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COURTING THE COHORT

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Introduction:

This paper outlines the use and value of cohort analysis for policy and business purposes. In the process it examines disciplinary differences between the concepts of cohort and generation, and argues for a synthesis between the two. Unfortunately, because very little appropriate business-oriented data exist in the public domain (that is, data by age group, over time), the application of these ideas in this paper are illustrative only.³

Cohort Analysis:

According to Ryder (1965:845), who proposed cohort analysis as a way of understanding social change, 'a cohort may be defined as an aggregate of individuals ... who experience the same event at the same time interval' (see also Glenn 1977; Hageaars 1990). Typically this common event is birth, but cohorts are also regularly identified in relation to such events as labour force entry, marriage, and reproduction—that is, entering the labour force, marrying, or having children in a given year.

This description is both subtly and substantially different to the way in which many non-demographic analysts use the concept. In many such analyses, what is being referred to as a cohort is typically an *age-group*. It is true that age groups *are* 'aggregates of individuals experiencing the same event in the same time interval', and that each age group at any point in time pertains to a specific cohort. However, to state the obvious, age groups do not age; cohorts do. Over time, cohorts pass through every age group, and they do so at different points in time. As a result, comparisons between age groups *per se* provide only limited information to the marketing or policy analyst who wishes to know more about his or her potential client- or constituent-group.

In setting up a demographically-oriented cohort analysis, practitioners draw on a model called the Lexis Diagram, illustrated in Figure 1. As is evident from the diagram, data can be taken from cross-sectional or point-in-time databases and arranged longitudinally, by 'ageing' the cohort appropriately for each observation. Here quinquennial census data for five year age groups have been arranged so that Cohort A was aged 15-19 years in 1976, 20-24 in 1981, 25-29 in 1986, 30-34 in 1991, and 35-39 in 1996. Data for each additional cohort are assembled accordingly. Thus, where

the information gleaned from cross-sectional age-specific comparison is static and temporally-bound, that from cohort analysis is cumulative and dynamic.

Figure 1: THE LEXIS DIAGRAM					
Age/Year Born	1976	1981	1986	1991	1996
15-19 (Born 1957-61)	A				
20-24 (Born 1952-56)	B	A			
25-29 (Born 1947-51)	C	B	A		
30-34 (Born 1942-46)	D	C	B	A	
35-39 Born 1937-41	E	D	C	B	A
40-44 (Born 1932-36)		E	D	C	B
45-49 (Born 1927-31)			E	D	C
50-54 (Born 1922-26)				E	D
55-59 (Born 1917-21)					E

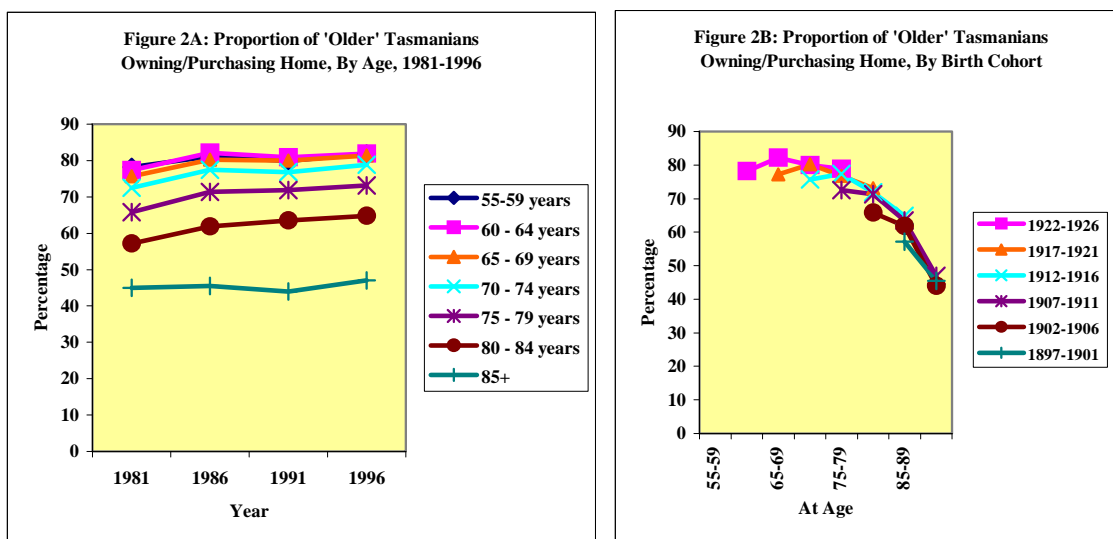
An important word of caution must be noted here. Over time, cohorts lose members to death and emigration, and gain new members from immigration. Thus, real-life cohorts are not 'closed' in the sense implied, whilst the approach described here treats them as if they are—the main analysis pertaining to residents in Australia at the time of each census.⁴ Since almost one-quarter of Australian residents are overseas-born, and this proportion and its countries of origin differ

