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## WHY DON'T SMALL HOUSEHOLDS LIVE IN SMALL DWELLINGS? — DISENTANGLING A PLANNING DILEMMA

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*Advocates for the compact city often suppose that smaller households mean people will want smaller dwellings. This paper analyses the growth in lone-person households in Australia and shows that most people who live alone prefer detached three-bedroom houses and that many of them are able to realise this preference. Planners have too readily assumed that the demographic shift to smaller households will facilitate a shift to more compact cities. There is very little evidence to support this assumption.*

In 2001, approximately one quarter of Australian households contained a single person and by 2021, the figure is expected to be closer to one-third.<sup>1</sup> Some 35 per cent of the additional 464,000 households recorded in Australia between the 1996 and the 2001 census years consisted of one person. Indeed, in the ten years between 1991 and 2001, Australia's population increased by 12 per cent while the number of households increased by 21 per cent.<sup>2</sup> This differential stems largely from the proliferation of smaller and smaller households.

This trend towards small households has not gone unnoticed by planners. Under the banner of urban consolidation, compact cities and/or smart growth, several Australian state government metropolitan planning strategies promote a radical shift in the character of Australia's dwelling stock away from single-detached dwellings towards medium to high density.<sup>3</sup> By achieving higher housing densities, these planning policies aim to address a number of pressing urban problems believed to be related to urban sprawl — high infrastructure costs, excessive car use, serious air and water pollution, lack of housing variety, and declining housing affordability.

With about three-quarters of all dwellings in the form of three-bedroom separate houses,<sup>4</sup> Australia's housing stock has been described as a 'rigid stock

of dwellings designed for the traditional nuclear family'.<sup>5</sup> Given the demographic trend towards smaller households, it has become commonplace within housing and urban policy circles to discuss the need/demand for alternative housing forms, particularly medium to high density. Yet there is little evidence of a shift towards smaller dwellings by small households. On the contrary, paralleling the growth in the numbers of small households, new private sector houses, on average, have been getting larger in size. Between 1992 and 1999, the average size of new private sector houses in Australia increased from 187 to 215 square metres or 15 per cent, even though the average number of persons per household remained constant at 2.6 persons.<sup>6</sup>

Table 1 illustrates this apparent contradiction by showing the declining number of residents per dwelling between 1971 and 2001, alongside increasing proportions of dwellings with three or more bedrooms. In 1971, for example, 64 per cent of Australia's dwellings contained three or more bedrooms. Between 1971 and 2001, when the share of households with one or two persons rose from 40 to 57 per cent, the proportion of dwellings with three or more bedrooms increased substantially to 74 per cent of dwellings.

Is it reasonable, therefore, to assume that the trend towards smaller households means that in the future we will need a

**Table 1: Number of residents in households and number of bedrooms, 1971 to 2001, Australia, per cent distribution**

	1971	1976	1981	1986	1991	1996	2001
<b>Number of residents</b>							
one	13.6	15.7	18.0	19.5	19.7	22.1	24.0
two	26.5	28.1	29.2	30.0	31.1	32.5	33.3
three	18.0	17.3	16.9	17.1	17.2	16.8	16.2
four	18.7	19.4	19.1	18.6	18.5	17.0	16.0
five	12.2	11.2	10.5	9.6	9.1	8.1	7.3
six or more	11.1	8.3	6.4	5.2	4.3	3.7	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Number of bedrooms</b>							
none or one	9.7	7.3	7.2	5.9	5.6	5.4	5.4
two	26.7	24.5	27.3	26.7	23.6	22.3	20.8
three	50.3	51.7	51.5	52.1	51.1	49.9	48.1
four	11.0	13.6	12.0	13.3	16.7	18.9	21.3
five or more	2.3	3.0	2.1	2.1	3.0	3.5	4.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 1998, Australian Social Trends 1998, Cat. No. 4102.0, p. 58; ABS 2001 Census, Expanded Community Profile

more diverse stock of smaller dwellings? And is providing smaller dwellings a solution to the serious environmental concerns associated with our low density suburbs of separate detached dwellings? The decline in household size is well supported by demographic data. But will people who decide to live alone or who find themselves in this situation due to marital breakdown or widowhood seek smaller dwellings? This issue is far more complex. People's housing decisions are multi-faceted, based on their current and future needs, and intermixed with aspirations about dwelling forms, owning or renting, location and neighbourhood, and affordability. Each of these decisions is constrained or enhanced by the level of household income. In sum, housing preferences are shaped by a combination of macro level factors (housing market, housing system, economic climate) and micro level factors (age, household composition, income and current housing situation).<sup>7</sup> In this paper, we profile the

demographic and housing characteristics of single person households in 1981 and 2001 in order to assess any evidence of a shifting preference for smaller dwellings.

