

**21<sup>st</sup> Century Housing Careers  
and Australia's Housing Future**

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## **21<sup>st</sup> Century Housing Careers and Australia's Housing Future**

This paper outlines some of the thinking behind a major research initiative into 21<sup>st</sup> Century housing careers and Australia's housing future. This research initiative is funded by the Australian Housing and Urban Research Institute (AHURI) as Collaborative Research Venture 2 (CRV 2). The objective of this research is to advance the evidence base around 21<sup>st</sup> Century housing careers in Australia and shed light on how shifts in household structure, the labour market, fertility patterns, attitudes to home ownership and government assistance, will influence the demand for government interventions in housing markets over the next 10, 20 and 30 years. This paper outlines some of the broad scale processes shaping and reshaping contemporary housing careers in Australia before going on to discuss how we conceptualise housing careers and related concepts such as housing histories and housing pathways. The paper then provides then illustrates these points with some case studies of the housing careers of working class men living in the southern part of metropolitan Adelaide. The paper then concludes with a discussion of future directions for the CRV.

### **Housing Careers and a Changing Australia**

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 home ownership (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 home ownership was strongly associated with the arrival of the first child (Neutze and Kendig 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 (1998), for example, have 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 (Baxter and McDonald 2004). 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 has 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 38 per cent of marriages end in divorce (Hugo 2005), creating two households (and housing careers) where previously there was one, and often contributing to persons 'falling out' of home ownership.

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 21<sup>st</sup> 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 as 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, while others are confronted by problems of homelessness, discrimination, 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 home ownership 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 with the broader community. This has been part of a broader shift in how government services and supports are provided, as well as new emphasis on the rights of disabled persons. 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 disabled people – 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 within 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 Home Owners Grant (FHOG) has brought forward home purchase for more than 300,000 Australian households. At the same time, a reduction in the size of the public housing stock in some jurisdictions over the last decade – such as South Australia – 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, the disability area 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.

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 twenty or thirty 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 (1991) 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. It is their contention 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, whereas contemporary society has been marked by a reduction in welfare provision (Beck 2000), a weakening of some social institutions and traditional roles, in addition to 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) has 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 less secure 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 risk' or '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 to 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 rules 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. Where previously young men and women could anticipate finding work, leaving the family home, marrying in their early twenties and raising children in the security of long term employment (Neutze and Kendig 1991; Badcock and Beer 2000). 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 home ownership 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 (Williams 1984; Paris 1992), 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 home ownership. The shift to a post industrial 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 20<sup>th</sup> Century was associated with one set of ‘typical’ housing careers focussed on entry into – and maintenance of – home ownership. 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 21<sup>st</sup> 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 home ownership 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;
- 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 the generations;
- 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 post-industrial society carry with them greater rewards for some individuals and households. For a proportion of Australians homes have become sites of luxury consumption rather than places for the satisfaction of basic needs for shelter, warmth et cetera. Smaller households, together with in-migration 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 jobs and labour markets have had a profound impact on housing careers. Work and labour markets within changing economies influence the ability of households to purchase different kinds of housing

