

Final Report

Housing aspirations of Australian households

authored by

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EXECUTIVE SUMMARY

Since the mid 1960s Australia's total home ownership rate has remained at a consistent 68 to 70 per cent of households (Baum and Wulff 2001). The release of the ABS 2001 census confirmed again the stability of this rate with figures showing total home ownership at just over 68 per cent of households (ABS 2002). The ageing of Australia's population, however, has disguised the decline in purchase rates taking place among younger households. Overall, the home ownership rate, while disproportionately high among older Australians, disguises the decline in the home purchase rate among younger households. The downturn is particularly pronounced among the age cohort 25-34 years (ABS 2000, Yates 2000, Wulff 2001). In the Positioning Paper for this study, Baum and Wulff observed that 'what is not known is whether in recent cohorts, the decline in the purchaser rate stems from changing demographic and economic patterns or a change in housing preferences, particularly among young households' (2001, p. 17). This Final Report focuses on this latter factor, that is, the possible change in housing preferences.

This AHURI research project has two inter-related aims:

1. to investigate whether the decline in the home purchase rate among successive cohorts of young Australian households is attributable to a lessening in aspirations to home ownership and,
2. to examine the potential of using secondary social survey data to conduct cohort analysis.

This Final Report reviews the academic literature related to the dominance of home ownership in Australia. The allied concepts of 'housing career' and 'life course' provide the intellectual foundation for most research into home ownership. The notion of a 'housing career' in the Australian context refers generally to the movement between tenures, beginning with an initial move from the parental home to rental, from rental to home purchase, and from home purchase to outright ownership. The life course concept emphasises the idea of individual pathways taken by individuals with respect to a multitude of roles – family, employment, parenthood, education and - interwoven with these roles - housing. Up until the 1990s, research into housing careers revealed that the majority of Australians followed a stable pattern of moves between tenures and eventually achieved the ultimate goal of outright ownership. Since then, researchers have re-evaluated this popularly supposed staging and direction of housing careers, drawing upon Beck's (1992) theoretical work on the breakdown in traditional roles in contemporary, 'risk', societies. The uncertainty in the

roles to adulthood reduces the likelihood of typical life course pathways and consequently the timing or even the achievement of home ownership (Winter and Stone 1999).

Therefore it is possible to hypothesise that this changed societal context has influenced the aspirations of young Australian households. To study the nature and extent of this social change, it is necessary to review the aspirations of earlier generations of young Australians. As pointed out by Kielcolt and Nathan (1985, p. 9), however, 'inasmuch as original data cannot be gathered for times past, analysts of change must rely on existing data to probe shifts in attitudes and behaviour'. Fortunately, Australian social science data archives (Australian Consortium of Social and Political Research at the Australian National University) hold a number of large scale social surveys in which respondents have been asked about their housing preferences. Several of these survey data files form the basis of the analysis in this research project. The surveys in chronological order are: Movers in Adelaide (1977); The Australian Family Project (Men and Women's Surveys (1986); Housing and Locational Choice survey (1991); Housing and Locational Preference Survey (1991); and Negotiating the Life Course Survey (1997).

The research method used is a constructed cohort approach, exemplified in the work of Dowell Myers (1992, 1999; Myers and Wolch, 1995). In a constructed cohort approach, the data are drawn from a series of cross-sectional surveys (undertaken at different times) and different aged respondents are constructed as 'cohorts'. Myers argues that this approach is superior to either longitudinal (panel) designs or retrospective survey designs in interpreting social changes. He dismisses the use of one-off cross-sectional survey designs, (the most common survey design used in housing research) for their persistent tendency to make incorrect inferences from differences in age groups as though they refer to temporal change. Longitudinal research designs are useful in interpreting individual, not cohort, change because they follow one rather than successive cohorts. And retrospective survey designs are best used in monitoring changes in the timing of specific life events, such as year marriage or year of first home purchase, but are poor instruments for asking questions about an attitude or preference held many years in the past.

The research revealed that the use of a constructed cohort research design, while in principle the best method for studying cohort changes in housing aspirations, is hampered by a number of methodological constraints related to the state of the existing social surveys. The greatest problem related to the inconsistency in measuring housing preferences. The literature review showed that housing

aspirations are multi-dimensional including cognitive, affective and behavioural components (Burns and Bush 1998). The Australian surveys reviewed tended to include only one dimension (most frequently the behavioural component in terms of intentions or expectations to purchase) and the terms preference and aspiration are applied loosely and imprecisely. In the end, the empirical analysis was limited to the years 1977 to 1991, due to the lack of comparability in measures. Two surveys (1991 and 1997) included an affective measure of housing aspirations, i.e. *'how important for you is owning your own home'*, but regrettably the 1991 survey was framed by owning with a five year time period, while the 1997 question designated a three year time frame. For this reason, the analysis of this data item has been abandoned.

The key empirical finding is that between 1977 and 1991, the proportion of non home-owning 25 to 34 year olds who expected to purchase within five years fell from approximately 63 to 50 per cent. Moreover, when interviewers asked respondents *'why did you rent instead of buy'*, life style explanations overtook financial factors between 1977 and 1991. Respondents in 1991 were far more likely than the earlier 1977 cohort to answer *'I'm not ready'*.

Because of the inconsistent measurement of aspirations, the analysis ends with the 1991 Housing and Locational Choice and Housing and Locational Preferences surveys. The 1997 Negotiating the Life Course survey did not meet the methodological criteria necessary to allow it to be linked to the earlier social surveys. Specifically, the data item measuring aspirations did not compare to the 1991 survey. Thus there is a gap in our understanding of aspirations among the present cohort of 25 to 34 year olds. This Final Report notes that a number of significant period effects that occurred during the 1990s are likely to affect cohort aspirations. These include an increase in part-time over full-time work and the growth in 'full-time casual' work (Watson and Buchanon 2001), which have been shown in other AHURI research to be a more significant factor than income in attitude towards home purchase (Kupke and Marano 2002).

This study reveals a decline home purchase expectations between the late 1970s and early 1990s among survey respondents aged 25 to 34 years. During this same period, life style explanations grew more important and financial factors less important as reasons for not yet having purchased a home. While this Report argues that an understanding of housing aspirations is important to policy formation, any attempt to address policy questions on this issue is limited at present due to the piece-meal way in which questions of housing aspirations have been dealt with in Australian social research. Greater policy attention needs to be paid to developing a

set of measures that allow comparative analysis of cohort aspirations across social surveys. The Final Report recommends that all survey-based AHURI funded projects include a consistent set of questions on housing aspirations and that a large scale follow-up survey of the 1991 Housing and Locational Choice and Housing and Locational Preference survey be undertaken. This would maximise the utility of the constructed cohort analysis in examining cohort change between 1991 and 2005.