Given the influence of the growth in one-person households on the housing market, there has been surprisingly little research on the factors influencing the housing decisions people in these households make. Most research concentrates on the underlying demographic factors leading to the formation of one-person households, such as ageing of the population, declining birth rates, rising divorce rates and so forth.<sup>8</sup>

The changing demographic profile of people living alone is shown in Table 2. In 1981, living alone tended to be confined to either young persons starting out or to the elderly but, by 2001, the middle aged (35 to 54 years) had become the fastest growing segment. This largely reflects the rise in the numbers of separated or divorced persons living alone, which nearly tripled during this period.

**Table 2: Selected demographic characteristics and growth rates of one-person households, 1981 and 2001**

	1981	2001	Growth rate per cent
Total no. 1 person households ('00)	8,365	16,193	93.6
<b>Age</b>			
15-24 years	7.7	5.4	35.8
25-34 years	15.1	13.6	74.4
35-44 years	8.6	14.2	219.1
45-54 years	10.5	15.0	177.0
55-64 years	17.2	14.2	59.6
65 years+	40.9	37.6	78.1
Total per cent	100.0	100.0	
<b>Sex</b>			
Male	41.8	45.7	111.9
Female	58.2	54.3	80.4
Total per cent	100.0	100.0	
<b>Marital status</b>			
Never married	33.3	37.0	114.7
Married	6.6	2.5	-23.4
Sep/divorced	20.1	30.1	189.4
Widowed	40.0	30.4	47.0
Total per cent	100.0	100.0	

Source: ABS Census of Population and Dwellings, 1981 and 2001, one per cent Household Sample Files

The effect of the rising divorce rate on the formation of one-person households can also be seen in the relative growth of males living alone compared with females. While elderly females dominated households with one-person in 1981, the growth between 1981 and 2001 in the numbers of divorced males living alone makes this group of comparable size by 2001. Added to this is the documented decline in partnering and marriage among young adults.<sup>9</sup> Though the housing needs of elderly females are substantially different from middle aged divorced males, their housing preferences may appear similar. Elderly women may prefer to remain in what may be perceived as a larger than necessary dwelling, but this behaviour can be understood as stemming from long standing emotional ties to a familiar home and neighbourhood. Divorced males, in contrast, may choose to reside in a three bedroom dwelling because of the need to provide accommodation for

visiting children and/or the expectation of re-partnering in the future.<sup>10</sup>

#### **TENURE PREFERENCES**

Australia's home ownership rate of 68 per cent remains one of highest in the world. Home ownership is such a dominant tenure that it is still referred to as 'the great Australian dream'. The results of several large scale housing preference studies confirm that close to 90 per cent of Australians aspire to owning their home.<sup>11</sup> People living alone are not immune to this strong cultural preference for ownership.

Table 3 shows that during the twenty years to 2001, home ownership increased among people living alone, as did the amount of living space consumed. The indicators in Table 3 show that little or no shift into medium to high density dwellings took place by people living alone. In 1981, and again in 2001, similar proportions lived in separate houses and only a modest number of households

**Table 3: Selected housing characteristics of one person households, per cent, 1981 and 2001**

	1981	2001
Total 1 person households ('00)	8,365	16,193
<b>Tenure</b>		
Per cent owner purchasers	54.0	56.8
<b>Dwelling type</b>		
Per cent in separate house	54.9	54.7
Per cent in flats, 4+ storeys	4.0	4.1
<b>Bedrooms</b>		
Per cent 3+ bedrooms	29.8	43.6

Source: ABS Census of Population and Dwellings, 1981 and 2001, one per

resided in high density dwellings. The tendency to live in homes with three or more bedrooms became more pronounced and, in 2001, over two fifths of people living alone resided in dwellings with three or more bedrooms.

