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ABSTRACT

Housing is both a key indicator of, and contributor to, social advantage/disadvantage. Opportunities for wealth creation, affordability, sense of security and belonging to community and place, level of choice, self-esteem and self-determination are all linked to housing and, more specifically, to tenure type with its resulting (and often hidden) inequity. Issues relating to affordability and availability of housing have come to the forefront in recent times, with Australian property prices rising beyond the means of many low-income households leaving some groups excluded from achieving the sought after goal of home ownership. In this paper, I explore the impact of non-home ownership on a particularly significant and disadvantaged social group, sole mother families who do not own their homes and who subsequently rent their housing. A key concern addressed in this paper is the notion of home itself and how achieving a sense of home can be problematic when renting.

Key words: affordability; tenure; renting; exclusion; sole mothers

THE MEANING OF HOME

Home has many meanings: enfolding, safe, strong and warm… Before it can be recreated there is a limbo of [psychological] homelessness that kindles deep anxiety. The strangeness, confusion and disorganisation of transition threaten the sense of competence that is a cornerstone of self-esteem. Home is an extension of self, expressing taste, experience and values; affirming continuity; representing identity to others… The state of feeling at home includes, but extends beyond, the dwelling to physical milieu, neighbourhood and town. (McCollum 1990: 22)

Even though the concept of home is instantly familiar, it is not easy to define. In our everyday lives we hear and recognise, and indeed probably use, sayings like 'there's no place like home', 'home is where the heart is' and the gender specific 'a man's home is his castle'. The last expression raises concerns from a feminist perspective – what is a woman's understanding of home? Is a woman's home also her castle? Ambivalence regarding the relationship between women and home has been noted within feminist analyses as a combination of a nurturing environment and a place where resentment can be experienced due to the demands of the house (Darke 1994; Young 2003).

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Gurney (as cited in Clapham 2005) studied gender differences in the meaning of home and concluded that women's experiences of home is often more complex than that of men's. Cooper-Marcus (1997) claimed that for a woman especially, home is paramount. She highlighted one participant's response to her research that involved people's personal associations with the house:

> After 18 years of putting energy into her setting, she wasn't prepared to start again somewhere else, although friends advised her to get a smaller place. "They didn't understand that this house was more than just living in it and having shelter". Very few people understand that an environment for a woman is not just somewhere to sleep and have a roof over your head… It means your life. (Cooper-Marcus 1997: 228)

One reason that home may be especially important for women is that women are more likely to be the primary care givers of young children than men (Office for Women [OfW] 2010); women feel a responsibility to create a permanent and secure home environment for their children (Dumont as cited in Mulroy 1995).

Nevertheless, for both women and men, home is more than a physical dwelling; it is also a space that provides security, privacy, control, choice and a sense of belonging. Therefore, along with the physical structure of the dwelling, a person's association with home is linked to 'social capital' concerns, such as feelings of either connection with, or alienation from, community and place. For instance, McCollum (1990) claimed that 'the state of feeling at home extends beyond the dwelling to… neighbourhood and town' (p 22). Home has also been interpreted as a vehicle for self-expression and can thus be seen as a place where a person's tastes, values, ideas and creativity can be displayed. In this sense, home is closely linked with self-identity. Clapham (2005) noted that 'identity signals who people think they are and how they think they belong… identity is influenced by the discourses that categorise and place us in society' (p 30).

Home exists within a social/cultural context that embraces the dominant ideals of a particular culture and draws together the personal and the social, the micro and the macro. As a consequence, the meanings of home are further linked to a person's home history that includes tenure type (Mallett 2004). For example, the dominant ideology of the importance of home ownership in Australia has compounded the meanings associated with home. Housing tenure has increasingly featured in the meaning of home, with ownership seen as providing a source of personal identity and status (Clapham 2005; Mallett 2004). 'Tenure defines the social relationships in the ownership and use of housing, and can mirror social relationships in the society at large' (Clapham 2005: 146). Undoubtedly, issues relating to housing tenure are major considerations in how 'home' is defined, along with the status accorded within Australian society to the 'home owner'.