1 INTRODUCTION

This Final Report presents the findings of research undertaken by the Australian Housing and Research Institute (AHURI): Queensland and Swinburne-Monash Research Centres to examine the home ownership aspirations of Australian households.

This research addresses two key objectives. The first is analytical and examines whether or not the aspiration for home purchase has declined among younger households. The second objective is methodological and explores and assesses the potential of secondary data to undertake cohort analysis. The analysis focuses on the home ownership aspirations of successive cohorts of 25-34 year olds. This age group can be seen both as birth cohorts (the earliest cohort born between 1943 and 1952 and the most recent between 1963 and 1972) and home ownership cohorts (the earliest cohort starting housing careers in the late 1970s and the latest in the late 1990s).

Over the past two decades, numerous social surveys have documented the fact that, when asked, generally all Australians say they aspire to own their own home. The widespread desire to own a home has gained such societal status that it is regularly termed the 'Great Australian Dream' (Wulff 1993). In reviewing the findings of housing surveys conducted between 1972 and 1991, Wulff reported that over 85 per cent of respondents in each study preferred owning to renting (1993). The preference for homeownership prevailed across age groups, household types, and social classes (Wulff 1993).

In general, this preference has been borne out in home purchase behaviour, as official statistics have calculated total home ownership in Australia to account for approximately 70 per cent of all households (see, for example, Mudd et al 1999 and Bourassa et al 1995). The ageing of Australia's population, however, has disguised the decline in purchase rates taking place among younger households. Overall, the outright ownership rate, while disproportionately high among older Australians, is declining among younger households. The downturn is particularly pronounced among the age cohort 25-34 years (ABS 2000, Yates 2000, Wulff 2001). In the Positioning Paper, Baum and Wulff observed that 'what is not known is whether in recent cohorts, the decline in the purchaser rate stems from changing demographic and economic patterns or a change in housing preferences, particularly among young households' (2001, p. 17).

1.1 Cohort framework

This study of home ownership aspirations is framed within a cohort perspective. The term cohort refers to a group of people who share a significant event, such as year of birth, at a certain period of time. For example, the 'baby boomer' cohort refers to people born during the years 1947 to approximately 1961. Cohort analysis can follow the history of a particular group with respect to a number of different behaviours (child-bearing, education, employment, or as in the current paper, home purchase). As cohorts age, they share similar experiences with respect to broad historic social and economic events (termed 'period effects'), which may influence their life choices. Masnick, Pitkin and Brennan (1990, p. 160) point out that 'cohort membership implies, not only a shared experience around the critical cohort-defining event, but also a lasting effect on attitudes and behaviour for years following the event'. Badcock and Beer (2000) illustrate, for three distinct cohorts of Australian home buyers, how attitudes towards home purchaser may be shaped by the period effects of each era. They contrast three cohorts: the '*Safe and Sound*' generation; the *Baby Boomers*; and the *Generation Xers*. The optimism and confidence shared by the *Safe and Sounders* stemmed from a post-war enthusiasm for 'settling down' and was further bolstered by an economic climate of 3 per cent unemployment and centralised wage setting. The succeeding cohort, the *Baby Boomers*, also entered a labour market marked by permanent, full-time work; a housing market with low home loan interest rates; and the introduction of government sponsored schemes to assist first home buyers.

In contrast to former generations, the home purchase attitudes among *Generation Xers* are likely to be influenced by important social and economic changes that took place in the mid to late 1980s. These period effects encompass the 1986 deregulation of the financial system; shifts in the nature of employment; the introduction of the Higher Education Contribution Scheme; and the emergence of alternative investment opportunities. Thus, 'Generation X is the cohort that has to cope with, and adjust to these sweeping changes at an age when previous generations have been settling down to establish a home and have children' (Badcock and Beer 2000, p. 138).

As discussed in this Report, the cohort perspective demonstrates that successive groups of 25 to 34 year olds are influenced by both period and cohort effects. The state of the economy and the social and demographic context of these years can have an enduring influence on attitudes to home ownership.

The report will first provide a brief background to the project and then establish a context for the project by considering the key themes in the literature. Following this a discussion of methodological issues and an analysis of data using a constructed cohort analysis are presented.

1.2 Aims

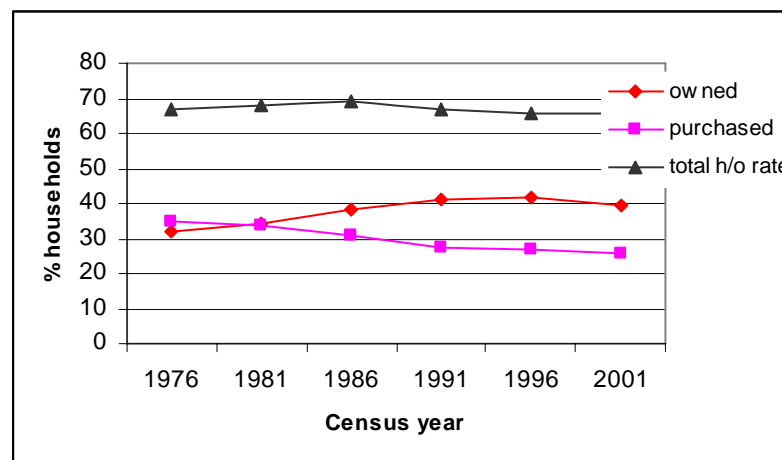
This project has two inter-related aims:

1. to investigate whether the decline in the home purchase rate among successive cohorts of young Australian households is due to a drop in home ownership aspirations and,
2. to examine the potential of using secondary social survey data to conduct cohort analysis.

2 HOME OWNERSHIP: AN OVERVIEW

In distributional terms, home ownership is by far the most dominant form of tenure (Figure 1). Over time the proportion of home ownership has increased from the immediate post war era when just over 50 per cent of all households were either owning or purchasing, to a peak in the late 1960s and early 1970s at 71 per cent. The contemporary picture is still one of a predominant population of home owners, with 2001 census data illustrating that 66 per cent of all households were either purchasing their homes or owned outright.

