relative deprivation in their formative years as a consequence of the Depression and the Second World War but much of their working lives was characterised by the considerable economic security associated with the 'Long Boom' (Stilwell 1974) from 1947 to 1975. Male waged employment was relatively plentiful in the construction and manufacturing sectors, while women in large measure worked in the home. This generation experienced the substantial growth in homeownership that followed the Second World War, which was a consequence both of the growth of mortgage finance and government policy (Beer 1992; Williams 1984). The public housing sector also grew from the late 1940s through to the 1970s, accounting for roughly 10 per cent of housing completions but never more than five per cent of the housing stock (Neutze 1977). Critically, this generation was more likely to enter and stay in public housing than its successors while the absence of a sizeable public housing sector prior to the signing of the first Commonwealth State Housing Agreement (CSHA) meant that this housing form was not available to earlier generations.

Labour market conditions and social attitudes created and then reinforced what we now see to be a 'conventional' housing career amongst the Austerity Generation.³ Kendig's (1981) comment referred to above on the perceived 'typical' housing career of the late 1970s and early 1980s in large measure reflected the experience of the Austerity Generation. Badcock and Beer (2000) referred to this group as the 'Safe and Sound' Generation and this title reflected the risk averse, asset building approach of this generation to their housing. They tended to:

- enter the world of work at a relatively young age (prior to 20);
- stay in the family home or board;
- establish a household upon marriage – possibly renting in the family home;
- commence child rearing soon after marriage;
- remain in their first dwelling, with some individuals of higher income moving to a larger home in their middle years (Badcock and Beer 2000 pp. 128-129).

This generation – along with its predecessor – now constitutes the population of older Australians and their future housing decisions will be shaped by their prior experiences and the resources they have accumulated. Many will be outright homeowners but will have limited post retirement income beyond the age pension. For some – especially those who are outright owners in the largest capitals – this will mean that they are asset rich but income poor and some will have relatively poor health because of their relative poverty early in life. They may also have relatively modest aspirations in old age, as their history of frugality associated with their early years shapes their expectations for housing and other services.

2.2.2 The Baby Boom Generation

The Baby Boom Generation was born between 1946 and 1960 and its size and characteristics reflect the buoyant economic conditions in Australia that followed the Second World War. In number this group significantly overshadows its predecessor

³ While we now think of the 'typical' housing career of this generation as conventional, it differed significantly from the careers of earlier generations. It is worth remembering that in 1939 one half of all Australian households were in private rental housing and homeownership was largely reserved for those wealthy enough to purchase a dwelling outright. The housing careers of earlier generations – at least in the capitals – were largely typified by extended periods of renting.

and its growth was associated with a 'boom' in births that can be attributed to the arrival of children whose conception was delayed by the Second World War, a fall in the age at marriage, near universal marriage, acceptance of larger family sizes and the arrival of fertile age immigrants from Europe and other regions.

Baby boomer children grew up during a period of prosperity and near full employment for males. Significantly, the majority entered the labour force while the economy was still prosperous and jobs were comparatively easy to find. The Baby Boom Generation also grew up in, or participated in, substantial social change. For example, baby boomers were the first generation to experience the full impact of feminism and the rise of female participation in the paid work force; increasing marital separations associated with the introduction of 'no fault' divorce in 1975 (Legge 2005); and, increasing acceptance of co-habitation before marriage (Hugo 1996). Baby boomers were also the first generation to experience the growth of service industry employment, with a consequent demand for higher level skills within the labour force, more employment opportunities for women and changes in the nature and organisation of paid work. While many baby boomers came from families with a relatively large number of siblings, baby boomers themselves had relatively few children with birth rates falling through the 1970s. Changed attitudes to child rearing and improvements in contraception saw the number of children per household fall, and this both facilitated the participation of women in paid work and added to the resources available to meet their housing aspirations. Significantly, the arrival of the Baby Boom Generation into the housing market in the late 1960s and early 1970s ushered in the first of a series of house price spikes as the demand for land and housing in the major capitals began to exceed supply (Daly 1981). The greater numbers of baby boomers when compared with the previous generation has inevitably resulted in a greater demand for resources, including – but not limited to – housing.

The housing careers of the Baby Boom Generation are more varied and more full of risk than those of the Austerity cohort. Key features of the housing careers of the Baby Boom Generation have been:

- As with the Austerity Generation, most baby boomers achieve homeownership at some stage in their lives. Neutze and Kendig (1991) reported that 90 per cent of adult Australians pass through owner occupation. For most baby boomers – and in common with earlier generations – homeownership has been associated with conventional detached housing;
- A rising incidence of divorce and separation has contributed to an increasing number and percentage of households falling out of homeownership (AHURI 1998). This in turn has contributed to a rapid increase in the number and percentage of households comprised of one person or sole parents. While this phenomenon is not limited to the Baby Boom Generation, it has been a feature of their housing careers;
- The arrival of the first child post marriage has been delayed amongst this generation and this has been linked to increased female participation in the labour force and in higher education. The number and percentage of women who never have children has increased;
- Increased female participation in the paid work force has added to the capacity to take out loans and repay debt. Up to the late 1960s financial institutions commonly discounted the earning capacity of married women because it was anticipated that they would leave work. Including the earnings of women in mortgage repayment calculations has significantly increased the borrowing capacity of households and this has contributed to an increasing tendency to 'trade up' dwellings over the life course;

- Baby boomers have been strongly associated with the 'Sea Change' and 'Tree Change' phenomena (Burnley and Murphy 2004; Salt 2004). As Burnley and Murphy (2004 p. 34) note, Sea Changers can be divided into two groups, those who choose to move having acquired sufficient assets to leave for an attractive locality, and those pushed out of the city because of the high cost of living there. Baby boomers are represented in both categories as they are more likely than subsequent generations to have accumulated sufficient assets to choose to leave the capital cities, and they would represent a significant percentage of 'welfare' immigrants seeking a better quality of life and lower housing costs outside the major metropolitan areas. Welfare-related Sea Change migration involves significant numbers of Australians (Marshall et al 2003). Importantly, the Sea Change phenomenon is a type of migration – and housing career move – unknown to previous generations of Australian households. It reflects the relative prosperity within which this generation has lived their lives and the ongoing ability of this generation to secure government assistance to maintain their lifestyle aspirations. Bernard Salt (2004 p. 87), for example, noted that 'The 1996 Census revealed that the leading baby boomer town in Australia is Byron Bay where 28 per cent of the local population is (sic) born between 1946 and 1961'.
- Over recent years baby boomers have been confronted by the reality of insufficient savings for their life post retirement. Whereas previous generations were seen to have modest lifestyle aspirations after they left paid work, the Baby Boomer Generation is considered to hold expectations more in keeping with their life while in paid work. Meeting – or managing – these expectations will be a significant challenge for both individuals and governments and they have affected housing careers in complex ways. At an individual level, a number of commentators have argued that baby boomers rushed into the property market in the late 1990s and early years of this century in order to boost their total wealth in preparation for retirement. Over the last decade the developers of large scale apartments, such as Meriton and Stockland, have targeted baby boomer investors as a key market for their output. Others have suggested that this generation will need to sell the family home in order to fund their life once they complete work (McKinnon 2005). The growing incidence of manufactured housing estates in coastal Australia suggests a rising acceptance of this form of equity release amongst some sections of this generation (Mowbray 1994);
- Finally it is worth noting that the housing careers of the Baby Boom Generation have been greatly affected by economic restructuring. While baby boomers had a relatively easy entrée into the world of paid work, staying in paid work has been a greater challenge. Labour market economists such as Bob Gregory and Sue Richardson have discussed the 'hollowing out' of the income distribution and the loss of employment opportunities for middle aged and older blue collar male workers. Many baby boomers will have experienced redundancy later in their working lives and this will affect their housing careers. Some will be discouraged from further investing in housing, others will use the security of outright ownership to maintain their life style, while a third group may invest one or more redundancy packages in their mortgage and achieve outright homeownership more quickly.

In conclusion we can say that the housing careers of the Baby Boom Generation have been much more complex than those of the previous cohorts. Whereas the Austerity Generation had modest housing ambitions, that included security and a place to raise a family, the Baby Boom Generation has sought larger and better housing, a better quality of life, and choice in their housing consumption. At the same time, the baby

boomers have faced greater risks with their housing more likely to come under threat from loss of employment, relationship breakup and the pressures of high housing costs arising from increased competition in the market. The baby boomers have almost certainly had more variable housing careers than their predecessors, with some baby boomers likely to own an investment property in retirement, while others of the same cohorts will occupy those rental properties.

2.2.3 *Generation X*

In many ways Generation X is perceived to live in the shadow of their older baby boomer siblings. Generation Xers are numerically greater than the baby boomer cohort (Table 1) but as Bernard Salt (2004) has argued, baby boomers have secured the better paying jobs, the more attractive housing and the superior welfare services before Generation Xers have been able to stake their own claims (pp. 97-98).

From a housing career perspective, it is significant that Generation Xers entered the labour market after 1975 when the opportunities for employment waned. This generation has therefore had a more challenging transition to adulthood, with increasing numbers accepting contract and casual employment at various stages in their careers, delaying the establishment of a household and marrying (or partnering) and having children even later in life than the baby boomers. However, as will be discussed later, Generation X has in large measure followed the life course of earlier generations, but with a postponement of many significant life events.

One of the important processes to affect Generation X and its housing careers has been the growth in university level study following the 'Dawkins' reforms of the early 1990s. Where previously 10 per cent of school leavers attended university, approximately 35-40 per cent now commence tertiary education. This change has had two impacts on housing careers for this generation. First, it has delayed entry into paid work and thereby reduced the capacity of young people to save for a deposit for home purchase. Second, the introduction of the Higher Education Contribution Scheme (HECS) in the early 1990s – and the subsequent raising of the HECS rate – meant that many graduates have entered the workforce with a significant debt, albeit interest free, but tied to CPI. A number of authors have argued that HECS may work to discourage family formation (Jackson 2002) and act as an impediment to home purchase (Badcock and Beer 2000) by reducing both the capacity to save for a deposit and by producing a lower mortgage repayment capacity.

The housing careers of Generation X have to be viewed in the light of the broader economic environment and housing market. On the one hand, more members of Generation X have found employment in the services sector and for some in this group this has resulted in higher incomes and greater choice in their housing career. For others, employment in the personal services sector or in retail services has resulted in lower, and less secure incomes, and reduced housing options. The concentration of service based employment in the centre of the three or four largest capitals has affected the type of housing consumed. Where previously the Baby Boom Generation may have occupied higher density housing prior to family formation, increasingly Generation X raise their children in high density housing as it offers the only affordable accommodation close to the city (Mason 2005). Generation X faces the twin pressures of needing to locate close to the CBD for employment and seeking to purchase housing in competition with baby boomers who are more senior in their careers and have had longer to save to purchase or accumulate wealth through previous property transactions.

In large measure the housing careers of Generation X have been shaped by on-going economic prosperity. Australia has experienced sustained economic growth since 1993 and this has generated employment for this age cohort, contributed to rising household incomes and contributed to a buoyant housing market. Housing affordability problems for Generation X have been a product of high house prices rather than the high interest rates of the early 1990s.

2.2.4 Generation Y

While any discussion of generations and generational differences in housing careers must involve abstractions, it is particularly difficult to speak about the housing careers of a generation whose oldest members are only 28 years of age. Demographically, this generation straddles both the low birth rates of the 1970s and the 'echo' of higher numbers of births evident in the 1980s as baby boomer women gave birth.

Much of the literature on Generation Y is concerned with identifying them with particular technologies and specific cultural attitudes. They have, for example, been identified as the Dotcom generation (Salt 2004) and have been linked to the widespread adoption of iPODs, DVDs and similar electronic consumables. Little is known about the specific features of the housing careers of this generation and this is understandable as their careers are yet to emerge. The little we do know is discussed later in the review of the literature on the housing preferences and decisions of young people, but this body of research reflects the behaviours of both Generation X and Y.

Generation Y is significant because it will be the first to commence its housing career in the 21st Century. Some of its characteristics are known. It is a smaller generation than either Generation X or the baby boomers and it will commence its housing career in a period of economic prosperity and high house prices. Generation Y is comprised of the children of the baby boomers and Generation Y – with its smaller family size and relatively affluent, asset rich parents – may inherit significant wealth somewhere in their life course. The housing careers of Generation Y are likely to be affected by their protective parents, with extended stays in the family home post secondary and tertiary education, assistance with housing costs once they commence work and the prospect of an increased frequency of returning to the family home, even after they have established their own household.

2.3 Conclusion

This section examined the concept of a housing career and competing frameworks such as housing histories and housing pathways. From this discussion it was concluded that all three concepts need to be incorporated into the CRV 2 research to reflect the complexity of housing careers in the 21st Century. Accordingly, the term housing career needs to reflect the sequence of housing circumstances a household occupies over a time, the choices and constraints shaping the housing decisions of households, the meanings they attach to housing and the relationship between housing consumption and other dimensions of the household's 'life plan'. In addition to theoretical concepts Section Two provided a broad snapshot of the current understanding of the housing careers of specifically defined generations. While the definition of these generations and the factors that characterise their life experiences varies between countries and authors, generations remain a helpful concept in understanding 21st Century Housing careers and Australia's housing future. An examination of life stage groups is the focus of Section Three.

3 HOUSING CAREER AND LIFE STAGE

Through this Positioning Paper 21st Century housing careers in Australia are considered from both a generational and life stage perspective because, as noted earlier, a discussion of generations almost inevitably highlights the differences between cohorts while the examination of life stage draws attention to the similarities. Each generation is confronted by broadly comparable opportunities and constraints – economic, social and demographic – as it proceeds through the life course. Each generation produces solutions to the challenges of partnering, family raising, kinship, securing appropriate housing and engaging with paid labour that are similar and different from earlier generations. It is important that we understand how both generational change and stage in the life cycle have shaped the life course and contemporary housing careers. This section therefore considers the broad stages in the life course and how housing careers vary by age and related circumstances.

3.1 Younger Households

Youth transitions research has highlighted major shifts in the pathways pursued by young people in making the transition from adolescence and financial dependence to adulthood and financial independence (Dwyer and Wyn 1998; Looker 1997; 1999). A key feature of this debate has been growing recognition of the decline in a relatively predictable, linear pathway out of home, namely from school to paid work to family formation, that is shared by the majority of young people, and the rise of more complex and diverse pathways out of home. This shift is associated with major social and economic changes such as the expansion of opportunities to pursue vocational and higher education, growth in labour market insecurity characterised by high rates of casual employment and contract work, and substantial changes in social norms relating to family formation and lifestyle.

In contrast to previous generations, young people are more likely to delay the departure from the family home and/or move back into the family home for extended periods (i.e. following the completion of a training course, during periods of temporary unemployment or prior to travelling overseas), and they are more likely to delay the process of ‘settling down’ which in the past included committing to a stable career path, marriage, pursuing homeownership and starting a family. Instead, young people are pursuing multiple, interrupted pathways that entail moving between the labour market and higher education, taking time out to travel, to pursue creative and leisure activities or to undertake volunteer work, and choosing a mix of household arrangements such as living with friends in a share house, returning to the family home, cohabitating with a partner, or living alone. The housing pathways of young people with a disability will reflect these broader trends but this group may have fewer options available to them because of the inherent limitations in the physical housing stock and the lower incomes of some young persons with a disability. In general, research on youth transitions draws implicitly or explicitly on a life course approach in which the transition to adulthood is conceptualised as a trajectory, which is characterised by a number of events. This is evident in the focus within much research in this area on the timing and sequence of the following events of the life course as outlined by Billari (2001 p. 1): the end of formal education; the first job; leaving the parental home; the first (married or unmarried) union; and the birth of the first child. However, within the literature on youth transitions there has been debate as to the degree to which youth transitions are

undergoing dramatic change. While empirical research in Europe and the United States generally supports many of the trends identified with a move towards 'less predictable', 'more flexible' and 'more fragmented' transitions to adulthood, Billari et al's (2001) comparative study of young people's experiences of leaving home in sixteen European countries indicates that there are considerable regional variations in leaving home patterns. There has also been ongoing debate over whether these changes are the product of constraining political and economic factors (i.e. insecure youth labour market or availability of independent youth benefits and housing subsidies) (Jones 1995; 2001; Jones and Wallace 1992; Pickvance and Pickvance 1994) or a consequence of changing attitudes towards traditional forms of household and family living and a reflection of individual choice and decision-making (i.e. preference for freedom and independence associated with non-familial living arrangements) (Heath 1999).