To be a non-home-owning renter in Australia, where home ownership equates to personal attributes such as success and stability and, in turn, to status, can position a person in a negative light. Kennet (1998) identified the importance of home ownership in relation to identity and acknowledged it as a crucial aspect of the notion of citizenship. Jamrokik (2005) similarly argued that to own one's home in Australia is 'almost a sign of model citizenship… [while renters are often] regarded with suspicion, perceived as likely to be improvident and not responsible persons' (p 293). Home ownership in Australia largely determines the 'haves' and the 'have-nots' (Connell 1991; Disney 2004). Furthermore, in countries that value home ownership, it is seen as 'natural' and has been adopted by the majority as the tenure of 'choice'; people have accepted assumptions that have shaped housing discourse that normalises home ownership as hegemonic. Clearly, tenure type in cultures that value home ownership, and largely seen in dominant white, middle-class

oriented cultures as a sense of 'achievement', is an important concern when exploring issues of perceived status and ownership.

Rapport and Dawson (1998) argued that home fosters a sense of belonging, of 'rootedness' (p 32), through its familiarity and that this sense of belonging can be achieved to a greater extent through ownership. This is principally because people who rent, in Australia at least, are more likely to face repeated frequent (and often forced moves), which ultimately impact on a person's sense of belonging to community and neighbourhood (Burke & Hulse 2002). Frequent moving into new dwellings, with the resulting incongruity and 'disorganisation of transition' that it entails, can impact on a person's sense of competence and, in turn, on self-esteem and feelings of self-worth (McCollum 1990: 22). Renting in countries that value home ownership can be a key contributor to a person's sense of self-worth and identity. The usually positive meanings of home which are often taken for granted in Australia's home-owning culture, are consequently often negated when one is renting; associated restrictions can hinder control, autonomy, self-expression, self-determination and continuity. Therefore renting, and housing concerns generally, may be a key contributor to a person's sense of self-worth.

Additionally, because housing is important for more than the provision of shelter and is a key indicator of, and contributor to, social disadvantage, housing concerns are of particular importance for economically marginalised social groups (Anderson & Treccassi 2004; Australian Council of Social Service [ACOSS] 2003; Burke & Hulse 2002; Harding, Lloyd & Greenwell 2001). Certainly, the range of factors that signal social disadvantage is complex, with housing concerns central to the experiences of many different social groups. Before looking at the plight of one specific social group, sole mothers, it is important to also acknowledge the situations of other vulnerable groups such as Indigenous Australians, those affected by domestic violence, refugees, people with disabilities, young people

and older single people, as well as a number of sole fathers.

When exploring the situation of various social groups of vulnerable people in Australia, it is clear that their human right to adequate housing is not being provided for satisfactorily. This is especially evident in the Indigenous population, who experience very low levels of home ownership (Australian Bureau of Statistics [ABS] 2004). The extensive and disproportionate level of inadequate housing for this group is, according to Bannister et al. (2004), 'of shocking proportions and is difficult to compare to the rest of the Australian population' (p 26). Deplorable as that situation is, the focus of the present study is on female sole parent-headed families, who are arguably among the most disadvantaged groups in Australian society (Anderson & Treccassi 2004). A broad discussion of sole mothers as non-home owners precedes a description of the context in which this particular study took place and its background.

Sole mother non-home owners

As mortgages have increased significantly over the past 20 years, now far in excess of the increase in the average family income (National Centre for Social and Economic Modeling 2008), home ownership increasingly necessitates two incomes, to not only obtain a mortgage, but also to service the repayments. This situation makes it particularly difficult for families with only one income earner to enter into home ownership, especially if that income earner is female, as women continue overall to earn substantially less than men (Harding 2005). According to the OfW (2008), there are also significant variations between family types in relation to household income with the disposable weekly income of couples with dependent children more than double that of female sole parents ($988.00 compared with $427.00, respectively). Harding (2005) has noted that additional gender-related variations are apparent concerning the disparity between the incomes of men and women upon divorce and separation. For couples that have been separated for a year,

the average income for men fell by only 8%, while for women their income dropped by a massive 42% per annum.

As a group of single-earning households, sole mother headed families have been specifically identified as disadvantaged in relation to their housing situations (ACOSS 2003; Anderson & Treccassi 2004; Burke & Hulse 2002; Harding et al. 2001). For example, low-income earning, sole mothers were identified at the 2004 Australian National Summit on Housing Affordability as being particularly at risk of experiencing housing-related stress and of being 'locked out' of home ownership, forcing many to rent in the private rental sector (Anderson & Treccassi 2004). And according to Yates and Milligan (2007), of all housing tenure those renting privately are the group most at risk of experiencing housing-related stress (usually defined as when households in the lowest 40% of the income distribution range spend more than 30% of the household's income on housing costs. Similarly, Wulff and Maher (1998) have identified that housing-related poverty in Australia is highly clustered among private renters, with sole parent families (mainly headed by women) figuring prominently. Statistically, as sole parent households are more likely to be renting their home than to own it than are two parent households (60% as opposed to 14%, respectively; ABS 2000), and given that home ownership contributes substantially to economic security, particularly in retirement (ABS 2004; Australian Productivity Commission Inquiry Report 2004; Loxton 2005), sole mothers' low level of home ownership raises many issues and concerns regarding their often disadvantaged position within Australian society.

