



Population change and
housing across the
lifecourse: demographic
perspectives,
methodological challenges
and emerging issues

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ABSTRACT

The aim of this working paper is to promote dialogue between population researchers and housing researchers. We explore the complex inter-relationships between population change and the housing system, highlighting demographic perspectives and methodological issues. We draw on previous work and published data to consider age-related household trends and housing demand, and argue that an understanding of the dynamics of change must consider both period and cohort effects. We discuss the implications of de-standardised, or fluid, life courses and critically evaluate the potential of sequence analysis as a method for capturing heterogeneity and informing predictions of future housing demand. We also argue that more could be done to extend socio-spatial understandings of residential mobility as ‘the engine of the housing market’ (Clark 2012a). In the final section, we consider two emerging issues – intergenerational equity and socio-spatial age segregation – to illustrate our arguments. We conclude by identifying questions for further discussion, which we hope will contribute to the development of a more integrated agenda for future research.

KEYWORDS

Population change; housing system; life course; sequence analysis; socio-spatial dynamics

EDITORIAL NOTE

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This working paper series publishes independent research, not always funded through the Centre. The views and opinions expressed by authors do not necessarily reflect those of the CPC, ESRC, ONS or NRS.

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**POPULATION CHANGE AND HOUSING ACROSS THE LIFE
COURSE: DEMOGRAPHIC PERSPECTIVES,
METHODOLOGICAL CHALLENGES AND EMERGING ISSUES**

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1. INTRODUCTION

The UK population has changed quite dramatically since the 1970s. After the earlier baby boom, fertility fell to an historic low in the first decade of the 21st century and, even with the recent modest recuperation, is not at the level required for generational replacement. At the same time, life expectancy has steadily increased, albeit not as rapidly as in some other European countries. These trends are changing the age structure of the UK population, as the larger birth cohorts of the baby boom years constitute a steadily increasing proportion of the total population. Although increasing immigration of working-age foreign nationals has moderated the rate at which the population is ageing, discussion of the potentially serious implications of these changes for the provision and funding of public services, and for housing, are now a staple feature of political and media debate.

Other demographic shifts are of equal interest to researchers and policy makers. A decline in marriage rates and the rise of cohabitation as a temporary or permanent life choice has been accompanied by a rise in the average age of first parenthood, contributing to smaller completed family sizes. Rising divorce rates are fuelling increases in solo living across the age spectrum. Re-partnering has also become more common than in the past, leading to the formation of complex families and increases in the number of non-residential parents, especially among men. There is a large literature that has analysed the details and drivers of these changes, as well as their implications for future population change. While it is widely recognised that housing characteristics, such as house size and tenure, are associated with differences in fertility, mortality and household composition, this literature pays surprisingly little attention to the implications for the housing system. It puts its main emphasis on the demographic processes underlying population change.

The UK housing system has changed no less dramatically since the 1970s. The 'right-to-buy' legislation resulted in the residualisation of housing provided by local authorities as the more desirable units were purchased by their tenants. Housing Associations (HAs) have grown in importance as providers of social housing and successive governments have sought to encourage home ownership as an aspiration for all. As the tenure structure of housing supply has changed in favour of the private

sector, questions of affordability have come to the fore. In the aftermath of the economic crisis of 2007-08, the construction industry collapsed and the number of new-build housing units declined precipitously, constraining housing supply. Subsequent public and political concern has tended to focus on areas of the country where house prices were already high (e.g. London and the South-East) and where first time buyers are now especially disadvantaged. However, the inadequate provision of affordable housing affects all areas of the UK and is heightened in many more remote and rural areas where the purchase of second homes has driven property prices beyond the financial means of local young people seeking somewhere to live. The large body of academic literature investigating these and other changes in the UK housing system has developed as a specialist research area largely separated from work on population change *per se*. In response to policy differences in the constituent countries of the UK, it also tends to be more geographically fragmented than the population literature.

The brief outline above introduces some of the recent changes in population and in housing in the UK. Academic understanding of these changes is already well advanced within each specialist research area but this paper argues that a dialogue between population and housing researchers is urgently needed to address gaps in knowledge and new issues that are emerging. Bringing together two specialisms with different foci, approaches and even language is not straightforward and presents considerable methodological challenges. Our aim in this paper is to stimulate dialogue by providing a discussion of the interrelationships between demographic change and the housing system that elucidates these challenges and identifies emerging issues for future research.

The discussion is structured in four main sections. First, we discuss in more detail the inter-relationships between population change and the housing system, emphasising socio-spatial perspectives. The second section then presents evidence on age composition, household trends and housing demand, drawing on previous work as well as our own elaboration of published data and arguing that a dynamic understanding of change must distinguish cohort from period effects. Next, we examine the potential contribution of a life course approach to housing transitions as a framework for the development of a more dynamic understanding of 'housing

demography'. In the third section, we discuss two emerging issues – intergenerational equity and socio-spatial age segregation - that have received relatively little attention in the UK to date. Finally, we consolidate our argument in the conclusion and outline questions for further discussion. As population researchers we approach the discussion from a particular standpoint, with considerably more knowledge of demographic change than of the UK housing system. Nevertheless, we hope that what follows will both promote dialogue and help to shape the development of a more integrated agenda for future research into the dynamic interdependencies between population change and housing.

2. THE INTER-RELATIONSHIPS BETWEEN POPULATION CHANGE AND THE HOUSING SYSTEM

It is widely recognised that prices and quantities in housing markets are influenced by the interaction between supply (construction sector) and demand (households). While the key elements configuring the supply of housing include prices, costs of construction (material and land), cost of financing (mortgage rates) and existing housing stock, demographic patterns, along with changing patterns of housing aspiration and choice, are central for housing demand.

Although these are all matters of considerable interest for understanding investment requirements in the housing realm in Britain and elsewhere (Ermisch, 1990), in recent years there has been a growing sense that “fewer houses built than ‘needed’ will cause need and demand to disappear without housing conditions worsening” (Holmans, 2013). The latter argument is generally based on the idea that the number of households is influenced by the number of dwellings there are for them to live in. However ineffective this is in accommodating new household formation, preventing house prices from falling appears to have become an economic priority in Britain (Lund, 2013) as falls in property prices are seen as a ‘housing disaster’ in the context of the growth of individually owned housing assets and the increasing importance of asset-based welfare (Ronald and Elsinga, 2012; Dorling, 2014).

The economic crisis of the late 2000s saw the number of new housing units built by the private sector decline, while additions to HA stock remaining largely

constant (Figure1). Despite rising demand, the housing industry is currently producing around 155,000 homes (year 2013/14), which constitutes around half of what is needed to tackle the shortage of housing (Future Homes Commission, 2012). Although estimates of future demand and need are typically based on projections of the future numbers of households, projected demand also requires a clear division between demands from the market and social sectors, as well as an assessment of the number of vacant dwellings and of increases in the number of second homes (Holmans, 2013). The restraints on house building and mortgage advances, combined with the rise in unemployment following the economic downturn, suggest an increase in latent demand for housing as a result of enforced delays in the formation of new households. In these circumstances some may consider non-traditional living arrangements such as sharing with unrelated others, in turn changing the demographic composition of households. Thus even from this brief example it is evident that changes in the number of households, which influence housing demand, are not independent of housing supply.

