

# HOUSING CAREERS IN A RISK SOCIETY

## An Empirical Illustration

This paper represents a metaphorical pause for thought in the ongoing work of the Institute's Housing Across the Life Course project. Initially informed by a life course perspective, early findings led the authors to consider other theoretical frameworks as a means of understanding change in contemporary Australian housing careers. Here they discuss the insights that might be offered by theorists of 'risk society'.

Contemporary social change, **IAN WINTER AND WENDY STONE** Amongst the well paid and well educated, the uncertainty of a risk society dimension and quality that it amounts to an epochal transformation. It is argued that the industrial epoch of modernity is now giving way to the risk epoch. 'Risk society' is the stage of modernity in which the hazards produced in the growth of industrial society come to dominate contemporary ways of life – for example, ozone depletion and global warming resulting from industrial and automobile pollution (Beck 1996). These 'manufactured uncertainties' that define a risk society are said to be the result of social interventions rather than being of natural origin (Giddens 1996:152).

### Family Life in the Transformation to a Risk Society

To illustrate the character of a risk society and connect this discussion to issues of family stability and wellbeing, take as an example the decision of someone living in a western society to get married. 'Fifty years ago, someone who decided to marry knew what he or she was doing; marriage was a relatively fixed division of labour involving a specified status for each partner. Nowadays no one quite knows any longer what marriage actually is, save that it is a "relationship", entered into against the backdrop of profound changes affecting gender relations, the family, sexuality and the emotions' (Giddens 1996:153).

This uncertainty about marriage can be conceptualised as a manufactured uncertainty because it is a part of the social restructuring of gender, sexual and family relations. Not only has the incidence and timing of marriage altered dramatically over the past 20 years, but the norms and values associated with marriage – its social meaning – has also been significantly reshaped.

A compounding factor of uncertainty in a risk society is the exhaustion and dissolution of collective and group-specific sources of meaning. For example, whereas the opportunities, hazards and ambivalences of life could once be coped with in the family unit, in the local community and by recourse to social class, it is argued that in a risk society these traditional frames of reference are increasingly dissipating, leaving the individual to interpret and make sense of social life alone. This process is referred to as 'individualisation' (Beck 1996:29–30).

Individualisation is a process whereby individuals, rather than general or traditional social rules, are increasingly responsible for setting the boundaries to the ways in which we lead our lives, or as Smart phrases it, 'the parameters of biographies' (1997:307).

Consider the example of married life. Smart (1997:307) contends that: 'Couples can [now] create for themselves the normative order of their relationship. Thus, if a couple agree to a certain set of boundaries, the important element is sticking to what is agreed rather than following general or traditional rules which are presumed to accompany one's status as husband or wife.'

However, the opportunities for individualisation or to plan a biography are not evenly distributed across the population. Social inequality and class remain important dimensions of a risk society affecting opportunities for individualisation (Smart 1997:308).

Amongst the well paid and well educated, the uncertainty of a risk society may present as a host of previously unheralded opportunities. For the disadvantaged, however, such uncertainties are more likely to represent insecurity and a loss of opportunity.

The trend towards individualisation has also been identified in relation to family values. Reconciling the goal of personal autonomy with the essentially social nature of human life has been a central tension in western philosophy since the Enlightenment (McDonald 1995:27). The 'pull' of this tension over the centuries has undoubtedly been towards increasing personal autonomy or liberalisation. 'In broad terms, today's family values reflect the continued extension of individual rights to adults, including the right to determine the ways in which they live their lives . . . the emphasis has been on the rights of the individual family member rather than on the rights of the family as a group unit' (McDonald 1995:46).

In the face of such striking theoretical assertions about epochal transformation, and the implications of manufactured uncertainty and individualisation for family life and family values, this paper seeks to illustrate how these conceptualised processes may be manifest in everyday life. It does so by examining the impact of manufactured uncertainty and individualisation upon family housing careers, with particular reference to entry to home ownership.

### Life Cycles, Life Courses and Individualisation

In general terms, life cycle and life course analyses seek to study and explain social processes with reference to the unfolding of life's key stages. Life cycle typologies (for example, Glick 1977) classify individuals into stages of the life cycle according to such variables as age, marital status, and presence and ages of children. A linear sequence of life cycle stages is then mapped out as the path along which the 'typical' household is assumed to progress (Kendig 1990:136; Stapleton 1980:1103).