³ I would welcome the opportunity to undertake cohort analyses on relevant social, economic and political data. Interested persons can contact me at the University of Tasmania.

⁴ In order to undertake a truly 'closed' cohort analysis it is necessary to follow the same group of people over time; this is normally referred to as a Panel study and requires survey rather than census data.

substantially by cohort (Hugo 1986), an applied cohort analysis would need to explicitly take migration and migrant characteristics into account.

Figures 2 and 3 each compare a set of data assembled first by age group and then by cohort. In Panel A of Figure 2, housing data on 'nature of occupancy' (for Tasmania only) indicate that at each successive year, a slightly higher percentage of each age group has lived in a home that is either owned or being purchased. Since these data are for older age groups (55+ years), the impression gained is that at each of these ages, people are now more likely to own and live in such home than in the past. However, when the data are reassembled for birth cohorts as in Panel B, a different story emerges: each cohort has in fact been progressively divesting itself of home ownership and/or of living in such a home, as it has grown older. (The disparity between the two graphs can be understood by tracing the data for each cohort in Panel A through the successive age groups it has passed. People who in 1981 were aged, say, 70-74 years were, in 1986, aged 75-79; in 1991, 80-84; and in 1996, had reached the 85+ group.)

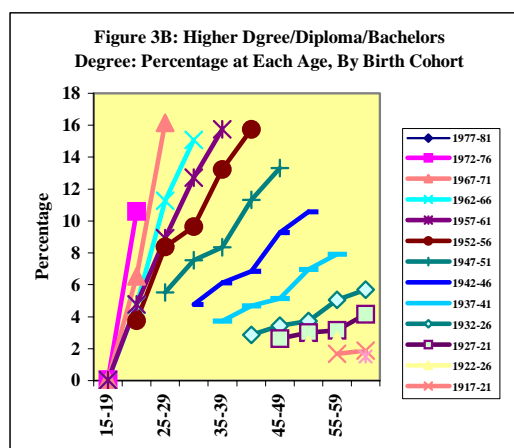
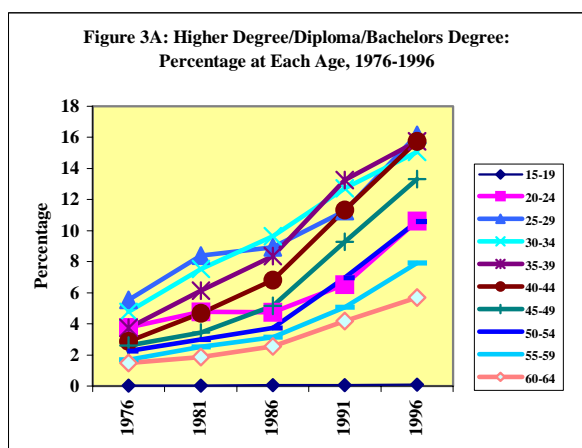