Figure 1: Housing tenure, Australia- 1976 to 2001



(Source: ABS Census of Population and Housing, various years, adapted from Mudd, W. Tesfaghiorghis, and J. Rob Bray, *Some Issues in Home Ownership*, in Yates, J. and Wulff, M. *Australia's Housing Choices*, UQ Press, for AHURI 1999)

Over 80 per cent of households in one survey after another report that they prefer home ownership over other tenures (Wulff 1993). Along the same lines, Burgess and Skeltys (1992) report on data from the Housing and Locational Choice Survey that nearly three quarters of all renters interviewed in Sydney and Melbourne expressed a desire to own their own home. The companion survey conducted in Adelaide at the same time (Housing and Locational Preference Survey) showed that 88 per cent of renters described home ownership as their preference (Stevens, Baum and Hassan 1991).

Australia's home owning ethos is enmeshed within a wider framework of meanings and values (Williams 1984, 1986, 1987; Saunders and Williams 1988; Dickens 1989) and an analysis of the balance of costs and benefits associated with ownership (Megbolugbe and Linneman 1993; Winter 1994; Mayer 1973; Troy 1991). Any summary of the possible benefits associated with ownership includes the use, exchange, and symbolic value of housing. Among the measurable attributes of

home ownership, the results of a number of social surveys have illustrated that, on the whole, the advantages of home ownership outweigh any disadvantages and that factors such as security of tenure, increased levels of privacy, freedom and having an appreciating asset all rate highly in the mindset of owners (see for example Burgess and Skeltys 1992; Woolcott Research 1990).

The importance of home ownership is also evident when owners talk about their homes. In several qualitative studies respondents have talked about the benefits of ownership or the reasons for owning in familiar terms (see Stevens and Hassan 1990; Richards 1991; Winter 1994). In these studies respondents talked about their decision to buy a home as a natural progression in their life - *It's sort of the thing you are born into...* (Richards 1991, p.115) - while others talked about it terms of security for the future or permanence - *I just couldn't see the sense in paying rent for 35 years and that's unrecuperable money. And this is an investment...one day it is going to be ours...* (Richards 1991, p. 122).

2.1 Home ownership aspirations, life course and housing careers

Two key concepts provide the frame of reference for analysing and interpreting aspirations to home ownership. The first is termed the 'housing career' (typically visualised as a 'housing ladder') and the second is the notion of the life course. Inherent in both concepts is the notion of change over time; either with reference to housing moves or to changing social roles over an individual's life.

In its widely understood form, the housing career framework is generally described as the movement between tenures, beginning with an initial move from a parent's home and ending with outright ownership. As such, an ascending housing career is typically described as stepping up a ladder - from parental home to rental, from rental to home purchase, from home purchase to outright ownership (Abramsson, Borgegård and Fransson 2000). Moves through housing careers have been interpreted in normative terms as either positive (i.e. from renting to owning) or negative (i.e. from owning to renting). The former is generally related to traditional moves through the life course - getting married, having children -, while the latter are generally associated with failed life course transitions - divorce or breakdown of relationship (Dielemen, Clark and Deurloo 1995).

Associated with the study of housing careers has been the concept of the *life course*. The life course concept supersedes the now outdated term 'family life cycle', which referred to various (but typical) stages of household formation, dissolution, child

rearing and child launching that occur within society (Mayer and Tuma 1990). Rossi (1980) established the notion that the types of housing - including tenure – correspond with a household demands, and their position in the family life cycle. In reviewing this linkage, Rossi argued that family life cycle

...reflects the fact that households change in a more or less regular way in response to vital processes-births, deaths, marriages and divorces- and that the time related character of such processes constantly shifts the size and age composition of members of the household. Accordingly, the housing needs of families at different points in the socio-economic life cycle will effect its need for housing and may be expressed in changes in housing demand (Rossi, 1980, p. 25)

In contrast, the concept of life course is both more flexible and comprehensive in that it “refers to pathways which individuals follow through life and incorporates the multitude of roles that individuals experience with respect to work, marriage and parenthood” (Gober 1992, see also Elder 1977; Clausen 1986, Dahman and McArthur 1987). In this respect, a person’s housing career cannot be fully understood without reference to other social roles that they occupy, and the age and sequence of entering or exiting these roles (see for example Winter and Stone 1999).

In considering a ‘housing career’ as a ladder to be climbed, moves to higher rungs represent an improving housing situation, with the ultimate goal being out right ownership. Not all households move up the ladder towards ownership, while some, as a result of changing circumstances, can move down the ladder (Dieleman et al. 1995; Murie et al. 1991; Dieleman and Schouw 1989; Khoo 1991). The decision to make a housing career move is dependent on the costs and benefits of the move, together with the resources needed to make the move. In the case of a move from rental to owning, a move will be made when the balance between benefits and costs of owning outweigh those of renting. Moreover, whether a preference will be met will depend on the availability of resources. Considering the impact of the life course on these decisions, on balance the benefits and costs of different tenure combinations will differ between households and that these will change over the life course.

The position of different tenures (especially owning and private rental) on the housing ladder is not the same. Ownership, as has already been well documented, has been the goal of most Australian households. On the other hand, the private rental sector is usually considered in terms of a transitional tenure. Although a growing number of households stay in rental for long periods of time (Wulff and Maher, 1998), it is often

because they are unable to move into home ownership. In general terms, private rental has been considered a stepping-stone between leaving the parents home and entering into home ownership.

In terms of housing aspirations, moves along the housing ladder may not necessarily represent the ideal, but may be seen as a step towards an ideal housing situation (Michelson, 1977). In this sense

Aspirations range from the possibly attainable to the probably unattainable. Strung out along the route from the immediate goal to the distant ideal are a host of options which may be approached with varying speed at different stages of an individual's or family's life. They may be discarded, modified or leapfrogged as circumstances dictate (Holmes 1985, p. 144)

Typically, research considering the association between life course and tenure choice has been concerned with mapping the tenure and housing moves households make during their life course, and in particular the stage at which moves into home ownership/purchase are made. Numerous studies using cross-sectional survey figures have illustrated an association between housing careers and life course. For example, using census data for 1996, Mudd, Tesfaghiorghis and Bray (1999) demonstrate that the proportion of households who are outright home owners (mortgage free) increases with age, while the proportion of households who are either renting privately or purchasing declines with age. At an aggregate level, the established association between position in a housing career and life course stage seems to hold.