However, the life cycle concept has been criticised on three grounds: first, the concept can not account for the development of new family and household structures; second, the identification of a family at any one life stage amounts to only a static description of current circumstances rather than a dynamic explanation of how those circumstances came to be; and third, the concept does not allow for diversity of experience within a particular life cycle stage (Kendig 1990:136; Anderton and Lloyd, undated: 22).

As patterns of family structure and behaviour have become more diversified, so has the utility of retaining a traditional life cycle framework been questioned (Stapleton 1980:1103). While some authors have attempted to resuscitate the life cycle concept by introducing ever more complex taxonomies and flow diagrams (Stapleton 1980; Rowland 1991), others have turned to the concept of a life course as a means of providing a more flexible and dynamic understanding of life choices.

According to Kendig (1990:137): 'The life course approach examines divergence of experiences along life careers and their

sequencing, combinations and timing. Individuals are understood in terms of the ongoing effects of earlier life experiences as well as their current circumstances. The approach requires a broadening of the strictures of traditional life cycle analyses to include topics such as divorce, remarriage and migration.'

Bush and Simmons (1990:155–156) argue that life course analyses place an emphasis upon socially defined, age-linked roles or age-graded norms, which are clear and widely accepted in a given society. It is not that there is one particular sequential set of roles (as was typical of early life cycle work), for a number of routes through the life course are possible. However, as Bush and Simmons (1990:156) state, the life course concept maintains that the character of earlier life experiences may narrow future alternatives and the age-related norms provide a social timetable for major role transitions.

Two key principles can, then, be seen to underpin life course analyses: first, age-related norms – that the life course consists of a series of socially defined, age-linked norms, or age-graded norms which are clear and widely accepted in a given society; second, linear connectedness – that earlier life experiences have ongoing and important implications for current and later life experiences.

While clearly allowing for a greater diversity of pathways and transitions through life, the concept of a life course, as was that of the life cycle, is predicated on a 'sequence of culturally defined age-graded roles and social transitions that are enacted over time' (Caspi et al 1990:15). The biography of the life course is one of established social rules and norms, although it allows for deviations from these. Yet, importantly, alternative pathways are treated as deviations from the norm. 'An individual may postpone higher education to 'find' him- or herself, thus deviating from both the age-grade norms and work ethic norms' (Bush and Simmons 1990:156).

In contrast, the concepts of risk society question a logic that rests on linear movement or even deviant movements in family life courses. Instead, the concept of manufactured uncertainty suggests frequent, socially produced, radical disjunctures (rather than transitions) as the norm of social life. In a risk society a wide range of life course options exists, none of which are deviant.

Yet individualisation in a risk society points to the breaking down of socially accepted norms, and manufactured uncertainty suggests that with radical disjunctures in people's lives, earlier life experiences will no longer necessarily narrow those of the future. Hence, we may speak of a disconnecting of biographical pasts and futures. In a risk society what has gone before becomes disconnected from what will happen in a person's future due to increased uncertainties and the individualised responses to these uncertainties. Previous certainties of social life dissolve as, for example, an apprenticeship no longer guarantees a lifetime of secure, skilled employment; a university education no longer ensures a lifetime of well paid professional employment; partnering does not inevitably lead to marriage; and marriage does not inevitably lead to the birth of children.

### The Australian Housing Career

The housing careers of Australian families have, in the past, been characterised by high degrees of certainty and predictability, with strong links between particular phases of the life course and particular housing consumption outcomes.

Through the economic certainty and stability of the 1950s and 1960s, the link between life cycle stage and housing moves became well established. A series of typical cultural practices in relation to housing consumption were mapped out. Young, single, adulthood was associated with entry to private renting, typically in inner-city locations. Partnering and child bearing were linked with entry to home ownership in outer suburban locations. Families then remained in the 'family home' until the death of a spouse or ill health in old age forced a move to serviced accommodation, either formal or informal.

