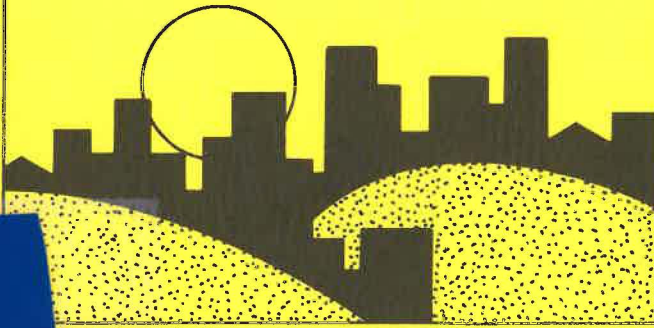


**GENDER DIFFERENCES IN THE ATTAINMENT
AND EXPERIENCE OF OWNER-OCCUPATION
IN AUSTRALIA**

Susan J. Smith

URU Working Paper No. 19
December 1989



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ABSTRACT

Australia has one of the world's highest rates of home ownership, not least because owner-occupied housing is treated favourably both as an investment and as a consumption good. The residual role of public housing (which accounts for just 5-6% of the housing stock) and the limited subsidy to private renters mean that, despite a lack of tax relief on mortgage interest, the attainment of owner-occupation is widely regarded as a cultural norm, a wise investment and a mark of success. Accordingly, over 70% of the population own, or are buying, their homes.

The opportunity to become a home owner in Australia, as elsewhere, has varied over time (with changes in the availability and affordability of the owner-occupied housing stock). For any individual, the attainment of owner-occupation is therefore a function of birth cohort as well as the consequence of a variety of economic, demographic and life course factors. The effects of these correlates are, in turn, mediated by gender—a subject still neglected (especially with respect to two-adult households) in the many otherwise-excellent accounts of housing affordability, costs and benefits in the Australian context.

To help redress an imbalance in the literature, this paper explores the gender dimension of factors associated with home ownership in some detail, drawing on the surveys of 2547 women and 2182 men conducted in 1986 as part of the Australian Family Project (AFP). The aim is to describe the predictors of home ownership and to explore some similarities and differences in men's and women's routes to, and experiences of, Australia's dominant tenure. The findings should provide a sound basis for subsequent, more specialised, analyses of the rich life history data contained in the AFP.

GENDER DIFFERENCES IN THE ATTAINMENT AND EXPERIENCE OF OWNER-OCCUPATION IN AUSTRALIA¹

Susan J. Smith²
Centre for Housing Research
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Australia has one of the world's highest rates of home ownership, not least because owner-occupied housing is treated favourably both as an investment and as a consumption good (there is no capital gains or transfer tax on owner-occupied dwellings, and no taxation of imputed rents). The residual role of public housing (which accounts for just 5-6% of the housing stock) and the limited subsidy to private renters (Flood and Yates 1989; Yates 1988; Stimson 1988) mean that, despite a lack of tax relief on mortgage interest, the attainment of owner-occupation is widely regarded as a cultural norm, a wise investment and a mark of success. Accordingly, over 70% of the population own, or are buying, their homes.

The opportunity to become a home owner in Australia, as elsewhere, has varied over time (with changes in the availability and affordability of the owner-occupied housing stock). For any individual, the attainment of owner-occupation is therefore a function of birth cohort as well as the consequence of a variety of economic, demographic and life course factors (Neutze and Kendig 1989). The effects of these correlates are, in turn, mediated by gender (Rossiter 1986; Smith, in press; Watson and Helliwell 1985; Watson 1988)—a subject still neglected (especially with respect to two-adult households) in the many otherwise-excellent accounts of housing affordability, costs and benefits in the Australian context (Badcock 1989; Bradbury *et al.* 1987; Flood and Yates 1989; Jansen and Temby 1985; Kendig and Paris 1987; Rossiter and Vipond 1987; Stimson 1988; Yates 1988).³

¹ This is a revised version of a paper presented to the URU-sponsored conference, *Housing Australia: Selected Issues*, 30-31 October, 1989. I am grateful to Yvonne Pittelkow and Gina Roach for help in organising the data, and to Neal Anderton, Chris Hamnett and Max Neutze for thoughtful comments on an earlier draft. Thanks also to the series editors for their help and encouragement.

² Susan J. Smith was a Visiting Fellow with the Urban Research Unit from August to November, 1989.

³ This is partly because so much housing research takes a cross-sectional perspective, focussing on household types at particular points in time, rather than on the life paths

To help redress an imbalance in the literature, this paper explores the gender dimension of factors associated with home ownership in some detail, drawing on the surveys of 2547 women and 2182 men conducted in 1986 as part of the Australian Family Project (AFP) (Bracher 1987; Carmichael no date). As well as containing a range of demographic, health and life cycle data, the survey has an innovative housing section which allows the reconstruction of housing histories for different birth cohorts. Some of the housing data have been analysed by Kendig and Pittelkow (1988) and Neutze and Kendig (1989), but these are just the tip of an iceberg. What follows is also in an exploratory vein, aiming primarily to describe the predictors of home ownership and to explore some similarities and differences in men's and women's routes to, and experiences of, Australia's dominant tenure. Because of this descriptive emphasis, the full potential of the longitudinal information remains to be exploited. The findings should, however, provide a sound basis for subsequent, more specialised, analyses.

THE ROUTES TO HOME OWNERSHIP

The AFP confirms Australia's continuing high rates of home ownership: 73% of surveyed men and women owned or were buying their homes in 1986. Owners,⁴ moreover, see themselves as happier, healthier and getting more out life than their renter counterparts⁵ and, in the long run, their investment promises significant tax-free capital gains and a stream of low-cost housing services in old age. These material and symbolic rewards are not, of course, something intrinsic to the fact of private home ownership. They are, rather, a product of the way in which owner-occupation is promoted through Australian housing policy (which, despite its stated aspirations, has not achieved tenure neutrality). In analysing ownership as an 'achievement' this paper does not, therefore, necessarily support the principle of extending privileges to home owners. The aim is, rather, to

of individuals which may pass through several phases of household formation and dissolution.

4 For the purposes of this paper, except where clearly qualified in the text, the term 'owner' will be used to include those buying their homes, and those who are outright owners.

5 Owners are significantly more likely than renters to feel very happy with life in general, renters are twice as likely as owners to say they are not getting what they want out of life, and, among young women in particular, owner-occupation is associated with the experience of better overall health.

comment on who wins and who loses (and in what ways) in a context where owner-occupation has been set up as the goal.

Within the private housing market, homes are allocated according to ability to pay: that is, according to income and wealth (whether from wages, investments, benefits or gifts and inheritances) mediated by the system of housing finance. A number of factors influence an individual's or income unit's ability to pay for housing at a particular point in time or 'stage' in their housing and labour market 'careers', and this produces substantial differences in ownership rates between as well as within age cohorts.⁶ In the longer term, housing and economic policy affect the affordability of housing to aspiring owners and these, in recent decades, have produced a tendency for the costs of access to housing to increase relative to disposable incomes (Jansen and Temby 1986; Neutze and Kendig 1989). However, for any historically specific set of average housing costs relative to average incomes—circumstances typically confronted by different birth cohorts—at least three other sets of factors, all mediated by gender, have a bearing on actual and potential disposable incomes and so influence the attainment of owner-occupation. These factors relate to housing histories (which reflect a mix of norms, expectations, economic opportunities and financial constraints), 'human capital' (factors determining earnings potential) and other sources of income and wealth, and demographic events (which affect both housing needs and residents' ability to meet housing costs).

The earliest point in an individual's housing history might be said to be their parents' housing tenure. An earlier study in England has already suggested the importance of this showing that young adults whose parents owned or were buying their homes are more likely to attain home ownership by age 23 than are their counterparts whose parents rented from local authorities (Munro and Smith 1989). This may reflect the intergenerational transfer of housing equity and/or a cultural preference to own rather than rent. In the latter case, parental tenure might be located among those 'legitimising rules' which Meyer (1988) recognises as the key to individuals' life paths. It might also be argued with reference to the importance of housing histories that the use of private and, to a lesser extent (because it is less available),

⁶ Four age cohorts are used in this paper. From oldest to youngest, they are labeled 1 to 4. Their rates of owner-occupation are, for men and women, respectively, for 51-60 year-olds, 88% and 91%, for 41-50 year-olds, 86% and 87%, for 31-40 year-olds 80% and 78%, and for 21-30 year-olds, 41% and 47%.

public renting can act as a stepping-stone into owner-occupation, offering temporary accommodation to those who wish to live as individual households while they save for a deposit on their own home, or while they advance in the labour market to a position where they can secure adequate housing finance (Jones 1987). Renting is said to offer young households greater flexibility to adjust their housing costs and locations as their careers demand (by allowing renters to live 'downmarket' and minimise housing outlays, and by facilitating inter- and intra-regional mobility without imposing high transactions costs). A further 'safety net' might be provided by the option of remaining in, or returning to, the parental home while the resources to secure ownership are gathered.

