'Just renting': the experiences of sole mother non-home owners living in northern NSW

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‘JUST RENTING':
THE EXPERIENCES OF SOLE MOTHER NON-HOME OWNERS LIVING IN NORTHERN NSW

A Thesis Presented to the School of Arts and Social Sciences
Southern Cross University
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In Fulfillment of the Requirements of the Degree of
Doctor of Philosophy

Louise Holdsworth
B.Soc.Sc. (Hons)

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Declaration

I certify that to the best of my knowledge and belief the work presented in this thesis is original except as otherwise acknowledged in the text. The material has not been submitted, either in whole or in part, for any other degree at this or another University.

Signed.................................................................

Date.................................................................
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Dedication

I dedicate this thesis to my wonderful daughters, Hannah and Leah, with love.
Publications

The following papers were produced as part of this research:

Refereed conference papers:


Journal article

Awards/Scholarships

2004–2007  *The Australian Postgraduate Award (APA) with Stipend*, Southern Cross University, Lismore, New South Wales.

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Abstract

The goal of owning one’s home, as opposed to ‘just renting’, is deeply ingrained in Australian culture. Indeed, home ownership in Australia 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 which normalises home ownership as hegemonic. In this thesis I argue that the prevailing attitude is that home ownership equates with social and personal attributes such as success, belongingness and stability, giving the home owner greater status, power and choice compared to renters. In addition, despite the various pressures faced by many home owners, home ownership can also facilitate an increased sense of community because it enables long term and secure housing. This in turn contributes to the notion of ‘home’ and sense of identity which comes through allowing people to put down deep roots and to express personal tastes.

Property ownership, as the key determinant of class in Australia, separates the ‘haves’ from the ‘have nots’. However, property prices have risen beyond the means of many low income households resulting in a housing affordability crisis. This crisis has excluded some groups from achieving the sought after goal of home ownership and has left them vulnerable to the vagaries of the private rental market. Others have entered into the housing market and face financial hardship due to massive debt. Consequently, this situation has served to challenge the widely held assumption that Australia is an egalitarian society. As well, property has largely taken on the instrumental purpose of an investment opportunity rather than a place that provides the basic needs of shelter, security and a sense of belonging and wellbeing. Thus the very nature of the meaning of ‘home’ has altered in light of this situation with housing increasingly seen as a commodity.

Low income, non-home owning sole mother headed families constitute a social group that is particularly vulnerable to, and disadvantaged by, their housing situation. This qualitative study draws on a critical feminist approach and utilises in-depth interviews to explore the housing experiences of thirty-two sole mother renters living in Northern NSW. Critical feminist research endeavours to present the views – the
‘voices’ - of those participating in the research. In so doing, the study fills an important gap in current housing research and facilitates a greater awareness of what it means to rent on a low income in contemporary Australia. This approach is markedly different to many utilised 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 neo-liberal, ‘free market’ approach to housing.

By also examining contemporary housing policy, such as the push towards rent assistance at the expense of social housing, along with the promotion of home ownership for those who can afford it, underlying assumptions and hidden power imbalances are made apparent. The study has found that for many of the women such policies work directly against their perceived interests as well as social and personal aspirations. A key finding is that this group is excluded from a socially desirable resource and are rendered invisible, while simultaneously being subjected to high levels of surveillance within an institutionalised culture of watching and noticing. It is argued that the challenges faced by this group of women need to be acknowledged. Policy needs to be introduced that recognises that the main function of housing should be to provide secure and stable homes for all, which after all is both a basic need and a right.
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Chapter One: Introduction - ‘Just renting’

The right to housing should not be interpreted in a narrow or restrictive sense which equates it with, for example, the shelter provided by merely having a roof over one’s head or views shelter exclusively as a commodity. Rather it should be seen as the right to live somewhere in security, peace and dignity (The International Covenant on Economic, Social and Cultural Rights (ICESCR) online).

Introducing the topic

This study reports on the views and experiences of a small group of female sole parents living in the Far North Coast of New South Wales (NSW) who have little or no prospect of home ownership in today’s Australia. 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 these and other economically marginalised social groups (Anderson & Treccasi 2004; ACOSS 2003; Burke & Hulse 2002; Harding, Lloyd & Greenwell 2001). Certainly, the range of factors that signals social disadvantage is complex, with housing concerns central to the experiences of many different social groups.

One of these concerns is tenure type itself. For example, home ownership, as a key means of wealth creation for low to middle income earning Australians, consequently impacts substantially on social status, opportunity for wealth creation, sense of security and self-worth, level of choice and so forth. These concerns subsequently link to housing’s resulting (often hidden) inequity. However, the latest housing boom and the resulting rising costs involved in accessing housing, including home ownership, has contributed to the increasingly limited housing options and conditions available for many people on low incomes. More and more, people are faced with limited choice and lack security in relation to their housing needs (Australian Council of Social Services) (ACOSS) 2006). This situation has left many households facing housing related stress (generally defined as when households in the lowest 40 per cent of the income distribution range spend more than 30 per cent of the household’s income on housing costs) or worse, when they are rendered homeless (Schofield...
Paradoxically, at the same time, others are thriving. Those who own their homes, those who entered into a housing mortgage prior to the boom (and therefore do not have massive debt), along with those who have invested in property have done well from the boom; as a consequence non-home owners and those with large mortgages to service have been left even further behind.

The role of home ownership in Australia

The goal of owning one’s home, as opposed to ‘just renting’, is deeply embedded in Australian cultural identity. This goal is evident in the high rate of home owners with around 70 per cent of Australians either owning or paying off their home (Australian Bureau of Statistics (ABS) 2000). In this thesis I argue that housing policies are in place to support and promote home ownership and property investment at the expense of other initiatives (evident for example in reduced spending on public housing with only around 5 per cent of Australian housing publicly owned) (ABS 2000). I suggest this distortion of policy has resulted in the majority of Australians viewing home ownership as a ‘natural’ occurrence. Kemeny (1983) has identified this view of home ownership as ‘tenure-blindness’ both in an ideological sense and politically. Because home ownership equates to personal attributes such as success and stability, and in turn to status, I argue that to be a non-home owner can position a person in a negative and vulnerable light. Similarly, Jamrozik (2005, p. 293) argues that to own one’s home is ‘almost a sign of model citizenship…[while renters are] regarded with suspicion, perceived as likely to be improvident and not responsible persons’. At the root of the deeply entrenched belief of home ownership as ‘natural’ is the assertion that people who do not own their homes have ‘chosen’ to rent, which in turn leads to the tenure-blindness inherent in housing.

The exclusion from a key socially desired resource that shapes cultural identity impacts profoundly on those unable to gain access to home ownership because housing tenure, in Australia at least, helps to define a person’s place in society. This is because there is an assumption that everyone can achieve home ownership if they work and save hard enough. But this assumption obscures issues of social disadvantage and the impact of diversity and difference, power and privilege on unequal life chances. For example, evidence of this can be seen in relation to the
latest housing boom which has resulted in almost no-one amongst the poorest 20 per cent of Australians owning their own home (Stevenson 2004).

Housing tenure also impacts on notions of ‘home’. For instance, home ownership allows for the expression of ‘self’ to be revealed through the displaying of personal tastes (and therefore serving to shape one’s identity) which in turn further contributes to how a person is perceived and to their general sense of self. Bridge, Flatau, Whelan, Wood and Yates (2003, p. 121) note that:

Home ownership is seen as contributing to both life and residential satisfaction as a rite of passage symbolising achievement of a certain status, through the satisfaction it affords those who maintain and improve their homes; the freedom of choice and control over living space this reflects; and through the ability owners have to customise their dwellings to suit their own tastes.

Notwithstanding the many competing pressures faced by many home owners, on the whole they have greater ability to determine such fundamental decisions as where they will live, in which community, the modifications they make in the form of renovations, and even the trees they will plant. Home owners will also have lower ongoing housing costs relative to renters. Renting in Australia, on the other hand, does not foster such choice over one’s destiny and home environment. Generally, home ownership can promote a sense of belonging to community and place because it allows people to put down deep roots as it facilitates security of tenure (Bridge et al. 2003). Therefore, issues relating to housing tenure are major considerations in how ‘home’ is defined and experienced.

In this thesis I argue that the current situation of increased housing (un)affordability is largely due to the ‘free market’ in housing which has left the housing market essentially unchecked. Similarly, Browne (2006) posits that this ‘free market’ in housing has permitted prices to rise beyond the means of many low income households. Many people on low to moderate incomes are left with no option but to rent in the private market. ‘Just renting’ therefore presents various challenges for many people on low incomes who are already socially and economically disadvantaged and leaves them feeling vulnerable and insecure in their prevailing housing situations.
While tenants are a diverse population in terms of income and social status - obviously, wealthier tenant households are unlikely to experience any problems of affordability even if they are paying substantial proportions of their income on rent - by and large people who rent are low to moderate income earners (ABS 2004b). Clearly, it is this social group of low income earners who suffer most from affordability problems (Marven 2004).

Simultaneously, the nature and role of private rental housing is changing. While private rental has traditionally been considered a temporary tenure on the way to (or a ‘rite of passage’) home ownership, this is no longer the case for many households. For much of the post-war period, private rental in Australia has been treated as either a transitional tenure or the housing of last resort for a small minority rather than an adequate tenure type in itself. For an increasing number of people, renting is now a long-term tenure, either out of choice or more often than not because there is no other option (Berry 1999). Only for the relatively wealthy is private rental a choice, either because they want to live in an area where they cannot afford to buy or because renting provides the flexibility to respond to a labour market that demands frequent changes in location (Marven 2004).

The focus of this thesis is not on the minority of renters who are on relatively high incomes who have chosen to rent, but rather on those who have very limited choice regarding their housing tenure due to the prohibitive costs of entering into home ownership. More specifically, it draws attention to a particular social group – non-home owning sole mothers who rent their housing – who figure amongst the most disadvantaged sections of Australian society and who are therefore among those least likely to afford to own their homes.

**Sole mother non-home owning renters**

The ABS (2000) found that overall sole parents, mainly women, spend more than a quarter of their income on their housing compared to 21 per cent for couple families with children. In addition, 34 per cent of sole parents spend more than 30 per cent of their income on housing compared to 14 per cent of couples (ABS 2000).
Sole mothers form a sizable proportion of the Australian population; 20 per cent of Australian families with children under 15 years are headed by a sole mother with 87 per cent of sole parent families headed by women (de Vaus & Gray 2003). As mortgages have become significantly out of reach for many families over the past 20 years, now far in excess of the increase in average family income (ABS 2004a), 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. This is especially the case if that income earner is female, as generally women continue overall to earn substantially less than men (Harding 2005). According to the Office for Women (OfW) (2004) 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 compared with $427 respectively). Additional gender related variations are apparent concerning the disparity between the incomes of men and women upon divorce and separation. For couples who have been separated for a year, the average income for men fell by only eight per cent while for women their average incomes dropped by a massive 42 per cent per annum (Harding 2005). This situation has continued to worsen, particularly for women, under ‘WorkChoices’ legislation because women are most affected due to their predominance in part-time and casual work (Pryor 2007).

As a group of single earning households, sole mother headed families have been specifically identified as disadvantaged in relation to their housing situations (Anderson & Treccasi 2004; ACOSS 2003b; Burke & Hulse 2002; Harding, Lloyd & Greenwell 2001; Loxton 2005; Stoakes & Nelson 2005; Watson 1988; Wulff & Maher 1998). For example, low income earning sole mothers were identified at the 2004 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 & Treccasi 2004). Moreover, according to the ABS (2000), of all housing tenure type those renting privately are the group most at risk of experiencing housing related stress. This is reflected in the percentage of those renters who are in situations of housing related stress with over half - 55 per cent - paying 30 per cent or more of their household
income in rent (Schofield 2005). 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 two parent households (60 per cent as opposed to 14 per cent respectively) (ABS 2000) and given that home ownership contributes substantially to economic security, particularly in retirement (ABS 2004b; Loxton 2005; Productivity Commission Inquiry Report 2004), sole mothers’ low level of home ownership raises many issues and concerns regarding their often disadvantaged position within Australian society.

In this thesis I have adopted a critical feminist standpoint to explore how a small group of women construct a sense of home with respect to tenure type by listening to their subjective lived experiences of their housing situations. The study explores the relationship between non-home ownership and the moral imperatives that are inherent in the tenure of ‘just renting’. More specifically, it deals with the impact of renting on a particularly vulnerable and disadvantaged social group; that of sole mother headed families. The study also investigates the importance of tenure type in the notion of ‘home’ and its impact on identity, sense of community and place, along with other related concerns. These women’s views in relation to their experiences, concerns and challenges are discussed against the background of reduced government commitment to housing for low income earners on one hand, and increased commitment to policies that encourage home ownership and investment in housing for those who can afford it on the other. The accounts of these women highlight what renting means at an everyday level for the women concerned and, in particular, their personal challenges in relation to the difficulties they experience in accessing suitable and affordable housing.

**Research aims and objectives**

This study sets out to address many of the gaps that have been identified in relation to research concerning housing tenure and its impact on identity, feelings of wellbeing and self-worth, security, choice and sense of belonging to community and place from a gendered perspective. Its aim is to listen to, and report on, the voices of the sole
mother participants who are ‘just renting’ in relation to the hardships and social disadvantage they are experiencing that are caused by lack of access to affordable housing, particularly that involving home ownership. The subjective accounts of the participants – the stories and narratives they have shared – will be utilised and extensively drawn upon to make the often hidden situations explicit and to give voice to a silenced population. This will enable further understanding of the nature and implications of the housing market in terms of its lived consequences in the context of neo-liberal driven government policy.

Fundamental to the social research conducted in this study is an understanding and appreciation of how people interpret their ‘home’ environment. This understanding is related to the meanings people attach to their home and the degree to which a sense of place and belonging is experienced in the context of a particular range of housing experiences (Hawtin & Kettle 2000).

Therefore, there are a number of compelling reasons and objectives for this study in relation to its focus and include those that are social, political and economic in nature. For example, at a political level, Kennet (1998) has argued that home ownership has been viewed by most post-war governments as a key feature of citizenship, although in recent times this has been formulated within the neo-liberal ideology of personal responsibility and self-reliance, with housing left largely to ‘market forces’. At a social and economic level the study aims to examine the impact of housing tenure on inequalities in relation to key societal determinants such as gender, class and family type in the distribution of income and wealth in Australia.

At the centre of this study is a concern with the ways in which women find themselves, as a result of many gendered considerations, at the disempowered margins of various aspects of everyday life, including access to the housing market (Watson 1988). Therefore, the study seeks to uncover the ‘tenure-blindness’ inherent in housing as well as the ‘gender-blindness’ that exists within the Australian housing system. Given the lack of qualitative studies focused on the link between gender, economic concerns, housing related policy, tenure type and social issues, particularly in regional areas (ACOSS 2003; McDonald 2003; Northern Rivers Social
Development Council (NRSDC) 2004), this study has the following research objectives:

1. To explore the experiences and impacts of low income earning, sole mother headed families in a regional area through hearing the voices of some of those most dependent on rental housing.

2. To identify the key issues in relation to the lack of affordable housing, and in particular exclusion from access to home ownership, from an economic, social and political perspective. Linked to this is an exploration of the relationship between a sense of place, belonging and ownership and how these impact on issues such as identity, status and attachment to community and place.

3. To determine how social policy can be adopted so that everyone can benefit from the advantages associated with affordable housing, and in particular home ownership, such as wealth creation, choice and security of tenure.

**A rationale for the study: Identifying some research gaps**

This study aims to address the following research gaps by focusing on issues associated with tenure type in relation to cultural/social, economic and political aspects from a gendered perspective. Specifically these are:

- *The impact of tenure type on wellbeing from the standpoint of a particularly marginalised group in the rental sector.*

  McDonald (2003), for example, points out that there are many research gaps that relate to the impacts of housing tenure which include economic, political, social and personal concerns. For instance, while there is recognition of the status accorded to home owners within Australian culture, along with the security of tenure, wealth and health benefits it facilitates, little is known about the housing concerns of those who rent and the effects on wellbeing and behaviour such as lack of choice, security and future longer term concerns (Burke & Hulse 2002; McDonald 2003). Rohe, van Zandt and McCarthy (2003, p. 122) have also identified the impacts of different tenure such as the
denial of home ownership on self-esteem, security of tenure and perceived control as a research gap.

- **The impact of housing related stress and unaffordability.**
  ACOSS (2003b, p. 6) have identified the need to gain a better understanding regarding the decline in home ownership affordability for many low income households. In particular, there is a gap in the research in relation to how home ownership, specifically the denial of home ownership, contributes to creating both an unequal access to ‘opportunities for future wealth’ and to the likelihood of experiencing housing related stress (ACOSS 2003b, p. 6).

- **The impact of housing in relation to gender and family type.**
  As noted, this study focuses on gender as most sole parent families are headed by women (Burke & Hulse 2002; Loxton 2005; McDonald 2003; Mallet 2004). This is important because, as noted by McDonald (2003), little research has been undertaken concerning the different experiences of women and men in relation to housing issues. Mallet (2004, p. 72) also notes ‘it is clear that there is a great need for analysis in the field [of gender and home]’. Harding, Lloyd and Greenwell (2001) have identified the need for further research into housing, gender and family type due to sole mothers having been recognised as being more likely to live in poverty than any other type of household, particularly when housing costs are factored into household costs. Burke and Hulse (2002, p. 32) have similarly identified the need for further research concerning sole parents (mostly women) as a disadvantaged group, particularly in relation to why sole parents who rent in the private sector ‘are such frequent movers, and the implications for their families’.

- **The impact of housing in a regional area**
  Another area of neglected research is in relation to housing and regionality. While there have been studies concerning housing issues and the impact of housing non-affordability conducted in Australian capital cities, few studies have been undertaken in regional centres (ACOSS 2003b; Affordable Housing National Research Consortium (AHNRC) 2001). AHNRC (2001) further
notes that there is a growing need to conduct research into the impacts of low income earning households on housing affordability, not only in cities but also in regional areas. Specifically, the Northern Rivers Social Development Council (2004) has flagged the Northern Rivers Area (on the Far North Coast (FNC) of NSW) as a region that needs research on the impact of housing costs.

**Context of this study: The Far North Coast of NSW**

This present study concentrates on the Far North Coast of NSW 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; Vinson 1999). There is also a significantly higher number of people receiving some form of income support from Centrelink other than the Newstart 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 (NRSDC 2004). However, despite the high rates of unemployment and housing related stress and low average income, the Far North Coast of NSW, in the Northern NSW region, is one of the fastest growing regions in Australia (National Economics 2002).

The Far North Coast of 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 a more alternative and affordable lifestyle. However, this housing affordability is now in question, with some properties, particularly on the coast, becoming comparable with Sydney prices. Deegan (2005, cited in Redmond 2005), points out that this region has, like major cities, experienced high increases in housing costs with property prices rising by almost 60 per cent over the two years from 2004 – 2005, thus preventing many low income households entering into home ownership. This situation has left a housing crisis for those traditionally seeking housing in the lower end of the market, many of whom are sole parent households, with the Department of Transport and Regional Services (DoTaRS) (2003)
particularly noting the high concentration of sole parent households living in the region.

**Outline of following chapters**

A key aim of this study is to make a worthwhile contribution to the body of knowledge regarding housing issues impacting on marginalised people in the community, especially in relation to regional areas. Consequently, it was important to choose a thesis structure that accommodates ‘a user friendly’ inclusive outcome in relation to its readability. To this end, this thesis does not follow the traditional structure in that there is not a chapter dedicated to a review of the literature. Instead, literature is integrated within the thesis in places where its relevance adds weight to dialogue while not detracting from the overall discussion. In addition, as feminist research endeavours to present the views and subjective experiences of those participating in the research - in this instance, providing ‘windows’ into the lives of other non-home-owning sole mother renters and making apparent the issues that are of concern - the women’s subjective accounts of their experiences are highlighted. By listening to these voices we come to understand the often hidden and oppressive practices embedded in government policies and the resulting implications on particular social groups.

