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## **AHURI Essay**

# **Multi-generation households in Australian cities**

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# CONTENTS

<b>LIST OF TABLES</b> .....	<b>IV</b>
<b>LIST OF FIGURES</b> .....	<b>V</b>
<b>ACRONYMS</b> .....	<b>VI</b>
<b>1 INTRODUCTION</b> .....	<b>1</b>
1.1 A brief note on methodology .....	2
<b>2 BOOMERANGERS, TWIXTERS AND PARASITE SINGLES: THE 'CULTURES' OF MULTI-GENERATION LIVING</b> .....	<b>3</b>
2.1 Background.....	3
2.2 Multigenerational households in Australia .....	3
2.3 Multi-generation living as traditional practice .....	4
2.4 Multi-generation households living in cultures where it is not traditional practice..	8
<b>3 THE SOCIOECONOMICS OF MULTI-GENERATION HOUSEHOLDS</b> .....	<b>10</b>
3.1 Economics and employment .....	10
3.2 Education.....	12
<b>4 HOUSING MULTI-GENERATION HOUSEHOLDS</b> .....	<b>14</b>
4.1 Household size .....	14
4.2 Dwelling size .....	15
4.3 Dwelling structure .....	18
4.4 Tenure .....	19
4.5 Housing costs .....	20
<b>5 IMPACT OF AN AGEING POPULATION</b> .....	<b>24</b>
5.1 Multi-generation households and ageing.....	24
5.1.1 Ageing in place and the provision of care.....	25
5.1.2 The 'sandwich generation' and changed dependencies .....	26
<b>6 CONCLUSION</b> .....	<b>27</b>
6.1 Urban planning and housing provision .....	27
6.2 Service provision.....	28
6.3 Concluding remark.....	28
<b>REFERENCES</b> .....	<b>29</b>
<b>APPENDIX</b> .....	<b>34</b>

## LIST OF TABLES

Table 1: Top five regions of birth of persons living in multi-generation households, Australia, Sydney and Brisbane, 2006 .....	6
Table 2: Number and proportion of non-dependent offspring aged 15–44 years who live with their parents/grandparents, Australia, 2006 .....	8
Table 3: Labour force status of multi-generation households, Australia, 2006 .....	11
Table 4: Occupation of multi-generation households, Australia, 2006 .....	12
Table 5: Education attainment of multi-generation households, Australia, 2006 .....	13
Table 6: Number of residents in multi-generation households, Australia, Sydney and Brisbane, 2006 .....	14
Table 7: Dwelling size of multi-generation households, Australia, Sydney and Brisbane, 2006 .....	15
Table 8: Dwelling structures of multi-generation households, Australia, Sydney and Brisbane, 2006 .....	19
Table 9: Tenure of multi-generation households, Australia, Sydney and Brisbane, 2006 .....	20
Table 10: Age structure of multi-generation households, Australia, 2006 .....	24
Table A1: Birthplaces of multi-generation household residents over time, Australia, 1981–2006 .....	34
Table A2: Level of post-school qualification attainment of multi-generation household residents over time, Australia, 1981–2006 .....	34
Table A3: Household size (number of residents) among multi-generation households over time, Australia, 1981–2006 .....	34
Table A4: Dwelling size (number of bedrooms) among multi-generation households over time, Australia, 1981–2006 .....	35
Table A5: Proportional change of multi-generation households by Statistical Sub-Division, Sydney and Brisbane, 1981–2006 .....	35
Table A6: Dwelling structure of multi-generation households over time, Australia, 1981–2006 .....	36
Table A7: Tenure of multi-generation households over time, Australia, 1981–2006 ..	36
Table A8: Monthly mortgage repayments (by quintiles) of multi-generation households over time, Australia, 1981–2006 .....	36
Table A9: Change in monthly mortgage quintiles, Australia, Sydney and Brisbane, 1981–2006 .....	37
Table A10: Weekly rent (by quintiles) of multi-generation households over time, Australia, 1981–2006 .....	38
Table A11: Change in weekly rent quintiles, Australia, Sydney and Brisbane, 1981–2006 .....	39
Table A 12: Age structure of multi-generation households over time, Australia, 1986–2006 .....	40

## LIST OF FIGURES

Figure 1: Proportional growth of multi-generation households in Australia, Sydney and Brisbane, 1981–2006 .....	4
Figure 2: Shift in cultural backgrounds of multi-generation households in Australia, selected regions of birth, Australia 1981–2006.....	7
Figure 3: Change in labour force status of members of multi-generation households, Australia, 1986–2006 .....	11
Figure 4: Proportional change of multi-generation households by Statistical Sub-Division, Brisbane, 1981–2006.....	17
Figure 5: Proportional change of multi-generation households by Statistical Sub-Division, Sydney, 1981–2006.....	18
Figure 6: Change in monthly mortgage repayment of multi-generation households by quintiles, Australia, 1981–2006 .....	22
Figure 7: Change in weekly rent of multi-generation households by quintiles, Australia, 1981–2006.....	23

## **ACRONYMS**

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute Ltd.
DEEWR	Department of Education, Employment and Workplace Relations
DHA	Department of Health and Ageing
DIC	Department of Immigration and Citizenship
HECS	Higher Education Contribution Scheme
HELP	Higher Education Loans Programme
HILDA	Household Income and Labour Dynamics in Australia
PELS	Postgraduate Education Loans Scheme
SSD	Statistical Sub-Division
UN	United Nations
UNSW	University of New South Wales

# 1 INTRODUCTION

More than half of the world's population now live in cities, a proportion expected to rise to more than two-thirds by 2050 (UN 2010). The global trend towards city living has precipitated significant economic, social, political and environmental shifts, and more specifically has led to changes in family configurations and living arrangements. Some changes are directly related to family forms, notably delayed childbearing, increasing divorce rates and higher incidences of re-partnering. Other changes are less directly related, shaping the context in which families operate, including improved employment opportunities for women and more complex migration patterns both within and between countries. For many decades, researchers into family sociology argued that urbanisation and 'modernisation' led to the emergence of the nuclear family (parents and dependent children) as the key family form (e.g. Parsons 1944); although most recognised the continued role of the extended family as a support system, analysis suggested that such family members had a broader geographical spread and generally did not cohabit (e.g. Bell 1968). Since that time, significant attention has been given to the growth in the proportion of lone person households and childless couples, with this growth in smaller households being used to support planning policy that promotes urban consolidation through the provision of smaller (apartment) dwellings in our major cities (Easthope et al. 2010).

There has, however, been a further significant shift in the form and nature of Australian households in more recent years, which has not (yet) received the policy attention that would be expected. This is the notable rise in the number and proportion of multi-generation households in Australia's major cities.

In 2006, almost one in five Australians lived in a household that consists of two or more generations of related adults aged 18 years or older (3 851 695 people or 19.4% of the population; ABS 2011). Furthermore, these households did not comprise only parents and their dependent children continuing their studies. Indeed, 13.2 per cent of all 15–44 year olds who lived with their parents and/or grandparents in 2006 were classified as non-dependent adult offspring (ABS 2008).

The prominence of these multi-generation households has grown over the last quarter century, increasing by 26.9 per cent (or 816 606 persons) since 1981 (ABS 2011). These trends are especially pronounced in our major cities. In 2006, Sydney had the highest proportion of households comprised of two or more generations of related adults; almost one-quarter (23.6%) of all households are multi-generation households in Sydney. Brisbane has experienced the most rapid growth in multi-generation households since 1981 (51.7%).

In this Essay, we provide an analysis of the demographic and socioeconomic characteristics of people living in multi-generation households in Australia and how these have changed since the 1980s, using the cities of Sydney and Brisbane as two contrasting case studies. We review existing Australian and international literature on the drivers behind multi-generation living and discuss these in reference to our analysis of Australian census data.

We then discuss the policy implications of this significant demographic shift with particular consideration of the implications of a rise of multi-generation households at the same time as our population is ageing. We argue that, despite the limited policy attention in this area to date in Australia, the implications of a rise in multi-generation households are particularly significant for urban specialists, planners and social scientists in Australia, especially when considered alongside the ageing of the population.

## 1.1 A brief note on methodology

The census data included for analysis in this Essay was purchased from the Australian Bureau of Statistics (ABS) as customised tables. These customised tables are from the six most recent Australian censuses (1981–2006) and facilitated a time-series analysis of the growth of multi-generation households in Australia. These tables covered a range of demographic, geographic, cultural and socioeconomic variables. Most importantly, and in contrast to previous Australian and international research which focused either solely on the offspring (e.g. Cobb-Clark & Ribar 2009) or parent cohorts (e.g. Schröder 2005, 2008) of these multi-generation households, the customised data covers the offspring, parent and grandparent cohorts of these households. Our use of the ABS's online program *Table Builder* to extract fine-scaled household data from the 2006 Census further enabled us to define the characteristics of these multi-generation households. The use of the *Table Builder* data especially allowed us to formulate a broader definition of the offspring cohort (up to the age of 44 years) to include arrangements where, as observed in Judd et al. (2010), elderly parents move in with their adult offspring or cases where older offspring return home after partnership dissolutions.

As Cohen and Casper (2002, p.1) noted, however, 'conceptually, standard practices for identifying multigenerational living arrangements and their implications remain elusive'. This is partly due to the many different combinations of multi-generation households: from middle-aged parents sharing a dwelling with their young adult offspring, to families where grandparents, parents and young children cohabit. There are also no datasets specifically designed to identify and/or categorise these many different forms of multi-generation households.

The definition we used when purchasing the ABS data was informed by extensive discussions with consultants familiar with the Australian Census of Population and Housing. This definition is limited to the following two selection criteria:

1. Any households where multiple generations of related adults co-reside in the same dwelling.
2. The oldest of the youngest generation—be they of the children or grandchildren cohort—is 18 years or older.

While at the outset this definition appears comprehensive in identifying households where two, three or more generations of related adults cohabit, it nonetheless excludes notable types of this living arrangement. Three-generation households where the oldest of the 'grandchildren' has yet to reach 18 years of age, for example, are excluded, despite having two generations of related adults co-residing. Further, due to the ABS's classification of dwellings, granny flats are categorised as separate dwellings; as such, households where some members of the family (e.g. the grandparents) reside in a granny flat located on the same residential lot are also not included in our sample.

Our discussion of the different cultural and socioeconomic characteristics of the multi-generation households is also limited by the categorisation of the Census data. When discussing the cultural backgrounds of these households, our discussion is limited to the region in which each member of the households were born and, as such, any second-generation migrants who live in multi-generation households are counted as Australian-born. This is particularly limiting considering that traditional cultural practices (such as multi-generation living) may be passed down for up to six generations despite being in a 'foreign' environment (Burnley 2010). The lack of any ancestral data from the earlier censuses constrained examination of this effect in this study.