Human capital refers to the investment individuals make in their economic future by spending time and money to gain the education, qualifications and experience they require to enhance their opportunities in the labour market. This strategy can, if it pays off, increase not only earnings potential, but also income security, occupational prestige and, therefore, credit-worthiness. It is thus an investment likely to widen housing as well as employment opportunities in the long run. Measures of human capital might include parental education (a vehicle for transmitting the values of education between generations, as well as a source of early learning for children), personal educational attainment, and the age at which individuals first entered the labour market.

Other financial factors influencing both the prospects of owner-occupation and the timing of entry to this tenure sector include the availability of gifts or inheritances (which may be important in raising a deposit, securing a mortgage or retaining home ownership following relationship breakdown or death of a spouse), stability of employment (which may be more important than absolute income for sustaining home loan repayments), and employment status (since some kind of paid employment is usually a precondition for securing housing finance).

Demographic factors have long been recognised as influential in housing decisions: family size, household formation and relationship breakdown are all known to affect housing needs, costs and ability to pay. Although the common interests of housing studies and demography have received relatively little attention until recently (Lee *et al.* 1988; Myers, *in press*),

previous work has indicated the importance, especially for women, of taking a partner in order to attain owner-occupation, particularly if this is to occur early in the housing career (Kendig and Pittelkow 1988; Munro and Smith 1989). Of course, the precise housing consequences of particular demographic events depends not only on individuals' own economic resources, but also on the subsidies built into the different sectors of the housing system and on the benefits available through the social security system. Thus in Britain, which still has a relatively large public sector, early childbearing is a factor which strongly predisposes individuals and couples to becoming public housing tenants (Ermisch 1989; Munro and Smith 1989), whereas in Australia, with its smaller public housing sector, this option is much less available.

Using the AFP men's and women's individual housing history, financial and demographic routes to ownership, overall and in four 10-year birth cohorts, were examined in turn.⁷ Individuals rather than households are taken as the unit of analysis, recognising that, from the perspective of an individual's life path, household formation is just one element of the housing 'career'. Conceptually, this prevents women's attributes being subsumed into those of a male 'head of household' in periods when they live as married.⁸ Family formation is not, therefore, seen as an independent variable which magically explains housing outcomes, but rather as a phenomenon which may itself be shaped by other life events—including strategies for housing attainment. This view allows for the possibility that, even in a context where owner-occupation is dominated by couples, the men and women involved may typically achieve and experience this tenure in different ways.

Throughout this paper, the different 'routes' to ownership are constructed using the following variables.⁹ Housing history was gauged in terms of parental tenure, leaving and returning to the parental home, and the use of

⁷ Throughout the paper, only those relationships within the data which are statistically significant ($p < 0.05$ or better) are discussed. This applies to all statements referring to percentage differences in the frequency of attributes between subgroups.

⁸ At the time of the survey, 84% of men and 83% of women were living with a partner.

⁹ Unless temporality is specifically referred to, the sequencing implied in these paths cannot be taken-for-granted; the AFP does however, allow events to be organised chronologically, and this property is drawn upon in the more detailed parts of the analysis.

subsidised or shared rental accommodation.¹⁰ The financial and human capital attributes of most interest were parental education¹¹ own post-school qualifications,¹² receipt of a gift or inheritance,¹³ experience of unemployment for periods of six months or more, and current employment status (working or not). The demographic factors include leaving home to live with a partner, whether respondents had ever taken a partner, whether they had ever had children, and whether they are currently living with a partner.¹⁴ Some of the results are summarised in Tables 1 and 2.¹⁵

i) Housing History

Table 1 indicates that, overall, parental tenure at (respondents') age 14 appears to have little consequence for housing outcomes. Over 70% of men and women had owner-occupier parents but these were no more, or less, likely to become owners than their counterparts whose parents rented. This is surprising if parental tenure is regarded as a proxy for potential intergenerational transmission of housing wealth, and it flies in the face of much of the British evidence (Hamnett 1984; Ineichen 1981; Madge and Brown 1981). However, it is less unexpected given the cultural context of home ownership in Australia where renting tends, in the long run, to be seen as second best, even by those who are renters (Kendig 1981). Thus, as the owner-occupied housing stock expanded, and financial assistance to home owners increased, the children of renters may have been as well positioned, culturally as well as financially, as those with owner-occupier parents to gain access to this tenure sector.

¹⁰ This refers to whether respondents had rented from a government agency or whether they had ever shared a private rental with a housemate or flatmate.

¹¹ Here, respondents with well-educated parents were defined as those with both parents having at least some secondary education.

¹² Including degrees, diplomas and trade qualifications, and so on.

¹³ For men, the relevant measures included financial assistance from parents after leaving the parental home and receipt of any inheritance or large gift: women were asked whether they received financial help from their parents after first leaving home, whether they acquired their first home as an inheritance or gift (less than one per cent had done so), whether they had financial assistance from parents or other relatives on buying their home, and whether they had ever received a sizeable gift or inheritance.

¹⁴ In the text, these variables are considered independently and as profiles of attributes—or 'paths'. Statistically, only the independent effects of each variable are considered, controlling, where appropriate, for cohort. Given the number of variables and categories involved relative to the number of interviewees, the application of logit models would have shed little extra light on these data, at the costs of much less accessibility to a general readership.

¹⁵ The notes to Table 1 include conventions for table entries and variable names which are used throughout the paper.

Parental tenure does, nevertheless, have significance for some cohorts. Men in the youngest and oldest birth cohorts (those turning 21-30 and 51-60 during 1986) are more likely to own or be buying their home if their parents were owner-occupiers. For the 51-60 year olds, 91 per cent of those whose parents were owners compared with 82% whose parents rented have attained and retained an owner-occupied dwelling. For the 21-30 year olds the figures are 44% and 31%. This hints at the possibility that the intergenerational transfer of housing equity may have some importance both for early access to ownership and for retaining owner-occupation into old age. This impression is reinforced in the women's data, where parental tenure exerts a small but significant effects on tenure attainment in all cohorts except the 41-50 year-olds. The rates of ownership for those with and without owner-occupier parents for the 21-30 year-olds, 31-40 year-olds and 51-60 year olds, respectively are 93% and 87%, 80% and 72% and 51% and 37%.

Leaving the parental home is a significant point in any housing 'career' (Jones 1987; Mayer and Schwartz 1989; Young 1974, 1989). The evidence of the AFP is that a clean break is the crucial pre-requisite for attaining and retaining ownership. Twenty per cent of the men and 24% of the women who left their parental home at all returned to it at least once. Just over a quarter of the male returners, and about 15% of the women, returned more than once. Among both groups, but especially the men, one or more returns significantly decreases the probability of securing owner-occupation. Just 57% of men returners and 62% of the women were owners at the time of the AFP survey as compared with 77% of their non-returning peers. In this respect, the findings of the AFP match those of other Australian surveys conducted over the last 25 years. Collating these, Young (1989) shows that returning is more common among those with least schooling, and who leave home at an early age (often due to conflict with parents)—factors associated with low status in the labour market and vulnerability to unemployment. The characteristics of returners, then, signal their limited opportunities in the labour market and, through that, their disadvantage in the housing market. That returning is more deleterious in housing terms for men than for women may reflect their greater reliance on their own (rather than, say, a partner's) income to secure a favourable housing outcome (a possibility considered later in the paper).

For both men and women included in the AFP, the act of returning diminishes the probability of ownership by progressively larger amounts among the younger cohorts. For the oldest men, and for 41-50 year old women, having returned or not seems immaterial for tenure attainment. For the younger cohorts, however, the difference in ownership rates between non-returners (whose rates are higher) and returners increases with youthfulness. Among men, non-returners are 12%, 17% and 19% (for cohorts 2, 3 and 4, respectively) more likely than returners to be owner-occupiers, and among women, the corresponding figures are 12% and 19% (for cohorts 3 and 4). This could be interpreted as an indication that a return to the parental home simply delays ownership. However, given trends in housing affordability, it could also indicate that those unable to launch themselves immediately into an independent housing career always carry a disadvantage relative to their peers (especially in periods when house prices and mortgage interest rates increase relative to wages), and may never achieve the same rates of ownership or of wealth accumulation through ownership. Certainly, the main reasons for returning to the parental home were not indicative of an attempt to accrue human capital (by studying for higher qualification, for instance), but rather reflected the financial burden of housing costs for young people. The commonest reasons for returning, then, were unemployment and inability to afford independent living (reasons cited by 14% of returning men and 26% of returning women). A relatively large proportion of the women also cited the need for interim accommodation (22%) though relationship breakdown was blamed by just 15% and this figure was even lower—7%—among the men.