Source: ABS unpublished data

The two perspectives have significantly different policy implications. For example, although declining *entry* into home ownership across the Australian population has been widely recorded (Percival 1998; Winter and Stone 1999), and exit from home ownership is to be expected at the *oldest* ages (New South Wales department of Housing 1990; Howe 1992), closer examination indicates that the 'turning point' has occurred five years earlier for each more recently born cohort. Does this trend mean that the more recently-born elderly (in Tasmania) are keener to divest of home

ownership or are less desirous of living in their own home at earlier ages than their predecessors? In fact the turning point for each cohort pertains to the same year of observation—1986. Thus, there is an implication that state- and/or federal-level factors, such as policy changes, may be involved (Winter and Stone 1998, 1999). The trend may, for example, correlate with an abrupt increase in the supply and uptake of alternative retirement options (Howe 1992; Forsyth 1992). Alternatively it may indicate an increasing inability for older people to maintain their homes, especially those who are divorced or widowed and who are disproportionately likely to be female (ABS 1989; NSW Department of Housing 1990).

In Figure 3, data on 'higher educational qualifications' (Bachelors Degree and higher) provide another perspective on the difference between cross-sectional and cohort analysis. In Panel A, the cross-sectional data clearly indicate that at each successive observation 1976-1996, a higher proportion of each age group has held a higher qualification. Implicitly, this well-acknowledged trend (Hore and West 1980; ABS 1999 and various years) also means that each *cohort* has increased its higher educational qualifications over time, a trend that is explicitly confirmed in Panel B. However, illustrated thus, it is quite staggering to see the extent of the phenomenon amongst the older cohorts. The cohort born 1952-56, for example, has not only seen a four-fold increase in its level of higher qualifications, from 4 to 16 per cent between 1976 and 1996, but in 1996 almost the same proportions of this cohort as the cohort born 1966-71 held such qualifications. The trend is evident even amongst the oldest cohorts. Again, the cohort data have important policy implications, as they clearly support arguments that the gaining of higher education qualifications is not something that has been restricted to the young (West and Hore 1980). Accordingly they have important implications for policy makers, in that whatever factors have facilitated this situation—the free tertiary education of the past perhaps—need to be identified, lest they and their outcomes change. For business and marketing analysts, the data illustrate how cohorts—if not leopards—can change their 'spots' and thus potentially their aspirations and tastes etc., over time.



Source: ABS unpublished data

However, since both Panels in Figure 3 essentially illustrate the same trend, a question is raised as to whether cohort analysis offers anything beyond a more explicit exposition of the situation? In order to engage with this question it is useful to turn from what has been a primarily descriptive analysis, to issues of interpretation.

In undertaking cohort analysis, three inter-related factors or effects must be distinguished: age, period, and cohort. *Age effects* are not only biological, but also have psychological and sociological aspects, examples of which are, respectively, personality and 'legal age' for undertaking various social activities, such as getting a drivers licence, leaving school or marrying. The latter change, or are changed through socio-legal processes, alongside biological age (or the life course), and cannot be seen as distinct from it. *Period effects*, by contrast, refer to the historical events and circumstances that each cohort encounters, for example, a war, a particular policy (such as one which may have caused the turn-around in home ownership noted above), or the restructuring of a political economy. Crucially, the specific event or circumstance encountered has a different effect on the cohort depending on the cohort's age or stage in the life course, at the time. This nexus—the interplay of a cohort's age/life-cycle stage and the specific period effects it encounters—gives rise to *cohort effects*, the unique experience of a cohort, for example, the timing and level of its fertility, its patterns and levels of marriage, divorce, and labour force participation, its educational and housing outcomes as evidenced in Figures 2 and 3, life-time mean income, mortality etc.

Every cohort thus grows up under particular social, economic, and political (i.e. cultural) conditions which shape the outlook and life options of its members, and ultimately, their life-time outcomes. In the bulk of demographic literature these outlooks and options are argued to change (van de Kaa 1987; Lesthaeghe 1991-92; Cleland and Wilson 1987) or to be modified (Easterlin 1986) as the cohort ages. The distinction (between change and modification) is very important, the former implying the wholesale adoption of *new* (post-modernist) values, aspirations, beliefs, goals etc., compared with those developed during the cohort's formative years; the latter reflecting the ability or inability of the cohort to put these into action.