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The present study

Background and context

In this paper, I draw on some findings of a qualitative study, which I undertook in 2007 as part of my PhD research. In order to examine the impact of housing tenure inequity in relation to key societal determinants such as gender, class and family type, I adopted a critical feminist approach. Critical feminist theory assists in highlighting the nature of disadvantage by giving voice to women's experience, thereby providing insights into participants' social realities and making their concerns visible (Edwards & Ribbens 1998). These insights are, in turn, rendered political through the acknowledgment of, and resistance to, embedded oppressive practices (Miller 1998). Critical feminism asserts that women who experience disadvantage (in this case in relation to low-income and status, as well as lack of housing affordability and availability, security of tenure, choice and access to home ownership) are in the best position to subjectively talk about their experiences and to inform others from their direct and particular perspective. Bologh (as cited in Reinharz 1992) pointed out that critical feminist research includes the importance of the 'subject'. Subjectivity refers to a person's conscious and unconscious thoughts and emotions, sense of self – identity and ways of understanding the world (Weedon 1987). Butler (1990) asserted that gender identity has been reconceptualised as inseparably connected to racialised, classed and sexualised identities. The use of a critical feminist perspective in this instance allowed the complex interrelationship between housing and identity to emerge within the social context and through the articulation of subjective accounts.

The geographical focal-point of the study was the Far North Coast of New South Wales (NSW), Australia, which incorporates the Richmond-Tweed/Northern Rivers Region of Northern NSW. This region is one of the most disadvantaged in Australia, as it contains a high number of households with an income significantly below the Australian average, along with a higher than average unemployment rate (Schofield 2005). There are also a significantly higher number of people receiving some form of income support from Centrelink other than the Job Search payment. In addition, this region has one of the highest percentages of households suffering

housing-related stress in Australia, with the situation progressively worsening over recent years (Northern Rivers Social Development Council 2004). Nevertheless, despite the high rates of unemployment, housing-related stress and low average income, Northern NSW is one of the fastest growing regions in Australia (National Economics 2002).

Northern NSW has a history of providing a refuge for those wanting to escape the escalating costs of housing in the larger capital cities. The 1970s and 1980s saw an influx of people seeking an alternative and more affordable lifestyle. However, this housing affordability is now in question, with some properties, particularly on the coast, becoming comparable with Sydney prices. Deegan (as cited in Redmond 2005) pointed out that this region has, like major cities, experienced high increases in housing costs, with property prices rising by almost 60% over the 2 years from 2004 to 2005, thus preventing many low-income households from entering into home ownership. This situation has left a housing crisis for those families who, traditionally, seek housing at the lower end of the market, many of whom are sole parent households. The Department of Transport and Regional Services (2003) has noted particularly the high concentration of sole parent households living in the region. Hence, my study sought to ascertain the experiences and concerns of non-home-owning sole mothers living in Northern NSW, Australia. A key concern addressed in this paper is the notion of home itself, and how achieving a sense of home can be problematic when renting.

Method

Sample

The sample for this study consisted of 32 non-home-owning sole mothers living in Northern NSW and was conducted in 2007. The participants constituted a diverse group and ranged in age from late 20s to 50s. Twenty-eight were in the paid workforce; however, all but one noted that their work was casual, part-time, seasonal, or both. Ten were studying either part-time or full-time. The length of time participants had been a sole parent ranged from 2 to 19 years. While some had an ongoing 'quite amicable' relationship with their children's fathers, the majority noted that their relationship with their ex-partners was fraught with problems. These problems in turn extended to the dynamics within the relationships participants' children had with their fathers. Informal snowball sampling was used to access participants; this approach is widely recognised as being appropriate in research concerned with groups coping with disadvantage (Miller 1998). Pseudonyms are used to protect the identity of the participants.