Renting—a third possible component of an individual's housing career—is often seen as a 'stepping stone' tenure, that is, as part of the path to owner-occupation in societies where home ownership is extended to consumers on comparatively favourable terms (Morrow-Jones 1988). Renting is largely a market transaction in Australia, whose public sector is very small.¹⁶ Nevertheless, it usually requires lower housing outlays per unit consumed than does house purchase in the early years, and it offers flexibility in adjusting housing costs to income. If renting is to be viewed as a transitional step towards ownership, it is not surprising that around three-quarters

¹⁶ Since the 1960s, private renting in Australia has accounted for between 18% and 20% of dwellings while public renting has accounted for 4%-6%.

(70%) of women who had ever owned rented at least one property (for three months or more) prior to their first home purchase (two-fifths—41%—rented more than once).¹⁷ In some circumstances, however, renting is a tenure of last resort for those who cannot afford to live independently without some kind of subsidy, either applied directly through a subsidy to rental payments (as in the public sector) or where tenancies are shared so that the costs are divided among two or more income units.¹⁸ It is clear from the AFP that far from offering a stepping stone to ownership, this kind of subsidised or shared renting (as distinct from renting independently) is statistically associated with a reduced likelihood of current owner-occupancy for men and women alike. This is true across all cohorts and the effect is especially marked among the youngest and oldest women: among 51-60 year-olds, 95% of those who had never rented, as compared with 73% of those who had, currently live as owner-occupiers; among 21-30 year-olds the corresponding proportions are 65% and 32%.

Over 90% of respondents who had ever owned or been buying their homes continued to do so at the time of the AFP survey, although a greater proportion of women ever-owners (18%) than men (10%) said they had at sometime moved from owning back to renting (this suggests that women may be more vulnerable to losing home ownership, but also more successful at regaining it, than men). The proportions who retain ownership also seem to be falling across the cohorts, so that, whereas among 51-60 year-olds, 98% of women and 96% of men who had ever owned still own, among the 21-30 year-olds these proportions had fallen to 89% and 90%. This may reflect a general tendency for younger people to move in and out of owner-occupation (even though such moves are, on the whole, rare), and it is likely that some will regain the tenure in later years. However, it is also possible that this vulnerability is peculiar to those who are young in today's economic climate, reflecting the increasing difficulty of sustaining the costs of owner-occupation early in the labour market career, when incomes are low relative to housing outlays, especially if interest rates are rising relative to inflation. In these circumstances, and given historically high rates of unemployment in the younger age groups, even higher rates of movement out of owner-occupation might be expected following the steep interest rate

¹⁷ Directly comparable figures cannot be computed for the men.

¹⁸ It is this kind of shared or subsidised arrangement that is referred to as renting in the tables.

rises between 1987 and 1990, which may make renting the most rational option for many newly-independent households.

Table 2 shows that the housing history events which typically lead people to home ownership are very similar for men and women. For both groups, the commonest and most successful path is to have owner-occupier parents, to leave the parental home only once, and to attain ownership without the stepping stone of shared or subsidised renting. These attributes are shared by 41% of male owners and 46% of females, and promise a 'success' rate (the proportion who attain and retain ownership) of 93% for the former and 91% for the latter. (This is much higher than the average success rate of 73% for both men and women). These above-average success rates are found in every cohort (though overall, the rate of ownership obviously falls with youthfulness). However, by far the greatest *relative* advantage of having followed this route accrues to the 21-30 year-olds, for whom it increases the likelihood of ownership by 28% for women and by 31% for men.

Women's second commonest housing history, which is the third commonest for men, involves those whose parents were renters, but who neither returned to the parental home nor themselves entered shared or subsidised renting. This formula applies to a slightly larger proportion of female than of male owners (17% and 15%), but has much the same overall success rate in each case (88% and 86%). Women in all cohorts have an above-average success rate (for their age group) if they take this route. The advantage it confers again increase with youthfulness, though even among the youngest (21-30 year olds) the likelihood of ownership is increased by just 8% (much smaller in relative terms than the advantage associated with route one). For men, the consequences of having the housing history represented in this route (given as route three in Table 2) are less consistent across the cohorts: the likelihood of owning is slightly increased for the two middle cohorts, but slightly diminished for those aged 51-60 and 21-30. Since the key difference between routes one and three is parental tenure, these findings suggest that, notwithstanding its poor explanatory power as an independent predictor of owner-occupation, when combined with other housing history events, the fact of having had owner-occupier parents exerts considerable influence on an individual's current likelihood of owning. This is especially true for men (who, as we shall see repeatedly, are more reliant than women

on their own income and wealth to secure ownership), particularly for those in the oldest and youngest age groups.

Women's third (and men's second) commonest route—which is much less successful than either of the others—is taken by those whose parents own, who never return to the parental home, but who do undertake one or more spells of shared or subsidised renting. Although a much larger proportion of men than women follow this trajectory (24% rather than 15%), their success rate is only slightly higher (69% and 66%), and much lower than average. This route depresses the likelihood of owning between two and ten per cent below average for men and women in all cohorts,¹⁹ without displaying any marked age-related trend. It therefore reflects the disadvantageous consequences of shared/subsidised renting for eventual tenure attainment in more-or-less every age group.

ii) Human Capital and Finance

It is clear from Table 1 that the human capital/finance variables which, in the market sector that dominates the Australian housing system, might be expected to discriminate most clearly between owner and renters, are relatively poor predictors of current tenure. This is true overall, and on a cohort by cohort basis.

The ostensibly significant effects overall of parental education, as noted in Table 1 (which give the counter-intuitive impression that those with better-educated parents are least likely to attain ownership) largely disappears within each cohort (i.e., it reflects the fact—itsself determined by education policy—that younger people, whose age alone accounts for their lesser rates of ownership have better educated parents than their older counterparts). Only among women aged between 41 and 50 (those born during the depression) does parental education increase the likelihood of attaining owner-occupation: 91% of those with two well-educated parents compared with 85% of those with one or both parents failing to achieve secondary education now own, or are still buying, their homes. This is also the only cohort—of women or men—whose own post-school qualifications predispose them to ownership (92% of those with post-school qualifications, compared to 84% of those without, are owners).

¹⁹ The exception being 51-60 year old men, for whom it slightly increases the likelihood of owning to 2% above average.

Educational attainment may affect the amount and quality of housing that can be bought, but the fact of home purchase itself is not dependent on access to higher education.

For women, the apparently significant effects of two of the other economic variables listed in Table 1—early entry to the labour market and periods without paid work—also disappears after controlling for cohort. The limited effect of labour market variables may again reflect some women's dependence on a partner's income and employment for attaining owner-occupation—a dependence shared by young women in Britain (Munro and Smith 1989). Early entry to the labour market was also unimportant for the men, except among those aged 51-60. In this cohort, 85% of those who began work before age 16 had attained ownership whereas among those who delayed their entry—presumably to complete and advance their education, or to gain other skills and qualifications—fully 92% were owner-occupiers in 1986.

Time out of work (including the experience of unemployment), however, was the strongest economic correlate of current tenure attainment for the men: 78% of those with no experience of long-term unemployment had attained, and retained, ownership—an achievement paralleled by just 56% of those who had experienced one or more periods out of work lasting at least six months. The effect proved strongest in the youngest cohort, where continuous employment increased the probability of having attained ownership by almost two and a half times. Among other things, this reflects the crucial importance of regular, secure employment for negotiating mortgage finance and sustaining loan repayments, especially early in the 'housing career' when housing costs account for a particularly large proportion of disposable income. The importance of continuity of employment is particularly clear from Table 2 which shows that owner-occupier men have a more consistent record of paid work than either male renters or women in either tenure sector.

Although there is evidence that, with falling housing affordability, access to owner-occupation for all households may depend increasingly on women's greater participation in the labour market (Neutze and Kendig 1989), for women, current employment was a significant predictor of tenure attainment only among 31-40 year olds (81% of those currently in

employment were owners, compared with 75% of those not currently undertaking waged work). Among the men, however, waged work proved important for all but the oldest cohort (whose high rates of outright ownership make it easier to retain their home, even in the face of unemployment).