Following Chapter One, Chapter Two outlines the relevant housing related policies, thus placing the topic into the political context. By locating issues of housing policy, such as the promotion of home ownership through tax benefits and grants at the cost of other initiatives, the provision and effectiveness of rent assistance for those in receipt of a Centrelink benefit and the role of social housing within the broader socio-political framework, inequities can be identified. The emphasis that is placed on the individual rather than on community that is evident in contemporary housing related policy (a reflection of a neo-liberal approach) is discussed.

Chapter Three examines key issues that relate to housing including social capital, exclusion, identity and social disadvantage, with particular emphasis placed on low income, non-home-owning households. As noted by Conley and Gifford (2005), non-
home-owning households are most vulnerable in societies with high rates of home ownership and a neo-liberal approach to social welfare (such as Australia). In addition, gender issues are addressed due to the emphasis placed on women’s experiences in relation to this research. In particular, issues that relate to sole mother headed families are emphasized.

The fourth chapter outlines the theoretical framework used in the study which is based upon 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 apparent (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 lack of housing affordability, availability, choice and access to home ownership) are in the best position to talk about their experiences and to inform others from their direct and particular perspective. The chapter concludes with a reflexive piece which grounds me, the researcher, firmly in the context of this study. This is important from a feminist standpoint because feminists recognise the significance of revealing the researcher’s position generally in relation to the given area of research. It also ensures the researchers’ identity and relevant experiences are made explicit (Visweswaran 1994).

Chapter Five discusses the methodology that has been used for this study. It adopts an interpretive, adaptive grounded theory approach that combines both objectivism and subjectivism to identify and explain connections between system (macro) and life world (micro) (Charmaz 2005; Layder 1998). This approach was chosen because it enables data to be gathered with the subjective experiences of both the participants and the researcher made visible, therefore allowing theory to be developed through the process of research. In addition, it moves beyond a descriptive account – giving voice to marginalised groups - to acknowledge these experiences within the broader macro system. To discover the concerns of the participants, semi-structured, in-depth interviews have been utilised. Each interview built from the previous interview/s, which allowed open-ended, probing questions to evolve consistent with a grounded theory approach. Grounded theory enables the key themes and concerns voiced by
participants throughout the research process to be identified as emergent accounts (Strauss & Corbin 1999) and when new themes became apparent these were brought into subsequent interviews. In terms of seeking to understand the impact of certain social phenomena, both feminist research and grounded theory focus on the subjective experiences of participants. As such, in-depth interviews have been extensively utilised by those adopting a grounded theory approach within the context of critical feminist research (Reinharz 1992).

Chapters Six, Seven and Eight discuss and analyse the findings of the research where themes are identified and examined. The voices of the participants are conveyed extensively throughout these chapters to reflect the richness and depth of their concerns and experiences. These chapters break with the more traditional thesis structure in that, rather than a separate ‘Discussion’ chapter, discussion and relevant literature is integrated within the three findings chapters.

Chapter Six addresses the importance that participants in this study place on the meaning of home and how this is inextricably linked to a person’s identity that is, at least in part, contextualised and referenced by tenure type. Discussion is linked to the usually positive meanings of home that are often negated by the insecure nature of the tenure of renting. Renters are restricted, to varying degrees, from putting their own stamp - their own personal style and ideas, their personalities – onto the dwellings in which they reside. Also of key importance is the perceived status, or lack thereof, that participants observe that being a renter involves, as well as a lack of choice and self-determination that is often part and parcel of renting one’s home.

The second findings chapter, Chapter Seven, discusses and analyses the concerns that relate to non-home ownership on a macro level – those of surveillance and social control and dealing with the agents that administer this scrutiny and control. For example, Cox (2005) notes that changes concerning ‘welfare to work’ go hand-in-hand with coercion and increased surveillance. Therefore the chapter begins with highlighting Centrelink as an agent of social control and the issues that relate to living on a Centrelink payment because many of the participants are in receipt of either a part Parenting Payment (Single), because they do not have full-time, permanent employment, or Austudy because they are studying. In this chapter I also address the
role of real estate agents and the media and explore an unofficial, informal agent of social control and surveillance – that of neighbours. In the final section of this chapter the dual notions of exclusion and invisibility are explored.

Chapter Eight, the third findings chapter, focuses on implications of the research. Housing related policies are discussed and the notion of housing as a right is explored. Solutions and strategies for those dealing with housing related policy, particularly those concerning barriers to home ownership, are identified. Finally, my personal reflections are included that highlight key considerations of my PhD journey into exploring the lived experiences of sole mother non-home owning renters.

Chapter Nine is concerned with reflecting on the issues and concerns underlying housing related policies, particularly in relation to the impact on the participants in this study. These issues, concerns and policies are highlighted, discussed and summarised. Chapter Nine also deals with the conclusions from the study along with recommendations and suggestions for further research.
Chapter Two: Housing related policy

The lack of affordable housing reflects a failure in the relation between housing markets, incomes, employment, investment and the tax and welfare systems... Rising house prices have been reinforced by the taxation treatment of investor and owner occupied dwellings, low interest rates, easier access to credit, and low inflation rates. These and other factors have led to a property boom that has effectively priced more and more low income earners out of home ownership... (ACOSS 2003b, p. 5 - 6).

Introduction

While Chapter One introduced the topic of this study in general terms, this chapter explores housing policy developments and their impact on marginalised populations in the rental sector. It outlines particular policies such as social/public housing and rent assistance for non-home owners and tax incentives and grants for the owner/investor up to the current day. The emphasis is on how housing related policy impacts on women, especially sole mothers, and specifically highlights the absence of gender concerns in housing policy. Following on from discussion on policy background there is an exploration of housing related policies that situates housing policy developments within the current political ideological context.

Background to housing in Australia

In Australia there are three main types of housing tenure: owner occupied, private rental and social/community housing. As noted earlier, it is generally assumed that to own a home provides the most benefits. These benefits are often seen as a continuum that diminish in relation to status, self-determination, autonomy, affordability and choice from being an owner-occupier through to private rental and lastly public housing tenancy (Stoakes & Nelson 2005).

In relation to tenure, Australia has a long history of home ownership with the vast majority of housing being privately owned. According to the Australian Bureau of Statistics (ABS) in 1999, 70 per cent of Australian households either owned or were
paying off their own homes – 31 per cent of these households had a mortgage while 39 per cent owned their own homes outright (ABS 2000). In 2000 there were 27 per cent of households renting their homes – with 74 per cent renting privately and 19 per cent renting from a State or Territory housing authority (ABS 2000). Only around 5 per cent of Australian dwellings are publicly owned (ABS 2000). This high level of home ownership in Australia reflects a society largely concerned with the purchasing of property with the goal of owning a home and as an investment, as opposed to ‘just renting’, clearly valued as an integral aspect of Australian culture.

However, despite rising rates of home ownership in Australia in the first half of the 20th century, the distribution of wealth remains highly unequal and home ownership plays an important role in determining this unequal distribution (Anderson & Treccasi 2004; Jamrozik 2005). According to an Australian Council of Social Services (ACOSS) report titled - Homes for All: A Blueprint for Australia (2003b, p. 21) - home ownership ‘remains an important pathway to wealth creation for many low income people’. Capital is re-distributed and profits are made through property ownership.

Low income households, however, increasingly face the barrier of not being able to save for a deposit, deeming them ineligible for a housing mortgage from lending institutions. Wood, Watson and Flatau (2003), in their research of the Australian housing market, found that many households who would be able to service a mortgage were prevented from doing so due to the need to save a deposit. Continuous and steady payment of rent is not viewed as a reliable indicator of a potential mortgagee. Similarly, Kendig (cited in Kelly 2000) posits that although most people aspire to home ownership it is only the absence of a deposit, along with a low income that creates a barrier to achieving this sought after goal. In addition, as noted by Harding, Phillips and Kelly (2004, p. 7) ‘the importance placed on home ownership helps to frame a discourse that in turn impacts on policy concerning housing’. Access to home ownership is particularly difficult for women and especially for sole mothers (Stoakes & Nelson 2005). Therefore, housing issues such as affordability, living on a low income, tenure type, family type and housing related policy, in part, inform other interrelated aspects such as inequality related to class, gender, age, race and ethnicity. And yet, the national economic impacts of housing and housing policy is an under
researched area despite the importance of the housing sector to the economy in relation to inequality (McDonald 2003). Of particular concern to this study is the absence of gender in housing policy documents (Cass 1998). Gender non-specific housing related policy has resulted in the barriers that women face in relation to accessing suitable housing - both rented and owned – continuing to be ignored (Cass 1998; Watson & Austerberry 1986).

The barriers and disadvantages that marginalised people, many of whom are single women, face in their housing situations result in their limited economic power due to the role and importance of housing in wealth allocation and creation in Australian society (Connell 1991). In large part, the barriers to women’s economic power is due to their often precarious labour market participation which is, in turn, due to women’s continuing responsibility for domestic and family care (Cass 1998). This continuing caring responsibility prevents many sole mother headed families from entering into the home ownership market because, to gain a housing loan requires the applicant to be employed in a permanent well paid position (Cass 1998). The relative lack of attention to women’s experiences of housing, and the impact of housing related policy, in part reflects the broader decline in the interest in housing from a political perspective. It is this lack of interest in housing policy as a government priority that I turn to next.

**Housing as priority**

While health and education continue to be seen by members of the Australian population as key and immediate issues of concern, the current housing affordability crisis is also of key importance, especially for those on low incomes, many of whom, as noted, are sole mothers and their children. Unlike health and education, however, housing is generally not considered to be a government priority. Many people do not consider that they rely on governments for the roof over their head. For example, those in public and community housing, and those receiving rent assistance, are seen as obvious recipients of government housing assistance. However, many people fail to see how housing policies impact upon them such as the benefits they reap in the form of subsidies such as tax concessions which include: Capital Gains Tax (CGT) exemptions and the First Home Owners Grant (FHOG). Jamrozik (2005, p. 299), for
example, believes that this type of government support has become a key factor in rising housing prices and that ‘this kind of assistance is an example of “invisible” welfare; it benefits the affluent, who are not identified as “welfare beneficiaries” and do not see themselves as such’. Dalton (1995, p.143) claims that Australia’s housing policy is ‘welfarist’ because it does not consider features of the housing system which create housing related poverty and confer ‘considerable benefits upon housing investors who do not need assistance’, thus fostering a system of winners and losers.

This situation of ‘invisible’ welfare also has hidden gender inequities which I suggest has resulted in the vulnerable position of, and continuing poor economic situation for many sole mothers and their children. While those who can afford to invest in property have benefited from housing related policies such as subsidies and grants, these have not been extended to those who are not eligible to access them (Jamrozik 2005). As pointed out by Watson (1988) women have frequently been unable to access loans because of their gender and single status. ‘Under non-gendered housing policies, the generally poorer economic and employment position of women has made it difficult to realise home ownership except when in partnership with a male’ (Stoakes & Nelson 2005, p. 9). Additionally, there is little or no acknowledgement of the distinct needs of women (especially single women) and their particular circumstances within the housing market and how this gendered aspect is framed by government policy. And, as noted by Weston and Hughes (1999), the result of such ‘gender-blind’ housing policy is evident in the high rate of sole mother headed families experiencing housing related stress, the high level of women receiving rent assistance (64 per cent of recipients are women) and the low rate of home ownership amongst sole mothers.

**Governments’ roles in housing and housing policy**

While most aspects of the provision of housing in Australia are provided in the private sector, governments play a major part in providing housing assistance such as the aforementioned taxation subsidies as well as through planning and building regulations. However, due to Australia’s federal system of governance, where much legislation is State and local government based, Australia does not have an overall
Australian housing policy. There are, for example, no rent controls and minimal residential tenancy controls (Bannister et al. 2004). Berry (2001, p. 6) states:

Current government policy settings are demonstrably failing to deal with the problems of inadequate affordable housing or the broader exclusionary forces at work. Housing policy has been marginalized on political agendas for the past 15 years.

Research concerned with housing has largely focused on the impact and circumstances of first home buyers and the effectiveness of the First Home Owners Grant (ACOSS 2003b). However, as ACOSS (2003b) also points out, this limited focus has led to the over-shadowing of the real housing crisis being experienced by those on low incomes, many being effectively ‘locked out’ of the home ownership market. The Productivity Commission Inquiry Report (2004) *First Home Ownership* was commissioned specifically to investigate policies in relation to access to first ownership and the impact of policies such as the FHOG. The Report highlighted that the ‘family home’ is the most significant asset for most people but that it is beyond the reach of many low income families. This finding in the Report, in particular, highlights the fact that, in Australia, traditional perspectives on housing related policy largely target the nuclear family with scant attention being focused on other family types, particularly sole parent, women headed families and their housing needs (Stoakes & Nelson 2005).

Historically, the promotion of home ownership rather than other initiatives has been a key concern for both Liberal and Labor governments at both Federal and State government levels. Arguably, this focus is at the expense of other concerns and options for those on low incomes, especially sole mothers and their families (Stoakes & Nelson 2005). In relation to the focus on home ownership Berry and Dalton (2004, p. 69) state:

Belief in the soundness of home ownership – in the security of bricks-and-mortar investment – is widely and deeply felt in Australia, so much so that this belief and the values and aspirations it supports have in the past and continue to influence housing and social policies. The persistent refusal of governments, especially at federal level, to tax ‘the family home’ attests to this fact.
Watson (1988, p. 88) notes that ‘it can well be argued that public subsidies to home ownership represents a drain on public housing…With more and more households in need of low cost housing, the continual promotion of home ownership as the dominant tenure is clearly misplaced’. Watson (1988) further argues that this situation has specific consequences for sole mothers and their children as many cannot access the home ownership market. As ACOSS (2003b, p. 1) states: ‘Policy settings are distorting both the home ownership and rental markets and effectively locking out low income earners’ from achieving what is commonly known as ‘The Great Australian Dream’. This emphasis has had particular negative consequences for those not in a nuclear family, particularly sole mother headed families (Watson 1988). Similarly, Stoakes and Nelson (2005, p. 8) state ‘in Australia, traditional perspectives on housing policies, which target the nuclear family, remain entrenched’.

The ‘Great Australian Dream’

Over the past decade, with the dramatic rise in house prices (due at least in part to policies such as housing related tax concessions which encourage investment in housing, and the FHOG), it has become increasingly accepted that households must
commit to large levels of debt in order to access home ownership (ACOSS 2003b; Queensland Shelter 2003). While Treasurer Peter Costello (cited in Kohler 2004, online) has claimed that ‘there is no conclusive evidence that the taxation system has had a significant effect on house prices’ others have argued otherwise. This is because, as pointed out by Queensland Shelter (2003, p. 5), these taxation concessions have undoubtedly contributed to the crisis of housing affordability for many low income earners. Many families, especially sole parent families, are now faced with high debts related to their housing commitments. Queensland Shelter (2003, p. 5) further claims that this high level of indebtedness is ‘driven by the combined inflationary effect of a mortgage-lending sector for market shares and a Federal government pursuing a range of social and economic policies, which are working against housing affordability’.

ACOSS (2003b) agrees that tax policies such as the Goods and Services Tax (GST), the First Home Owners Grant (FHOG), and tax concessions such as negative gearing, and the lowering of Capital Gains Tax (CGT), have contributed to housing non-affordability. Clearly these fiscal policies have had a significant impact on housing and housing affordability especially for vulnerable social groups such as sole mother headed families. This in turn impacts on the distribution of wealth due to owning one’s home being a key determinate of wealth creation in Australia (ACOSS 2003b; Connell 1991; Stevenson 2004). ‘The GST, for example, has led to increased costs of newly constructed dwellings, while negative gearing has contributed to the increased interest in housing as an investment’ (ACOSS 2003b). Stevenson (2004, p. 1) claims that ‘while the rich hold shares, have more money in the bank and often own investment properties, the real change has come from their tax-free residence’. However, to explore what is happening within the current market driven housing climate, it is useful to also explore some key background into Australian housing policy, particularly how it impacts on sole mother headed families.

**Housing policy in Australia**

Marsh and Mullins (1998) note that access to the Australian housing market through home ownership was traditionally underwritten by a number of policy imperatives,
which were broadly agreed to across the political spectrum. These included a set of conditions that were often incorporated within the notion of the ‘workers’ welfare state’. A key role for government within this ideology was to mitigate the market and smooth the social and economic impact of housing costs on citizens. This meant a role for government in providing services or ensuring, at the very least, that citizens had access to those services which underpin quality of life for all citizens (health, education, housing, employment and income support). In relation to housing, these policies were largely concerned with home ownership and focused on the nuclear family model and its perceived needs (Stoakes & Nelson 2005).

The earliest significant housing initiative in relation to home ownership in Australia was through State governments who, by 1919, had all established banks that lent money ‘on easy terms’ to enable low income earners to build their own homes (Dalton 2002, p. 5). In 1919 the Commonwealth government had also established a mortgage lending program to returning service personnel through the War Service Homes Commission. These policy measures contributed to the development of economic, social and cultural meanings in relation to housing ‘evident in the daily life of the suburbs, the language of the real estate press and expressed formally in the housing preference studies in households’ (Greig 1995, in Dalton 2002, p. 6). Home ownership was clearly on the public agenda and considered to be the ‘ideal’ form of housing tenure. At the same time these measures reinforced the nuclear family by making provision for Australian service men and their dependents. Governments subsequently subsidised housing for married couples in the post-war period which were not extended to widowed women until 1966 and to divorced people until 1970 (Stoakes and Nelson 2005). As a consequence, single women’s home ownership rate was low relative to the rate for men (Homewood 1994).

However, while social and economic policy has been largely geared towards encouraging home ownership for those who can afford it (mainly single men and those living in nuclear families) at the same time there has been some acknowledgement by governments that not all households are in a position to enter into home ownership. And yet, as noted, there is no particular mention of women’s needs addressed in broad housing policy documents (Cass 1998). ‘The lack of programs to promote home ownership for low income women suggests that they are
mainly and disproportionately restricted to public and private rental housing’ (Stoakes & Nelson 2005). Consequently, the two forms of assistance that are provided for low-income earning non-home owners are in the mode of rent assistance and public/social housing that are predominantly accessed by women. It is in these forms of housing assistance where Stoakes and Nelson (2005) have identified opportunities for feminist interventions to develop flexible housing policy to benefit women.

Social/community and public housing

The Commonwealth-State Housing Agreement (CSHA) is a key mechanism by which Federal and State governments provide housing assistance through funding public housing as well as community housing. In Australia the social housing sector comprises public and social/community housing and rents are determined as a proportion of the household’s income - which is between 20 per cent and 30 per cent of total income - with a ceiling equivalent of the market value rental of the property (ACOSS 2003b).

According to Queensland Shelter (2003, p. 9) the CSHA was established in recognition of the need to provide households with the benefits of home ownership in an alternative housing arrangement, that is through public/community housing. The first CSHA was negotiated in 1945 between the Federal government and the States with the Federal government agreeing to lend money at low interest rates to the States. This would allow the States to build housing for families on low incomes (Wilkinson 2005). However, throughout the late 1940s and early 1950s builders within the Masters Builders Association began to voice their concern about the CSHA, believing that housing should primarily be provided commercially rather than publicly (Wilkinson 2005). Despite increases in house prices over the previous decade, the 1961 CSHA that was negotiated while Menzies was prime minister, ‘moved the CSHA further away from housing for low income earners, and more towards a home ownership scheme’ (Wilkinson 2005, p. 10). In 1971 Prime Minister McMahon decided to discontinue the CSHA and instead introduced grants, under the States Grants (Housing) Act 1971.
When the Gough Whitlam Labor government came to office in late 1972 it was concerned about the effects of the rising cost of housing on low income earners. Over the decade from 1960 to 1970, for example, while the average wage earner had seen an increase in income of approximately 140 per cent, house prices had risen by around 225 per cent (Abelson & Chung 2005). The Whitlam Government negotiated a new CSHA in 1973 in the form of the States Grants (Housing Assistance) Act (no. 2) 1973 which allocated $328 million to the states for publicly funded housing and a further $310 million in the 1974 Housing Agreement Act. Despite this, however, public housing remained relatively small in comparison to the commercial sector (Wilkinson 2005).

