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Women and housing: making women's experience visible

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Abstract

Opportunities for wealth creation, access to affordable housing, sense of security and belonging, level of choice, self-esteem and self-determination are all linked to housing, and more specifically to tenure type with its resulting (often hidden) inequity. In this paper I explore the impact of non-homeownership on a particularly significant and disadvantaged social group, sole mother families who do not own their homes and who subsequently privately rent their housing. I draw on some findings of a qualitative study which I undertook as part of my PhD research which adopted a critical feminist approach and utilised in-depth interviews to ascertain and make visible the experiences and concerns of 32 non-home-owning sole mothers living in Northern NSW. This approach is markedly different to many used in housing related research which often results in the particular concerns of vulnerable social groups being indistinguishable from others that are faring well within the 'free market' approach to housing. These women's concerns are discussed against the backdrop of a decline in housing affordability, availability, choice and security of tenure. In addition, I reflexively draw on personal experience that explicitly positions myself in this paper to further highlight and make visible housing concerns impacting on women.

Key words: women, housing, sole mothers, feminist epistemology

Introduction: why the emphasis on gender?

> Unless people are in the same situation they tend not to notice what other people are going through. That's part of how oppression works. People don't notice those who are being left behind. They build walls around their homes now without realising the symbolism of it and you start to feel invisible and you become invisible. Women…raising children [on their own] are the ones that are mostly affected (participant).

Emphasising gender is crucial when exploring notions of home and how they impact on vulnerable social groups. This is because:

> …the home is a major political background – for feminists, who see it in the crucible of gender domination; for liberals who identify it with personal autonomy and a challenge to state power; for socialists, who approach it as a challenge to collective life and the ideal of a planned and egalitarian social order (Saunders & Williams 1988, p. 91).

Therefore, linked to the notion of an egalitarian social order is the recognition of the vulnerability and oppression of certain social groups. Silva (1995, p. 15) asserts that a vulnerable group is one who experiences 'diminished autonomy and constraints due to physiological/psychological factors or status inequalities'. For example, women (especially single women raising families) face particular constraints that impact on their financial resources and in turn on their housing options. The most notable constraint is their childcare responsibilities which restrict engagement in secure and well-paid employment as women's working lives are often characterised by insecure, part-time and casual employment (Stoakes & Nelson 2005). However, no acknowledgement is made of women's particular circumstances within housing policy and can therefore to be seen to be gender-blind.

A case in point is the way that census data is collected relating to housing tenure. Baxter and McDonald (2004) have argued that the process is based on the male breadwinner nuclear family model. This is due to the reliance on one reference person (mostly male) which contributes to women's situations being 'invisible', further leading to the gender-blindness inherent within Australian housing. And, as noted by Weston and Hughes (1999), women's vulnerability in housing is evident in the high rate of sole mother families experiencing housing related stress, the high level of women receiving rent assistance (64 percent of recipients are women) and the low rate of homeownership (a key source of wealth creation and security – financial and emotional) amongst sole mothers. Utilising critical feminist epistemology, thus emphasising gender, assists in highlighting the importance of understanding the social realities of women whose situations are often rendered invisible (Dilorio 1982).

Feminist researchers interested in housing issues have been largely concerned with the meaning of home at a personal level - on one's identity (Cooper-Marcus 1997; Hawtin & Kettle 2000; Massey 1994). Hawtin and Kettle (2000) for example, claim that housing related issues are fundamental to a person's sense of 'self' and therefore to a person's identity. Cooper- Marcus (1997) notes that people's motives for living in a particular dwelling, while often primarily driven by affordability, are also tied in with the symbolic role of that dwelling. Also from a critical feminist perspective, Massey (1994) emphasised the roles of social status, class, identity, family type and gender in the understanding of home and place. In this paper I am concerned with one particular aspect of housing - the impact of housing tenure - on inequalities in relation to key factors such as gender, class and family type in the distribution of income, wealth and life chances in Australia, especially in terms of those denied access to home ownership. The key objective is to highlight the experiences and concerns of low-income earning sole mothers in relation to their experiences of renting and to discover how housing policy impacts on these families. And given that homeownership is deeply ingrained in Australia's cultural identity (reflected in the high rate of homeownership) discussion is linked to how tenure type is connected to a person's identity which in turn impacts on status, choice as well as self-determination and ultimately on self-esteem.