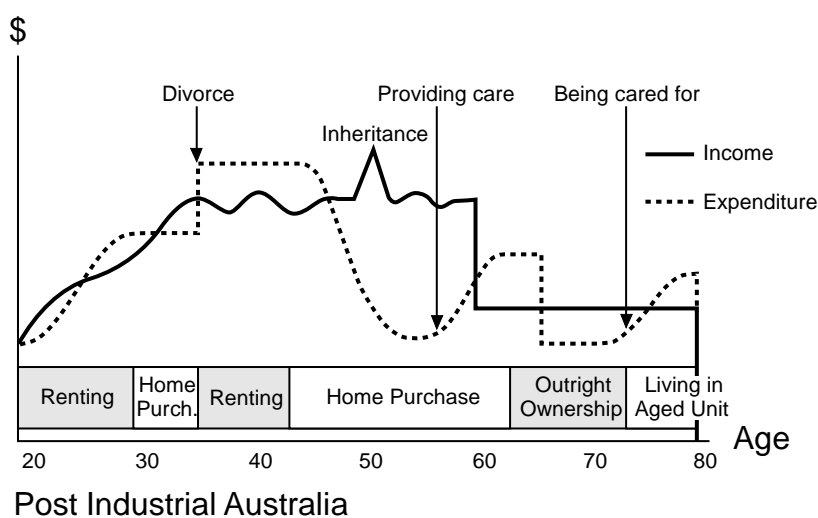
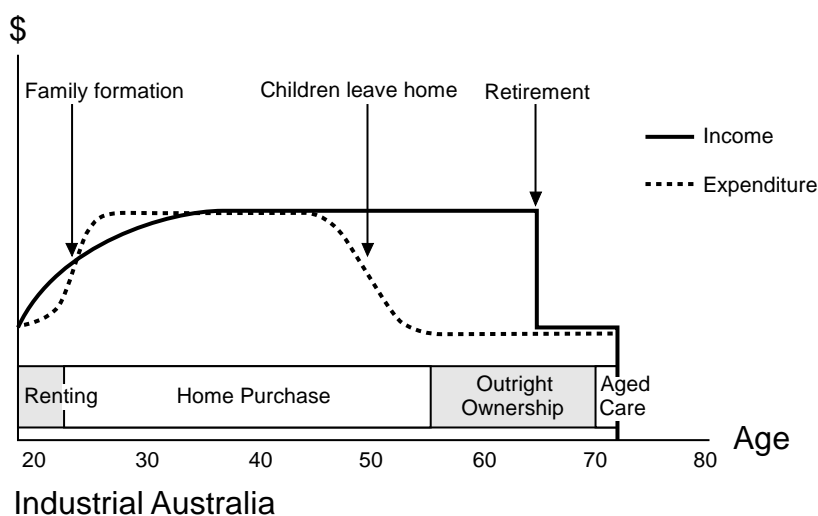
services; affect investors' propensities to buy/let/sell housing in relation to other investment opportunities; and affect differences between households' capacities. Key issues here include the shift away from 'Fordist' large-scale production with big factories and long production runs, to 'Post-Fordist' 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 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, however, the new labour market structures offer only part time, insecure jobs, with serial negotiation and re-negotiation of contracts. Such societies are increasingly characterised as having greater 'risk', which in turn affects attitudes to housing provision.

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 thirty 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. Contemporary lives contain more inherent risk and present new opportunities for individuals and individual households when compared with 20 or 30 years ago. 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, P. 2003, p. 166 in Forrest, R. and Lee, J. *Housing and Social Change: East-West Perspectives*, Routledge, London.

### **Understanding 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 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. The pattern of housing consumption was also seen to reflect local housing conditions as the specific circumstances in any place – such as

the cost of housing, the type of stock available and tenure structure – influences outcomes.

### **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) 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 (Kendig, 1981, p. 1).

Through the 1980s the concept of a housing career was associated with the owner occupied sector in particular (Thorns 1981; Forrest and Kemeny 1983). 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 accompanies occupational success. Dwellings were 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 home ownership. 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.

Through 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 on 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 home ownership. 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.

### **Housing Histories**

The concept of a housing career provides useful insights into the position of individual households within the housing market, especially those who achieve and maintain a position within owner occupation. However, the concept of a housing career can be challenged on a number of grounds. First, the conventional definition of a housing career assumes 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 will 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 have had a 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 home owner in the English Midlands was in a very different position from an outright owner in London. The 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 the capital. The spatial characteristics of the British housing market was the limiting influence in this instance.

The importance of the constraints that operate 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, precipitated moves also. Housing careers were lost amidst the multitude of social processes shaping the housing market. Clearly, the notion of a housing career provided an insufficient explanation of all events within the housing market.

'Housing careers' and 'housing histories' are diametrically opposed concepts in many respects. The concept of a housing career has emphasised 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 productive sphere. 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 factors which may proscribe the outcomes available to them.