After Whitlam’s dismissal in 1975 the Liberal Fraser led government ‘essentially resolved to terminate public housing as a government-assisted recourse for low income earners’ (Wilkinson 2005, p. 17). In 1978 Malcolm Fraser concluded his first CSHA in which initiatives were begun to have public housing rents raised to market levels for those who could afford them and public housing effectively took the form of residual welfare housing – that is, it catered for those receiving welfare payments (ACOSS 2003b).

In 1983 the Hawke Labor Government came to office and further encouraged people to obtain housing in the commercial sector with the number of publicly built houses compared to that of commercially built ones decreasing to only 5.5 per cent (Wilkinson 2005). In this same period, the Hawke government introduced a range of policies that encouraged home ownership in the commercial sector in the form of the First Home Owners Scheme (in October 1983), negative gearing for those investing in housing (1987) and rent assistance (also introduced in 1983) (Wilkinson 2005). Funding for public housing throughout the Hawke government and then the Keating government continued to drop. Emphasis continued to be placed on housing in the private market. This was highlighted by Keating’s statement in 1995 in which he said that policy involving housing should be to ‘reduce public housing waiting lists by improving the scope for people to choose private rental accommodation…’ (cited in Wilkinson 2005, p. 25). (My emphasis - this notion of ‘choice’ in relation to private rental is an important one and is addressed further in Chapter Three).
In 1996 the current Howard led Coalition government took office. With the elimination of the Minister for Housing position, responsibility for housing related issues was transferred to the Department of Family and Community Services (FaCS). The 1996 and consequent CSHA continued to reinforce the emphasis on the private market to provide housing and an ‘end of expectation of lifetime tenure’ for those in public housing (Baker 2002, p. 5, in Wilkinson 2005, p. 27).

ACOSS (2003b) has raised concern about reduced funding for public and community housing, which it points out has declined in real terms since 1992. Currently, public housing is being specifically targeted at those most in need and is assisting fewer people every year. ‘Originally designed to accommodate working families, over the last 20 years public housing has increasingly become rationed to the most disadvantaged only – those on Centrelink payments’ (ACOSS 2003b, p. 19). Similarly, Peel (2003) notes that State provided housing increasingly is only allocated to the neediest in Australian society – those on welfare benefits. Yates (2002b, p. 32) has also noted the increased targeting of public housing and its more ‘limited role as welfare housing’. Wilkinson (2005) points out that the estimated number of people in public housing who receive Centrelink payments, either in full or in part, is 90 per cent and of those for around 78 per cent of families Centrelink payments are their main source of income. And as only around 5 per cent of housing is currently publicly owned (ABS 2000) the waiting lists for public housing remain high. Many accessing public housing are sole mother headed families (Stoakes & Nelson 2005). As a consequence Stoakes and Nelson (2005) have argued that the most obvious housing policy that could address opportunities for developing flexible and affordable housing options for women could involve the current 2003 CSHA which is due to expire in 2008.

ACOSS (2003b) has highlighted the acute shortage of affordable housing in the private rental market that puts a further strain on public housing waiting lists. The ACTU (submission DR291, cited in The Productivity Inquiry Report 2004, p. 37) argues that ‘cut-backs in the public housing stock have reduced the constraining effect on house prices at the cheaper end of the market’. Seelig (2003, p. 26) notes that ‘the recent CSHA (2003 – 2008) renegotiations have reaffirmed…a belief in the capacity
of the private market and a strong reliance on the private sector provision for low income households’.

Not only is there an acute shortage of public housing but there are issues associated with both the way in which it is administered and where public housing is situated. Nevile (2003, pp. 46 - 47) points out that government assistance needs to be changed and claims ‘the targeting of services to those with “the highest needs” has reached a point where it has become counter-productive…Nowhere is this more obvious than in the area of housing’. This includes issues such as lack of employment opportunities and lack of public transport in many areas where public housing is situated. Bryson and Winter (2002) have noted that the way government assistance is administered in relation to housing can reinforce negative consequences associated with social issues such as unemployment and related issues in public housing communities.

Ong (1998) examined the relationship between social housing and paid work and found that social housing creates disincentives for people to enter into the labour market due to the increasing rates of rental based on wages earned. Ong (1998) also found that among welfare recipients, those living in public housing work less paid hours than those in private rental. Similarly, Peel (2003) identifies the ‘poverty trap’ associated with paid work and subsidised housing because public housing rents are paid in relation to income, thus locking people into a situation of social disadvantage. Hulse and Randolph (2004) similarly investigated work disincentives, but from a gendered perspective in relation to public housing, and found that women in public housing were particularly disadvantaged because of family responsibilities. The Brotherhood of St Laurence (2003b, p. 4) explains the situation of the link between employment, housing and tax rates as follows:

The combination of withdrawal rates from benefits, income tax rates, taper rates from public housing subsidies, high private rents and transport costs means that jobless households living in public housing are sometimes no better off if they gain paid employment.

Burke and Hulse (2002) in their study of sole parents and housing, which they identified as a key group of families accessing public housing and rent assistance, found that sole parents in private rental have a higher rate of workforce participation (58 per cent) than do public renters (40 per cent). Like Ong (1998), Peel (2003) and
The Brotherhood of Laurence (2003b), Burke and Hulse (2002, p. 18) suggest that the lower workforce participation of public renters is related to the ‘welfare payment poverty trap’ which is created through a combination of social security tapers and taxation policy. Decisions to move into paid employment typically involve assessing whether the benefits (both financial and personal) outweigh the disadvantages. Again, Hulse and Randolph (2004) suggest that women’s decisions to participate in paid work differ to men’s decisions due to differing priorities and personal circumstances. Significantly, these differing priorities have particular consequences for sole mothers in terms of their caring role as parents (Stoakes & Nelson 2005).

With public housing being extremely limited, along with myriad social issues including the aforementioned poverty trap, many low income people and families, including many sole mother headed families, are left with the only ‘choice’ of renting in the private market. In 2002 – 2003, 40 per cent of sole parents lived in private rental properties (ABS 2004). Stoakes and Nelson (2005) have pointed out that with the pressure on increasingly limited public housing, many low income women headed families are forced into the private rental market.

Burke (1999, p. 5) notes that ‘private rental has now replaced public housing as the major platform for low income housing assistance in Australia’. To compare the funding that has been made available for rent assistance from 1993 - 2003, while the Commonwealth has provided an increase in expenditure of 7 per cent (in real terms) for rent assistance, funding under the CSHA has declined by 54 per cent (in real terms) (ACOSS & National Shelter 2003b). Furthermore, Burke and Hulse (2002, p. 24) found that almost 90 per cent of sole parents in their study saw the lack of available public housing as problematic ‘suggesting that many rent privately because they see little chance of getting into public housing’. Therefore, Burke and Hulse (2002) found that sole parents, when looking for accommodation tended to search in either public or private rental sectors but not both. ‘Two-thirds of Rent Assistance recipients (67 per cent) did not attempt to rent publicly, although most (75 per cent) were aware that they could be eligible’ (Burke & Hulse 2002, p. 23). These results suggest that there are strong preconceptions about these two tenure sectors. Those sole parents who rent privately and receive a Centrelink payment are assisted with
their housing costs through the payment of rent assistance and this aspect is discussed next.

Rent Assistance

Rent Assistance is defined as ‘a non-taxable cash payment to Commonwealth Centrelink clients who rent accommodation in the private rental market. The payment is available to all pensioners and family payment recipients who pay rent above minimum threshold levels’ (Affordable Housing National Research Consortium (AHNRC) 2001, p. 20). As explained on the Family and Community Services (FaCS) website, Rent Assistance is:

…a non-taxable income supplement payment added on to the pension, allowance or benefit of eligible income support customers who rent in the private rental market. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A (FTB A) may be eligible for RA. (FaCS 2005, online).

Rent Assistance is not available to students over 25 years who are receiving Austudy, or to people on low wages who are not eligible for a Centrelink payment (ACOSS 2003b). Rent Assistance rates are outlined below:

Table One: Rent Assistance rates paid fortnightly under Family Assistance Act from March 2005

Figure removed due to copyright restrictions

Source: FaCS 2005 (online)

A restricted form of rent assistance was originally introduced in 1958 – at that time called ‘supplementary assistance’ – and was very limited in terms of who was eligible for payment. Eligibility included mainly widows and single aged pensioners and payment was at the discretion of the Commonwealth Department of Social Services (in 1963 there were only 9,518 recipients) (Bourke 1999). In 1983 the Hawke led
government expanded rent assistance eligibility to include ‘almost all social security pensioners and other beneficiaries, as well as making it an entitlement rather than a discretionary scheme’ (Bourke 1999, p. 4).

The Howard government extended rent assistance to recipients of its newly introduced Family Tax Benefit (Part A) (FTB) (A) in 2000. However, as noted by Wilkinson (2005) those who received rent assistance in 2002 through FTB (A) are relatively few (81,178 people) compared to the total receiving rent assistance (943,877 people). According to Family and Community Services (FaCS 2002, cited in ACOSS 2003b, p. 5) ‘Rent Assistance provides supplementary income to around one million Australians in recognition of the additional cost of private rental housing…’. However, almost 90,000 low income earning Australians who in 2002 received the maximum amount of rent assistance spent over half of their income on rent (ACOSS 2002b). A report by ACOSS and National Shelter (2003b) identified that the Federal Government’s Rent Assistance program is failing to prevent around 330,000 low income people and families, including many sole parent families, being crushed by high rents in the private rental market. The Productivity Commission Inquiry Report (2004, pp. 24 – 25) reported that several inquiry participants raised concerns ‘about a growing shortage of rental housing that is affordable for lower income households [and that rent assistance] payments have failed to keep up with needs’. The Australian Association of Social Workers (sub. 158, p. 7 cited in The Productivity Commission Inquiry Report 2004. p. 25) for example, claimed that this has rendered ‘…the private rental market unaffordable for many of those on low incomes’.

AHNRC (2001, p. 22) make the point that ‘rent assistance alone will not offer a solution to the problem of affordable housing, in that it does not address convincingly the fundamental issue of housing supply’. Similarly, Nevile (2003, pp. ii - iii) states that:

The Commonwealth Government’s policy of looking to the private rental market to make up the short-fall in public housing is clearly failing. Many low income Australians cannot access the private rental market because of very low vacancy rates, discrimination on the part of landlords or because private rental is too expensive even with Commonwealth Rent Assistance.
Bourke (1999, p. 5) adds that because rent assistance is not overly generous ‘many recipients are still likely to be in or near poverty even after its receipt’. McNelis, Hayward and Bisset (2001) also note that despite receiving rent assistance ‘a large proportion of recipients continue to pay more than 30 per cent of their income in rent’, leaving many households in housing related stress. In addition, ACOSS (2003b) make the point that with investors seeking returns for their rentals, rents have escalated beyond the means of many low income earning households and rent assistance is not adequate to alleviate housing related stress for many families on a limited income. This situation of unaffordable rental, even after rent assistance, impacts significantly on sole mother headed families (Loxton 2005).

Over a decade ago, The Industry Commission’s report on public housing (1993, cited in Productivity Commission Inquiry Report 2004, p. 212) recommended that ‘rent assistance be extended to all low income tenants in the private rental market (rather than only recipients of welfare payments)’. In addition, the Industry Commission (1993) raised concerns in relation to the private rental market not providing enough affordable housing for low income earners generally. AHNRC (2001) notes that governments have favoured income support (through rent assistance) rather than addressing the situation through supply-side housing subsidies. In addition, due to the absence of rental controls by governments, property investors enter into investments secure in the knowledge that any increases in costs can be met by rental increases to what the market will bear (AHNRC 2001). Policies that support home ownership and investment in property are discussed next. While these policies are non-gender specific, these housing related policies impact negatively and disproportionately on women and those living in households other than the nuclear family model (Stoakes and Nelson 2005).

**Housing policies geared to ownership and investment**

The years around the turn of the twenty-first century proved to be a significant time for housing-related policy activity at the Commonwealth level. Changes to Capital Gains Tax for rental property, the GST and income tax cuts, and reinvigorated home ownership support via the FHOG, all took place during this period. They also occurred in an environment of very low interest rates and rapid expansion of home equity. While many of these specific policy changes were not claimed to be necessarily or exclusively about achieving housing outcomes, their
The effects of the above mentioned policies highlight issues within the current housing climate that has seen a surge of investment in housing and assistance given through taxes and grants (Seelig 2003). Yates (2003) suggests that housing assistance that is geared towards owners/buyers is poorly targeted and therefore often provides the greatest assistance to those in the least need. For example, some researchers have argued that this situation results in assistance that is capitalised into property prices, which ultimately impacts negatively on housing affordability, thus further excluding certain social groups such as low income earners and sole mother households from home ownership (ACOSS 2003; AHNRC 2001; Jamrozik 2005; Seelig 2003; Yates 2003). Specific housing related policies that support home ownership and investment are outlined and discussed next and include: The First Home Owners Grant (FHOG), negative gearing and Capital Gains Tax (CGT) exemptions.

The First Home Owners Grant (FHOG)

An earlier version of the First Home Owners Grant (FHOG) – the First Home Owners Scheme (FHOS) - was introduced by the Hawke government in 1983 to encourage low income earners to access home ownership in the private market. This scheme operated from October 1983 until mid 1990 and allowed people who had not previously owned their own homes to access subsidies of between $2,000 and $5,000 (Wilkinson 2005). In 2000 the Howard government reintroduced the First Home Owner’s Scheme – now called the First Home Owners Grant - ‘to entice those who had not yet bought a home to buy one’ (Wilkinson 2005, p. 28). In addition, the Productivity Commission Inquiry Report (2004, p.71) notes that a stated rationale for the introduction of the FHOG was ‘to compensate for the increase in house prices associated with the implementation of the Goods and Services Tax’.

Under the initial grant (FHOG) Australian citizens or permanent residents who were buying or building their first home and intending it as their principal place of residence were entitled to a one-off payment of $7,000. In 2001 this amount was raised to $14,000 for those who were purchasing a newly constructed dwelling under the Commonwealth Additional Grant (CAG) (Wilkinson 2005). The Productivity
Commission (2004, p. xix) notes that the FHOG has ‘injected an additional $4.3 billion into the housing market over the past three and a half years’, from the period between July 2000 to January 2004. The grant was provided to over 550,000 home buyers (Productivity Commission Inquiry Report 2004).

Currently, eligible first home owners can receive the grant ‘regardless of their income, the area in which they are planning to buy or build, or the value of their first home. The grant is not means tested and no tax is payable on it’ (Office of State Revenue and Treasury (OSR) 2006, online). According to the OSR website, the FHOG is available to people buying or building their first home and who meet the following eligibility criteria are indicated in the following table:

Table Two: The First Home Owners Grant eligibility criteria

Figure removed due to copyright restrictions

However, the FHOG has been identified as an area of concern regarding housing affordability according to some housing researchers (ACOSS 2003b; Saunders 2004). For example, Saunders (2004, p. 1) makes the point that:

Attempts to make home ownership more affordable by boosting purchasing power can be counter-productive. The $7,000 first home owners grant, for example, makes housing more- rather than less – expensive, because each recipient bids $7,000 more than they could before, and prices rise accordingly. The only people who gain are owners whose capital gains increase at taxpayers’ expense.

To address some concerns made by key researchers into housing affordability, The Productivity Commission Inquiry Report (2004, p. xxxi) has recommended that the FHOG be targeted specifically at low income earners. In addition, the Productivity Commission Inquiry report (2004, p. xxxi) states ‘the money involved could yield a higher return to the community if redirected to support the broader housing needs of low income households’. Of particular concern to many sole mothers is that of ineligibly for the FHOG due to part ownership of a house before divorce or separation (Stoakes & Nelson 2005).

As well as concerns about the logistics in relation to the FHOG, the Productivity Commission Inquiry Report also identified housing investment as a key concern. As noted by Percy 2004 (online) ‘It is investment where the Productivity Commission lays much of the blame [for housing (un) affordability]’. Therefore, this and other key housing related policy changes identified by Seelig (2003), such as that relating to capital gains tax for rental property, the GST and income tax cuts that reinvigorated investment are discussed next.

**Investing in housing**

Aspects of the taxation regime have reinforced incentives to invest in housing in a period of strong growth...Other aspects of the personal taxation regime – including negative gearing...the 1999 change to capital gains tax, and high marginal income tax rates – have combined to magnify the attractiveness of investing in residential property thereby adding to price pressures (Productivity Commission Inquiry Report 2004, pp. 52 & 75).

As noted in the Productivity Commission Inquiry Report (2004, p. xviii) ‘the proportion of taxpayers with an investment property has almost doubled in the past
decade [now] reaching nearly 17 per cent…’ This interest in investment in housing in Australia continues to be strong (Disney 2007a). Around 17 per cent of Australians invest in property which is about three times the rate in countries such as Canada and the United States (Percy 2004, online). Research undertaken by Nielson Media Research in February 2004, for example, found that 850,000 people planned to purchase an investment property in the next 12 months (that is between February 2004 and February 2005) which is a rise in investors of around 100,000 properties (cited in Wade 2004). Jamrozik (2005) points out that according to the Australian Taxation Office records, there are 1.3 million landlords in Australia. It is this high investment in property where the Productivity Commission lays much of the blame for the lack of housing affordability (Productivity Commission Report 2004). The Reserve Bank, in its submission to the Government’s Inquiry into First Homeownership, has blamed those investing in housing for driving up prices and effectively locking many people out of the property market (Wade 2003, p. 1).

The Productivity Commission Inquiry Report (2004, p. 45) notes that an incentive for investors in residential property is that they are not constrained by the ‘same maximum-payment-to-income ratio that limits borrowing for owner-occupied housing’ as they receive explicit income from the rental property to offset against the loan repayments. There are also tax deductions if rental income is a lesser amount than that borrowed. Similarly, Berry (2002, p. 3) has noted that the housing boom has in part been driven by the favourable taxation treatment of capital gains tax which has provided incentive to ‘over-invest’. The Reserve Bank also claims that the tax treatment of housing investors (such as negative gearing) was not comparable to that of other countries (Wade 2003). Colvin (2004, in Percy, online) notes that a key recommendation of the Productivity Commission Report on Housing Affordability entailed specifically a review of negative gearing in relation to investment properties and the taxing of capital gains which it blamed for inflating prices. However, Treasurer Peter Costello has rejected the recommendation by the Productivity Commission for a review, claiming that current tax exemptions are ‘good policy’ and stated that ‘we won’t be reversing it [capital gains exemptions] in relation to real estate and we won’t be reversing it in relation to equities (cited in Wade 2004b, p. 1). Negative gearing and capital gains tax exemptions are discussed next in relation to housing investment in Australia.
Negative Gearing

Negative gearing involves ‘housing-related deductions in excess of rental income that can be set against other sources of income (referred to as ‘negative gearing’))’ (Productivity Commission 2004, p. 77). According to Fane and Richardson (2004, p. 2) negative gearing is ‘the practice of allowing landlords who have borrowed to buy rented houses to deduct from their other taxable income the excess, if any, of the resulting interest payments over the rent, net of other expenses, from these investments’. Colebatch (2002) notes that landlords can charge accounting losses related to rental investments against their other taxable incomes. In other words, negative gearing involves offsetting losses in one area against income from another to reduce tax. An increasing number of Australians understand this from first-hand experience. Most commonly they are using losses from investing in residential property to reduce the taxable income from their job or business. As Bourke (1999, p. 6) states, ‘where negatively geared residential property had been a little used investment outlet in the early 1980s, events at the end of the decade – including the stock market crash – had conspired to make it one of the most visible and readily available investments in Australia’. During the period between 2000 and 2001, for example, a total of 7 per cent of taxpayers had negatively geared property investments. This level compares to 6 per cent in the period between 1995 and 1996 (Australian Taxation Office (ATO) 2003).

