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**The changing ecology of Australian second homes**

The paper aims to provide a critical evidence-based assessment of the changing nature of second homes in Australia. It conducts a comparative historical analysis of the evolution of second homes in Australia and the emergence of the holiday rental industry. There was widespread second home ownership in Australia by the 1960s, primarily for private family use, largely involving self-construction of modest cottages or ‘shacks’. There has been much less growth of second home ownership by 2014 than was predicted in the 1970s, but the sector has become increasingly focused in coastal areas, moved significantly up-market, and emerged into a hybrid form of dwelling ownership involving use for both leisure *and* investment. The paper demonstrates a need to reconceptualise the nature of second homes in Australia and elsewhere as items of private consumption *and* commercial investment.

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## **Introduction**

The aim of this paper is to explore the changing nature of second home ownership in Australia from the 1960s to the present time. The paper demonstrates that changing socio-economic relations have transformed Australian second homes from being mainly low cost, often vernacular structures, into an increasingly commodified form with high levels of investor activity. This analysis builds on a substantial body of research and commentary on second homes, including recent overviews by Müller and Hoogendoorn (2013) and Paris (2014). It develops my interest in Australian housing and second homes, including a recent study of second homes and retirement migration in South Australia (Paris et al, 2014) developed and completed between April 2013 and June 2014. During that same period, the last two major car manufacturers still making cars in Australia, Ford and GM Holden, both announced that production would cease over the next few years. The imminent ending of car production in Australia is symptomatic of larger changes within Australian economy and society, which also have had major implications for the changing nature of second home ownership in the country.

The term ‘holiday home’ is generally used in Australia, rather than ‘second home’, reflecting the widespread and longstanding ambiguity about the use of such dwellings for private leisure and/or as commercially let holiday accommodation. Marsden (1969: 57-8) noted this ambiguity over 40 years ago, proposing a fourfold typology of the use of holiday homes:

1. Private holiday homes: used at weekends and holidays by owners, family and friends, including diverse dwelling types and usually located within ‘generally acceptable recreational commuting times’.
2. Intermittently commercial holiday homes: mainly for private use but occasionally let to others especially during high seasons
3. Intermittently private: often purchased for possible future retirement but mainly used as commercial lettings with some private use.
4. Commercial: investment properties generally let and maintained by agents.

Section 2 outlines the methods adopted in this paper and three arguments that underpin the need for comparative historical analysis. Section 3 provides some contextual material on Australian population and settlement, and wider socio-economic changes, for the analysis of the second homes story in relation to the wider literature. It reflects on the changing housing system and the relationship between second homes and other dwellings. Section 4 considers the growth of large-scale second home ownership in the 1950s and 1960s, reviews contemporary scholarly commentary, and concludes with an overview of the situation in 1971 based on census data. It was widely expected that second home ownership would become more widespread throughout the Australian population. Section 5 shows that the total number of second homes had increased significantly by 2011 but growth in the proportion of Australian households with second homes was much lower than had been predicted in the 1970s. These developments reflect wider changes within Australian society and the changing nature of Australian second homes.

## Methods

The main research method is comparative historical analysis of Australian census data relating to second homes for the years 1971 and 2011, providing original analysis of data on unoccupied dwellings at both points in time. I also use a range of historical and empirical evidence to reconceptualise relations between leisure and tourism, on the one hand, and local, national and transnational housing markets on the other hand.

The historical perspective is based on three main arguments. Firstly, it is argued that second home ownership is a social phenomenon that has evolved ecologically through human interactions, with differences between places and over time. Thus we need to understand the *historical* dimensions of second home ownership in different countries and times rather than conceptualize it as a universal and unchanging phenomenon. The second argument is that second homes have represented a distinctive arena of interaction between housing and leisure markets within *changing* socio-economic contexts. Second home ownership and use in Australia has evolved into a hybrid form of housing and leisure provision combining private consumption *and* commercial investment. The third argument of this paper is that overlapping and ambiguous uses of the terms ‘second homes’, ‘holiday homes’ and ‘holiday accommodation’ are not confined to Australia, but are widespread in the scholarly literature. This ambiguity reflects diversity of dwelling use and widespread socio-economic changes in the context of the production, ownership and use of this form of housing *and* leisure provision. Many scholars have discussed the increasing commodification and commercialisation of second homes, recently including Rye (2011): this is not an entirely new phenomenon, but it represents an intensification and expansion of long standing elements in the history of second homes. Thus references in the literature to ‘traditions’ of holiday home ownership often are unreflective and inaccurate descriptions of dwelling uses of recent origin in changing contexts and circumstances. The Australian case demonstrates how rapidly a ‘tradition’ can be created and how the same words can be used to describe fundamentally different kinds of relationships.