This is further corroborated with cross-sectional data from the 1991 Housing and Location Preferences Survey. Stevens, Baum and Hassan (1992) illustrate that for the sample of Adelaide residents, preferences for home ownership increase up to 45 years of age and are higher for married couples with children than other household types. In a series of studies researchers including Kendig (1984a, 1984b) and Neutze and Kendig (1991) illustrate similar patterns in the Australian context. Neutze and Kendig (1991, p. 4) in their paper reflect on a number of early studies and point out that the majority of them illustrate "that home ownership is much higher after marriage, increases with age and is higher among two-income and high-income family units". Kendig (1984, p.282) points out that both life course stage and income are important for understanding tenure choice. Specifically he argues that

Moves from renting-ownership occupancy with progression through life cycle, are explained by economic advancement rather than any

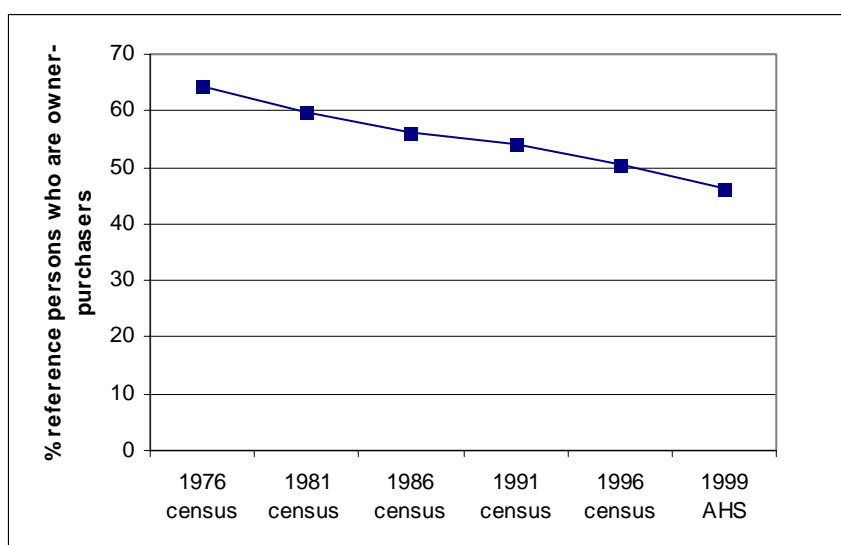
changes of preferences, which remain fairly constant. The capacity to buy is most usually achieved by young adults who combine two earnings in one household and save before beginning a family.

Kendig was writing in 1984 and drawing upon interview data gathered in 1977. This research project questions the idea that preferences have remained constant among recent cohorts of young adults. A number of studies suggest that the link between life course stage and home ownership that appears to have changed, with the propensity to move into ownership declining. Discussing these concerns, Badcock and Beer (2000, p. 128) suggest that

Despite the apparent undiminished enthusiasm that Australians express towards home ownership in surveys, there are growing signs that the present generation is rethinking where it fits into the overall scheme of things.

The evidence of a change in the housing aspirations has been presented across a variety of research outcomes. Key Australian studies have included the work by Yates (2000) and Winter and Stone (1998), together with chapters in the edited publication by Yates and Wulff (1999). At a basic level, these studies map the changes in home ownership rates in successive periods. As a background to the analysis presented in this Final Report, Wulff and Baum (2002) consider data on the home ownership rate of 25 to 34 year olds between 1976 and 1999 (figure 2). Between 1976 and 1999 the rate of ownership among this young cohort of households declined from 65 to 48 per cent.

Figure 2: Per cent of 25-34 year olds (reference persons) who are owner/purchasers, Australia, 1976 to 1999



(Source: ABS Census of Population and Housing, various years; ABS Australian Housing Survey 1999)

Earlier analysis by Yates (2000) using data from the 1975/6 and 1993/4 Household Expenditure Survey modelled tenure choice decisions in order to ascertain changing home ownership propensities. Yates found that the changing propensity to move into home ownership is not uniform, but rather differs between age groups and household types at different income levels. While some households - specifically those with high incomes and/or singles - recorded large increases in their home ownership propensities, others - such as couples with children and young high-income couples - recorded declining levels of home ownership.

Material available from the Australian Bureau of Statistics (2000b) provides the data suggests that over the period of the last decade the proportion of young households (25-34 years) moving into ownership has fallen. Between 1988 and 1997/8, the proportion of these households who were home owners declined from 42 to 34 per cent. Moreover, the proportion of these households becoming first home buyers has declined from 70 per cent in 1988 to 66 per cent in 1997/8. This represented an increase in the median age of purchase from 30.2 years to 31.5 years.

3 RESEARCH DESIGN

As stated in the Introduction, this project has two inter-related aims:

1. to investigate whether the decline in the home purchase rate among successive cohorts of young Australian households is due to a drop in home ownership aspirations and,
2. to examine the potential of using secondary social survey data to conduct cohort analysis.

The research design, therefore, rests on the availability of relevant existing social surveys that contain data items related to housing aspirations. These survey unit record files are then subjected to secondary data analysis in order to examine the stated home ownership aspirations of successive groups of respondents aged 25 to 34 years. As described by proponents of secondary data analysis, the primary aim is to 'ask new questions of old data' (Elder, Pavalko and Clipp 1993). The 'new question' is whether home ownership aspirations have declined among recent cohorts of 25 to 34 year olds. The 'old data' files consist of six social surveys dating from 1977 and described below. Koschnick (1996, p. 54) has pointed out that 'by using several surveys taken at different points in time, one can observe the changes which occur within specific generations over time and compare them to the differences between life-cycle stages'. Or as stated by another researcher, 'inasmuch as original data cannot be gathered for times past, analysts of change must rely on existing data to probe shifts in attitudes and behaviour' (Kielcolt and Nathan 1985, p. 9).

Secondary analysis is particularly useful for research designs that involve the study of changes over time, such as the cohort design used in this study. The study analyses six national social surveys, described below, all of which were conducted in Australia at various time between 1977 and 1997. These survey data sets are held in the data archives of the Australian Consortium of Social and Political Research located at the Australian National University and are made available to university members of the Consortium at a very low cost. Secondary analysis, however, requires that the researchers immerse themselves in the archived data files and, to the extent possible, become as familiar as the original investigators with the content, sampling method, sample characteristics, response rate, and reliability and validity issues. Moreover, the present study of changing housing aspirations among young households required that the key concept - aspirations - be reviewed in terms of operational definitions; the comparability of measures over time; the response categories; and the context and sequence of survey items.