### **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; 2002) and 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<sup>2</sup>. 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 as well as 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 be at risk of not securing 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 for persons with a disability<sup>3</sup>. Within Clapham's pathways paradigm housing is seen to contain many sets of meanings and it is these

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<sup>2</sup> Both Kemeny and Clapham critique housing research for not developing stronger links with the post modern 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 1999; 2000) and recent writings (Larner 2005; Peck 2002) on neo-liberalism all have much to offer on this topic.

<sup>3</sup> 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.

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 extend it 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 experiencing change, while a pathways approach would seek to investigate how their circumstances have changed as a result of the new tenure arrangements, and the views of tenants of the impact 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 (2004 pp 99-100).

Clapham (2004) cites other researchers (McCrone 2004; Anderson et al 1994) who reported that a significant fraction of households in their surveys could articulate explicit housing strategies that were part of a broader 'life plan'.

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 by 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 occurs, 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 within their life style decisions; and, by recognising the dynamic nature of pathways and how they change over time.

Housing careers, housing histories and housing pathways are similar, but competing, sets of ideas with widely varying implications for research and policy development. The first two concepts are essentially distinguished by 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 housing pathways framework 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. King also 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.

Contemporary research needs to incorporate the housing pathways perspective. While not necessarily seeking to elucidate the 'unconscious' meanings housing, researchers can include most of the elements of this perspective in a discussion of housing career. We would also argue that it is important to retain the term housing career but use it to reflect a broader set of processes than when 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 households '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.

### **The Housing Careers of Working Class Households in South Australia**

The concept of a housing career outlined above is far broader than the original application of this concept in the 1970s and 1980s. It presents a significant challenge for the empirical component of CRV 2 as it incorporates subjective meanings of home, as well as a wider view of housing within the 'life plan' of the individual or housing. The empirical component of CRV 2 is scheduled to commence in 2006 and therefore the research team has not tested these ideas in the field. However, data collected in other research are relevant to the housing career concept and in large measure these data illustrate the varying meanings attached to 'home'; the decisions individuals take about their housing within the context of broader life events; and, the ways in which shifting social and economic structures have contributed to housing careers that are neither linear or simple. The shifting terrain of housing careers within contemporary society is clearly evident in interviews undertaken as part of research into the impacts of the closure of a major automotive plant in the southern part of metropolitan Adelaide (see Beer and Cooper 2005). As the five case studies below show, the employment careers of working class men have been disrupted, precipitating major change in virtually all aspects of their lives, and the lives of their household.

### **Case Study 1: Alan a Skilled Worker<sup>4</sup>**

Alan worked for over 30 years as an electrician in the automotive industry in Lonsdale, undertaking maintenance and development work. He joined the company as a 16 year old and the company has been his employer ever since. As an electrician he earned approximately \$70,000 per year and he expects that as a skilled worker he will be able to match this income into the future.

Alan was assaulted almost two years ago and this had a very profound effect on his health. In the first instance his arm was broken, but in the longer term he suffered from an emotional and mental health breakdown that saw him take extended periods away from work. His employer supported him through this period by keeping his job open. Even to this day Alan uses medication to modify his moods.

Alan owns his own house and with his wife has relatively few financial commitments. Alan was approached by his employer to take up his current contract job and this work came more quickly than he expected. His large payout and limited financial obligations meant that he chose not to work for the first six months after redundancy.

As a skilled worker in a period of labour force shortage Alan has not had difficulty securing employment, albeit on a casual basis. Ironically, Alan has been back at his former place of employment working for a contractor dismantling the foundry for relocation to Adelaide's north. Alan is hopeful that this opening will result in permanent work with the company.

### **Case Study 2: White Collar Worker**

Vincent saw the redundancies at his automotive employment as an opportunity to restructure his working life and move to a new set of opportunities. Vincent was a field services co-ordinator based at the main plant, liaising with car dealers and dealing with quality and delivery issues. As a white collar worker Vincent is atypical of most of those who left that firm and importantly, his was a voluntary redundancy.

Vincent moved seamlessly from work with an automotive assembly firm to employment with a car dealer. He used his contacts in the industry - the networks he built up over many years - to secure a sales position. While he does not earn as much as previously, he expects that his new job will secure his future and eventually deliver a higher income.