The Australian case also illustrates some of the data problems that complicate attempts to measure the incidence and dimensions of second home ownership<sup>1</sup>. There is no useful official estimate of the number of second homes, so comparative analysis usually has to utilise data on occupied/unoccupied dwellings or counts of permanent/non-permanent residents, from censuses and local government records. The Australian census of 1971, however, did contain counts of dwellings thought to be ‘holiday homes’ and the analysis here compares this data with best estimates for the situation in 2011.

### 3. Distinctive context and characteristics of Australian second home ownership

The Australian case is illustrative of second homes developments in many affluent ‘new world’ countries, with most second homes being newly constructed rather than representing changing use of older dwellings (Marsden, 1969). But Australia has been a distinctive context for second home ownership, in comparison to the USA or Canada for

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<sup>1</sup> For a review of general data issues see Paris, 2011; for the Australian case see Paris et al 2014.

three main reasons: the settlement<sup>2</sup> of Australia and establishment of a self-governing nation state was much more recent; population growth and change has been driven by a much higher level of net in-migration; and, a distinctive pattern of colonial settlement and subsequent development was almost entirely concentrated in coastal centres.

Mass second home ownership emerged around the 1950s in the USA (Ragatz, 1970, 1973) and Canada (Wolfe, 1977), around ten years earlier than in Australia. The growth of developer-driven second homes developments also came 15-20 years earlier in the USA than in Australia. The Council of Planning Librarians (1975: 2) noted the spread of second home ownership into American middle-income families during the 1950s, defining second homes as 'single-family, permanently located housing used on a part-time basis for seasonal living and outdoor recreation'. They suggested that housing developments marketed to second home buyers became more commercial in the 1960s, further distant from the permanent residential locations of the buyers, and with increasing volumes of active mass marketing.

The Australian economy has been largely driven by primary production since the early nineteenth century, especially mining and farming, but also substantial viticulture, forestry and fishing industries. Manufacturing industries grew during the twentieth century, in a heavily regulated and protected environment with strong support from Commonwealth and state governments. Economic restructuring from mid 1970s has followed a similar trajectory to other western societies, with declining proportions employed in manufacturing and most job growth in service occupations. Australia was relatively prosperous during the long post-war boom, especially compared to European countries, with high and growing home ownership stimulated by economic growth and favourable government policies, growing from 53% of households in 1947 to 70% in 1966 (Paris, 1993).

The Australian population grew steadily in the early twentieth century, with most immigrants coming from the UK and Ireland, reflecting the determination of Australian governments to block non-white immigration. Post-war immigration included over a million immigrants from the UK on the Assisted Migration Scheme, driven by the 'White Australia' policy that persisted into the 1960s; but it also included many displaced persons from across Europe and substantial migration from southern Europe. Britain and Europe remained major sources of immigrants after 1970, together with large numbers of New Zealand citizens, but with rapid growth in immigration from other areas, especially the Asian Pacific, India and Middle East. The changing mix of migrant streams has resulted in much greater ethnic and cultural diversity than the white Anglo-Irish Australia of the 1950s (Hugo, 2013) and by 2011 the number of number of Asian-Australians was on the brink of overtaking European-Australians (Colebatch, 2011). The total population almost doubled between 1945 and 1970, and increased by almost 50 per cent between 1981 and 2011 to a total of 21.5m; half were either migrants or children of migrants, compared to 20 per cent in the USA (Hugo, 2013).

Overall population growth occurred in a distinctive urban and regional geography, radiating out from a few coastal colonial centres, currently State capital cities, with a high degree of urban concentration and little inland settlement. Sydney and Hobart were established first, soon followed by Adelaide, then Melbourne, Brisbane and Perth. The main early twentieth century population concentrations lost ground in relative terms after 1945,

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<sup>2</sup> 'Settlement' is used in Australia in two ways: (a) objectively to refer to the establishment of physical settlements, and (b) euphemistically to refer to colonial invasion and displacement of indigenous populations.

with falling shares in New South Wales (NSW), Victoria, South Australia (SA) and Tasmania, and growth in Queensland, Western Australia (WA) and the Northern Territory (NT). The national capital, Canberra, within the Australian Capital Territory (ACT) grew most rapidly of all in relative terms after 1970 and is likely soon to overtake the population of the State of Tasmania.