In the context of this general shift in young people's transitions, recent research on young people's housing careers has generated new conceptualisations of housing pathways. Most broadly, Mulder and Manting (1994) have drawn a distinction between two alternate strategies associated with young adulthood, one directed towards 'settling down' and the other directed towards 'flexibility'. They suggest that young people who pursue different strategies, either 'settling down' or 'flexibility', exhibit consistent patterns in their occupational/educational career, their household career and their housing career. Drawing on their analysis of 1981, 1985 and 1989 survey data in the Netherlands, Mulder and Manting (1994) show that there was an increase in young people pursuing more flexible strategies during this period. Elsewhere Ford et al (2002) advanced an ideal typology of five distinct housing pathways associated with young people's transition out of the family home. These ideal typical pathways are labelled: chaotic, unplanned, constrained, planned non-student and student. The typology is based on three key factors: the ability of young people to plan for, and control, their entry to independent living; the extent and form of constraints that characterise their access to housing; and the degree of family support available to them. Based on 932 structured face-to-face interviews conducted in 1999 and 2000, Ford et al (2002) argue that young people's pursuit of a particular pathway is related to the initiating circumstances such as the young person's entry into higher education, family support and individual or parental economic resources.

More specifically, housing researchers have focused attention on three key themes relating to young people's housing pathways:

- Delays in leaving home,
- Changes in household formation,
- Young people's housing tenure choices.

Not only has literature on young people's housing careers documented the extent of these shifts in different national and regional contexts, it has also sought to identify the impact of changing housing market opportunities, public policy interventions, and individual and parental resources on young people's housing circumstances. Each of these themes is now discussed.

3.1.1 *Delays in Leaving Home*

Billari et al (2001) observe that leaving home is 'one of the crucial nodes of the life course and a crucial event in the transition to adulthood' in that it 'generally implies not only household independence but also greater social autonomy for young people'. The literature on young people leaving home draws attention to two key trends: a delay in the age at which young people leave the parental house for the first time; and an increase in the number of young people returning to the parental home for some period after leaving home. While the first trend has been observed across developed nations (Billari et al 2001; Flatau et al 2003; Heath 1999), Australian demographer Christabel Young was one of the first researchers to draw attention to what has become known as the 'boomerang effect', that is, the increase in young people returning to the parental home. Drawing on 1982 *Family Formation Project Survey* data, Young (1987) found that half of all men aged 18-25 and 40 per cent of women in this age group returned home at least once. She also found a strong association between the incidence of returning to the parental home and the reason for leaving the parental home, with those leaving for marriage reasons having a much lower probability of returning to the parental home than those leaving for other reasons.

In Australia, recent data indicate that there has been a substantial increase in the proportion of young people aged between 20 and 29 years living with their parents over the past three decades, 20.7 per cent of 20-29 year olds in 1976 compared with 29.9 per cent in 2001. In their comprehensive study of leaving the parental home in Australia, Flatau et al (2003) outline trends in leaving the parental home across the 20th century. Based on analysis of Wave One of the Household Income and Labour Dynamics (HILDA) data (12,159 respondents), Flatau et al (2003) indicate that 'the median age at which Australians have left the parental home has drifted over time falling slowly, stabilising and then apparently rising recently'. They note that in regards to the recent increase in age at leaving home, this upturn is linked to increases in high school retention rates.

Research on the parental home in the United Kingdom provides additional insights into variation in leaving home amongst young people. Jones' extensive research in this area suggests that the children of middle class families tend to move out of the parental home at an earlier age than those from working class backgrounds, but that the former are more likely to return home at some point (Jones 1995). She has also investigated differences among rural and urban populations and finds that young people from rural areas are more likely to leave home earlier than their urban counterparts. Conflict within the family household has also been consistently linked with earlier departure from home (Jones 1995; Young 1987).

3.1.2 *Changes in Household Formation*

In addition to changes in their orientation to their family home, young people are said to be increasingly forming non-familial households, either alone or with other unrelated single adults, compared with past generations. While there is little research into this phenomenon in Australia, in the United Kingdom, Kenyon and Heath (2001) have examined, through qualitative interviews, the experiences of young people in professional and managerial occupations who choose to live in share households. They argue that 'whilst financial concerns are not unimportant in their decision-making, most regard their living arrangements as appropriate to the needs and demands of their current lifestyles, and do not experience their living arrangements as products of constraint' (Kenyon and Heath 2001 p. 619). They suggest that the move to non-familial households is not an effect of declining housing affordability, but rather indicative of changes in young people's lifestyle and housing preferences.

Researchers have also observed an increasing gap in the median age of first leaving home and the median age of marriage, as well as an overall decline in marriage rates (Heath 1999). In Australia the proportion of all people aged over 15 years has fallen from 65 per cent in 1971 to 52 per cent in 2001, as has the proportion of people who will marry at some point in their lifetime (de Vaus et al 2003, p. 10). In contrast, rates of cohabitation in Australia have increased substantially. As de Vaus et al (2003) note, 'cohabitation was virtually non-existent before the 1960s' where as in 2001 '72 per cent of couples who married had lived together first', with around 12 per cent of all couples cohabitating in 2001.

3.1.3 Housing Tenure

Within the literature on young people housing careers, researchers have focused attention on young people's housing tenure choices and living arrangements. In general, research shows that young people are more likely to rent rather than own their home, particularly if they are enrolled in higher education or training. Mulder's (2003) study of two retrospective life-course surveys conducted in the Netherlands in the 1990s, examines the consequences of young adults first living arrangements on their subsequent housing situation. She observes that whereas 'the highly educated make a less favourable first start in the housing market (with more of them sharing), they catch up over the years' and that after eight years 'they are more likely to own a home than the less well educated' (Mulder 2003 p. 717). Mulder also examines differences between young people who cohabit or marry and young people who live alone or in share households. Her findings indicate that '...those nest-leavers who make stronger commitments in the household career (by cohabiting, or by marrying) are more likely to make a commitment in the housing career as well (by becoming homeowners)' (Mulder 2003 p. 717). Overall, her study indicates that the housing situation of young people on leaving the parental home can affect their housing career even eight years after leaving home.

Other researchers have investigated the key factors that influence the tenure of young households and the timing of young people's changes in tenure (i.e. from private rental to homeownership). In their examination of the Panel Study of Income Dynamics (1969-1992) in the US, Clark and Mulder (2000) find that both the young household's income as well as conditions within the local housing market are determining influences on early entry into homeownership. Elsewhere, Boehm and Schlottmann (1999) in their examination of the 1992 National Housing Survey in the US find that the housing tenure of parents plays a primary role in determining whether or not the child becomes a home owner.

3.2 Housing Careers in the Middle Years

Conventionally, housing careers in the middle years of life have been seen to be relatively stable, marked by limited movement to higher quality and/or more spacious housing. The middle years of life have been associated with the gradual transition from home purchase to outright homeownership and the associated child rearing responsibilities. There is relatively little literature on the housing careers of persons in middle age as the relative stability of these households has not made them an

attractive target for research. However, we can draw conclusions about how the housing consumption patterns of this group are changing with reference to the impact of divorce and the increasing demand for larger and more luxurious dwellings.

There is increasing evidence that housing careers in middle age have become more complex, as increasing numbers of households 'trade up' to larger dwellings, often on the urban fringe. This trend has been evident since the early 1990s with the National Housing Strategy (1991) noting that the majority of new homes built on the urban fringe are second, third, fourth or fifth homes for their new owners. At the same time, there has been substantial growth in the renovations and additions market, as middle aged couples seek to extend or renovate their properties rather than move (ABS 2004). Both processes reflect an elevated level of housing consumption in the middle years of life when lifetime earnings peak and this phenomenon is consistent with Clapham's (2002; 2004) ideas on housing as part of broader life aspirations.

3.2.1 The Impact of Divorce

Divorce is a substantial disjuncture in the housing careers of many households comprising middle-aged adults. Divorce results in the creation of two households where previously there was one – effectively a bifurcation in the household's housing career. Those who have divorced are at risk of significant financial hardship and Smyth and Weston (2000) argued that despite the introduction of the Child Support Scheme and changes in the labour market, women are more likely than men to experience substantial financial hardship post divorce. This result is consistent with European experience (Feijten 2005). In part this outcome reflects the fact that children are more likely to live with their mothers than their fathers after divorce (Funder and Kinsella 1991; Khoo 1989). Smyth and Weston (2000) also noted that re-partnering – effectively the establishment of a new household and a new stage in the housing career of an individual – was an important pathway out of poverty for many divorced people, especially women. Recent NATSEM research (2005) using HILDA data highlights the different housing careers of middle aged men and women post divorce. NATSEM showed that for persons aged 30-49 who had divorced in the last ten years, 32 per cent of the men lived alone and 14 per cent were sole parents, while the ratio was reversed for women, with 42 per cent heading a sole parent household and only 12 per cent living as a single person household. Critically, therefore, women and men move into very different types of households post divorce.

Sheehan and Hughes (2001) examined the distribution of a couple's assets post divorce and concluded that on average women receive two thirds of the household's basic assets (family home, bank savings et cetera) but only one fifth of the non-basic assets (such as superannuation). Interestingly, women tended to report that the assets have been divided evenly, while men considered that women had received a greater share of their formerly joint wealth. NATSEM (2005) also reported that divorce had relatively little impact on the income of men but resulted in a significant reduction in income for women. They noted that the assets of women who had divorced were concentrated in housing and this group had relatively few other assets, such as superannuation.

Divorce and separation has been an important force in the housing careers of Australians for at least thirty years and McDonald (2003) suggests that its full impact is not yet evident. McDonald's (2003 p. 33) projections for medium and long term

housing demand across Australia suggest a rise in the number of sole parent households over the next 30 years, such that one parent families in 2030 will represent 154 per cent of their number in 1996. Two parent households, by contrast, are forecast to remain relatively unchanged.

The incidence of divorce affects the demand for housing assistance, as one or more partners will seek help with their housing after separation. Many women and their children enter public rental housing after separation because of their acute need for assistance. We also need to recognise that women escaping violence in the home are the single largest client group amongst Supported Accommodation Assistance Program (SAAP) services. Not all of these women separate permanently from their partners, but many do, and the shelters represent a pathway into longer term housing assistance. Separation therefore has a number of impacts on the demand for housing assistance. In some instances the level of need will decline over time – as new households are established and people re-establish themselves within the labour market – while others will need help with their housing for longer. For some people the formation of a new relationship will obviate the need for further housing assistance. Clearly these are complex circumstances and housing policy and the delivery of housing assistance will be challenged to respond to all these shifts.

3.3 Housing Careers of the Older Population

The housing careers of older people have only relatively recently received interest from academics and policy makers.⁴ This relates to a number of changes in society, foremost of which, is the significant ageing of the population both numerically and structurally. Ageing is the most dramatic change that will occur to Australia's population over the next 50 years. At the 2001 Census 12.6 per cent (ABS 2003a) of Australia's population was aged 65 years and over and 23 per cent of private households were occupied by at least one older person (AHURI 2004). By 2021 nearly one fifth – 19 per cent – (ABS 2003b) of the population will be aged 65 years and over and it is estimated that every four in ten households will be occupied by at least one older person, with many living alone (AHURI 2004). Growth in the population aged 85 years and over is projected to be even more pronounced, more than doubling between 2001 and 2021 to more than 500,000 people and by 2041 they will number over 1.2 million (ABS 2003b). Of course these are projections and it is possible they may be an *undercount* of what will happen if net overseas migration is less than 100,000 persons per year, the Total Fertility Rate continues to decline and life expectancy continues to increase (Booth and Tickle 2003; Jones et al 2004; Productivity Commission 2005).

The relevance of a housing career for older people has also come to the fore with changes in aged care policy and the expected changing demands of the Baby Boom Generation. Since 1985 Australia has been pursuing a policy of deinstitutionalising age care and in the process acknowledged the desire of older people to remain in familiar environments in the community – to age in place. The provision of a diverse community care program aimed at 'enabling the frail aged and people with a disability to live independently in their homes for as long as it is reasonably possible by ensuring they have access to appropriate services' (Commonwealth Department of Health and Ageing 2003 p. 7) is playing an important role in helping fulfil the wishes of older people to maintain independence in the community. It is now widely recognised that the desire to remain in familiar environments is a key to successful ageing and achieving optimum wellbeing (OECD 2003; Tinker 1999).

Another factor is that in comparison to other age groups older people are considered to move relatively infrequently (Bell and Hugo 2000). According to Census data approximately 25 per cent of people aged 65 years and over in Australia move over the intercensal period (Howe 2003). This data however is cross sectional, recording different locations at two points in time. As outlined by Howe the flow of movements that occur over time is not captured and this is particularly so for those older people who do not survive to the next census. In addition just looking at data for those aged 65 years and over excludes the population aged 50-64 years, a time when migration decisions and moves are made in preparation for early retirement. Olsberg and Winter (2005) found from their survey of 7000 Australians aged 50 years and over that one in three respondents had moved in the previous five years and a similar proportion expected to move in the future. Their results confirm earlier survey research (Faulkner and Bennett 2002; Manicaros and Stimson 1999) showing higher rates of housing mobility occur among the older age groups than is apparent from Census data.

Our views of ageing and the later stages of household's housing careers have in many ways been shaped by the modest expectations of the people currently aged 70 years and over whose values and lifestyles were significantly affected by the Depression of the 1930s and World War II. While some have made the transition to smaller homes,

⁴ Most research and policy attention has tended to focus on the early stages of the life course and household formation.

retirement villages and supported type accommodation, many remain in the homes they selected many decades ago, not adjusting their housing after retirement. Many older people of today, particularly older widowed women see their housing transition as being from their lifelong home into residential care (Luszcz et al 2004 p. 36). The retirement experiences, including housing consumption patterns, of the Baby Boom Generation however, are expected to be quite different from their parents. As outlined in Section 2 the Baby Boom Generation has been at the forefront of social change and has been able to take significant advantage of employment, educational opportunities, as well as escalating property values. As stated by Kendig and Neutze (1999 p. 437)

Overall, the baby boom cohort will have more resources and higher expectations than their predecessors in old age....Their housing choices are likely to be shaped by personal histories of more frequent housing moves, assertive consumerism and varied housing earlier in life.

3.3.1 Factors Influencing Housing Transitions

Two theoretical approaches have been applied to the study of the housing transitions of the older population, a life course perspective and retirement migration theory. The life course perspective has become implicitly incorporated into migration research and the development of migration theory (Robison and Moen 2000). In the US in particular much of the research on migration in later life has been guided by Litwak and Longino's three stage model of retirement migration – a move soon after retirement toward climatic or recreationally appealing locations; a move to adapt to moderate disability levels and finally a move triggered by major chronic disability and illness that may eventually result in a move to residential care (Litwak and Longino 1987).

The current and future housing transitions of older people are shaped by a number of factors including their cumulative lifetime opportunities and experiences; their present economic, social and personal characteristics; and the ability of current policy settings and market forces to address the increasingly diverse needs of the older population. All of these factors mould older people's views of their future, their preferences, expectations, choices and ability or capacity to maintain the status quo or effect change.

Research has emphasised an array of demographic, social, economic, personal and community factors along with cohort effects that influence the housing and living arrangement choices of older people. There is debate over whether demographic or economic considerations are more important in the decisions older people make about their housing transitions (VanderHart 1995). This section reviews the forces identified in that literature that influence the housing transitions of older households. As Jones et al (2004 p. 11) comment 'a clear understanding of the current and future housing circumstances of Australia's older population depends fundamentally on a clear appreciation of the relative strength of these forces, and the way they interact' and there is 'considerable uncertainty in regard to many of the key processes and interactions that will influence future trends.'

3.3.2 Current Housing Amongst the Older Population

Tenure and household composition are strong predictors of housing transitions. Tenure is important as it informs the type of housing older people occupy; provides an understanding of older people's strong attachment to housing and their home; it establishes property rights; and defines the opportunities/constraints that influence decisions about changing residence or the housing older people occupy (Howe 2003).