Indeed, the series of links between home ownership, Australian cultural identity, and life course certainty, makes home ownership and housing careers an important empirical reference

**Table 1. Australian Life Course Survey (1996) birth year cohorts**

Birth year cohorts		Age in years (1996)	Number of cases	Per cent
Cohort 1	Born 1927–1931	64–69	137	5.2
Cohort 2	Born 1932–1936	59–64	166	6.3
Cohort 3	Born 1937–1941	54–59	191	7.3
Cohort 4	Born 1942–1946	49–54	276	10.5
Cohort 5	Born 1947–1951	44–49	361	13.7
Cohort 6	Born 1952–1956	39–44	404	15.3
Cohort 7	Born 1957–1961	34–39	450	17.1
Cohort 8	Born 1962–1966	29–34	360	13.7
Cohort 9	Born 1967–1971	24–29	288	10.9
<b>Totals</b>			<b>2633</b>	<b>100.0</b>

Source: Australian Life Course Survey, Australian Institute of Family Studies, 1996.

point for the illustration of a risk society concepts. This empirical illustration is undertaken here with primary data, seeking evidence of cohort-related changes in the nature of entry to home ownership.

In the analysis, the housing careers are constructed from retrospective data from the Australian Life Course Survey; a national random survey of 25 to 70 year-olds conducted in late 1996 with a total of 2685 respondents, 2633 of whom are included in the cohort analysis. Given the significance of housing career events in family life, it is reasonable to anticipate a high degree of recall accuracy for such data (Foddy 1993:100).

The data analysis compares differentiation and disconnectedness in entry to home ownership amongst nine birth cohorts of Australian households (Table 1).

### Differentiation and Disconnectedness

In an attempt to explore and illustrate the conceptual validity of a risk society framework, with particular reference to housing careers, we introduce the two lower order concepts of 'differentiation' and 'disconnectedness'.

The concept of *differentiation* refers to the weakening of the age-related norms that are central to life course analyses. Differentiation occurs in a risk society as individuals respond to socio-structural uncertainties with an individual orientation rather than one derived from a collective consciousness or group norm about what one should be doing by a particular age.

The measurement of differentiation is less concerned with the average or median age at which a cohort achieve a particular event, but rather with the span of ages over which people are, for example, first entering home ownership. Change in the median age of attaining a housing career event would simply measure whether an age related norm has got younger or older.

However, differentiation can be measured by examining the number of years between the 25th percentile of a particular cohort attaining a particular housing career event and the 75th percentile. If the age span at which this activity is undertaken is lengthening across cohorts, then there is a weakening of the age-related norm – the event is less likely to have taken place within a limited age frame. If, on the other hand, the age span is narrowing for a given activity, this suggests there is a strengthening of the age-related norm. The 25th to 75th percentiles are selected to measure the activity associated with a particular event because this includes the middle majority – neither the first group in nor the last.

The concept of *disconnectedness* refers to a fracturing of linearity in the development of housing careers. Life course analyses assert that earlier life course events shape opportunities and outcomes later in the life course – the past and the future are connected.

However, the rise of manufactured uncertainty and individualisation in a risk society points to radical disjunctures in housing career pathways. Evidence of disconnectedness in the data would comprise a breaking of the links between a particular housing career phase and the housing career phase that used to precede and follow it. The data would need to show, for

example, that private renting is no longer a temporary stepping stone through to home ownership, or that entry to home ownership is no longer an automatic precursor to outright ownership.

### Differentiation in Housing Careers

Differentiation as a social process refers to the dissipation of age-related norms – that is, an increasing span of years over which a cohort attains a particular housing career event, thus weakening its character as an age-related norm.

Table 2 presents the data for all nine cohorts for age of entry to home purchase at the 25th, 50th and 75th percentiles, for both women and men.

For women, the age span between the 25th and 75th percentiles for entry to home purchase has fallen from 14 years for cohort 1, to 11 years for cohort 8. The middle majority of women in cohort 8 were thus able to enter home ownership in three fewer years than cohort 1, a strengthening of the age-related norm.

Examination of the age span between the 25th and 50th percentiles enables the analysis to be brought as up to date as possible – that is, through to cohort 9, of whom 75 per cent had yet to enter home purchase at the time of the survey. The strengthening of the age-related norm of entry to home purchase for women is confirmed, with the age span falling between the 25th and 50th percentiles, from six years in cohort 1, to four years in cohort 9.

Analysis of entry to home purchase by men demonstrates the same overall trend of a strengthening age-related norm. The age span between the 25th and 75th percentiles has fallen from 13 years in cohort 1 to 11 years in cohort 7 (only 66.7 per cent of men in cohort 8 had entered home ownership). Comparing the 25th to 50th percentiles of cohort 1 and cohort 9, the age span has remained constant at three years.