Disney (2004a, online) claims that ‘major tax investment in high rental property has generated huge price increases through the growth of negative gearing’ and that these concessions are much more generous than in other countries. The need to abolish negative gearing was called for in a media release put out by the Brotherhood of St Laurence (July 2003a): ‘Abolish negative gearing to ease low-cost housing crisis’ which claimed that replacing negative gearing with tax incentives such as tax credits was urgently required. In the media release Dr. Stephen Zigurias, the Acting Manager for Research Policy, stated that ‘tax credits will encourage investors to put their money where it’s really needed’. Wood (2001) argues that the tax benefit of negative gearing for high marginal tax-rate landlords that are focused at the high priced end of the rental market in actuality supports the high rental levels at the lower end of the
market which means that low rent areas are rendered more expensive due to the distortion of current taxation policy.

Many social scientists and researchers interested in housing issues claim that negative gearing is a tax concession that costs billions of dollars in lost Commonwealth revenue each year. For example, according to Berry (2003), lost revenue amounts to between $3 billion and $4 billion yearly. Murray (2003, p. 1) believes that negative gearing has ‘contributed to distorted investment patterns, badly targeted housing investment, speculative overheating in the property market, high house prices and excessive rental costs’. Similarly, ACOSS (2003b) argues that it is policies such as negative gearing and capital gains tax exemptions have led to the real need for affordable housing for low income earners being ignored. This situation has in turn accentuated gender inequities (Cass 1998).

Leet (2005) notes that the United States no longer have negative gearing and that in countries that have tax systems that include negative gearing and capital gains tax exemptions there is a marked impact on housing affordability. The NSW Greens (2004, p. 3) argue that the demand for investment properties under such favourable tax concessions as negative gearing have contributed to the increase of market rentals in the private sector ‘further marginalizing aspiring home owners and tenants on low incomes many of whom are single women’.

**Capital Gains Tax (CGT) exemptions**

Tax exemptions and concessions influence housing demand and supply. For instance, the Australian Government does not tax the imputed rental income of owner occupiers, nor does it impose CGT on the principle residence. State and territory governments provide various stamp duty concessions for first home buyers and land tax exemptions for owner occupiers (The Productivity Commission Report 2004, p. 76).

The Productivity Commission Inquiry Report (2004, p. 111) explains that Capital Gains Tax (CGT) applies to many forms of assets, including housing, acquired after September 1985 and is payable when assets are sold ‘rather than on an accruals basis’.

The taxable amount of capital gain is added to income in the year of sale and taxed at the applicable income tax rates. The taxpayer’s main residence is exempt from CGT…Since 21st September 1999…Under the
new arrangements, individuals and trusts receive a discount of 50 per cent for assets (including investment housing) held for longer than 12 months (The Productivity Commission Inquiry Report 2004, p. 111).

Wilkinson (2005) claims that in September 1999, to encourage investment in property, the Howard government cut capital gains tax which consequently encouraged banks to expand lending for housing investment. The current arrangements for CGT discount was introduced after consideration of the 1999 Ralph Report that reviewed business taxation. The rationale for the CGT rearrangement was to increase Australia’s competitiveness internationally by allowing housing investors to receive tax benefits on capital gains (Wilkinson 2005). Then in November 1999 the Federal Government halved the CGT from 30 per cent to 15 per cent for investors (Wade 2004a). According to the Productivity Commission Inquiry Report (2004, p. xx) the change to CGT, from a real to a ‘discounted’ nominal basis ‘heightened the attraction for individuals of investing in property in a period of strong price growth and low inflation…’ Furthermore, the Productivity Commission Inquiry Report (2004, p. 109) claims that ‘income tax “preferences” for owner-occupied housing, including the exemption from CGT, may have led to over-investment of housing’.

ACOSS (2003b) points out that increasingly there is a belief that the current exemptions for home owners from capital gains and land taxes are damaging affordability. The price of houses now reflects their status as tax-free havens for wealthier buyers rather than their intrinsic values as homes (ACOSS 2003b). According to Disney (2004b, online), for example, the exemptions ‘undoubtedly favour many current home owners…but recent reports suggest they are pricing many other people out of the market most notably families on one low income’.

Pryor and Wade (2004, online) claim that tax breaks for property owners, such as exemptions from capital gains tax on the family home, are costing the Federal Government billions of dollars every year, 10 times more than it spends on public housing and 20 times more than it spends on the First Home Owners Grant. Similarly, Horin (2004) claims that not taxing capital gains on homes but taxing capital gains from other investments (such as shares) actually distorts the market.
In this study I argue that, given that housing is a basic human need and right it is unjust to treat housing as a wealth creation commodity favoured with tax concessions leaving many – like the women interviewed in this research - living with housing related stress and being excluded from the housing market. Similarly Horin (2004, p. 43) argues that the current taxation policy that impacts on housing ‘means people plough as much money as they can into their homes, pushing up house prices…and the generous tax concessions for property investors, in terms of capital gains and negative gearing, have also hurt first home buyers’. Yates (2002) concurs claiming that incentives provided to owner-occupiers to over-invest in housing by not being taxed on either realised capital gains nor imputed rental value drive the trend in rising house prices. Clearly the taxation system is skewed towards the investor and has implications for housing affordability (or lack of it) (Horin 2004; Yates 2002a). As comparatively few sole mothers own their homes this situation has clear implications for this social group.

It is by locating issues of housing policy within these broader frameworks that inequities can be identified. As noted, for example, private ownership and investment of housing has been encouraged within individualistic, private enterprise, gender neutral and market-driven policies; that is through various tax exemptions, and grants, along with a more residualist approach to welfare (reflected in a minimal commitment to social/public housing, and minimal rent assistance for Centrelink recipients). Exploring housing related policy within a neo-liberal driven framework further places housing concerns and policy in its current context.

**Neo-liberalism, housing policy and the welfare state**

Real choice and real security, for the great majority of citizens, depend upon a productive mix of well-governed markets and well-managed governments, not trying to turn governments into business or business into legislators (Peel 2003, p. 175).

I argue here that neo-liberal government policy, such as housing policy that encourages home ownership over other options, promoted by both Liberal and Labor governments, has effectively reduced public and social housing spending while promoting housing in the private sector, specifically home ownership, ostensibly to promote equality and citizenship. Donoghue, Tranter and White (2002, p. 1) point out
that governments have, from Menzies to the current Howard led Coalition government, justified support for home ownership ‘on the grounds that it fosters civic engagement’. However, for those who have been excluded from home ownership the outcome of neo-liberal driven policy has been devastating. Many people on low incomes are experiencing housing related stress or worse, homelessness, with those in the private rental market, many of whom are sole mothers, faring the worst (Stoakes & Nelson 2005).

Jones (1996) notes that in Australia after the Second World War there was a strong emphasis by government placed on the notions of citizenship and equality. Governments concentrated on the regulating of wages and guaranteeing social safety through the labour market (Kennet 1998). The notion of ‘social citizenship meant a right to a minimum level of economic security that enables meaningful participation in society (Condon & Philipps 2004). This led to the distinctive pattern of social policy outcomes known as the wage earners’ welfare state which was the term used to describe how welfare is employed by government to produce incentives for citizens’ participation in the paid work force (Thomson 2000). At this period of time after the Second World War there were high employment rates (at least for white males) and the standard of living for many people continued to rise. This situation promoted the belief system of the importance of home ownership, together with the notion of industrial citizenship formulated within the ideology of the ‘wage earners welfare state’. This in turn promoted individualism and limited direct state provision of housing (Kennet 1998). Significantly, the provision of housing and housing related policy focused on the nuclear family model and its perceived needs (Watson 1988).

Skocpol (1987, p. 41 cited in Jones and Seelig 2004, p. 4) highlights the close connection between social policy and the modern national ‘welfare states’. For example, in Australia governments have adopted a neo-liberal approach where they have been concerned with developing policy upon the principles of residualism. This is evidenced by the increasingly disciplinarian approach to those receiving welfare payments with ‘mutual obligation’, ‘work-for-the-dole’ and ‘breaching’ policies now extending, not only to the unemployed, but also to those on disability payments and to sole parents who are increasingly required to fulfil civic ‘obligations’.
Within a residual and paternal welfare system, welfare is provided as a ‘safety net’ which is available only to those considered to be the most in need. Hawkin and Kettle (2000, p.123) note that within the current political climate, with an emphasis placed on personal responsibility and mutual obligation, and reflected in an increasingly residualist approach to welfare, ‘individuals and families are expected to take greater responsibility for their own welfare’. This includes personal responsibility for housing.

Therefore, reducing the dependency of individuals on welfare is based on an increasing emphasis on reshaping the agency, morality and responsibilities of the individual (Walters 1997). As Jones (1996, p. 14) states ‘the role of the government is simply to ensure that markets flourish and property is protected…The neo-liberals and rationalists have been assiduous in promoting the belief that people are just individuals, unconnected with others except through their exchange relations in the market’. Williams (2000, p. 249) notes:

For neo-liberals, the welfare state is a threat to freedom, is ineffective and inefficient and is economically, politically and socially damaging. It distorts family responsibility, destabilises the family and creates dependency.

However, Hartman (2005) argues that this is merely rhetoric and that the welfare state is not being dismantled, but rather reshaped.

Dalton (2002, pp. 7 - 8) observes that the individualistic, neo-liberalist market driven approach to policy in general (for example, the promotion of private home ownership through tax concessions, and in other areas such as in superannuation policies for retirees and ‘mutual obligation’ for welfare recipients and reduced commitment to public/social housing) implicitly asserts the questionable view that the ‘dominant human motivation is economic self-maximisation and that societies that allow individuals to self-maximise will be the most prosperous societies’. There is an assumption of fairness within neo-liberalism that everyone can achieve financial security if they work hard enough. If people are experiencing financial hardship it is increasingly seen as signifying personal failure. ‘Self-management and personal responsibility for one’s own fate are so fundamental to current times there is an
increasing obligation to demonstrate self-determination and tenacity in even the most testing times’ (Baker 2005, p. 6).

In relation to this study, it is important to address how issues of citizenship apply in relation to that of the ‘free market’ in housing that is driven by neo-liberal inspired policy and how they impact on sole mothers and their children. Kemeny (1983) points out that the current Australian government places importance in the market and promotes home ownership which in turn promotes values of individualism, self-sufficiency and conservatism. This has resulted, in social housing not being able to ‘expand beyond a residual level (that is, around 5 per cent) and even this is considered to be too high by some property interests’ (Bourke 1999, p. 3).

Marsh and Mullins (1998, p. 5) state that a key point in understanding housing policy is that today in most industrialised countries the majority of housing is ‘provided in the private sector and allocated through market mechanisms, either in the owner occupied or privately rented sector’. Therefore, ideologically, the concept of home ownership, and its promotion, fits well into the notion of residualism as it encourages ‘even the moderately affluent to provide for their own welfare in retirement and in troubled times’ (Jones 1996, p. 10).

Similarly, Smith (1990, p. 85) points out that housing has been largely left to ‘market mechanisms’ and states ‘Australian housing policy is a market oriented package, implemented on the assumption that market mechanisms distribute resources efficiently and without generating excessive or systematic inequalities’. Within the neo-liberal form of government there is a belief of the ‘too much State’ argument. The provision of welfare (for example, in the form of public/social housing) is a disincentive to social capital formation as it erodes individual initiative and responsibility, resulting in further reliance on the State (Bridge et al. 2003). Similarly, Jamrozik (2005, p. 298) states that the insignificant public spending on housing ‘is a clear indication that the provision of housing in Australia is almost entirely a matter for the private sector; it is a market commodity rather than a public good’. Importantly, Berry (2002, p. 8) points out: ‘There exists no national housing policy framework in Australia…A whole-of-government approach to housing is required at each government level in Australia as housing is a whole-of-society issue’. 
This absence of a national housing policy framework impacts most profoundly on those who are most vulnerable.

From a gendered perspective, such national housing policy needs to take a women-friendly approach (Stoakes & Nelson 2005). Neo-liberal driven policies that codify ‘individual responsibility’ obscure the gendered nature of parenting and consequently exacerbate inequalities between family types (Parker & Patterson 2003).

Queensland Shelter (2003) argues that low income households are disproportionately bearing the costs of this neo-liberal approach to policy referring to it as a ‘failure in housing policy’. For many households on low to moderate incomes, unable to save a deposit, this situation has led to them being unable to consider the notion of a ‘housing career’. Private rental is becoming a permanent housing tenure for a significant and growing proportion of the population (AHNRC 2001, p. 10). Bourke (1999, p. 11) notes that increasingly the poor are using rental housing because there is no other option which suggests that much of the growth in the private rental sector ‘is a response to increased poverty and social inequality brought about by the impacts of post-industrial restructuring’. Many people on low incomes, including many sole mothers, have not chosen to rent; they have no other option.

**Housing policy and housing related stress**

In the past it was more achievable for many low income earning households to save for a deposit and then consider entering into the housing market. Repayments throughout the life of the housing loan were also considerably more affordable than they currently are (Fehring 2007). The interplay between growing housing costs, declining wages (in real terms) and an uncertain labour market position (i.e. casual work), has undermined the ‘secure base’ from which previous generations were able to more readily access home ownership (Queensland Shelter 2003, p. 4). This situation highlights the key concerns of housing policy when it encourages home ownership and excludes considering other options. It does not, for example, consider households who desire to become home owners but are simply unable to enter into a mortgage situation due to financial constraints (Queensland Shelter 2003). Many of these households are in financial stress due to their after housing costs.
Siminski and Saunders (2003) cite findings from the 1998 – 1999 Household Expenditure Survey which identified indicators of financial stress which are shown in the following table. These included:

**Table Three: Household Expenditure Survey 1998 - 1999**

(Figure removed due to copyright restrictions)


Families reporting two or more forms of financial stress indicators are considered to be ‘financially stressed’ (Siminski & Saunders 2003). Within the context of a neo-liberalist approach to social policy, and research showing that the number of families, especially sole mothers, experiencing housing related stress has increased dramatically over the past two decades (ACOSS 2002b; AHNRC 2001), clearly, not all are achieving the government’s goal of ‘self-reliance’ and ‘self-sufficiency’. Those in the lowest income bracket face an extremely uncertain (and insecure) future, especially if they do not own their own home. In this thesis I argue that, rather than the market working towards equality, the reverse is evident. And given the difficulty
of obtaining public/social housing because of the residual nature of welfare expenditure leading to limited public housing in Australia, more and more low income families are finding themselves in poverty. As Bourke (1999, p. 11) points out, there has been an increase of households who, after meeting housing costs are living in poverty and suggests that increases associated with renting privately ‘may be seen as a function of widening social inequality and deepening poverty’.

The Productivity Commission Inquiry Report (2004) has recommended that there be a national inquiry to examine people on low incomes’ housing needs. However, according to the Treasurer, Peter Costello, the government already provides ‘significant resources to address the housing needs of low income households’ (cited in Wade 2004b, p. 1). Such provisions and resources would presumably include those discussed throughout this chapter: The First Home Owners Grant (FHOG), Rent Assistance (for those renting privately in receipt of a Centrelink payment), The Commonwealth-State Housing Agreement (CSHA) (which provides assistance in the form of public and community housing).

**Conclusion**

Although public housing was originally designed to accommodate working families, over the past decades public housing has become increasingly scarce and targeted to those most in need. Low income earning households, many of whom are sole mother headed families, have little option but to rent in the private market which often leaves people in dire financial stress. Those on Centrelink payments are able to access the limited assistance given by Rent Assistance. Others on low incomes, however, are not eligible for this assistance. Home ownership is encouraged through grants (i.e the FHOG) and taxation policies such as negative gearing and capital gains tax exemptions for those able to access a housing loan.

In countries such as Australia, where governments espouse neo-liberal ideals through economic rationalist policies (such as taxation concessions and grants as encouragement towards home ownership, reduced commitment to welfare and increased surveillance of those receiving welfare payments) housing prices have been driven to unaffordable levels for those on low and middle incomes. Economic
rationalism places value on individual liberty with initiatives such as the operation of the free market and low interest rates in place to assist this individualism. Emphasis is therefore on the individual rather than the community, hence the promotion of home ownership rather than initiatives to provide other forms of housing such as social and community housing. From a gendered perspective, policies that do not consider the gendered nature of parenting exacerbate inequities between family types.

The next chapter highlights and discusses issues and concerns related to housing. As a particular concern for this study is that of gender and the impact of non-home ownership and renting on vulnerable social groups, most particularly women headed families, these are key areas of consideration. Other areas of concern include: issues relating to the Far North Coast of NSW, social capital, exclusion, as well as the notion of ‘home’ and how it impacts on ‘self” and self-identity.
Chapter Three: Housing related issues

Among those countries with lower state commitments to social insurance, high home ownership rates may act in a compensatory fashion. However, nowhere is the distribution of ownership so widespread that everyone can count on owning his/her home. It is the group of non-owners in high ownership-low social insurance countries that may be most vulnerable (Conley & Gifford 2005, online).

Introduction

Chapter Two identified some background to housing policy in Australia, which helped to highlight the underpinnings of current social policy and how this impacts on sole mothers. It was noted that housing related policy is gender neutral which, in effect, means that women’s specific needs are being ignored. This situation in turn results in many women, especially single women, being marginalised in their housing situations. The chapter also highlighted and discussed specific policies that impact on housing and housing affordability, especially how they relate to sole mothers and their children. It situated housing related policy firmly within the current neo-liberal policy framework of the Liberal-National government which promotes reduced government commitment to welfare, including spending for social housing. At the same time it advances the interest of home owners through various fiscal measures.

Chapter Three examines key issues such as social capital, tenure type and its impact on identity, as well as the impact of separation and divorce on home ownership and social disadvantage in rural Australia, that relate to housing. Particular emphasis is placed on low income, non-home-owning households, who, as noted by Conley and Gifford (2005) in the opening quote to this chapter, are most vulnerable in societies with high rates of home ownership that have adopted a neo-liberal approach to social welfare. This means the incorporation of reduced spending on public housing and promotion of self-reliance reflected in policies that promote home ownership. In addition, gender issues are addressed due to the emphasis placed on women’s
experiences in relation to this research. As the focus of this study is on sole mothers’ experiences of housing, issues that relate to this social group will be particularly highlighted.

From a critical feminist perspective, concentrating on women’s experiences of ‘home’ has a particular relevance. Generally, as women continue overall to have less access to wealth accumulation, including less access to home ownership relative to men, the meanings that women place on ‘home’ and on self-expression concerns are important markers of personal and social experience. This is because many women are continuing to negotiate their way around a largely male (white, middle-class) defined and dominated society (Miller 1998). In addition, as noted in the previous chapter, of the almost one million people who receive rent assistance, while unemployed people in receipt of Newstart are the largest group (comprising 22 per cent of the total number of recipients of rent assistance) this is followed closely by sole parents at 20 per cent. From a gendered perspective, of all those who receive rent assistance 64 per cent are women, indicating the vulnerability of many of these women and their families (ACOSS & National Shelter 2003a). The chapter begins with discussion about those populations who are particularly vulnerable in relation to their housing situations, with a particular emphasis on female sole parent households.

Who are the vulnerable?: Placing the topic into context

A declining first-home owners market, a slow-down in additions to the public housing stock, the continuing loss of low-cost rental dwellings, rising numbers of low-income households needing to pay more than 30 per cent of their income in rent and falling median household incomes…combined these forces and trends have had a devastating impact on the situation of the lower 40 per cent of income earners (Affordable Housing National Research Consortium (AHNRC) 2001, p. 14).

A key concern of this study is related to the social, political and economic consequences that result, particularly for sole mothers, from not owning a home in a culture that is predominantly structured around home ownership. However, it is not possible to look at the plight of one specific social group, sole mothers, without also acknowledging the situations of other vulnerable groups such as Indigenous Australians, women affected by domestic violence, refugees, people with disabilities, young and older people. When exploring the situation of these various social groups
of vulnerable people in Australia it is clear that their human right to adequate housing is not being satisfactorily provided, as was noted in the introduction (Bannister et al. 2004). This is especially evident in the Indigenous population where the extensive and disproportionate level of inadequate housing is ‘of shocking proportions and is difficult to compare to the rest of the Australian population’ (Bannister et al. 2004, p. 26). In addition, the proportion of Indigenous people who own their own homes is considerably low and, as identified by the ABS (2004b), the rate of Indigenous Australians who rent their homes is 65.5 per cent. However, as noted, the focus of this study is on sole parent, women headed families who, as Casey (2002) points out, are arguably one of the most disadvantaged groups in Australian society. Similarly, Bryson (1995) has noted that single people and single earning households (often headed by women), along with Indigenous Australians, have particularly been faced with limited choice regarding housing tenure. This is because achieving ‘The Great Australian Dream’ now, more than ever, requires two incomes to obtain a mortgage and then to continue to service the repayments.