Around 90 per cent of older Australians live in private dwellings and the clear pattern over time is the stability in tenure, although this changes with advancing old age. From Table 2 it is clear that homeownership is the major tenure of Australia's older population and as the population ages there is a slight increase in owner occupation as people complete the purchase of their homes and the long term goal of homeownership. It is only from age 80 years and onwards that the level of homeownership falls.

Homeownership is generally viewed as an advantage as it provides security of tenure and the means to alter through the housing market, a person's housing situation to suit their changing needs. There is however considerable diversity in the situation of older homeowners. The current generations of the aged population are heavily dependent on a government pension (Harding et al 2002; Kelly 2003) and while homeowners may be better able to manage on a pension compared to people in the rental market, they often have little money. Research by Kelly (2003) based on data from the 2001 Census showed that the current generation of older Australians have a very limited capacity in terms of savings to contribute financially to their own retirement.

The older population however have considerable wealth (the population aged 65 years and over has almost double the wealth of the population aged 15-64 years) but most of this wealth is in the family home (Kelly 2003 p. 8). This situation of being asset rich but income poor influences the ability or capacity of older people to maintain their homes, or modify them according to need with increasing age and the likelihood of increasing disability and may ultimately influence their ability to remain in the home and affect future housing choices.

Economic theories such as the life cycle and permanent income hypotheses (Jones 1997; VanderHart 1995) imply that homeowners will use their accumulated assets to support themselves in later life. As the home generally forms the major asset then it is to be expected that older homeowners will become renters or downsize. Wood et al's research (quoted in Flatau et al 2003 p. 15) suggests that older Australian homeowners would be financially better off if they became renters. The evidence here and overseas however suggests older people do not draw down on their housing wealth (Crossley and Ostrovsky 2003; Dolan et al 2005; Jones 1997; Kendig and Neutze 1999; VanderHart 1995; Venti and Wise 2001). Initial findings from a study by Olsberg et al (reported in Dolan et al 2005) of a recent national sample of older Australians on their future housing intentions found that one third of respondents had changed residence in the previous five years but only 10 per cent had moved to a smaller house and very few had downsized to allow the release of funds to assist in their own welfare or that of other family members. The use of housing wealth only appears to become a possible option when non-housing wealth is all but consumed or there is a precipitating shock such as illness or the death of a spouse (Jones 1997).

Table 2: Australia, Housing Tenure of the Older Population Aged 65 Years and Over, 1986 to 2001

Tenure Private Dwellings	Year	Age Group				
		65–69 %	70–74 %	75–79 %	80+ %	Total 65+ %
Owner	1986	66.9	67.1	64.1	51.4	63.5
	1991	69.2	67.4	65.1	52.7	64.7
	1996	73.2	71.1	67.3	54.1	67.3
	2001	73.0	73.2	70.4	56.8	68.5
Purchaser	1986	11.5	8.4	6.4	4.4	8.3
	1991	8.9	7.3	5.3	3.5	6.7
	1996	5.8	5.9	4.8	3.0	5.0
	2001	5.7	4.4	4.2	3.3	4.5
Public Tenant	1986	5.4	5.5	5.2	3.9	5.1
	1991	5.3	5.7	5.7	4.4	5.3
	1996	4.8	5.0	5.0	3.9	4.7
	2001	4.5	4.7	4.5	3.8	4.4
Private Tenant	1986	7.3	7.6	7.8	6.5	7.4
	1991	6.3	6.5	6.5	5.4	6.2
	1996	7.3	6.6	6.7	5.8	6.7
	2001	8.0	7.2	6.7	6.1	7.1
Other	1986	4.8	5.3	6.0	5.4	5.2
	1991	6.5	7.5	7.9	7.1	7.1
	1996	5.6	6.9	8.8	9.4	7.4
	2001	6.1	6.8	8.1	9.3	7.5
Non-private Dwellings	1986	4.1	6.1	10.4	28.4	10.4
	1991	3.7	5.5	9.6	26.9	9.9
	1996	3.3	4.6	7.4	23.7	9.0
	2001	2.7	3.7	6.1	20.7	8.1

Source: Howe 2003 p. 8

Possible reasons for the reluctance of older people to consume housing wealth vary from country to country but include high transaction costs to move, uncertainties of the rental market, capital gains taxes on principal residences (United States) and the desire to pass on this wealth to children or grandchildren (Jones 1997; Olsberg et al 2004; VanderHart 1995). For the current generation of older persons in Australia another possible reason may be the deep attachment older people have to their homes (Davison et al 1993; Faulkner 2001) but it is more likely to be linked to the asset tests associated with the Aged Pension and Veterans Affairs Pensions. To qualify for a pension the value of one's home (principal home) is at present exempt from the social security assets test, however, the net cash returns of the sale of a home are subject to the assets test and consequently would affect the eligibility of many older people.⁵

Community attitudes to the use of housing wealth may however be changing and this is an issue that needs much further exploration. Surveys suggest the 'young old' and the baby boom cohorts may be more willing to downsize to release money or to take up home equity options. The survey research of Olsberg et al (in Dolan et al 2005) found that fourteen per cent of the younger respondents thought they might downsize to release money to live on. Beal (2001) in a survey on the use of housing wealth found

⁵ The proceeds from downsizing into a cheaper home can be used to purchase *income stream* products that allow a person to receive regular income payments and a return of the capital used to purchase the product. Some income streams purchased after September 2004 can qualify for a 50 per cent asset test exemption (Dolan et al 2005 p. 15).

that the people willing to use their housing wealth were the young middle aged, higher educated managers and professionals with high incomes, whereas those not willing were likely to be singles or couples without dependents, people older than 65, people with lower educations and low incomes, the retired or the unemployed.

With many older people facing increasing hardship – due for example to outliving provision of savings, increase in user pays for services and for care and assistance, lack of public assistance to maintain homes, capital growth in value of homes resulting in increases in associated costs such as rates and taxes – the Council on the Ageing (Australia) has seen a rise in the demand for home equity products (Sheen 2002).⁶ This coincides with the significant growth in the availability of equity products in the market place (Dolan et al 2005). Despite the thoughts of the Howard Government that many of the baby boomers will have to sell their homes to fund retirement (or remain in the workforce longer) (McKinnon 2005), Sheen (2002 p. 4) argues that ‘home equity conversion must continue to be on the fringe of a national retirement incomes and aged care policy’.

International research highlights the important contribution equity release can make to the living standards of older people (Davey 1996) but the extent to which older households deplete their wealth before death will affect future generations, in particular the baby boomers, and have important policy implications (Harding et al 2002; Olsberg et al 2004).

For nearly 12 per cent of the older population the use of housing wealth to supplement living standards or to make changes to their home is not an option as they are renters (Table 2). Since 1986 there has been little change in the proportion of the older population renting other than the share in private rental has increased as public rental has declined. Public rental housing has traditionally been provided as a long-term alternative to private ownership and it has been an important avenue of accommodation for single older people, especially women (Faulkner 2001). While public housing is able to provide housing that specifically caters for the needs of older people and is generally viewed positively (Faulkner and Bennett 2002; Jones et al 2004) the quantity and range of public housing is insufficient to cater for the housing needs of the older population now and in the coming years (AHURI 2004; Faulkner 2001).

At the 2001 Census 7.1 per cent of people aged 65 years and over lived in private rental accommodation. It is anticipated that the number of people entering old age as renters will increase and that a greater number will be renting in the private market (AHURI 2004 p. 2). Part of this increase will result from people who are unable to sustain homeownership for whatever reason be it sickness and disability, marital dissolution, unemployment or retrenchment. Research by Wood et al (reported in Flatau et al 2003 p. 7) using the confidentialised unit person records from the ABS 1999 Australian Housing Survey found that 35 per cent of persons aged 45 years and over and living in private rental accommodation at the time of the survey had previously been a home owner at some stage in their life. This proportion increased to 50 per cent for persons aged 65 years and over.

Aged persons living in the private rental sector have long been identified as those in greatest housing need (Kendig 1990; Roberts 1997) and the latest ABS data on housing occupancy and costs (ABS 2005) indicates that couples aged 65 years and

⁶ Home equity products or reverse mortgages allow ‘the reversal of the cash flow pattern associated with a traditional mortgage. The borrower (home owner) typically receives a monthly cash payment until his or her death, or the house is sold and the lender receives a balloon repayment of the loan out of the proceeds of the property sale’ (Thosar 2002 p. 1).

over and lone person households aged 65 years and over in 2002-2003 spent more of their gross income on housing costs than any other life cycle or tenure group. Housing costs accounted for 31 per cent of the gross income of couples and 46 per cent for lone person households in this age category.

Older people in the private rental market not only face financial hardship and affordability issues but also issues around the suitability of accommodation as needs change. They also confront problems with security of tenure. It is thought that the current difficulties facing older tenants in accessing affordable and stable housing will continue and may worsen (AHURI 2004). This can only have the effect of increasing the degree of housing mobility among this group. Research indicates that private rental tenants report higher rates of housing mobility than homeowners and public rental tenants (Faulkner and Bennett 2002; Manicaros and Stimson 1999 reported in Howe 2003; Robison and Moen 2000). For example in the analysis of longitudinal data in South Australia, Faulkner and Bennett (2002) found that at all three waves of the study covering the period 1992 to 2000 the proportion of private renters moving was at least twice as high as for public rental tenants and homeowners. Recent research by Olsberg and Winters (2005) indicates that many older private renters are fearful that with increasing age they will be forced to move due to financial constraints. In addition there was some evidence lone person private renters were prematurely locating to institutions and this had marked negative effects on their overall wellbeing. Similar findings have been reported in England (Peace and Holland 2001) and were found by Mutchler and Burr (2003 p. 553) in their study of the effects of housing market conditions on the living arrangements of Americans in 1990:

One of the somewhat surprising results in this study is that the likelihood of group quarters living (primarily institutional) is significantly related to housing cost and availability. One possibility is that individuals who live in areas with shortages of affordable housing are institutionalised at a more rapid pace, or perhaps at a lower level of frailty than those living in markets with more affordable housing.

It is clearly established in the literature that older people see living with a family member (other than a partner), sharing a home with unrelated people or living in a residential facility as less desirable than living independently in the community (AHURI 2004; Mutchler and Burr 2003; Robison and Moen 2000; Peace and Holland 2001). As shown in Table 2 'other tenures' remained relatively stable over the period 1991 to 2001 while the proportion living in non-private dwellings (mainly residential care) has declined over time. This decline in the proportion of older people in non-private dwellings is related to shifts in Australian government policy.

Living arrangement preferences may change with the Baby Boomer Generation. This generation overall has been more mobile and had greater experience of living with unrelated people than previous generations. They therefore may be more open-minded about such sharing in their ageing years, although this may be countered by long periods of time living on their own or as part of a couple. Robison and Moen's (2000) analysis of the housing expectations of respondents in the first (1994-95) and second (1996-97) waves of the Cornell Retirement and Wellbeing Study in the US found that women in their 50s and the unmarried had a higher expectation of sharing a home with non-relatives than other women. Women who owned their homes outright also saw sharing as a likely outcome and it was thought this was seen as a strategy to enable these women to age in place for longer.

3.3.3 Household Composition

As with tenure, household composition in Australia has changed little over the last 15 years. As a result of the increasing life expectancy of males there has been a small increase in the proportion of older people living in family households for all older age groups although the proportion does decline over the age range (Table 3). The most obvious and significant change over time is the increase in the proportion and (number) of lone person households, particularly for persons aged 80 years and over. This trend is expected to continue in the future (ABS 2003a) and has been attributed to a number of factors including increased life expectancy, increased divorce rates, provision of home based care and assistance programs and more complex housing transitions at the oldest ages (ABS 2003a; Howe 2003).

Table 3: Australia: Household Composition of the Population Aged 65 Years and Over 1986 to 2001 (per cent)

Household Composition	Year	Age Group				
		65-69	70-74	75-79	80+	Total 65+
Family households (couples and other forms of family households)	1986	75.5	67.9	58.2	42.0	63.7
	1991	75.9	68.6	58.7	41.2	63.7
	1996	76.1	69.4	60.0	41.3	63.4
	2001	77.6	71.5	62.8	43.6	64.5
Lone person households	1986	18.1	24.0	29.3	27.8	23.8
	1991	18.5	24.2	30.2	30.6	24.7
	1996	18.9	24.5	31.2	34.0	26.1
	2001	18.0	23.2	29.7	34.6	26.0
Group households (private)	1986	2.2	2.1	2.0	1.7	2.0
	1991	1.8	1.7	1.5	1.2	1.6
	1996	1.7	1.5	1.4	1.0	1.4
	2001	1.7	1.6	1.4	1.1	1.5
Non-private dwelling	1986	4.1	6.1	10.4	28.4	10.4
	1991	3.7	5.5	9.6	26.9	9.9
	1996	3.3	4.6	7.4	23.7	9.0
	2001	2.7	3.7	6.1	20.7	8.1

Note: Totals for all household types for each year add to 100 per cent

Source: Howe 2003 p. 9

3.3.4 Length of Residence and Attachment to Neighbourhood and Community

Research indicates that older people who have lived in their homes for a considerable period of time are less likely to expect to move or to actually move. The analysis of relocation over the waves of data collection from the Australian Longitudinal Survey of Ageing (ALSA) in Adelaide in the 1990s showed that when compared with those who did not move participants who had moved were characterised by a shorter duration of residence and also possessed an intention to move again. Unfortunately the limited number of cases prevented the exploration of these findings in greater detail (Faulkner and Bennett 2002, p. 46). Migration literature particularly for the US however clearly indicates that attachment to home and the community through length of residence inhibits housing moves and if people with a strong attachment to a particular locale do relocate they are more likely to have difficulties establishing themselves and developing attachments in the new location (Cuba and Hummon 1993; Longino et al 2002; Robison and Moen 2000).

Mobility research indicates overall that renters are more likely to move than homeowners but this may not necessarily be by choice. From their study in the US of

what they term 'late-midlife workers and retirees' thoughts on future housing options (Robison and Moen 2000) found expectations to remain in the current home varied by tenure and gender. In relation to gender they concluded that it was only for men that 'remaining in their current residence for longer periods of time increases... expectations that they will age in place, including modifying their homes' (Robison and Moen 2000 p. 524). Though the reasons for this differential are not outlined, an important factor may be the fact men often have a spouse or partner who is able to care for them if they become ill or disabled in some way which allows them to remain in their home. As women often outlive their male partners then this option is not available to them and they see moving as the most likely option if they need care and assistance.

Features of the local community and neighbourhood can also be factors in influencing housing transitions. Changing neighbourhoods and in particular a fear of crime within the community can become a motivation for moving and is a reason older people give for moving to a retirement village as they perceive they will be safer (Gardner 1994; Jones et al 2004; Luszcz et al 2004;). Other features of the neighbourhood such as the quality of the physical environment (quality of footpaths, traffic levels, provision of walking and cycling tracks), the location of the home in relation to proximity to services and facilities (public transport, shops, health centre, post office), the provision of an attractive environment (parks, trees, interesting scenery) and a pleasant social environment providing opportunities for social integration and interaction may also play a role in whether older people choose to move or stay put (Faulkner et al 2004).

3.3.5 *Demographic Factors*

(i) **Marital Status**

Who people live with can have a significant influence on housing transitions. Being married has been found to have a stabilising influence on household transitions resulting in much lower levels of relocation, reduced co-residence with individuals other than their spouse (Mutchler and Burr 2003) and in delaying moves towards dependent living (VanderHart 1995). Marital status influences affordability, space needs, attachment to a home, need for care services and the ability to remain in the current dwelling with increasing age and disability. The reasons for this include the fact married couples are likely to be able to support each other through sickness and disability, are better able both financially and physically to maintain a home and pay expenses, and together they may have significant psychological attachments to the home. In addition any decisions about housing transitions and living arrangements are based on the characteristics and opinions of each partner rather than one or the other (Mutchler and Burr 2003).

Research indicates that living alone (unmarried), separation from a spouse or widowhood or remarriage correlates with higher expectations of relocation and actual incidences of relocation (Colsher and Wallace 1990; Crossley and Ostrovsky 2003; Robison and Moen 2000; VanderHart 1995). In particular the loss of a partner through widowhood often precipitates a change in housing. In their study of longitudinal data from the Australian Longitudinal Study of Ageing covering the period 1992 to 2000 Faulkner and Bennett (2002 p. 47) found that older South Australians who were widowed were at least three times more likely to move than others in the community.