Generation Analysis:

Closely related to cohort analysis—and in particular, to its interpretation—is the concept of *generation*. However, there are quite differing views on the meaning of the concept, depending on whether the analyst is more demographically- or sociologically-oriented.

In the demographic lexicon, a generation is the period between one's own birth and the birth of one's children, typically between 20 and 30 years, and depends on the average age at which childbearing is taking place for each cohort. The period is longer for some cohorts, shorter for others. It is an objectively measurable phenomenon, bounded by year of birth.

By contrast, in the sociological lexicon, the concept of generation refers to the *subjective experience of belonging to a group* in which 'located contemporaries participate in a common destiny and [in] the ideas and concepts which are in some way bound up with its unfolding' (Mannheim 1929:381). This view stems largely from the work of Mannheim (1929), who argued that 'mere chronological contemporaneity' cannot in and of itself produce a generation (such as is accepted in the more narrowly demographic perspective); rather, that 'contemporaneity becomes sociologically significant *only* when it involves participation in the same historical and social circumstances (1929:372, emphasis added. See also Inglehart 1971, 1990). This 'structure-agency' view clearly reflects Mannheim's interest in social movements and intellectual trends; the importance of generations, for him, lay in their potential for producing new *entelechies* or *generation styles*.⁵

Despite what to disciplinary-bound analysts can be quite major differences, Mannheim's description of generation style is in fact remarkably similar to Ryder's definition of cohort effects. Indeed, Ryder's 1965 development of the age-period-cohort nexus counters Mannheim's 1929 caution regarding the use of positivistic approaches that classify people into generations on the basis of their date of birth alone. Certainly a leading Australian demographer (Carmichael 1998:3) verges on the sociological understanding when he speaks of 'mental cohorts' as 'groups who share an approach to life ... who straddle birth cohorts, and some of whose philosophies lead to innovative demographic behaviour.' What, then, is the problem?

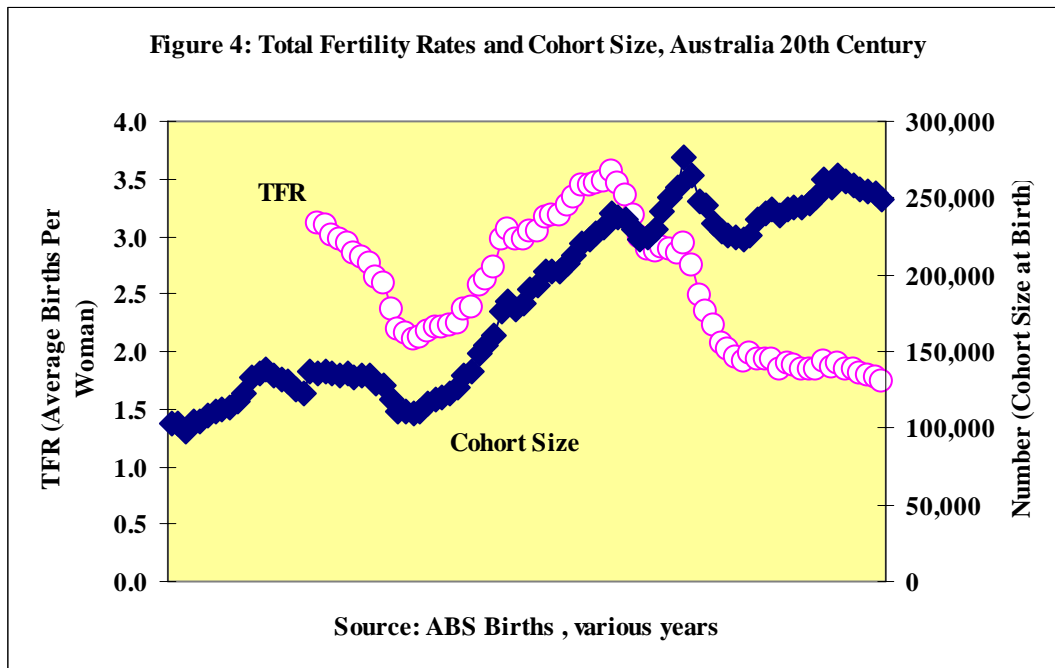
⁵ The sociological concept of generation emerged prior to the disciplines of both demography and sociology, when it was used by philosophers and political scientists such as Auguste Comte and John Stuart Mill. These men, writing at a time when theories of biological and social evolution were gaining recognition, were among the first to view generations in terms of the principles of conservation (conservatism?) and innovation, and therefore—like Ryder who came somewhat later—in terms of social change. The concept of generation thus emerged in the context of a new sense of history, a factor that is crucial to the sociological concept of generation.