Clearly, owning a home is important for more than just the provision of shelter, and encompasses social, personal as well as economic dimensions. As Morrow-Jones (1989, cited in Baum & Wulff 2001, p. 11) point out, home ownership ‘acts as an important source of stored wealth and represents a large range of meanings related to one’s status and social mobility’. As this current research is concerned with the social, political and economic consequences that eventuate from not owning a home and to be renting in a culture that is largely structured around home ownership, housing issues such as affordability, security, tenure type, family type and government policy intersect with numerous other factors such as class, gender, age, race and ethnicity, thereby rendering certain social groups unable to access the housing market, or at least to have severely restricted choices. These factors impact on who has and who has not, been able to access home ownership.

As noted, research shows the number of families experiencing housing related stress has increased dramatically over the past two decades (AHNRC 2001, p. 2). Housing related stress (and housing non-affordability in general) has left many families homeless, including many sole parent families (ACOSS 2003b). In short, many low income families are experiencing a housing crisis.
As housing costs for low income households are the largest component of a household’s budget, a focal point of this research concerns affordable housing. Affordable housing has been defined as a situation where housing costs leave a household with sufficient income to meet other basic needs (ACOSS 2003b). In Australia, this is largely achieved through owning one’s home, with renting privately identified as the least cost effective tenure type. For example, from an economic perspective, according to ABS (2000) of all housing tenure those renting privately are the group most at risk of experiencing housing stress. The economic impact of renting was noted by Harding, Phillips and Kelly (2004, p. 7) who state:

While about one in every five private renters are in housing stress, the figure is less than one in every ten for home purchasers; about one in every twenty for public renters and one in every hundred for outright owners.

Wulff and Maher (1998) have also identified that housing related poverty in Australia is highly clustered among private renters, with certain groups being more vulnerable to experiences of housing stress. For example, sole parent women headed families have been noted as being particularly at risk of experiencing housing related stress and of being ‘locked out’ of home ownership (Anderson & Treccasi 2004; Loxton 2005; Wulff & Maher 1998). Clearly, those who rent their housing have unique concerns that include affordability issues, along with other issues such as insecurity of tenure, low status, scarcity and financial concerns, both long and short term with, as noted, certain groups figuring more prominently than others.

**Being left behind**

As discussed in Chapter One, while home owners have benefited through the recent housing boom, almost no one amongst the poorest 20 per cent of Australians owns their own home (Stevenson 2004). Hence, the recent housing boom has not been shared evenly across the socio-economic spectrum, with people at the lowest end missing out on the benefits. And as home ownership is the key source to wealth accumulation in Australia (Connell 1991) ‘being left behind’ when it comes to the home ownership market impacts greatly in determining the ‘haves’ and the ‘have nots’. According to Craig James (cited in Wade 2004c), CommSec’s Chief equities economist, the estimated wealth of the average Australian has risen sharply over
recent years. This increase is largely due to the enormous rise in value of the average house since 1996 as housing constitutes over 60 per cent of Australia’s net wealth (Wade 2004c). Wade (2004c, p. 1) adds that:

The combined wealth of Australians has topped $5 trillion for the first time and doubled in the past seven years, thanks to the house price boom...The new record in private wealth - $5000 billion – equates to about $250,000 for every man, woman and child in the country, compared with $126,000 in mid-1997.

It is obvious that those who do not own property are the main group of Australians who have been, at least economically, left behind. And, as noted by Chris Martin, a policy officer with the NSW Tenants’ Union, (cited in Stevenson & Pryor 2004, p. 31) ‘the awareness of having been left behind is acute among renters’. Those on low and/or precarious incomes who are not in a position to enter into the housing market and are often forced to rent in the private market, those faced with paying back a large mortgage and others who are left homeless (such as the homeless person depicted in the cartoon below by Nicholson) have a story to tell that contradicts the dominant one:

House price boom hits poor

This situation of increasing housing non-affordability for many low to middle income earning families, if not addressed, will worsen in relation to social and economic inequality; already the gap has widened significantly (Disney 2004b). Housing, as a wealth creation opportunity, is increasingly being seen as a key determinant for increasing intergenerational wealth inequality (King & Baekgaard 1996). For example, Disney, (cited in Stevenson 2004) points out that the attention given to income inequality is in fact misplaced and that the larger issue is that of inherited inequality, a large part of which is through property ownership and inheritance.

Therefore, there is a broader issue concerning inequality caused by the large increase in housing prices. This is because increasingly only people with parents who own properties themselves are in a position to assist their children into home ownership (McLellan 2004). The situation is creating a further divide between those who own their own homes and those that can only afford to rent their homes. ‘Those getting into home ownership are really getting on a kind of assets escalator that moves away from people who don’t have the assets, and you can see that inequality in assets growing’ (McLellan 2004 online). Where once housing was seen as the great equalizer there are now signs in Australia that housing is becoming the great divider. According to Disney (2004b, online), [the recent housing boom and subsequent (non)affordability of housing is]:

…going to unravel a lot of the progress we’ve made over probably 50 years or more in trying to develop or maintain fairness in the community, and particularly to avoid what’s one of the worst forms of inequity, which is inherited inequity. If people really start with a great disadvantage in life, that’s a major problem for a fair society.

Similarly, ACOSS (2002b) points out that wealth creation and savings for retirement, once largely provided by home ownership, is now a situation that is being restricted to fewer people due to the enormous costs required to enter into home ownership. If certain social groups of Australian society are excluded from entering into home ownership, considered to alleviate housing related stress in retirement, they are likely to experience difficulties in later life. Indeed, Loxton (2005) found in her study of the economic wellbeing of sole mothers, that for most sole mothers financial security was closely linked to home ownership, yet few felt they would be able to enter the
housing market in the future. ‘The results suggest that sole mothers might be facing a difficult time in retirement’ (Loxton 2005, p. 43). And as highlighted by Conley and Gifford (2005, online) ‘While home ownership may smooth out consumption over the lifecycle – easing housing costs in old age, for example – those who do not own are left even further behind’.

From a political perspective, McDonald (2003) points out that if there is a strong trend away from the lifetime achievement of home ownership, for some members in our community, then this has obvious policy implications as well as social and economic ones. However, Stevenson and Pryor (2004, p. 31) note that ‘rising prices are never going to force a government from office – especially not when the average wealth of the middle class has more than doubled in 10 years…’ Nevertheless, Disney (2004a) claims that presenting a strong housing market as good news is not accurate as only a proportion of the population benefit. Yates (2002a) suggests that the rising cost of housing is not a temporary situation but that it will continue unless policy intervenes. Disney (2004a) notes that some economists believe that increases in housing costs are just part of the ups and downs that normally occur in the housing markets and that it will correct itself. However, what makes this most recent housing boom different from previous booms, for example the 1980s boom, is that it has been more prolonged and house price increases have been much greater with prices increasing at least three times as much (Berry & Dalton 2004; Disney 2004a; Productivity Commission Inquiry Report 2004).

In the Productivity Commission Inquiry Report (2004) it is pointed out that the massive price growth in recent years has meant that the median house price in Australia is now equal to nine times the average per capita income, compared to six times at the beginning of the upswing. ‘From the trough in early 1996, the Australia-wide average price for a house has more than doubled in nominal terms and risen by nearly 80 per cent in real terms’ (Productivity Commission Inquiry Report 2004, p. 19). It is also pointed out that not only is this increase much greater than the last boom but is also high by international standards.

While housing in the form of home ownership has obvious private benefits to the individual, such as wealth creation opportunities and (generally) greater
affordability, (Mulder & Wagner 1998) there are also social benefits linked to home ownership. These include security of tenure, improved health and importantly, the development of social engagement (or social capital) which, as argued by some researchers, play a key role in assisting communities to address social concerns (Bridge et al. 2003; Harkness & Newman 2003; Nevile 2003; Waters 2001). Therefore, while the consequences of non-home ownership are clear from an economic perspective, there are other concerns in relation to its impact on a more social and personal level. These, for example, link to issues related to how home ownership can foster a sense of belonging to community and place and how it can impact on other areas that relate to social capital. These concerns are addressed next and connect to those addressed at the end of the last chapter in terms of policy formation.

**Social capital and home ownership**

The promotion of social capital within Australian communities is presently being considered as a policy objective, in response to the escalation of welfare expenditure. This is consistent with the mutual obligation policies of the current government and the Third Way politics of the UK that advocates the need for a new contract between government and citizens (Bridge et al. p. 98).

Although the concept of social capital is not new (it was first used by Coleman (1988) and later by Bourdieu and Wacquant (1992)), there is renewed concern regarding it as a key contributor (along with the State and the market) to both the social and economic wellbeing of an individual and a community (Bridge et al. 2003). ‘Social capital is a concept of current enquiry, research and debate, especially with regard to the direction of welfare policy…and has been defined as social connectedness from which arise norms of trust and reciprocity’ (Bridge et al. 2003, p. 97). Putnam (2000, p. 19) claims that the ‘core idea of social capital theory is that social networks have value’. According to Bullen and Onyx (1998) social capital originates through the social connections and networks that people form that are based on trust, mutual interests, participation and reciprocity within the wider community. Where one lives, their connectedness and attachment to their community are thought to be inextricably linked to housing tenure and housing affordability. Bridge et al. (2003), for example, note that housing that is affordable and that meets satisfactory standards is considered to be essential to a person’s
participation in society and is therefore closely linked to social capital concerns. AHNRC (2001) note that where a household has insufficient resources to meet minimal necessities, full participation in the everyday life of the community is not possible and other problems are exacerbated. Therefore, adequate and affordable housing is ‘a necessary ingredient in the achievement and maintenance of an inclusionary, innovative and productive society’ (AHNRC 2001, p. 19).

Hawtin and Kettle (2000, p. 122) posit that the concept of social capital is based on the notion that societies and individuals can only achieve their potential when living and working together. An important aspect of this is the extent to which citizens can take an active part in shaping their own lives and engaging in their community which incorporates these social capital concerns.

Successful inclusionary polices, therefore, are not possible unless residents not only feel safe, secure and comfortable but also feel they belong, have ownership of what is going on, feel proud of where they live, do not feel oppressed and feel able to control their living environment (Hawtin & Kettle, 2000, p.122).

In relation to housing tenure and social capital, some researchers (for example AHNRC 2001; Bridge et al. 2003; Waters 2001) have argued that a sense of commitment to ones’ neighbourhood is strongest amongst those that own their homes. The primary reason identified for this phenomenon is that people who own their homes are more likely to stay in their neighbourhoods for longer periods of time. ABS (2001a; 2001b) for example identified that those renting privately are the group that moves most often, while those who own are less likely to move. Bridge et al. (2003, p. vii) state that ‘the willingness of renters to commit to investments in social capital is understandably weaker [than for people who own their homes] as the expected residence period over which returns/benefits can be enjoyed is shorter’ (Bridge et al. 2003, p. vii). Similarly, AHNRC (2001, p.19) state that ‘neighbourhood stability, in the sense of low resident turnover, is associated with high levels of social capital and good, basic housing standards’. As a significant proportion of sole mothers rent in the private housing market, these findings have particular consequences for this group of women.

Burke and Hulse (2002) point out that those in private rental housing, who experience high rates of housing mobility also experience low rates of personal well-
being and connection with local community. The following table highlights the likelihood of moving in relation to tenure type:

Table Four: Moving and tenure type

Figure removed due to copyright restrictions


It is clear that private renters move decidedly more frequently than do home owners and those renting in the public housing sector. This situation of frequent moves can have negative impacts both socially and personally. For example, according to Breakwell (1992) having a sense of belonging to community and place impacts positively on a person’s identity especially in relation to self-esteem, distinctiveness, self-determination and continuity. Sampson (1988, p. 769) states that ‘duration of residence not only enhances social ties, it also provides a temporal context for imbuing place with personal meanings’. Rowles (1983) similarly links duration of residence with community connection and notes the particular importance of long term occupation to connecting significant life events to place. Therefore the importance of long-term personal and social associations with place is apparent when a sense of place is disrupted by frequent moves (Cuba & Hummon 1993).

In relation to the focus of this study, that of sole mother non-home-owning renters, Burke and Hulse (2002, p. 15) claim that ‘sole parents (mostly women) in the private rental sector have disproportionately high rates of mobility’. This raises questions about the ability of sole parents renting privately to stabilize their lives, to build community and social capital, and the degree to which such movements reflect choice or constraint. ‘For sole parents, it is likely that high mobility rates mean relocation expenses, disruption to schooling and impact on wellbeing and connection with local community’ (Burke & Hulse 2002, p. 31). Burke and Hulse (2002, p. 31) further reflect that these findings raise policy issues about the impact of housing
mobility for sole parents, ‘particularly those renting in the private sector, and policy options for enabling greater stability in accommodation’.

Therefore, in the sense that home ownership can facilitate security of tenure and enables more choice and self-determination over one’s physical locality relative to renting (evident in the high frequency of moves), housing tenure can impact on the level of a person’s engagement with, and connectedness to, community (Burke & Hulse 2002; Uniting Care Australia 2003). Uniting Care Australia (2003, p. 6) has claimed that ‘while long-term housing provides a means to develop and build social capital, short-term leases, the norm in Australia’s private rental market, result in minimal security of tenure’. To be denied affordable, secure long-term and satisfactory housing, for example, is to be excluded (to varying degrees) from participation in society which in turn is thought to impact on social engagement. ACOSS and National Shelter (2003, p. 18) have noted that:

> Many low income families and individuals...are forced to pay so much of their income in rent that they cannot live decently or participate fully in Australia’s social and economic life. This can lead to further poverty, poor health, lower employment prospects and social exclusion.

Add to this lack of affordability, the transient nature of rental in the private market, and concerns about being able to fully participate and engage in one’s community are evident. Highlighting the importance of home ownership in relation to the affordability and lifestyle choices it facilitates, as part of a submission to the Productivity Commission’s Inquiry into First-Home Ownership, sole mother Kaye Carpenter (cited in Davies 2003, p. 31) wrote that ‘home ownership for me has meant safety, security and a moderate standard of living which allows participation by my children in a range of cultural, sporting, service and social activities comparable with their peers’. Carpenter (cited in Davies 2003, p. 31) further notes that it is not the same for other sole parents who rent their housing, particularly sole mothers she has met. Carpenter’s observations highlight that home ownership is not only an important source of wealth accumulation and stability; it also contributes to social engagement within communities.

Burke and Hulse (2002, p. 37) point out that in the few studies that have explored issues in relation to tenure and social capital, one of the problems is ‘the absence of
benchmarks on what constitutes good social capital’. However, an important measure of social capital identified by Burke and Hulse (2002) is the degree to which people see their local area as having a sense of community and feeling a part of it. Other indicators include: having close friends/family living locally, children at local schools, keeping informed of local issues and using local parks, shops and other services. Therefore, where there is limited social capital some researchers believe there is also little social cohesion which in turn can lead to social exclusion (AHNRC 2001; Burke & Hulse 2002; Putnam 2000).

In relation to social cohesion, AHNRC (2001, p. 19) for example, note that where there is a lack of social cohesion due to a lack of social capital ‘segments of the community will experience social exclusion; in effect they will be prevented from full participation in the life of the community’. Furthermore, adequate and affordable housing, found primarily through homeownership and social housing, is believed to be necessary for the achievement and maintenance of, not only a physically healthy society, but also an ‘inclusionary, innovative and productive society’ (AHNRC 2001, p.19). Similarly, Bridge et al. (2003) believe that home ownership enhances positive social impacts including neighbourhood stability, civic involvement and inclusion, higher residential satisfaction, improved quality of life and improved psychological and physical health and wellbeing.

The importance of social capital to a person’s sense of belonging and wellbeing has been identified by Proshansky, Fabian and Kaminoff (1983, p. 57) as ‘place identity theory’ because it examines the effects that place has on an individual’s identity and self-esteem. Hallak (2007, p. 2) also links place identity with a person’s self-identity explaining that:

Place identity does not only refer to a certain emotional affect a person holds for a certain physical setting, but rather examines the individual’s sense of belonging with the locale and the influence the place has on a person’s self-identity.

Cuba and Hummon (1993, p. 112) state that place identity theory can be defined as ‘an interpretation of the self that uses environmental meaning to symbolise or situate identity’. Lalli (1992) posits that a sense of belonging to place is intricately linked to
a person’s self-identity that is similar to other forms of identity such as gender identity, ethnic identity and political identity. Cuba and Hummon (1993) have noted in relation to identity and place the nexus between long-term residence and the building of attachment to community and sense of home. Waters (2001) also makes the point that home ownership has a positive effect on people and impacts on areas such as improved health, along with life satisfaction including a higher level of neighbourhood stability, social cohesion and involvement and connection to community. However, the extent to which low rental housing is concentrated in areas that are economically disadvantaged, in particular rural regional areas, services that may assist social capital such as child-care, transport and education facilities, particularly within the current economic rationalist approach to policy, are being cut back (Birrell & Rapson 2001). This can, in turn, contribute to social exclusion.

**Tenure type and social exclusion**

In general terms, the advantages of utilising such a term as ‘social exclusion’ within social research is that it provides a structural focus by highlighting the role of social and economic conditions that cause inequality and incorporates the denial of citizenship rights. This contrasts with a neo-liberal approach which focuses exclusively on individual behaviour. According to Walker and Walker (1997, in Byrne 1999, p.2) the term ‘social exclusion’ refers to the ‘dynamic process of being shut out, fully or partially’ from any of the social, economic, political or cultural systems which determine the social integration of a person in society’. Social exclusion may, therefore, be seen as the denial (or non-realisation) of social engagement within one’s community.

Using a critical theory approach to explore the concept of social exclusion highlights the ‘political economy of exclusion and draws attention to class-based interest and processes of domination and subordination’ (Martin 2004, p. 88). Murie (1998) argues that renters, for example, are ‘damaged’ citizens as full citizenship is linked with home ownership. In addition, when looking at social exclusion from a critical perspective, which highlights the importance of economic capital, and given that home ownership is the key determinant of wealth creation in Australia, then a consequence of being a renter is that renting often leads to economic exclusion.
From this perspective, tenants can be viewed as socially excluded due to their economic exclusion given the importance of home ownership to wealth creation (Burchardt, Le Grand & Piachaud 1999).

Somerville (1998, p. 772) notes that social exclusion through housing occurs ‘when the effect of housing processes is to deny certain social groups control over their daily lives, or to impair enjoyment of wider citizenship rights’. As noted, the importance of home ownership figures prominently in Australian society and within the various realms of exclusion – economic, political and cultural/social – questions about exclusion and social integration/capital range from concerns about community involvement, security of tenure, citizenship rights and wealth creation (keeping in mind that home ownership is the key indicator of the level of wealth acquisition) to affordability concerns. Somerville’s definition of social exclusion highlights issues of control, power and empowerment and the concern regarding the way that ‘housing consumption may impair access to wider citizenship rights’ (Marsh 2004, p. 13).

From a political perspective, policy makers have capitalised on the social exclusion concept, using it from an individualistic perspective rather than from a structural one. This can be most obviously seen in the introduction of ‘mutual obligation’ initiatives such as ‘work for the dole’ within the welfare system with the emphasis being on attitudinal individual change rather than on employment creation – a structural concern. In the context of neo-liberal discourse, therefore, blame for failure to participate in the consumerist culture is placed squarely on the individual’s flawed character.