Research into the housing decisions of elderly homeowners in the US found that marrying was associated with moves into other owner occupied arrangements, remaining unmarried tended to result in moves to rental units and dependency and becoming unmarried was strongly associated with all types of housing changes, but especially ones that reduced home equity (VanderHart 1995). Clearly in understanding

housing careers of the older population it is essential that marital status is taken into account.

(ii) Presence of Children

The presence of children in the home also has a stabilising influence on housing transitions. Research reviewed by VanderHart (1995) of the housing decisions of elderly homeowners in the US found the presence of children reduced both mobility and the likelihood the owner would become a renter. His analysis found that households with children present were less likely to increase home equity, and more likely to acquire a new mortgage while for households where the number of children declined there was a greater tendency to move to homes having less equity, rental units or the acquisition of a new mortgage.

The influence of children on older people's housing transitions is an area requiring much greater investigation. As young people struggle to achieve financial independence and delay entry to the housing market (Section 3.1) they are remaining in the parental home longer either by having never left or by returning after a period of independence in employment or education (the so called boomerang children or generation). In the UK it is estimated that 6.8 million people aged 18 years and over (including nearly one million people approaching 40) live with their parents (BBC News 2003). In the US the trend of adult children living with their parents has even extended to the retirement village. Under new rules some retirement villages allow younger occupants as long as at least one member of the household is 55 years or older (Rich 2005). The most recent Australian research indicates a trend for children in their thirties to be still living at home with their older parents. Some children have returned home after divorce and a few older people were providing accommodation to their married children (Olsberg and Winter 2005).

Many of these young people, termed 'kidults' or 'kippers' (kids in parents' pockets eroding retirement savings) rely on their parents for support. While the presence of older children in the household is welcomed by some parents, for others, it places a financial strain on their resources, particularly if these parents are also caring for their ageing parents. May Shotton, from Adelaide's UnitedCare Wesley, commented in *The Advertiser* in May 2005 that 'the drain of adult children on their parents was a growing social problem' (Clark and Bevin 2005 p. 44).

(iii) Family

While there is reluctance on the part of older people to co-reside with their adult children who have set up their own household, the proximity of family can play an integral part in the housing transitions of older people. The nearness of children or other close relatives may provide a degree of social support that delays a move or housing transition with increasing age (Longino et al 2002; Schiamberg and McKinney 2003). Similarly the willingness of adult children to provide support (both physical and social) to ageing parents can result in the parent(s) moving closer to a child and research indicates this particularly occurs with declining health and widowhood (DeJong et al 1995; Rogerson et al 1997; Silverstein 1995). Research by Silverstein and Angelelli (1998) examined the housing intentions of 1,240 older parents in the 1993-94 Asset and Health Dynamics of the Oldest Old (AHEAD) national survey of adults aged 70 years and over in the US. They investigated older persons who expected to move in the next five years and found that mothers were more likely to wish to move closer to a child than fathers and older parents in poorer health were more likely to choose to move closer to a daughter than a son. Robison and Moen (2000) in their analysis of the housing expectations of respondents in the first and second waves of the Cornell Retirement and Wellbeing Study found similar results in relation to co-residence with children in that women were more likely than men to expect to move in with a family member. Evidence suggests where older people do co-

reside with adult children or other people in their social network they are less likely to enter a nursing home (Doty 1986).

Moving from the family home, or to co-reside with children, may not always be the choice of older people or in their best interests. Discussions with service providers in South Australia in a project examining factors that make housing more suitable for older people (Luszcz et al 2004) – and supported by evidence provided to government enquiries (Field 1997; Legislative Assembly for the ACT 2001) – identified that some older people move due to the forces exerted on them by family members. While this hopefully is done with the best of intentions, there are times when older people are exploited by their family when it involves the selling of the family home and making a contribution to the purchase or renovation of a child or other relative's property. Often problems that can be detrimental for the older person, physically, emotionally and financially arise out of this situation.

(iv) Disability

Health status and disability, especially as people age, can become a defining parameter in the ability of older people to remain independent, to live with whom they wish and in the housing of their choosing. One's functional ability often becomes a push factor in housing transitions especially for people living on their own resulting in an increasing likelihood of co-residence with non family members and relocation to residential care. As stated by Mutchler and Burr (2003 p. 533) 'adequate health and functional ability are necessary for maintaining independence in later life because these characteristics relate to the capacity to meet the needs of daily living'.

Although a proportion – 40 per cent – of the older population remain reasonably 'fit and healthy',⁷ disability levels in later life are considerable and will highlight the suitability or unsuitability of housing and the need for appropriate services. Based on analyses of the ABS surveys of disability in Australia current evidence suggests that for the population aged 65 years and over there has been a slight increase over time in the proportion of people reporting profound or severe core activity limitation. In 1981, 16 per cent of the population in this category reported such a limitation. The rate increased to 18 per cent in 1988 and then declined marginally to 17 per cent in 1993. In 1998 20 per cent of the population aged 65 years and over reported at least a severe core activity restriction and in the 2003 survey this had increased slightly to 22.5 per cent (ABS 2004; AIHW 2003). How these rates will vary in the next few decades is a matter of conjecture and debate as the relationships between mortality, morbidity and disability are complex (AIHW 2003).

It is clear from Table 4 that disability levels within the older population increase considerably with age such that 43.9 per cent of males and 65 per cent of females aged 85 years and over have profound or severe core activity limitations. These limitations can act as significant push factors in the relocation of older people, particularly if housing is unsuitable and appropriate support services including informal care are unavailable or inadequate.

At the 2003 survey 85.5 per cent of people aged 60-79 years with at least a severe limitation lived in private dwellings – 20.1 per cent alone. Disability levels within the older population increase significantly from age 80 years onwards (Table 4) and this is reflected in the declining number of people of this age remaining in private dwellings. At the 2003 survey just over 50 per cent of people aged 80 years and over remained living in private dwellings – 38.8 per cent alone – while 40 per cent were living in cared

⁷ For example in the ABS 2003 disability survey 44 per cent of all people aged 65 years and over reported no disabilities (ABS 2004 p. 15).

accommodation – hospital, nursing home or aged care hostel – compared to just 12 per cent of those aged 60-79 years (ABS 2004 p. 20).

Table 4: Australia: Population Aged 65 years and Over with a Profound or Severe Core Activity Limitation 2003^a

Age	Males			Females			Total		
	No. With Disability '000	Total Pop '000	%	No. With Disability '000	Total Pop '000	%	No. With Disability '000	Total Pop '000	%
65-69	32.8	345.4	9.5	36.7	356.2	10.3	69.6	701.6	9.9
70-74	34.3	295.0	11.6	56.8	327.1	17.4	91.1	622.0	14.6
75-79	43.5	232.5	18.7	62.9	292.7	21.5	106.5	525.2	20.3
80-84	40.2	147.3	27.3	88.7	218.9	40.5	128.9	366.3	35.2
85-89	26.0	67.0	38.8	71.3	124.5	57.3	97.3	191.5	50.8
90+	13.5	22.9	59.0	54.7	69.3	78.9	68.3	92.1	74.1
65+	190.3	1110.1	17.1	371.1	1388.7	26.7	561.7	2498.7	22.5
75+	123.2	469.7	26.2	277.6	705.4	39.4	401.0	1175.1	34.1
85+	39.5	89.9	43.9	126.0	193.8	65.0	165.6	283.6	58.4

^a Core activities comprise communication, mobility and self care. A profound limitation means the person is unable to do, or always needs help with a core activity task. A severe limitation means the person sometimes needs help with a core activity task; or has difficulty understanding or being understood by family and friends; or can communicate more easily using sign language or other non-spoken forms of communication.

Source: ABS 2004 p. 15

Despite the evidence that disability in older age is a very real possibility, research indicates that because ageing is gradual few people think objectively about planning for older age and whether to move or stay put. Many older people and their families do not consider the appropriateness of housing until confronted with a problem, like a fall and therefore are unlikely to have sought out information (Davison et al 1993; Day 1985; Gardner 1994). A study in the US which investigated the expectations of a sample of late-midlife workers and retirees (50-72 years) concerning eight possible future housing arrangements found that even when the participants aged in their 50 and 60s already had health problems this did not translate into 'perceptions of increasing periods of morbidity and increasing incidence of chronic diseases that will necessitate future housing and/or care arrangements' (Robison and Moen 2000, p. 529).

3.3.6 Economic Factors

(v) Income

An older person's income or older household's income affects decisions about housing transitions and relocation. Research by Schiamberg and McKinney (2003) into contextual factors related to adults' decisions to move or age in place at retirement in the United States, showed those anticipating moving were in the highest income category more often than those who anticipate staying, implying they have the financial

resources to consider migration. Higher income has also been found to have a 'stimulative effect' on the propensity of homeowners to increase equity by moving (VanderHart 1995). Higher levels of income also enable older homeowners to be more able to afford the monetary costs of moving, thus making housing change more likely (VanderHart 1995).

Income is also related to the probability of continued independent living. Research suggests older persons with high incomes are more likely to own their own homes or have greater choice within the private rental market increasing their chances of remaining independent (Mutchler and Burr 2003). In addition older people with sufficient income are more able to purchase care and help to assist them to remain living independently for as long as possible.

In Australia the lack of income from sources other than the pension restricts the choices available to the current generation of older people in relation to housing transitions. Close to 80 per cent of those over 65 receive a public pension and nearly 70 per cent receive the full pension (Kelly 2003 p. 2). Few have any additional sources of income. Research by Kelly on data from the 2001 Australian Census indicates that the 'self-provision capacity of the current generation of older Australians is severely limited. Only one-in-six older Australians currently have private income that would provide them with an income equivalent to the pension – and the pension is only one quarter of average weekly earnings' (Kelly 2003 p. 6).

(vi) Employment Status/Retirement

The employment and retirement status of older people influences housing choices. The onset of retirement is a life event highly correlated with housing changes (while older people attached to the labour force are the least likely to make housing changes) (Haas and Serow 2002; Robison and Moen 2000; VanderHart 1995). For those with the funds the early retirement years are often associated with a move to areas of climatic or recreational appeal⁸ or to retirement villages, while for those without adequate resources may become what Robison and Moen (2000 p. 502) term 'involuntary stayers'.

For some time labour force participation rates in Australia for people aged 55 years and over have been in decline (Access Economics 2001; Carey 1999; Healy 2001). While for many leaving the labour force early was a matter of choice fuelled by the belief early retirement was a mark of social progress and desirable (and assisted by the availability of superannuation, early retirement packages, significant savings), for others, retirement occurred earlier than planned or anticipated due to labour market changes resulting in retrenchment and difficulties in finding re-employment or they were forced to leave early through sickness and disability (ABS 2000; Bennington and Tharenou 1996; Cornish 1997; Encel 1993, 1998; Healy 2001; Patrickson and Hartmann 1998; The Allen Consulting Group 1999). The reasons for retirement can clearly affect the financial wellbeing of older people and therefore influence their propensity to move or may even result in forced or unintended moves (if for example they are unable to maintain a mortgage or fulfil rent requirements). Research by the Association of Superannuation Funds of Australia (2000) found that for the older person where retirement planning had been undertaken and the person was able to work to the age they wanted, retirement could be a fulfilling experience. Yet for those forced out of the workforce too early for whatever reason then retirement could become a period of 'virtual imprisonment' and declining living standards.

⁸ Migration research indicates that the destination of retiree migrants is most often to the places people have spent their holidays and these eventually become their retirement communities (Haas and Serow 2002; Longino et al 2002; Schiamberg and McKinney 2003).

The nexus between employment and retirement is likely to become more complex with future cohorts of older people. Whereas in the past retirement meant an abrupt withdrawal from the labour force, the timing and progress of retirement for the baby boomers may be considerably different. While there will be increasing numbers of the baby boom cohort with the financial resources to opt for 'early retirement' there is a concerted effort by the government to encourage older people to remain in the workforce longer. Recent work by the Productivity Commission indicates that a number of factors including labour shortages, an increasingly more educated and qualified aged population, changes to pension and retirement income policy, trends in disability rates, changing social trends (such as improved access to paid work for women), will result in increasing labour force participation rates of older people in the coming decades (for example through delays in retirement age or through post retirement re-entry to the labour force). The Productivity Commission (2005 p. 77) indicate that male and female participation rates for the older age groups are expected to grow considerably over the period 2003-4 to 2044-45. For females the Commission claims that the growth will be in the order of 18, 35, 59, 124 and 125 per cent in the five year age groups for the ages 50-54 through to 70 years and over. For males the trend in declining participation rates will abate for those aged from 25-59 years while participation rates for males aged 65-69 years and 70 years and over are expected to increase by around 40 and 50 per cent respectively.

Changing patterns of labour force participation raise a number of questions in relation to the housing careers of older people. Will longer attachment to the labour force delay housing moves or will the potential increase in savings and wealth increase the likelihood of housing changes? What type of changes will these be – to further increase housing equity or allow greater choice in downsizing? What influence will the prospective differences between men and women in lifetime patterns of labour force participation have on housing transitions? Will employment opportunities at the older ages encourage housing transitions?

3.3.7 Housing Diversity, Suitability and Affordability

Housing diversity, suitability and affordability will have a significant influence on the housing transitions of the older population. The ageing of the population and the range of needs of the older population is one of the drivers of the demand for housing diversity and the increase in the number of smaller households. As evident from a conference held by AHURI on 'Housing Futures in an Ageing Australia', 'the variety of demand emerging within the older population is diverging from the demands of younger age groups, and these differences call for policy that promotes housing diversity' (AHURI 2004 p. 2).

At present demand is being 'satisfied' by specialised segments of the market that provide purpose built housing to meet the needs of older people. Retirement villages are a growing industry in Australia.⁹ There is no clear definition of a retirement village and they encompass a wide mix of built forms, levels of support services and financial arrangements, and are located in a range of geographic areas. While survey research and the continual growth and development of villages indicates that in general they are an attractive option for older people (Faulkner 2001; Luszcz et al 2004; Stimson et al 1997), retirement villages however are not the option for everyone and as people age they may no longer be suitable due to a lack of available support services, unsuitable location or inappropriate housing design (Buys 2000; Cheek et al 2003; McDonald 1996; Luszcz et al 2004).

⁹ Although not classified as a retirement village this includes rental villages such as those provided by the Village Life Organisation.

The design of housing in Australia has changed little over the last four decades and in many respects is very homogenous. There appears to be little innovation in terms of internal configuration and design of rooms and open living spaces that may better suit the changing lifestyles of the current and future cohorts of the older population. In addition while within government circles (i.e. public housing for older people) and in research arenas there is increasing discussion of the importance of 'universal', 'lifetime or life cycle housing', 'adaptable', and 'accessible' housing the principles underlying such housing have not been incorporated into the general housing market. Part of the reason for this is the belief that the market is currently providing what consumers want and this arises because of the dominance of the project home in housing development and the limited involvement of the architectural profession in the mass housing market (Lloyd 2004; Productivity Commission 2000). The suitability of housing as people age clearly affects one's ability to age in place or creates the necessity for a change in housing.

For ageing in place to be successful there must be the right balance between a person's abilities and the demands of the environment (Lawton 1974; Parmelee and Lawton 1990; Pynoos et al 2003). Clearly designing housing that does not create a disabling environment but allows adaptations to be easily and cost effectively made to meet the changing needs that occur through life, is most appropriate. As the provision of housing is a long term prospect and as the housing stock in Australia changes at a rate of only one to two per cent per annum (AHURI 1996), most older people live in housing that over time, as they age, they find unsuitable in a number of ways (size of house; quality of home; maintenance issues for home and garden) and a common finding of research is that these factors act as a trigger in relocation (Heywood et al 2002; Luszcz et al 2004; Schiamburg and McKinney 2003; VanderHart 1995). For example research by Faulkner and Bennett (2002) of data from the Australian Longitudinal Study of Ageing found that the motivation most frequently stated by respondents for moving was to move to accommodation, which was modified, better designed or more suitable for their needs. Likewise from their migration research in the US Schiamburg and McKinney (2003) found survey respondents aged 40 to 65 years who anticipated staying where they were upon retirement were much more satisfied with their home than the survey respondents who anticipated moving upon retirement.