Most post-war urbanisation was at very low densities, fuelled by increasing car ownership, and Australian cities and suburbs expanded massively in the 1960s and 1970s. The overall settlement pattern remains dominated by capital cities with 62% of the 2011 population living in cities of 1 million or more and another 14% in cities of 80,000 or more. The vast inland is sparsely populated, apart from Canberra and a few other inland centres. New forms of urban development had emerged by the 1980s, related to lifestyle choices, tourism and a preference for living in warmer coastal areas. Mullins (1985, 1991, 1994) analysed the impacts of population shifts through 'sun-belt' migration, especially to SE Queensland, and emergent 'tourist urbanisation' on the Gold Coast. Growing second home ownership and retirement migration were important elements of these changes, but other attractors included climate, lifestyle and networks of families and friends (Stimson and Minnery, 1998).

Second home ownership in Australia was largely the preserve of wealthy households before the 1950s, in high amenity coastal areas and cooler upland regions like the Adelaide Hills (Hertzberg, 1978). There was an emerging tradition of self-built cottages or 'shacks' constructed by people affluent enough to own cars, typically celebrating simplicity and the Australian tradition of bush living. Just two years before Australia entered the Second World War, the Adelaide *Chronicle* newspaper reported on the simple pleasures of shack life:

The word 'shacks' brings to me memories and dreams – weeks in the hills, or by the sea, days spent in bathers, shorts or unpretentious slacks under the still hot sun or among fresh winds – surfing, sunbathing, fishing, shooting, or, by the lazy or highly intelligent, just loafing (R.J.C 1937)

Other wealthy holidaymakers travelled by sea to hotels and small resorts in the 1930s and 1940s, when many regional roads remained unsealed and before mass car ownership (Ryan, 1965). Victor Harbor and Port Elliott were established resorts in SA by the 1930s, reputedly with 'the finest promenades in the whole of Australia' (White, 2005: 108).

### **Australian second homes during the long post-war boom, 1945-1971**

Second home ownership grew strongly in Australia between 1945 and 1971, spreading more widely across the social spectrum. Growing affluence and car ownership, together with increased paid leisure time, were important drivers of the widespread growth of second home ownership in Australia in the 1950s and 1960s (White, 2005). There was just one car for every 14 Australians in 1946 but one for every 3.5 by 1960 (White), so the human population grew by around 40% from 7.6 to 10.5 million, whereas the population of cars increased by more than 450% from 540,000 to 3 million.

Most early analyses and commentaries on the growth of second home ownership in Australia argued that the Australian experience contrasted with developments in Europe, but identified similarities with other settler capitalist societies especially the USA, Canada and

New Zealand (Marsden, 1967; Robertson, 1977). The growth of second home ownership was primarily for private family use, often involving self-construction of modest cottages or 'shacks', especially in SA, WA and Tasmania (Cook, 1977; Mosley, 1965). There was an emphasis on self-building, rusticity and lack of sophisticated amenities, echoing commentary from the inter-war period. Many shacks were assembled on Crown land, with little or no security of tenure, and with virtually no planning or environmental regulations or restrictions.

The development of holiday homes was part of the creation of new 'places', especially in coastal strips near Sydney (Murphy, 1977) and Melbourne (Frost, 2004) or more remote coastal areas where farming families sought refuge from the summer heat. There was also extensive development of shacks along the River Murray in SA as well as some other inland developments near lakes. Almost invariably, therefore, water was 'the multi-function recreational resource, activities on, under or by it appealing to all ages' (Marsden 1969: 67; emphasis in the original). Increasingly, 'for the masses, a seaside cottage became the most usual form of summer vacation home' (Herzberg, 1977: 19).

Marsden (1969: 69) reported that most holiday homes in Queensland 'were new structures rather than converted farm or fishing cottages, and very few, apart from commercial flats, were architect designed'. These were mainly self-built or using small local builders, and typically constructed from fibro-cement. Marsden (1969: 67) described these coastal 'holiday homescapes' as a new type of land use, within weekend commuting distance of urban centres; their coastal geography testified 'to the lessened belief in the therapeutic qualities of the mountain air and spa water promoted by nineteenth century medical topographers'.

Robertson (1977: 119) showed that there had been a 'dramatic increase in the ownership of second homes' since the early 1960s, especially in coastal areas. His analysis of second home completions in three coastal shires of NSW showed rapid increase from the early 1950s to mid-1960s, but less growth during the late 1960s. Even so, he expected that the proportion of Australian households with second homes would increase from the recorded level of 5-6% in 1971 to 20% by the end of the century.