Together, these findings on the different importance of employment, especially continuity of employment, for men's and women's tenure attainment, support the earlier speculation that women continue to depend primarily on the earning power and job security of a male partner to sustain owner-occupation. This possibility is explored in more detail, and qualified, later.

Surprisingly for a country with such widespread ownership of inheritable wealth, and notwithstanding a growing interest in the intergenerational transmission of housing wealth (Forrest and Murie 1989), the receipt of a gift or inheritance seems to have relatively little overall bearing on tenure attainment. As many as 31% of the men and 34% of the women had received a substantial gift or inheritance or financial help from their parents in the first few years after leaving home, and this rate varied little between cohorts.²⁰ In terms of housing outcomes, for the men, such income only proved significant for 51 to 60 year olds, increasing their likelihood of ownership from 86% to 94%. For women, it proved important primarily for the 21-30 year olds, among whom it raised the likelihood of achieving early ownership from 43% to 56%.

Separating the two components of intergenerational equity transfer—inheritances/gifts (which could also be secured from a spouse) and financial assistance from parents—other gender differences emerge. Women who secure financial help on leaving home are more likely than their non-assisted counterparts to return to their parents (the proportions being 31% and 22%)—a factor already shown to diminish the likelihood of ever owning. They are also more likely to have had a period in shared or subsidised renting (49% of those who received assistance as compared with

²⁰ For the men, this figure comprises 11% who received a large gift or inheritance and 20% who received financial help from their parents when they left home; for women, the corresponding figures are 14% and 15%, with the remainder (5%) drawn from those (13% in all) who received financial help to buy a home from their own, or their spouse's parents.

36% of those without entered this part of the rental sector), and they are less likely currently to be owner-occupiers (67% and 74%). For men, on the other hand, such assistance has no effect on the likelihood of returning to a parental home, on the probability of ever renting or on the odds of currently owning.

Turning to the receipt of a gift or inheritance, this is also associated with women's greater likelihood of returning to their parents and with them ever entering shared or subsidised renting, but it also appears to *increase* their probability of attaining and retaining ownership (from 72% to 82%). For men, such a windfall appears to diminish the possibility of ever having to rent (from 49% to 39%), and it increases the likelihood of ownership—especially outright ownership (14% of inheritors but 29% of non-inheritors now rent while 37% of the former compared with 24% of the latter own their homes outright). To the extent that it has significance for attaining home ownership, the timing of the inheritance seems less important than its eventual receipt: among the men concerned (184 ever-owners received a gift or inheritance), just 22% first bought a home within two years of receiving their legacy. Such income could, of course, help individuals retain home ownership through ill-health, unemployment or relationship breakdown, but this cannot be deduced from the AFP. Nevertheless, the rather limited housing consequences of gifts and inheritance is borne out by further information from the women's survey which reveals that less than one per cent (n=14) had used such income as part of a house purchase, and that just 49 respondents had put financial assistance from their parents towards home purchase (although over twice that number received regular financial support from their parents which could have been used to pay housing costs). Moreover, of the 56% of surveyed women who claim to be better off now than they were five years ago, only 2% attribute this to the receipt of a gift, inheritance or bequest. Unfortunately, there is no information from the men or women on the extent to which gifts and inheritances had been used to extend or improve (and thus enhance the capital value and wealth accumulating potential of) existing properties.

Looking at the organisation of these financial/human capital variables into profiles of attributes listed in Table 2, some striking differences between men's and women's common trajectories to ownership are apparent. Women's commonest, although least 'successful' path (just 67% of those

who followed it had achieved ownership by 1986), was for them to secure no post-school qualifications, and to enter the labour market late, if at all. It included no gift or inheritance, and no sustained or current engagement in paid work. These circumstances are experienced by 14% of female owners. Another common path charts almost the same route with the exception that, at the time of interview, the women concerned were currently employed. This accounts for a smaller proportion of female owner-occupiers (10%) but has a higher 'success' rate (74% of those who followed it had achieved ownership). A third group, accounting for about the same proportion of female owners (9%) and producing the same success rate, comprises women with no post-school qualifications, early entry to the paid workforce, no gift or inheritance, one or more long periods out of the labour force, and no current waged work.

In contrast, men's commonest path is followed by those with some post-school qualifications, correspondingly delayed entry to the labour market, no gift or inheritance, no lengthy period out of work, and continuing employment. Men with these attributes have a success rate in attaining ownership of 76% (just above average) and they account for 22% of male owners. Those who follow the same path but do receive a gift or inheritance—a much smaller group—fare somewhat better: 79% attain owner-occupation.

What is striking in Table 2 is that men's and women's economic trajectories to ownership are very different. Although the numbers become too small to examine the details by cohort, it is clear that men's three commonest paths (which account for 49% of male owners) are shared by a much smaller proportion of women (less than ten per cent of eventual female owners). These trajectories, which highlight the role of earnings potential and continuity of employment, are also less successful as routes into ownership for women than for men. Just 9% of women followed these three routes, and whereas men's success rates ranged from 76% to 79% (i.e., well above average), they offer women only a 57%-58% chance of ownership (well below average). This reflects, among other things, continuing gender inequalities in earnings, income and wealth in the Australian economy which diminish the extent to which women can rely on their own paid work to meet the costs of home ownership (Chapman and Mulvey 1986; Smith in press).

iii) Demography

Table 1 shows that, of the variables explored in this paper, demographic factors are among the best predictors of tenure attainment for both men and women. For men, only 'ever owning' exceeds the predictive power of ever marrying, having children or currently living with a partner; and only ever owning, ever renting and long-term unemployment, influence tenure outcomes to a greater extent than does the reason (marriage or other) for leaving the parental home. For women, the effects of the demographic variables are greater than all others except ever renting and ever owning.

The evidence of the AFP is that those who remain in the parental home until they take a partner²¹ greatly increase their chances of attaining ownership: among women, 84% of those who leave home in such circumstances now own their homes as compared to 63% of those who leave home for other reasons; for men the proportions are 83% and 65%. This may reflect the tendency for parental homes to provide a source of free or very cheap accommodation, allowing human and financial capital to be accumulated to facilitate a move directly into ownership. This factor is significant, however, mainly for the younger cohorts. Among those turning 21-30 during 1986, 69% of women and 61% of men who left home to marry had attained ownership compared with 38% and 32% of the remainder. This implies that leaving home to live with a partner is associated with relatively early home purchase. In fact, of men who have ever owned, those who left home to marry or cohabit with a partner purchased, on average, about three years earlier (i.e., when they were three years younger) than their counterparts who left home for other reasons. Women purchased about two years earlier. *Early* attainment of owner-occupation, then, is what appears to be encouraged by remaining in the parental home until marriage, and this itself may bring long term benefits relative to one's later-owning peers (such as greater total capital gains on properties of similar quality, and earlier completion of home-loan repayments). It is, moreover, worth noting that if women marry on leaving home there is no route among those documented (i.e., no combination of other demographic attributes) through which they are more likely to end up renting than owning.

²¹ No distinction is drawn in this paper between marriage and living as married. All references to either state refer to all cohabiting couples, whatever their marital status. There is, furthermore, no explicit presumption in the questionnaire—although there is often an implicit one—that relationships are heterosexual. The owner-occupier couples discussed in the last part of the paper nevertheless all consist of a man and a woman.

Home ownership is strongly related to taking a partner at some time in the housing career. Overall, 77% of men and 76% of women who have entered such a relationship now own, as compared with 23% and 18% of those who have never lived as married. Table 1 shows that the importance of living as married is greatest for the younger cohorts, and the amount by which this enhances the likelihood of home ownership increases progressively with youthfulness. These cohort differences, which include the observations that single people, as well as couples, are more likely to become owners as they get older, may reflect older singles' higher incomes or their greater likelihood of having received an inheritance, but it is more likely to reflect the lesser affordability of housing to more recent home buyers, and to express the increasing need for two incomes to provide a deposit and meet mortgage repayments.

On this interpretation, it is not surprising to find that continuing in a relationship (i.e., currently living with a partner) is the strongest demographic predictor of home ownership, and that its effects are, again, progressively larger among the younger cohorts. Among 51-60 year olds, 90% of men and 93% of women with partners are owners, as compared with just 66% and 82% of their un-partnered peers. Among 21-30 year olds, the contrast is even more stark with 54% and 58% of partnered men and women sustaining home ownership in contrast to 10% and 11% of singles.