Data collection and analysis

To discover the concerns of the participants, semi structured, in-depth interviews were utilised. The interviews began with an open-ended question asking participants about their experiences of non-home ownership and covered a broad range of issues, including length of time in current dwelling, affordability, attitudes towards home ownership, sense of community and so forth. Some of these issues are addressed in this paper. Each interview built on the previous interviews, which allowed open-ended, probing questions to evolve consistent with an adaptive grounded theory approach (Layder 1997). Adaptive grounded theory combines both objectivism and subjectivism to identify and explain connections between system (macro) and life world (micro) and enables the key themes and concerns voiced by participants throughout the research process to be identified. Therefore, as new themes became apparent, they were brought into subsequent interviews.

Results

Home, identity and self-esteem: Hearing participant's voices

Participants' concerns are against the backdrop of a decline in housing affordability, availability, choice

and security of tenure. A key issue raised by the majority of the participants in this study was that of moving. While three participants had been able to remain at their current housing situation for a number of years, the remainder spoke at length about the insecurity of renting and the resulting loss of home due to a forced move, often because of the sale of the property where the participant and her children were residing. Moving was frequently identified as being a very emotional time in participants' lives, along with their children's. The importance that participants placed throughout their interviews on the insecurity that not owning one's home yields, and the frequent moves that often go hand-in-hand with renting, cannot be underestimated as noted by Evelyn:

> It's so unsettling to be renting and so insecure, always having to move, or never knowing when you might have to. So there's that instability… I worry about that – about the insecurity and I know my daughter does too – about maybe having to change school. (Evelyn)

Another participant, June, when talking about repeated moves pointed out: 'It's hard for the kids when they try to find their sense of community because it can just be taken from them so quickly'.

Being denied a sense of self-determination, control and choice over one's destiny was a key concern raised by the participants in this study who spoke about moving as an issue. For example, Carla's experiences of moving means she lives with her boxes unpacked: 'I always have boxes still packed. I never unpack everything. All the bits and pieces that are a part of who I am remain in the unpacked boxes'. Carla, although certainly being in the position of having endured several forced moves was also aware of her need to 'take control' – of having self-determination over her family's decisions in relation to their housing. Carla continued to explain:

> I think that renting really works against us so that it doesn't feel like we can settle. And it's almost like we get out before we're thrown out. So that we aren't forced out if the owner wants to sell, so we have some choice about where we live. You think, well we can't settle because it's not our place so we'll move before the owner forces us out when we're not ready. We don't really have any control so you sort of take control by saying "OK we're going to move". And that's just a subconscious thing that I've realised I do. (Carla)

Carla went on to discuss the difficulties she has experienced seeking rented housing. At one stage she and her youngest daughter had taken 2 months searching for a suitable dwelling to rent: 'We lived for 2 months with my oldest daughter in her two bedroom flat with her children. It was very crowded'. Although she did not consider herself to be homeless at the time, Carla's situation was definitely temporary. Indeed, three other participants retold their stories of searching for a place to rent and staying 'on friend's couches' for up to several months but did not identify as being homeless. One participant, Geraldine, raised the issue of 'hidden homelessness' and spoke about one sole mother she knows who was living with her child in a tent at a friend's house because she could no longer afford to pay rent in the private rental market. This woman did eventually find a place to rent but this experience has left Geraldine with the realisation that 'people's choices are pretty limited when you don't own your own place'.

While most of the participants and their children have always had a roof over their heads, two participants ended up being homeless in the literal sense of being *house*less. Lois told of her experience of being homeless:

> Even with my experience of growing up in a low-income family, renting, it still shocked me. I just couldn't believe that I was in this situation where I felt really homeless. I could never have fathomed that we would have been without a roof over our heads. (Lois)

Several of the participants who had part-owned a house with their ex-partners but lost it when they separated, spoke about loss of home in relation to home ownership. Concerns identified included loss of personal status, identity, a sense of security, belonging and permanency. Lola explained how the loss of 'the family home' that she had co-owned impacted on her:

> When I separated I lost the family home. So for me there's that stuff about losing my home. So I think that owning a home is about the security it gives. When we lost our home it had a big impact because I lost a part of who I am. So now I have a huge fear about that, about losing my home, especially now we're renting again. (Lola)

The enormous emotional loss of 'the family home' that she experienced was so great that Lola felt she had lost a part of who she is – a part of her identity. Lola also highlighted the issue of the lack of security, which she identified as coming from rented housing – she fears losing her home.