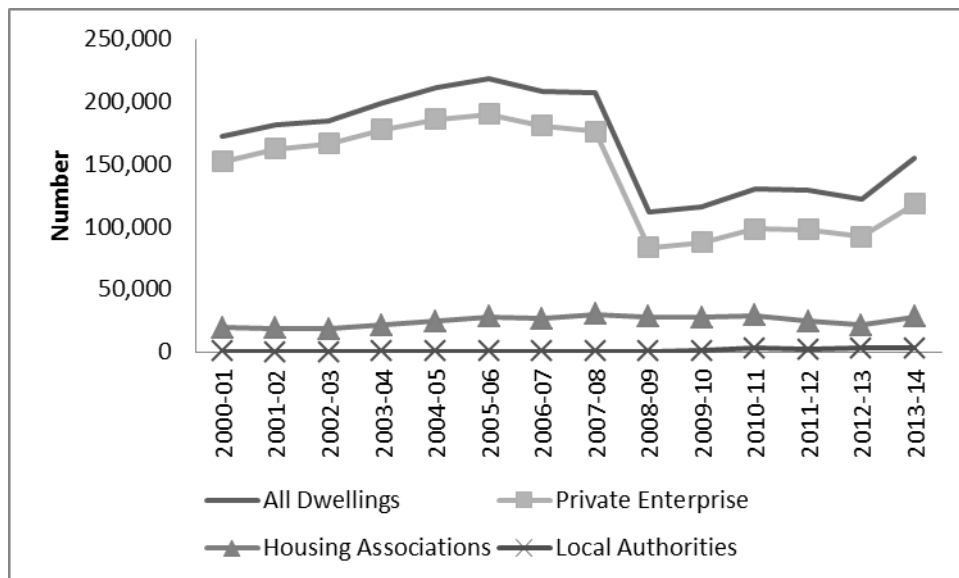


Figure 1: Number of permanent dwellings started by tenure and year. Britain, 2000-2014

Source: Own elaboration of data from the Department for Communities and Local Government

In principle, access to social housing is based on need, whereas access to home ownership or privately rented accommodation is determined by financial resources. In practice, the definition of ‘need’ is influenced by societal and political

priorities, which give some groups (e.g. parents with dependent children) preference over others and can change over time, while mortgage lenders may facilitate or constrain house purchase in the private sector as they respond to more general economic circumstances. At the macro-scale, therefore, the aggregate demand for housing is not simply a reflection of the number and composition of households in the population. Rather, a range of societal and institutional factors also play key roles in influencing housing outcomes (Clapham, 2011).

2.1. RECOGNISING SPATIO-TEMPORAL DYNAMICS

The growth of home ownership in Britain is one of the most significant social changes in recent decades. Since owner-occupiers tend to take their tenure with them as they get older, the strongest predictor of ownership rates at older ages is not generally household incomes or even the relative costs of owning and renting, but a delayed effect of past levels of home ownership (Myers and Pitkin, 1995). For the baby boom cohorts, housing wealth has tended to accumulate over the life course as house prices have risen relative to incomes, sometimes dramatically, and welfare entrenchment has increased its importance as a financial resource that can be used to meet welfare needs (McKee, 2012). Understanding the temporal trajectories of home ownership rates provides insight into age-related differences in housing consumption, but the experience of any particular age cohort will also vary depending on where they live.

The UK housing market is geographically differentiated in terms of average house prices, tenure composition, and the nature of the housing stock. The UK population is also unevenly distributed not only in terms of population density but also by age and socio-economic characteristics. And different age cohorts will grow or decline over both time and space. For example, the age composition of the population varies considerably between cities, towns and the countryside, as does the housing stock. In addition, house prices, and changes in house prices vary both regionally and locally across the UK, creating complex geographies. Thus opportunities for the accumulation of housing wealth are unevenly distributed not only socially but also geographically.

Nor is the population static. Changes in the age composition of local populations reflect the interplay of trends in fertility, mortality and migration. Housing transitions (for example, out of the parental home or into long-term care) imply a residential move. Since moves, especially at younger ages, are often associated with employment opportunities, some general patterns are discernible. For example, a positive population momentum (or growth dynamic) is typically concentrated in urban areas where the in-migration of young adults for employment or study results in a younger age profile (Champion, 1989; Plane and Jurjevich, 2009). The reverse occurs in many rural settings where a negative momentum is found due to the out-migration of young people and the growing proportion of older people. The pattern of residential moves in the UK is, however, much more varied than these general patterns might suggest (Champion, 2005), and is to some extent influenced by, as well as influencing, housing supply. Further, immigration from overseas has a pronounced effect on age composition, and thus population momentum, in some local areas. Understanding the mutual dependencies between population and housing requires the explicit recognition of these complex spatio-temporal dynamics.

3. AGE COMPOSITION, HOUSEHOLD TRENDS AND HOUSING DEMAND

Housing demand is often regarded as age-related, and the age profile of movers is well established. Dieleman (2001) identified the age of the household head and current tenure as the dominant factors determining moving decisions. Young, single person households not only have the highest mobility rates but also have different housing and location requirements compared to middle-aged or older couples. Living arrangements too can be seen to vary by age as young single adults are more likely than older people to share accommodation with their peers and less likely to occupy 'family housing'. Thus, at the aggregate scale, it is the combination of population age composition and household trends (the number of households and their living arrangements) that is often regarded as underpinning housing demand.

Over the next 25 years Britain's population is projected to increase by 9.1 million from an estimated 62.2 million in mid-2012 to 71.3 million by mid-2037, representing a 14.6 per cent growth. During this period, it is predicted that the total

number of households in Britain will increase from 28 million to 33.9 million, a rise of 17.4%. Household numbers will grow faster than the total population, reflecting the continuing shift towards smaller average household size, which is projected to fall from 2.28 persons in 2012 to 2.14 persons in 2037¹. However, the number of households headed by people in almost all age groups is projected to increase, a situation which will clearly have an impact on housing demand, as families tend to live in larger households and single people in smaller ones. Previous studies in both the population and housing literatures exploring age-related household and housing issues have tended to concentrate on particular age groups, such as young adults or older people. Two examples – housing an ageing population and access to housing for young adults – illustrate these concerns.

3.1. HOUSING AN AGEING POPULATION

It is reasonable to expect that major trends in UK housing markets during the coming half century will differ markedly from those that have dominated the past half century. One important reason is the ageing of the population, with the smaller birth cohorts of recent decades representing a declining proportion of the total population. This is likely to play a central role in future housing demand, as rapid population ageing and the retirement of large cohorts, along with changes in the level and distribution of incomes, impact on the number of households and their ability to pay for housing.

Although the ageing of European populations has prompted studies on the living arrangements and housing circumstances of older people (Gaymu et al, 2006; Lefebure et al, 2006), many important issues remain unexplored in the diverse pathways taken by older populations through the changing stock of housing. These include “the explanations and consequences of major moves upward, downward and sideways in housing careers; subtle issues of timing and trade-offs; and active strategies taken by individuals to pursue their chosen housing path.” (Kendig, 1995: 152). However, it is still unclear what proportion of the baby boomers will ‘age in

1. Figures based on the 2012-based National Population Projections published by the Office for National Statistics, the 2012-based household projections from ONS and National Records of Scotland, and the 2011-based household projections from StatsWales.

place' and what proportion will move. Although older households may be less mobile than younger ones, the rise in mobility as people leave the workforce on retirement is now a well-established phenomenon (Evandrou et al, 2010), albeit spread over a range of ages. Increases in statutory age at retirement may also influence mobility patterns. Decisions to move usually emerge from an intricate interplay between individual/household preferences and resources on the one hand, and external constraints on the other, with macro-level factors and developments also being influential (Mulder, 1993), making future mobility patterns difficult to predict.

In their seminal article, Litwak and Longino (1987) identified three types of residential moves for older people, thought to occur at a successive point in the life course: retirement moves (after parental duties become less relevant), comfort moves (in the face of moderate disabilities), and care moves (as a result of chronic disabilities). A recent study in Britain also found that early residential moves at older ages are more associated with improving the quality of life immediately post-retirement, whereas residential changes in later life are linked to households who seek support from family networks or to move into care (Evandrou et al, 2010). Moreover, with longer (healthy) life expectancy and changes in the care system, the timings of transitions in the life course of older people is changing. Older people are remaining in their own homes for longer, depressing market supply, although this may be counterbalanced to some extent if increasing numbers of older people need to access the equity in their home to pay for care costs (Alakeson, 2014).