The age structure of one-person households relates directly to the possibility of becoming an owner purchaser and Figure 1 takes age into account and charts the home ownership rate in 1981 and 2001 by age.

What is clear in Figure 1 is the consistent rise in home ownership among all age groups. Given the worsening problems of housing affordability during this period, this improvement may have been gained at the cost of incurring larger mortgages or by means of one of the new financial instruments made available during this time, particularly during the 1990s. Interestingly, overseas research confirms a similar trend. For example, between 1971 and 1991, persons aged 20 to 59 years living alone in the U.K. had a sharp increase in home ownership from 29 to 56 per cent for males and 35 to 59 per cent for females. Associated with this trend was an observable rise in social class status of people living alone over the same period. (The rising proportion of young people with higher education

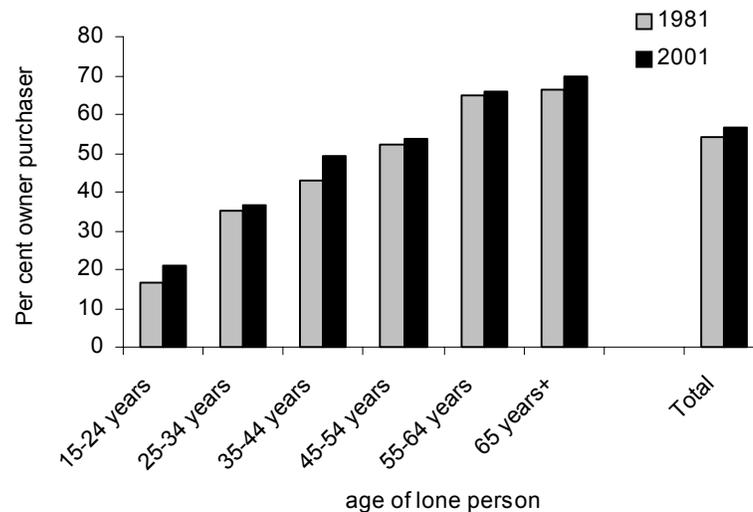
qualifications in Australia implies that a similar phenomenon is occurring here.) By 1991 'owner occupation ... has become the most common tenure type for younger one-person households'.<sup>12</sup> A major British study on living alone confirms this point and states that: 'on present trends it, therefore, seems likely that the majority of one-person households in their thirties, forties and fifties will aspire to buy and that a high proportion of those who are in work will be able to do so'.<sup>13</sup>

This trend seems to be similar in Australia. Research by Yates on trends in home ownership between 1975 and 1994 revealed that the home ownership rate of single-person households, irrespective of income level, increased during this time, but, like the findings of the European studies, 'single (and hence single-income households in the top income quintile) have the largest increased propensities of all household types'.<sup>14</sup> Between 1975 and 1994, the Australian home ownership rate among high-income, young, singleperson householders aged 25 to 29 years rose from 45 to 68 per cent. The corresponding rates among the 30 to 34 year age group, while not as dramatic as their younger counterparts, still rose from 60 to 71.5 per cent.<sup>15</sup>

#### **DWELLING TYPE**

Australian Bureau of Statistics 2001 census data show that 76 per cent of Australia's dwellings are separate detached dwellings, only slightly less than their 78 per cent share of the stock in 1991. Between 1991 and 2001, higher density housing forms increased by a slight three percentage points.<sup>16</sup> Housing research has demonstrated the close interconnection between decisions about tenure and those concerned with dwelling type. The detached dwelling housing stock is predominantly owner-occupied

**Figure 1: Proportion owner-purchasers by age, one-person households, 1981 and 2001**



whereas medium or high density dwellings are more likely to be rented. This long-established situation has created some entrenched perceptions about owning and renting that influence people’s choice of dwelling type. These pre-existing attitudes may explain some of the apparent reluctance to shift to medium and higher density dwellings. The preference for a free-standing dwelling is closely intertwined with the nearly universal goal of home ownership.