Usually one of the three basic research designs is used to study changing attitudes or behaviours. Longitudinal designs (or panel studies) utilise data collected at more than one time for the same persons. These allow study of changes among individual respondents rather than simply among population or sub-populations. Longitudinal research designs are suitable for studying individual change over the life course. As well as being costly to collect and study longitudinal studies tend to follow one, rather than successive, cohort. Merlo and McDonald's (2002) provide a pertinent example of longitudinal analysis in their investigation of two waves of the Negotiation the Life Course Survey. Among other findings, this study demonstrated the changeability of aspirations. Even within the three years from the first interview in 1997 to the follow up interview in 2000, over 60 per cent of respondents changed their stated aspiration about home ownership. The authors, however, point out that this finding must be viewed cautiously due to limitations of the key data item, including wording and sequencing.

Retrospective survey design has been used in a number of Australian studies to monitor changes in the timing of life events such as marriage or year of first home purchase (Neutze and Kendig 1991; Winter and Stone 1999). The key drawback to retrospective designs is that respondents' generally have poor or clouded recall of personal attitudes or preferences of many years past. Nuetze and Kendig used data from the 1986 Australian Family Survey to document the increasingly younger age of reaching home ownership among three birth cohorts dating from 1926. For example, by age 30 years, 67 per cent of the 1926-1930 birth cohort had entered home purchase. The comparable figures for the 1936 to 1940 and 1946 to 1950 birth cohorts were 70 and 78 per cent respectively (Neutze and Kendig 1991; adapted from Figure 4).

The third approach, and the one adopted in this study, draws directly upon the work of Dowell Myers (1992, 1999; Myers and Wolch, 1995). Myers recommends the use of repeated cross-sectional surveys in analysing cohort change. (But he is strongly critical of relying on a single cross-sectional survey design, which while common in housing research, too often falls into the 'cross-sectional fallacy' – the tendency to make incorrect inferences from differences in age groups as though they refer to temporal change.) Myers argues that cohort analysis can be applied to several (and if feasible, similar) cross-sectional data files to provide a form of longitudinal research (Myers 1999). Myer's own work focuses on the analysis of United States census micro-data files and on tracking major events, such as the entry into home ownership (Myers 1999).

The data files used in this study, in chronological order, are listed below, along with a snapshot review of each survey:

1. Movers in Adelaide 1977 (ADELAIDE 1977) – this survey was undertaken by researchers at the Urban Research Unit of the Australian National University (Principal investigator, Hal Kendig) and sampled household reference persons who had moved into or within the Adelaide statistical division between January 1976 and March 1977. A stratified random sample was drawn from Valuer's General's records (classified into new and previously occupied dwellings and owned and rented dwellings). A further two strata were drawn from the South Australian Housing Trust files and included recent movers into public rental dwellings and recent movers into public sold houses. Personal interviews were conducted and a sample of 697 households was obtained.
2. The Australian Family Project 1986, (Women's Survey) – this survey interviewed women aged between 20 and 59 years living in private dwellings in all states and territories of Australia. Personal interviews were conducted with 2,547 women on a range of family issues including children, birth control, marriage, cohabitation, divorce. Information on housing histories was also obtained. Relevant to this present research, women who had never bought a home were asked why and also asked if they expected to buy a home within the next five years. Principal Investigators were from the Australian National University (Gordon Carmichael and Michael Bracher).
3. The Australian Family Project 1986 (Men's Survey) – A companion survey to the preceding, which interviewed men aged between 20 and 59 years. Self-enumerated questionnaire covering attitudes towards family, home ownership, details of all marriages and current division of labour and decision-making within the home were completed by a total sample of 2,182 men. Like the previous survey, the Research School of Social Science at the Australian National University initiated the study and the data were collected by McNair Anderson Associates.
4. Housing and Locational Choice Survey, 1991 (HALCS) – HALCS was initiated by the National Housing Strategy (1991-92) to examine factors affecting household decisions about dwellings, tenure, and location and to explore trade-offs made by different types of households as well as constraints on their housing preferences. A stratified random sample (using clusters) was drawn in the Sydney and Melbourne metropolitan areas and just over 8,500 respondents (household reference persons) were interviewed personally by interviewers from AGB MCNair.

5. Housing and Locational Preference Survey 1991 (HALPS 1991) – this survey was conducted at the same time as HALCS and included the same objectives. Face to face interviews were conducted by interviewers with the Australian Bureau of Statistics in Adelaide and in the ACT and obtained a sample of 3,300 households (reference persons) in Adelaide and 800 in the ACT.
6. ANU Negotiating the Life Course Survey 1997 (NLC 1997) – NLC 1997 was designed by a research team from the Australian National University (Principal investigators included Peter McDonald, Frank Jones, Deborah Mitchell and Janeen Baxter) and had as its major focus the changing life courses and decision making processes of Australians. Importantly, for this study, it included a section on housing tenure and one data item on home ownership aspirations (within a three year period). Respondents were persons aged 18 to 54 years and the sample was drawn from the White Pages (telephone directory). Trained interviewers with the Australian Institute of Family Studies conducted telephone interviews and a final sample of 2,231 respondents was obtained.

3.1 Comparing the survey data files

The first step in the methodology involved reviewing and assessing the comparability of the six surveys proposed for the analysis. While the use of secondary data does allow an in depth analysis of social factors to be undertaken at a relatively low cost (compared to the cost of undertaking a new survey), the differences that exist in survey design and coverage raise possible difficulties. More specifically, cross-linking a number of surveys results in discrepancies in the unit of measurement, the operational definitions (questionnaire items) and the response categories, all of which may result in reduced research legitimacy. In order to better understand some of the possible discrepancies contained in the surveys Table 1 sets out some of the key differences in relation to coverage, interview method, response rate and key data items.

Of the six surveys used in this study, four involved personal interviews, one was a self-administered questionnaire and the other was a telephone interview. These differences in the questionnaire administration raise issues regarding the ways in which seemingly similar questions might be interpreted; the willingness of respondents to answer; and the range of respondents - low income people and young people may be under-represented in telephone interviews (see Babbie 1992 for a complete discussion of the various survey administration methods and their problems). The geographical coverage of the surveys differed with three being national in scope, one being constrained solely to Adelaide, one focusing on Sydney

and Melbourne and one focusing on Adelaide and Canberra. In general, the housing attitudes reported in this analysis over-represented metropolitan households and under-represented non-metropolitan households.