As a second generation Italian migrant, Church and family are very important to Vincent. At the time of the announcement of the job losses Vincent was building a new house within a kilometre or two of the plant where he worked. His home - built as twin units - occupies himself and his immediate family while his mother lives next door. His mother is a part of his life every day and helps out with the teenage children as Vincent's wife works also. Other family members are seen on a weekly basis. For Vincent, the exit from automobile production has provided an opportunity to substantially reduce his mortgage.

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<sup>4</sup> While these examples are based on real people, the names and some of the details have been changed to protect their privacy.

### **Case Study Three: Bricklayer Turned Butcher**

For Bruce redundancy from the automotive industry was an opportunity to take control of his life again. Currently aged 60, for most of his working life Bruce has worked for himself as a brick layer. This work has taken him around Australia seeking work and taking jobs where he could find it. The downturn in the economy in the late 1980s and early 1990s saw building work dry up, so he took the opportunity to return to South Australia and take a job with his sons on the machines at Lonsdale.

Bruce has used his exit from the automotive industry to set himself up in business. He purchased a butcher's shop in the southern part of Adelaide and has since restructured the business to make it financially sound. For Bruce, his new business has brought with it many additional stresses, which have contributed to the loss of sleep and a greater feeling of stress. Married with a nine year old daughter at home, Bruce has probably had less time with his family since leaving Lonsdale. His wife has also been helping 'with the books'. That said, Bruce has been able to maintain some semblance of life balance, as he plays golf most Friday's with some mates from his former employer. He also keeps in contact with ex-automotive workers who drop in to buy meat.

In common with many former displaced workers Bruce has fond memories of his times in the automotive industry. They were a good employer to him, his exit provided the capital for his new business and since leaving, his former employer has been buying meat for the farewell BBQs from his shop.

### **Case Study 4: From Workshop to Small Businessman**

Jarrad is 39, married with three children aged from 13 to five years of age. To date Jarrad's working life has been the automotive industry. He joined the Lonsdale production line as a 16 year old and he left as his section of the plant closed. Jarrad has used the Lonsdale plant closure as an opportunity to establish his own business - polishing and detailing cars for prestige sale yards and for motor shows.

As a first time business man Jarrad has made extensive use of the resources and opportunities offered by service providers. The Job Network has paid for courses in car detailing, while the local enterprise centre - The Southern Success Business Enterprise Centre - has been instrumental in setting up his new business. Importantly, Jarrad has gained entry to the New Enterprise Incentive Scheme (NEIS) run by the Federal Department of Employment and Workplace Relations, and he would not have had an opportunity to do so if not for the adjustment package provided by State and Federal Governments.

Jarrad's is a relatively low income household as his wife doesn't work. In the past his automotive industry salary was the most important source of income for the family, and now they live on the equivalent of unemployment benefits while his business is being established. Critically, his automotive industry income was sufficient for the family to enter home ownership but they did not use his substantial payout to retire their mortgage debt, instead investing those funds in the new business venture.

Jarrad and his family regularly attend one of the local Pentecostal churches and this fellowship is an important source of support for him. At an immediate level, other church members make up their social network and would provide assistance and advice if needed. At a more philosophical level, Christian teachings about trust in God provide solace when contemplating the uncertainties of their future.

### **Case Study 5: From Work Place to Disability**

Lloyd was one of the first to leave the automotive employer. In his own words, as soon as he heard of the job losses, he 'couldn't be shot of the place fast enough'. As a leading hand he was frustrated at working with others who lacked the necessary work ethic or motivation. There is also a darker side to Lloyd's desire to leave: virtually all of Lloyd's 15 years at Lonsdale had been spent working the night shift. As a fettler he operated the grinding machines for a number of years before requesting a transfer to the moulding room and then the compounding room because he kept getting metal fragments in his eyes. In the compounding room occupational health concerns weren't entirely removed and he freely admitted that he was 'sick of breathing in that black shit' - the black sand used to create moulds, as well as the glues used in the compounding room.