Population ageing is widely acknowledged as a major wave of social change and one of the main challenges that Europe faces now and in the near future (Vaupel and Kistowski, 2008). Understanding the implications of ageing for the housing system is crucial. Demand and supply of housing may shift further towards the needs and preferences of older cohorts (particularly the larger baby boom cohorts) as they retire, relocate or withdraw from the housing market (Myers and Gearin, 2001).

3.2. HOUSING AFFORDABILITY FOR YOUNG ADULT HOUSEHOLDS

Economic, social and demographic changes in recent decades are also affecting younger adults of the so-called "Generation Rent", who are experiencing particular

difficulties accessing home ownership (Heath, 2008; Lund, 2013). Home ownership rates among younger cohorts have declined markedly since the late 2000s due to a combination of longer educational careers, economic uncertainty, precarious employment, high house prices and restrictions in mortgage lending (Christie et al, 2002; Clapham et al, 2010). The recent resumption of house price rises in some parts of the UK is adding to the difficulties faced by younger adults seeking to get on to the property ladder (see Figure 2). The tendency for those who do buy for the first time to purchase more expensive properties on average compared to former owner-occupiers may also be re-emerging and can be related to the prevalence of young adults in more expensive urban housing markets.

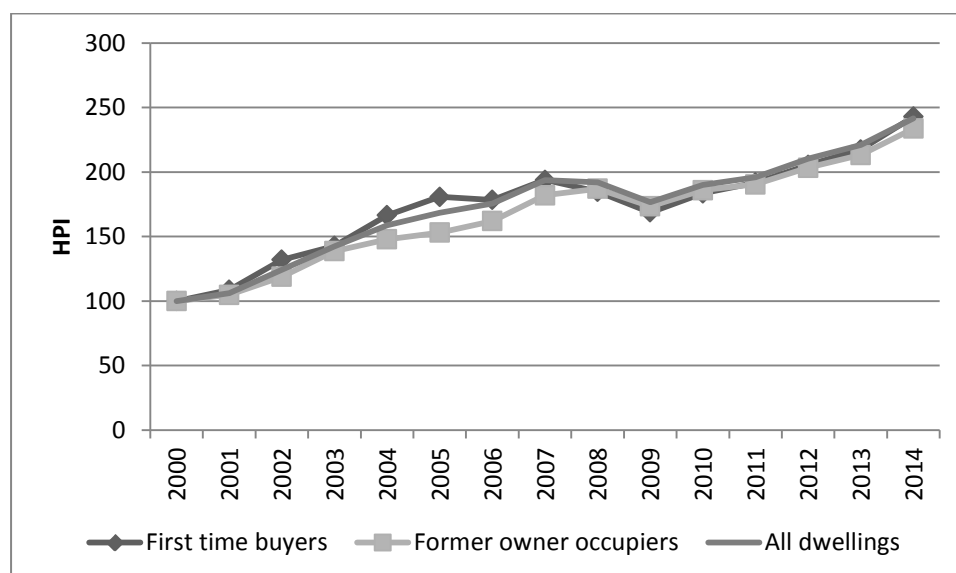


Figure 2: House Price Index (HPI) for all dwelling and buyer types (first time buyers and former owner occupiers). Britain, 2000-2014

Source: Own elaboration of data from ONS, based on mortgage completions data from the Regulated Mortgage Survey

Note: HPI 2000=100

One effect of the constraints on first-time buyers is that more young adults are turning to the private rented sector. Unsurprisingly then, as Figure 3 shows, the percentage of owner-occupied dwellings has declined (from 68.5 to 63.4 per cent between 2003 and 2013), while the share of privately rented units has increased (from 11.3 to 18.6 per cent during the same period). The proportion of dwellings rented

from HAs has shown a modest increase (from 7.7 to 10.1 per cent between 2003 and 2013), although social housing overall has decreased its share (from 20.3 to 18.1 per cent). These changes are reshaping tenure composition in Britain, with more focus on private renting as the main alternative to ownership in the longer term, particularly if social housing does not receive additional investment. In this case, the possible demographic consequences are of considerable interest because delays in accessing owner-occupation are likely to result in delays in family formation, which could reduce future levels of fertility and thus exacerbate or perpetuate population ageing.

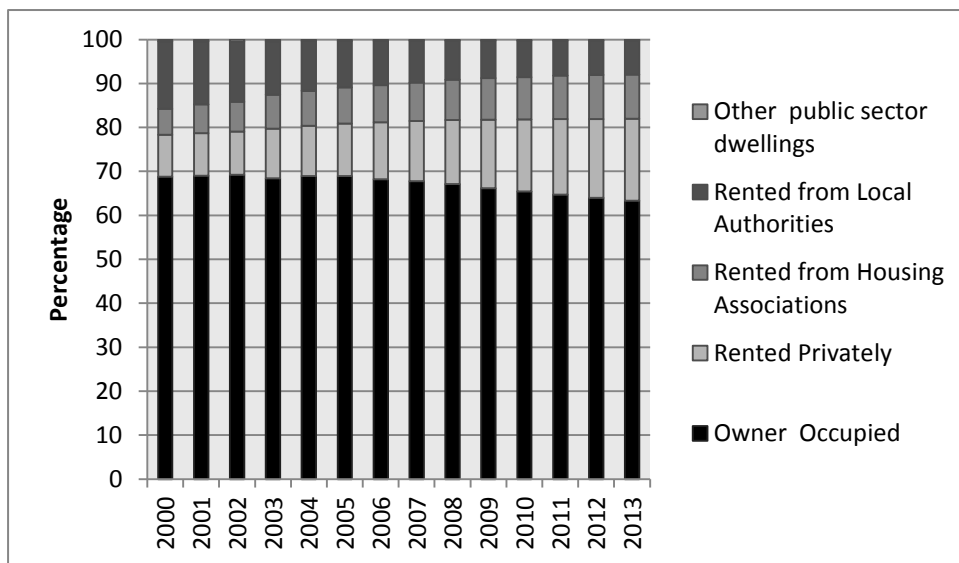


Figure 3: Percentage of dwelling stock by tenure. Britain, 2000-2013

Source: Own elaboration of data from the Department for Communities and Local Government

While changes in the age composition of the population and increases in the number of households have implications for housing demand, it is difficult to predict whether or not future housing supply will adequately meet the needs of future populations. Constraints on young adults who might otherwise become homeowners already indicate a mismatch between housing demand and supply that could have wide social and economic implications, although assumptions about housing demand must be made with care as it is not yet clear how much of the mismatch is the result of financial constraints and how much, if any, is related to changing preferences away from the responsibilities of home ownership. Moreover, it is difficult to estimate

overall ‘unmet housing need’, which is multi-dimensional (Bramley et al, 2010), and is subject to changing preferences as well as market supply (Myers and Ryu, 2008).

3.3. DISTINGUISHING COHORT AND PERIOD CHANGES

An important limitation of many past studies is the use of cross-sectional data to assess the housing demand of different age groups, thus failing to distinguish the differences between cohorts from the differences between age groups (Myers, 1990; Mulder, 2006). The distinction between cohort and period analysis is fundamental in demography, with cohorts defined by a demographic event such as birth, marriage or migration while periods are identified as fixed intervals of time or particular years.

The comparison of birth cohorts is a staple of demographic analysis. Outside demography, the term ‘generation’ is sometimes used as a less precisely defined substitute for cohort, as in the now familiar “Generation Rent”. However, most analyses of ‘generation rent’ are based on differences between the same age group at different time points (period analysis), which substantially differs from a birth cohort (longitudinal) perspective. Figure 4 contrasts the two perspectives using the same data. While the age-related period differences between 2004 and 2014 reveal a widespread decrease in the levels of home ownership for all ages (particularly for younger ages) up until retirement years, the cohort longitudinal perspective indicates much greater stability after younger cohorts enter home ownership. Although not in conflict, these two perspectives can lead to different conclusions and are better used in tandem.