Indeed, Veit-Wilson (1998) describes this approach by policy makers as a ‘weak version’ of social exclusion where the theoretical potential is undermined with the danger of the term being used merely as a label that replaces the ‘underclass’ one. “Stronger” forms of this discourse may also emphasise the role of those who are doing the excluding and therefore aim for solutions, which reduce the powers of exclusion’ (Veit-Wilson 1998, p. 45). Martin (2004, p. 88) asserts that it is important for social liberal critics; if they are to utilise the possibilities of the term then it is necessary to ‘distinguish their version of social exclusion from the neo-liberal version’. To do this, a strong version needs to be articulated and critical theory
provides a logical avenue (Martin 2004). Jamrozik (2001, p. 39) notes that a ‘weakened’ version of social exclusion presents a misrepresented account of current policy on society and can contribute to the alienation of the poor by concentrating on the individual (agency as opposed to structure). In contrast, Bourdieu (1999) has argued for the need to interpret human experience in the context of individual choices (agency) set within the framework of complex structural arrangements. Martin (2004, p. 89) notes the strength of such an approach because it ‘avoids the dualism apparent in the left-right debates’.

Notions of invisibility and social exclusion in relation to identity, citizenship, class and gender are particularly important and relevant to the topic of housing because it brings into focus various assumptions associated with renting as part of the structure of the capitalist system. For instance, it is too easy to assume that there will always be those who cannot afford to access home ownership and those who will profit from investing in housing (Hawtin & Kettle 2000). This simplistic dualism avoids reference to a range of complex interconnections between agency and structure, and the various socio-political and cultural factors that intervene. This system is insidious in that those who are thriving either often fail to recognise or they misinterpret the situations of the oppressed, the invisible and the excluded – those suffering in a system where others are succeeding. Sibley (1995, p. ix) for example, states that ‘…explanations of exclusion require an account of barriers, prohibition and constraints on activities from the point of view of the excluded’. Therefore, when researching vulnerable groups, for example such as those excluded from accessing home ownership, it is important to obtain the views of those directly affected – those experiencing disadvantage due to their situation.

When looking at the notion of ‘The Great Australian Dream’, for example, Kemeny (1983, p. 1) points out that the very concept of home ownership ‘refers to the desire to escape from exploitation by the landlord by becoming a home owner…the Dream is to beat the capitalists by joining them’. Kemeny (1983) further argues that the extent to which this ‘dream’ is held, and the aspiration that allows the majority of Australians to obtain it, has caused ‘tenure blindness’ both ideologically and in policy related to housing. This has resulted in policy that has strived to extend home ownership to a greater number of Australian households ‘by giving home owners, and
potential home owners, larger and larger subsidies while neglecting other tenures’ (Kemeny 1983, p.1). This distortion of policy towards home ownership has resulted in the majority of Australians viewing it as a ‘natural’ occurrence thus maintaining commitment to the status quo, while those experiencing exclusion from home ownership are rendered ‘invisible’ (Hawtin & Kettle 2000). Home owners are seen as ‘respectable’ and ‘stable’ and accept the ‘naturalness’ of their status. Duncan (1981, p. 126) states:

owning one’s own home is widely considered a mark of stability and respectability. A belief in the naturalness and respectability of home owning appears to be a part of the dominant ideology of privatism.

For those who do not own property, the impact on personal identity within the collective Australian cultural identity, leaves non-home-owners socially excluded from a key feature of citizenship. Kennet (1998, p. 50) for example, argues that a person’s ability to function effectively as a citizen depends, to a large extent, on having an identity of ‘property owner’.

**Home ownership, identity and status**

As home ownership is viewed by governments as being a key feature of citizenship (Kennet 1998) it contributes to a person’s perceived status within society. Furthermore, Hawtin and Kettle (2000) claim that housing related issues including tenure are fundamental to a person’s identity and status. For example, Baum and Wulff (2001) found in their study of housing aspirations of Australian households that renters generally were accorded a lower status than home owners and that the majority of renters believed that the disadvantages of renting outweighed the benefits. Many respondents claimed that the disadvantages of renting included: no security of tenure; that renting was ‘dead’ money and that they had no rights as a tenant. This links to status concerns along with self-esteem and health, particularly mental health (Baum & Wulff 2001). In relation to housing tenure and health, for example, Waters (2001) not only found that home ownership leads to positive health outcomes but also less substance dependency/abuse and consequently a longer life expectancy and higher self-esteem. Renting ones accommodation has, on the other hand, been linked to anxiety and stress due to insecurity of tenure, lack of affordability, availability and security issues (Waters 2001).
Other researchers have also noted the low status accorded to renters along with the negative effects of being viewed as ‘second class’ on a person’s self-esteem, sense of community and belonging, attachment to place as well as having a sense of self-determination, autonomy and control over one’s environment (Harkness & Newman 2003; Hawtin & Kettle 2000; Mallett 2004; Rohe et al. 2000). For example, in relation to self-determination and control over environment, Waters (2001) points out a tenant, unlike a home owner, is not able to adapt the rental dwelling to suit their needs. These concerns highlight the positive aspects associated with home ownership and the high status that it accords including higher levels of self-worth and social engagement as well as better health (Waters 2001). Perkins and Thorns (2000), for example, believe that people’s understanding of the meaning of the notion of ‘home’ are intrinsically linked to their home histories that include tenure type. Therefore notions of ‘home’ that include tenure type have been closely associated with identity, self-expression and a sense of belonging to community and place with home ownership connected to more positive outcomes relative to renters.

Vassilacopoulos and Nicolacopoulos (2004) similarly argue that the primary aspect of citizenship within the Australian national identity is the value placed on private property ownership. The denial of property ownership effectively renders non-home-owners ‘second class’ (Kennet 1998, p. 50). Jamrozik (2005, p. 293) claims that to own one’s home is ‘almost a sign of model citizenship…[while renters are] regarded with suspicion, perceived as likely to be improvident and not responsible persons’. And as noted by Schram (2006, p. 134):

The public discourse of ‘home ownership’ functions to restrict citizenship to those with a certain economic status. First class citizenship, with rights to entitlements, is increasingly contingent upon owning a home. Home ownership becomes the primary way to demonstrate one’s deservingness as a self-sufficient, self-regulating, disciplined self.

From a critical perspective, as well as a feminist one, the origin of the self is seen as the ‘social being that determines consciousness’ (Agnew 1981, p. 60). For example, Marx argued that a major aspect of an individual’s need as a social being is that of self-evaluation. This is, in most part, mediated through the evaluation of others. Increasingly, within a consumerist culture people turn to the objects they own that have exchange-value as a means of self-evaluation (Agnew 1981). ‘When these
things are appreciated by others, status is endowed and the basis of self-evaluation is satisfied’ (Agnew 1981, pp. 61 - 62). These objects that have exchange value are used by individuals to evaluate both themselves and others which then are the markers of identity. Home ownership provides a key material object that is seen in capitalist societies as an indicator of status 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’. This is because a person’s status is largely determined by the long-term debt that is tied to home ownership (Perin (1977). Agnew (1981, p. 75) argues that owners, unlike renters:

…have invested themselves in their houses through debt and obtained the social esteem and ‘freedom’ from landlords that renters cannot acquire. To the extent that renting is acceptable, it is a stage one passes through before ‘settling down’ and becoming an owner.

Vassilacopoulos and Nicolacopoulos (2004, p. 3) state that it is ‘the very operations of white Australian institutions, whether legal, political or economic, that encourage us to relate to everything in the world as property-owning subjects’. To be without property is to be of a lower status. Duncan (1981, p. 1) points out the house, and in particular home ownership, therefore embodies both personal meanings and expresses and maintains the ‘ideology of prevailing social orders’. The tension between the aspiration to own a home and the benefits that accrue from this, and participation in a democratic society has been noted by Duffy (2005, p. 41) particularly when highlighting the situation in relation to Aboriginal Land Rights and citizenship as being:

…central to political and economic freedom. We don’t talk about this much, partly because it slips between economics and law, and has been overlooked by legal and economic historians. But…there is a strong correlation throughout history between strong private property rights and democracy and prosperity.

To this end, as home ownership in capitalist societies clearly designates a higher social status along with greater economic freedom and choice relative to renters, issues relating to housing tenure are major considerations in how ‘home’ is defined which consequently impacts on one’s identity within a capitalist democratic society (Duncan 1981).
The connection between self, including one’s self-esteem, feelings of control over destiny – on identity, and home environment is clearly seen as extremely significant by many researchers. Cooper-Marcus (1997, p. 65) states that ‘for many people their home may be the only place where they feel a sense of control’. McCollum (1990) claims that a person’s home is an extension of self, because people can express their personal taste, experience and values which in turn represents their identity to others. ‘A dwelling becomes a home when it is imprinted with its occupant’s personality – when the colours of the walls…the hanging of paintings…express ideas, emotions…’ (McCollum, 1990, p. 104). Similarly Carsten and Hugh-Jones (1995, p. 2) state: ‘The house and body are intimately linked. The house is an extension of the person…It serves as much to reveal and display as it does to hide and protect’. In this way, it is argued, a home declares a person’s self-expression and their identity. Cooper-Marcus (1997, p. 66) further notes that a house allows people to ‘appropriate space, to order and mould it into a form that pleases us and affirms who we are’. McDowell (1999, p. 92) also points out that in all societies the home is more than merely the physical aspect as it is also the ‘site of lived relationships…and is a key link in the relationship between material culture and sociality: a concrete marker of social position and status’. Home ownership, more so than renting, allows for the expression of ‘self’ to be revealed and therefore provides an opportunity for self-evaluation which is then further mediated through the evaluation of others, of one’s status. It provides a means for greater community identity which in turn further contributes to a person’s well-being and sense of control – of autonomy – of self. For example, Bridge et al. (2003, p. 121) note that:

Home ownership is seen as contributing to both life and residential satisfaction as a rite of passage symbolising achievement of a certain status, through the satisfaction it affords those who maintain and improve their homes; the freedom of choice and control over living space this reflects; and through the ability owners have to customise their dwellings to suit their own tastes.

Kondo (1990, cited in Carpenter, 1999) argues that identity is not fixed, but rather it is negotiated and is the result of cultural meaning attached to various societal aspects and values. Perkins and Thorns (2000) believe that people’s understandings of the meaning of ‘home’ are intrinsically linked to their home histories that include tenure type. As noted, home ownership is highly valued within Australian society and is associated with positive connotations such as high status, success and commitment to
Renting is seen as a stepping stone to the ultimate goal of home ownership, or as Bridge et al. (2003, p. 121) call it ‘a rite of passage’ rather than an adequate form of tenure.

Dalton (2002, p.4) notes that dwellings and tenure relations are associated with meanings that are inextricably related with decisions to purchase, rent, sell, exchange and produce. These meanings have economic, political and cultural/social aspects. For example, economic meanings associated with owning one’s home include financial security and investment opportunity while renting is associated with financial insecurity, ‘dead’ money and failure to save. Political meanings that are constructed through housing tenure involving ownership include notions of security, control, choice, stability and citizenship rights as well as the status accorded to being a ‘rate payer’. In contrast, these positive connotations are missing when applied to renting one’s home (Dalton 2002). Cultural and social meanings relating to home ownership include respect and high status, privacy, personal wellbeing both physical and mental and putting down roots in a community (which includes social capital issues), again meanings largely absent when applied to rental tenure (Dalton 2002). Baum and Wulff (2001) also found in their research that private rental is associated with low status generally with a stigma attached to households who rent. These associations with renting make up a belief system that greatly values home ownership over renting. This association with low status for renters consequently impacts on feelings of self-worth.

Notions of ‘home’ are therefore clearly linked with identity and ‘self’. For example, Cooper (1976) draws on Jungian psychology in relation to home being the most frequently used symbol of the ‘self’. Similarly, Mallett (2004) notes the importance of the meaning of home on issues of housing tenure and the house as an expression of status and ‘self’ which is of particular interest to this research. McCollum (1990, p. 22) has also linked the relevance of the meaning of home to identity claiming it is an ‘extension of self’ and is therefore ‘a cornerstone of self-esteem’. Harkness and Newman (2003) have noted the favourable benefits of home ownership on self-esteem on adults and their children. Hawtin and Kettle (2000, p.108) claim that ‘housing tenure is central to a person’s identity and contributes to the structuring of
social relationships that in turn contribute to self-esteem’. Rohe et al. (2000, p.15) have in fact identified as a research gap the specific explanations for why home owners are more satisfied with their situations in contrast to those who rent and state ‘clearly there is need for additional research on the impacts of home ownership on self-esteem and perceived self-determination and control’.

McCollum (1990) notes that the link between the psychological world of people and the shelters they create are strong and that this urge toward self-expression has power. For women especially, tenure type in relation to the notion of home may be even more pronounced than it is for men (Cooper-Marcus 1997). For example, Watson (1988) claims that a woman’s pride in caring for her own place and the possibility of self-expression in the interior furnishings are common images associated with owning your own home. Watson (1988, p. 28) further argues that ‘such images do not pertain [as significantly] to private or public rental sectors’. Stoakes and Nelson (2005) also argue that given women’s continuing dominant role within the home, largely due to childcare responsibilities, understandings of ‘home’ can have specific relevance not only on tenure type, but also in relation to gender. As tenure type impacts significantly on areas of attachment to community and place, on identity and being able to display personal taste, as well as issues of self-esteem and self-determination, the impact of separation and divorce has notable consequences particularly for women. This issue is discussed next.

The impact of separation/divorce on home ownership

In western culture the nuclear family is understood as fundamental to the stability of both society and the state (Third 2002, p. 85).

The ‘single mother family’ is seen as an incomplete family because there is no man (Thibodeaux 2001, p. 14).

As noted in Chapter Two, almost two thirds of those receiving rent assistance are women with sole parents being the second largest group of rent assistance recipients (20 per cent) (unemployed people are the largest group at 22 per cent). The rate of women who are sole parents receiving rent assistance indicates a large group of sole mothers who are not home owners, who are renting privately and who are in housing related stress (Burke & Hulse 2002). Indeed, Burke and Hulse (2002, p. vi) further posit that, as sole parent families are predominantly headed by women, this raises
‘significant issues of gender in terms of government policy responses’. This is an important factor to consider because as Smith (1990, p. 85) points out, by focusing on household type as the ‘undifferentiated unit of analysis, research has often tended to skip over the different experiences of men and women, even within similar household circumstances’. For example, McDonald (2003, p. 5) notes that the gender dimension of home ownership, particularly in relation to wealth creation, is an important issue for study. This is because, as home ownership in Australia is the key marker of wealth creation, it in turn impacts on one’s financial and emotional security both now and in the future. However, access to home ownership is particularly difficult for sole mothers (Stoakes & Nelson 2005). Even with equal pay within anti-discrimination laws and increased workforce participation by women, women’s home ownership prospects following divorce have not improved (Cass 1998).

For many sole parents ‘the “event” that triggered their status as a sole parent – divorce, separation or death – also precipitated mobility’ (Burke & Hulse 2002, p. 15). Becoming a sole parent often involves moving into the private rental sector which is, as noted earlier, associated with a high rate of mobility (ABS 2000). It is evident from other studies as well that sole parent headed families have a high mobility rate (ABS 2000; Anderson & Treccasi 2004; Burke & Hulse 2002; Loxton 2005). In terms of why sole parents moved from their previous address, Burke and Hulse (2002) found there were a number of reasons, such as relationship breakdown, along with factors that related to the type of dwelling and the standard and affordability of the accommodation.

Upon divorce and separation, sole mothers, even if they had previously part owned a home with their ex-partner, often find that they cannot re-enter the home ownership market. This is because they have often not paid off a substantial proportion of their housing loan and are not left with a large enough deposit (Anderson & Treccasi 2004). Additionally, as noted in Chapter Two, these women would not be eligible for the FHOG (Stoakes & Nelson 2005). Moreover, it is becoming increasingly difficult to access a housing loan on one (usually low) income. Significantly, while the majority of couples with children are home owners (77 per cent), the majority of sole parents are not, with only around 40 per cent of sole parents being home owners.
This has particular consequences for sole mother headed families and emphasises the impact, and importance of, separation and divorce in relation to home ownership and housing affordability. Kelly and Harding (2005) make the point that while women’s household income decreases significantly on separation they still need to provide for their dependent children.

Sole mothers are particularly affected because, not only are most sole parent households headed by women (91 per cent) (ABS 1999), but women still face structural barriers that can exclude them from entering into home ownership including living on one wage (often low) and child care responsibilities which can restrict the hours a sole mother can work. The effects of these barriers can be particularly seen in the disparity between the incomes of men and women upon divorce and separation (Anderson & Treccasi 2004). According to the Office for Women (OfW) (2004) there are also significant variations between family types in relation to household income: the disposable weekly income of couples with dependent children is more than double that of female sole parents ($988 compared with $427 respectively). Additional gender related variations are apparent concerning the disparity between the incomes of men and women upon divorce and separation. For couples who have been separated for a year, the average income for men fell by only eight percent while for women their income dropped by a massive 42 per cent per annum (Harding 2005).

Birrell and Rapson (2001, p. 25) note that ‘when viewed through the perspective of “housing careers”, divorce can be seen as a highly disruptive factor…divorced lone mothers may slip down to renting or move to cheaper housing areas’. And with the number of sole parent households increasing, issues that impact on these families will undoubtedly increase. According to ABS (2004a), there are around twenty per cent of Australian families with children aged fifteen years and younger headed by a sole mother. Low-income earning, women headed, sole parent families were identified at the 2004 National Summit on Housing Affordability as being particularly at risk of experiencing housing related stress and of insecure tenure options, as most of these families have no choice but to rent in the private rental market. This situation leaves many sole parent families vulnerable to the vagaries of market forces (Anderson & Treccasi 2004).
Other researchers (for example ACOSS 2003b; AHNRC 2001; Baum & Wulff 2001; Birrell & Rapson 2001; Flatau et al. 2004) have also noted that households can fall down as well as up the housing ‘ladder’ with factors such as divorce and separation often having a negative impact on households. While women’s increased participation in the labour market has assisted couple’s abilities into home ownership, this has not protected women and their children’s access to affordable and secure housing after separation and/or divorce (Cass 1998).

However, Yates (2002c) points out that the notion of a ‘housing ladder’ – whereby traditionally people progressed through a series of ‘rungs’ from private rental, to mortgaged home ownership to outright ownership – has over the past decade or so been seriously challenged. As noted in Chapter Two, social housing is now targeted and is not available as a long-term housing option by many of those who traditionally accessed it, low income families. In addition, Yates (2002c) argues that there has also been a re-definition of the role of private rental with the push away from social housing to rent assistance. ‘This was based on the argument that households with rent assistance could ‘choose’ where they lived, although such an argument has never given consideration to whether affordable housing was available’ (Yates 2002c, p. 32).

As a consequence of this argument, people who live in rented housing are perceived to have made that choice because they either prefer the flexibility and mobility that is associated with renting and importantly ‘it is seen as a tenure of choice for those unwilling to make long-term commitments’ (Yates 2002c, p. 32). In relation to the issues relevant to this study, it is suggested that while these arguments may be true of a minority or renters such as those on a very high income, for the majority of low-income renters as noted by Yates (2002c, p. 33) renting in the private sector has become a ‘tenure of constraint, not choice’. Furthermore, ‘private rental may not just be the first step that many households take in their housing ‘career’ – it may be the only step’ (Yates 2002c, p. 33).

AHNRC (2001, p. 10) note that ‘there are indications that more people also ‘fall out’ of home ownership and will depend on rental housing of one type or another for their shelter’. Flatau et al. (2004, p. iv) state that divorce can leave a household ‘in a
financially precarious position, so much so that it can result in loss of their home ownership status’ with women being especially vulnerable after separation and divorce. Similarly, Smyth and Weston (2000) have noted that women and children are more likely than men to experience financial hardship after divorce. Furthermore, Flatau et al. (2004, p. vii) note that ‘an increasing number of divorcees will remain unmarried, and if this eventuates there will be a negative impact on Australia’s high levels of home ownership’.

Anderson and Treccasi (2004) also identify low-income, women headed, sole parent families as a single earning group particularly vulnerable and disadvantaged in relation to housing tenure. As seen in the following table, sole parent households with dependent children are less likely than couples with dependent children to be home owners, and more likely to be in public housing. At the same time sole parent households are more likely to be renters in general with 36.4 per cent renting in the private rental market, as opposed to 16.5 per cent of couples with dependent children. Keeping in mind that most sole parents are women this has a significant relevance to the gendered aspect of these percentages. The following table highlights various household compositions in relation to housing tenure:

Table Five: Household characteristics by tenure

Figure removed due to copyright restrictions

Taylor and Jureidini (1994) note that while single men aged 15-59 were 50 per cent more likely to own their homes than single women in the same age group, of those aged in the 60+ age group it is women who are more likely to be home owners. However, the significant difference for women over 60 is that ‘home ownership stems from the fact that they were once married…of those single females over 60 who own their own homes outright, only 6 per cent were never married. Thus, it seems the best chance women have of obtaining a house is to outlive a (male) partner!’ (Taylor & Jureidini 1994, p. 544). Bourassa (1995) also posits that widows are more likely to own their home than never married or divorced women.