Creating diversity in the marketplace however has to be at a cost that is reasonably affordable. Mutchler and Burr (2003 p. 536) indicate that housing affordability 'is related to increases in the aggregate rate of independent living arrangements among the elderly population'. While this is especially applicable to those persons in the private rental sector, it also shapes the behaviour of older homeowners. Affordability can become a barrier to moving even if people have the motivation to move and more suitable or appropriate accommodation is available. A common problem for older people in Australia who are asset rich because of the ownership of their home but income poor is that the smaller, more manageable, modern unit on the block next door costs more to purchase than the value of their home. They either have to relocate to the outer cheaper suburbs away from the environments and services they are familiar with, take out a mortgage which they are very reluctant to do, stay put or find other arrangements such as moving in with family and this can have detrimental effects on wellbeing (Faulkner and Bennett 2002).

3.3.8 Formal and Informal Support

The provision of care and support both formally and informally is important for the ability of older people to remain living independently and can influence housing

transitions. Unfortunately the dilemma of how to link housing with care remains a difficult proposition not only in Australia but also in other parts of the world. The Home and Community Care Program (HACC) is a complex diverse program involving Federal, State and local governments, providing a wide range of services to people in their homes. The major ongoing issue for this program is that demand far outweighs supply and therefore it has a priority system targeting services to those in greatest need (Faulkner 2001; Luszcz et al 2004). This restricts access to people with low needs even though research suggests early intervention is more effective than intervention later in the course of dependency (Howe 1997). Another problem is that the ageing of the population is expected to result in increasing demand for community care support yet many organisations find it difficult to recruit and retain staff (Angley and Newman 2002). This may place increasing demand on informal care networks or the residential care system.

The family, and its willingness and capacity to provide care, is vitally important as a supplement to formal care. The availability of informal carers however diminishes as old age advances. The informal carers (spouses, siblings and children) are also increasingly in the workforce and are themselves ageing and hence may become less capable of intensive caring responsibilities (Productivity Commission and Melbourne Institute of Applied Economic and Social Research 1999 p. 322).

From the Longitudinal Study of Ageing in Australia Faulkner and Bennett (2002) found 44.9 per cent of respondents that intended to move indicated that receipt of more or better personal care was the most important motivation perhaps reflecting a feeling there is a lack of support in the community to facilitate ageing in place.

3.4 Housing Career and Life Stage: Conclusions

This section has shown that the housing careers of Australians change at all stages of the life cycle. For the young there has been a delay in the transition to adulthood and permanent housing; for the middle aged there has been a rise in risk associated with divorce; and for the old there has been radical change associated with the growth of this segment of the population. In many respects the growth in the aged population and changes in the housing careers of the aged represents the most profound change in 21st Century housing careers relative to the 20th Century. Many of the aged have few options for their housing, do not plan for their housing future and have rising housing aspirations.

4 TENURE AND CHANGING HOUSING CAREERS IN 21ST CENTURY AUSTRALIA

4.1 First Home Buyers

Over the past century there has been a shift in the predominant form of housing occupation from private renting to homeownership across the Western world, and equally a shift towards government policy that facilitates homeownership. As Clark et al (1997) note 'Today most Western societies are nations of homeowners'. Homeownership is viewed as a preferable tenure on the grounds that it offers the advantage of financial security and is said to promote an integrated and stable neighbourhood, as well as promote upkeep and maintenance (Megbolugbe and Linneman 1993). In Australia, this is evident in the distribution of housing subsidies which overwhelmingly favour homeowners above those in the private rental market (Yates 2003). Given the growing consensus about the benefits of homeownership, housing research has focused attention on first home buyers – those who are making the transition from private or public rental housing or from the family home into first homeownership. In line with the youth transitions literature detailed in Section 3.1, this first housing move is associated strongly with family life course. Accordingly, there has been a particular emphasis on the question of whether homeownership rates are in decline or whether younger households are merely delaying their entry into homeownership in line with their decisions to delay cohabitation and first birth (Baxter and McDonald 2004; Winter and Stone 1998; Yates 2000). Others have examined specific issues that may be leading to the delay in entry into homeownership among younger cohorts including: the housing market itself and changes in affordability over the past decade; changes in the labour market over this period such as increased labour market insecurity and the casualisation of the labour force (Winter and Stone 1998); demographic trends such as the increase in lone person households (Wulff 2001) and changes in social norms which have seen young people opt for extended periods in the private rental market in order to maximise flexibility rather than to settle down into a mortgage (Kenyon and Heath 2001; Mulder and Manting 1994).

4.1.1 *Who Are the First Home Buyers?*

In general, the shift from renting to homeownership follows a consistent pattern across developed nations, with entry into first homeownership being strongly linked to a person's stage in the life-course, as well as household income (Clark et al 1994; 1997). It is predominantly couples and families with a relatively stable household income who make the transition into homeownership, with young couples typically entering homeownership in anticipation of having children. As Clark et al (1994) note, 'We already know a good deal about tenure change, that first-time buyers are concentrated in the 25-45 year age cohorts, that the move is related to family composition and that income level is a prime determinant of the move'. While these correlations hold across nations, a comparative view of homeownership in Europe and the United States (Clark et al 1997; Holdsworth and Solda 2002; Mulder and Wagner 1998) indicates that variation in national and regional government policies have some influence on the timing and scale of homeownership.

For example, while Clark et al (1997) observe that tax benefits in Germany have made it possible for 'families with relatively lower incomes to move to the ownership

sector', Mulder and Wagner (1998 p. 711) conclude that higher growth in homeownership rates in the Netherlands relative to Germany are largely due to changes in Dutch housing policy such as 'the rise of allowed annual rent increase, the increased availability of mortgage guarantees in combination with full tax deductibility of mortgage interest, and the redirection of subsidies from the social rented sector towards the owner occupied sector'. Housing and planning policy in the United States has also led to different housing outcomes, with trailer ownership being viewed as a viable low cost alternative to owning a home, particularly for less well educated couples in smaller, medium-sized cities (Clark and Mulder 2000).

In contrast to comparative studies, longitudinal studies have highlighted the impact of housing market conditions and economic climate, as well as long term social and demographic trends on homeownership rates (Clark et al 1994; Clark and Mulder 2000). For example, while Clark et al (1994) argue that the decision to move from renting to owning is likely to be influenced by housing market circumstances such as 'the rate of inflation, mortgage rates and relative housing prices amongst other economic variables', Clark and Mulder (2000 p. 1670) observe that the 1980s were 'unfavourable for homeownership entry by those entering the housing market'. Recent research in Australia also indicates that economic growth over the past decade has been a key driver of housing investment, which in turn has resulted in a subsequent decline in housing affordability and in effect placed a temporary brake on first home purchases (Productivity Commission 2004). Other researchers have observed the effect of social trends on homeownership rates, such as the growth in lone person households (Wulff 2001), and the entry of women into the workforce, which has resulted in an increased number of dual-income families (Myers 1985). While the former trend is associated with reduced homeownership rates over time or at least a change in the size or type of owner-occupied dwellings, the latter is associated with higher rates of ownership in the short term, but higher housing costs over the long term.

The Productivity Commission's recent report into first homeownership provides a profile of the characteristics of first home buyers in Australia. Consistent with international evidence, the 1990 to 2001 data indicates that first home buyers in Australia are generally in their late 20s or early 30s, and they tend to have higher incomes than other households as well as higher employment than the general workforce. Since the mid-1990s, the proportion of households with at least two income earners has grown. Couples are the most common household type purchasing their first home, with a slight decline in couples with dependent children entering homeownership over the past decade compared with couples without dependent children. First home buyers generally purchase cheaper homes than change-over buyers. In the second half of the 1990s, the average value of first owned homes was just under 80 per cent of the average value of homes bought by change-over buyers (Productivity Commission 2004 pp. 243-255).

4.1.2 Decline or Delay in Homeownership?

Within the literature on first home buyers there has been a particular emphasis on the question of whether homeownership rates are in decline or whether younger households are merely delaying their entry into homeownership in line with their decisions to delay cohabitation and first birth (Haurin et al 1996; Hughes 1991; 1996; Ford 1999). In Australia, the thesis of decline in homeownership rates between the mid

1970s and the mid 1990s has primarily been linked to a decline in housing affordability. Drawing on retrospective housing career data from the 1996 Australian Family Life Course survey, Stone (1998) examines the proportion of respondents who entered homeownership for the first time (by the time the respondent was 26 years, 30 years and 35 years respectively) between 1956 and 1996. Stone observes that the percentage of households entering homeownership at a young age is decreasing, and further that access to homeownership is becoming increasingly difficult for some households, particularly low income households. Yates' (2000) research on homeownership rates also indicates that 'households have exhibited a distinct change in their home-ownership propensities in the past 20 years in Australia', and that 'this change is not uniform across all age-groups, nor is it uniform for different household types with both the same and with different levels of income'. Based on her analysis of 1975/76 and 1993/94 Household Expenditure Survey data, she suggests that couples with children at the lower end of the income distribution and young couples at the higher end of the income distribution have exhibited the greatest falls in homeownership rates. Elsewhere Yates (2002) has shown that the homeownership rates of younger households fell more sharply between 1986 and 1996 in the larger cities, which she suggests is associated with large increases in median house prices in these areas.

More recently, the link between affordability and declining rates of ownership has been challenged by new research which suggests that there are no significant differences between the ownership rates of earlier and more recent cohorts (Baxter and McDonald 2004). This contention is based on discrete time event history analysis of Wave 1(1996-7) and Wave 2 (2000) data from the Negotiating the Life Course Survey. The data were used to compile a relationship and birth history for each respondent, month-by-month from when the respondent turned 18, and the data were then examined using multivariate techniques. Drawing on this analysis, Baxter and McDonald (2004 p. ii) present several key findings:

- once other characteristics are controlled, there is no indication at all of falls in homeownership across birth cohorts. If anything, more recent birth cohorts are more likely to be homeowners than earlier cohorts, especially among males;
- the most significant factor associated with homeownership is marriage, meaning formal marriage; those who are cohabiting (living together but not married);
- those who are single but not living with their parents are much less likely to be homeowners than those who are married, but much more likely to be so than those who are single and living with parents; and
- having controlled for relationship status, homeownership rates fall as the number of children rises.

Accordingly, they conclude that 'more than any other factor, trends in homeownership rates among Australians aged less than 35 years are related to changes in relationship status and living arrangements' and that year of birth 'has not been a major determinant of rates of homeownership in Australia up to the year 2000' (Baxter and McDonald 2004 p. ii).

An additional focus of attention within this literature relates to the impact of children on homeownership rates. Recent research indicates that dual income couples without children have an advantage over couples with children in achieving homeownership,

and further that there may be the potential for young couples to delay childrearing as a strategy for managing high mortgage costs associated with increased house prices (Mulder 2003 p. 717). In Australia, Yates' (2000) work indicates that low income households in particular may delay the arrival of children in order to secure their position within homeownership first.

4.2 Tenure and Access to Homeownership: Preliminary Conclusions

Over the last decade there has been considerable debate in Australia around the ability of young people to gain access to homeownership. Papers by Stone (1998) and Winter and Stone (1998) suggested that some households have not entered homeownership by age 34 – a conventional threshold for entry into this tenure – and are unlikely to do so. Baxter and McDonald's (2004) research presents an alternative view and suggests that young households are merely delaying entry into homeowner occupation. Clearly delaying entry into owner occupation is not as a significant change within housing careers as never entering the tenure, however it remains a profound shift. It will affect the age at which households achieve outright ownership, it may affect the size and type of dwelling purchased and it could influence late-life housing consumption. We need to acknowledge also that while it is seminal, Baxter and McDonald's (2004) work represents just one piece of evidence within a much larger body of research. We need to accept that at this stage their work is suggestive rather than conclusive. Corroborating studies are needed to support their findings. We would anticipate that the Housing 21 Survey to be undertaken as part of Project D would will either confirm or deny their outcomes.

5 THE HOUSING CAREERS OF GROUPS WITH IDENTIFIABLE NEEDS

5.1 The Housing Careers of Persons with a Disability

Literature and research on the housing careers of people with a disability are limited and an outcome of the fact that until recently (last 25 years in Australia) people with a disability had few accommodation options and therefore the concept of a housing career was of limited relevance to this group.¹⁰ People with a disability either lived in the family home or they lived in institutions, hostels or other congregate care accommodation separated from mainstream society (Bostock et al 2000; Quibell 2004). In institutional settings people with disabilities 'were living very restricted lives that were lacking in choices and often highly controlled by professionals and disability organisations (Quibell 2004 p. 6). In Australia, at least, this began to change in the 1960s (Bostock et al 2000; 2001) and gained momentum with the International Year of Disabled Persons (1981) which brought to the fore many issues for disabled people including independent living. Living independently is as Correll (1998 p. 6) states now the 'normal expectation for people with disabilities' as it is for the general population. There is substantial international and Australian research to indicate people with a disability want to live in the community in 'normal types' of housing and they are capable of doing so, including those people who have a history of homelessness (Clark 2004; Cooper and Verity 2004; Dean 2003; Newton 2001; Quibell 2004; Reynolds and Inglis 2001; Robinson 2003; Warren and Bell 2000).

Housing careers of people with disabilities are shaped by the full range of factors of all participants in the housing system (family life cycle stage, labour force participation, age, gender, for example) and disability adds to this complexity, rather than being the sole driver of housing consumption. As the term 'disability' (encompasses) a wide spectrum of conditions, housing needs and housing careers will vary according to the type and severity of the disability.

Disability is a multidimensional concept that describes how people live with their health condition. It relates to the body functions and structures of people, their activity limitations and their participation in life situations. The concept also includes the influence of the environment (physical, social and attitudinal) in which people live (WHO 2001). In Australia disability is classified into five groups based on the WHO concept of disability. These groups are: intellectual/learning disability; psychiatric disability; sensory/speech disability; physical/diverse disability and acquired brain injury (AIHW 2003).

Based on the most recent comprehensive data over 30 per cent of Australia's population had at least one disabling condition and 12.3 per cent of the population had a disabling condition with severe or profound core activity restrictions (Table 5). The most commonly reported disability was a range of physically diverse conditions affecting 11.6 per cent of the population aged less than 65 years and 49.6 per cent of the population aged over 65.

¹⁰ Much of the literature on housing and disability has focused on issues of access and independence, the accessibility of housing for people with a physical or sensory impairment.

Table 5: Australia: Reported Level of Disability by Group in the Australian Population, 1998

Disability Group	Age Under 65		Age 65 and Over		All Ages	
	Number ('000)	% of People	Number ('000)	% of People	Number ('000)	% of People
All Disabling Conditions						
Intellectual	376.9	2.3	126.1	5.6	503.0	2.7
Psychiatric	504.1	3.1	264.8	11.7	768.9	4.1
Sensory/Speech	685.7	4.2	718.9	31.7	1404.6	7.5
Acquired Brain Injury	159.0	1.0	52.0	2.3	211.1	1.1
Physical/Diverse	1903.9	11.6	1124.6	49.6	3028.5	16.2
All Disabling Conditions and Severe or Profound Core Activity Restrictions						
Intellectual	184.8	1.1	117.1	5.2	301.9	1.6
Psychiatric	209.9	1.3	188.4	8.3	398.3	2.1
Sensory/Speech	218.7	1.3	305.5	13.5	524.2	2.8
Acquired Brain Injury	75.2	0.5	38.2	1.7	113.3	0.6
Physical/Diverse	517.2	3.2	458.3	20.2	975.4	5.2

Source: AIHW 2003 p. xxii

One of the major issues facing people with disabilities who wish to live in the community is their limited resources and earning capacity. Many people with a disability (and some people looking after someone with a disability) are unable to work, are unemployed or underemployed and rely solely on some form of social payment (Bridge et al 2002; Hagner and Klein 2005; Hemingway 2004; Quibell 2004). Work recently presented by Peter Saunders at the Australian Social Policy Conference at the University of New South Wales clearly highlighted the impact of disability on the living standards and greater susceptibility of people with a disability to poverty. Based on data from 1998-99 and 2002 for working age households he found that a greater proportion of households where there was an adult or child with a disability present were in poverty (Table 6).