Overwhelmingly, there is the unresolved issue of the length of a generation—or more specifically, the boundaries that define it. In the demographic literature these boundaries remain predominantly fixed by year of birth (and/or of giving birth); in the sociological literature they invariably reflect the subjective interaction of structure and agency. From these differing perspectives, the baby boom for demographers is comprised of approximately 16 birth cohorts, born in Australia 1945-1961; for sociologists, it includes the children of the baby boomers as well. How can this be, is it important, and what contribution would a resolution of the issue offer?

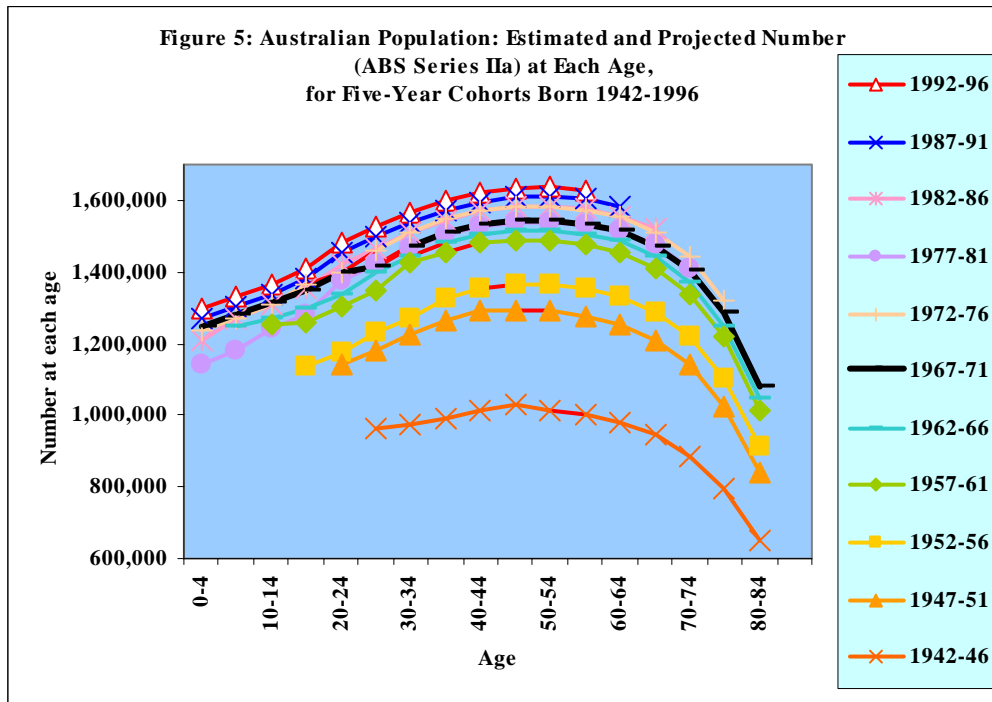
Towards a synthesis:

We propose here a case for a synthesis between the concepts of cohort and generation, using the example of the baby boom. As few would challenge, much attention has been directed at the large cohorts born during and around the end of the baby boom. At the end of the baby boom (1961), the TFR was 3.6, and the size of the birth cohort, 239,986. However, as Figure 4 clearly shows, the cohort born in 1971 was considerably larger (n=276,361). This apparently paradoxical situation occurred because although fertility by 1971 had fallen to 2.9 births per woman, there were more women giving birth, the first of the baby boomers having arrived at reproductive age. The phenomenon, known as the 'momentum effect',⁶ plus the effect of recuperation of births by women who had earlier delayed their childbearing, means that most of the cohorts born during the so-called 'baby bust' (1962-1970s) *and since* were in fact larger than their baby boom parents and predecessors. Yet, they have lived in the shadow of the baby boom proper, largely unacknowledged in terms of their size, and relatively under-resourced. Indeed, at least partly because the birth rate and cohort size, and the phenomena of structural and numerical ageing, are often conflated in discussion, there is a general perception that these cohorts are relatively small.