All of the surveys employed a representative sampling frame to select respondents. The size of each sample and the response rates differed across the different surveys. Final sample size ranged from 697 respondents in the 1977 Adelaide survey to 8 530 respondents in the 1991 housing and location choice survey. Response rates ranged from a low of 40 per cent to 86 per cent (one was unknown), with the norm for an acceptable response rate being around 50 per cent (Babbie 1992).

The ways in which respondents were selected differed across all surveys. In the Adelaide 1977 survey, for example, the respondent was defined as the 'household head', a practice that was considered conventional survey practice at the time. In contrast, in the much later Negotiating the Life Course Survey (1997), the selected respondent was the person in the household 18 years or older with the next birthday.

Despite differences in many aspects of the surveys, key data items existed across the surveys that allowed the analysis to be undertaken. Comparable information regarding current tenure and respondent age made it possible to define the initial target cohorts for analysis. Some comparable questions relating to housing aspirations are available. These include similar questions across five of the surveys on the reasons the respondent had never purchased a home and expectations regarding future home purchase and a question dealing with the importance of home ownership across two of the surveys. While the wording of each specific question is slightly different, a close concordance does allow some comparison in the current analysis. These differences among surveys singly and collectively add an unknown degree of error in the results that are presented, which needs to be kept in mind in interpreting the findings. Because of the lack of consistency between 1991 and 1997 surveys in the question about the importance of home purchase, this analysis was dropped from the Final Report.

Table 1: Comparison of key features of social surveys

Survey year	1977	1986	1986	1991	1991	1997
Survey title	Movers in Adelaide	Australian Family Project Women's Survey	Australian Family Project Men's Survey	Housing and Locational Choice Survey	Housing and Locational Preference Survey	Negotiating the Life Course Survey
Organisation	ANU	ANU	ANU	National Housing Strategy & AGB McNair	SA Dept of & ABS	ANU
Geographic location	Adelaide statistical division	National	National	Sydney and Melbourne	Adelaide and Canberra	National
Sample size	697 respondents	2,547 women	2,182 men	8,530 respondents	3,615 respondents	2,231 respondents
Unit of analysis	Household	person	person	household	household	person
Respondent	Household head who had moved etc.	All eligible women (aged 20-59 years) who were usual residents of the sample dwellings	Any male in the household aged 20 to 59 years	Household head or spouse/partner of household head (in couple households, respondent selection alternated between male and female partners). Personal interview	Reference person (defined as 'designated by household as a reference point for family structures in the household')	Within each selected dwelling, person 18 years or older with the next birthday
Interview method	Personal interview	Personal interview	Mail survey, self-administered questionnaire	Personal interview	Personal interview	Telephone interview
Response rate	86%	75%	60%	61.5%	Unknown	40%
Key data items	<i>Why did you rent instead of buy?</i>	<i>Why would you say you have never bought a home of your own?</i>	<i>Why have you never bought a home of your own?</i>	<i>What is the main reason you have never bought a home?</i>	<i>What is the main reason you have never bought a home?</i>	
	<i>Do you think you will buy or rent your next place? (only asked if R plans to move within 5 years)</i>	<i>Do you expect that you will buy your own home within the next five years?</i>	<i>Do you expect that you will buy a home of your own in the next five years?</i>	<i>Do you expect to purchase your own home within the next five years?</i>	<i>Do you expect to buy in the next five years?</i>	
				<i>How important for you is owning your own home someday?</i>		<i>How important is it to you to buy a place of your own in the next three years?</i>

3.2 Measuring aspirations

One of the findings of this study is the lack of precision in measuring housing aspirations. The terms aspirations, expectations, preferences, intentions appear to be applied interchangeably and it was impossible to locate a published housing text that provided either a conceptual or an operational definition.

For example, the ABS have produced a number of publications relating to housing intentions, preferences, motivations, expectations, yet these terms do not appear in any glossary or appendix (ABS 1988, 1990, 1991, 1998). The operational definitions are measured by a number of different questionnaire items. In the 1988 ABS Housing Survey, for example, the published report titled *'Housing History and Intentions'* operationally defines intentions and expectations in reference to questions about the changing residence within a two to five year period. Respondents were asked the following: 'do you expect to move house within the next 5 years? And, 'do you expect to rent or buy the dwelling you move to?' Thus, expectations refer to expected mobility and expected tenure, expected dwelling type and expected location.

Aspirations form part of the larger study of attitudes and are argued to comprise three separate dimensions (Aaker, Kumar and Day 1995; Burns and Bush 1998):

1. cognitive component – this refers to the respondent's awareness of and knowledge about some object or component – in other words, a person's information about an object. With respect to home ownership, the cognitive component includes awareness of home buying opportunities, including loans and finance and judgments about the relative importance of purchasing rather than renting. For example, a question asked in the 1991 Housing and Locational Choice survey was worded as follows: *'Overall, for you, do you think the advantages of home ownership outweigh the disadvantages?'*
2. affective component – this refers to a person's overall feelings toward an object or their liking and preference for an object. A respondent is usually asked to say how much they like an object (home ownership for example) on some sort of scale of like to dislike, or by ranking a preferred choices among alternatives (rent versus buying). The following question from the 1991 Housing and Locational Choice survey illustrates this aspect of aspirations: *'How important for you is owning your own home someday? (five point scale from very important to not important at all)*

3. behavioural component – this third component pertains to a person's intention or expectations to act (future behaviour). Questions along these lines tend to ask a respondent if they are 'very', 'somewhat' or 'not at all likely' to purchase a home? Moreover, questions are usually framed to refer to a distinct timing period. The 1991 Housing and Locational Preference Survey asked the following: *'do you expect to buy in the next five years?'*

The study of attitudes has found that people tend to seek consistency among these three dimensions (cognition, affect and behaviour). A change in one attitude component tends to produce related changes in other components. To use the home ownership example, if a person becomes aware of the limited possibility of purchasing (say through the lack of affordability), then he/she is likely to alter their affect (that is, reduce their home ownership preference) and behaviour (rent rather than purchase). In social psychology, the process is termed 'cognitive dissonance'. To reduce cognitive dissonance, individuals generally revise their beliefs or add new ones (Abercrombie, Hill and Turner 2000, pp. 58-59). The connection between the idea of cognitive dissonance and housing research is that it helps explain how people cope with the disjuncture between expressed attitudes and behavioural outcomes. If they are unable to purchase a home, they may well revise their attitudes (affect) towards home ownership.