The 1971 Australian census was the last to record the numbers of dwellings used as holiday homes, and it provides a useful benchmark against which to assess subsequent developments. Census enumerators were required to identify unoccupied as well as occupied dwellings and assess why some dwellings were unoccupied. The 1971 census recorded just over 4 million dwellings in Australia, of which 8.5% were unoccupied. Table 1 shows that just over half of all unoccupied dwellings were newly built, for sale or let, or temporarily vacant; these were all most concentrated in major urban areas, least in rural areas. Around 27% of unoccupied dwellings were considered to be holiday homes; these were concentrated in other urban and rural areas (40% in each). Other and not stated were *heavily* concentrated in rural areas, suggesting that a significant proportion of these, too, may have been holiday homes. Unoccupied dwellings that were vacant for repair were mainly in major urban areas with unoccupied condemned dwellings mainly rural. There were small variations between States and Territories in the proportion of unoccupied dwellings considered to be holiday homes: highest in Tasmania (43%), 30-32% in SA, NSW and Victoria, and 23-24% in WA and Queensland.

Table 1 Unoccupied private dwellings, Australia 1971

	Urban-rural variations			Total
	Major urban	Other urban	Rural	
Reason unoccupied	%			
Newly built	10	4	2	6
For sale or to let	28	19	10	20
Temporarily vacant	35	26	18	27
Holiday home	10	40	40	27
Other/NS	9	6	22	12
Vacant for repair	5	3	3	4
Condemned	3	2	5	4
Total ('000)	143	94	102	339
Major urban: 100,000<; Other urban: 25,000-99,999; rural < 24,999				

### Post-Fordist second home ownership

The growth of second homes in Australia between 1945 and 1971 had occurred in a white Anglo-Irish culture, driven predominantly by middle aged Australians who had grown up during the Depression of the 1930s and experienced sacrifices and deprivations of the Second World War. But this was to change rapidly as Australian holiday homes were transformed from 'shacks to mansions' within a generation (Paris, 2011; White, 2005).

Table 2 shows that the number of unoccupied dwellings increased more substantially between 1971 and 2011 (175%) than occupied dwellings (114%). Although a comparison of the proportions of unoccupied dwellings at the 1971 and 2011 censuses is not exactly like-for-like, this is well established proxy for measuring changing volumes of second homes, especially when informed also by local government data on non-permanent residents (Paris et al 2014). Thus the total number of second homes had increased significantly by 2011, driven partly by overall growth in population and households, but growth in the *proportion* of Australian households with second homes was much lower than had been predicted in the 1970s.

Table 2 Occupied and unoccupied Australia private dwellings in 1971 and 2011

Occupied and unoccupied dwellings by State & Territory 1971 and 2011								
	1971				2011			
	Occupied	Unoccupied	Total	Unoccupied %	Occupied	Unoccupied	Total	Unoccupied %
	('000)				('000)			
NSW	1357	125	1481	8.4	2471	265	2736	10.7
Victoria	1010	89	1099	8.1	1945	247	2192	11.3
Queensland	513	51	564	9.1	1547	178	1725	10.3
SA	342	31	373	8.2	619	84	703	11.9
WA	284	28	313	9.0	794	109	903	12.1
Tasmania	110	13	123	10.8	193	33	226	14.4
NT	17	1	18	5.1	61	9	70	12.4
ACT	38	2	40	4.7	129	10	139	7.3
Australia	3671	340	4011	8.5	7759	935	8694	10.7

Sources: Census 1971 and 2011

Table 2 also shows that the increase in the number of unoccupied dwellings was higher in the more southerly States, especially SA and Tasmania. This is a reflection of when the census is taken as holiday homes in the southern states are unlikely to be occupied mid-

week in winter whereas many are let to tourists in Queensland or northern NSW at that time of the year (Paris et al, 2014). It is also a reflection of the changed nature of second home ownership in Australia, as growth and change since the 1970s have largely been driven by commercial developers, increasingly focused in coastal areas, and moved significantly up-market to emerge as a hybrid form of dwelling ownership for both leisure use *and* investment.

The socio-economic context for second home ownership was transformed after the long post-war boom ended in the mid-1970s. The growth of second home ownership was arrested by the same processes that affected Australian society and housing system more widely from the early 1970s: the ending of the long post-war boom, economic restructuring, demographic change, the shift to neo-liberalism across Australian politics and society, and growing socio-economic polarisation. We estimate that around 6-7% of Australian households owned second homes in 2011, primarily middle aged and older affluent households.

The overall level of home ownership in Australia fell from a high point of 71% of households in the late 1960s to 67% in 2011, with a growing proportion of households renting privately. The public policies that promoted the growth of mass home ownership have all largely been replaced with supply-side subsidies (Beer et al, 2011; Flood and Baker, 2010). The small public housing sector is in near-terminal decline. There has been modest growth of a small ‘community’ housing sector, but strongest growth in the private rented sector fuelled by tax breaks for wealthy investors, and house price booms in Sydney and Melbourne further inflamed by overseas purchase of Australian residential property.