Women clearly continue to face structural barriers that can prevent them from participating in society in equal numbers with men especially in relation to child care as mothers typically take on the major responsibility for raising children (Smyth & Weston 2000). This impacts on the ability to engage in secure and well-paid employment with women’s working lives often characterised by insecure, part-time and casual employment (Stoakes & Nelson 2005). This then links to the social exclusion discussion earlier.

For example, many of the services that are needed for women to enter equally to men in the paid workforce, such as childcare and other services, are inadequate and unaffordable (Summers 2004). Walby (2000) notes that women are particularly susceptible to increasingly precarious employment within a ‘flexible’ labour market that is promoted by neo-liberal driven policy.

Bourdieu (1998) also noted the need to consider the unequal gendered provision of benefits provided by the labour market. The situation is amplified for sole mothers. The number of women working full-time has decreased over the past thirty years while those working part-time have increased. Summers (2004) believes that this is because of a lack of childcare and other support service for working mothers. The following 1950s style cartoon put out by the Australian Greens Party (2007) depicts a woman vacuuming up her working conditions: it illustrates the precariousness of work when the industrial relations work agenda has as its key hallmark a ‘flexible’ labour market. This impacts on women in particular:
The resulting situation for women in Australia can be seen by the fact that their average amount of financial holdings that amount to only around 85 per cent of those of men (Women’s Economic Status: ‘Equal Worth’ – Final Report 1999). In addition, relative income between women and men declines further in the 30-49 age group (the main child-bearing/rearing years with, as noted, women commonly taking on the bulk of this responsibility) (Women’s Economic Status: ‘Equal Worth’ Final Report 1999). Similar findings were acknowledged in a report prepared for the Australian Commonwealth State and New Zealand Standing Committee of Advisors for the Status of Women (1999) where the wealth of women in Australia was found to be 84 per cent of that of men. It is important to note that in relation to Australian
sole parents, female sole parents had approximately one third of the mean financial holdings of male sole parents in 1999 (Australian Commonwealth/State and New Zealand Standing Committee of Advisors for the Status of Women 1999).

In relation to housing and sole parents, Bannister et al. (2004, p. 58) note that there is often a high concentration of sole mother headed families in areas where housing and rental prices are low which ‘reflect the underlying poor economic conditions in areas where single mothers live’. In particular, housing in rural and regional areas is less likely to be obtainable. Lloyd, Harding and Hellwig (2001) claim there is a growing gap between the incomes of people living in Australian capital cities and those living outside capital centres. Marshall, Murphy, Burnley and Hugo (2003) note that there has been a migration away from major cities in Australia and that these are mostly people on low incomes pushed out by rising housing costs. Along with demographic factors, such as an increase in separation and divorce rates that result in the increase of single parent families, which in turn impacts on the affordability of housing, particularly for women, it is also important to look at geographic location (Byrne 1999; Vinson 2004). Byrne (1999) for example, notes that socio-spatial studies of regions show clearly that, while by no means absolute, sole parent families largely comprise a greater part of the poorer sections of a region than they do more affluent areas. This factor of geographical location is addressed next.

**Social disadvantage in rural Australia: The situation in Northern NSW**

This present study concentrates on the Far North Coast of NSW which incorporates the Richmond-Tweed/Northern Rivers region of Northern NSW that extends from Tweed Heads in the north to Evans Head to the south, and west to the Richmond Range. The region comprises the Local Government Areas (LGAs) of Ballina, Byron, Kyogle, Lismore and Tweed. The map below shows the Richmond-Tweed Region as well as its location within the north-east corner of NSW:
In 2001 the approximate population of the Region was 195,300 people - around 3 per cent of the total population of NSW (DoTaRS 2003). The Region has an older than average age population with the median age being 40.1 years. In relation to families with children in the Region DoTaRS (2003) points out that, while the proportion of families with two parents has declined by 9.5 per cent since 1991, the proportion of sole parent families has increased by 5 per cent to around 9,605 families. In all there are approximately 19 per cent one parent families of all household/family type living on the Far North Coast of NSW (DoTaRS 2003).

Like many rural regions of Australia, the Far North Coast, Northern Rivers Region of NSW, is experiencing significant social disadvantage, particularly evident in the high levels of unemployment and social welfare dependency, low levels of average family income, family breakdown and health status (Hase, Phelps, Taylor, Gordon-Thompson & Saenger 2002; Vinson 1999). Vinson (1999) found that this Region is one of the most disadvantaged in Australia as it experiences a high level of households who have an income significantly below the NSW average, along with a higher than average unemployment rate. For example, the proportion of households who receive a weekly income of less than $500 in this Region was 46.6 per cent.
which compares with 31.6 per cent for NSW overall (DoTaRS 2003). Schofield (2005) notes that households in the Lismore LGA, on the Far North Coast of NSW, have an average weekly household income of $514 per week compared to $899 for the state. In 2002 the Region’s official unemployment rate was 10.3 per cent while NSW’s overall unemployment rate was 6 per cent (Department of Employment and Workplace Relations (DEWR) 2002).

Along with the Region’s higher than average unemployment rate, a significantly higher number of people receive some form of income support from Centrelink other than the Job Search payment such as a pension or other allowance. DoTaRS (2003) notes that at June 2001 there was a total of 63,755 people in the Region in receipt of some type of a Centrelink payment which represents 41.1 per cent of total population for the area and is significantly higher than the overall proportion of NSW of 27.2 per cent.

However, despite the higher than average level of unemployment and lower than average income, the Far North Coast of NSW is one of the fastest growing regions in Australia (National Economics 2002). As noted earlier, migration to this Region grew markedly during the 1970s and 1980s. From 1976 to 2001 the Region experienced rapid population growth from 92,000 people in 1976 to around 180,000 in 1991 (DoTaRS 2003). Many new residents have moved to the area for reasons of affordability, relaxed lifestyle and retirement (Cumming, Finlay, Yeoman, Aman & Bain 1996). Although the growth rate slowed during the late 1990s, the current rate of population growth within the Far North Coast of NSW continues to be significantly above the NSW average (Kelly, Croft, Gillett and Sheppard 2005). Coastal towns in the area have experienced the strongest growth of population to the Region (Garnaut & Wade 2003).

The rate of home ownership in the Region is slightly less than of that of Australia on the whole. In 2001 there was a total of 65.3 per cent of owned or being purchased homes as opposed to around 70 per cent nation wide (DoTaRs 2003). The proportion of housing that is rented has increased over the past decade while housing that is
owned or being purchased has decreased (from 69.1 per cent to 65.3 per cent). 2.8 per cent of housing in the Region is public housing (DoTaRs 2003).

In 1994, the home ownership rate on the Far North Coast of NSW comprised 61 per cent for households in the lowest quintile as opposed to 80 per cent for households in the highest income quintile (Kelly et al 2005). ‘This represented an increase in the home ownership differential between the lowest and highest income quintile of almost 10 percentage points between 1975 and 1994’ (Kelly et al 2005, p.21). Yates (1998) points out that a key aspect in relation to the greater differential between the lowest and the highest income quintile is the significant decline in home ownership amongst households in the lowest income quintile over recent years. In addition, the deregulation of the labour market, with the increase in the proportion of the population now in casual and part-time work, has contributed to making entering into home ownership difficult for a significant number of people, particularly evident in regional areas (Marsh & Mullins1998).

Like the rest of Australia, housing prices in this Region have also risen drastically over the past few years. Eldridge (2002) for example notes that the Far North Coast Region of NSW has been experiencing its largest ever boom in real estate prices, which he believes is being fuelled by a shortage of listings, the FHOG, and historically low interest rates. Lismore real estate agent Paul Deegan (2006) noted that the average Lismore house price in June 2006 was $280,000 which is an increase of 7 per cent from June 2005 – June 2006. Kelly et al. (2005, p. 18) claim that factors such as the FHOG and low interest rates, along with the lack of housing at the lower end of the market ‘add weight to community concerns that house prices are becoming too expensive for first home buyers and those on low incomes and this highlights the need for more affordable housing in the region’.

Rental housing prices have increased drastically over the past few years. For example, Schofield (2005) notes that rental prices in the Lismore LGA have risen sharply over the last four years and are still rising. In October 2005 the average three bedroom house was $237.50 per week which she points out would leave the average
income earning family in housing related stress. This situation raises the issue of the migration of people to more affordable locations and the consequences of this.

More recently, Hoffman (2007) has noted that the Centre for Affordable Housing figures show that only between five and twenty-five per cent of rental properties in the Byron, Tweed and Ballina Local Government Areas (LGAs) are considered affordable. Other areas in the far north coast, including Kyogle, Casino and Lismore, have also seen large increases. For example, one real estate rental property manager, Suzanna De La Mare (2007, cited in Hoffman 2007, p. 2), claims that prices in the Lismore LGA are ‘on average $50 - $100 higher than three years ago’. She also claimed ‘some landlords asked more for a property than what it was worth and because of the rental shortage they can get away with it’ (De La Mare (2007, cited in Hoffman 2007, p. 2).

Lismore City Councillor, Jenny Dowell, points out that in an extremely competitive climate those on higher incomes, who can pay more, are the ones who come out on top (2007, cited in Hoffman 2007). Indeed, as noted by Irvine (2007) this is an increasingly common practice in Sydney where people are finding it increasingly difficult to obtain rental accommodation and are bidding for properties. ‘Rent bidding’ is where real estate agents encourage or require tenancy applicants to bid an amount higher than the advertised rent in order to secure a tenancy (Tenants Advice Service 2006). Irvine (2007) speculates that the same situation as that now occurring in Sydney and other capital cities where potential tenants are bidding $30 - $40 above the advertised rate, could happen in this Region due to the scarcity of affordable rentals. Dowell (2007, cited in Hoffman 2007, p. 1) states: ‘It’s not uncommon to have between 30 – 40 people line up for a single property’.

In relation to this issue of increased unaffordability and competitiveness and the impact of specific regions, ACOSS (2002b) has found that people, unable to afford housing in the major cities, are moving to regional areas to access lower cost housing options. This in turn puts additional strain on a community such as the availability of affordable housing and employment opportunities (ACOSS 2002b). Jamrozik (2005, p. 287) states that:
The affluent are able to choose where they want to live; the less affluent and the poor are ‘pushed out’ to areas that are often distant from places of employment and services.

Nevile (2003, p. 2) claims that the search for affordable housing is a key reason why locational disadvantage is increasing and cites lack of employment opportunities as an important factor. Similarly, AHNRC (2001) has found that geographic location and employment opportunities were linked to key factors in determining disadvantage within communities. The geographic concentration of lower cost housing in areas of low employment can significantly reduce job prospects of households forced by lack of resources to live there.

In turn, poor job prospects reduce lifetime earnings and the capacity to meet long-term housing costs. Social isolation and the stigma that attaches to such enclaves reinforce the disadvantages of unemployment, including discrimination, whether real or perceived, by employers (AHNRC 2001, p. 17).

Cox (1999) believes there is a need to examine the link between housing, location, employment opportunities and disadvantage. Where people live can be a contributing factor to their disadvantage and is especially important from a gendered perspective (Cox 1999).

A recent study concerned with regional disadvantage: ‘Community Adversity and Resilience’, conducted by Professor Vinson from the University of NSW measured social disadvantage in all 587 postcodes in NSW such as income levels, education levels and employment. Casino, a town situated on the Far North Coast of NSW, was identified as being among the 40 most disadvantaged areas in NSW (Casino came in at twenty-six) (Vinson 2004). The study further highlights the growing disparity between regional areas and major cities with thirty-one of the top forty neediest areas being in rural areas (Vinson 2004).

In addition, the 2001 Census revealed that the Far North Coast of NSW has a high level of people experiencing housing related stress. The Census found that 15,098 households received the median income and that 70 per cent of these households (11,470) were recorded as experiencing housing related stress (ABS 2001a). This figure is up by 24 per cent from the 1996 Census. The Northern Rivers Social
Development Council (NRSDC) (2004) notes that the Far North Coast of NSW region has one of the highest percentages of low to moderate income private rental households suffering housing related stress in Australia. ACOSS and National Shelter (2003) reiterates this finding and notes that Northern NSW (postcode areas 2255 – 2574 which includes Lismore, Casino and the surrounding areas) has a total number of 12,924 people in housing related stress (50 per cent). This rate is almost as high as the number of people experiencing housing related stress in Sydney which ACOSS and National Shelter (2003b) notes as being 56 per cent. Furthermore, FaCS data identified that ‘it is typical for high numbers of Rent Assistance recipients to live in areas with low rents but above average unemployment rates’ (ACOSS & National Shelter 2003b, p. 14). As 64 per cent of those receiving rent assistance are women, this situation clearly has specific implication from a gendered perspective. Nevile (2003) also notes that in Australia disadvantage is increasingly taking on a locational aspect as some areas grow and prosper while others are left behind. ‘Lack of housing security interacts with unemployment and worsens the poverty it creates in families in which no-one is employed’ (Nevile 2003, pp. 1 - 2).

Housing and employment/unemployment are clearly inextricably linked to financial and social security. For example, McDonald (2003) identified the link between ‘discouraged’ job seekers who tend to live in lower rent regional areas and areas with higher unemployment rates. Around 16,000 people receiving government benefits moved from Sydney to rural areas to access more affordable housing even though the areas had lower employment prospects (McDonald 2003). This in turns adds to the burden of supply both for housing and employment.

According to Nevile’s (2003) research on locality disadvantage, in addition to financial disadvantage many people in regional areas were found to experience isolation - either physical, reinforced by poor transport, or isolation due to lack of formal and/or informal social networks often brought about by physical uprooting. These findings relate to issues of social capital - social connectedness and inclusion/exclusion - which in turn are linked to connectedness in relation to housing tenure, security and permanency, all of which, as noted, impact directly on the social group at the centre of this study.
Conclusion

While some people have acquired lottery-sized gains from property ownership, others have been left behind. The situation of unaffordable housing also has a significant impact on future generations, further contributing to the divide between the ‘haves’ and ‘have nots’. With the push from governments towards self-reliance, those without substantial superannuation on retirement, and no cheap housing in the form of home ownership, will be in an extremely tenuous situation. Sole mothers have been identified as facing a particularly difficult time in retirement.

Single income households increasingly face the barrier of not being able to save for a deposit thereby rendering them ineligible for a housing mortgage from lending institutions. Housing issues such as affordability, tenure type and government policy intersect with numerous other factors such as class, gender, age, race and ethnicity, thereby rendering certain social groups unable to access the housing market. Sole parents (mainly women) are a particularly vulnerable and excluded group due to the structural barriers they face, such as living on one low income, and limitations due to child care duties. Inequities within the current political culture have supported the exclusion of such groups from an important means of financial (and emotional) security, that of home ownership, and has left housing costs largely to ‘market forces’.

Housing tenure can also impact on one’s social status, identity and well-being. Notions of ‘home’ and identity, for example, are intrinsically linked to home histories that include tenure type. Home ownership is highly valued within Australian society and is associated with positive connotations such as high status, security, success and commitment to community thus incorporating ‘social capital’ concerns. Consequently, rented housing is often associated with negative connotations such as insecurity of tenure, ‘dead’ money, failure and lower status.

In addition, the location of this study - Far North Coast of NSW - was identified as being a region that experiences significant disadvantage. This is evident in high unemployment levels and low average incomes. The Region also has high numbers of sole parent families, mainly headed by women, as residents.
The next chapter addresses the theoretical framework in relation to the study which utilises a critical feminist standpoint. Critical feminism provides a useful interpretative framework through which to understand the relationship between gender and household type in the distribution of income and wealth in Australia. In addition, a personal reflection is included at the end of the chapter which locates me, the researcher, within the study.
Chapter Four: Theoretical framework

Feminism...tends to be socially and politically motivated; indeed, it is often argued that feminism is inherently political, is politics, even in its theoretical aspects, given the subject matter and the origins of feminist thought in discourse about oppression and inequality (Fisher 2000, p.20).

Introduction

This study is concerned with 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 of this study is to highlight the experiences and concerns of low income earning sole mothers in relation to housing issues and to discover how housing policy impacts on these families from a social, political and economic perspective in their own words. In seeking to convey the voices of the participants it was important to use an epistemology which focuses on individual’s own interpretations of their experiences, but which also acknowledges and interprets these in the wider societal context. To this end a critical feminist approach has been adopted. Within critical feminist theory privileged groups are seen to have an interest in supporting the status quo, for example through the continuation of policies that promote housing investment for those who can afford it.

As housing concerns are central to people’s wellbeing on many levels, adopting a critical feminist approach for this study consequently assisted in highlighting the nature of social advantage/disadvantage by giving voice to women’s experience. And, as noted by Fisher (2000), since feminist research is often socially and politically motivated (and is the case in this study) the adoption of this approach is clearly sound because it provides insights into participants’ social realities, making their concerns visible. These insights are in turn rendered political through the acknowledgment of, and resistance to, embedded oppressive practices by (Miller 1998). Critical feminism asserts that women who experience disadvantage (in this case in relation to low income and lack of housing affordability, availability, choice and access to...
homeownership) are in the best position to talk about their experiences and to inform others from their direct and particular perspective.

Reinharz (1992) notes that critical feminist research is consistent with the following goals: to document the lives and activities of women; to understand the experiences of women from their point of view; and to conceptualise women’s behaviour as an expression in relation to social contexts. Most importantly, it is the political emphasis that is placed on the research that differentiates critical feminism from other strands of feminism. For instance, from a critical feminist standpoint, notions of ‘home’ typically encompass the social and economic as well as the political. For example, when researching housing issues critical researchers have noted that it is the political aspect that is paramount due to the centrality of housing policy that impacts on people’s lives. This is because, as noted by Saunders and Williams (1988, p. 91):

…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.

Other feminist researchers have been largely concerned with the meaning of home at a personal level - on ‘self’; on one’s identity (Carsten & Hugh-Jones 1995, Cooper-Marcus 1997; Hawtin & Kettle 2000; McCollum 1990; McDowell 1999). 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. She believes that a house is the ‘expression of the social identity we wish to communicate…thus throughout our lives…our home and its contents are very potent statements about who we are’ (Cooper-Marcus 1997, p. 9). From a critical feminist perspective, Massey (1994) emphasised the roles of social status, class, identity and gender in the understanding of home and place.

Similarly, Bologh (1984, cited in Reinharz 1992) points out that critical feminist research involves questions of identity and power which includes status and class concerns but also includes the importance of the ‘subject’. Subjectivity refers to ‘the conscious and unconscious thoughts and emotions of the individual, her sense of
herself and her ways of understanding the world’ (Weedon 1987, p. 32). Butler (1990) asserts that gender identity has been reconceptualised as inseparably connected to racialised, classed and sexualised identities. The use of a critical feminist perspective 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) notes 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 experiences the research and how the data is going to be interpreted. This fourth chapter therefore outlines key hallmarks of a critical feminist approach to explain and interpret women’s accounts and the underlying justification for the use of certain research methodologies. It concludes with a reflexive piece introducing myself, the researcher, so that my involvement in the study is made explicit.

Feminist social theory

The rights of women to fully participate in society are now partially enshrined in legislation but have yet to be fully realised in the social, political, economic and public institutions of our society… (Australian Labor Party 2004, online).