Another participant, Anne, spoke about the relationships she has with other people and connected these to her 'notion of home':

> I think that my notion of home is tied in with relationships. You can tend to move on before you can establish any sort of relationship with it. But not only that, it also impacts on the relationships you establish with other people. (Anne)

Interviewer: In what ways?

> You tend to get caught up with other people that rent. Because if you have a relationship with someone that owns their home then you are not on an equal footing, are you? You haven't got that status; the status of being a home owner. And I think the kids are very aware of it too. There's an insecurity that comes about when you don't make money, and when you don't own a house. (Anne)

The way Anne viewed herself clearly as 'non-home-owner' with the opposite being 'home owner' is extremely revealing. She identified the issue of status and how she feels a lack of status through being a non-homeowner, which extends to her children's experiences of the notion of home. Another participant, Stacey, when asked in what kinds of ways renting impacts responded:

> Well, you know, renting affects how other people see you… and I know that it has impacted on my self-esteem. And my children see that. (Stacey)

Interviewer: Can you think of an example of how renting has impacted on self-esteem?

> Well… I've had it where the real estate agent has told me to mow the lawns – it makes you feel like you're not considered to be a responsible person, you know? You always have to live up to other people's expectations. So that impacts on your self-esteem. And also how you see your home, like it's not really your home. (Stacey)

The link between home ownership and being able to determine important decisions in her life, along with relatively minor ones such as mowing the lawn, are clearly evident in Stacey's mind. Stacey feels that she is not treated as a responsible person, which impacts on her self-image and, in turn, on her self-esteem as well as her children's self-esteem. She constantly has to 'live up to other people's expectations'. Concern about self-esteem and imparting a high sense of self-worth and self-esteem to their children was highlighted by many of the participants who are aware that this can be problematic for people from low socio-economic backgrounds. Helen raised the issue of socio-economic background and how this has had a deep psychological impact on her children in the development of self-worth. She explained that this is because:

> People who grow up with privilege take it for granted that they are worth something. And

I think that's something that people from low socio-economic backgrounds have a hard time passing on to their children, all the self-worth stuff. (Helen)

Clearly, tenure type, in cultures that value home ownership as a sense of 'achievement', as in Australia, reflects strongly on how a person is viewed and how one views oneself; a person's self-perception and status are intrinsically linked. For participants in this study, their comparisons of themselves with other people and vice versa primarily concerned home ownership. This was noted by the vast majority of participants, who said that they are viewed as being of 'low status' by many people in society. Kate, for example, identified social status concerns when comparing how she was viewed as a 'home owner' and a 'renter':

Maybe it's an internal thing but it felt that I belonged to a different sort of group when I owned my own home with my ex-partner. I didn't have that feeling that I didn't belong anymore. And now that I rent again I notice that it's not the same, the social status, that sort of thing. You feel that you have a place – that you somehow belong when you own your home – that you're more a part of the community. People who own pay rates and all that. (Kate)

Participants' comments throughout the interviews reflected the status that is accorded by society at large to home ownership in Australia, and consequently the lack of status and choice accorded to those 'just renting'. To be a 'ratepayer' is desirable, to be a 'renter' is not. And in a country like Australia, where home ownership is highly valued, to not own property seriously impacts on feelings of self-worth and personal identity.

Relationships with other sole mothers were important for many of the participants and the majority noted that, as far as possible, they try to stay in the same community when they move from one rented dwelling to another. By and large, these sole mothers struggle and, more often than not, succeed in 'just keeping going' and 'remaining positive'. They gain strength and support from others in a similar situation and try to 'present a positive image' in the face of insecurity, uncertainty and adversity. Many of the participants also noted the importance of presenting a positive outlook to their children.

How do the women in this study resolve this situation of uncertainty and insecurity? Lois said that she feels 'patronised sometimes when people obviously see you as some kind of failure in need of help'. When asked how she copes with these types of attitudes from other people, Lois acknowledged that it wears at her self-esteem and she 'struggles to stay positive and to keep focused on the present'. To look too far into the future would cause too much anxiety. June said that she 'lives one day at a time' and tries to appreciate 'what I have, my children, my work, my friends'. May, also taking a positive slant on her situation, said: 'Look, we're OK, we have what we need and… there's more to life than just owning a lot of material things'.