## **2 BOOMERANGERS, TWIXTERS AND PARASITE SINGLES: THE 'CULTURES' OF MULTI-GENERATION LIVING**

### **2.1 Background**

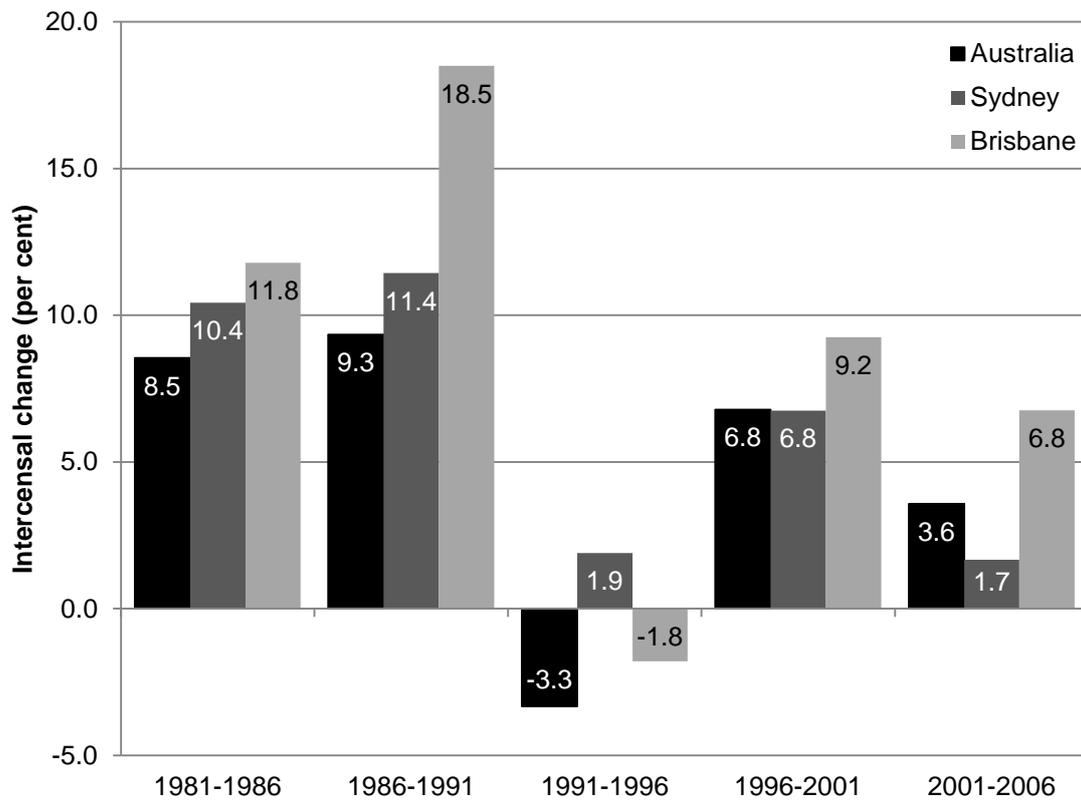
This section of the Essay provides an analysis of the demographic and socioeconomic characteristics of multi-generation households, using the major capital cities of Sydney and Brisbane as our case studies. These two case studies were chosen after careful analysis of their contrasting trends in the growth of multi-generation households over the last quarter century and their divergent demographic and socioeconomic profiles. Sydney is Australia's global city (Bryan et al. 2005; McNeill et al. 2005) with a highly multicultural population, one-third (31.7%) of whom were born overseas. In contrast, Brisbane is a fast growing city which has only one-fifth (21.7%) of its population born overseas. Furthermore, there are also significant differences in the extent of housing constraints experienced in the two cities (Yates & Gabriel 2006). We draw out some of the common drivers of multi-generation households in these two contrasting urban contexts by explicit consideration of these differences as well as a review of the international literature on multi-generation households.

### **2.2 Multigenerational households in Australia**

People who live in multi-generation households comprised one-fifth of Australia's population in 2006. According to Pink (2009, p.24), who analysed census data over a 20-year period, the proportion of young adults aged 20–34 years living in the parental home had grown from 13 per cent in 1986 to 18 per cent in 2006. Our recent analysis of available data from the last six censuses (1981–2006) also provides evidence that this trend towards multi-generation households in Australia, particularly in our major cities, is both significant and sustained.

Since 1981, the number of Australian households where multiple generations of related adults cohabit increased by more than one quarter (26.9%). While this rate of growth is relatively slow compared to that of Australia's overall population growth over the same period (37.6%), there are notable regional differences. For Sydney, the number of multi-generation households had grown by 36.1 per cent between 1981 and 2006 when its overall population had increased by 29.5 per cent. In Brisbane, the number of multi-generation households increased by 51.7 per cent between 1981 and 2006 while its overall population growth was 71.4 per cent. The rates of increase throughout our 25-year investigative period also differed greatly, with the most significant increases noted during the late 1980s, where there was a 9.3 per cent increase between 1986 and 1991 (compared to 8.0% for all household types). This significant increase in the late 1980s was also noted in Sydney (11.4%, compared to just 5.2% overall growth), and especially more so in Brisbane (18.5%, compared to 16.1% overall growth) (see Figure 1).

**Figure 1: Proportional growth of multi-generation households in Australia, Sydney and Brisbane, 1981–2006**



Source: ABS 2011

### 2.3 Multi-generation living as traditional practice

Australian research examining the trend towards increased multi-generation living has thus far been limited. The few Australian studies that have researched multi-generation housing options have focused on intergenerational economic transfers (Cobb-Clark 2008), property purchasing behaviour (Olsberg & Winters 2005) and the use of dwellings (Judd et al. 2010). No research has specifically focused on the extent of multi-generation living, nor the societal impacts of multi-generation living. Comparable international research suggests that such changes reflect important shifts in societal norms and conceptualisations of home and family in western societies (de Jong Gierveld 1998; Traphagan 2008). This contention is supported by Flatau et al. (2007) in the Australian context.

Certainly, multi-generation living has been deeply embedded as traditional practice in many cultures around the world, especially among many East Asian and Middle Eastern cultures. Chui (2008), for example, explained that it is often a cultural expectation in Chinese societies, including his case study of the city state of Hong Kong, for children to honour filial piety, with multi-generation living—whether in the form of adult offspring living in the parental home until marriage, or elderly parents moving in to cohabit with their adult offspring—being a common physicalisation of such an honour. ('Filial piety' refers to the parents' expectation of care from their adult offspring as a reciprocation of the care they provided during the offspring's formative years.) The upholding of this Chinese tradition is in spite of the city state's long-term status as a former British colony and the heavy influence the British rule had on its

legal and social structures. Izuhara (2010) also provided similar evidence in another traditional Chinese city—Shanghai.

More recent changes in the global economy, however, saw the emergence of a new cause of multi-generation living in many East Asian societies. The Asian financial crisis in the late 1990s resulted in mass retrenchment in the four Asian Tiger economies of Hong Kong, Singapore, South Korea and Taiwan, with recent school leavers and graduates among the first employees to be retrenched because of their relative lack of work experience and cheap(er) retrenchment payout. Unable to find alternative employment, and unable (or unwilling) to return to schooling, this subset of young adults formed a disengaged generation (Ngan 2011), with many relying on their parents for financial and housing support. While various programs had been established to curb the growth of this disengaged generation, the subsequent onset of the global financial crisis in the late 2000s further entrenched this generation of lower-skilled 'workers' whose limited work experiences are growing increasingly outdated.

Similarly, the continued economic decline of Japan since the early 1990s (Flath 2005; Wood 2005) has led to the emergence of the 'freeter' generation. (The term 'freeter' is an amalgam of the word 'free' and the German term for worker—*arbeiter*—and describes unmarried adults who live at home and are unable to maintain steady employment; van Dyk 2005.) Once thought of as a transitional phase between youth and adulthood (Kosugi 2004), it is now recognised as a cultural phenomenon and an outcome of contemporary Japanese economic recession (Honda 2005). For young Japanese, especially females, who can find employment and financial independence yet remain living in the parental home, popular culture has termed this group the 'parasite singles' after a horror movie (*Parasite Eve*) in which aliens feed off unsuspecting human hosts (Orenstein 2001). What is interesting to note is that many of these 'parasite singles' chose such a living arrangement as a deliberate act of rebellion against the rigid gender role demarcations which mark traditional Japanese society (Orenstein 2001, p.31). More recently, Izuhara (2010, p.89) found that multi-generation living is readily used as 'a strategy to overcome the affordability problem in urban areas', particularly in cities like Tokyo and Osaka where housing costs are high.

Multi-generation living is also a traditional practice among many Middle Eastern cultures. Mehio-Sibai, Beydoun and Tohme (2009), for example, discussed this form of living arrangement as a reflection of these cultures' valuing of family relations. The likelihood of elderly parents residing with their adult offspring appears to be higher in Middle Eastern countries than elsewhere. In Kuwait, for example, Shah et al. (1998, 2000, 2002) noted that by the late 1990s, 70 per cent of married elderly couples lived with their adult offspring; this proportion increases higher still for widowed or divorced elderly single men (94%) and women (89%). Changing social norms, especially with women's increased labour force participation, have led to questions about whether these traditional care-providing mechanisms for elderly parents can be 'properly' continued. Mehio-Sibai, Beydoun and Tohme (2009) argued that living with married adult offspring brings material and non-material advantages for elderly mothers in Lebanon who often have few transferable (work) skills or assets when they are widowed. Similar trends are observed in Yount's (2009) North African case studies of Egypt and Tunisia, with more elderly women likely to cohabit with their adult offspring, though whether this is a reciprocation of their roles as main primary carers during their offspring's childhood is not clear. Aykan and Wolf (2000) found that in Turkey, the most westernised of all Middle Eastern and North African cultures, only around one-quarter of elderly people live with their adult offspring.

Multi-generation living is also a deeply entrenched practice among some Southern European cultures, with Italy being a leading example (Billari & Rosina 2005). Much of

the available evidence focuses on young adults' reluctance to leave the parental home. In popular culture, for example, these young adults have been branded *mammone*, 'young men and women who won't give up Mamma's cooking' (van Dyk 2005). The work of Schröder (2005) is a notable exception in which he reflected on the longer-term reduction of (social and financial) wellbeing of older parents who have adult offspring still residing in the parental home.

Reflecting these findings in a western context, studies by Gee et al. in Canada found that, while closeness between parents and children is the most telling factor in influencing the likelihood of parent-adult offspring cohabitation (Mitchell et al. 2002, p.76), cultural and ethnic backgrounds of these households play significant roles in the practice of multi-generation living. This is particularly the case when the reasons for which the adult offspring decide to leave the parental home are considered (Gee et al. 2003). They found that young adults of European origins were more likely to leave home at an earlier age than their counterparts of Asian background. Moreover, young adults of European background were also more likely to leave home for 'independence' while young adults of Asian backgrounds were more likely to leave for marriage and partnership. This difference is likely due to the traditional practice of multi-generation living in many Asian cultures.

**Table 1: Top five regions of birth of persons living in multi-generation households, Australia, Sydney and Brisbane, 2006**

	<i>Region of birth</i>	<i>No.</i>	<i>% of people born in this region</i>
Australia	North Africa and the Middle East	250,555	34.5
	Southern and Eastern Europe	218,994	30.3
	South-East Asia	163,991	29.7
	North-East Asia	96,407	24.8
	Sub-Saharan Africa	44,706	23.3
Sydney	North Africa and the Middle East	51,684	38.2
	Southern and Eastern Europe	65,424	32.8
	South-East Asia	64,326	32.8
	North-East Asia	55,684	28.3
	Sub-Saharan Africa	11,874	25.8
Brisbane	South-East Asia	11,272	27.9
	Southern and Eastern Europe	8,140	26.2
	North-East Asia	8,434	24.7
	Sub-Saharan Africa	5,045	24.4
	North Africa and the Middle East	1,909	23.5