It appears from the overall figures on partnership status that ever marrying and continuing to live with a partner is more important for men than women as a strategy in attaining and retaining owner-occupation. However, on a cohort by cohort basis, it is clear that while the effects of ever marrying are about the same for the two younger groups, they are much more salient for women than for men among 41-50 year olds. Among men in this age group, the likelihood of owning is not affected by previous relationship status, whereas, in taking a partner, women increase their probability of ownership during these years by 17%. In contrast, while the effects of *current* marital status differ little between married men and women in the two younger cohorts, for older men, the fact of not currently living as married seems more disadvantageous in tenure terms than for women in the same age group. (Among 41-50 and 51-60 year-olds, respectively, 82% and 67% of unpartnered women are owners compared

with just 66% and 45% of unpartnered men). The most likely explanation for this is that older women are more likely ever to have married and to have had the opportunity to retain an owner-occupied dwelling following the death of a spouse. The more general housing effects of relationship termination are considered next.

The effects of separation/divorce or death of a spouse can be inferred from the distinction drawn in Table 1 between ever taking a partner and currently living in a relationship. The data show that those who once married but were not partnered at the time of interview, were often more likely to be renters rather than owners, especially if they had not had children. This suggests that the ending of a relationship (especially through relationship breakdown) may be a significant route out of ownership. Nevertheless, we have already seen that only a small proportion of those who ever attain ownership subsequently leave the tenure, and this is certainly a smaller proportion than those who separate or divorce (let alone become widowed). Thus, while fully 15% of ever-married/partnered men and 13% of their female counterparts report at least one relationship breakdown, there are only a few clues in the AFP about the housing consequences.

Among the divorces/separations and terminated relationships documented among the women, almost two-fifths (39%) involved jointly-owned property. Of the women concerned, 26% received half the jointly-owned wealth, 14% kept it all and 9% lost everything to their partner (with the partner buying them out in a further 6% of cases). Among divorced or separated men 12% said their partner kept the dwelling they had shared, while 19% said the property was sold and the proceeds divided equally. Questioned further, 15% of this group (divorced or separated men), said the breakdown of their relationship had affected their retention of owner-occupation, although this accounts for less than two per cent of the total male sample. Nevertheless, fully 18% of the 226 men who had ever moved from owning to renting attributed it to relationship breakdown, while 9% of those leaving a partnership said that their maintenance obligations to their partners or children would make it difficult for them to buy again. Collating a wider range of Australian data, Watson (1988) shows that, because of women's lesser labour force participation, income and wealth, and their greater child care responsibilities, they are less likely to retain owner-occupation after a relationship breakdown than are men. She shows,

too, that women experience a greater deterioration than men in the quality of the housing they occupy, and that they are more likely after leaving their partner, to have to live in a major urban centre.

The final demographic factor considered in Table 1, parenting, is an important correlate of eventual ownership, though its statistical significance is only convincing for the two youngest cohorts. Among these, childbearing increases the likelihood of owning relative to renting. For 31-40 year old men, 81% of those with children, compared to 58% of those without, own or are buying their homes; among women in the same age group, the proportions are 83% and 63%. For 21-30 year olds, the corresponding figures are 55% and 38% (men) and 58% and 28% (women). These differences are striking and quite the reverse of the British case, where early parenting tends to predispose young couples to renting rather than owning (Munro and Smith 1989). Kendig and Pittelkow (188), however, show that the association between having children and attaining early home ownership in Australia is almost entirely a function of the more crucial link between years married and entry to owner-occupation. In themselves, children must be regarded as an economic cost rather than as a route to home ownership, and it is not surprising to find evidence in the AFP that this expense is increasingly being deferred as housing costs rise relative to incomes. Thus, Neutze and Kendig (1989) show that since the 1950s, median years from marriage to first child has gradually increased. This probably reflects the need for both partners to work to save for a deposit and meet mortgage repayments during the initial housebuying years. These effects of housing market conditions on fertility (and marriage) patterns have also been observed in Britain (Murphy and Sullivan 1983; Ermisch 1989).

Table 2 again summarises the commonest demographic 'paths' followed by men and women into owner-occupation. These paths are similar between genders, with the three commonest accounting for 90% of male and 87% of women owners. Demographic routes one and two provide men and women in all cohorts with an above average likelihood of ownership, particularly in the youngest cohort, and especially among men in this age-group (for whom routes one and two increase the probability of owning by 24% and 15%, respectively, above the average for their cohort). Route three is generally less successful, though it is associated with below average levels of

ownership only among the two youngest cohorts. It might be argued that many who follow this path will, by pooling earnings over a longer time period move, when they have children, from route three to route two, and attain higher rates of ownership as they become older. Yet, even the 31-40 year-olds, to whom this option becomes less available with each passing year, have ownership rates significantly below average, especially the women, whose rates are 20% less than their cohort mean.

Nevertheless, what Tables 1 and 2 illustrates above all is the importance of taking, and retaining, a partner to both men and women if they are to secure home ownership: all men and women who never marry or live with a partner are more likely to rent than own. If private renting were subsidised for tenants to the extent that home ownership is for its occupants (or, indeed, to the extent that the tiny public rented stock is for those who gain access to it), this greater reliance on the rented sector might be interpreted in terms of preference, choice, or convenience. In fact, not only is ownership increasingly beyond the means of singles, especially single women (Smith, in press), but private renting in Australia is beset with problems, many of which are particularly disadvantageous to single women (Watson 1988: 56-73).

From the data described above, it appears that, in terms of housing attainment, living as married is helpful, often necessary, for both men and women, but that, because women are not as able as men to translate their incomes into housing, it is relatively more important to the latter than the former. The next part of the paper focuses only on those living as married in order to explore further the contribution of men and women within the same household to their joint attainment and experience of owner-occupation.

OWNER-OCCUPIER HOUSEHOLDS: A GLIMPSE OF THE INDIVIDUALS

This part of the paper links the men's and women's surveys of the AFP. From the larger data set, a subpopulation of 1255 owner-occupier couples was selected, using the criteria that the individuals concerned were in a relationship at the time of interview (or, for the men, at the time the

questionnaire was completed) and could be matched on tenure and spouse identification number.²²

Table 3 lists the key housing history, demographic and financial attributes associated with ownership (as introduced earlier) according to whether they are possessed by one, both or neither partners of owner-occupier couples. Although parental tenure is a weak overall predictor of individual's likelihood of owning, it is striking that in 91% of owner-occupier couples, one or both partners had owner-occupier parents. In most cases (71%) neither partner had a housing history which included returning to the parental home (perhaps reflecting a link between marital/relationship stability and ability to sustain owner-occupation) and, often (in 51% of households) neither partner had entered shared or subsidised renting (in the one third of cases where one partner had rented—usually prior to ownership—this was twice as likely to be the man as the woman). In a little over one-third of cases (35%) both had married, or lived with a partner, immediately on leaving home, and where only one person followed this route, it was more often the woman. Not surprisingly, given the link between family formation and home ownership, in the majority of couples (71%) both partners had had children.

In terms of income potential and labour market characteristics, in fully one third of couples, neither partner had secured any post-school qualifications: in most cases (54% of couples) just one partner had attained such qualifications, and this was just slightly more likely to be the male. On the other hand, in only 14% of couples could both partners claim never to have experienced long periods outside the labour market. Again, in the majority of cases, just one partner—in this instance, overwhelmingly the woman—had experienced at least six months out of the paid workforce; but even then, one half of all owner-occupier couples consisted of men and women who were both employed at the time of the survey. This latter finding suggests that even if men's earnings potential and income security is decisive in securing finance for homeownership, their partner's paid employment may, for a good proportion of owner-occupier households, be important in sustaining home loan repayments at some point in the housing career.

²² The relationship between matched individuals can only be inferred from the data: because of the timing of the two questionnaires, there may be a few cases where two individuals who are not living as married are treated as an owner-occupier couple.

The picture which emerges when the men and women in each couple are compared on their mix, or profile, of housing history, demographic and human capital/financial attributes is much more complex, and is summarised in Table 4. It is striking that little more than one half (58%) of the pairs consist of individuals pursuing the same demographic route to ownership, only 16% shared the same housing history attributes, and in just 3% of households were the two partners matched on their mix of economic attributes. In 40%, 73% and 66% of cases, respectively, the demographic, housing history and economic attributes of the men and women in each couple can positively be identified as differing on the key attributes utilised in this analysis; in as many as 42%, 85% and 96% of cases, they *may* have differed (*see* Table 4, Note 3 for an explanation of these figures). It is clear that the women and men conveniently stereotyped by many housing analysts as 'owner-occupier households' have, in practice, followed very diverse life paths to attain this outcome. The process of becoming an owner-occupier, as well as the act of sustaining owner-occupation, is gender-differentiated, and however analytically inconvenient it may be, this surely requires greater recognition within mainstream housing studies.