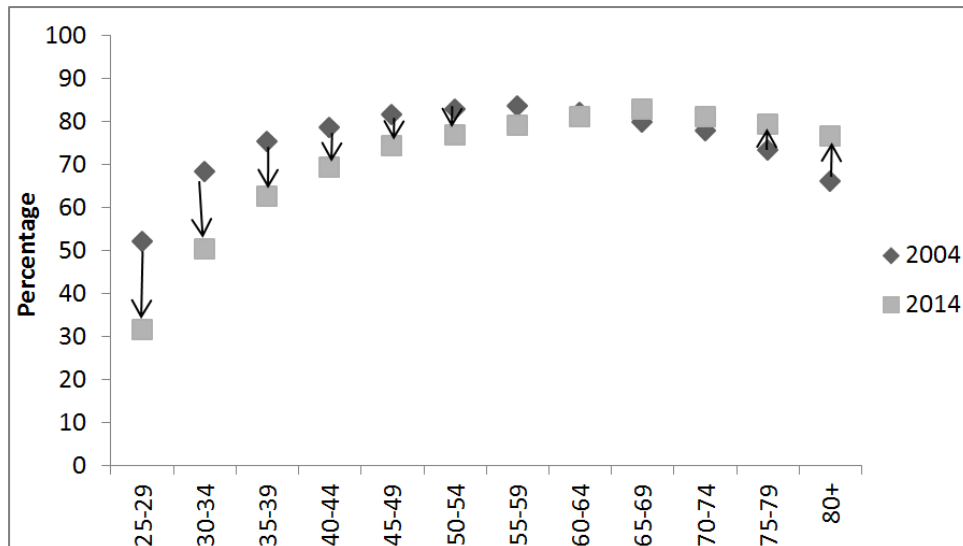


Figure 4a: Change in home ownership by age group (period), Britain, 2004-2014.

Source: Own elaboration of data from the Annual Population Survey, weighted

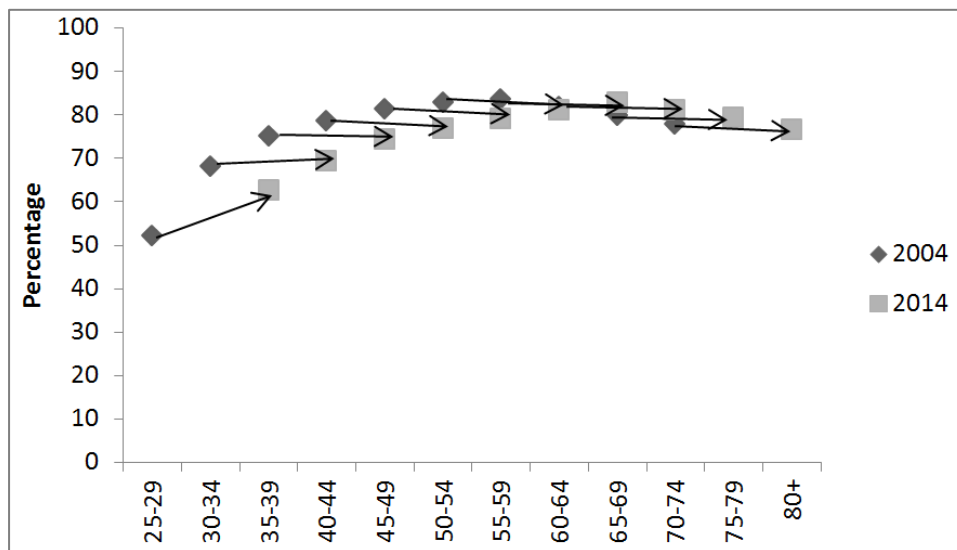


Figure 4b: Change in home ownership by birth cohort, Britain, 2004-2014. Percentage of birth cohorts that are homeowners

Source: Own elaboration of data from the Annual Population Survey, weighted

Figure 4a illustrates the period (cross sectional) perspective and draws attention to declines over time for the youngest age groups and slight increases for the oldest age groups between 2004 and 2014. This can be contrasted with the second graph (Figure. 4b), which illustrates the cohort (longitudinal) perspective. It shows that the youngest birth cohort, who were around or over age 30 at the time of the

credit crunch (25-29 in 2004 and 35-39 in 2014) have increased their levels of home ownership (from 52 to 62 per cent) over a ten-year follow up period. A positive trend is also found among the second youngest birth cohort (who were aged 30-34 in 2004 and 40-44 in 2014) whose home ownership levels have increase slightly (from 68 to 69 per cent), while cohorts in their 40s, 50s and 60s have experienced marginal declines. Given these varied cohort experiences; there is a need, in quantitative studies at least, for greater clarity in the use of the term “Generation Rent”.

Cohort analysis is especially useful for understanding housing trajectories. For example, although the great majority of homeowners reside in the same units from one decade to the next, and home selling is a rarity until extreme old age (Myers and Pitkin, 1995, 2009), home ownership is a quasi-cumulative tenure status requiring analysis that recognises this time dimension. Comparing home ownership trajectories for different age cohorts reveals two important aspects of change. The peak birth cohort for home ownership attainment was age 55-59 in 2004 (83.5 per cent), and 65-69 in 2014 (83 per cent), who were born between 1945 and 1949 in the first wave of the post-war baby boom. Since cohort momentum will have carried earlier home ownership into older ages, this birth cohort appears to have experienced greater access to home ownership over the life course than both older cohorts, and younger cohorts following on lower trajectories. This is important because many studies assume that, apart from the young “Generation Rent”, older cohorts have struck housing gold when in fact the early baby boomers are more likely to be the exception (Dorling, 2015). It is also important to recognise the substantial inequalities within birth cohorts.

3.4. CHANGES IN HOUSEHOLD COMPOSITION

Period changes, such as the economic downturn or the on-going housing shortage, affect different birth cohorts at different ages, although there is evidence of continuity as well as change. Cross-sectional data on the proportion of adults in different types of household by age (Figure 5) suggest that there has been relatively little change in the structure of households since the early 2000s despite significant tenure change over the same time period. Small increases in the proportion of multi-family households among adults across most age groups could be the result of a number of different trends, including an increase in non-dependent children living with their

parents (Berrington et al, 2009; Berrington and Stone, 2013) and a rise in separation and divorce (Feijten and van Ham, 2010). Whatever the causes, attendant increases in overcrowding and housing space inequality warrant attention (Reynolds, 2005; Tunstall, 2015). The increase in couple households in the two oldest age groups is also noteworthy as it is likely to be driven by the narrowing gap in life expectancy between men and women.

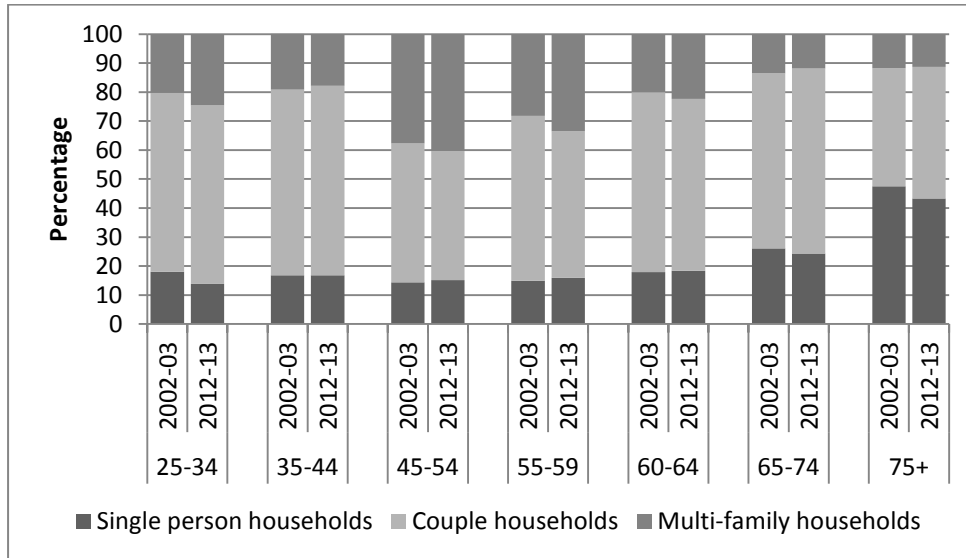


Figure 5: Percentages of household types by age. Britain, 2002/03-2012/13

Source: Own elaboration of data from the Department for Work and Pensions

While estimating young people’s future housing transitions is challenging due to the current salience of period effects, predicting housing transitions for older age groups is no less difficult due to increasing diversity in post-retirement behaviour and the varied influences of events in later life such as divorce, late-life migration or widowhood. Other factors, such as the retirement age rising towards 70 and the growing dependence on more than one (pension) income, might also be crucial for future changes in household composition in later life. The complexities of these potential changes is prompting researchers to look beyond the aggregate scale of population (age) groups and investigate the diversity of individual life courses and housing transitions.