Another aspect of the study of attitudes, has been described as 'somewhat equivocal relationship between attitude and behaviour (Koschnick 1996, p. 13). Some studies have demonstrated the inconsistency between expressed attitudes and behaviour. Merlo and McDonald (2002) in analysing two waves of the Negotiating the Life Course survey describe aspirations as unstable – over 60 per cent of respondents changed aspirations in the three years between the two waves.

In brief, the major question items used in this analysis are restricted to what is available across surveys. Therefore the major data item refers to expectations of buying (the behavioural component). Unfortunately, the affective dimension (overall importance of owning a home) has been abandoned because of considerable inconsistency in measurement across two of the surveys. The wording of the questions was posed in terms of different time frames. The 1991 survey asking about owning a home someday while the 1997 NLC survey specified buying within three years. Response categories also differed between a two to five point scale.

4 RESULTS

Table 2 compares three cohorts of 25 to 34 year olds. As birth cohorts, these three groups range from the first year of birth (1943) through to the latest (1966). As home ownership cohorts, the three housing market periods are 1977, 1986 and 1991. The results presented in Table 2 show that the level of home ownership expectations declined sharply between the late 1970s and the mid 1980s. The proportion of non home-owning 25 to 34 year olds who expected to purchase fell from 62.7 per cent to between 42 (for women) and 49 (for men) per cent between the Adelaide 1977 survey and the ANU 1986 Australian Family surveys. This lessening of expectations may reflect the rapidity of social change that occurred within that short span of time. During this period (1981 to 1986), the marriage rate declined from 55 to 46 (per 1,000 males) (ABS 1994); the divorce rate experienced its sharpest increase; and the proportion of working age population receiving social security escalated from just over 8 per cent in 1977 to nearly 15 per cent in 1986. These social and economic period effects may have dampened the home ownership expectations of young households.

Table2: Expectations of home purchase within 5 years by birth cohort, 25-34 year olds non owner-purchasers

Home ownership cohort	25-34 years					
	1943-1952	1952-1961	1952-1962	1957-1966	1957-1966	
	1977	1986	1986 Men	1986 Women	1991 HALPS	1991 HALCS
<i>Do you expect to buy your own home in the next five years?</i>						
yes	62.7	49.5	41.9	48.0	53.9	
no	37.3	16.5	40.5	52.0	45.9	
don't know		34.0	17.6			
total %	100.0	100.0	100.0	100.0	99.8	
(n)	83	206	227	298	852	

Home purchase expectations did not decline to the same extent between 1986 and 1991, as indicated in the results of the 1991 HALPS and HALCS surveys. The proportion of non home owning 25-34 year olds expecting to purchase remained around the 1986 level. Notably, fairly high proportions of respondents in 1986 stated 'don't know', a response option available in the 1977 Adelaide Survey, but not in the 1991 HALCS or HALPS Surveys.

The apparent stabilisation of home ownership expectations in the five year period 1986 to 1991 may reflect a slower degree of social change impacting on the 25-34 year old cohort. Although the trends identified in the 1977 to 1986 period continued, the pace of change had slowed. For example, marriage was still on the decline, but

the rate went from 46 to 41 between 1986 and 1991 (ABS 1994) and the proportion of working age people receiving social security increase from 14.5 to 16.8 in the same period (Whiteford 2000 in Borland et al 2001, p.2).

Table 3 provides information on the reasons respondents gave for renting instead of purchasing their homes. Although this information does not measure 'aspirations' per se, it provides some insight into both personal and broader social factors that may have influenced their tenure decisions.

Both 1986 (Men and Women's) surveys contained the same pre-coded response categories, as did both 1991 (HALCS and HALPS) surveys. In contrast the 1977 Adelaide survey provided respondents with an open-ended response question, which was coded afterwards by the research team. Some of the categories match those of the later surveys – an exception is the broad categorisation of 'cost' as an explanation for renting rather than buying a home.

Table 3: Reasons for renting, 25-34 year olds, by birth cohort

Birth cohort	25-34 years				
	1943-1952	1952-1961	1952-1962	1957-1966	1957-1967
Survey year	1977	1986 Men	1986 Women	1991 HALPS	1991 HALCS
<i>Why did you rent instead of buy?*</i>					
Cost	67.7				
Never had deposit	8.1	27.2	13.2	25.6	31.7
couldn't afford/meet repayments	6.1	29.6	39.6	52.1	37.8
didn't want debt		10.2	4.8		
Never needed to		0.5	14.1	2.1	1.8
Never wanted to move around too much/not settled	11.1	3.9	13.2	6.7	5.2
not ready	3.0			7.2	14.7
recent migrant/non resident		1.5			1.8
Other	4.0	2.4	3.1		1.8
NS		5.8			
Total %	100.0	100.0	100.0	100.0	100.0
Total n	99	206	227	238	728

A number of points can be observed in Table 3. First, among baby-boomers interviewed in 1977 (who as a cohort had achieved a high home ownership rate), those respondents who had not achieved home purchase generally gave financial reasons for not doing so (cost, no deposit, unable to meet repayments). Non-financial reasons (such as not being ready or moving around too much) were offered by about 14 per cent of renters. Among later cohorts interviewed in 1986 or in 1991, the home ownership rate had declined overall and the importance of financial reasons

explaining renting over purchasing had diminished. Thus, taking into account the four financial related response categories (cost; never had deposit; couldn't afford or meet repayments; didn't want debt), over 80 per cent of the 1943-1952 birth cohort interviewed in 1977 gave financial reasons whereas subsequent cohorts were less likely to do so. Approximately 58 per cent of women in 1986 and 67 per cent of men mentioned a financial reason and 70 to 77 per cent of the 1991 survey respondents. With respect to the latter surveys, the differing pattern of responses given in the HALCS Sydney and Melbourne based survey and the HALPS Adelaide and Canberra survey suggest the influence of geographic location in explaining different housing market outcomes. The Adelaide and Canberra respondents were considerably more likely than their counterparts in Sydney and Melbourne to say they couldn't meet the repayments, whereas a slightly greater proportion of Sydney and Melbourne respondents nominated the lack of deposit as being the major reason for renting rather than purchasing. Along these lines, research undertaken by Pitken (1990) argues for the use of not only age cohorts but also 'geographic' cohorts. This could be a particularly useful avenue for research in Australia where house prices vary considerably by capital city and marked regional differences in house price growth have been observed.