Table 6: Patterns of Income Poverty by Disability Status (percentages)

Household Type	Poverty Rate		
	40 per cent median income	50 per cent median income	60 per cent median income
No member with a disability (one or more children in household)	4.5	7.1	11.1
No member with a disability (no children in household)	4.6	7.9	13.6
No member with a disability	4.5	7.4	12.1
At least one adult with a disability	5.0	9.4	22.6
No adults but at least one child with a disability	5.6	12.3	24.9
All with disability	5.0	9.5	22.8
All Households	4.8	8.4	16.9

Source: Saunders 2005

This lack of income and resources means many people with a disability are reliant on the public sector for the provision of housing. There is an increasing awareness within government arenas of the need to plan and guide the delivery of housing services to people with disabilities as new needs emerge and the attitudes and expectations of everyone including those with disabilities, their carers and the wider community change and are expected to continue to change. A number of State governments have developed strategic housing plans for people with a disability (Department of Housing and Works Government of Western Australia 2004; Department of Housing Queensland Government n.d; Department of Housing New South Wales Government 2001; 2004) or incorporated housing objectives within wider state disability plans (Department of Human Services Victorian Government 2002; State Government Victoria 2004) or State housing plans (State Government South Australia 2005).

While the provision of social housing is vitally important to the success of community living for people with a disability, in societies where homeownership is the dominant and preferred tenure there is evidence that people with relatively significant disabilities are becoming increasingly interested in homeownership (Hagner and Klein 2005; Hemingway 2004; O'Brien 1994). Evidence also suggests homeownership for many can be a viable option (Hagner and Klein 2005). People with a disability, however, face a number of obstacles in their desire to become homeowners. Limited research into disability, homeownership and the mortgage industry in the UK and US has identified such obstacles to be estate agents ignoring the wishes and criteria of the clients, lack of available and accessible information, perceptions of realistic choices by the potential purchaser and income and employment stability (Hagner and Klein 2005; Hemingway 2004). Hemingway's research in the UK found that a major obstacle was mortgage industry representatives' views that benefits were an unsatisfactory means of income for loans. Hagner and Klein's (2005 p. 197) research in the US found attitudinal barriers – the perceptions of, and lack of understanding of particular types of disability, were the major obstacles to people being able to acquire a loan:

Type of disability reached statistical significance with the applicant with a physical disability more likely to obtain a loan than the applicant with a developmental disability. Neither intensity of support nor source of income had a relationship with higher or lower probabilities of obtaining a mortgage.

For 'independent' living in the community to be successful, however, the provision of housing has to be provided in conjunction with adequate community support and care. With deinstitutionalisation came the development of congregate housing models where housing and support were provided to people with a disability living together. In many respects these models have been rejected for a number of reasons including the opinion they are little different to institutional care, overall they offer a poorer quality of care and life (Emerson 2004), they are seen as benefiting the service provider in the provision of services rather than providing the best option for the individual, they cause feelings of stigmatisation, and such housing represents to the individual person their failure to lead a normal life (Warren and Bell 2000). More recent initiatives involve the development and provision of housing with flexible individualised care and support on an outreach basis. As a number of researchers in Australia (Bostock et al 2000; 2001; Reynolds and Inglis 2001; Reynolds et al 2002) comment, this is important in increasing the housing and support options available to people with a disability and may allow the development of housing careers that reflect those of the general population. Such individualised programs however have 'increased the complexity of achieving effective co-ordination between housing and support services' (Reynolds and Inglis 2001 p. 10).

Despite the policy goals of deinstitutionalisation and promoting independent living in the community, the long waiting lists for suitable public and community housing and the inaccessibility of the private rental market means there are limited opportunities for

people with a disability to exercise genuine choice in housing (Bostock et al 2000; Reynolds and Inglis 2001). The lack of diversity in housing options and the high level of unmet need for community support however, mean that many people with a disability continue to live in institutions, in unsuitable or inappropriate forms of housing or are homeless (Bostock et al 2000; 2001; Clark 2004; Quibell 2004). Of particular concern and anxiety to many ageing parents still caring for an adult child with a disability at home is what will happen to their loved one when they become ill or die (Gray 2002; Gribell 2004; Gorfin and McGlaughlin 2004).

It is not only the lack of housing options and support services that hinder the potential housing careers of people with a disability. There can be differing views between parents, service providers, key service advocacy groups, case managers and the individuals with a disability about the type of housing, where and with whom they should live (Bostock et al 2001; Bowey et al 2005; Massey and Wu 1993; Moxham and Pegg 2000; McGlaughlin et al 2004; Quibell 2004; Warren and Bell 2000). Part of this conflict arises because until recently the aspirations of people with a disability, in particular people with learning disabilities and mental illness, have not been considered seriously.

While people with a disability may not always be able to provide a very clear picture of the ideal type of housing they wish to live in because of a lack of knowledge and experience of various housing options, research indicates that they are able to articulate specific needs such as wanting more independence, privacy, space, autonomy and to lead as normal a life as possible (Clark 2004; Dean 2003; McGlaughlin et al 2004). People with mental health issues often specifically indicate a wish to live alone. Research by Warren and Bell (2000) in Australia found there were a number of reasons people with mental health issues did not wish to live in shared accommodation including the fact that sharing houses extended beyond just sharing tasks and facilities, but sharing life events such as the other person experiencing a relapse or even dying.

There has been little research into the housing careers of specific age groups of people with a disability. The situation described by Dean (2003 p. 3)¹¹ for young people with a disability in Scotland for example is equally applicable to Australia:

Little research has explicitly looked at the housing careers of young disabled people. Not only do we not know when they leave the family home, we do not know whether they are leaving as singles, in partnerships or for education and we do not know the kinds of housing to which they move. There is knowledge about the barriers that all disabled people face...but little about their aspirations for their first home and how they set about achieving that.

The conclusion reached in this small scale qualitative investigation was that the housing experiences of young people with disabilities had greater similarity to those of adults with a disability than those of their non-disabled peers. The study did, however, show that young people with a disability want to achieve the same things in their life as people of the same age without disabilities, and that success in independent living may be achieved in various ways such as staying in the family home, moving to independent accommodation or moving through a series of housing options including returns to the family home.

While the policy of deinstitutionalisation has prevented many young people with a disability from becoming institutionalised some of the most disadvantaged people in Australia are the more than 6,300 young people, with a range of acquired disabilities

¹¹ This was a study of the housing careers and aspirations of 30 disabled young people with learning disabilities and physical disabilities.

currently in residential care. While there are excellent examples of community based supported accommodation options for these young people, lack of funding to supply more of these options and the necessary support services means there is nowhere else for them to go (National Alliance of Young People in Nursing Homes 2005).

Research into the wishes of people with developmental disabilities by residential placement and age in the US (Minton et al 2002) found that older adults (over 50 years) face discrimination both in terms of their disability and age in relation to moving into the community. It has been suggested that because of the many years they have spent in an institutional setting, older people are reluctant and therefore less likely to move into the community. While the study found this was the case with 75 per cent of older adults still in institutions over the period 1991 to 1997 (compared to 22 per cent of people aged 36-50 and 10 per cent of people aged 20-35) it was not because they preferred to stay in the familiar surroundings of the institution. Their greatest wish was to move. Evidence nationally and internationally suggests people who have lived in institutional settings for long periods of time can live in the community successfully (Clark 2004) and that there is an improvement in their quality and standard of life (Young et al 1998).

As older people may face dual discrimination because of age and disability, Women With Disabilities Australia organisation (WWDA) contend that women with disabilities face the same type of situation (Currie 1996 p. 2):

...some 1.6 million women experience the dual disadvantage of discrimination, firstly on the basis of their gender and secondly as a direct result of their disability. This dual disadvantage is multiplied for women with disabilities who do not fit other aspects of the mainstream mould, like those from non-English speaking backgrounds, indigenous women, and lesbian women. Furthermore, women with psychiatric disabilities, and those with intellectual disabilities, experience particular stigma and discrimination with regard to housing.

WWDA highlight the fact that housing situations are precarious for many women with disabilities. This arises because of the decline in the supply of low cost housing; their lack of income and vulnerability to poverty; the additional costs associated with living with a disability; the discrimination they face in accessing housing in the private and public rental market; their need for safety and security in housing and location of housing; the lack of accessible transport meaning they may need to live very close to work, shops and schools and health services; and the difficulties women with disabilities face in obtaining relevant information about leaving an institution and finding accommodation elsewhere (Currie 1996; WWDA 2004).

People living in rural areas are also seen to face double disadvantage in accessing housing options and appropriate services because of their disability. Research indicates there is a severe shortage of suitable accommodation in rural and remote areas and sometimes housing has been placed in areas which have limited services, transport systems, community amenities and leisure activities and this tends to add to the isolation and disadvantage people with a disability feel. In some instances the lack of suitable accommodation and support services means moving to more urbanised areas (Gething 1997; Quibell 2004).

People with a disability are able to live in the community because of the assistance provided by carers however caring for someone with a disability can place limitations on the opportunities, expectations and housing outcomes of carers. The most significant factor here appears to be income and income earning capacity but also the need to be close to specialist services (particularly if residing in rural areas) can potentially influence housing options and locations.

Informal caring has been found to be associated with lower levels of income (Carers Australia 2003a; Evandrou and Glaser 2003). Evidence highlights the fact that it is difficult to combine caring responsibilities with workforce participation and for many primary carers the barriers to working (severity of the disability or illness, largely sole responsibility for caring, workplace inflexibility and attitudes, lack of alternative or suitable care arrangements) severely restricts their income earning capacity or results in total reliance on government income support (Carers Australia 2003b). The Carers Australia Association reports that the *1998 Survey of Disability, Ageing and Carers* conducted by the ABS indicated that 49 per cent of all primary carers of working age were dependent on the government for income support (Carers Australia 2003a). In addition to limited resources, carers are often faced with additional costs for medication, medical expenses, special products and equipment, electricity costs for heating, washing and drying, transport and communications (Carers Australia 2003a). Even when caring responsibilities end carers may find it difficult to enter or re-enter the workforce and therefore may be welfare dependent and on very low incomes in their own retirement and time of need. There is a lack of information on how caring roles affect housing careers but clearly, for many, the responsibility of a primary carer role raises housing affordability issues and therefore shapes current and future housing options.

If there is a commitment to change with the provision of adequate levels of funding resulting in appropriate housing, individually tailored support and a managed transition then many more people with disabilities, even those with persistent mental or psychiatric illness will be capable of living in the community and this is beneficial to their overall wellbeing. As Newton (2001 p. 166) concluded from two and a half years of fieldwork in Sydney on the release of long stay psychiatric in-patients into the community who would not normally be considered for discharge:

despite persistent mental illness, deinstitutionalised patients have developed new roles and new identities, a new sense of independence, new coping abilities and a capacity to articulate future goals and desires.

With greater accessibility to housing and care Australian society may reach the scenario envisaged by the National Housing Strategy in 1991 (as quoted in Bostock et al 2000 p. 38):

Whereas past housing options included living at home or living in an institution, tomorrow they will include a bewildering array of all sorts of options ranging from full or part equity in homeownership, to cooperatives, to shared housing, to improved access to private rental housing, to fully supported 24 hour accommodation, to respite and crisis accommodation, to improved boarding houses to a range of local housing solutions which have developed in local communities. Life for people with disabilities will take on the same complexity as that of the wider community.

5.2 Gender and Housing Careers

There is an important gender dimension to the housing careers that are emerging in 21st Century Australia. At one level, the housing careers of men and women are different and they may be diverging as a consequence of household and labour market change. On a second level, the needs of working women appear to influence the housing decisions of conventional families in which both partners work. This section briefly reviews both of these dimensions and attempts to draw out the wider implications for 21st Century housing careers in Australia.

5.2.1 Divergent Housing Careers Amongst Men and Women

There are observable differences in the housing careers of men and women in Australia as a consequence of a number of processes related to household formation. First, and perhaps most importantly, the majority of sole person households are composed of women and this reflects the longer life expectancy of this gender. In housing career terms, the death of the male partner results in the dissolution of that household and the establishment of another household comprised of a lone person (Wulff 2001). Second, the unequal positions of men and women in the labour market has had adverse consequences for the housing careers of women, and especially women without partners. Watson (1988) documented the impact of traditional gender roles on housing outcomes amongst women. She noted that women living alone were likely to be disadvantaged relative to male sole person households because historically financial institutions were reluctant to lend to female headed households for home purchase. In addition women were less likely to have accumulated superannuation through their employment and, at that time women who separated from their partners did not have access to the former spouse's superannuation. This situation has changed over the last 20 years as a consequence of increased female participation in the paid labour force and legislative changes with respect to access to the former spouse's superannuation after divorce. However, women remain less well paid than men and the contemporary housing careers of older women are affected by conditions 20 or 30 years previously.

Separation and divorce have an unequal impact on the housing careers of men and women. Women more commonly retain custody of any children after divorce and as a number of researchers noted in the 1980s and 1990s (see, for example, Cass 1991; Watson 1985; Winchester 1990) noted, this has contributed to a feminisation of poverty. More recent research (AIHW 2003; Hulse and Randolph 2005) documented that sole parent households with a female head are a large and growing component of the population of public housing tenants. Indeed, the segmented waiting lists applied by many State Housing Authorities (SHA) almost inevitably results in the concentration of this group within the public rental stock (see Baulderstone and Beer 2003; Parkin and Hardcastle 2005).

Change in the labour market and in the propensity to establish a relationship has also contributed to change in housing careers. As noted previously, female participation in the labour force has increased substantially over the last 20 years in Australia (ABS 2005) and other developed nations. Increasingly women, and especially graduates, occupy better paying jobs in business and community services industries and have long-term careers. Hall and Ogden (2003), for example, observed that through the 1990s the number of women in professional occupations increased by 100 per cent. Bondi (1999) has shown how sole person households – both male and female – contributed to the processes of gentrification in London. Well-paid finance sector workers are able to move into home purchase and choose to locate in the inner city in order to retain their proximity to employment and cultural facilities. Interestingly, Fielding (1995) suggests that for many households this contributes to a distinct geographic dimension to the contemporary housing careers of finance sector workers. Fielding (1992; 1995) suggests that inner London is an 'escalator region' for upwardly mobile adults living alone who then move to the suburbs once they have established a relationship and have children. Importantly, as Hall and Ogden (2003 p. 879) commented 'women living alone in the younger age groups were over represented in inner London compared with England and Wales as a whole'. In short, single person gentrifying households are often comprised of women and these represent a new stage in female housing careers.

Finally, it is important to consider the housing careers of men who do not live within a relationship. Two points are worth commenting upon: first, researchers such as Sue

Richardson argued that changes in the labour market have meant that men with limited skills and education who have traditionally worked in blue collar occupations are increasingly confronted by structural unemployment and this has resulted in low rates of marriage and/or partnering. This group is therefore less likely to enter and sustain homeownership. Second, divorce is highly disruptive for the housing careers of men as well as women. In many instances divorce results in men re-entering the private rental market and staying within that tenure for an extended period, if not permanently.

5.2.2 The Role of Women in Couple and Family Households

Women's role in couple and two parent family households has changed over the last two decades. Where previously women had an important role in family households in providing unpaid labour related to child rearing and domestic duties, increasingly the paid labour of women is critical for entry into homeownership (Badcock 1996; Gilroy 1994; Griffen-Wulff 1982). High house prices and reduced housing affordability have meant that the earnings of women prior to child rearing are critical for entry to homeownership but are also essential for maintaining the tenure after the arrival of children. There has been a significant increase in the percentage of women with dependent age children in paid employment (Jordan 1995) and while much of this work is on a part time or casual basis, it represents a significant addition to lifetime earnings. Large-scale participation in paid labour by women of working age must affect housing careers and the use of the 'home' in ways that have not been explored fully to date. McDowell (1997), for example, noted in her study of bankers working in London that women with children reported that they needed to live close to the city because it was the only way they could balance the very considerable demands of their workplace and child rearing.

5.2.3 Gay and Lesbian Households

At the 2001 Census approximately three per cent of the population identified themselves as gay or lesbian (ABS 2001). While a percentage of this group will live alone, others are part of family or couple households. Relatively little is known about the housing careers of gays and lesbians though a concentration in the larger cities and in particular neighbourhoods within the metropolitan area is evident (Kirkby and Hay 1999).