⁶ The 'Momentum Effect' is the growth potential contained within the age structure. Even if fertility dropped to replacement level (2.1 births per woman) overnight, the population would continue to grow in size for at least a generation, due to the fact that ever-increasing numbers of women are approaching reproductive age at each successive year. This occurs because fertility was higher when they were born, and it takes 20-30 years for them to reach reproductive age themselves.



As a result of these trends, along with the effects of net migration and mortality, the largest cohort in Australia's age structure today remains that born 1971 (currently 308,992). By comparison, those born around the peak of the baby boom 1957-1961 (currently aged 39-43 years) average a little over 303,000, while the pre-1957 baby boom cohorts average a mere 251,000, *less than the average cohort born during the last ten years* (260,000). Accordingly, the baby boom and baby bust 'boundaries' as they are commonly communicated are problematic for business and policy development and analysis. Indeed, far from the baby boom cohorts soon coming to constitute the politically-dominant mass that has been predicted for them over the years, they are already beginning to dwindle in size, whilst their relatively-ignored baby bust successors are not only larger but are now augmenting their numbers with migrants (see Figure 5) as did the baby boomers before them. As ABS projections show, even the relatively low fertility 1992-96 cohort (TFR approximately 1.84) began its life larger, and is likely to end up substantially larger. *This is not to deny the reality of structural ageing*—the fact that the proportion of the population at older ages is increasing *vis-à-vis* a decline in the proportions at the middle and younger ages. Rather, it is a reminder that these structural changes should not be misinterpreted as numerical decline in the size of the post-baby boom cohorts; the numerical decline of Australia's birth cohorts is only just beginning.



The point we are making here is nothing earth-shattering; the larger cohorts born during the baby bust reflect well understood demographic dynamics. However, the argument we are making is that if one's subjective experience of belonging to a generation, and one's experience of certain period effects at a certain age/life-cycle stage, are indeed a function of cohort or generation size, then the baby busters have all the defining features of membership of a large generation, sociologically-defined. Along with Carmichael's 'mental cohorts', the idea is echoed in the socio-demographic argument proposed by Richard Easterlin (1987), who argued that large cohorts experience a greater degree of both intra- and inter-cohort competition for resources (quality education, jobs, income, housing) than do smaller cohorts, and, as a result, tend to have later and lower levels of child bearing than their smaller counterparts. Large cohorts develop this family formation strategy, Easterlin argues, because they are attempting to maximise their income relative to the expectations and aspirations they built up during their childhood, in their parental home (the 'relative income hypothesis'). As implied earlier, this view differs from the notion (prevalent in the demographic literature) that individuals and the generations to which they belong fundamentally *change* their underlying values and goals over time; rather, they *modify* them according to the period effects they encounter. From this perspective, the cohorts born during the baby bust may well have similar goals and aspirations to their baby boom parents, but may be altering their behaviour according to the period in which they are living.

What does this mean for cohort analysis *per se*? The answer depends on the question(s) being asked of the data. If the questions merely concern 'what' outcomes each cohort is experiencing and how they compare or contrast over time, a simple descriptive cohort analysis will suffice. But if the

questions concern 'why' these trends are occurring, or what they might mean for future behaviour, we argue for the addition of the sociological perspective of generation. The following cohort-generation approach provides a useful illustration.

Mackay (1997:14) describes those who were born in the 1920s and early '30s as a 'generation whose childhood and adolescence were darkened by the twin shadows of the Great Depression and World War II'. However, after spending their formative years in austerity (and many missing out on war service due to their youth), this cluster of cohorts, were, at labour force entry age, suddenly cast into a world beginning an economic boom. Despite their constrained beginnings, their fortunes went from strength to strength, first through increasing demand for their labour and secondly through competitive employers offering ever-increasing wages and good conditions. Undoubtedly linked to their good fortune, and not least to the set of values shaped by the hardships of their own parents' generation, these cohorts became the mothers and fathers of the baby boom generation (Mackay 1997:10).