While many of the older participants, those in their late 40s and 50s, had 'given up' on their dream of 1 day owning their home, the younger participants, those in their 20s and 30s, still held a real hope of 1 day being in a position to buy a house. For example, Rose, who is in her 20s, noted that she does want to be in a position to 1 day own her own home. Similarly, Iris, also in her 20s, seemed confident of 1 day being in a position to buy her own home. The dream of home ownership remains strong for these women.

DISCUSSION

The present discussion is linked to how tenure type is connected to a person's identity, with concerns such as insecurity, choice and self-esteem highlighted. The voices of the participants – the women's accounts of their experiences of home and of what the notion of home means to them – give substance to these issues. Meanings of home can be seen to be linked to relationships we have with others, with a sense of home being 'a place where

someone we know can always be found, where we belong' (Dumont as cited in Mulroy 1995: 43). The existence of a 'home' is a vital ingredient to the 'universal dread' of homelessness. Fox (2002) identified the desire for security within the home space that is enhanced by the presence of family and the 'family home' and, in turn, to a sense of belonging. To be without the 'family home' with the security and 'home as identity' is immense. In countries like Australia, with the private rental market mainly geared to relatively short leases, home ownership provides people with the psychological comfort of belongingness, security and a place to call home. This was a key theme identified in the present study.

Home ownership also provides a key object that, within capitalist societies, indicates status. This was a distinction felt by all participants, albeit to varying degrees. Lefton (1994) noted that people develop both self-perception and perceptions of others by comparing themselves to others. As the key determinant of class and wealth creation in Australia is attributed to home ownership (Connell 1991; Disney 2004), participants could see clearly that their non-home-owning status impacted on them even, as noted by one participant, Stacey, 'in ways I don't even know, in subtle ways'. Stacey's experience aligns with Jamrokik's (2005) assertion made in relation to renters being regarded as 'not responsible persons' (p 293).

Australian housing policy means that the private rental sector caters largely for those who are denied access to home ownership, often due to financial constraints. Thus, within a market driven economy, investment in housing is based on the rental return of the property, as well as on the possible capital gains generated by the housing market, resulting in tenancy legislation that is based on the right of the owner to 'sell as they please… Short-term leases are thus required in order to maximise the investment opportunities for landlords' (Bourke 1999, online). The Australian rental sector has no long-term security or certainty, with tenants regularly being evicted

to enable sale of the property. This situation can mean frequent moves for many tenants (Yates & Milligan 2007). Consequently, people in private rental move much more frequently than do home owners and those renting in the public housing sector; while only 6.9% of home owners moved in the 12 months from mid-2001 to mid-2002, almost 46% of people renting in the private sector moved in that time (Burke & Hulse 2002).

In relation to 'forced moves', Clermont (1997) noted that these are moves that are beyond the control of the household and include those that occur at the expiration of a lease. Frequent forced moves can cause marginalisation by disrupting the education of children and continuity of health care and by jeopardising employment opportunities (Bannister et al. 2004). Given the relatively high costs of moving, an eviction can also result in housing crisis and even homelessness. Forced moves have been identified as having the greatest impact in terms of the stress involved in moving (ABS 2008). Porteous (1995) stated that, in the context of forced moves, 'change almost invariably involves loss and bereavement like symptoms of grief amongst those uprooted and relocated' (159).

Clearly, one of the key issues for people who rent is that they often lack choices about having to move, which raises issues about lack of security of tenure, control and choice over one's destiny. As noted by McDowell (1999), 'moving causes extensive loss: loss of home in which a person's sense of competence and continuity may be embedded, loss of identity… loss of the feelings of effectiveness within community' (p 22). When these moves are forced, the sense of loss is exacerbated, because people lack the fundamental human need for self-determination over important decisions (Lefton 1994). Cooper-Marcus (1997) stated that 'for many people their home may be the only place where they feel a sense of control' (p 65). To not have this sense of control can impact deeply on non-home-owning renters, as highlighted by participants in this study. One of the fears that were articulated by several

of the participants was the fear of becoming homeless. Four of the women and their children in this study had the experience of sleeping on friends' couches while they searched for rental accommodation.

Schofield (2005) highlighted the situation when people have temporary accommodation only, referring to it as secondary homelessness. In Australia, definitions of 'homelessness' are the focus of ongoing debate (Forell, McCarron & Schetzer 2005). However, a cultural definition of homelessness involving a three-tiered idea of primary, secondary and tertiary homelessness is commonly used (Chamberlain 1999). Primary homelessness is when people are without conventional accommodation, such as those who sleep rough (rough sleepers), or those who use derelict buildings, cars, or railway stations, and so forth, for shelter. Secondary homelessness is when people frequently move from temporary accommodation. Tertiary homelessness is when people live in rooming houses or boarding houses medium or long-term (Chamberlain 1999). While the women who spoke about sleeping on couches did not always recognise they were homeless, two did identify as being homeless.