The changing nature of Australian holiday homes was nicely captured in a book about fishing, where the author reflected on the shift from shacks to ‘lake homes’ for trout fishers and their families in the Central Highlands of Tasmania:

Once, shacks were built with whatever materials you could scrounge, ‘borrow’ or steal, and constructed in the quickest way possible, the object being to secure shelter from the elements without having to sacrifice too much fishing time either while physically building the shack or by working flat-out in your day job to pay it off. Today, lake houses everywhere are becoming trophy items where status and investment, or sometimes art and design take precedence over living and affordability. (French, 2008: 164)

Some of the second homes places of the 1960s have been overtaken by suburbia as the cities expanded outwards; others have been incorporated into new larger communities (e.g. the Sunshine Coast). State governments have removed or are removing many shack settlements especially in National Parks and on Crown Land. Some other holiday homes developments have endured though shacks are increasingly replaced with more substantial dwellings. In most cases new legislation has resulted in transfer of title from annual leasehold to more secure forms of tenure, but this has been accompanied by the imposition of stricter environmental planning regulations and building control.

The wider environmental context has also changed as Australian metropolitan areas have expanded massively, by low-density developments catering for a rapidly growing population fuelled by high levels of in-migration. There has been extensive development in coastal areas and peri-urban areas, reflecting wider socio-economic and demographic changes

(Burnley and Murphy, 2004). The changes in public policies and increasing socio-economic polarisation have resulted in holiday homes increasingly becoming forms of investment rather than spaces for family leisure, under-pinned by a tax regime favouring property investment by affluent households. Greater affluence for some Australians and enhanced mobility for most has resulted in complex patterns of seasonal movement and migrations for leisure purposes, and second homes are a vital element of tourist accommodation in many areas. In some popular areas they are the *only* form of holiday rental accommodation.

Environmental planning systems have struggled to cope with the dual nature of dwelling use, especially the changes of dwelling use over the course of the year. Conflicts over dwelling use have resulted in contested land use planning decisions and are leading to reviews of land use zoning and dwelling categorisation in a number of States (Paris et al, 2104). As well, governments are attempting to reconcile the often-conflicting demands of environmental planning and planning for tourism and leisure.

The formation of ‘a national professional association for Australia’s holiday rental industry’, the Holiday Rentals Industry Association (HRIA), highlighted the economic significance of second homes in terms of tourist accommodation (<http://www.hria.com.au>). The HRIA claimed that the holiday rental industry generates over \$30 billion to the national economy and supported over 200,000 jobs. The establishment of this association highlights the investment dimension of the purchase of Australian holiday homes and their evolution from privately used dwellings, typically shacks, into a full-fledged and professionally managed commercial business.

## Conclusions

Australian second home ownership has changed enormously since the 1960s, reflecting changing social and economic relationships between people and physical environments, including built environments. Most of these changes have been ecological, rather than planned, though public planning policies have been a factor driving some of the change. In combination, second homes in the twenty first century have evolved into a hybrid form of dwelling ownership for leisure use *and* investment.

Australian second home ownership has been transformed from vernacular, self-built shacks and cottages to much more commercially-driven upmarket forms, with commercial developments of large expensive houses, often with marina or other associated leisure facilities being sold as holiday homes. Despite such changes, some large new holiday homes are called ‘shacks’ by their owners or in real estate marketing. None of the commentators writing about second homes in the 1960s and 1970s anticipated these developments, though Marsden (1969) nicely captured the ambiguous nature of second homes in his four-fold categorisation. It is argued here that the balance between those four categories had shifted fundamentally from predominantly ‘private holiday homes’ around 1971, as demonstrated in the review of census data, towards ‘intermittently private’ and ‘commercial’ by 2011, as demonstrated by more recent data analysis.

Robertson’s prediction of substantial growth in the proportion of Australian households with second homes did not eventuate. But he was writing at the end of the long boom before there was widespread appreciation of the changing nature of economy and society and no other voices were questioning his prediction at that time. There are many

parallels between the changed situation in Australia and Europe and North America, within globalised housing and leisure markets, as demonstrated in the international literature (Müller and Hoogendoorn 2013; Paris 2011, 2014; Rye, 2011). As second homes are seen increasingly as investment goods rather than family retreats, and are inter-changeable with other dwellings in terms of use as permanent or non-permanent homes, they will continue to relate ambiguously to housing and leisure markets.

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