Examining this information (on 'pathways' or sets of attributes) in more detail, it is apparent that, in terms of their housing histories, men in owner-occupier couples are much more likely than women (by a factor of about 3) to take a route which involves no returns to the parental home, but includes at least one period of shared or subsidised renting (20% of men and 6% of women took such a course). Over half the men (52%) and nearly two-thirds of the women (62%) neither rented nor returned home, but among these, the women were much more likely than the men to have rented rather than returned to owner-occupier parents. This suggests that, for at least one segment of owner-occupier households, the intergenerational transfer of housing equity is most likely to occur *via* the male. Unfortunately, there is currently so little information on the gender dimension of inherited housing wealth, especially in Australia, that it is hard to gauge the significance of this observation.

Turning to their demographic profiles, around half the individuals in owner-occupier pairs first left home in order to live with a partner (53% of women and 45% of men), and the majority combined this with having at least one child. Only 7% of each group left home for purposes other than

marriage and have not had children, while about 4% of the men and 6% of women took a partner on leaving home but did not subsequently have children. In over half the couples these sets of demographic events were shared: in 31% of cases, both partners had left home to marry and have children; and among a further 22%, both had left home for other reasons, but subsequently married and had a family. Nevertheless, a notable gender difference emerged within a further one third of households where, although both partners had had children, only one of them (twice as often the woman as the man) had remained in the parental home until their first marriage or period of cohabitation. Since the majority of other reasons for leaving home relate to work, this again suggests that securing employment may be more crucial for men than women as a route to ownership. This may even be a factor affecting the timing of first marriage or cohabitation (as observed in another context by Ermisch (1981)).

It is, however, in terms of human capital, incomes and wealth that men's and women's paths to shared home ownership were most likely to diverge, further illustrating the relative dominance of men's employment status in securing housing finance. Of those (a relatively small proportion) of men in owner-occupier pairs who followed one of the commonest financial paths identified in Table 2, the most frequent profile—exhibited by around a fifth (20%) of the subpopulation—included the attainment of post-school qualifications, delayed entry to the labour force, receipt of no gift or inheritance, no long term unemployment and gainful employment at the time of interview. Women, by contrast, were most likely (although, again in only a small proportion—14%—of cases) to combine a lack of post-school qualifications with delayed (or no) entry to the labour market, no gift, inheritance or financial assistance from parents, long spells without work, and no current paid employment.

Although the various sets of housing history, demographic and human capital/finance variables have so far been examined separately, it is not surprising to find that the demographic and economic profiles are significant predictors of housing history attributes for both men and women in owner-occupier pairs. For both groups, the strength of the relationship is stronger between housing and demography ($V = .23$ and $.28$ for men and women, respectively) than between housing and financial/human capital ($V = .12$ and $.11$), though the discrepancy is greatest among the women,

again exposing the greater relevance of family formation strategies (relative to personal finances) to their experience of owner-occupation.²³

For women, but not men, in owner-occupier pairs, there is also a statistically significant association between demographic and economic profiles. Notably, among those women—a minority of (7%) of this subgroup—who left home for reasons other than marriage, eventually took a partner and remain in a relationship but have no children, there is a disproportionate tendency to possess economic profiles 1, 2 and 3 (as itemised in Table 2)—i.e., those shared by a majority of men. Women who take the more conventional route of leaving home to live with a partner, having children and remaining in a relationship (just over half the total living in owner-occupier couples) have an above-average likelihood of having secured no post-school qualifications, no gift or inheritance, late (or no) entry to the labour force, and of having experienced one or more periods of six months or more without paid work. These women were also slightly more likely than not to be out of work at the time of interview.

The pattern that seems to be emerging from the data on couples is one which hints at the growing role of women's financial attributes in households' experiences of owner-occupation, but which also suggests, for the majority of women, their continued dependence on a partner's income and wealth to sustain the costs of this tenure, especially when they have children. The prevalence of this more traditional model is affirmed in Table 5 which shows that women's tendency to use marriage as a route out of the parental home and into owner-occupation is a better predictor of couples' ownership, especially in the two youngest cohorts, than is men's reason for first leaving home (it is, moreover, more important that the woman possesses this characteristic than that both partners possess it). Table 2 also highlights the importance of continuity of employment as a predictor of couples' home ownership in all but the oldest cohort. The crucial fact here is that men's and women's unemployment have opposing effects on the likelihood of ownership. Women's *unemployment* is associated with an

²³ Demographically, men most frequently (i.e., in 25% of cases) combine a tendency to remain in the parental home until first living as married and then having children with a housing history that includes having owner-occupier parents, no periods in shared or subsidised renting and no returns to the parental home. Women's modal combination (shared by 31% of the subsample) is the same, except that their parents rented rather than owned.

increase in the probability of a couple's ownership from 71% to 84% (suggesting a traditional arrangement of household labour whose association with ownership is apparent in all but the oldest cohort).²⁴ In contrast, men's history of unemployment (irrespective of their current work status) decreases a couple's likelihood of owning by almost the same amount, from 84% to 72%.

The importance of a partner's income and wealth for women in owner-occupier couples is further borne out by these women's views of their own economic fortunes. While such women are more likely than women in other housing situations to feel they are financially better off now than five years ago (the proportions being 59% and 53%), the most frequently cited reason for this economic optimism is that their partner had secured a better-paying job (followed by the security offered by savings and investments and by having finished paying for their house). Among other women (including those who live as married but rent their homes), much more emphasis is placed on their own work status, and on their own succession to a better-paying job (see Table 6). Likewise, although women in owner-occupier couples are less likely than others to feel they are now worse off financially than they were five years ago (the figures are 25% and 29%), and while both groups most often attribute any such deterioration to the cost of living, those in owner-occupier couples are disproportionately likely to feel the pinch from a reduction in their partner's wages (as well as from the costs of home purchase, interest rates and children's needs), and somewhat less likely to suffer financially from their own loss of employment.

Nevertheless, as suggested earlier, there is evidence in the AFP (which is also discussed by Neutze and Kendig 1989) that women's work is significant, perhaps increasingly so, for sustaining the costs of owner-occupation in two-adult households, confirming a trend which has been documented in many parts of the developed world (Aldous 1982; Griffen-Wulff 1982; Kohlase 1986; Myers 1985; Roistacher and Young 1979). According to the AFP, fully 52% of women living in such households currently undertake paid employment. There is, moreover, a strong and significant relationship between this kind of employment and women's perceptions of their households' financial fortunes. As many as 65% of women who live in owner-occupier couples and take on paid work feel

²⁴ The same effect is observed for women's employment status in cohorts two and three.

financially better off now than they did five years ago, compared with 53% of those who do not work. Likewise, one fifth (20%) of the former but almost a third (29%) of the latter feel worse off.

The men's views on the value and desirability of women's paid work are, nevertheless, much more ambivalent. As many as 43% of the men in owner-occupier couples agree with the proposition that husbands should work to earn money and wives should look after the home and family. (It may be significant that approximately the same proportion—42%—of female partners continue to receive a 'housekeeping allowance'.) Predictably, this view is more likely to be held by those whose partner does not work (58%) than by those whose partner does (30%). It is striking that only 8% (rising to 12% among those with working partners) strongly disagree with this statement. Although very few men go as far as to claim that it is wrong in principle for married women to earn money (21%), and while almost half (47%) (rising to 61% among those with working partners) do not feel that such employment interferes with a mother's relationship with her child, fully 48% believe that the emotional life of a family suffers when women work, and this includes over one third (35%) of those whose partners do work.

It also seems that, for owner-occupier men, a partner's work status has little effect on judgements about the adequacy of their own income and wealth. Over two fifths of the men (43-44%), whether their partner works or not, say their income is adequate and they can 'afford a few extras': just under a half are satisfied with their level of savings and investments, again irrespective of their partner's occupation. On the other hand, while over 80% of such men see house purchase as the best possible investment for most people in Australia, most (62%) say it is getting harder to buy a home, and the majority (91%) agree that two incomes are now needed to save for a deposit. If prejudices against working wives are still part of the socialisation of many Australian men, most recognise that, in practice, there must be more than one waged worker in a household if the national housing ideal—an owner-occupied home—is to be secured.

It is not surprising, then, that where women do work, their income is frequently used to meet housing costs. Over half (57%) the owner-occupier women who currently work say their income is earmarked for particular

household expenditures. Altogether, 24% of working women with earmarked income identified home loan repayments as one of (a maximum of) two items on which their wages are spent. A further 20% said their income was spent on home improvements/furnishings. Thus, in 44% of cases for which information is available, women's wages are directed towards housing costs. If we look at housing expenditure mentions as a proportion of all mentions, home loan repayments receive the most (17%), followed by home improvements (14%), food (15%), extra luxury expenditure (10%) and school fees, clothing or general living expenses (8-9% each).