A recent 2003 survey in Perth, Western Australia, conducted for the State Department for Planning and Infrastructure asked over 9,000 Perth residents a series of questions on attitudes towards Perth’s liveability as a city, alternative dwelling types, and different metropolitan locations. The results indicated that, while Perth residents expressed considerable support for sustainable urban design, low-density suburbia remained the dominant ideal. Approximately 85 per cent of respondents described living in a

low-population-density area as either ‘very’ attractive or ‘quite’ attractive yet when asked to rate living in a high population-density area, only a small minority (15 per cent) responded positively. Despite a degree of support for mixed-use redevelopment in established areas and for environmental protection, the great majority (93 per cent) described living in a ‘stand-alone house on [a] block [of land]’ as either ‘very’ or ‘quite’ attractive. It appears that the preference for detached dwellings remains strong.<sup>17</sup>

The preference for detached dwellings is strongly ingrained within the Australian psyche. When respondents to surveys are asked about their preferences for medium-density housing they are often confused about the meaning of the term, particularly because medium density housing comes in a variety of forms, styles, densities and locations.

In a 1990 market research study conducted for the Green Street Joint Venture, the researchers found that most people

could not even conceive of an alternative housing form to separate detached dwellings. Residents who actually lived in medium density housing described the major benefits as easy maintenance and affordability. Residents of traditional detached houses described the benefits as space and privacy — and more than half could not think of a single disadvantage. The most commonly expressed advantage of increased densities was improved affordability.<sup>18</sup>

In 1991 the Commonwealth government commissioned a large scale survey of households in Sydney and Melbourne. This revealed that, between 1986 and 1991, nearly 60 per cent of all residential moves were made by households moving into detached houses. Only 13 per cent of moves consisted of people shifting from a separate house to a medium- or high-density dwelling, while 17 per cent went from higher density into separate detached dwellings. Those who had moved into medium and high-density dwellings had lower household incomes and, among those who were first-home purchasers, this move was interpreted as a 'stepping stone to eventual purchase of a separate house', 'a foot in the door' of the home ownership market.<sup>19</sup>

This observation is similar to some overseas housing-market experience. For example, a study conducted in the early 1990s in a number of Canadian cities examined the impact of the condominium sector<sup>20</sup> on households' tenure transition by comparing condominium owner-occupants who had moved from the rental market with those who moved from the homeownership market. The author concluded that the condominium sector allowed young renter households to acquire dwelling equity before their desired purchase of a single detached dwelling. While many previous renters

were attracted to the condominium tenure option because of attractive financing, they were often people who had been economically constrained from realizing their initial goal of a detached freehold dwelling. This group tended to settle on condominium tenure as a transition phase.<sup>21</sup>

Between 1981 and 2001, Australians' propensity to occupy dwellings with three or more bedrooms increased markedly for all age groups except those aged 65 years or older (see Figure 2). As mentioned previously, dwellings in general were larger on average in 2001 than in 1981 but, nonetheless, it does not seem that one-person households gravitated towards smaller dwellings during this time. Extra bedroom space appears to have been enjoyed by people living alone as much as by other households. How people use living space is not easily amenable to a formula that matches the household size or type to a specified number of rooms. If they can afford it, people seek extra bedroom space to use as studies, workshops, guest rooms, and home offices.

#### **LOCATION PREFERENCES**

Location, particularly within metropolitan areas, appears to be particularly important to people living alone. A number of European studies have confirmed this point. In French cities, Ogden and Hall<sup>22</sup> have documented the sharp increase in the number of one-person households between 1975 and 1990. By 1990, the proportion ranged from 30 per cent in Marseille to over 50 per cent in central areas of Paris, thus changing the ambience and life style of many cities. Hall et al. found similar patterns in studies conducted in England, Wales and France and further demonstrated how residential patterns differed according to the age of the single householder.<sup>23</sup> Working age householders disproportionately located in inner city