Any evidence of unevenness in the distribution of manufactured uncertainty and individualisation, according to gender, is not distinctive in the age-related norm of entering home purchase. Although it is clear from Table 2 that women's age-related norm for this event is younger than men's, the span of years over which this takes place is similar. This is perhaps because entry to home purchase has typically been linked with the formation of a relationship. For the early cohorts, entry to home purchase was typically preceded by marriage, and for later cohorts, the cost of entry to home purchase has demanded the availability of two incomes to service the mortgage costs.

In summary, there is little evidence of differentiation in relation to entry to home purchase. The strengthening of the age-related norm suggests that manufactured uncertainty and individualisation are not currently impacting upon this key housing career event.

### Disconnectedness in Housing Careers

Disconnectedness refers to a fracturing of the linearity of the life course – a weakening of the relationship between earlier housing career events and future opportunities and outcomes.

One means of investigating the emergence of disconnectedness in Australian housing careers is to examine the strength of links over time, between particular housing career events and

other life course events. The hallmark of the Australian housing career has been the link between marriage, birth of a first child, and entry to home purchase (Kendig 1981, 1984, 1990). These key life course events have typically been connected by a sequencing that sees marriage followed by the birth of a first child and then entry to home ownership to provide a stable home base for the raising of a family. Disconnectedness of this sequencing would amount to a re-ordering of the sequence whereby home ownership would no longer follow marriage and birth of a first child.

The simple disconnecting or re-ordering of events is also important at the level of social meaning. A fractured sequence of life course events represents a disconnection of the social meanings from those life course events – social meanings that previously provided a clear guide to the appropriate pathways through life.

Figure 1 shows the proportions of cohorts 1, 5, 9 that have attained first entry to home ownership, first marriage, first partnering and birth of first child, by each year of age.

It is clear that in cohort 1 the sequencing of life course events was first partnering and first marriage coinciding, followed by birth of first child and then first entry to home ownership. In cohort 5 the same basic pattern exists, except that first partnering begins to precede first marriage very slightly, and birth of first child and first entry to home ownership begin to coincide through to age 26. By cohort 9, first entry to home ownership has come to precede both first marriage and birth of first child between the ages 19–25 years.

These data suggest that, over time, entry to home ownership has become increasingly disconnected from the key life course events that it was previously very much associated with. Entry to home ownership has in the past typically been preceded by marriage and birth of a first child. For the most recent cohort this has been reversed because in their lives home ownership typically precedes these events. Entry to home ownership has become disconnected from marriage and birth of a first child. Whilst it is possible that a new web of social meaning connects home ownership in a sequence where it precedes marriage and birth of first child, it is as yet unclear what this new social meaning or connection is.

### Conclusion

This paper set out to illustrate how the key concepts of a risk society (manufactured uncertainty and individualisation) might become manifest in contemporary Australian housing careers. This led to a consideration of whether entry to home purchase shows signs of increased differentiation and disconnectedness.

Analysis reveals no evidence of increased *differentiation*; on the contrary, the age-related norm of entry to home ownership appears to be strengthening. That is, entry to home ownership by later cohorts is increasingly likely to have been attained within a narrower span of years than earlier cohorts. The data suggest that if individuals have not entered home ownership by their early thirties, they are increasingly unlikely to do so.

With regard to *disconnectedness*, analysis found that entry to home ownership is becoming increasingly disconnected from other life course events. Home ownership is less likely to

be preceded by marriage and child-birth than in the past, suggesting a fracturing of the social meaning that previously ordered the sequence of these events.