For the last six years he has suffered from Irritable Bowel Syndrome (IBS) and now he has left automotive manufacturing a doctor suggested he take up a disability pension and he has done just that. A fit looking man born in 1947 he was once a farmer on the Eyre Peninsula before working as a contractor in Burra and then moving to southern Adelaide and employment in the automotive industry. He is now married to his third wife and has four children – plus some step children, but none of his children live with him. Most days he drives his wife to work but not on those days when his IBS is playing up and he is taking his more powerful medicine that can make him groggy.

As a person on a disability pension Lloyd hasn't been looking for work though he did use the Job Network provider when first he left. He found them to be good and thought all the assistance offered to him was useful – resume writing, job assistance etc. But as a disability pensioner he no longer needs to look for work.

Lloyd is worried about financial matters as he is living off his superannuation, as well as the disability pension, and rents his home privately. But his family life has improved since he left his former employer as he no longer works night shift and he can spend more time with his wife. He is no more worried now than when he worked in the automotive industry because he worried then, and the anti depressants he takes for his IBS helps with his mood.

Since leaving the automotive industry his social life has improved, as he is no longer working nights. He was heavily involved in the work Social Club and still sees some of his former work mates. Since leaving work he has volunteered to drive for Meals on Wheels and gets a good deal of satisfaction from that activity.

In many ways Lloyd represents a 'typical' story within the Australian labour market. An older man who leaves factory employment and thereby leaves the workforce. He has health concerns, but these are probably a consequence of his years in the labour force rather than an outcome of redundancy. For the moment he is 'alright' and living

comfortably, but as a private tenant and a social security recipient, his economic prospects are unlikely to improve.

A number of conclusions can be drawn from the examples above. First, over their life course home ownership has been an important aspiration for working class men and their families<sup>5</sup>. Whether or not these households achieved entry into owner occupation prior to the plant closure reflected – in large part – their earlier working history. The fact that Lloyd had not entered home ownership largely reflected his more unsettled working life. Second, in virtually all instances the individuals covered in these case studies made important decisions about their housing upon leaving the automotive industry. Payouts from the industry averaged two years of full time salary and were provided in a tax advantaged form which meant that virtually all retrenched workers had the option to pay off their mortgage or enter home purchase. Vincent elected to substantially reduce his mortgage, but Jarrad chose not to do so in order to maintain liquidity for his business. Third, it is important to recognise also that for many of these men the nature of ‘home’ has changed because of the shift in their employment. Lloyd and others who leave the world of paid work will inevitably spend more time at home and use their dwelling, and its associated space, in ways that were not possible previously. Fourth, there is diversity in household structure and housing consumption: Vincent occupies a house next to his mother and she is part of the day-to-day functioning of his household; Bruce as a sixty year old has a nine year old daughter as well as sons by his first marriage; while, Lloyd has children, grandchildren and step children, all adding to the complexity of his family life. Fifth, and finally, life plans and housing careers have had to adapt to changing employment circumstances. To a certain degree, Clapham (2002; 2004; 2005) emphasises the capacity of individual households to script their own housing career. Increasingly, however, life course departs from its expected trajectory and the role occupied by housing within their lives re-evaluated and/or decisions about housing are taken that reflect these new external pressures, rather than unfettered choice.

## **Conclusion**

This paper highlights some of the conceptual development behind research into 21<sup>st</sup> Century Housing Careers and Australia’s Housing Future. It is clear that we need to look at housing outcomes as a career event – a longitudinal process, rather than as a point-in-time event. The current housing circumstances of individuals and households are a product of their previous housing, as well as events in their working lives and family lives. Increasingly individuals and households make decisions about their housing and these decisions take place within the context of other developments and aspirations emerging through their life course. Risk and uncertainty are emerging as important factors shaping housing careers at the level of the individual and for society as a whole. The paper has shown that we also need to pay attention to the subjective meanings of housing – housing as ‘home’ – and how that can vary across space, time and cultures. In due course, CRV 2 can be expected to provide an exhaustive picture of how these processes are affecting the Australian population as a whole.

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<sup>5</sup> Over 90 per cent of the staff displaced by the plant closure were men.

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