4. A LIFE COURSE APPROACH AND HOUSING TRANSITIONS

The life course approach, along with associated methods of event history analysis, has become the dominant paradigm in contemporary population research which seeks explanation rather than description (Dykstra and van Wissen, 1999; Coleman et al, 2015). This shift away from aggregate analysis towards the micro-scale of individual life courses has been encouraged by theoretical work on widespread changes in Western populations over the past few decades. According to Van de Kaa (1987), these major changes (including rising divorce rates, increases in cohabitation, and the postponement or rejection of parenthood leading to low levels of fertility) amount to a Second Demographic Transition (SDT) and are driven by increasing secularisation and individualism. Lesthaeghe and Neidert (2006) noted that the characteristics of SDT have spread to the majority of Western populations, including the countries of Southern and Central Europe. As a general theory of recent demographic change, SDT is not without its critics. However, the hypothesised result is a pluralisation of life courses as individuals make different choices at different ages, and it is this new pluralism that present particular challenges to those investigating the relationships between population change and housing.

4.1. THE DE-STANDARDISATION OF THE LIFE COURSE

It is apparent that population change impacts on the housing system through the number of households and their (desired) tenure and living arrangements. Thus rising rates of separation and divorce tend to increase the number of single-person households. Delays in family formation may contribute to both the 'living alone phenomenon' and the multiple occupancy of housing units, while smaller families, re-partnering and increasing numbers of childless couples have more complex implications for housing demand (Smallwood and Wilson, 2007). Together these demographic changes have undermined traditional notions of a life path characterised by (married) stability and (mortgaged) home ownership for the greater part of adult life. As Widmer and Ritschard (2009: 28) put it, "this trend toward greater complexity and diversity of life paths was presented by individualization theory as overwhelming a majority of personal lives and as representing one of the most profound changes of societies in late modernity". Their own study using Swiss Household Panel data provides an example of comparative birth cohort analysis and identifies different

types of cohabitational and occupational trajectories. It confirmed a de-standardisation of living arrangements for younger cohorts since the late 1960s, especially for women. And as life course trajectories become more fluid, so they also become more difficult to predict.

4.2. A TEMPORAL PERSPECTIVE ON HOUSING TRAJECTORIES

The de-standardisation of life courses since the 1960s implies a dislocation between age and life transitions as the timing of events such as leaving the parental home, partnership and parenthood increasingly varies among individuals. Adopting a temporal perspective on contemporary housing transitions therefore has the potential to capture this heterogeneity, but also presents challenges for those seeking to understand the components of housing demand divorced from the (changing) age structure of the population. One approach employs sequence analysis to determine the key characteristics of different transitional pathways representing clusters of individuals. Salmela-Aro et al. (2011) used this approach in their study of the life sequences of Finish university students over an 18 year period. They found considerable diversity but nevertheless identified a typology of six transitional pathways to adulthood across various life domains, including residence, partnership, parenthood and career. For example, *Fast starters*, comprising around 15% of their sample, were characterised by early transitions in all of the key life domains, whereas *Singles with slow career* (12% of the sample) showed much later transitions, especially in starting their work career.

Sequence analysis is a data-mining method that starts from the varied experiences of a sample of individuals and builds a general typology. There is also scope for the typology to be theoretically informed in relation to specific research questions. So, for example, studies of pathways to adulthood will focus on those transitions regarded as central to the achievement of adulthood when capturing the clustering of characteristics and biographical timings of multidimensional life transitions. As an analytical strategy, however, it highlights a fundamental tension between recognising diversity and reducing experiential complexity in a way that avoids over-simplification (Bird and Krüger, 2005). The study of the Finish university

students illustrates three major limitations of sequence analysis that are especially important in the context of the present discussion.

First, the Finish study analyses the life course transitions of a very specific population group, namely first year university students, who share certain individual characteristics such as educational achievement. Even within this relatively homogeneous group, they identify six transitional ‘types’. To extend their approach to a larger and more diverse population would either increase the number of ‘types’ considerably or sacrifice a level of detail arguably needed to understand the housing implications of fluid life courses. Further, as Samelo-Aro et al. (2011) themselves recognise, the derived typologies are likely to be context-dependent. This raises key questions of how life course diversity should be incorporated in investigations of the interrelationships between population change and the housing system, or operationalized in predictive modelling.

Second, an often hidden assumption in sequence analyses of life course transitions is that individuals are more or less autonomous actors choosing different life pathways as an expression of their individual preferences. *Fast starters* are characterised by early moves out of the parental home and into home ownership but the *timing* of their transitions to adulthood may be more the result of opportunities – or the relative lack of constraints – than of independent life-style choices. As noted above, it is institutions such as banks and building societies that influence access to home ownership, and these institutions are equally actors in the housing system. Moreover, individuals themselves rarely make choices in isolation from one another. Rather, their lives are linked to the lives of others who may influence their housing transitions in various ways. Most obviously, forming a partnership usually means that housing decisions are made not as individuals but as a couple; and parents may also act to influence transition timings by encouraging (or discouraging) young adults to leave home, form a partnership or buy a house. There are many aspects of ‘linked lives’ that could be expected to have repercussions for housing demand, including the careers of dual earner couples, or the parenting duties of separated couples, that may tie them to particular locations. If sequence analysis is to be useful in distinguishing general patterns within the de-standardised life pathways of a more diverse population sample, then it must also be theoretically informed by the structuring role of

institutions as actors in the housing system and ‘linked lives’ as the context in which housing decisions are made.

Thirdly, there is a need to extend the understanding of contextual influences on housing trajectories. Housing trajectories are not independent of other life domains such as partnership and employment careers, as the Finish study noted. Bird and Krüger (2005) recognised this interdependency a decade ago when they argued that transitions should be perceived as the ‘interlacing of transformation processes’. However, what is less widely recognised in the demographic literature is that each of these domains will, to a greater or lesser extent, be spatially specific, setting geographical limits on housing choices. Most households will therefore make decisions within a local rather than national housing market.

A study in the UK illustrates both the strengths and the potential limitations of combining sequence analysis and cluster analysis, in this case to address the challenging task of predicting young people’s housing pathways in the years up to 2020 (Clapham et al, 2012). By taking into consideration sequences of tenure, household type, marital status and economic activity as the four key drivers of housing for young people, this study derived a 8-fold typology of housing pathways, with a ninth *Chaotic* pathway added in response to qualitative interviews. Clapham et al. (2012) then calculated the number of young people in each pathway, which allowed them to predict, for example, that the total number of young people owning their own property will decrease by between 1.1 million and 1.3 million by 2020, whereas the number of young people living with parents will increase by approximately 550,000 to 3.7 million in 2020. The strength of this approach is that it recognises heterogeneity in life course transitions but it also raises questions about geography and scale. The percentage of young people in each pathway varies across constituent countries of the UK, with higher percentages ‘*In the social queue*’ in Scotland and Wales compared with England. Could it be that separate analyses for these populations would have produced different pathway typologies and, if so, at what geographic scales is sequence analysis most appropriately conducted? As a descriptive method, does it matter if sequence analysis fails to distinguish between period and cohort effects? And, to what extent should the influence of tenure composition within geographically differentiated housing markets be taken into

account when investigating housing pathways? These questions must be addressed in order to assess the potential of sequence analysis approaches to go beyond description, and enhance understanding of current and future housing pathways.