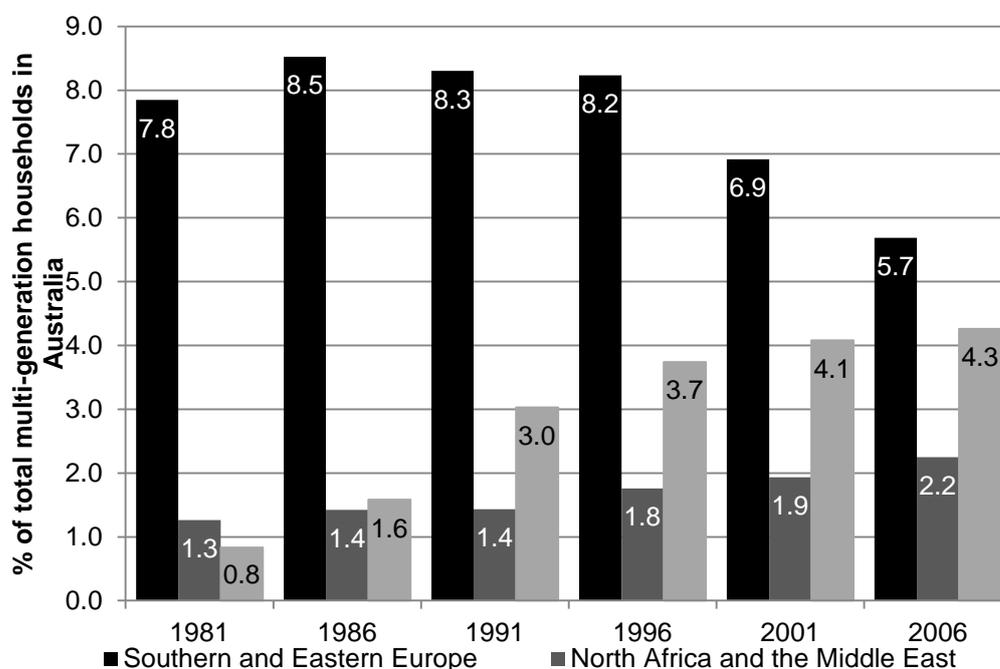
Source: ABS 2011

In Australia, households of Southern and Eastern European background have comprised the highest proportion of multi-generation households since the early 1980s. This reflects the strong presence of migrants from these backgrounds during the early waves of post-war migration to Australia and the maintenance of traditional cultural practices for up to six generations (Burnley 2010). Their dominance, however, is slowly waning; by the 2000s Australia's multi-generation household landscape was increasingly dominated by households of North African, Middle Eastern, and East Asian background. In 2006, more than one-third of Australians born in North Africa and the Middle East lived in such an arrangement. In Sydney, where overseas-born

residents dominate (ABS 2008), the most common regions of birth for people living in multi-generation households were North Africa and the Middle East; while in Brisbane, South-East Asia (not including Japan, which is classified under North-East Asia) was the most common origin (see Table 1).

The prominence of these North African, Middle Eastern and South-East Asian cultures among Australian multi-generation households is relatively recent. For persons born in Southern and Eastern Europe, for example, the popularity of living in multi-generation households had continually declined since 1981. At its peak (in 1986), persons born in Southern and Eastern Europe comprised one-eleventh of all multi-generation households in Australia (8.5%, compared to just 5.7% in 2006). The number of Australians born in South-East Asia living in multi-generation households increased more than five-fold between 1981 and 2006. Multi-generation households with people born in North Africa and the Middle East had also more than doubled over the same period (see Figure 2; see also Table A1).

**Figure 2: Shift in cultural backgrounds of multi-generation households in Australia, selected regions of birth, Australia 1981–2006**



Source: ABS 2011

This shift in the cultural backgrounds of multi-generation households reflects the broadening of migrant sources to Australia since the introduction of multicultural policies since the 1970s (Burnley 2009). New migrant sources have resulted in increased diversity and differences in our cultural and ethnic makeup, particularly in our major cities (Burnley 2006). The fact that Australia's major cities are also major areas where new migrants first settle is of particular note here when studying multi-generation households. There are notable regional differences in the concentration of multi-generation households, with more found in our major cities than in regional and rural areas (ABS 2008). In Sydney, 19.1 per cent of non-dependent offspring aged 15–44 lived with their parents/grandparents in 2006, compared to 16.2 per cent for the rest of NSW. Similar differentials can be observed for all other major Australian capital cities and their respective states (see Table 2).

**Table 2: Number and proportion of non-dependent offspring aged 15–44 years who live with their parents/grandparents, Australia, 2006**

	No.	%		No.	%
Sydney	320,037	19.1	Rest of NSW	132,871	16.2
Melbourne	268,187	18.0	Rest of VIC	67,302	14.6
Brisbane	116,912	16.0	Rest of QLD	114,364	14.9
Perth	97,668	17.0	Rest of WA	25,280	14.4
Adelaide	73,965	17.3	Rest of SA	19,334	14.1
Major capital cities	876,769	17.9	Rest of states	359,151	15.2
Australia	1,294,683	16.9			

Source: ABS 2008

Many new migrants are expected to live in multi-generation households, with the number of applicants to the family reunion scheme—particularly for their financially non-contributing parents to migrate to Australia—continuing to increase, from 19 490 applications in 2007–08 to 21 382 in 2009–10, an increase of 9.7 per cent in just two years (DIC 2008, 2010). The Department of Immigration and Citizenship (DIC) did not provide any information on which countries these applications originated. Given Australia’s current policy regarding family union application—that more than half of the non-contributing parent’s offspring are Australian citizens—and considering Australia’s major migrant sources in recent years, it is likely that significant proportions of these applications are from East Asia (especially China) and the Middle East. Regardless of where these new (elderly) migrants originate, the nature of their non-contributing status limits their ability for independent living and many will instead live in multi-generation households with their ‘contributing’ offspring.

## **2.4 Multi-generation households living in cultures where it is not traditional practice**

While multiple generations of the same family cohabiting under the same roof has been a common practice among many Asian, Middle Eastern and Southern European cultures, there is emerging evidence that shows the growth of multi-generation households in other contexts.

In Australia, Flatau et al. (2007) found that Australia’s changing migrant intake—as described above—is *not* the sole reason for the observed increase in the age of offspring when they first leave home (a significant factor when considering the rise of multi-generation households). Instead, they argue that it signifies a more systemic shift in our societal norms. In their analysis of the Household Income and Labour Dynamics in Australia (HILDA) survey, Flatau et al. (2007) found that even after controlling for education, family background and ethnicity, there has been a gradual increase in the age of offspring when they first leave the parental home in Australia. This shift is particularly important among young adults now aged in their late twenties and early thirties. While young adults’ delayed home-leaving is not the sole contributor to the increase of multi-generation households in Australia, it nonetheless signifies broader changes in norms and values that have precipitated these changes (Flatau et al. 2007).

Among some cultures, however, there have been strong negative connotations attached to young people’s delayed home leaving. This is evident in the nicknames these young adults have been given. In the US, young adults living in multi-generation households have been nicknamed ‘twixters’ (Grossman et al. 2005), reflecting the ‘betwixt and between’ status where they are ideologically neither adults nor children.

In the UK, these young adults have been termed 'kippers', which stands for 'kids in parents' pockets eroding retirement savings' (van Dyk 2005). While many of these nicknames were coined with a touch of wry wit, they nonetheless hint at the wider implications that multi-generation living can have on the different members of these households. The UK example, for instance, highlights the long-term financial impact this living arrangement has on the parent cohort. While some of these financially independent young adults may contribute financially to the household's expenses, many do not and, as the Japanese example shows, instead keep their earnings for personal use (Orenstein 2001, p.32).

In a recent Australian study, Judd et al. (2010) noted that many of the older homeowners they interviewed had adult offspring who, for various reasons, returned to live in the parental home. This phenomenon echoes what Gee et al. (2003) found in Canada: that those who leave for independence are more likely to return, and at higher frequency, to live in the parental home than those who left for partnership. Gee et al. (2003) call these adult offspring the 'boomerang generation'. Judd et al. (2010) found that many of these 'boomerangers' had returned to Australia after travelling or working overseas for a number of years, while a smaller number had recently ended a partnership. Many of the older homeowners they surveyed and interviewed noted that multi-generation living was a temporary arrangement, though their description often hinted that this was not necessarily the case, with some arrangements lasting four to five years. One even quipped, 'only on a temporary basis ... but we don't know for how long temporary means' [Interview 836].

Aside from Judd et al. (2010), the only other recent Australian research into multi-generation households in Australia focused on the intergenerational transfers of finance from the parent cohort to the offspring cohort (Cobb-Clark & Ribar 2009) and the property purchasing behaviour of young adults, particularly those who receive assistance from their parents (Olsberg & Winters 2005). The research by Olsberg and Winters (2005, p.82) also confirmed findings from the abovementioned Canadian research, stating that cultural background did appear to influence the attitudes of their research participants towards the formation (and maintenance) of multi-generation households, with interviewees of Anglo-Celtic heritage less likely to speak favourably about the option of living with their adult offspring than interviewees of other backgrounds.

### **3 THE SOCIOECONOMICS OF MULTI-GENERATION HOUSEHOLDS**

Recent research overseas has discussed possible socioeconomic factors behind the increase in multi-generation households, particularly in the context of young adults' delayed home-leaving. Mitchell and Lovegreen (2009, p.1652), for example, argued that in Canada the shift towards delayed home-leaving is largely the result of both structural factors (especially changed economic conditions) and cultural diversity, which have influenced broader societal expectations. Harper (2006) further suggests that changes in structural factors (including government policies on welfare allowances) do not just reflect, but actively precipitate, subsequent changes in social actions and expectations, including people's living arrangements in the European Union. Similar claims might be supported in the Australian context. In this section, we consider the impacts of employment and education, and changing government policies relating to these, on the increase in multi-generation households in Australia.

#### **3.1 Economics and employment**

Australian research by Cobb-Clark and Ribar (2009), using the HILDA survey, indicated that personal finance and other economic factors are major determinants of a young persons' first home-leaving decision, with financial stress resulting from changes in eligibility for government support cited as one example of wider structural changes in Australian societies. In some cases, the decision for some young people to move back to live in the parental home has resulted partly from the unaffordability of childcare in Australia (Rudd & Macklin 2007, p.1), with grandparents being a more affordable alternative. Examples of this particular driver were found by Judd et al. (2010), although this aspect was not reported in detail in their research findings. The sustained growth of the Australian property market has also meant that homeownership has become unaffordable for many (Zappone 2010), with a recent study showing sharp declines in the number of first home buyers entering the Australian market (Wilson 2011). All of these wider economic situations have contributed to varying degrees to the emergence of multi-generation households in Australia.

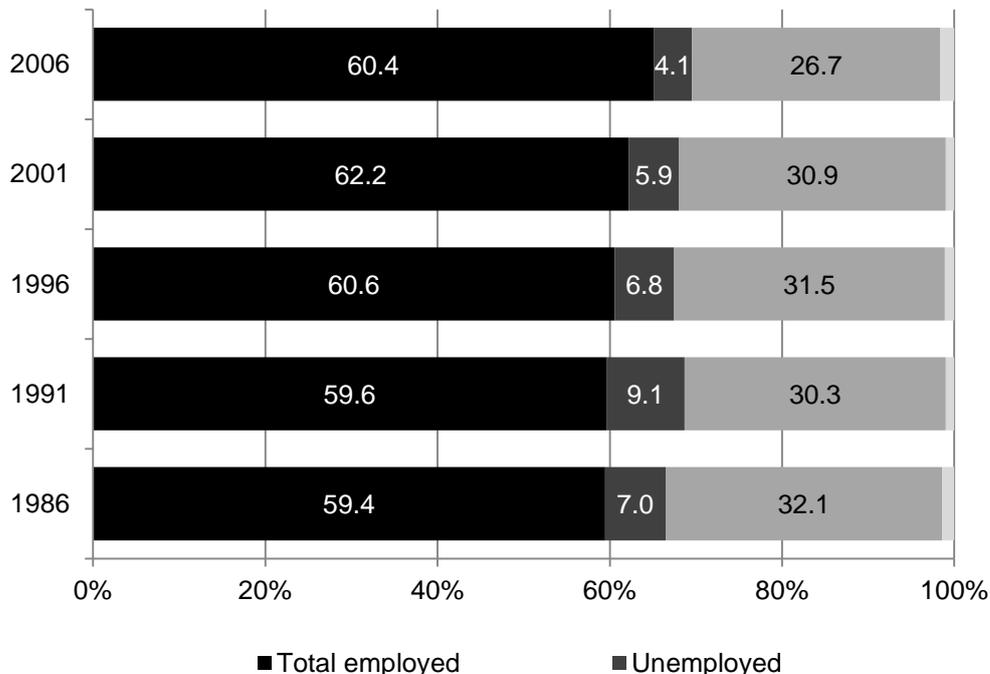
In 2006, there was a higher proportion of multi-generation household residents who participated in the workforce (64.5%) than compared to members of all households (48.4%). This is especially the case for multi-generation household residents who were employed full-time (36.5%, compared to 29.3% for members of all households). In contrast, the proportions of multi-generation household residents and members of all households who were not in the labour force (those who did not actively seek employment, including the retired) were similar (see Table 3). The proportion of multi-generation household residents not in the labour force has, however, declined over the last two decades; from 32.1 per cent in 1986 to 26.7 per cent in 2006 (see Figure 3). This indicates two possibilities: (1) that more young working adults are staying to live in the family home, and (2) that the (grand)parents are staying in the workforce longer and delaying their retirement because they have offspring still residing in the family home.