Mackay labels these cohorts born in the 1920s and '30s the 'Lucky Generation'. He then contrasts their experience with that of their children and grandchildren—the baby boomers born in the late 1940s and early 1950s, and the 'baby busters' born in the low fertility late 1960s, early 1970s. Both generations, he argues, were born into unprecedented prosperity, but each encountered a new set of circumstances as they arrived at adulthood. For the baby boomers, life was overshadowed by the menace of the Cold War, but also by the luxury of full-employment and good working conditions, high wages, and high levels of ability to consume. For MacKay these people became a 'Stress Generation', caught between a present that offered immediate gratification and an immediate future that appeared threatened. Among the many features that characterise this generation, one stands out: from the moment the 'pill' became available in the early 1960s, its members began to reduce their average fertility. Perhaps not wishing to bring children into a world in which the Vietnam War, along with the ever-threatening Cold War, were daily news items; or perhaps wanting to maintain their affluence (not compete for it with their offspring), they gave birth to the 'baby bust'.

The 'baby busters', on the other hand, who Mackay subsequently labels the 'Options Generation', were 'born into a society experiencing such radical and relentless social, cultural, economic and technological change that it is fair to describe it as a society in the process of reinventing itself' (Mackay 1997:7). On reaching labour force entry age in the late 1980s and early 1990s they encountered the full thrust of economic restructuring. The new circumstances meant, for many, high and sustained unemployment, insecure employment, deteriorating work conditions, and falling real

wages. Undoubtedly associated with these factors, but also social change in general, the Options Generation—currently in its twenties and early thirties—is marrying and partnering later and having later and lower fertility than either its 'stress generation' parents or 'lucky generation' grandparents. Importantly, these options and the apparently distinctive generational behaviour they are creating are not that far removed from the ideals and values of their forebears; however they are now *options*, rather than prescriptions for behaviour, as in the past (Heard, 2000:38).

Mackay's characterisation of these generations, or clusters of cohorts as demographers might think of them, very usefully illustrates the development of cohort effects and how these factors in turn create 'generation gaps'. The fact that the baby boomer cohorts were born and raised during prosperous times and enjoyed full employment on entering the labour market makes their outlook qualitatively different from that of the subsequent 'options' cohorts, who were raised with similarly high expectations but who suffered the setbacks of high unemployment upon reaching labour market entry age.

If the fertility/cohort data in Figure 4 are now re-examined with the Lexis Diagram (Figure 1) in mind, we can see the value of the combined cohort-generation approach used by Mackay. The shaded cells covering the five cohorts in Figure 4 approximate a demographically-defined generation. If, however, we refuse to pre-define the generation in such a way, we can still see how an unboundaried generation (which may vary in width) contains cohorts that each pass through each historical stage (complete with its period effects) at a different age. This formulation permits the observation of potentially 'weaker' and 'stronger' generation membership, which might be expected to occur, respectively, on the leading and lagging edges, and in the centre, of a generation. Although seldom explicitly explained in this way, this combined cohort-generation approach is evident in many understandings of socio-demographic change (e.g. Lesthaghe 1987; van de Kaa 1987; Pool 1992; Sceats 1992).

Applying these ideas to the foregoing analyses of home ownership and educational qualifications gives a little more insight and raises different and potentially more effective research questions than would be generated by either cross-sectional data or cohort analysis alone. For example, we are alerted to the possibility of a conflict between the life-time efforts of the thrifty 'lucky generation' to achieve high levels of home ownership, and—perhaps—policies that some members of the generation may perceive penalise them for home ownership in older age, especially if those homes were purchased for investment or inheritance purposes as much as for living in. However, with reference to the problematic of 'open' and 'closed' cohorts, it is equally important to acknowledge

that approximately 40 per cent of the Lucky Generation came to Australia as migrants, and thus experienced many of their early formative years and 'period effects' in countries other than Australia. To what extent these factors have been, and may now be reflected in decisions about old age, such as moving in with family, or returning to country of origin, is not revealed by these data, so both questions would require the further collection and analysis of such data.