5.3 The Housing Careers of Indigenous Australians

The housing careers of Indigenous Australians are distinguished from those of the general population in a number of important respects. Indigenous Australians are more likely to live in non-metropolitan Australia than the Australian population as a whole and this will influence their housing careers significantly (Hugo and Maher 1995). The low socio economic status of Indigenous Australians – with low levels of income, limited educational attainment, high rates of dependency on the Community Development Employment Program (CDEP) et cetera – limits the housing options available to Indigenous households. This is reflected in the low level of owner occupation amongst Indigenous households with only 30 per cent of households in owner occupation at the 2001 Census (ABS 2001). There are cultural barriers amongst Indigenous Australians to entry into homeownership and this can include limited knowledge of home purchase, a reluctance to take on debt and the impact of cultural norms that emphasise the sharing of resources with relatives and community members (Neutze 2000). Indigenous households are over-represented in the public rental sector and in specialist community housing, though Flatau et al (2005) suggest that Aboriginal and Torres Strait Islander peoples are under-represented in the public housing stock relative to their level of need. The private rental market is an important source of housing for many Indigenous households but discrimination against Indigenous households remains a recurring problem (Neutze 2000).

Mobility is a key feature of the housing careers of some Indigenous households (Minnery et al 2000; Roberts et al 2005). Households living traditional lifestyles in particular will move between communities and between their country and the metropolitan area in order to participate in events relating to their kin networks and to gain access to health and other services. As Cooper and Verity et al (2004) noted, some movement reflects the desire of households to escape violence within their communities. Often this mobility is accommodated through sharing the housing of others, especially their kin and people with whom they have ties, such those with common ties to the land (Neutze 2000). Indigenous households therefore commonly occupy different types of households than the non-Indigenous population. At the same time, Aboriginal and Torres Strait Islander households are distinguished by their age profile. The Indigenous population is significantly younger than the Australian population in total, a reflection of both higher fertility rates and shorter life expectancy. The growth in the aged population (over 65) is not as significant for Indigenous Australians as for non-Indigenous Australians.

Considerable attention has been given to the broad patterns of housing consumption and production amongst Indigenous Australians but relatively little is known about the specific features of their housing careers. Due to resource constraints, CRV 2 will not focus directly on the housing careers of Indigenous Australians but this research question is being directly addressed by a separate research project being undertaken by the Western Australia Research Centre.

5.4 The Housing Careers of Immigrants

The housing careers of immigrants almost inevitably differ from those of the Australian born population of Anglo Celtic origin and this is an important issue because approximately 22 per cent of the Australian population was born overseas and a further 22 per cent are the children of immigrants (ABS 2001). Cultural and attitudinal differences are transferred across generations and these affect how housing is consumed across the life course. In addition, the resources available to immigrants are likely to be less than those available to society as a whole, and this reflects the lower incomes of some groups of immigrants, variation in the levels of educational attainment, differences in family and household size, the presence or absence of community support and the category of visa with which they entered Australia. It is important to recognise that immigrants are not a unitary category. Those who settle in Australia from English speaking nations such as New Zealand, UK or the United States are likely to have housing, family and labour market careers that are very similar to those of the Australia-born population. Immigrants from Culturally and Linguistically Diverse backgrounds (CALD) are more likely to experience housing careers that diverge from the Australian norms.

A significant body of research has been completed into the housing careers of immigrants both in Australia and in other nations. Internationally, research has examined the housing careers of minority ethnic groups (Ozuekren and van Kempen 2002); the causes and consequences of difference in the housing careers of immigrants and the population as a whole (Bowes et al 2002); the stability or instability of immigrant communities (Musterd and Deurloo 2002); and rates of homeownership amongst immigrant communities (Myers and Yang Liu 2005). At a national level, research into immigration and housing has focussed on a range of impacts, including the effect on the total demand for housing (Burnley 2005; National Population Council 1990), questions of immigrant concentration (Dunn 1993) and the risk of homelessness amongst refugees (Beer and Foley 2004).

Research has been completed into the housing careers of recently arrived immigrants into Australia using both the Longitudinal Survey of Immigrants to Australia (LSIA)

(Beer and Cutler 1999; Beer and Morphett 2001) and primary data (Beer and Foley 2004). One of the clear messages to emerge from the published literature on the housing careers of new arrivals to Australia is the effect of visa category of arrival. Significantly, a number of studies (Beer and Cutler 1999; Burnley, 1976; Tonkin et al 1993) have shown that success in settlement and housing outcomes in Australia is directly related to visa category of immigration: business, employer nominated and family reunion immigrants tend to have better housing outcomes – and more productive housing careers – than independent immigrants, and particularly refugee and humanitarian arrivals. Beer and Cutler (1999) discussed the short term housing careers of immigrants to Australia and they suggested a pathway that could be represented as:

- Initial arrival in Australia staying with friends or relatives or alternatively, housing in Australian Government provided On Arrival Accommodation (OAA);
- Most households move out of family-provided housing within three months of arrival, the exception being family reunion immigrants. Critically, a significant percentage of households moved to boarding with other households, an important step given the comparative rarity of boarding accommodation in Australian society as a whole;
- Movement to formal private rental housing within a relatively short period;
- Movement within the private rental market over the next 18 months as households seek better located and better quality rental dwellings;
- Entry into homeownership – usually home purchase, but outright homeownership for wealthy business migrants – for a minority of households. This takes place within two years of settlement in Australia.

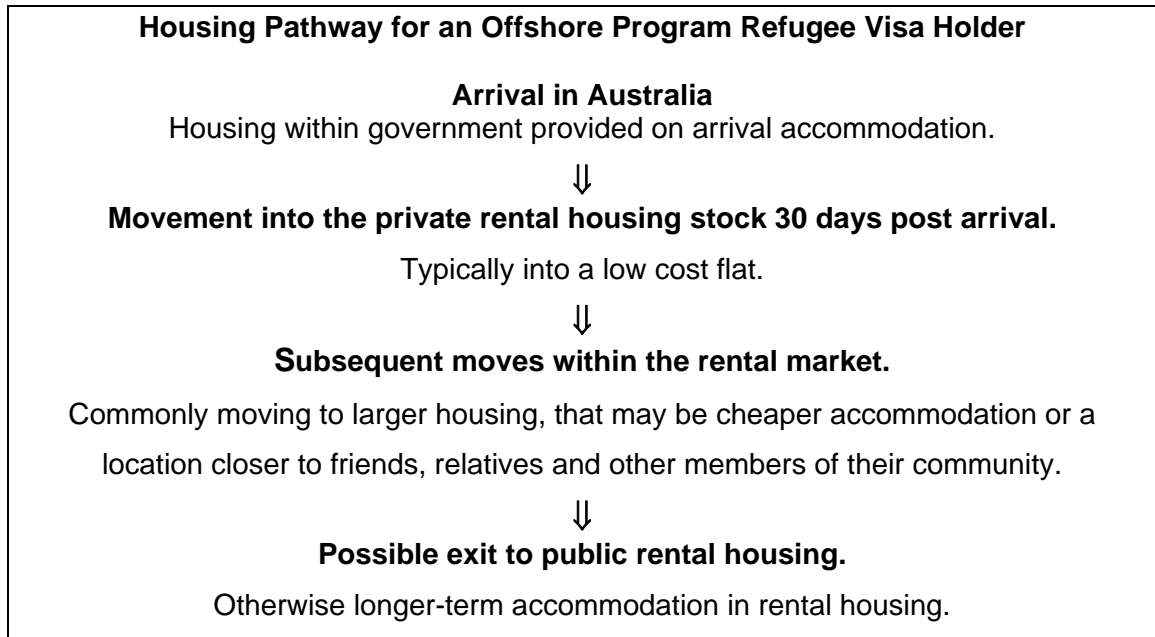
Beer and Foley (2004 p. 34) mapped out a typical short term housing pathway for both refugee arrivals into Australia and Temporary Protection Visa (TPV) holders. Importantly, TPV holders made extensive use of non-conventional housing forms (such as emergency assistance provided in motels) upon their release into the Australian community, and also made extensive use of group housing. Unusually for Australia, TPV holders frequently formed large households of unrelated adults (usually males) who would share accommodation for varying periods. Refugee arrivals, by contrast, received on arrival accommodation upon entering Australia and were highly likely to progress to public rental housing, which could be an end point in their housing career (Figure 2).

Beer and Cutler (1999) found that some groups of immigrants were more likely to progress to homeownership than arrivals from other source countries. Their analysis of the LSIA data found that the UK-born were most likely to become owner-occupiers, with 38 per cent entering this tenure within 18 months of arrival in Australia. They were followed by the North and Western Europe-born (34 per cent), the North and Central America-born (31 per cent) the Eastern Europe-born (24.6 per cent) and the South East Asia-born (22 per cent). At the other end of the spectrum, just 10.1 per cent of South Asia-born arrivals, 10.6 per cent of Middle East and North Africa-born settlers and 10.9 per cent of South America-born immigrants were owner-occupiers within one and a half years of arrival. However, it is important to recognise that this tenure distribution does not reflect preferences, but is heavily filtered by the ability to enter home purchase and this in turn is a function of visa category, resources, support networks and other factors. Beer and Cutler (1999) also found that while public rental housing was not an important tenure for immigrants as a whole, it was significant for refugees and humanitarian arrivals.

The different housing careers relative to the Australian population as a whole evident amongst recently arrived immigrants may carry through in the longer term. Badcock (1984), for example, noted the much higher rates of homeownership amongst some Southern Europe-born groups than the Australia-born, while others have commented

on the interaction between birthplace groups, settlement and housing market processes (see, for example, Burnley 1976).

Figure 2. Housing Pathway for an Offshore Program Refugee Visa Holder and a Temporary Protection Visa Holder



There is a clear consensus within the literature that owner occupation is the preferred tenure of many immigrant groups (Burnley et al 1997; Coughlan 1991; Hassell and Hugo 1996). Many longer established immigrant groups have very high rates of homeownership, exceeding by a considerable margin the rate

amongst the Australia-born. High rates of home purchase and homeownership are particularly pronounced amongst the non-English-speaking born. At the 1991 Census some 51 per cent of households with backgrounds in a non-English-speaking country owned their dwelling outright and a further 27.9 per cent were purchasing their dwelling. The combined rate of 79 per cent, was greater than the 77 per cent for the Australia-born and the 70 per cent for immigrants from English-speaking countries (Hassell and Hugo 1996 p. 16). Coughlan (1991) and Visser (1995) both documented the informal lending arrangements in the Vietnamese community whereby community members help recent arrivals enter homeownership through interest free loans and other mechanisms.

Hassell and Hugo (1996) noted that many intending immigrants aspire to homeownership. It would appear that the 'Great Australian Dream' takes root amongst intending settlers even before their arrival. Haezbroek et al (1994) echoed similar sentiments, noting that many immigrants expressed a strong preference for home purchase regardless of their current housing or employment situation. Sommerland (1988), however, questioned whether this preference would be maintained into the future as new groups of immigrants, with new sets of values and experiences, came to represent a greater proportion of arrivals. In many cases, other tenures are – to use the term employed by Hassell and Hugo (1996) – a 'first stepping stone' to owner occupation. The same authors also noted that home purchase often comes at a very high cost to recent immigrants. Mortgage repayments comprise a considerable portion of household budgets.

Other than the MES relatively few immigrants live in public rental housing. The public housing sector is largely occupied by the Australia-born and a number of mainly English-speaking birthplace groups, such as the UK and Ireland-born and the New Zealand-born (Hassell and Hugo 1996). The relative scarcity of other immigrant groups is a reflection of a number of factors. First, there is a preference amongst many immigrant groups for home purchase and it is notable that both the Greece-born and Italy-born are barely represented in public housing. Second, waiting lists for public housing present a significant challenge to recent arrivals, who often need to find accommodation in the shortest possible period. However, we need to recognise that SHAs in a number of jurisdictions put considerable effort into housing some categories of immigrant, especially humanitarian arrivals. Hassell and Hugo (1996) examined those immigrant groups in public housing. They noted the over-representation of the UK and Ireland-born discussed above but also identified a number of other communities over-represented in this sector. These included the Egypt-born and the Turkey-born, the Vietnam-born and Cambodia-born, the Chile-born and the Poland-born. It is worth noting that these non-English-speaking background communities who are over-represented in public housing have a high percentage of refugee or humanitarian arrivals. Public housing does not suit all communities of immigrants. Research by the Social Planning Consortium (1985) into the housing preferences of Polish, Turkish and Indochinese people in Melbourne noted that public housing may be inappropriate for some people. The housing is often too small for the extended families of some groups and the inability to modify the dwelling can create other problems of cultural accessibility.

Private rental housing is therefore an important form of accommodation for many immigrants. It is often the first step towards home purchase. Hassell and Hugo (1996) reported the concerns of a number of immigrant communities with regard to private rental. The high cost of renting was seen to be the major problem. Households intending to save for home purchase find it difficult to do so while paying private market rents. For this reason, many communities saw the public rental sector as the most appropriate 'stepping stone' into home purchase and ownership – even though gaining access to that tenure may be difficult. At the 1991 Census 15.5 per cent of immigrants

from non-English-speaking backgrounds rented privately – almost exactly the same percentage as for the Australia-born (Hassell and Hugo 1996 p. 16). Immigrants from mainly English-speaking countries were much more likely to rent privately, with 24.3 per cent in this tenure in 1991. However, it is important to recognise that these data relate to all immigrants, regardless of their period of arrival. Recent settlers are much more likely to be accommodated in this tenure.

5.5 Conclusion: Diversity in Housing Careers in 21st Century Australia

This section has shown that there is a considerable gap between the housing careers of some groups within Australia and the societal norm. Indigenous Australians have unique housing careers because of their culture and their more limited resources. Women may have different housing careers from men because of gender differences in career and in their role in nurturing children. People with a disability are a substantial minority within Australia but little attention has been given to their housing careers. Policy change through the 1980s and 1990s has seen a greater range of housing outcomes for people with a disability but many individuals and their families are confronted by limited choices and high costs. These factors contribute to sub-optimal housing outcomes for this group.

6 INVESTIGATING 21ST CENTURY HOUSING CAREERS: DIRECTIONS FOR FURTHER RESEARCH

6.1 Summarising the Evidence

This Positioning Paper has considered the changing housing careers of Australians. The evidence base around changing housing careers in Australia has been reviewed in order to:

- Ensure that all subsequent stages of CRV 2 are adequately conceptualised;
- Provide the context for the collection of empirical data for CRV 2. This includes ensuring that the qualitative and quantitative data collection methodologies are appropriate and focus on the key questions for the further development of our understanding of contemporary housing careers.

Through this report we have outlined the purpose and aspirations of CRV 2 and discussed the concept of a housing career. Critically, the paper has argued that our understanding of the term housing career needs to incorporate a wider perspective and that it should explicitly draw upon the insights offered by David Clapham's (2002; 2004; 2005) housing pathways perspective. This paradigm emphasises the changing meaning of home to individuals and highlights the fact that housing circumstances can change even if the resident does not move tenure or dwelling. We would anticipate that this perspective will be particularly productive in investigating the housing careers of older people and those with identifiable needs, such as persons with a disability and migrants. This Positioning Paper has also specifically linked the discussion of 21st Century housing careers to the concept of the 'risk' society (Beck 1992; Giddens 1999) and the dual notions that there is both more 'risk' within contemporary society and that society – and individual lives – are increasingly organised in anticipation of adverse events. Housing careers in the 21st Century, it is argued, contain a greater range of outcomes as individuals and households have greater freedom to shape their life course, and are increasingly confronted by events outside their influence.

This research paper has examined housing careers in 21st Century Australia from a number of perspectives. It has considered the differing housing careers of identifiable generations over the last 50 years and it has focussed on differing housing consumption patterns at life stage – early adulthood, middle age and in the later years of life. It has been argued that while there is considerable debate around the definition of individual generations, the concept of generations is useful and the individual generations – Austerity, Baby Boomers, Generation X and Generation Y – have distinctive housing careers. The Baby Boom Generation in particular has reshaped the landscape of housing consumption in Australia over the last four decades and will inevitably transform 'aged housing' over the next 20 years.

From a life course perspective, the Positioning Paper has shown that the transition to adulthood has become extended and the pattern of housing consumption has become more complex in early adulthood. An increasing number and percentage of adults are living with their parents into their late 20s, through their 30s and even into their 40s. However, while there has been a rise in the incidence of this phenomenon over the last 20 years, the rate at which it occurs appears to have levelled off and now fluctuates with economic circumstances. The Positioning Paper has also shown that decisions taken early in adulthood can be a significant predictor of life course and housing career. Importantly, young adults who commit early to a relationship are more likely to enter into a long-term partnership and eventually homeownership. Other

young adults choose different relationship pathways, with differing housing career outcomes.