**Table 3: Labour force status of multi-generation households, Australia, 2006**

	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Employed, worked full-time	36.5	29.3	7.2
Employed, worked part-time	19.6	13.5	6.1
Employed, away from work	4.2	3.0	1.3
Total employed	60.4	45.9	14.5
Unemployed	4.1	2.5	1.6
Total labour force	64.5	48.4	16.1
Not in the labour force	26.7	26.5	0.2
Not stated	1.5	25.1	-23.6
Total	100.0	100.0	--

Source: ABS 2008; 2011

**Figure 3: Change in labour force status of members of multi-generation households, Australia, 1986–2006**



Note: Includes persons aged 15 years or older only

Source: ABS 2011

In 2006, there were lower proportions of multi-generation household residents working as professionals (14.9%), associate professionals (10.1%) or managers and administrators (6.5%) than compared to members of all households (19.2%, 12.0% and 9.0% respectively). In contrast, higher proportions of multi-generation household residents are employed as intermediate clerical, sales and service workers (18.6%, compared to 16.9%) or elementary clerical, sales and service workers (13.5%, compared to 9.4%) (see Table 4). This may suggest a class differential among people who live in multi-generation households compared to those who do not, considering also their relatively lower levels of educational attainment (see Section 3.2).

Note: Due to updates to the *Australian and New Zealand Standard Classification of Occupation* in 2006, no comparable data regarding occupation could be obtained for the Australian population. A time-series analysis on changes in occupation is, therefore, not possible.

**Table 4: Occupation of multi-generation households, Australia, 2006**

	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Managers and Administrators	6.5	9.0	-2.5
Professionals	14.9	19.2	-4.3
Associate Professionals	10.1	12.0	-1.9
Tradespersons and Related Workers	13.0	12.1	0.9
Advanced Clerical and Service Workers	2.8	3.2	-0.3
Intermediate Clerical, Sales and Service Workers	18.6	16.9	1.7
Intermediate Production and Transport Workers	8.5	8.1	0.4
Elementary Clerical, Sales and Service Workers	13.5	9.4	4.1
Labourers and Related Workers	10.0	8.3	1.7
Inadequately described	1.0	1.0	0.0
Not stated	1.1	0.8	0.3
Total employed	100.0	100.0	--

Source: ABS 2008; 2011

### 3.2 Education

Flatau et al. (2007) argue that the level of education (and changed expectations regarding post-school education) also strongly influenced young adults' home-leaving decisions. The attainment of postgraduate qualifications, for example, is becoming an increasingly common practice. Between 1996 and 2006, the proportion of Sydney's young adults (20–44 years) with postgraduate degree qualifications increased from 23.2 per cent to 29.7 per cent (ABS 2007, Table T22). Much of this change reflects a greater demand for more educated workers. This push for a more educated workforce is indicated in the Federal Government's changes to the tertiary education fee system in 2005.

The new Higher Education Loans Programme (HELP)—which replaces the Higher Education Contribution Scheme (HECS) and Postgraduate Education Loans Scheme (PELS)—now includes Commonwealth supported places. These Commonwealth supported places provide support for undergraduate and postgraduate students, especially in areas where Australia has skills shortages (such as urban planning) (DEEWR 2009; UNSW 2010). More recently, in line with the Bradley Review conducted in 2008, there has been a push to increase the proportion of Australia's 25–34 years population with undergraduate qualification or above to 40 per cent by 2025 (Gillard 2009). All of these policies would increase the number of years that young adults would spend in attaining education, inadvertently delaying their entry into the workforce and decreasing their short-term financial prospects. This in turn may contribute to the increase in multi-generation households in Australia.

This push for a more educated population is reflected in the levels of educational attainment of those who live (and do not live) in multi-generation households. The proportions of those who live in multi-generation households and have post-school

qualifications have gradually increased over time. In 1981, only one-quarter (24.0%) had a post-school qualification, compared to 38.9 per cent in 2006. The growth is particularly significant for those who attained degree-level qualifications, with those having bachelor (1.7% in 1981, to 8.9% in 2006) and postgraduate degrees (0.2% in 1981, to 1.6% in 2006) witnessing the sharpest increases.

Compared with people living in other household types, members of multi-generation households have low levels of post-school qualifications (see Table 5). This comparatively lower level of post-school qualification attainment is reflected in the types of employment of those who live in multi-generation households (see Section 3.1). This may be due to the non-recognition of some qualifications obtained overseas (Guo & Singh 2009), given the high numbers of multi-generation household members being born overseas.

*Note:* Due to the introduction of the *Australian Standard Classification of Education* in 2001, no comparable data on the school-level education attainment could be obtained for the Australian population. A time-series analysis on changes in occupation is, therefore, not possible.

**Table 5: Education attainment of multi-generation households, Australia, 2006**

	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Postgraduate Degree Level	1.6	2.1	-0.5
Graduate Diploma and Graduate Certificate Level	1.0	1.2	-0.2
Bachelor Degree Level	8.9	9.3	-0.3
Advanced Diploma and Diploma Level	5.9	5.7	0.2
Certificate Level	14.5	13.4	1.1
Level of education inadequately described	1.2	1.2	0.0
Level of education not stated	5.8	9.3	-3.6
Total post-school qualifications	38.9	42.1	-3.2
No post-school qualifications	61.1	57.9	3.2
Year 12 or equivalent	43.0	33.9	9.1
Year 11 or equivalent	10.2	8.0	2.2
Year 10 or below	34.5	29.7	4.8
Did not go to school	1.3	0.7	0.6
Not stated	3.8	7.9	-4.1
Total	100.0	100.0	--

Source: ABS 2008; 2011

## 4 HOUSING MULTI-GENERATION HOUSEHOLDS

This section shifts our attention to the varying characteristics of different multi-generation households in terms of household size, and dwelling type. The rise of multi-generation households can have significant implications for housing providers and planners in Australian cities. Little research, however, has thus far focused on the housing situations of these households bar the notable exceptions of young adults' property purchase behaviour with the assistance of their parents (Cobb-Clark & Ribar 2009; Olsberg & Winters 2005). As a first step in understanding these housing implications, it is essential to get a picture of the types of dwellings multi-generation households live in.

### 4.1 Household size

The household sizes of multi-generation households are comparatively larger than other household types. This is not surprising given our definition of multi-generation households (where at least two generations of related adults cohabit) and also that the smaller households (lone persons and couples only) comprised more than one-quarter (27.8%) of all households in Australia (ABS 2008). Most multi-generation households have at least three residents, with three-resident households the most common (34.7%). There are also significantly more multi-generation households with three residents than all households in general across Australia, as well as in Sydney and Brisbane (see Table 6).

**Table 6: Number of residents in multi-generation households, Australia, Sydney and Brisbane, 2006**

	<i>No. of residents</i>	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Australia	1	0.0	9.3	-9.3
	2	17.7	24.3	-6.6
	3	34.7	16.7	18.0
	4	26.8	22.0	4.8
	5	13.4	12.0	1.3
	6 or more	7.4	7.1	0.4
	Total	100.0	100.0	--
Sydney	1	0.0	8.5	-8.5
	2	16.3	21.4	-5.1
	3	32.3	17.2	15.1
	4	27.8	23.2	4.6
	5	14.6	13.1	1.5
	6 or more	9.0	8.4	0.6
	Total	100.0	100.0	--
Brisbane	1	0.0	8.5	-8.5
	2	17.7	24.3	-6.7
	3	34.5	17.6	17.0
	4	26.5	22.7	3.9
	5	13.5	12.3	1.1
	6 or more	7.8	7.5	0.3
	Total	100.0	100.0	--

Source: ABS 2008; 2011

Over the past 25 years, the size of multi-generation households has gradually decreased. The proportion of larger (five or six-resident) households in particular has decreased since 1986 (see Table A3). The main growth has been seen among two-resident households. This may reflect adult offspring staying to provide an ageing parent financial assistance, or elderly parents moving in with their (single) offspring for reasons of care and companionship.

## 4.2 Dwelling size

With a relatively larger household size than other household types, multi-generation households tend to occupy larger dwellings. Most multi-generation households live in dwellings with three bedrooms or more. Nearly half (44.0%) live in three-bedroom dwellings, a proportion that is marginally higher than compared to all household types (41.3%). There are especially more multi-generation households that live in four-bedroom dwellings (35.6%, compared to 25.9% for all households) and dwellings with five bedrooms or more (see Table 7). Similar figures are observed in Sydney and Brisbane, with more multi-generation households in Sydney residing in three-bedroom dwellings and more multi-generation households in Brisbane residing in four-bedroom dwellings. It is also interesting to note that, despite their relatively large household size, some multi-generation households (though a very small minority) live in small dwellings (with one or fewer bedrooms).