Similarly, in illustrating the extent to which the gaining of higher education qualifications has by no means been restricted to the younger age groups, but has been wholeheartedly adopted by the baby boomer generation, we might question the likelihood of this situation continuing for 'baby busters' as they grow older in an environment now dominated by a user-pays system (the Higher Education Contribution Scheme - HECS) which their parents' generation did not have to contend with. Alternatively, it may be that the 'additions' to each cohort's qualification levels over time reflect instead the impact of highly qualified immigrants. As implied above, while immigrants may share similar generation attributes, this cannot be assumed. These questions have very different policy—and marketing—implications that would not be immediately evident from cross-sectional or cohort analysis alone.

Finally, the cohort-generation perspective offers a unique opportunity to consider in operational terms the issue of leading and lagging edge cohorts in a generation. As explained, Australia's currently-largest cohort was born in 1971, and, along with others born in the 1970s and '80s, its fate has been to grow up in a period of economic contraction and rapid social, demographic and cultural change. However, this experience has not been precisely the same for its younger counterparts—those born in the mid- and late-1970s and early '80s—who arrived (and are arriving) at labour market entry age in the mid-late 1990s and since with their disproportionate numbers of highly trained computer experts, and matching demand for these skills. Both groups are often currently, from a generation perspective, lumped together as 'Generation X', whereas there are clear indications of cohort-by-cohort changes occurring within, reflected, for example, in Mackay's argument that the 'options generation' was preceded by a transitional 'age of redefinition' (the cohorts born 1962-71). Courting these cohorts will require the marketing or policy analyst or planner to engage with their differences and not to depend on undifferentiated generational concepts alone.

In summary:

Population change is a critical factor for business and policy and analysis, yet it is a largely invisible and poorly understood phenomenon. Understanding some of its finer dynamics and interpretive frameworks can assist analysts in these fields to better understand their customers, clients, and constituents. Cohort analysis offers a considerably richer interpretation of social trends than does cross-sectional analysis, and generational analysis in turn enriches cohort analysis.

If your business is 'courting' the cohort with the intention of marketing to its members, encouraging them to bank or invest with you, work or vote for you, attend your educational institution etc., trends in cohort size and their associated generational characteristics are all important. Self evidently, the forthcoming shift of the baby boom population into old age (from 2010) means a massive increase in the numbers of elderly, and related activities are almost assured of growth. Not only are these numbers increasing, but, from a material perspective, the already relatively affluent baby boom cohorts are now beginning to inherit from their similarly affluent parents—currently in old age. The combination should be good for related business; it may also have important implications for a welfare state looking to reduce its spending.

Seemingly paradoxically, as the baby boomers pass into old age they will be followed for several decades by the even larger cohorts of the baby bust era. By contrast, the much-heralded smaller cohorts are only just being born. Understanding the redefinition of style going on amongst the surprisingly large so-called 'redefinition' and 'options' generations will demand creative thinking by business, policy makers and politicians alike.

Indeed, these *numerical* trends should not be confused with one very important related phenomenon—a 'youth deficit', which occurs when the *proportion* of the total population that is aged 15-24 years falls below 15 per cent (CIA 1990). A reflection of structural ageing (the increased *proportion* of elderly), in 1980 the phenomenon had not been experienced by any country. By 1985 it was evident in 7 countries, and by 1990, in 16. Currently it occurs in at least 25 countries, with Australia having joined the now-rapidly growing list in 1995. The deficit is associated with rapidly declining labour force entry:exit ratios (e.g. 18-24:60-64 years). As a result of these factors, young people will be increasingly 'competed for' on a global market. With this change may come an increase in their wealth and purchasing power, so an eventually smaller numerical market (those currently being born) may also mean a more affluent and discerning generation. If it grows up in an 'options generation' household, its tastes may be very hard to pick.

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