4.3. HOUSING TRANSITIONS AND RESIDENTIAL MOBILITY

The housing market contexts within which individuals and households act vary in ways (e.g. housing costs, types and availability) that create a complex geography of opportunity and constraint. Vitali (2010), for example, found significant regional differences in young Spaniards' living arrangements, which she explains with reference not only to local structural factors, such as unemployment rates, but also to cultural factors, such as the local prevalence of non-marital cohabiting unions. The choice of many young adults in the UK to live in urban rather than rural areas is associated with the location of educational or employment opportunities (Heath, 2008) but then – at least for those who do not remain in the parental home - becomes the context in which they have to find somewhere to live. In this way, housing transitions and residential mobility are two sides of the same coin.

Clark (2012a: 66) defines residential mobility as “the process by which households match their housing needs to the houses available to them” and it is thus central to understanding how housing markets operates. There is widespread consensus that the residential mobility process is closely related to changes in household structure, socioeconomic status and tenure, with home ownership (in the UK, as in the US) being the most desired housing tenure (Rossi, 1955; Clark and Onaka, 1983; Clark, 2012a). Over time research on residential mobility has become more nuanced, acknowledging that only a few households are ever unconstrained in making residential choices - with household choices being a function of their housing needs, external events and the (local) housing stock available to them.

An extensive literature has examined the relationship between the need for more space and household size (Clark and Dieleman, 1996), highlighting that households move as they transit through the life course (Kemp and Keoghan, 2001). Housing stock is of particular importance at the local level as the local supply of housing opportunities has an impact on both residential mobility within an area and

on local household formation (Mulder and Hooimeijer, 1999). Given the aspirational importance of home ownership, studies of a 'housing career' within the residential mobility process have been dominated by the transition from rental housing to home ownership (Helderman et al, 2006). However, patterns of residential movement (and housing transitions) have become more heterogeneous as family structures have become more diverse. The increase in cohabitation and the postponement of marriage to later ages both have implications for housing transitions, with trends in family formation and changing household composition of continuing importance (Buzar et al, 2005; Myers and Pitkin, 2009). Meanwhile, recent debates in the population literature have focused on whether fertility triggers residential mobility or whether people move to particular dwellings and places in anticipation of family expansion, thus highlighting the importance of fertility behaviour for residential relocation (Clark, 2012a; Kulu, 2008; Mulder and Lauster, 2010). Geographical contexts also influence fertility behaviour through housing opportunities and constraints, with many couples in large cities such as London delaying childbearing and some having fewer children than initially planned or no children at all (Kulu and Washbrook, 2014).

At the aggregate level, these links have also been approached from the perspective of housing regimes and fertility (Mulder and Billari, 2010), with a growing literature suggesting that housing markets themselves are, through the costs and availability of housing, affecting family formation, mobility and housing transitions (Clark, 2012b). Previous studies have shown that housing costs impact on the likelihood of early residential mobility associated with leaving home and independent residence (Clark and Mulder, 2000; Lauster, 2006), whereas living in spacious housing and in a family-friendly environment for a relatively longer time leads to higher fertility (Kulu and Vikat, 2008).

Owning a home is not simply about purchasing a house but also about 'buying into' a neighbourhood, a process referred to as 'elective belonging' (Savage et al, 2005). This may be especially important for older households, as neighbourhood characteristics, (including adequacy of services, safety and accessibility) have been found to be important for both ageing in place and moving out (Clark and Withers, 2007). While residential mobility at older ages is generally low, there are some exceptions such as the increased mobility among the widowed and divorced, a

situation that Bonnet et al. (2010) attribute to the necessity of adjusting housing consumption to new resources. Although some older households are more willing than in previous generations to change residence in order to accommodate changing lifestyles and poorer health (Abramsson and Andersson, 2012), the evidence from European countries suggests that older people prefer not to move, unless they are forced to do so (Angelini and Laferrere, 2011). It is expected that the residential choices of the large older birth cohorts in the UK will have consequences for the whole housing market, but further studies are needed to explore increasing (or decreasing) mobility rates over time among older populations.

The advantages of a life course approach are that it frames residential mobility as a process by which individuals and households may achieve (or fail to achieve) improved living conditions over time, and housing markets as time-geographical constraints affecting various transitions, acts and planned projects. Importantly, it highlights events which have specific outcomes in terms of relocations and transitions within the housing stock (Clark and Dieleman, 1996), while at the same time allowing the recognition of links and connections between individuals (i.e. linked lives) that enable, direct and constrain the influences of structural forces (Mulder and Hooimeijer, 1999; Coulter et al, 2015). The role of residential movement in redistributing the population and altering the demographic, social and economic composition of regions, cities and neighbourhoods represents a key part of any integration and social cohesion policy (Finney and Catney, 2012), but the mobility literature has so far paid surprisingly little attention to the impact of housing supply constraints on the dynamics of residential relocation. Existing lines of evidence suggest that moving aspirations are being significantly hampered by housing market failures, just as public resources are becoming constrained (Pennington, 2012). Young people are more profoundly affected than older people, and increases in social and residential immobility raise questions about intergenerational equity and about implications for the pace and places of age mixing. These two emerging issues are discussed in the final section of the paper.

5. EMERGING ISSUES

Two emerging issues illustrate some of the complexities facing researchers investigating the relationships between population change and the housing system. First is the issue of generational equity touched on earlier in the contrast drawn between ‘Generation Rent’ and the ‘lucky generation’ of baby boomers (Willett, 2010). The second is the issue of socio-spatial age segregation which has been almost entirely ignored in housing debates in the UK, but is beginning to receive more attention from US-based researchers. Both issues can be related in different ways to the methodological challenges discussed above.

5.1. INTERGENERATIONAL EQUITY

The intergenerational equity question is steadily making its way onto political agendas throughout the world (Wisensale, 2013). In Britain, this has been particularly evident since the housing crisis of the late 2000s, with media rhetoric framing the discussion as a conflict between generations: “Britain’s stark housing divide is no longer based on class and income but is largely between the generations” (Grice, *The Independent*, 19 March 2015). However, the temptation to blame the older cohorts is not confined to journalists, with Griffith (2011: 2), for example, claiming that, “The current housing crisis is not principally about Britain having enough housing but about the way it is shared between older and younger generations.” The contrary view is that a focus on (loosely defined) age groups rather than ‘need’ is a convenient way of shifting the debate on Britain’s chronic housing shortage and the resultant mismatch between supply of, and demand for, housing (Barker, 2004; Future Homes Commission, 2012). Indeed, after several years of inaction in housing policy, the rhetoric that pits one generation against another, with ‘Generation Rent’ unable to climb onto the property ladder while the older generation under-occupies family houses (Best, 2010) – is in danger of becoming entrenched and blinding us to inequalities within generations.

From a demographic perspective, this is a confused debate as it is unclear what is meant by the term ‘generation’. On the one hand, the distinction between older and younger generations could refer to parents and their children. In this case it is worth noting that the parents of those currently in their 20s and 30s (and facing difficulties

accessing home ownership) will themselves be from range of age groups, having being born at different times over at least three decades from the late 1940s to late 1960s. On the other hand, perhaps ‘generation’ is being used as synonymous with birth cohort, so that the housing problems of the birth cohorts currently in their 20s (and 30s) are being contrasted with the housing situation of those in their 60s (and 70s), some of whom will be the grandparents of those in the younger birth cohorts. Using generation and birth cohort interchangeably has become common in contemporary usage, despite objections from some demographers (Ryder, 1965). In the absence of a clearer definition of ‘generation’, there is a lack of precision in the debate and the tendency to slip from one meaning to another is not helpful to those wishing to conduct empirical investigations of intergenerational (in)equity. We highlight some of these difficulties in the following brief discussion.