In addition to paid work, a range of unpaid labour is required to maintain owner-occupied dwellings (so preserving their use and exchange value), to service those resident in such households and to sustain the lifestyle of a property-owning democracy. That women and men generally agree in their assessments of the split of these domestic responsibilities is apparent from Table 7, which also indicates men's dominant role in property maintenance and women's disproportionate responsibility for housework. It has been argued that this division of household labour has a bearing on the different meanings of home ownership for men and women: it allows men to claim much of the prestige associated with maintaining the wealth-accumulating potential of the home leaving women only a pride in cosmetic embellishment, and accentuating their role as consumers rather than accumulators of housing equity (Madigan *et al.*, in press). What is particularly striking from Table 7 is how little this pattern changes according to whether women are involved in the paid labour market. When their partners enter paid employment, men retain (and somewhat increase) their responsibility for basic home maintenance, but take on only a small extra proportion of the less prestigious domestic tasks. It is only in disposing of garbage and taking children to non-school destinations that men believe they contribute half or more of the labour required for routine housework in dual-earner families. In over three-quarters of these households, by contrast, working women continue to take on most or all the responsibility for house cleaning, cooking, washing, ironing and shopping.

Graetz and McAllister (1988) point out that from one perspective, this division of paid and unpaid labour within Australian households may be a rational response to the prevailing economic climate. Women's domestic

responsibilities may actively limit the extent and nature of their involvement in paid employment, but because of the gender gap in earnings it may pay households to free up the male partner's time for waged work, assigning the bulk of unpaid domestic labour to women. A second interpretation, which does not negate the first (though it questions many of the assumptions underlying it), is that this division of labour between partners expresses and reproduces the patriarchal dominance of men in Western societies (*see* England and Farkas 1986). Some support for this can be found in figures for the mid-1980s discussed by Graetz and McAllister (1988) which indicate that, in Australia, married women in full-time employment spend an average of 24 hours per week in unpaid domestic labour as compared with just 10 hours on average among their male partners. Women are required by the sex-role stereotypes which underpin the division of domestic labour to work more, and relax less, than their partners if they undertake paid employment. Thus, even if women have traditionally had to depend more on a male partner's income and employment than on their own earnings potential and human capital to secure finance for home ownership, in order to sustain this tenure and the lifestyles associated with it into a period of rising real interest rates and stagnating real incomes, women's work is not only necessary but, when judged by the length of the working day, represents a much greater input of labour.

CONCLUSIONS

Owner-occupation is a politically-sponsored cultural goal for most Australian households. Owner-occupiers secure real (long term) financial benefits, as well as a range of symbolic rewards, from their investment. Owner-occupiers are, moreover, happier, healthier, and getting more out of life than their renter counterparts. Although it is frequently argued that the experience of owner-occupation is heterogeneous (different for different income groups, living in different areas, in stock of varying character, quality, affordability and profitability), this heterogeneity is rarely discussed in terms of gender, especially where the homes concerned are occupied by more than one adult. The AFP, however, indicates that men's and women's routes to, and experiences of, even the same, owner-occupier households may be very different. The picture is one which

confirms women's traditional reliance, for the attainment of owner-occupation, on a partner's income and wealth (reflecting the continuing earnings gap in the Australian labour market, as well as the sex-role stereotypes associated with women's position in the conduct of family life), but which also highlights the importance of women's wages in sustaining owner-occupation, and which recognises the role of women's unpaid labour in maintaining an owner-occupier lifestyle for their partners and children.

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**Table 1a: CORRELATES OF HOME OWNERSHIP, BY COHORT¹:
Housing History**

<i>Attribute</i>	<i>Men</i>		<i>Women</i>	
	<i>p</i> <	<i>V</i> =	<i>p</i> <	<i>V</i> ² =
Parental Tenure ³				
Cohort 1	.02	.13	.05	.1
2				
3			.05	.09
4	.05	.1	.05	.11
All	ns		ns	
Return to Parental Home ⁴				
Cohort 1			.05	.11
2	.01	.13		
3	.001	.17	.001	.12
4	.001	.18	.001	.17
All	.001	.19	.001	.14
Ever Rent ⁵				
Cohort 1	.01	.17	.001	.29
2	.001	.2	.05	.1
3	.001	.13	.001	.21
4	.001	.23	.001	.33
All	.001	.28	.001	.31
Ever Own				
Cohort 1	.001	.8	.001	.89
2	.001	.7	.001	.75
3	.001	.7	.001	.81
4	.001	.9	.001	.88
All	.001	.85	.001	.86

Source: Australian Family Project, women's and men's surveys, all respondents.

**Table 1b: CORRELATES OF HOME OWNERSHIP, BY COHORT¹:
Economic/Human Capital**

Attribute	Men		Women	
	p<	V=	p<	V ² =
Parental Education ⁶				
Cohort 1				
2			.05	.09
3				
4				
All	.001	.09	.001	.09
Post-school Qualifications ⁷				
Cohort 1				
2			.05	.1
3				
4				
All	.005	.07	ns	
Early entry to labour market ⁸				
Cohort 1	.05	.11		
2				
3				
4				
All	ns		.005	.06
Receive gift ⁹ /inheritance				
Cohort 1	.05	.11		
2				
3				
4			.001	.13
All	ns		.001	.08
Long-term unemployment ¹⁰				
Cohort 1				
2	.001	.22		
3	.001	.13		
4	.001	.27		
All	.001	.27	.001	.15
Current employment ¹¹				
Cohort 1				
2	.001	.21		
3	.001	.15	.05	.07
4	.001	.17		
All	.001	.08	ns	

Source: Australian Family Project, women's and men's surveys, all respondents.

**Table 1c: CORRELATES OF HOME OWNERSHIP, BY COHORT¹:
Demographic Events**

<i>Attribute</i>	<i>Men</i>		<i>Women</i>	
	<i>p</i> <	<i>V</i> =	<i>p</i> <	<i>V</i> ² =
Reason left parental home ¹²				
Cohort 1				
2	.001	.17		
3	.001	.13	.001	.17
4	.001	.27	.001	.29
All	.001	.2	.001	.24
Ever marry ¹³ /take partner				
Cohort 1				
2			.05	.11
3	.001	.16	.001	.17
4	.001	.32	.001	.31
All	.001	.34	.001	.29
Ever have children				
Cohort 1				
2				
3	.001	.19	.001	.17
4	.001	.3	.001	.18
All	.001	.39	.001	.29
Currently live with partner				
Cohort 1	.001	.24	.005	.15
2	.001	.35	.001	.22
3	.001	.33	.001	.35
4	.001	.41	.001	.39
All	.001	.43	.001	.33

Source: Australian Family Project, women's and men's surveys, all respondents.

Notes: Tables 1a, 1b, 1c

1. Cohorts 1 to 4 are those turning 51-60, 41-50, 31-40 and 21-30, respectively, by the end of 1986.
2. Cramer's V—a standardised Chi-square contingency co-efficient whose value tends to 1 only as all counts become clustered into a single cell. Values are not, therefore, analogous to Pearson or Spearman-type correlation co-efficients, and will appear small even where proportionate differences are both large and statistically significant.
3. At respondent's age 14.
4. For those who ever left home (the majority of respondents), this variable signals one or more returns (but does not distinguish between single and multiple returners).
5. Shared or subsidised renting as defined in the text.
6. Distinguishes those whose parents both received some secondary education.
7. Includes trade certificates, diplomas, degrees, certificated courses and nursing qualifications.
8. Early entry refers to age 15 or younger. Late entry includes those who have never worked.
9. Refers to gifts, inheritances or financial help from parents on leaving home (these terms are amplified in the text).
10. Long-term is six months or more, and includes those who have never taken on waged work.
11. Distinguishes those currently in and out of paid work.
12. Distinguishes those who left home to marry/cohabit from those who left for other reasons.
13. All table and textual reference to marriage include common law arrangements; all references to living with a partner include marriage.

**Table 2a: COMMON 'ROUTES' TO HOME OWNERSHIP¹:
Housing History**

<i>Profile of Attributes</i>	<i>Men</i>			<i>Women</i>		
	Rank ²	% ³	Success rate %	Rank	%	Success ⁴ rate %
1. Parents own, never return home, never rent	1	41	93	1	46	91
2. Parents own, never return home, rent	2	24	69	3	15	66
3. Parents rent, never return home, never rent	3	15	86	2	17	88
% possessing common profiles		80			78	

Source: Australian Family Project, women's and men's surveys, all respondents.