**Table 7: Dwelling size of multi-generation households, Australia, Sydney and Brisbane, 2006**

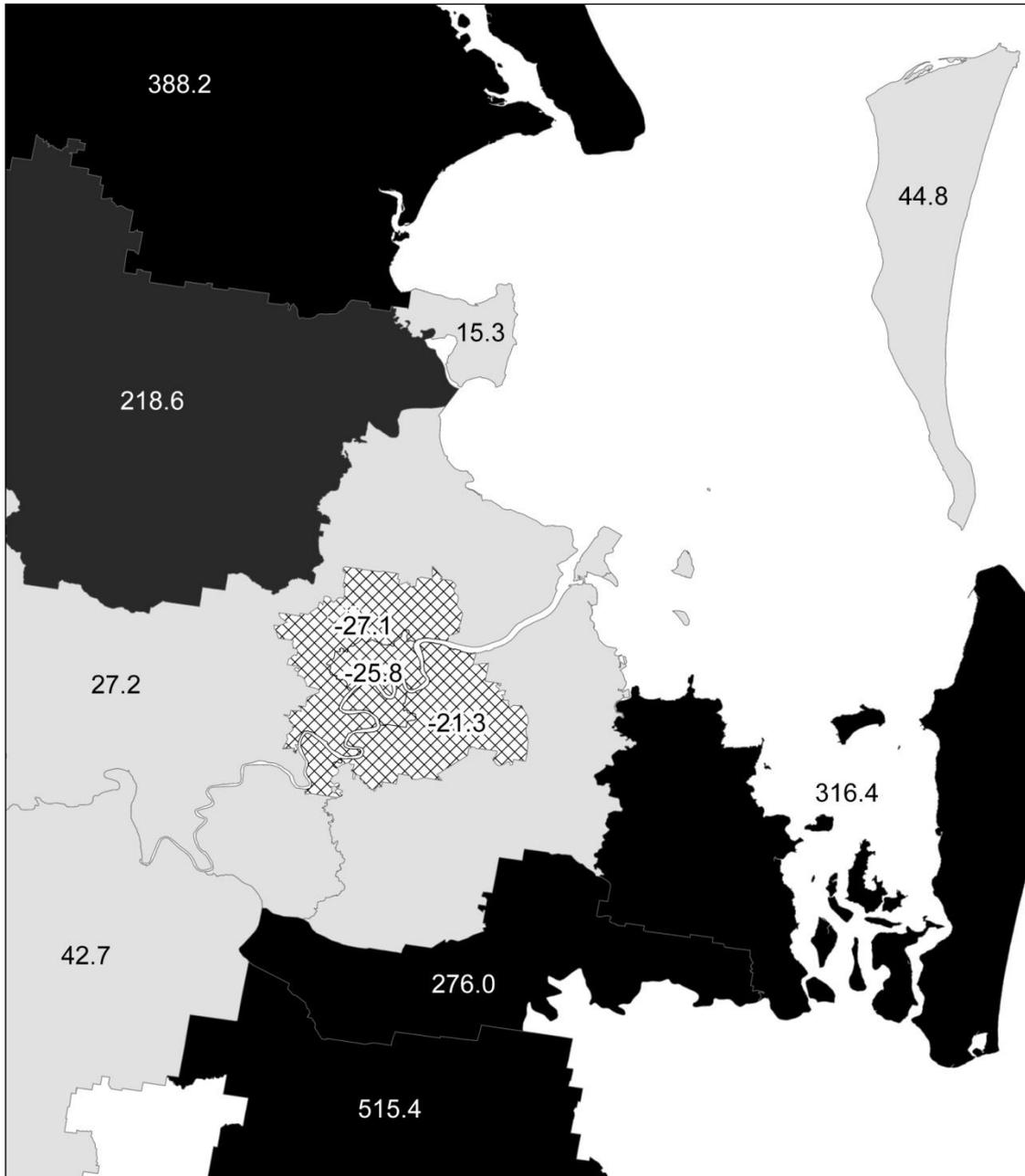
	<i>No. of bedrooms</i>	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Australia	None *	0.1	0.4	-0.3
	1	0.3	2.3	-2.0
	2	7.4	12.8	-5.4
	3	44.0	41.3	2.7
	4	36.4	27.4	9.0
	5 or more	10.6	6.9	3.7
	Not stated	1.1	8.8	-7.7
	Total	100.0	100.0	--
Sydney	None *	0.1	0.4	-0.3
	1	0.4	2.8	-2.5
	2	9.9	17.0	-7.2
	3	39.7	36.2	3.6
	4	35.6	25.9	9.7
	5 or more	13.0	8.4	4.6
	Not stated	1.3	9.2	-7.9
	Total	100.0	100.0	--
Brisbane	None *	0.1	0.2	-0.1
	1	0.2	1.8	-1.6
	2	5.3	10.0	-4.7
	3	39.3	39.2	0.1
	4	40.2	31.8	8.4
	5 or more	14.0	9.3	4.6
	Not stated	0.9	7.6	-6.7
	Total	100.0	100.0	--

\* includes bedsitters

Source: ABS 2008; 2011

Over the last 25 years, multi-generation households—despite their shrinking household size—are increasingly occupying larger dwellings. While three-bedroom dwellings remain the norm for these multi-generation households, this dropped from 58.6 per cent in 1981 to 44.0 per cent in 2006, with four or more bedroom dwellings becoming more common for these households (see Table A4). This gradual ‘upsizing’ of the multi-generation dwelling is reflected in the shift of these households to the outer fringes of Sydney and Brisbane (see Table A5), where larger dwellings are both more readily available and relatively more affordable. Between 1981 and 2006, the southern Brisbane SSD of Beaudesert Shire Part A, for example, saw the number of multi-generation households increase more than five-fold (515.4%), and the outer SSDs of Caboolture Shire (388.2%) and Redland Shire (316.4%) also noted significant increases. While the significant increase of multi-generation households in Beaudesert Shire Part A SSD is due predominantly to its small base number (there were only 1359 of multi-generation households in 1981, increasing to 8363 in 2006), the absolute increases (in terms of increase in the number of households) of multi-generation households in both Caboolture Shire SSD and Redland Shire SSD increased by around 20 000 between 1981 and 2006. In contrast, declines in the number of multi-generation households by around one-quarter were noted for the three inner-Brisbane SSDs (see Figure 4).

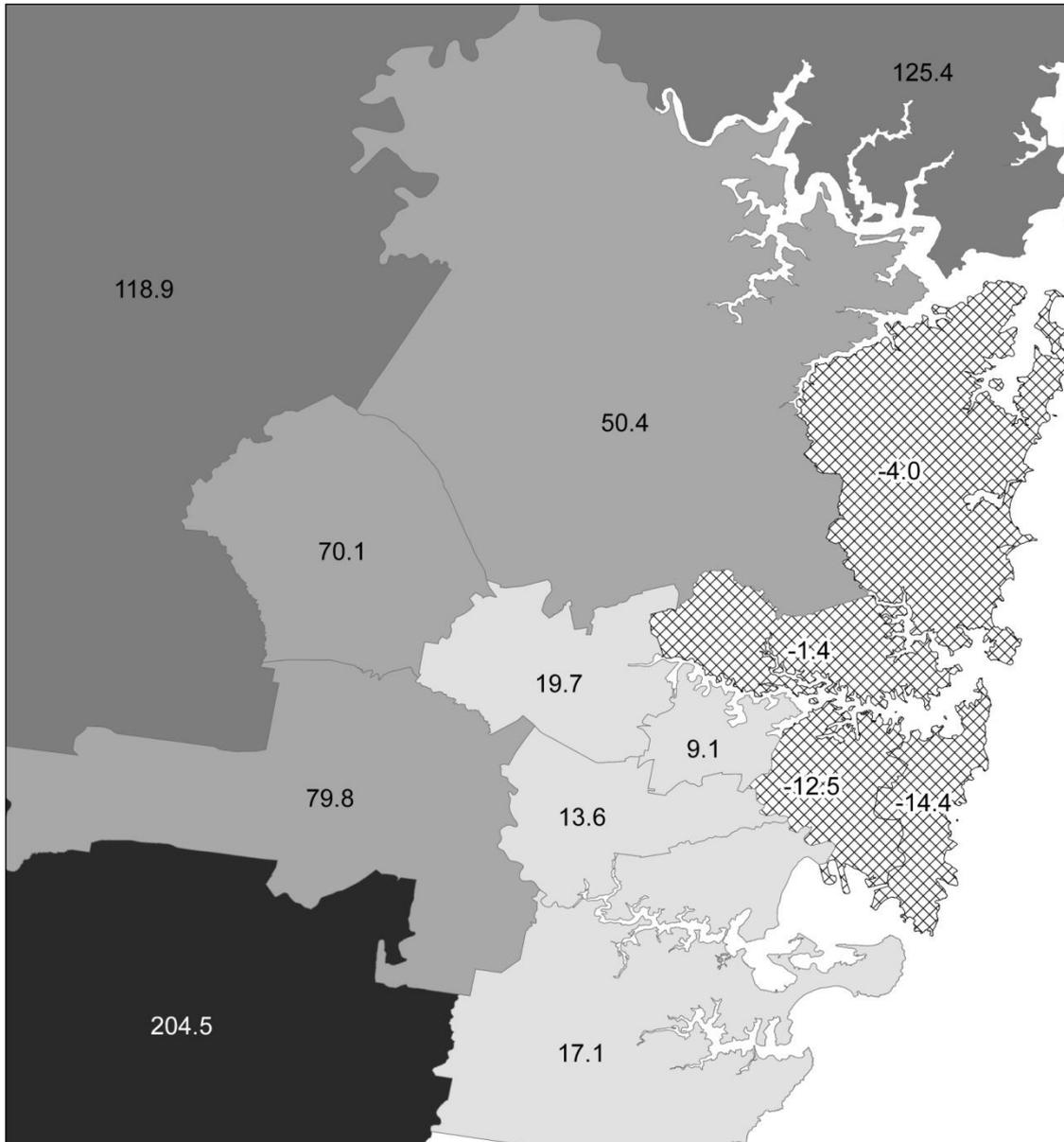
**Figure 4: Proportional change of multi-generation households by Statistical Sub-Division, Brisbane, 1981–2006**



Source: ABS 2011

In Sydney, the most significant increases were noted in the Outer South Western Sydney SSD (204.5%), followed by the northern SSD of Gosford-Wyong (125.4%) and the Outer Western Sydney SSD (118.9%). Like Brisbane, there are now fewer multi-generation households living in the inner city of Sydney than compared to 1981, a trend that was also noted for the Northern Beaches and Lower North Sydney SSDs, though these declines were only minimal (see Figure 5).

**Figure 5: Proportional change of multi-generation households by Statistical Sub-Division, Sydney, 1981–2006**



Source: ABS 2011

### 4.3 Dwelling structure

Most multi-generation households in Australia live in detached dwellings. This is the case in both Sydney (82.3%) and in Brisbane (93.4%). Multi-generation households are also more likely to live in detached dwellings than compared to other household types (see Table 8). This likely reflects these households' demand (or desire) for larger dwellings, which are more likely to be detached dwellings (ABS 2008).

**Table 8: Dwelling structures of multi-generation households, Australia, Sydney and Brisbane, 2006**

	<i>Dwelling structure</i>	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Australia	Separate house	89.4	78.5	10.9
	Semi-detached, row or terrace house, townhouse	5.6	7.3	-1.6
	Flat, unit or apartment in a three or less storey block	3.4	7.0	-3.5
	Other dwelling	0.4	1.3	-0.8
	Not stated	0.0	3.5	-3.4
	Total	100.0	100.0	--
Sydney	Separate house	82.3	68.0	14.3
	Semi-detached, row or terrace house, townhouse	8.5	10.4	-1.9
	Flat, unit or apartment in a three or less storey block	5.9	11.3	-5.4
	Flat, unit or apartment in a four or more storey block	2.8	6.9	-4.1
	Other dwelling	0.4	0.6	-0.2
	Not stated	0.0	2.8	-2.7
	Total	100.0	100.0	--
Brisbane	Separate house	93.4	83.3	10.1
	Semi-detached, row or terrace house, townhouse	3.4	5.3	-2.0
	Flat, unit or apartment in a three or less storey block	2.2	5.9	-3.7
	Flat, unit or apartment in a four or more storey block	0.7	2.1	-1.4
	Other dwelling	0.3	0.7	-0.4
	Not stated	0.0	2.7	-2.7

Source: ABS 2008; 2011

No significant change was observed between 1981 and 2006 in the type of dwellings in which multi-generation households live, with the majority (around 90%) living in detached dwellings at any given interval. The proportion of these households that live in medium-density dwellings (semi-detached and townhouses), however, has nearly doubled over the same period, from 2.9 per cent in 1981 to 5.6 per cent in 2006. This may be a reflection of Australia's push for higher density living, with the most significant increase noted between 1986 (2.4%) and 1991 (4.0%) and the upward trend continuing ever since (see Table A6).

#### **4.4 Tenure**

The majority of multi-generation households live in owner-occupied dwellings, with a significantly higher proportion of these households (41.9%) living in fully-owned dwellings than compared to all Australian households (27.6%). This is particularly noticeable in Sydney, where 42.6 per cent of multi-generation households (compared to 26.3% of all Sydney households) live in fully-owned dwellings. The proportion of multi-generation households that live in dwellings owned with mortgages is largely

similar to those of all households. Fewer multi-generation households live in (publicly or privately) rented dwellings than all households (see Table 9).