While a trade-off that advantages one generation over another is possible, it should be observed that all age cohorts in society move together through time and are mutually interdependent (Riley, 1985). Taking two ‘generations’ to refer to parents and their children, it has been demonstrated that the housing tenure of parents plays a primary role in determining whether or not their children become homeowners (Boehm and Schlottmann, 1999; Lersch and Luijkx, 2015); and the intergenerational transfer of wealth has been found to be an important mechanism for the transition to home ownership in many different countries, including France, Sweden and the US (Aratani, 2011; Gulbrandsen and Langsether, 2003; Öst, 2012; Spilerman, 2000; Spilerman and Wolff, 2012). The transmission of advantage from parents to their children is a central theme that clearly deserves more attention to properly assess the intergenerational equity issue.

Unfortunately, good evidence on this topic in Britain is limited and the mechanisms by which advantage is transferred from parents to children are under researched. One obvious possibility is that (housing) wealth is transferred through inheritance when parents die. The English Longitudinal Study of Ageing for years 2002 to 2012 reveals that over a quarter (28.2%) of ELSA respondents born between 1920 and 1959 received one or more inheritances in the past (Crawford, 2014), although not all of these were from parents. Since younger ELSA respondents are observed at younger ages, there are potential timing effects so this may not capture

the full scale of intergenerational transfer but it is indicative of its importance. Moreover, for the population as a whole, gains in life expectancy can be expected to 'delay' transfers of inherited wealth so that the advantage is not realised until children themselves are older. The children of parents in the baby boom cohorts may stand to inherit greater housing wealth because of their parents' unprecedented access to home ownership, but they are likely to do so later in the life course when they themselves are already middle-aged. It is worth remembering that for those now in their eighties, many of whom will be the parents of baby boomers, only half were homeowners or had a mortgage by the time they were in their 50s whereas the others rented (Dorling, 2015). Thus inherited (housing) wealth may indeed be implicated in the transfer of advantage from parents to children but this should not blind us to the structures that produce substantial inequalities *within* generations.

The study of structural interdependencies has a long tradition in some countries, especially the US, and tends to focus on the comparison of different age cohorts (rather than parents and children). For instance, in *The New Age Structure of Poverty in America*, Easterlin (1987) demonstrated that divergent trends in poverty rates among younger and older people in the US reflected two different and largely independent causes. First, he argued that the improved economic status of older birth cohorts was largely the result of government action, especially in terms of social security. Then he showed that rising poverty among younger birth cohorts was, to a significant degree, the result of market forces and would have occurred even in the absence of programmes improving older people's economic security. The overall message is that the drivers of advantage for one age cohort are not necessarily the drivers of disadvantage for another age cohort because, to use demographic language, period effects are important. With this in mind, the divides that housing is opening up in Britain might be better understood in terms of the retreat of the state and its transfer of responsibility (Binney and Estes, 1988; Wisensale, 2013). House price inflation, residualisation of social housing and rising private sector rents mean that an increasing number of households (young and older) in the UK are left with fewer, more insecure and less affordable housing opportunities (Harriot and Matthews, 2009). The economic downturn has also meant that affordability is an issue of great concern which affects not only those on low incomes but also those with above

average earnings (Mulliner and Maliene, 2013). It is surely simplistic, if not misleading, to blame such period effects on the self-interest of a ‘lucky generation’.

5.2. SOCIO-SPATIAL AGE SEGREGATION

Policy discussions of sustainability in relation to places and communities often emphasise ‘balanced’ or ‘mixed’ communities (Bridge et al, 2012). Although this commonly refers to social mixing, there is also good reason to consider age mixing as the mismatch between supply and demand in the housing system may currently be contributing to the emergence of residential age segregation in Britain. We know that population age structures vary geographically, reflecting differences in fertility, mortality and age-selective migration. Over time these population dynamics become self-reinforcing, as they have in some rural areas where the out-migration of young people has resulted in fertility decline and thus accelerated population ageing. In this way, the extent of spatial differentiation (or segregation) of local populations by age at any given time is a function of previous population change. However, patterns of residential mobility connected with processes such as suburbanisation and counter-urbanisation are critical factors in age segregation and the housing system is centrally implicated in influencing patterns of residential change.

While macro-economic conditions and individual/household factors are also implicated in the age sorting process, local geographies of age differentiation are significantly influenced by housing opportunities and constraints. These emerge as an inter-play between changes in housing needs/preferences and the financial resources to satisfy such needs at different times in the life course, and the availability of suitable housing in different locations. Location is important because, as has been previously discussed, those who are able to exercise choice, make their choices in relation to neighbourhoods as well as housing units. Choices may also be influenced by the geography of social networks (linked lives) and what has been called ‘elective belonging’ where residential space is seen as a key arena in which people define their social position (Savage et al, 2005). In so far as households’ locational choices reflect investments in identity, the emergence of socio-spatial age segregation will be self-perpetuating if age is regarded as an important dimension of identity.

Housing debates in Britain have almost entirely ignored age segregation as one of the potential consequences of failures in the housing system. The effects of the housing crisis are not uniform between subpopulations, and some may only be visible in the years to come, but there are indications of increasing age segregation. For example, using the index of dissimilarity it is possible to examine changing levels of geographical separation for those aged less than 50 compared to each of the five-year age groups aged 50 and over by comparing data for 2001 and 2011 (Figure 6). The results depict a gradual increase in the level of separation over time between each of the older age groups and those aged less than 50. In other words, people from older and younger age groups have become more unevenly distributed over time. This is apparent both at the scale of local authorities and at the neighbourhood scale (Middle Layer Super Output Areas). Segregation increases are most pronounced in the immediate post-retirement age groups when residential mobility among older households peaks. Local age segregation also increases for the oldest age groups, most likely as a result of their immobility and the role of care homes in institutionalising age segregation.

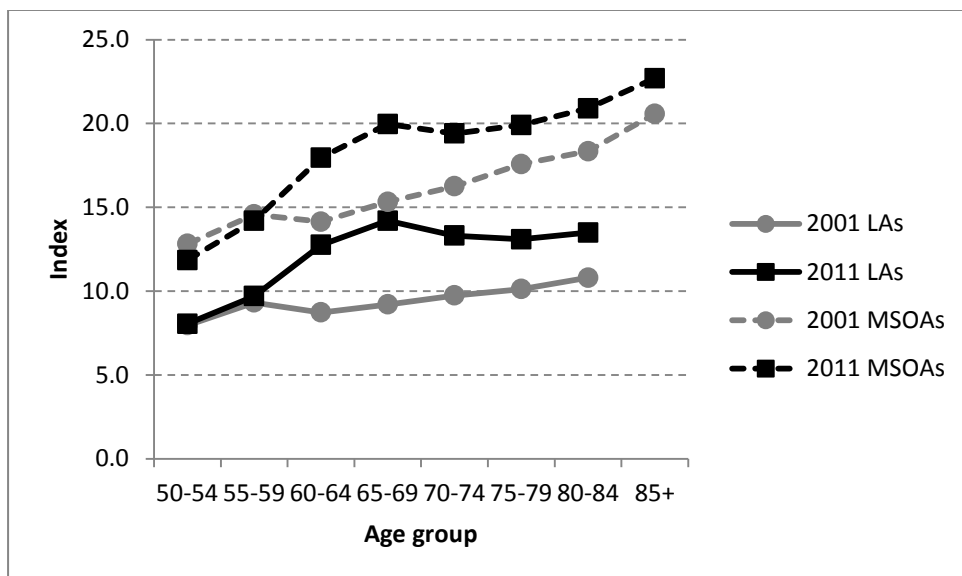


Figure 6: Index of dissimilarity (unevenness) of age groups 50+ across Local Authorities (LAs) and Middle Layer Super Output Areas (MSOAs). Britain, 2001-2011