**Table 2b: COMMON 'ROUTES' TO HOME OWNERSHIP¹:
Economic/Human Capital⁵**

<i>Profile of Attributes</i>	<i>Men</i>			<i>Women</i>		
	Rank ²	% ³	Success rate %	Rank	%	Success ⁴ rate %
1. Post-school qualifications, late/no entry to labour market, no gift/inheritance, no unemployment, now employed	1	22	76	13	3	58
2. Post-school qualifications, late/no entry to labour market, receive gift etc., no unemployment, now employed	2	14	79	14	2	58
3. No post-school qualification, late/no entry to labour market, no gift/inheritance, no unemployment, now employed	3	13	76	12	4	57
4. No post-school qualification, late/no entry to labour market, no gift/inheritance, unemployed period, not now employed	22	<1	47	1	14	67
5. No post-school qualification, late/no entry to labour market, no gift/inheritance, unemployed period, now employed	12	1	44	2	10	74
6. No post-school qualification, early entry to labour market, no gift/inheritance, unemployed period, not now employed	13	1	88	3	9	74
% possessing common profiles ⁶		49			33	

Source: Australian Family Project, women's and men's surveys, all respondents.

**Table 2c: COMMON 'ROUTES' TO HOME OWNERSHIP¹:
Demographic Events**

<i>Profile of Attributes</i>	<i>Men</i>			<i>Women</i>		
	Rank ²	% ³	Success rate %	Rank	%	Success ⁴ rate %
1. Marry to leave parental home, have children, remain married	1	42	87	1	48	87
2. Leave parental home for other reason, marry, have children, remain married	2	42	81	2	33	77
3. Leave parental home for other reason, marry, no children, remain married	3	6	54	3	6	52
% possessing common profiles		90			87	

Source: Australian Family Project, women's and men's surveys, all respondents.

- Notes:*
1. Tables 2a, 2b, 2c include only the three commonest 'routes' taken by men and women under each heading.
 2. Routes are ranked according to the proportion of eventual owners whose attributes they represent.
 3. Column entries refer to the proportion of men and women home owners possessing each profile of attributes
 4. The mean success rate (the proportion who attain ownership by one route or another), for men and women, is 73%
 5. Six routes are listed here, because men's and women's three commonest profiles are mutually exclusive.
 6. These proportions include only those who possess one of the three commonest profiles for their gender.

Table 3: Individual's Attributes within Owner-Occupier Couples

Attribute:	<i>Proportion (%) households in which given attribute possessed by:</i>				
	Both	Neither	One	of Which: (Male Female)	
Parents owned	54	9	37	(19	18)
Return to parental home ¹	5	71	24	(11	13)
Enter shared/subsidised rental ¹	19	51	29	(19	10)
Married ² on leaving home	35	27	38	(14	24)
Ever had children ¹	87	10	3	(see note 3)	
Achieved post- ¹ school qualification	12	34	54	(29	25)
Early entry to labour force ⁴	12	53	35	(23	12)
Received gift/help/inheritance ¹	15	48	37	(16	21)
Ever long-term ¹ unemployed	14	12	74	(2	72)
Currently in paid work ¹	50	7	43	(41	2)

Source: Australian Family Project, subpopulation of owner-occupier couples (n=1255).

- Notes:*
1. Refers to those who did return, did rent, did have children, did marry on leaving home, and so on.
 2. Refers to any contractual or common law arrangement associated with taking a partner.
 3. Numbers too small to apportion proportions, but the majority are men.
 4. Refers to those who have never entered into the paid workforce as well as those who have ever been unemployed for six months or more.

**Table 4: MEN'S AND WOMEN'S ROUTES TO OWNERSHIP
WITHIN OWNER-OCCUPIER COUPLES**

<i>Commonest Profiles</i> ¹ :			
	Housing History	Demographic Events	Economic/ Human Capital
Households where:	%	%	%
Both possess an identified set of attributes	52	93	20
Both have the same identified set of attributes	16	58	3
Male and female ² known to differ on their profile of attributes	73	40	66
Male and female ³ could have differed	85	42	96

Source: Australian Family Project, subpopulation of owner-occupier couples (n=1255).

- Notes:*
1. The commonest profiles are those listed in Table 2.
 2. One or both partners had one of the common profiles of attributes, but not the same one as each other.
 3. As for Note 2, but also including couples where both partners had 'other' profiles of attributes, which may be similar to one another, but which could, equally, be different (the table entry therefore gives the maximum proportion of households where men's and women's profiles could differ on each attribute).

Table 5: PREDICTORS OF TENURE FOR COUPLES

<i>Attribute</i>	<i>Effect of: Women's Attribute</i>	<i>Men's Attribute</i>	<i>Joint Attributes</i>	<i>Attribute</i>	<i>Effect of: Women's Attribute</i>	<i>Men's Attribute</i>	<i>Joint Attributes</i>
1. Parental Tenure	.05	.06	.05	6. Post-school Education	ns	ns	ns
cohort 1		.16		cohort 1			
cohort 2				cohort 2		.12	
cohort 3	.11		.09	cohort 3			
cohort 4		.19	.16	cohort 4			
2. Return Home	.07	.1	ns	7. Enter Workforce	ns	ns	ns
cohort 1				cohort 1			
cohort 2				cohort 2			
cohort 3	.12	.1	.12	cohort 3			
cohort 4				cohort 4			
3. Ever Rent	.24	.21	.25	8. Gift/Inheritance	.06	ns	.08
cohort 1	.25	.28	.34	cohort 1			
cohort 2				cohort 2			
cohort 3	.13	.17	.2	cohort 3			
cohort 4	.17	.23	.22	cohort 4	.13	.11	.12
4. Marry on Leaving	.21	.1	.15	9. Ever Unemployed	.13	.12	.11
cohort 1				cohort 1			
cohort 2				cohort 2	.15		
cohort 3	.14	.17	.14	cohort 3	.16		
cohort 4	.14	.23	.19	cohort 4	.12		
5. Children	.19	.19	.19	10. Current Work	ns	ns	ns
cohort 1				cohort 1			
cohort 2				cohort 2	.12		
cohort 3				cohort 3	.19		
cohort 4				cohort 4			

Source: Australian Family Project, subpopulation of owner (n=1255) and renter (n=283) couples.

Note: 1. Table entries are Cramer's V, all statistically significant at p<0.05 or better. Non-significant relationships listed as ns (for overall figures) or left blank (for cohorts).

Table 6: WOMEN'S ASSESSMENT OF THEIR FINANCIAL POSITION NOW AND FIVE YEARS AGO

<i>Assessment</i>	Women in Owner-Occupier Couples (n=1255) %	Other Women (n=1292) %
BETTER OFF ¹	59	53
<i>Because:</i>		
Husband has better paying job	17	11
Saved/ made investments	12	9
Paid off house	12	6
Began working	10	18
Got better paying job	7	12
WORSE OFF ¹	25	29
<i>Because:</i>		
Cost of living	17	19
Inflation	14	10
Interest rates	10	4
Children's needs	10	5
Self stopped working	9	13
Started buying house	8	4
Business doing badly	7	4
Husband left work	6	5
Husband's income fell	6	2

Source: Australian Family Project, women's survey

Note: 1. Entries in these rows refer to the proportion of women; all other entries refer to the proportion of all reasons cited for being better or worse off (up to two reasons were cited by each respondent).

**Table 7: ESTIMATES OF PARTICIPATION IN DOMESTIC LABOUR
ACCORDING TO WOMEN'S PAID WORK**

<i>Kind of Work</i>	<i>Estimate of Amount of Work Completed by Self:¹</i>			
	Households With Women in Paid Employment (n=656)		Other Households (n=599)	
	Women: most/all self %	Men: 1/2 + self %	Women: most/all self %	Men 1/2 + self %
<i>Dwelling Maintenance</i>				
Lawn mowing	7	83	1	83
Gardening	26	70	28	69
General maintenance	4	87	5	56
<i>Housework</i>				
House cleaning	71	14	89	5
Wash/dry dishes	48	38	64	24
Cooking	78	16	90	7
Wash/iron	79	6	94	3
Empty garbage	19	76	25	71
Shopping	70	26	76	21
<i>Childcare²</i>				
Bathe/dress	35	43	56	33
Take to school	58	30	73	18
Take elsewhere	43	47	55	39

Source: Australian Family Project, subpopulation of owner-occupier couples

Notes: 1. Table entries are percentages of households in which men and women, respectively, estimate that they do most/all (women) or half or more (men) of each category of work themselves.

2. Table entries are percentages only of those households with children (n=1090).