Methodology

In order to examine the impact of housing tenure inequity in relation to key societal determinants such as gender and family type, I adopted a critical feminist epistemology

for this study which assists in highlighting the nature of disadvantage by giving voice to women's experience (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, availability, security of tenure, choice and access to homeownership) are in the best position to subjectively talk about their experiences and to inform others from their direct and particular perspective. Indeed, as Bologh (1984, cited in Reinharz 1992) points out, critical feminist research includes the importance of the 'subject'. The use of a critical feminist perspective in this instance allows the complex interrelationship between housing and identity to emerge within the social context and through the articulation of subjective accounts. In addition, Oakley (1981) argues that, because feminist research places importance on the non-hierarchal approach, an interactive situation is created with both the participant and the researcher sharing experiences. Therefore, from a feminist point of view, it needs to be made clear how the researcher herself experiences the research with importance placed on reflecting upon personal and political standpoints. To this end I have included a section of personal reflection.

The sample for this study consisted of 32 non-home-owning sole mothers living in Northern NSW. Only sole mothers were targeted because, as a group of single earning households, sole mother headed families have been specifically identified as disadvantaged in relation to their housing situations (Burke & Hulse 2002). Informal snowball sampling was used to access participants because this approach is widely recognised as being appropriate in research concerned with groups coping with

disadvantage (Miller 1998). The participants constituted a diverse group and ranged in age from their 20s to their 50s. To discover the concerns of the participants, semi-structured, in-depth interviews were utilised. The interviews began with an open-ended question and each interview built from the previous interview/s, which allowed open-ended, probing questions to evolve consistent with a grounded theory approach (Strauss & Corbin 1999).

Women and the importance of 'home'

Understandings of 'home' can have specific relevance not only on tenure type, but also in relation to gender (Stoakes & Nelson 2005). The following participant noted the centrality of housing and its importance for women:

> I think that housing is the most important thing because it impacts on so many areas of people's lives. And especially for women and especially for single women. Because if you haven't got your housing sorted it's stressful.

Many participants talked about the value they place on the social networks of other women parenting solo for practical support, often in the form of childcare, and emotional support. They identified the need to feel firmly rooted in their communities, as one participant explained:

> I wouldn't move away from this area. I really value the support I get from my single mum friends too much…If I had to move from this house I would still look for one in the same area. It's important to me to stay in the same community, to keep that support I have…and let me tell you, I have moved many, many times…

The issue of moving was raised time and again throughout the interviews. One participant said: 'renting for me has meant that we can never settle into a place because you never know when you'll have to move'. This participant further explained that:

'often it's been because the house we've been renting has gone on the market'. The issue of rented houses going on the market resulting in forced moves was a key theme of many of the interviews. This is largely due to how Australian housing is structured with the private rental sector catering largely for those who are denied access to homeownership often due to financial constraints (Bourke 1999). Consequently, within a 'free 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, p. 186). Therefore the Australian rental sector has no long-term security or certainty, with tenants regularly being evicted to enable the sale of the property.

Forced moves have been identified as having the greatest impact in terms of the stress involved in moving. Porteous (1995, p. 159) states that particularly in the context of forced moves 'change almost invariably involves loss and bereavement like symptoms of grief amongst those uprooted and relocated'. One participant said: 'with having to move - again, I just felt really frustrated and, well, my self-esteem has hit rock bottom…'. Indeed, McDowell (1999, p. 22) states that forced moves can impact on a person's self-esteem because moving can cause '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'. Participants could see clearly that their non-home owning status impacted on them even, as noted by one participant, '…in ways I don't

even know, in subtle ways'. When asked in what kinds of ways renting impacts on her, she 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.
>
> *Louise: 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…you're left feeling like you're second class…you haven't achieved the status of being a home owner…

The link between homeownership and being able to determine important decisions in her life, along with relatively minor ones such as mowing the lawn, are clearly evident in this participant's mind; she is left feeling 'second class'. She 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. One participant, who 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, 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.

Clearly, tenure type in cultures that value homeownership as a sense of 'achievement' reflects strongly on how a person is viewed and how one views oneself; a person's self-perception and status are intrinsically linked. Sarup (2002) has suggested that the concept of home, and 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 as such embody the ideology of prevailing social orders. In Australia, to be a home owner is desirable; to be a renter is not.