Source: Own elaboration of data from ONS and NRS

Geographical age differentiation is generally taken for granted because particular places are seen as appropriate for some age groups and not for others (Holloway and Valentine, 2000; Vanderbeck, 2007). Yet engagements with life course research have highlighted the importance of linkages and synchronization of lives in and through space (Bailey, 2009). From a life course perspective, age is a feature not just of individuals but also of social organization and social integration in different locales or communities (Riley and Riley, 1994). It has been suggested that age segregation has some important negative implications such as increased competition between age groups for limited public and private resources to support the interests, agendas, services, and institutions that best meet their age-specific needs. Age segregation also reduces opportunities for different age groups to share common goals and for intergenerational knowledge transfers, thus impeding the creation and maintenance of a generative society (Binstock, 2010; Foner, 2000; Attias-Donfut, 2000). Of course, age is not the only dimension of identity subject to geographical sorting within the housing stock and age segregation is less likely than socio-economic class or ethnicity to be driven by economic disadvantage and discrimination. Some recent work has highlighted the growing importance of inequality for socio-spatial age segregation in Britain (Dorling et al, 2008; Dorling, 2014) but more research is needed to understand the multiple ways in which demographic change, residential mobility and the housing system interact at different scales to produce and promote these emerging geographies of age segregation.

6. CONCLUSION

The primary aim of this paper is to promote dialogue among researchers with varied interests in the relationships between population change and the housing system. We offer a discussion of several broad themes, which we hope are of mutual interest, drawing on previous research and highlighting methodological challenges and emerging issues. This is not intended as a comprehensive review; the combined literatures in housing and demography are too extensive for that. Further, we recognise our own positionality as population researchers and note that our discussion is approached from a demographic perspective. Thus there are many silences. We say nothing about the economics of the housing market, very little about the private rented sector despite its growing importance, and even less about social housing. We have

chosen to focus on owner-occupation, not because it is the majority tenure in the UK and promoted by successive governments, but because the examples best illustrate our arguments. In conclusion, we summarise these arguments and point to questions for future discussion.

While housing has been at the forefront of public discourse and policy debate in Britain in recent years, reflecting the tensions and frustrations of profound changes in a housing system dominated by the market, there remains a need for a better understanding of spatial-temporal dynamics that link no less profound population change to the housing system. Housing and households are interdependent, with the availability of housing units constraining the number of separate households in the population and demographic processes driving household formation. The changing age composition of the UK population has thus become a particular concern for those who wish to understand the nature of current demand for housing or predict future demand. This is reflected in the literature that investigates age-related housing issues such as housing older people in an ageing population and housing affordability for young adults who are especially disadvantaged in the current market. Although these issues are important, we argue that further research could do more to distinguish period and cohort changes. More young people may be failing to get on the property ladder now than in the 1990s, but the housing trajectories of some older cohorts suggest that this experience was also common in the past.

Adopting a life course approach has the advantage of providing insight into housing transitions of individuals over time. It also allows the incorporation of other transitions, including those associated with demographic events, within the life course trajectory. Arguably, focusing on individual housing trajectories is now more important because life courses are becoming more heterogeneous (de-standardised) and age is less reliable as a predictor of housing demand. The problem for researchers is how to deal with this heterogeneity in the absence of an assumption that there are common patterns of living arrangements for particular age groups and normative trajectories through the life course (e.g. marriage, family formation, children leaving home, widowhood). The solution proposed in some recent studies is to build a typology of shared life course sequences from detailed data on individual pathways. This has the merit of avoiding normative assumptions but it raises a number of

methodological concerns that have yet to be resolved: how should the population group from which the typology is derived be defined? Since life course transitions reflect the operation of the housing system (as well as other life domains) at particular times, to what extent are period and cohort effects confused? And, thus, is it appropriate to use data on past life course pathways to predict future housing demand? Undoubtedly, methods such as sequence analysis and cluster analysis reduce the chaos of a mass of individual data to a more manageable typology of empirically derived shared pathways but more discussion of the potential of these approaches is needed if their apparent limitations are to be overcome.

Although a life course approach allows insight into change over time, there is a tendency in life course studies to treat the individual as an autonomous agent and to ignore the salience of 'linked lives'. Individuals and households are embedded in kin and friendship networks, and the locations of other actors in these networks may influence housing 'choices', such as when older people move nearer to their adult offspring to help with the grandchildren or to access informal care. Moreover, there are other geographical dimensions to the complex interdependencies of population change and the housing system. Housing transitions imply a residential move and the role of residential mobility in redistributing the population and altering the demographic, social and economic composition of regions, cities and neighbourhoods plays an essential part in the housing system. Residential moves are clearly influenced by the availability of and access to housing, as well as by demographic process such as partnering and starting a family. Most moves are over short distances, within 'local' housing markets but the geographical parameters of perceived opportunities will vary from one household to another, making it difficult to determine the spatial extent of sub-national markets. Nevertheless, the interdependencies between residential mobility and both demand and supply in the housing system are often overlooked and future research could usefully explore these further.

In the final section of the paper, we discuss two emerging issues that illustrate some of the methodological challenges of integrating agendas in population and housing research. The topical issue of intergenerational equity is used to highlight what we argue are confusions in the debate that blames the 'lucky generation' for the plight of 'Generation Rent'. Not only does the meaning of the term 'generation' lack

clarity in this context but the debate itself risks diverting attention from what are serious period effects of failures in the housing system. A key message is that the drivers of advantage for one age group are not necessarily the drivers of disadvantage for another age group because period effects are important. Large cohorts of relatively wealthy baby boomers have helped to shape housing markets, and they will continue to do so by gradually increasing the number of properties available to buyers and renters as individuals reach the end of their lives. The spatio-temporal dynamics of this process will be rooted in the varied late life course trajectories of millions of older people as they interact with the cumulative housing transitions of smaller, younger birth cohorts. At the same time, housing wealth that is inherited by adult children from their parents is likely to increase social inequalities in access to housing but gains in life expectancy and former patterns of family formation suggest that this will affect a range of age cohorts, some of which will already have reached middle age. Researchers could do more to investigate this complexity and resist the simplification and diversions associated with the current narrative on intergenerational inequity.

The second issue has been largely ignored in the UK and we argue that the emergence of socio-spatial age segregation within the UK housing system also deserves research attention. The centrality of residential mobility as what Clark (2012a) calls ‘the engine of the housing market’ requires closer examination. Migration is a selective process, with those who are younger, wealthier and healthier more likely to be able to move. Nevertheless residential moves are constrained by, among other things, the availability of housing units in particular locations. We need to know more about the selection processes that are producing age segregation, how they relate to both the current operation of the housing system and to past consumption decision, and how demographic changes affect these processes. We also need to better understand the choices that individual and households make within their opportunity constraints. How important is ‘elective belonging’ to these choices and is age becoming more important as a signifier of identity? Are people actively choosing to live in areas where there are more households of a similar age or is age segregation an (unintended) outcome of housing allocation processes? There is considerable scope for future research to gain a better understanding of the how socio-spatial age segregation is produced and the potentially serious threats it poses to social cohesion.

The enhancement of conceptual understandings of the interrelationships and interdependencies between population change and the housing system presents researchers with a number of methodological challenges but it is of more than academic interest. Prescriptions for improvements in the way the system operates, policies aimed at reducing housing inequalities and projections of future housing demand must rely for their effectiveness on sound knowledge of the dynamics of population and social change from “both a micro-perspective focused on individual housing careers and consumption decisions and also a macro-perspective on national trends that are aggregated from a multitude of individual experiences” (Myers, 1999: 473). By encouraging a dialogue between researchers with expertise in population change and in housing, we hope that this paper will make a small contribution to developing a more integrated agenda for future research.

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