Importantly, the Positioning Paper has concluded that young people do not appear to be cancelling entry into homeownership, simply postponing entry. However, we would note that delaying entry into homeownership remains a significant shift in Australian housing careers.

The incidence of divorce is prominent in the literature on the housing careers of persons in mid life. Between 38 and 42 per cent of marriages end in divorce and there is only a 53 per cent chance that you will still be with your spouse after 30 years (Hugo 2005). Divorce and separation have a significant impact on the housing careers of some middle-aged people, a group who have traditionally enjoyed very stable housing circumstances.

The housing careers of older people represent the most significant area of change in 21st Century housing careers when compared with the 20th Century. Put bluntly, there will be a profound revolution in housing careers in later life as:

- The number of older persons in Australia increases both in number and as a percentage of the population;
- People live longer;
- Some people retire younger, while others work past the age of 65 on a part time or a full time basis;
- The number of the very old grow;
- The Baby Boomer Generation retires and increasingly looks to have higher housing aspirations later in life met;
- The number of wealthier older people increases.

Finally, the research has considered the housing careers of persons with identifiable needs. The research shows that there has been significant change in the housing careers of persons with a disability and in large measure this reflects policy change. However, many people with a disability do not have their housing expectations met, and persons with a disability – and their families – are confronted by limited personal resources and inadequate public or community sector provision. The evidence base suggests that the overwhelming majority of persons with a disability seek to live within the community and live as ‘normal’ a life as possible. Women with a disability and those living outside one of the capitals may well confront double or triple disadvantage.

Immigrants to Australia have housing careers that differ from the housing careers of the Australia-born population. Some immigrant groups are over-represented in owner occupation, while others are much under-represented in this tenure. The visa category of arrival into Australia has a significant impact on housing outcomes, with refugee and humanitarian arrivals more likely to find accommodation in the public rental sector, and independent and skilled migrants moving relatively rapidly into owner occupation.

Indigenous Australians have distinctive housing careers that reflect cultural factors, the youthfulness of the population and their profound social and economic disadvantage.

6.2 Implications for Policy and the Delivery of Housing Assistance

The outcomes of Project A raises two sets of issues around the impact of housing policy and the delivery of housing assistance. On the one hand, we need to understand the impact changes in housing policy and the delivery of housing assistance have had on 21st Century housing careers. On the other hand, there is a more immediate concern to understand how changes in 21st Century housing careers are likely to affect the demand for housing assistance now and into the future. The review of the literature sheds greater light on the latter rather than the former and raises once again the priority groups identified at the commencement of CRV 2 – the 25 to 34 year age cohort and the baby boomers.

- The propensity or likelihood of younger households to enter homeownership is one of the most important housing career questions facing policy makers in Australia. As discussed above, households in the 25 to 34 year age range are less likely to have entered home purchase than their parents' generation and if they fail to enter home purchase – and ultimately achieve outright home purchase – the demand for housing assistance late in life is likely to escalate. For this reason the question of whether younger households are delaying or cancelling entry into home purchase is critical.
- The evidence presented in this Positioning Paper suggests that while a number of researchers have suggested that younger households in the 21st Century are not going to enter home purchase, Baxter and McDonald (2004) argue that entry into the tenure has simply been delayed: that is, where once the majority of households achieved home purchase between the ages of 25 and 34 years, that achievement is now completed for this cohort between the ages of 35 and 49. This is a powerful finding with significant policy implications. Two caveats need to be noted. First, households that enter home purchase later in life may well enter retirement still carrying a significant level of mortgage debt and this may influence their subsequent housing decisions and need for housing assistance. Second, the Baxter and McDonald (2004) study is just one research finding and without the support of corroborating studies its outcomes would not be endorsed under a Cochrane Collaboration style systematic review. We must conclude, therefore, that while the Baxter and McDonald (2004) evidence is strong, further evidence is needed before robust policy conclusions can be drawn. Project D within CRV 2 should provide that additional data.
- The growth of the aged population, as a result of baby boomers entering retirement and as a consequence of the increase in life expectancy, will have a significant impact on the demand for housing assistance. The simple fact that people are living longer will mean that:
 - Retirement savings will be less likely to last through their lifetime;
 - There will be a need for assistance in maintaining the home, especially as a greater number of older people age in place;
 - There will be demand for assistance in modifying dwellings to accommodate ageing in place;

- There will be greater demand for accommodation that is suitable for the aged and this includes the stock provided by social landlords;
 - There will be more sole person households occupying social housing;
 - The number of older persons who are not homeowners will grow and many older pensioners in the private rental market will need considerable financial support;
 - Governments will be expected to provide services close to the aged;
 - The population of older Australians will have higher expectations of their housing than earlier generations but many will have limited incomes to support themselves. However, retirees will be powerful within the electorate;
 - In sum, governments will be under considerable pressure to reconfigure the housing assistance they offer to meet the needs of older Australians.
- The housing careers of the baby boomers are likely to be even more complex than was envisaged at the commencement of CRV 2. Baby boomers are likely to move within the Australian housing system in varied ways over the next ten to 15 years:
 - Some will move to seachange or treechange locations and reshape the demand for housing in those places. A percentage of this group will move back to the metropolitan area as they age and require more services. There will be a considerable demand for services related to the aged and to housing in those places affected by the seachange phenomenon;
 - This cohort are likely to delay a move to purpose-built aged accommodation for as long as possible and may look for higher quality housing when they move;
 - As they age baby boomers may spend periods of time in and then out of purpose-built accommodation, essentially using it as a form of respite care;
 - Olsberg and Winters (2005) research suggests that this generation is more likely than earlier generations to draw down on their housing equity. Government assistance may be needed to both facilitate and regulate this process.
 - Persons with a disability, their families and carers will continue to have a profound need for housing assistance. Persons with a disability are confronted by both problems of housing affordability and the appropriateness of housing design. While measures to encourage universal house design would assist both the aged and the population with a disability, there will be an increasing demand for housing assistance for persons with a disability. Some jurisdictions have already begun to address this issue through specialist providers funded by the public sector.
 - Dealing with persons suffering from a psychiatric disability is a clearly an emerging issue for the public housing sector with respect to both the

homeless population and difficult and disruptive tenants. Data presented by Heggarty (2005 p. 7) shows that the cost of providing a city hospital bed stands at \$432,000 per annum, a psychiatric hospital bed costs \$170,000, and supported housing \$15,300. Governments will be inclined to seek supported housing solutions to meet the needs of this client group;

- For many people with a profound disability the provision of housing needs to be accompanied by support services. Governments will be increasingly challenged to find ways to provide a variety and number of services to support this group in independent or near-independent housing;
- As the disabled population becomes more familiar with the general housing market their expectations are likely to increase, resulting in a greater demand on governments to assist them into the housing they require.
- The extended transition to adulthood evident amongst young people may contribute to new demands for housing assistance. Not all young people will be able to stay in the parental home until they are 25 or older because of divorce, financial constraints, conflict with parents or the decision to study in another city.
 - Many young people will spend – sometimes extended – periods of time in student accommodation as they complete secondary and tertiary education. Governments may be called upon to help this group;
 - Some young people are at risk of homelessness and new forms of housing support – such as foyers (Randolph et al 2005; Beer et al 2005) - will be needed to establish successful employment and housing careers.
- Divorce represents a significant risk factor within contemporary housing careers. Governments need to recognise that the dissolution of households can generate substantial demands for assistance, at least in the short term. At the same time, establishing a new relationship can result in better housing outcomes and a more conventional housing career. Public policies need to better consider these processes and develop approaches that are both responsive to short term needs and flexible to subsequent changes in household circumstance.

6.3 Advancing Research on CRV 2

Finally, it is important to consider how to translate the review of the evidence around 21st Century housing careers into the work program of CRV 2. The review of the literature presented in this Positioning Paper gives valuable insights that can inform both the themes to be investigated and the methods to be used. It is important to note that CRV 2 is a multi phase program of research that includes:

Project A – Review of the Literature;

Project B – Review of Existing Data Sets;

Project C – Qualitative Analysis of 21st Century Housing Careers;

Project D – The Housing 21, New Pathways Survey. A random sample of households, statistically valid at the level of individual States and Territories;

Project E – Qualitative Interpretation of 21st Century Housing Careers.

Each of the Projects includes both an analysis of the whole population and an examination of the population of persons with a disability.

At a methodological level, the discussion of housing pathways has emphasised the crucial role of the qualitative interviews to be undertaken in Projects C and E of the CRV in developing our understanding of 21st Century housing careers. While there is limited scope to include questions about the meaning attached to housing within quantitative interviews, these issues are best explored through qualitative techniques. For older persons and people with a disability in particular, it is important to understand both how they have moved through the housing stock and how their use and perception of housing has changed over time. The review of the literature on housing histories and housing careers reminds us to focus on the impact of constraints within the housing market and that while it is important to collect information on the sequence of moves through the housing stock, it will be important to also collect data on the factors that have influenced the decisions taken. Retrospective questions about the households' housing career should make this possible and the Housing 21 Survey also needs to include future housing intentions.

Methodologically, it would be desirable to include a longitudinal research design within the Housing 21 Survey and possibly the qualitative interviews. That is, it would be desirable to collect the data in a way that would enable a future research project to conduct a subsequent survey with our participants. Clapham's (2002; 2004) work on housing pathways emphasises a longitudinal perspective in the analysis of housing outcomes. However, we need to recognise that longitudinal data collection is a time consuming and expensive exercise and that comparable results can be achieved through successive cross-sectional surveys.

Our review of the literature has highlighted a number of issues and questions that should be examined through CRV 2. Relatively little is known about the housing aspirations of young people, partly because their aspirations are seen to be so malleable and so influenced by changing economic circumstances and societal expectations. Some research identifies different pathways according to constraints, access to housing, ability to plan, study or work, et cetera. There is also some evidence around the special housing needs and arrangements of youth, such as house sharing, and of 'special' youth, such as students. Recent studies suggest that housing decisions made early in one's housing career have longer term impacts. One Netherlands study found that young people who chose relatively stable housing after leaving the family home were more likely to enter homeownership, and that these identifiable impacts were still evident after eight years. Changing youth preferences and constraints within the housing market may therefore have longer term impacts within reshaped 21st Century housing careers.

The evidence related to the decline in home purchase rates among younger cohorts is empirically very strong. The reasons behind this decline (demographic and social changes, waning preference for homeownership, economic constraint) are less easily understood and could be investigated through the Housing 21 Survey. Project B within CRV 2 may also shed light on this set of questions. Our knowledge of other socio-demographic impacts on homeownership (such as divorce, or age at leaving home, or having children) tends to be patchy and based on one or two studies at the most. We

lack a coherent picture of the 'whole story'. Still unanswered is whether (and/or the extent to which) the decline in purchase among recent cohorts stems from changing demographic and economic patterns or a lessening of preference for home purchase.

We are still operating with a fairly static understanding of household compositional changes (and therefore the longer term implications for homeownership). Research needs to be done which sheds light on the nature, timing and duration of transitions into and out of different household structures. This information could then inform our understanding of housing and life courses. We need to know more about what stability and uncertainties in the life course mean for housing and the nature and timing of new 'risks' that result.

The review of the literature has highlighted the critical role of understanding how attitudes to housing vary by generation. The Housing 21 Survey therefore should ask questions about attitudes to housing that can be compared across generations. This emphasises also the importance of including all adult age groups – not just household heads – in the survey.

Finally, we need to recognise the emerging housing careers of both groups with identifiable needs – such as persons with a disability – and the older population. The methods to be employed in the study of the housing careers of persons with a disability will be sensitive to their special circumstances, but the older population as a whole raises greater challenges. The Housing 21 Survey is unlikely to reach people in non-private housing – eg nursing homes – and may be under-represented in other, non-standard, forms of accommodation.

6.3.1 Establishing an Analytical Framework

The literature reviewed through this project has demonstrated unequivocally that housing careers have become, and will become, more complex in the 21st Century when compared with 20 or 30 years previously. There is a greater range of outcomes in housing careers across the Australian population as a whole and this reflects the greater levels of risk and opportunity within contemporary society, as well as shifting attitudes to major social institutions – such as marriage, work, community and family.

Through the review of the literature we have identified five major areas of difference between 21st Century housing careers and those of the late 20th Century: the sequencing and duration of life events; the impact of choice, constraint and risk; shifts in the meaning we attach to housing; the refocussing of housing policy; and shifts in both the supply and consumption of housing assistance (Box 1). The awareness of these differences – and the processes that have created them – constitutes the analytical framework, which should inform all future projects within CRV 2. That is, data collection and analysis will be directed to:

- Understanding how the sequencing of life stage has changed;
- Examining the choices, constraints and risks that have shaped the housing decisions of households;
- Developing an understanding of the meaning people attach to their housing, and how that varies by group and location;
- Shedding light on the role housing policy – such as the FHOG – has played in shaping housing outcomes across the life course;
- Understanding the role of housing assistance – and other forms of government support – in shaping 21st Century housing careers.

Figure 3. Key Differences Between 20th and 21st Century Housing Careers

Social and Economic Processes	Government Processes
<p>Sequence</p> <ul style="list-style-type: none"> • Many life stages delayed • Longer transition to adulthood • Middle years confronted by risk of divorce • Lengthened and more complex movements late in life • Impact of longer life expectancy 	<p>Housing Policy</p> <ul style="list-style-type: none"> • Helping those most in need • Addressing complex needs • Focus on market-based solutions • Focus on economic participation
<p>Choice/Constraints/Risk</p> <ul style="list-style-type: none"> • Greater risk in housing and labour market careers • Wider array of housing market outcomes • More varied housing careers 	<p>Housing Assistance</p> <ul style="list-style-type: none"> • Point-in-time assistance not a tenure for life • Wide range of clients • Impact of deinstitutionalisation and an acute need for assistance amongst persons with a disability
<p>Meaning</p> <ul style="list-style-type: none"> • Housing as luxury consumption for some • Housing as part of a 'life plan' • Ontological and categorical security 	

These key concerns will underpin future work on CRV 2 and will be examined alongside five core questions that reflect both the analytical framework and policy priorities. These central questions are:

- How have housing careers changed, in what ways and for which groups, including those people with a disability?
- Is homeownership in decline (cancelled) or simply postponed for those who have not achieved home purchase by their mid 30s?
- What is/are the major influence(s) on housing careers – labour markets, life course, values and preferences?
- What is the role of housing in a household's life plan?
- What are the consequences for government policy of changing housing careers?

6.4 Conclusion

It is apparent from the review of the literature and other published evidence that 21st Century housing careers differ from those observed and reported upon twenty or thirty years previously (Neutze and Kendig 1991; Neutze 1984). In many respects it is difficult to discuss Australian housing careers because the national pattern of housing career is simply a product of the aggregate housing outcomes of almost 10 million households, many of whom have not moved within the housing market for a decade or more. Individual households have housing careers, nations do not. Greater diversity in individual circumstances has contributed to a wider range of housing careers and this has been one of the critical changes over the last two decades. At the same time, structural change in the way governments seek to assist individuals and households, as well as shifts in the nature and intent of housing policy, have reshaped the context within which individual households make housing decisions.

CRV 2 has the task of 'unpacking' the growing complexity of 21st Century housing careers and of understanding the implications of changed housing careers for governments and the delivery of housing assistance. In many ways this is an ambitious task because – as we have shown above - contemporary housing careers are differentiated from their predecessors in multiple dimensions: in the sequencing and duration of stages in the life course **and** shifts in risks and rewards confronting households **and** changes in the way we attach meaning to housing **and** the impact of new priorities for governments in delivering housing assistance **and** changes in the delivery of housing support. Fortunately, CRV 2 includes multiple data collection instruments and all later phases of CRV 2 will address both the analytical framework and the core questions outlined in Section 6.3 above. This focus will ensure that the task of examining each of these processes is dealt with adequately. Project C and Project E in particular are well placed to provide answers about how Australians in the 21st Century attach meaning to their housing, and whether that meaning has changed in the recent past. Project D, as a large scale survey, will look to include questions about housing assistance, the sequence of life events and housing transitions, the factors that shaped housing decisions, as well as the influence of government policies and programs. Through the combination of the various phases of CRV2 both the policy and analytical dimensions of changing housing careers in Australia will be addressed.

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