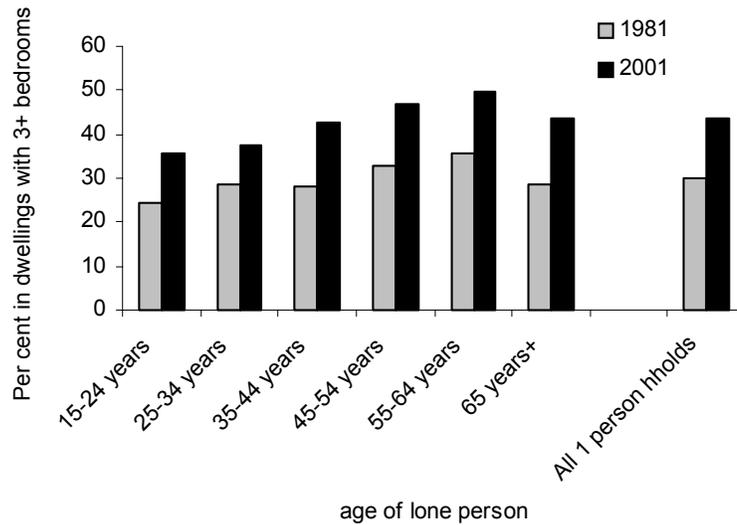
areas, whereas older single householders resided in suburban or regional areas. The authors described working-age single-person households as ‘a particularly important characteristic of larger urban areas’.<sup>24</sup> In Australian cities, smaller dwellings (such as semi-detached or medium- to high-density stock) tend to be located close to the city centre. This suggests that when they choose a dwelling, some people who live alone may be willing to trade off their preferred dwelling type (say, separate detached) for a unit closer into the city.

A consistent spatial pattern appears in Australian capital cities. Areas close to the central business districts tend to contain the highest proportion of single-person households. This scenario is repeated in Melbourne, Sydney and Brisbane (see Figure 3). A major contributor to the increase in the inner city population in these cities comes from the 25 to 34 year old cohort<sup>25</sup> who seek the lifestyle, amenities,

and access to jobs available in inner city areas. Vipond et al. found that the demand by young people for inner city locations was more likely to be associated with delays in marriage compared to the demand by people of a similar age residing in the outer suburbs.<sup>26</sup> This suggests that the demand for an inner city location housing demand may be viewed as a short-term demand associated with a particular stage in the life course, and that outer suburban lifestyles will be preferred if and when the person moves into a family household.

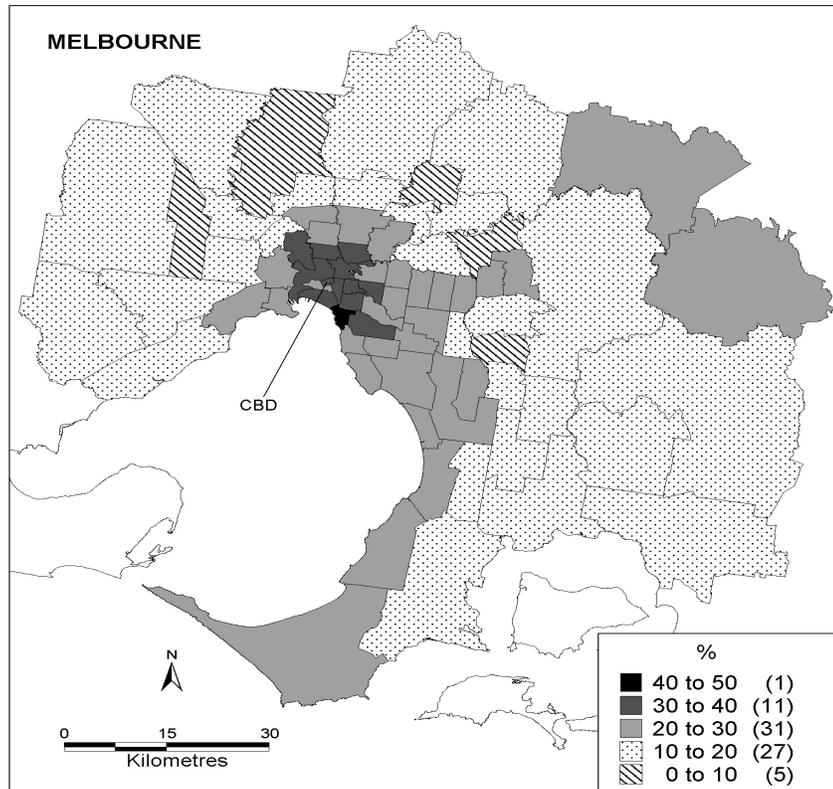
Researchers in Melbourne have debated the extent to which population growth in the inner urban ring reflects the fundamental economic changes that have occurred over the last 20 years. Reynolds and Porter claim that, as Melbourne’s economy moves into the post-industrial phase with an emphasis on the informational economy, ‘...“face to face” contact between providers and consumers

**Figure 2: Lone persons, proportion living in dwellings with three or more bedrooms by age of lone persons, 1981 and 2001**