**Table 9: Tenure of multi-generation households, Australia, Sydney and Brisbane, 2006**

	<i>Tenure</i>	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
Australia	Fully-owned	41.9	27.6	14.3
	Being purchased	38.7	37.5	1.2
	Rented	16.7	23.8	-7.1
	Other tenure type	0.9	1.6	-0.7
	Not stated	1.8	9.4	-7.6
	Total	100.0	100.0	--
Sydney	Fully-owned	42.6	26.3	16.3
	Being purchased	36.9	36.8	0.0
	Rented	17.9	25.9	-8.0
	Other tenure type	0.7	1.1	-0.4
	Not stated	2.0	9.8	-7.8
	Total	100.0	100.0	--
Brisbane	Fully-owned	38.5	24.0	14.5
	Being purchased	40.4	39.7	0.7
	Rented	18.9	27.2	-8.3
	Other tenure type	0.6	1.0	-0.4
	Not stated	1.5	8.1	-6.6
	Total	100.0	100.0	--

Source: ABS 2008; 2011

While the overall proportion of multi-generation households living in owner-occupied dwellings remained steady (around 80%) between 1981 and 2006, there was a gradual shift for these households to live in mortgaged, rather than fully-owned, dwellings; this is particularly true since the mid-1990s (see Table A7). Part of this shift may be attributed to what is known as the 'knockdown rebuild' phenomenon where older housing stock (often in the lower value middle-ring suburbs) are demolished and replaced with a new (and often larger) dwelling (Pinnegar et al. 2010). The unpublished results of a recent survey by the City Futures Research Centre (2011) shows that multi-generation living—whether due to adult offspring living in the parental home or elderly parents moving in—was the catalyst for many households that chose to 'knockdown rebuild'. Qualitative fieldwork conducted for this project indicated that many of these families chose to do 'knockdown rebuild' because dwellings suitable to their unique needs were either unavailable or unaffordable.

## 4.5 Housing costs

The housing costs of multi-generation households have progressively increased between 1981 and 2006. This is especially the case for multi-generation households whose family homes are owned with mortgages.

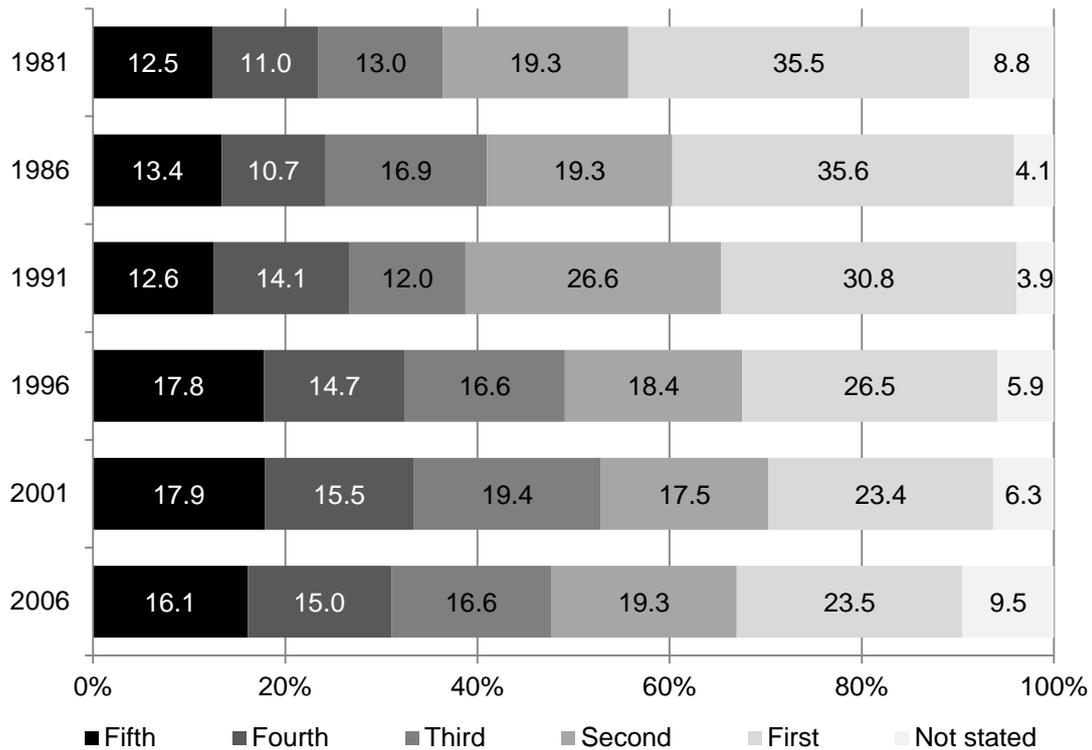
While, as detailed above, multi-generation households tend to occupy larger dwellings, their monthly mortgage repayments are relatively low. In 2006, less than one-fifth (16.1%) of multi-generation households purchasing their dwellings had a mortgage within the fifth (most expensive) quintile. When combined with those with a mortgage in the fourth (next most expensive) quintile, this comprised less than one-

third (31.1%) of multi-generation households. This observation is particularly notable in our two case study cities of Sydney and Brisbane, where multi-generation households with mortgages in the two most expensive quintiles are comparatively less than the Australian average (29.4% and 28.5% respectively) (Table A8).

Part of the reason why multi-generation households have relatively lower monthly mortgage repayments may be attributed to the increasingly high concentrations of these households in outer and fringe areas of major cities between 1981 and 2006 (see Figures 4 and 5). These outer and fringe areas have traditionally less expensive dwellings and thus are not as likely to generate high housing costs.

Over this same period, however, the monthly mortgage repayments of multi-generation households have progressively increased. This is in addition to the higher proportions of these households living in mortgaged dwellings than before. The proportion of multi-generation households with a mortgage within the most expensive quintile, for example, increased from just 12.5 per cent in 1981 to 16.1 per cent in 2006; in contrast, the proportion of these households with a mortgage within the least expensive quintile decreased from 35.5 per cent in 1981 to 23.5 per cent in 2006 (see Figure 6 below). Further, housing sale prices throughout Australia, particularly in our major cities, have increased significantly over the same period. This is reflected in the sharp increase in the mortgage quintile ranges, where for Australia in 1981 the most expensive mortgage range was \$316 or more per month; this increased to \$2059 or more per month in 2006. These sharp increases are most noticeable for Sydney, where in 2006 the most expensive mortgage quintile range was \$2753 or more per month (see Table A9). While these quintiles are not inflation-adjusted, their sharp increases—together with the higher proportions of multi-generation households with mortgages in the higher quintiles—are strong indications of the significant increases in housing costs of these households between 1981 and 2006. This is despite their notable movement from higher-value, inner-city locations to the lower-value city fringes.

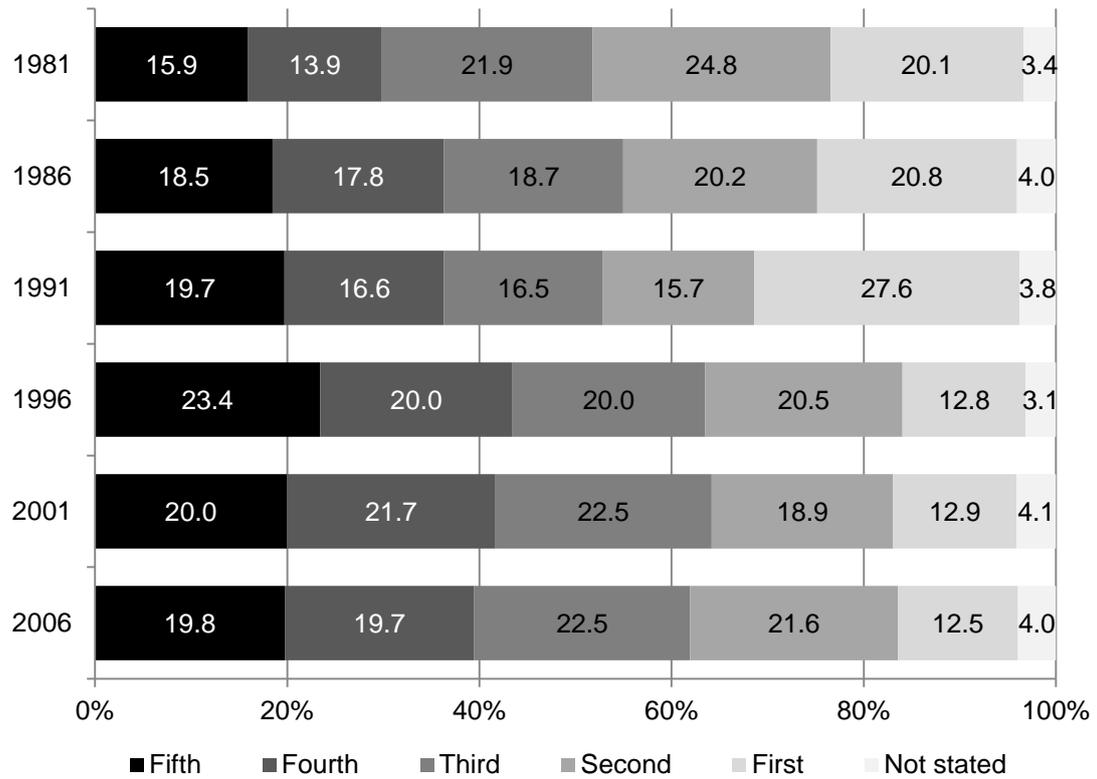
**Figure 6: Change in monthly mortgage repayment of multi-generation households by quintiles, Australia, 1981–2006**



Source: ABS 2011

In contrast, higher proportions of the few multi-generation households that rent (either in the private or social sector) have relatively high housing costs than in the past. In 2006, one-fifth (19.8%) of multi-generation households in Australia that rented had weekly rents within the most expensive quintile range. A similar observation is made in Brisbane (19.0%) though a lower proportion of Sydney’s multi-generation households paid very high weekly rent (16.2%). In Australia, multi-generation households that rent increasingly paid higher rent over the last 25 years. The most expensive quintile comprised just 15.9 per cent in 1981; this increased to 19.8 per cent in 2006 after peaking at 23.4 per cent in 1996. In contrast, proportions of these households paying rent in the least expensive quintile had gradually declined over the same period (see Table A10 and Figure 7). These shifts are particularly significant considering the upward trend of weekly rent payment in Australia, with the most expensive range increased from \$66 or more per week in 1981 to \$291 or more per week in 2006. For Sydney, the increase was even starker, from \$81 or more in 1981 to \$361 or more in 2006 (see Table A11). While these figures are not inflation-adjusted, these increases point to ever increasing housing costs of multi-generation households that rent.

**Figure 7: Change in weekly rent of multi-generation households by quintiles, Australia, 1981–2006**



Source: ABS 2011

## 5 IMPACT OF AN AGEING POPULATION

Populations worldwide are ageing, and there is now acknowledgement that this has had a major impact on society as a whole. Harper (2006, p.165), reporting on demographic change in the European Union, argues that ‘the knowledge of demographic ageing is itself impacting on social, economic and political decisions [taken by] both national and international institutions, and individuals themselves’. Further, knowledge about what happens in ageing societies can itself influence individuals in delaying a number of life transitions—including the timing of first home-leaving, first childbirth and retirement—significantly altering the ‘traditional’ trajectory of our life courses. Interviews conducted for Judd et al.’s (2010) research show that many older homeowners changed their relocation decisions in later life (particularly in reference to downsizing) due to longer than projected lifespan, a desire to age in place, or having adult offspring cohabit. Academic research on the impact of multi-generation living on the older cohorts has, however, been limited. This section considers multi-generation living in relation to our ageing population.

### 5.1 Multi-generation households and ageing

The age structure of multi-generation households is quite distinct from those of most other household types in Australia. Of special note is the concentrations in the young adult (18–19 and 20–24 years) and pre-retirement (45–54 and 55–64 years) age groups (see Table 10). The high concentration of young adults in these households resonates with much Australian and international research that the growth of multi-generation households is due to the delayed home-leaving of young adults. In contrast, the proportion of children (0–14 years) and older people (65 years or older) in multi-generation households are comparatively lower than the national averages. This suggests that three-generation households consisting of grandparents, parents and young children are still a relatively uncommon phenomenon, with most multi-generation households comprising just two generations—pre-retirement age parents and their adult offspring. The prominence of these pre-retirement adults in multi-generation households resonates with what Grundy and Henretta (2006) and Loomis and Booth (1995) termed the ‘sandwich generation’, a middle cohort that has both dependent offspring and elderly parents, regardless of whether the elderly parents cohabit with them or not.