Dumont (as cited in Mulroy 1995) noted that the fear of becoming homeless is experienced on a deep psychological level:

> The fear of losing one's home, of becoming homeless, is not merely the threat of exposure to the elements… What gives the experience its particular horror, particularly amongst mothers of young children, is a whole ecology of stressed realities. At some deep and central level of our emotional lives, we all carry a sense of dread that we will someday be alone and abandoned in the world… The existence of a "home", an address, a place where someone we know can always be found, where we belong, is the only source of solace for this universal dread. Every homeless mother and child carries within them an empty space where solace can be found in the rest of us. (p 43)

Sarup (2002) has suggested that the concept of home, in particular tenure, is intimately tied to identity, sense of worth and self-esteem, because a home not only provides shelter; notions of home are socially derived and thus embody the ideology of prevailing social orders. With the importance placed on home ownership in Australia, to be a renter signals 'failure to achieve', and this in turn impacts on perceived status (Sarup 2002: 98). This sense of status associated with owning a home was a strong theme in the present study; to not own a home in Australia can lead to a sense of failure. This was articulated by one older (in her 50s) participant, Helen, who said:

> You know, it's wearing at my age to look at your situation and realise that I don't own anything. I've failed to live up to what's expected… By our society's standards I'm a failure. (Helen)

In conclusion

Feminist research endeavours to present the views and experiences of those participating in the research, in this instance, providing 'windows' into the lives of other non-home-owning sole mothers and making visible the issues that are of concern. It is by listening to these voices that we come to understand the often hidden and oppressive practices embedded within society and the resulting implications for particular groups. A key limitation of the present study is that participation was restricted to one marginalised group – sole mothers – with a particular emphasis on gender as well as class. Therefore, it does not allow opportunity for other important areas to be addressed, such as issues relating to race, ethnicity, sexuality and age (although age did emerge as of particular concern for some of the participants. However, these are concerns that would be useful to develop in future research studies. Even though concentration has been on only the one social group, the present accounts are significant in that they have wide-ranging relevance to countless others in vulnerable situations. Moreover, as gender-based housing studies have been identified as a research

gap (Burke & Hulse 2002; Mallett 2004), it is believed important to have women's experiences on record.

The experiences articulated by the sole mothers in the present study highlight the close link between home and identity, with many pointing out that renting limits a sense of permanency and connection to place and community. Renting also impacts on a person's level of self-determination, often leaving people with limited choices regarding important areas in their lives, such as when they will move and to where they will move. Many of the participants in this study have endured repeated forced moves, which, in turn, impact on sense of self-worth and self-esteem. A sense of belonging to community and place, permanency and self-determination are crucial in promoting wellbeing. For women with young children, the insecurity that can be experienced through having tenuous housing, which is often the case when renting, is particularly threatening. There is a 'stressed reality' that goes hand-in-hand with the dread of homelessness; it is always present (Dumont as cited in Mulroy 1995). And as property ownership is the key determinant of class in Australia, separating the 'haves' from the 'have-nots', housing tenure in the form of home ownership is linked to a high status. Non-home-owners are subsequently often viewed as being of a 'low status'. Again, this has an impact on a person's perceived self-worth and personal identity.

Exploring these sole mother, non-home-owning participants' experiences facilitates a greater understanding of the notion of home itself. This is important, because notions of home go to the very core of a person's identity. The way the rental market is set up in Australia needs to be re-examined, so that we all have the opportunity to establish a deep sense of connection to community and place no matter what tenure type. From a political perspective, housing should not be left to the market – there needs to be government intervention and strong leadership. Governments need to consider their responsibility to ensure access to culturally appropriate, affordable and secure housing. Considering the centrality of housing in people's lives for more than the provision of shelter, I would argue that the voices of those who are disenfranchised in their housing situations need to be heard loud and clear. This is because, from a social justice perspective, it is imperative to determine how those excluded from a key feature of Australian cultural identity – home ownership – see their own positions within society specifically in relation to those who have, and have not, been able to gain access to home ownership.

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Queries