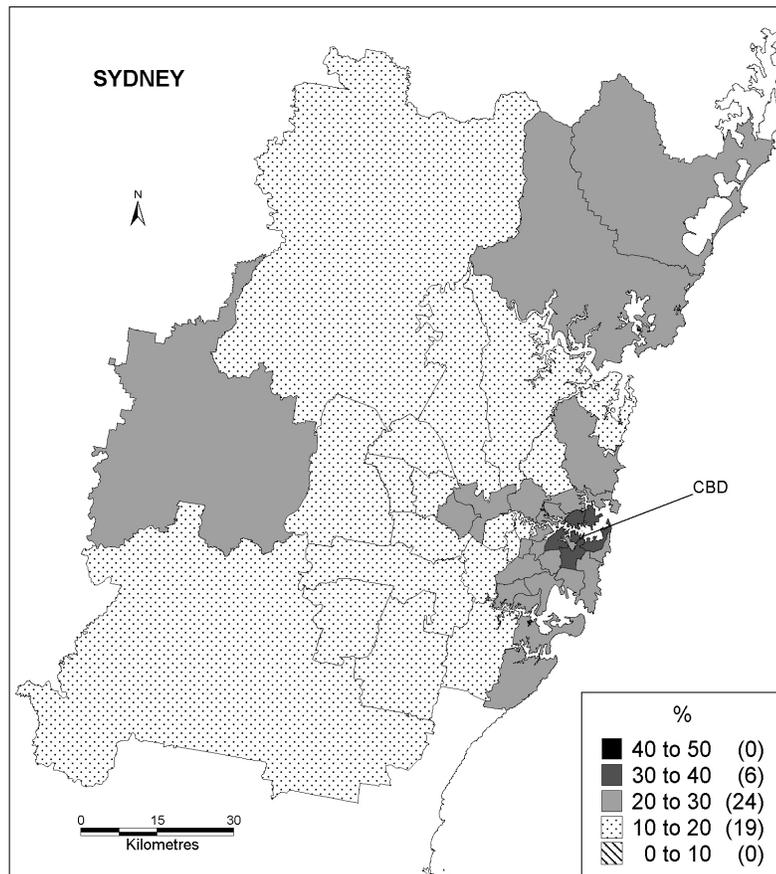
Source: ABS, Census of Population and Dwellings, 1981 and 2001 one per cent Household Sample Files

**Figure 3a: One-person households as per cent of all households by Statistical Local Area, Melbourne, 2001**



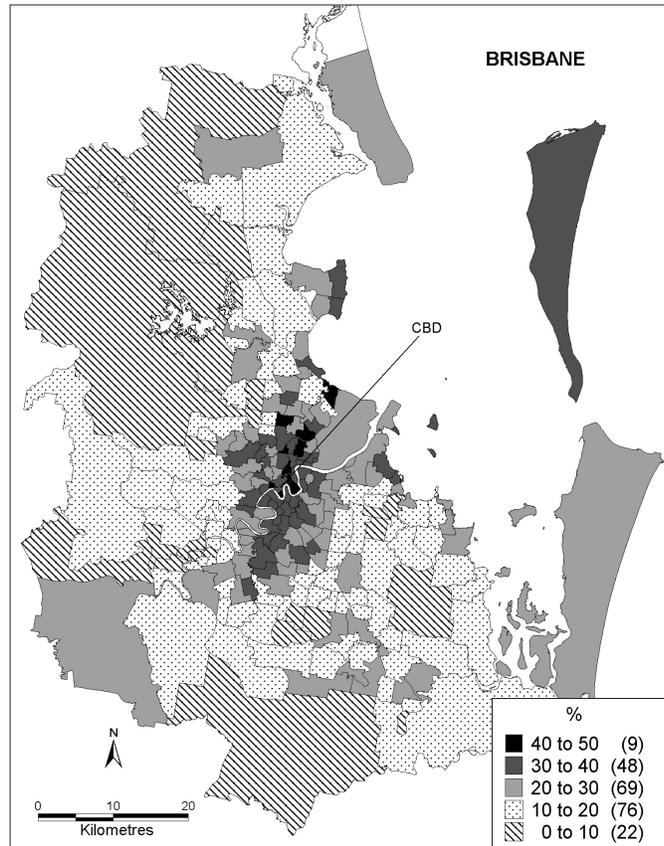
Source: ABS Census of Population and Dwellings 2001, extracted from Basic Community Profile