**Table 10: Age structure of multi-generation households, Australia, 2006**

	<i>Multi-generation households (%)</i>	<i>All households (%)</i>	<i>Difference (%)</i>
0–14 years	7.2	19.7	-12.5
15–17 years	6.2	4.2	2.1
18–19 years	9.6	2.7	6.9
20–24 years	15.0	6.9	8.1
25–34 years	9.0	13.5	-4.5
35–44 years	9.0	14.8	-5.7
45–54 years	23.8	13.9	9.9
55–64 years	12.5	11.0	1.4
65–74 years	4.3	6.9	-2.6
75 years or older	3.4	6.4	-3.0
Total	100.0	100.0	0.0
15–44 years	48.8	42.1	6.8
45 years or older	43.9	38.2	5.7

Source: ABS 2008; 2011

Like Australia's population as a whole, the age profile of these multi-generation households has also gradually aged. Between 1986 and 2006, the proportion of persons aged 44 years or younger living in multi-generation households has gradually declined, while those aged 45 years or older had increased. The most significant increase has been relatively minimal—the proportion of those aged 45–54 years have increased from 20.2 per cent in 1986 to 23.8 per cent in 2006, after peaking at 24.0 per cent in 2001 (see Table A12).

Much Australian and international research on multi-generation households has focused on the younger cohorts (Cobb-Clark & Ribar 2009; Gee et al. 2003). Cobb-Clark and Ribar (2009), for example, emphasised the 'downward' intergenerational economic transfers, where assets and other quantifiable aspects of these dependent relations are transferred from the parents 'down' to their offspring. These dependent relationships are often viewed as unidirectional, with reciprocation of the offspring not considered. Research by Judd et al. (2010), however, shows that multi-generation households can result from older (grand)parents moving in to reside with their adult offspring as a way of receiving care and support. In some instances, these reflect a practical care arrangement—'[my mother] she's just come out of hospital ... she's 89 ... my 55-year-old brother lives with her. At this stage she really needs somebody with her all the time' [Interview 22]; others are borne out of a sense of family duty—'the fact that it was him [my father] and I wanted to give back to him, it [moving in with my father] was easy' [Interview 5001]. These family care arrangements reflect those observed in many overseas cultures where multi-generation living is often practiced as a cultural norm (see Section 2.3). This aspect of intergenerational relationships, particularly in the context of multi-generation households in Australia, however, is sadly often neglected.

### *5.1.1 Ageing in place and the provision of care*

Vicente and Sousa (2009, p.35) argued that multi-generation households can be viewed as 'a setting which provides opportunities for mutual help and support', and that intergenerational relationships (whether in the setting of multi-generation household or not) should not be conceived as simply unidirectional. Indeed, Katz and Lowenstein (2010) proposed that there is a need for increased recognition of intergenerational or familial reciprocity. This would also emphasise the value of non-economic aspects of intergenerational relationships. De Jong Gierveld (1998), in particular, points to the need to consider the social and psychological implications that multi-generation living has on older people, including the importance of interpersonal relationships, family values and informal support.

There is also a growing desire among older people to age in place (Chui 2008; Olsberg & Winters 2005). The benefits of ageing in place are wide-ranging. From a government perspective, ageing in place can reduce public spending by shifting the cost (and responsibility) of aged care to the individuals, reducing the need to provide facilities and instead assist welfare organisations in providing support services. This is reflected in the Australian Government's support and recommendation of ageing in place for older people with low care needs (DHA 2009). From an environmental psychology perspective, it is beneficial for older people to age in place due to 'geographic place dependence' (McAndrews 1993) where elderly people become increasingly more reliant on memory than sight to navigate. The familiarity of a life-long home is, therefore, highly important. Socially, it is also beneficial for older people to stay connected with existing social and support networks to minimise stress without removing their sense of independence (Chui 2008). Judd et al. (2010) have also provided evidence of situations in which multi-generation living offers some financial support to older people, helping them age in place.

From a policy perspective, multi-generation living can be a highly favoured option for the provision of aged care (where the younger generations can become aged carers), particularly with the nationwide reforms introduced in 1997 (Gibson et al. 2002). Such a family-based model has been practiced in many cultures around the world (Liu et al. 2011), with some referring to such care arrangements as 'generation contracts' (e.g. Izuhara 2002, 2004). This care arrangement becomes even more significant considering the gradual shrinking of multi-generation household sizes, signalling the cohabiting of single (divorced or widowed) parents with their single adult offspring.

### *5.1.2 The 'sandwich generation' and changed dependencies*

With an ageing population, and the delayed home-leaving of some young adults, there now exists a relatively new phenomenon in western societies of the 'sandwich generation', describing the middle cohort that has both dependent offspring and elderly parents (Grundy & Henretta 2006; Loomis & Booth 1995). The increasing diversity of these multi-generation households draws attention to our limited understanding of dependency. Many of the interviews conducted by Judd et al. (2010) revealed complex relationships between (grand)parents and their offspring. The focus of much research on the downward, parent-to-offspring transfers of finances as the representation of these relationships, however, reflects the current official definition of dependency (ABS 2006). This official definition is limited to the age and educational status of the 'child' and as such does not recognise any 'upward' (offspring-to-parent) dependencies or reciprocation. Further, despite its limitations, this definition is used for important public policies, notably family tax exemptions and benefit payments (ABS 2006), with long-term impacts on individuals and families. The evidence presented in this Essay echoes the arguments of Fine and Glendinning (2005) in challenging such a narrow definition. The rigidity, and formality, of a 'generation contract' as discussed above is simply not sufficient in describing the decidedly flexible living and care arrangements of many multi-generation households. The contributions of each household member, be they monetary or otherwise, also differ greatly depending on the financial, social and temporal capacity of each member. Care arrangements that arise out of this type of living arrangement as such cannot simply be assumed as unilateral.

## 6 CONCLUSION

The number and proportion of multi-generation households have been increasing in Australia over the last quarter of a century so that almost one in five Australians now live in a household that comprises two or more generations of related adults. Multi-generation households are particularly common in our major cities. In Sydney, where the practice is most common, almost one-quarter of all households comprised multiple generations.

If the number of multi-generation households in Australia is to further increase in our major cities, as the 1981–2006 trends indicate, this raises significant implications for policy-makers and other stakeholders at the national, state and local levels in regard to both urban planning and service provision.

### 6.1 Urban planning and housing provision

Our time-series analysis of census data demonstrates that multi-generation households have increasingly been occupying larger dwellings, especially in the outer fringe suburbs of our major cities. This is despite the gradual reduction in the size of these households over time, where the median household size was three residents in 2006 compared to four residents in 1981. Recent (as yet unpublished) research by the City Futures Research Centre also indicates that multi-generation households comprise an important part of the 'knockdown rebuild' market in Australia, with households reconstructing their homes (or undertaking major renovations) to accommodate adult children and/or elderly parents. This is, however, a market that has received little policy attention or governance to date, despite its importance for understanding the demand drivers shaping cities and options for urban consolidation as part of metropolitan-wide planning strategies (Pinnegar et al. 2010, p.206).

The trend for multi-generation households to live in larger dwellings in outer fringe suburbs are in direct contrast with the metropolitan strategies of all five major Australian cities (Government of South Australia 2010; Government of Western Australia 2004; Government of Victoria 2002, 2008; NSW Government 2005; Queensland Government 2009), which promote urban consolidation, achieved in practice through the provision of smaller dwellings (one- and two-bedroom apartments and townhouses) in the inner suburbs of our cities. If increasing numbers of multi-generation households are expected in our cities and if urban consolidation remains a planning priority, then it will be important for state and local government planners to promote the provision of apartment properties that better meet the needs of multi-generation households.

Indeed, Judd et al. (2010) highlight the importance of flexibility in living arrangements. Examples from their study included a single mother returning to live in the parental home with her parents providing childcare during the day; and a man living with his mother-in-law two days a week so he could more easily attend to his small business located far from his own family home. These examples question and extend our current understanding of family values and family support, and particularly the degrees of flexibility and fluidity in which people apply when deciding their living arrangements. This fluidity, however, is in direct contrast to the relative rigidity and permanence of the built environment so that the housing needs of emerging family configurations (including those of multi-generation households) cannot be responded to with immediacy. The provision of housing forms that can more readily be adapted to meet the changing needs of households (for example, by adopting universal design principals, and promoting the use of internal moveable walls) may go some way toward addressing this challenge.

## **6.2 Service provision**

AHURI research by Olsberg and Winters (2005) and Judd et al. (2010) both provide evidence of the significant impacts that multi-generation living can have on older people, including their ability to age in place. There is, however, as yet any substantial Australian research that focuses specifically on this topic, despite a recent policy push to facilitate older people with low care needs to age in place (DHA 2009) and the significant increases in the number of non-contributing parents migrating to Australia through the family reunion stream (DIC 2008, 2010).

We contend that an effective understanding of the implications of an increase in multi-generation living for the service needs of older people requires an appreciation of the intergenerational relationships in these households.

Despite the growing numbers of multi-generation households, there is thus far very limited Australian research into this emerging living arrangement. Of the few studies that have addressed this issue, most focused on the economic transfers from the older to the younger cohorts (Cobb-Clark & Ribar 2009) and their property purchasing behaviour (Olsberg & Winters 2005), rather than on what is critical for theoretical understandings and resulting policies, namely intergenerational family relationships and the emerging conceptualisation of family and home.

Research into this field is now more likely to speak of the 'sociology of families' or the 'sociology of intimacy' rather than of 'the family' in a homogenous, singular and static manner. Such changes are not simply semantic but reflect a trend in the discipline away from considering the family as an institution and towards a focus on reflexivity and 'the open-endedness of intimate relations' (Gilding 2010). This suggests a recognition of the complexities of families and their living arrangements, and especially for multi-generation households with the additional and critical dimension that cohabitation brings into familial and intergenerational relationships.

Planning for the provision of aged-care services will need to take these complexities into account, and recognise that the provision of aged-care in multi-generation households will often be within 'a setting which provides opportunities for mutual help and support' (Vicente & Sousa 2009, p.35). This provides opportunities for the promotion of family-based models of aged care, as are already common place in many other countries (Liu et al. 2011).

## **6.3 Concluding remark**

The rise of multi-generation households in Australian cities presents a great opportunity for the promotion of (non-economic) intergenerational support and the efficient use of (economic) resources in what are typically constrained housing markets. It is essential that policy-makers are not blind to the needs of this significant and growing group and their particular housing and service needs. Failure by policy-makers to understand the intricacies of familial interdependencies and how these are played out in the confined spaces of private dwellings in our cities will undoubtedly create a new form of urban dilemma in the not-too-distant future.