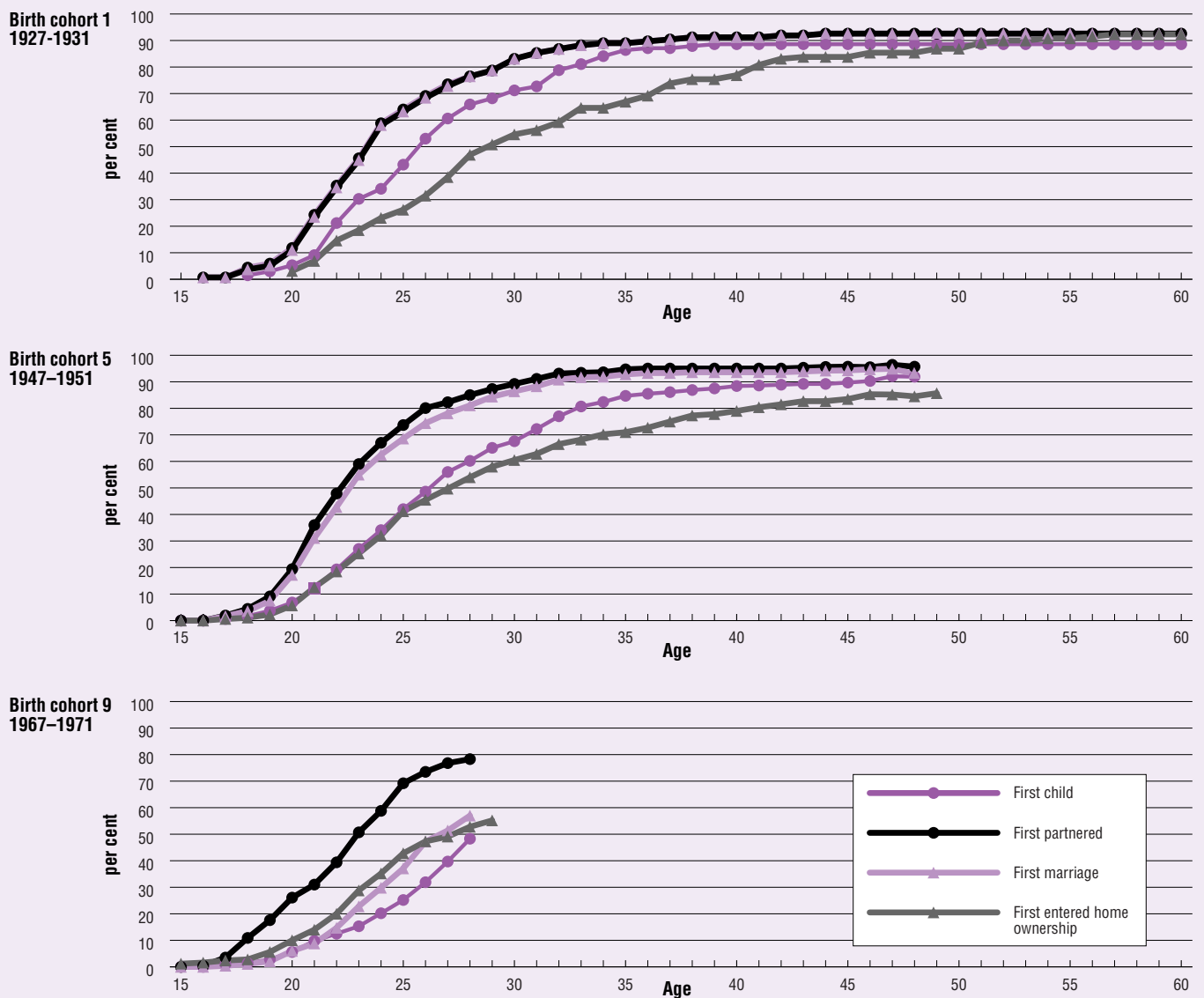
This paper has provided brief illustrations of the manifestation of risk society concepts and what they might mean for our understanding of family life. A more extensive empirical grounding of such concepts will need to consider a wider range of housing career events, other life course careers including marital, fertility and employment, as well as

**Table 2. Age in years at which proportions of birth cohorts first entered home ownership, by gender**

	Birth cohort - age								
	C.1 69-64	C.2 64-59	C.3 59-54	C.4 54-49	C.5 49-44	C.6 44-39	C.7 39-34	C.8 34-29	C.9 29-24
<b>Men</b>									
25th percentile	27	26	25	26	25	25	24	24	24
50th percentile	30	31	29	29	29	29	27	28	27
75th percentile	40	41	36	35	39	36	35	-	-
<b>Women</b>									
25th percentile	23	23	23	23	22	23	22	23	24
50th percentile	29	29	28	27	26	26	27	27	27
75th percentile	37	38	40	33	36	33	35	34	-

Source: Australian Life Course Survey, Australian Institute of Family Studies, 1996.

Figure 1. Proportion of cohort experienced life events, by each year of age



draw upon a data base collated within a risk society paradigm rather than a life course paradigm.

The empirical investigation of such theoretical questions about the nature of social life continues to be important, not least because assumptions (right and wrong) about contemporary family life permeate our social policy frameworks. Whether it be youth allowances, population projections or superannuation policy, all rest upon assumptions about age-related norms and linear transitions and connections. The possibility of transformation to a risk society fundamentally challenges these assumptions and renders us beholden to explore the implications of such social theory for the realities of social policy.

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