**Figure 3b: One-person households as per cent of all households by Statistical Local Area, Sydney, 2001**



Source: ABS Census of Population and Dwellings 2001, extracted from Basic Community Profile

**Figure 3c: One-person households as per cent of all households by Statistical Local Area, Brisbane, 2001**



Source: ABS Census of Population and Dwellings 2001, extracted from Basic Community Profile

[becomes] vital'; that the 'inner city [is] the place where work is generated'; and that, with increasing part-time work and casual work, increasing 'proximity to other specialists [is] important'.<sup>27</sup> From this perspective, a cafe infrastructure is 'ideal'.<sup>28</sup> O'Connor, in contrast, rebuts these arguments and suggests instead that the demand for inner city housing has been artificially stimulated by rental guarantees and 'buy off the plan' incentives. Moreover, in O'Connor's view, inner city growth is not sustainable on two grounds: (i) demographically, due to the declining numbers of people in the younger cohorts and (ii) socio-culturally, reflected in the continued political opposition to high density developments.<sup>29</sup> More detailed analysis of Melbourne accords with the overseas studies cited above. In inner Melbourne nearly 70 per cent of people living alone are aged less than 35 years but the opposite is true for the Mornington Peninsula where nearly 70 per cent are 65 years or more.

#### **RESIDENTIAL MOBILITY**

The dynamics of residential mobility are a neglected component in discussions of planning for the compact city. If planners are to achieve the goals of matching small households with small dwellings, many households will be required to shift dwellings. Clark and Dieleman describe residential mobility as 'the prime stimuli for the changes in the housing market and, in turn ... housing demand and housing consumption'.<sup>30</sup> Changes in the housing market stem from decisions made by prospective movers. If the growing numbers of one-person households are to make an impact on the housing market, it is necessary that many, if not most of the people concerned, make a residential move (and this move needs to involve significant down-sizing in

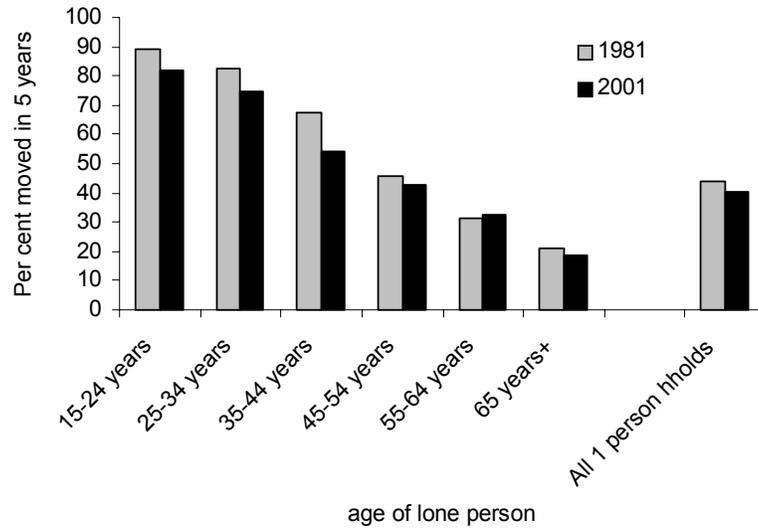
house size). If small households stay put in their largish dwellings, the plans for high density housing associated with the compact city idea will come to nought. Surprisingly, there has been little attention paid to this dimension of change in Australian cities: compact city adherents rely on the idea that if it is built, the people will respond accordingly.<sup>31</sup>

Countless studies have established two key factors correlated with the likelihood of moving: age and tenure. This is as true for one-person households as it is for larger households. Renters move more frequently than owner-occupiers and the young move more often than the old. The systematic association with age comes through in Figure 4.