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## APPENDIX

### Time-series tables

**Table A1: Birthplaces of multi-generation household residents over time, Australia, 1981–2006**

<i>Region of birth</i>	1981	1986	1991	1996	2001	2006
Oceania and Antarctica	78.6	76.4	75.5	73.4	73.0	73.5
North-West Europe	9.3	8.8	7.9	7.0	6.2	5.6
Southern and Eastern Europe	7.8	8.5	8.3	8.2	6.9	5.7
North Africa and the Middle East	1.3	1.4	1.4	1.8	1.9	2.2
South-East Asia	0.8	1.6	3.0	3.7	4.1	4.3
North-East Asia	0.4	0.7	1.3	1.7	2.0	2.5
Southern and Central Asia	0.5	0.6	0.7	0.9	1.2	1.6
Americas	0.5	0.7	0.9	1.0	1.0	1.0
Sub-Saharan Africa	0.3	0.4	0.6	0.8	0.9	1.2
Not stated	0.5	0.9	0.4	1.5	2.7	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A2: Level of post-school qualification attainment of multi-generation household residents over time, Australia, 1981–2006**

<i>Region of birth</i>	1981	1986	1991	1996	2001	2006
Postgraduate Degree	0.2	0.3	0.5	0.8	1.1	1.6
Grad. Diploma / Grad. Certificate	0.3	0.4	0.5	0.8	0.9	1.0
Bachelor Degree	1.7	2.2	3.7	5.6	7.3	8.9
Advanced Diploma / Diploma	2.2	2.2	3.6	4.9	4.9	5.9
Certificate	12.6	14.0	11.4	11.3	13.4	14.5
Inadequately described	0.2	4.2	0.7	0.7	1.0	1.2
Not stated	6.7	9.0	7.8	7.8	6.1	5.8
Total post-school qualification	24.0	32.3	28.2	31.9	34.7	38.9
No post-school qualification	76.0	67.7	71.8	68.1	65.3	61.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A3: Household size (number of residents) among multi-generation households over time, Australia, 1981–2006**

<i>Number of residents</i>	1981	1986	1991	1996	2001	2006
2 residents	11.7	12.7	12.6	16.0	16.9	17.7
3 residents	31.5	32.5	33.6	35.0	34.9	34.7
4 residents	26.2	27.3	29.4	27.5	27.0	26.8
5 residents	16.5	16.1	15.4	13.8	13.6	13.4
6 or more residents	14.2	11.4	8.9	7.7	7.7	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A4: Dwelling size (number of bedrooms) among multi-generation households over time, Australia, 1981–2006**

<i>Number of bedrooms</i>	1981	1986	1991	1996	2001	2006
None or 1*	0.6	0.6	0.4	0.4	0.4	0.4
2	14.2	13.2	10.0	9.1	8.2	7.4
3	58.6	57.6	54.6	51.4	47.5	44.0
4	21.3	22.9	27.8	30.8	33.9	36.4
5 or more	4.7	4.8	6.4	7.5	9.3	10.6
Not stated	0.6	0.9	0.8	0.8	0.6	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

\* includes bedsitters

Source: ABS 2011

**Table A5: Proportional change of multi-generation households by Statistical Sub-Division, Sydney and Brisbane, 1981–2006**

<i>Statistical Sub-Divisions</i>	1981– 1986	1986– 1991	1991– 1996	1996– 2001	2001– 2006	1981– 2006
Inner Sydney	9.1	-0.5	-8.3	-2.8	-9.6	-12.5
Eastern Suburbs	3.6	1.2	-7.0	-3.6	-8.9	-14.4
St George-Sutherland	4.5	8.8	-0.2	2.9	0.3	17.1
Canterbury-Bankstown	5.1	6.8	0.8	0.1	0.3	13.6
Fairfield-Liverpool	14.6	15.8	10.3	16.7	5.2	79.8
Outer South Western Sydney	41.5	45.7	15.2	19.3	7.5	204.5
Inner Western Sydney	8.2	0.8	-2.9	1.8	1.1	9.1
Central Western Sydney	6.0	6.4	0.4	1.9	3.7	19.8
Outer Western Sydney	28.4	31.7	11.7	14.6	1.1	118.9
Blacktown	16.8	11.4	5.0	16.0	7.3	70.1
Lower Northern Sydney	-0.6	0.5	-1.8	3.2	-2.6	-1.4
Central Northern Sydney	13.5	19.7	0.6	5.9	3.9	50.4
Northern Beaches	8.8	4.0	-7.3	-1.5	-7.1	-4.0
Gosford-Wyong	23.6	27.3	10.7	18.4	9.4	125.4
Sydney (Statistical Division)	10.4	11.4	1.9	6.8	1.7	36.1
Inner Brisbane	-8.1	-7.8	-16.5	-4.6	9.9	-25.8
Northwest Inner Brisbane	-8.1	-0.6	-18.5	-1.9	-0.2	-27.1
Northwest Outer Brisbane	9.0	12.6	-5.8	5.9	3.8	27.2
Southeast Inner Brisbane	-8.2	-1.5	-13.8	-0.1	1.1	-21.3
Southeast Outer Brisbane	13.1	15.1	-2.7	8.2	5.7	44.8
Beaudesert Shire Part A	87.4	62.0	27.4	23.6	28.8	515.4
Caboolture Shire	39.7	71.6	33.0	29.4	18.3	388.2
Ipswich City	15.0	12.2	-4.6	5.7	9.7	42.7
Logan City	77.9	58.2	9.8	13.2	7.5	276.1
Pine Rivers Shire	55.1	63.9	9.9	15.7	7.9	248.6
Redcliffe City	13.2	11.8	-12.8	7.2	-2.5	15.3
Redland Shire	54.0	53.1	24.1	26.3	12.6	316.4
Brisbane (Statistical Division)	11.8	18.5	-1.8	9.2	6.8	51.7

Source: ABS 2011

**Table A6: Dwelling structure of multi-generation households over time, Australia, 1981–2006**

<i>Dwelling structure</i>	<i>1981</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
Separate house	90.6	90.4	91.0	89.7	90.0	89.4
Semi-detached, row or terrace house, townhouse	2.9	2.4	4.0	4.3	5.0	5.6
Flat, unit or apartment in a three or less storey block	4.0	4.6	2.8	3.0	3.1	3.4
Flat, unit or apartment in a four or more storey block	0.6	0.8	0.8	0.9	0.9	1.1
Other dwelling	0.9	0.7	0.8	0.6	0.5	0.4
Not stated	1.0	1.2	0.6	1.5	0.4	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A7: Tenure of multi-generation households over time, Australia, 1981–2006**

<i>Dwelling structure</i>	<i>1981</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
Fully-owned	45.5	53.1	54.7	57.0	53.6	41.9
Being purchased	35.6	28.9	26.5	25.5	27.9	38.7
Rented	13.7	14.4	15.0	14.7	15.5	16.7
Other tenure type/Not stated	5.3	3.6	3.8	2.7	2.9	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A8: Monthly mortgage repayments (by quintiles) of multi-generation households over time, Australia, 1981–2006**

<i>Monthly mortgage quintiles</i>	<i>1981</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
Fifth Quintile	13.7	14.0	13.1	18.9	19.1	17.8
Fourth Quintile	12.0	11.2	14.7	15.6	16.6	16.5
Third Quintile	14.2	17.6	12.5	17.7	20.8	18.4
Second Quintile	21.1	20.1	27.7	19.6	18.6	21.3
First Quintile	39.0	37.1	32.0	28.2	25.0	26.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A9: Change in monthly mortgage quintiles, Australia, Sydney and Brisbane, 1981–2006**

	<i>Monthly mortgage quintiles</i>	1981	1986	1991	1996	2001	2006
Australia	Fifth quintile	\$316+	\$542+	\$933+	\$1171+	\$1331+	\$2059+
	Fourth quintile	\$232 - \$315	\$401 - \$541	\$652 - \$932	\$868 - \$1170	\$1001 - \$1330	\$1501 - \$2058
	Third quintile	\$161 - \$231	\$299 - \$400	\$479 - \$651	\$661 - \$867	\$764 - \$1000	\$1084 - \$1500
	Second quintile	\$81 - \$160	\$168 - \$298	\$299 - \$478	\$456 - \$660	\$543 - \$763	\$759 - \$1083
	First quintile	\$1 - \$80	\$1 - \$167	\$1 - \$298	\$1 - \$455	\$1 - \$542	\$1 - \$758
Sydney	Fifth quintile	\$385+	\$623+	\$1150+	\$1501+	\$1951+	\$2753+
	Fourth quintile	\$277 - \$384	\$471 - \$622	\$817 - \$1149	\$1128 - \$1500	\$1401 - \$1950	\$2025 - \$2752
	Third quintile	\$201 - \$276	\$351 - \$470	\$588 - \$816	\$868 - \$1127	\$1084 - \$1400	\$1522 - \$2024
	Second quintile	\$97 - \$200	\$201 - \$350	\$373 - \$587	\$601 - \$867	\$781 - \$1083	\$1041 - \$1521
	First quintile	\$1 - \$96	\$1 - \$200	\$1 - \$372	\$1 - \$600	\$1 - \$780	\$1 - \$1040
Brisbane	Fifth quintile	\$284+	\$551+	\$895+	\$1193+	\$1301+	\$2001+
	Fourth quintile	\$211 - \$283	\$401 - \$550	\$650 - \$894	\$923 - \$1192	\$998 - \$1300	\$1518 - \$2000
	Third quintile	\$157 - \$210	\$291 - \$400	\$481 - \$649	\$736 - \$922	\$801 - \$997	\$1193 - \$1517
	Second quintile	\$75 - \$156	\$161 - \$290	\$297 - \$480	\$501 - \$735	\$591 - \$800	\$824 - \$1192
	First quintile	\$1 - \$74	\$1 - \$160	\$1 - \$296	\$1 - \$500	\$1 - \$590	\$1 - \$823

Source: ABS 2011

**Table A10: Weekly rent (by quintiles) of multi-generation households over time, Australia, 1981–2006**

<i>Weekly rent quintiles</i>	<i>1981</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
Fifth Quintile	16.5	19.3	20.5	24.2	20.8	20.6
Fourth Quintile	14.4	18.6	17.3	20.7	22.6	20.5
Third Quintile	22.7	19.5	17.2	20.7	23.4	23.4
Second Quintile	25.6	21.0	16.3	21.2	19.7	22.5
First Quintile	20.8	21.7	28.7	13.2	13.4	13.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

**Table A11: Change in weekly rent quintiles, Australia, Sydney and Brisbane, 1981–2006**

	<i>Weekly rent quintiles</i>	<i>1981</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
Australia	Fifth quintile	\$66+	\$106+	\$162+	\$181+	\$221+	\$291+
	Fourth quintile	\$51 - \$65	\$81 - \$105	\$126 - \$161	\$141 - \$180	\$167 - \$220	\$221 - \$290
	Third quintile	\$41 - \$50	\$61 - \$80	\$93 - \$125	\$111 - \$140	\$131 - \$166	\$176 - \$220
	Second quintile	\$26 - \$40	\$40 - \$60	\$58 - \$92	\$73 - \$110	\$91 - \$130	\$121 - \$175
	First quintile	\$1 - \$25	\$1 - \$39	\$1 - \$57	\$1 - \$72	\$1 - \$90	\$1 - \$120
Sydney	Fifth quintile	\$81+	\$131+	\$212+	\$241+	\$321+	\$361+
	Fourth quintile	\$66 - \$80	\$101 - \$130	\$167 - \$211	\$186 - \$240	\$241 - \$320	\$281 - \$360
	Third quintile	\$53 - \$65	\$81 - \$100	\$134 - \$166	\$151 - \$185	\$191 - \$240	\$226 - \$280
	Second quintile	\$37 - \$52	\$53 - \$80	\$75 - \$133	\$101 - \$150	\$131 - \$190	\$166 - \$225
	First quintile	\$1 - \$36	\$1 - \$52	\$1 - \$74	\$1 - \$100	\$1 - \$130	\$1 - \$165
Brisbane	Fifth quintile	\$66+	\$101+	\$160+	\$176+	\$201+	\$291+
	Fourth quintile	\$52 - \$65	\$86 - \$100	\$133 - \$159	\$151 - \$175	\$171 - \$200	\$246 - \$290
	Third quintile	\$46 - \$51	\$70 - \$85	\$104 - \$132	\$126 - \$150	\$146 - \$170	\$201 - \$245
	Second quintile	\$31 - \$45	\$48 - \$69	\$69 - \$103	\$86 - \$125	\$104 - \$145	\$151 - \$200
	First quintile	\$1 - \$30	\$1 - \$47	\$1 - \$68	\$1 - \$85	\$1 - \$103	\$1 - \$150

**Table A 12: Age structure of multi-generation households over time, Australia, 1986–2006**

<i>Age groups</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
0–14 years	8.5	8.1	7.2	7.6	7.2
15–24 years	33.9	33.6	31.1	30.3	30.8
25–44 years	19.3	20.9	20.4	19.7	18.0
45–64 years	32.1	31.4	34.0	34.9	36.2
65 years or older	6.2	6.1	7.3	7.5	7.7
Total	100.0	100.0	100.0	100.0	100.0

Source: ABS 2011

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