A personal reflection

The final blow came when the housing organisation that I'd rented through rang and said that the owner 'wasn't happy' with how I'd left the house on leaving. I had rented the house for the past six years and had been an excellent tenant. I had kept the rent up-to-date, kept the garden neat and the inside of the house clean and tidy. When we had been in the house for around five years the owner rang and said that he was going to put the house on the market. However, he was glad about us staying on in the house (presumably he was happy to collect the rent each week). My youngest daughter was just about to start her final high school exams and wanted to do well. Unfortunately, the owner had a list of repairs that he intended on doing before putting the house on the market.

As it was a very old house it needed restumping but the procedure did not go well and all of a sudden our household was inundated with various workers; consequently a lot of disruption followed. At one stage my daughter returned home and there was a barricade barring her from entering the laundry/toilet area. Other disruptions followed such as painting, tiling, plumbing, tree felling etc. all of which we accommodated in as pleasant and as calm a way as possible. One day several real estate agents came and conducted an evaluation of the property. Once again we were accommodating. They came, they evaluated and then the procedure of selling the house commenced. Each time a real

estate agent rang to see if they could bring someone through we always said that it was fine for them to do so. Each time the real estate agent commented on how tidy and clean the place was. It was hard for my daughter at this time because, like a lot of teenagers, tidiness was not a priority so she had to work hard to keep her room and other spaces that she used around the house constantly presentable. More problematic, however, was the invasion of her (and my) personal space that we had to endure for many months while numerous people trooped through what was supposedly our home.

A revealing conversation that I had with one real estate agent at this time was when he asked me how long we had lived there. When I replied almost six years he exclaimed "Oh, it's almost like your home!" I explained that the notion of home is very tenuous when you rent because it's hard to have a sense of home. You never know when you will have to leave. To give this real estate agent credit his face dropped and he said "You know, I've never thought of that before". Even though he had presumably been involved in similar situations this issue that tenants are left feeling a sense of loss of home had never occurred to him.

So after constantly cleaning and gardening for six months, and after my youngest daughter had left 'home' to attend university I had had enough. On vacating the property I made sure everything was clean, the lawn moved and the garden weeded. My friends and relatives confirmed this. And the real estate agents always commented on the general cleanliness and tidiness of the property. But instead of being appreciative the owner was not happy with how it was left. He wanted the place 'professionally cleaned and

gardened' (at my expense to be taken out of the bond money). After being ideal tenants for six years the final punch was thrown. And while this is a somewhat violent allegory, this treatment I endured at the hands of the owner was indeed abusive. It was not only disrespectful; it was about the power imbalance that can exist between the owner and the tenant. Bologh (1984, cited in Reinharz 1992) points out that critical feminist research involves questions of identity and power which includes status and class concerns. These concerns were undoubtedly at the forefront of my and many other's, experiences as non-home-owning renters.

Clearly, homeownership provides a key material object that is seen in capitalist societies as an indicator of status, power and personal autonomy as well as a highly desired commodity. Perin (1977, p.66) states that 'being able to own [a house] is a threshold criterion of social personhood that renters, by definition, do not meet; they partake of less citizenship and on that account have lower status'. The denial of property ownership effectively renders non-home owners as 'second class' with less power because our ability to function effectively in a predominantly home owning country like Australia depends on our identity as 'property owner' (Kennet 1998). I was certainly left feeling 'second class' and my self-esteem took a battering. So when the participant in my study said that it is hard to live up to other people's expectations, I know exactly how she feels. When participants noted their self-esteem has suffered due to being renters I also know what that feels like. When participants spoke about the sense of loss that comes from a forced move, I have experienced this. In short, as a long-term sole parent renter I could relate to many of the experiences spoken about by the participants in this study. This is consistent with a feminist approach with the emphasis placed on acknowledging the

critical role that the researcher has at all stages of the research (Mauthner & Doucet 1998).

Conclusion

Feminist research endeavours to present the views and experiences of those participating in the research from a gendered perspective, 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 on particular groups.

The experiences articulated by the participants in this study, along with my own, highlight the close link between home and identity, with many left feeling 'second class'. This in turn impacts on sense of self-worth and self-esteem; a sense of belonging, permanency and self-determination being crucial in promoting well-being. Exploring these sole mother, non-home-owning participants' experiences therefore 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. From a political perspective, it is important to highlight and make visible women's particular needs and address housing related policy accordingly. The gendered blinkers need to be removed.

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