At a time when the main thrust of urban plans calls for people in one-person households to shift into smaller dwellings, the mobility rates of all but the 55 to 64 year age group declined. This reflects the increase in home ownership documented in 2001 and, very likely, the greater likelihood of one-person households occupying larger dwellings. One of the established tenets of residential mobility research points to the fact that too much space is hardly ever viewed as a problem by a household. Overcrowding nearly always leads to a residential move<sup>32</sup> but a surplus of space tends not to be considered a problem because adjusting to surplus space is far easier than to a shortage of space.<sup>33</sup>

This general tendency to upward adjustment has generated the perception that older households 'over-consume' housing.<sup>34</sup> Research conducted in the Netherlands confirms the inverse relationship between the mobility rate and size of dwelling. Whereas over half the residents of one-room dwellings changed residence in a given year, less than 20 per cent of residents of large (seven rooms

**Figure 4: Five year mobility rates, lone person households, 1981 and 2001**



Source: ABS, Census of Population and Dwellings, 1981 and 2001 one per cent Household Sample Files

plus) did so.<sup>35</sup> Furthermore, the number of rooms and amount of space tend to be greater *after* a move than before the move. This underscores the finding that having too much space acts as a disincentive rather than incentive to move and that single people living in small dwellings are more likely to change residence in favour of a larger place than their counterparts are likely to look for a smaller place.

A US study of 700 'late mid-life respondents' aged 50 to 72 years revealed that, as people age, they did not anticipate having to depend on others for help, but rather expected to stay in their current home ('ageing in place').<sup>36</sup> The older respondents, aged in their late 60s or early 70s were particularly adamant about not moving. The longer the older respondent had lived in the same home, the stronger the desire to remain. The authors noted that respondents in their 50s were more amenable to the idea of

moving, but that, as they aged, they became more reluctant to change residence.<sup>37</sup> Despite the general decline in mobility rates by age shown in Figure 4, the only aberration from this pattern is the slight increase in mobility in 2001 among persons aged 55 to 64 years. While this is certainly not pronounced, it may signal some growing tendency to move house during this life stage.

**CONCLUSION**

Advocates of the compact city have often assumed that the long-term decline in household size in Australia, which is in part expressed in the rapid growth in lone-person households, is being reflected in increased demand for smaller, higher-density housing. This belief, however, is not supported by the available evidence. The proportion of lone-person households grew rapidly during the 1990s, partly reflecting the revolution in partnering patterns in Australia, which

has delayed partnering for many. Despite this, the preference for separate detached dwellings, as opposed to higher-density multi-dwelling alternatives, has barely altered. Some commentators have expected that decreased household size would lead to both higher residential densities and demand for smaller dwellings. This has not happened. On the contrary, the average size of dwellings has increased even though new suburban subdivisions most often offer smaller block sizes. Indeed, it seems contradictory that the Victorian Government's *Melbourne 2030* compact city policy, which promotes higher residential densities and a range of smaller dwelling types, on grounds of environmental sustainability, does not consider the growth in average dwelling size as a problem.

Further, it cannot be assumed that the rapid growth and marketability of medium- and high-density housing in inner city areas is evidence of a demography-driven shift in preferences for alternative dwelling types in these areas. In taking up residence in inner city areas, residents may be trading off housing type preference for desirable locational amenity, including the perceived lifestyle attributes of the inner city. In addition, it has become apparent that many of the inner city high density buildings are in fact occupied by overseas students in Australia on education visas. The same may be true in other Australian cities as well. Student demand for this type of housing provides no guide to overall demand that could be expected in

the wider population. Housing preferences involve a complex bundle of considerations and people's choice of residential location almost inevitably involves a number of trade-offs between competing priorities. A number of housing preference studies, in Canada, Australia and New Zealand, urge caution against mistaking locational preference for dwelling type preference. Despite this the message seems to have been largely ignored in Australian urban policy circles.

Too great a trust in a demographic imperative in the determination of dwelling choice can lead to urban policies that fail to understand the complexities involved in people's choices concerning dwelling size and type. The expectation that smaller households 'need' smaller dwellings often results from too static a view of the lives of persons in small households. Many people who are in small or lone-person households will not remain in that situation. For instance, a proportion of divorced persons will remarry; some estranged fathers may have their children visit or live-in for a time; older lone-persons may have adult children or grandchildren live with them for a period, or have relatives visit; some persons may choose to work from home, and so the list of possibilities could go on. A genuine consideration of the housing 'needs' of lone persons or persons in small households under current demographic conditions would take the changing life circumstances of householders into account as well as the increasingly complex uses to which their larger dwellings can be put.

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