Overall, in the latter half of the 1980s and early 1990s, personal reasons overtook economic factors in explaining why 25-34 year olds rented rather than owned. In 1977, only 14 per cent of renters offered a personal reason (moved around too much and so forth); among the 1991 HALCS sample, representing the cohort born between 1957 and 1967 the comparable figure had risen to 26.9 per cent.

As discussed, the cohort analysis has been constrained to the year 1991 by the availability of consistent measures. There is reason to believe, however, that strong period effects marked the decade of the 1990s. The 1990s in Australia was a period of fairly rapid increase in part-time rather than full time work (from 21.8 per cent of employed works in 1991 to 25.3 per cent in 1997) (ABS 2002). The nature of full-time work changed also. One indicator of this change is the loss of leave entitlements among full time workers from 20.3 to 25.8 per cent of full time workers without leave entitlements. (This latter category of worker is described as 'full-time casual' by Watson and Buchanan (2001, p. 198). Moreover, most full time casual workers are in the age group 25 to 34 years (Watson and Buchanan 2001). During the 1990s, 'what appears to be happening is that former 'traditional' full time jobs (standard employment) are being converted into 'precarious' jobs (non standard employment)' (Watson and Buchanan 2001, p. 198) and the age group most affected are the 25 to 34 year olds. The AHURI survey undertaken by Kupke and Marano (2002) suggest

that this change in the nature of work could have a direct impact on home ownership aspirations. They found in their survey of a sample of South Australian first home purchases that the nature of employment (casual or permanent) was more important than household income in the decision to purchase.

While the unemployment rate remained steady during the period, fluctuating only from 8.1 per cent in 1991 to 8.3 per cent in 1997, long-term unemployment became more prevalent increasing from 20.2 to 27.0 of the total unemployed (ABS 2002). In terms of housing affordability, while the housing interest rate actually declined between 1991 and 1997 (from 15.1 to 8.3 per cent respectively), house prices rose nationally. The established house price index (base year 1989-90 = 100) increased from 100.8 to 115.7 (ABS 2002). Thus, there are a number of reasons to conclude that aspirations for home purchase may have diminished among 25 to 34 year olds in the relatively short span of years between 1991 and 1997 and it would be timely to review the attitudes of the current cohort.

5 CONCLUSIONS

The analysis presented in this research has applied a constructed cohort approach to the study of housing aspirations. Several existing Australian social surveys have been investigated in order to shed light on the changing home ownership aspirations of several different cohorts of 25-34 year olds. Different cohorts have experienced distinctive economic and housing environments through their life courses, particularly at the stage of entering the housing market.

Methodologically, this study has also shown that empirical research on housing aspirations has several weaknesses. There is a lack of consistency from survey to survey in questionnaire items, response categories, selection of respondent, geographic location and so forth. Most surveys contain just one or two items and do not attempt to provide a multi-dimensional approach or even a set of measures that address the three components of attitudes: cognition, affect, and behaviour. Given the inter-relatedness of these dimensions, any study of aspirations should necessarily contain reliable measures of all three. The study of housing preferences is generally overlooked in many national surveys, particularly those conducted by the ABS. For example, neither the 1994 nor 1999 ABS Australian Housing Surveys include any measurement of housing attitudes in their lengthy questionnaire on a myriad of housing related topics. (These latter surveys emphasise housing histories rather than housing intentions or preferences.)

To what extent should housing policy rely on survey data about preferences? Given the normative nature of social policy development, social policy inevitably becomes intertwined with the wants and desires of citizens. Alternatively, does the design of social policy itself affect preferences? To what extent has the first home owners scheme encouraged households into home purchase who otherwise would have preferred to rent? Likewise, has the availability of private rental assistance influenced the decision of young households (who may prefer not to purchase) to stay in the private rental market?

This study recommends research into housing issues should draw upon the strong tradition of surveys that have gone before. To the closest extent possible, similar question items should be included in order to maximise the possibility of constructing cohort panels as is done in this research. Ad hoc one off surveys should be avoided, particularly if they bear little resemblance to the large and existing body of social surveys in Australia. It is also recommended that all social surveys funded by AHURI

be placed in the ANU Social Science Data Archives upon completion of the original study in order to make the data available to a wide range of researchers.

The most important implications arising from this research relate to the methodology and data used to measure aspirations.

- It is clear that an understanding of aspirations is important to policy formation and any attempt to address policy questions relating to tenure choices is at present only partly informed. This is due to the piece-meal way in which questions of housing aspirations have been dealt with in social research.
- Within this context greater attention needs to be paid to developing a set of measures that will allow a comparative analysis of aspirations. This could be done as part of a regular Australian Bureau of Statistics survey or through a purpose designed survey instrument.
- The use of ABS surveys, such as the Australian Housing Survey that has been conducted every five years, would provide a useful way of obtaining such data. An important issue would relate to the development of the measures used. Ideally the development of these measures will take into account existing questions in surveys such as the Housing and Location Choice Survey.
- Another possible source of data relating to aspirations comes in the form of funded AHURI projects, some of which include a small survey component. These small surveys could, if appropriate to the subject, include a range of pre-designed questions about aspirations. This would provide a useful up-to-date benchmark on selected housing issues. The inclusion of questions in these surveys would require the establishment of a research committee within AHURI charged with ensuring surveys are conducted in an appropriately rigorous manner, correctly sampled and that questions included are appropriated formatted.
- The advent of AHURI funding opportunities provides another possible opportunity. An AHURI project could be funded to undertake a large-scale social survey on housing related issues. The last such survey was conducted in 1991 (Housing and Location Preferences Survey) and as the research conducted here shows the time is right for a follow-up survey. Such a survey would need to include comparable data items and ideally cover similar geographic areas. The advantage of such a survey to policy analysis within AHURI would be substantial. Several new projects could be funded that

utilized the new data and the data set could be made available to all AHURI Research Centres to access.

Although in recent times, and in many countries, economic concerns have dominated the development of social policy, an understanding and appreciation of non-economic factors (such as preferences and aspirations) should not be overlooked. In order to develop policies and deliver housing programs that meet the needs of the client population (and avoid unintended consequences), a full appreciation of the social, behavioural and attitudinal concerns of different groups is required. While, for example, knowledge of housing preferences of young people may not serve as the ultimate determinate in designing public programs, it can provide critical information in policy development, such as in the timing of the assistance, the method of delivery, the extent and likely duration of need.

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