As often noted, there are many feminisms (for example see Andermahr, Lovell & Wolkowitz 1997, Bryson 2003, Stanley & Wise 1983) including feminisms with liberal, radical, post-structural and socialist/critical traditions. Liberal feminists, for example, have as their focus the right of all humans to ‘freedom of choice’ and justice while radical feminists emphasise the gender divide within society over other social indicators such as race, class and ethnicity (Andermahr et al. 1997). Black feminists such as bell hooks (1989) have questioned comfortable Western assumptions about gender and thus focus on race as well as gender. In addition, poststructural feminists critique the notion that there is a single meaning regarding the feminist tradition as well as a universal female condition (Pierre 2000). Critical feminists emphasise the discrimination and oppression of women within a capitalist, patriarchal socio-economic structure and take on board the emphasis on difference and inequality (Andermahr et al. 1997).
During the 1980s it became evident that feminism had failed to accommodate the concerns of women who were marginalised in their everyday lives – the belief in a unified ‘sisterhood’ had become problematic (Sargent et al. 1998). As a consequence, feminist researchers of all leanings are now more concerned with, and are aware of, the diversity of women’s experiences in their everyday lives. Therefore, despite the differences in emphasis between various feminist thought, all share core beliefs, such as the recognition that women continue to be oppressed within a male dominated society. In addition, at the crux of a feminist standpoint is the belief that women who experience disadvantage, who are a part of an oppressed group, are in the best position to talk about their experience and to inform others from their direct and particular perspective (Reinharz 1992). Similarly, Porter (1991, p. 10) notes that a key feature of a feminist stance is its ‘engaged position’ which emphasises the researcher’s personal involvement in the research. Policies impacting on sole mothers, for example, also impact on me as a sole mother on a personal level. Indeed, the intricacies embedded in a project such as this – the housing experiences of low-income earning sole mothers - is intimately entwined in the nature of me, the researcher. In relation to shared cultural experiences between the researcher and the researched Butler (1988, p. 522) states:

Feminist theory has sought to understand the way in which systemic or pervasive political and cultural structures are enacted and reproduced through individual acts and practices, and how the analysis of ostensibly personal situations is clarified through situating the issues in a broader and shared cultural context. Indeed, the feminist impulse…has often emerged in the recognition that my pain or my silence or my anger or my perception is finally not mine alone, and that it delimits me in a shared cultural situation which in turn enables and empowers me in certain unanticipated ways.

Unlike a scientific epistemology that emulates detachment, disengagement and objectivity, feminist epistemology rejects the desirability (or even the possibility) of value-free research, and instead asserts a commitment to changing the position of women, and therefore to changing society (Levesque-Lopman 2000, pp. 105 - 6). Opie (1992 in Standing 1998, p. 199) argues that the ‘socially marginalised’ are empowered through research by making experiences of marginality explicit and enabling their voices to be heard. Other core values associated with feminist thought include: the belief that the personal is political (because humans exist within a political context from which they cannot be disengaged from everyday life); the
rejection of positivism; and, as noted earlier, the view that there is a relationship between the researcher and participant – that is, the researcher is also the researched (Edwards & Ribbens 1998; Levesque-Lopman 2000). While a scientific, disengaged epistemology may be useful in certain types of research, from a feminist standpoint it is the engagement of the researcher that leads to a more perceptive view of the experiences of those facing oppression (Porter 1991).

Porter (1991) highlights the possibility of utilising a feminist standpoint leading to a narrow and closed vision of a given situation. However, this can be countered by the researcher engaging extensively in ‘different horizons’ through examining a variety of literature and texts. This process ‘allows the message of distant texts and ideas to question the validity of her personal horizons’ (Porter 1991, p. 11). ‘What emerges is genuine dialogue with ideas, texts and other writers’ (Porter 1991, p. 11). In this way the researcher’s pre-understandings and prejudices are questioned and reassessed. In this study my aim is to demonstrate that although my own experiences – my personal horizons - may be similar to many of those participating in this research, the issues raised throughout the study have been explored and addressed critically by engaging extensively with a broad range of literature concerning this topic. While from a feminist standpoint the emphasis is on a woman’s personal experiences of a given situation, the situation occurs within the broader framework where humans exist in dialectical interaction with a macro social level.

**Critical feminist social theory**

Since critical feminist research holds that women are oppressed in a male defined and dominated capitalist society, it attempts to understand the oppressive features of that society in terms of the distribution of power. To achieve this, critical feminist research gives voice to the oppressed, those excluded from participating fully in society (Edwards & Ribbens 1998). The emphasis is on gender and women’s experiences of discrimination at the hands of capitalism within a patriarchal system that works to disempower women economically, socially and politically (Andermahr et al. 1997).
Critical feminism is specifically opposed to the over-emphasis in Marxist theory on class at the expense of gender analysis. Where Marxism is firmly grounded in the belief that capitalism is the all encompassing powerful socio-economic structure, feminist theory suggests that patriarchy is an ‘equally powerful structuring force’ (Agger 1993, p. 14). Certainly, Marxism’s focus on a largely de-gendered notion of class led feminists to critique patriarchy extensively in the late 1960s and the 1970s, thus placing considerable emphasis on women’s experience (Leahy 1990).

Denzin and Lincoln (2000) note that critical feminist social theory is not only concerned with issues of gender and power but also with justice. Its focus is on the ways that the economy, politics, matters of race and class ideologies, discourses, education, religion and other institutions, and cultural dynamics interact to construct a social system. Critical theory and feminism are both concerned with the distribution of power (and forms of inequality) and deny the split between epistemology and politics because the political cannot be separated from everyday experience. Social justice principles are applied which prioritise the interests of the least advantaged. Fay (1987, p. 131) notes that ‘critical feminist social science can therefore be an effective instrument for political change even in a world of force, coercion and manipulation’.

In my research, emphasising gender is crucial when exploring the experiences and concerns of women in relation to housing and identity. This is because, as noted by Saunders and Williams (1988, p. 91), notions of ‘home’ are central to gender domination, as they challenge and impact on the notion of an ‘egalitarian social order’ that is inherent in housing issues. Linked to the notion of an egalitarian social order is the non-recognition of the vulnerability of certain social groups, particularly from a critical feminist standpoint. That is, social groups relating to the key societal determinants of gender, class and race. For example in relation to this study women, especially single women raising families, face particular constraints that impact on their financial resources and in turn their housing options. The most notable constraint facing sole mothers 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, as noted earlier, no acknowledgement is made of women’s
particular circumstances within housing policy and can therefore to be seen to be gender-blind.

In addition, Baxter and McDonald (2004) raise concerns regarding the way that census data is collected relating to housing tenure which reinforces the notion of housing policy that is based on the male breadwinner nuclear family model. This is due to the reliance on one reference person (mostly male). This methodology therefore contributes to women’s situations being ‘invisible’, further leading to the gender-blindness inherent within housing and housing related policy. Therefore, the use of a critical feminist epistemology assists in highlighting the importance of understanding the social realities of women whose situations are often rendered invisible (Dilorio 1982). This is of key importance within critical feminist epistemology.

**Making women’s experience visible**

Some researchers may simply not wish to examine how gender might be relevant to their areas of interest because they do not wish to problematise their own gender identities or delve into their role in gender power relations (Deem 1999, p.163).

Clearly, from a critical feminist perspective, it is crucial to recognise the concerns that contribute to the oppression, disadvantage and vulnerability of certain groups. It is by listening to the voices of those experiencing disadvantage, of making their situations visible, that we come to understand the root causes of oppression (Dilorio 1982). Similarly, Foucault (1984, p. 29) asserted: ‘To surmount the situation of oppression, people must first recognise its causes’. For example, by listening to the concerns of those experiencing disadvantage in relation to their housing, the notion of an egalitarian social order inherent in housing policy - particularly in relation to gender and tenure difference – can then be challenged. As people’s experiences of exclusion from home ownership are often largely obscured, and are indeed rendered invisible to many people in Australian society, an important part of this study is to make the issues of concern to this group - sole mother non-home-owners who rent their housing – visible. This aspect of invisibility, as identified by Dilorio earlier (1982), is closely
linked to identity, gender and power relations within the social context due to the traditional silencing of women’s voices (Deem 1999).

In relation to the issue of invisibility, or the silencing of certain narratives, Sibley (1995 p. x), like many feminist theorists, asserts the ‘need to recognise as problems those aspects of life of which we might be unaware, particularly if you happen to be white, adult, male and middle class, but which contribute to the oppression of others’. Rather than not recognising or misinterpreting the issues that impact on vulnerable social groups, including many sole mothers who are renting, concerns need to be made visible. Silva (1995, p. 15) asserts that a vulnerable person is one who experiences ‘diminished autonomy due to physiological/psychological factors or status inequalities’. And, as in the case of non-home ownership, those unable to access this culturally and socially desired resource are often faced with inequality (Dalton 1995)

From a critical feminist standpoint it is by making women’s lives visible, as seen by women themselves, and by listening to their voices that we more clearly understand women’s situations within the wider societal context. This includes, in relation to this study, the constraints that women are often faced with that exclude them from entering into home ownership. The experiences, the ‘truths’ of the vulnerable are left untold within a materialistic oriented and dominated society while the most influential and powerful have their experiences clearly expressed.

As I illustrated earlier, the media often portrays the property ‘obsession’ in a positive light and from the perspective of those doing well from their real estate ventures. Critical feminist research, however, highlights the notion that ‘truth’ is multiple and that it is not possible to speak with one voice, that of the dominant white, middle class male. Similarly, Yeatman (1993) argues from a critical feminist perspective and makes the point that there are many ‘truths’ and that it is the vulnerable that need to have their truths told. Given the subject of this research is about listening to the voices of a vulnerable social group of people in relation to discourse about oppression and inequality, this aspect of feminist research is addressed next.
Incorporating agency and structure within critical feminist research

Certainly, the notion of one truth, that there is only a structural truth, has been challenged by critical feminist researchers on the grounds that all experience is socially constructed and subject to personal interpretation. For example, Reekie (1997, p. 329) states that ‘what can be known is not so much “the truth” that underlies a problem or its representations, but rather how the various truths constituting that particular situation are told’. Critical feminist research is subjective and adopts the belief that there are multiple truths; that realities are socially constructed (Reekie 1996). However, critical feminist research specifically explores these subjective experiences through social phenomena in its social context. Consequently this study incorporates both a subjective, micro and an objective, macro approach. That is, truth is seen as both ‘singular’ and ‘multiple’ (Hall-Taylor 1998, p. 3). On one hand this study utilises a critical approach of one truth and one reality (a macro, structural approach), while on the other hand it also encompasses the belief that truth is subjective and multiple, based on individual’s values and perceptions of their reality (a micro, individual agency approach).

Researchers adopting a critical feminist approach place emphasis on the ways in which members of society see others and themselves, and the consequences of that interaction. For example, the problem of being denied access to home ownership due to lack of an adequate income (and therefore not being able to save a deposit or qualify for a housing loan) is not only about being on a low income but also the problem of feeling like a failure, and of being seen as a failure, by the community. This is at the crux of the lack of status accorded to those who rent. Consequently, a critical feminist critique of grand narratives can, for example, be reconciled with critical theory’s belief that there is one objective reality because critical theory does not deny subjective experience of that objective reality (Hall-Taylor 1998).

By adopting a critical feminist theoretical framework, powerful insights into the lived experiences of others can be identified and examined. Within this epistemology, issues of power and notions of truth are paramount, albeit, as discussed, with the incorporation of different interpretations. By utilizing a critical feminist approach to
this research, key issues can be identified and questions raised about participants’ ways of knowing but within the wider social context. Most importantly from a feminist point of view, these insights can then be made explicit, visible, and brought into the political limelight. Issues relating to objective and subjective reality, structure and agency, as well as multiple and singular truth are addressed in greater detail in the following chapter.

**Hegemony and home ownership**

Critical theorists believe that ‘social reality’ has an objective existence. I suggest that to explore the experiences of housing on a certain social group it is important to examine the dominant paradigm inherent in housing policy within a critical framework. While critical approaches to theory assert that there are fundamental differences of interests amongst social groups and that relations between social groups are constituted as relations of power, people do not necessarily comprehend their position in the political system (Fay 1987). This is because the capitalist system is viewed from a critical perspective as having hidden power imbalances. Therefore, the dominant ideology is believed to give only a partial view of society and serves to legitimate and justify the status quo (Haralambos, van Krieken, Smith & Holborn 1996). This is the power that renders inequality as legitimate thus allowing the status quo to be maintained (Fay 1987). In addition, if the powerful ruling dominant class manages to maintain its control by gaining the approval and consent of members of society, then it has achieved what Gramsci called ‘hegemony’. ‘Hegemony refers to the achievement of political stability by persuading the population to accept the political and moral values of the ruling class’ (Haralambos et al. 1996, p. 128).

Gramsci highlighted the importance of the ruling class to maintain control of the command of beliefs of the majority through civil society. Similarly, Miliband (cited in Haralambos et al. 1996, p. 124) states:

> The capitalist class seeks to persuade society, not only to accept the policies it advocates, but also the ethos, the values and the goals which are its own, the economic system of which forms the central part, the ‘way of life’ which is the core of its being.

Gramsci saw the social order as dependent on the strength of the ‘hegemony of the dominant classes’ (Duncan 1981, p. 126). For example, Pickvance (cited in Duncan
1981, pp. 105 – 106) believes that home ownership ‘incorporates the working-class into the dominant social order by promoting social stability, bourgeois values such as self-reliance, possessive individualism and regular job attendance’. Therefore, from the critical perspective, privileged groups are seen to have an interest in promoting the status quo, in this case evident in the continuing promotion of home ownership through policies and grants such as the First Home Owners Grant for working class people.

When adopting a critical approach to research, as in critical feminist research, researchers are interested in uncovering these hidden power imbalances and actively highlighting individual’s experiences and concerns and putting them on the public agenda, thus allowing for the emergence of new knowledge (Gomm 2004). ‘In this context to seek critical enlightenment is to uncover the winners and losers in particular covert social arrangements and the processes by which such power plays operate’ (Denzin & Lincoln 2000, p.281). For example, from a housing affordability and accessibility point of view, Duncan (1981, p. 116) points out that the assumption that everyone can enter into home ownership obscures questions of class ‘and the availability of housing at prices people can and will pay’. Issues of unequal life chances and differing opportunities are not addressed in housing policy and thus perpetuate disadvantage.

By applying critical theory in this thesis to the role of home ownership in the maintenance of social order and the legitimation of capitalist socio-economic relations, the effects of home ownership ideology in maintaining relations of capitalist production and social inequality become apparent (Marcuse 1987). Moreover, there are clear links between home ownership and the maintenance of inequality, asymmetrical relations of power and the subjugation of certain social groups. Therefore, arguably, from a critical perspective at least, it would be difficult to address the topic of property ownership without incorporating an approach that aims to uncover the often hidden social reality that supports the interests of the dominant ruling class. This can readily be seen in the comodification of a basic need and what I argue is a human right for shelter within a market driven economy; the emphasis is on encouraging private enterprise. (This issue of rights in relation to housing is addressed in Chapter Eight).
Duncan (1981, p. 127) posits that, even if people are aware how the political system that promotes home ownership contributes to inequality, as individuals they can do little to change it and may be ‘forced’ in a ‘metaphorical, non-determined sense to take advantage of the situation for the sake of their children, if not themselves’. Schelling (1966, cited in Duncan 1981) termed this phenomenon ‘the tyranny of small decisions’ because, in taking advantage of home ownership, they are contributing to it being viewed as the natural and primary way for societies to approach housing.

Some critical theorists argue that this hegemony in housing ideology encourages conservative values in the population. Another aspect relevant to a critical approach in relation to home ownership and status quo therefore is that it arguably promotes conservatism through the continual need for indebted borrowers to maintain steady jobs and ‘not engaging in revolutionary activity’ (Duncan 1981, p. 104), and thus further maintain the status quo. Similarly, Castells (1979, p. 389) argues that home ownership is ‘repressive’ in that it is often based on chronic indebtedness which results in restricting people’s mobility and locks them into the job market. This has consequently contributed to a society that has largely conservative values along with an ideological commitment to the dominant paradigm (Kemeny 1983). Also from a policy perspective Troy (1991, p. 29) makes the point that the prevailing belief is that where there is a high proportion of home owners there is also a greater number of people ‘incorporated into society that accept, support and defend dominant values’. More recently Conley and Gifford (2005) have also noted that home owners tend to support more conservative state policies. They, like Castells (1979), Duncan (1981) and Kemeny (1983) argue that by being ‘locked into’ paying off an often massive debt leaves them with little option but to accept and commit to their day-to-day and long-term obligations.

From a critical point of view, therefore, the majority have been persuaded to accept housing policies that support home ownership. This is reflected in the high rate of home ownership in countries such as Australia, over other housing tenure along with the ethos, the values and the goals that this entails. That is, the majority have adopted the hidden assumptions that have shaped the housing discourse: the normalising of
home ownership as hegemonic, home ownership as ‘natural’. ‘People come to accept what exists as necessarily legitimate – not consciously as a result of moral reflection but unthinking as a result of continuous involvement in everyday life’ (Agnew 1981, p. 63).

From a critical feminist perspective, however, it is crucial that these hidden structural deep-seated ideologies are uncovered and confronted as it is the challenging of these ideologies, especially from a gendered perspective, which effects political change (Fay 1987). The ‘gender-blindness’ that is inherent in housing policy, for example, is most notable in relation to sole mothers and their childcare responsibilities which restrict engagement in secure and well-paid employment. This in turn contributes to women’s situations being ‘invisible’, further leading to the gender-blindness inherent within housing and housing related policy.

And as sole mothers have been identified as a particularly disadvantaged social group when it comes to their housing situations, it was not only imperative to adopt a critical approach but also one that identifies gender as an important component to social disadvantage and inequality. In doing so the personal is also explored, because as discussed, the personal and subjective is crucial to understanding gendered experience.

Thus, in drawing on critical feminist theory, this study focuses on the question of identity; that is it explores how people position themselves and are positioned by prevailing ideologies and cultural assumptions. Therefore it analyses how sole mothers perceive and position themselves according to their social situation through their housing situation, as well as exploring the structural dimensions of the problem. For example, notions of home may have a particular relevance to women given women’s continuing dominant role within the home, especially from a feminist point of view. Saunders and Williams (1988) note that from a feminist perspective the private sphere of the home is a key factor of gender domination given women’s, and in particular single women’s persistent and continuing child caring role within Australian society.
Feminist researchers in the 1970s and 1980s, when exploring gender and home, found that home was often associated with being a place of oppression. It is in this private realm of the home that women are relegated to child rearing and domestic labour (for example, see Eisenstein 1984; Oakley 1974). This dominant and continuing role of ‘home maker’ and ‘child carer’ often leaves women in particular with fewer opportunities to achieve social, economic and political status relative to men (Madigan, Munro & Smith 1990).

On a personal level Cooper-Marcus (1997) claims that for a woman especially home is paramount. She highlights one participant’s response to her research that involved people’s personal associations with the house:

After eighteen 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, p. 228).

Cooper-Marcus (1997) further notes that because the researcher is a part of the research, her life experiences, insights, as well as biases, need to be acknowledged and incorporated within the study both on a wider societal level and on a personal one and refers to the people she interviews as ‘co-researchers’. Clearly then from a feminist perspective, since researchers are acknowledged as being ‘active participants’ in the research process, it is crucial to understand the researcher’s understanding of self within different societal determinants such as gender, class, race, age and ethnicity (Hertz 1997). It is by reflexively situating the researcher in the process that the voices of the participants in the study, and the researcher’s, are heard. In this way, insights into the world that is being explored, as well as how that knowledge came about, are made explicit. It is this reflexivity that I now address.

**Reflexivity**

Reflexivity means reflecting upon and understanding our own personal, political and intellectual autobiographies as researchers and making explicit where we are located in relation to our research respondents. Reflexivity also means acknowledging the critical role we play in creating, interpreting and theorizing research data (Mauthner and Doucet 1998, p.121).
According to Gomm (2004, p. 240) the term ‘reflexivity’ means that researchers adopt a ‘third-party’ approach to their research and that ‘they treat themselves, as it were, as research subjects in their own research’. As noted by Stanley and Wise (1993) the subjectivity, as well as the reflexivity, of the researcher is an important part of the research process. Levesque-Lopman (2000, p.105) states ‘feminists recognize that their vision of social reality and their definition of what is important emerge from their own position in society’. Likewise, Visweswaran (1994) declares the necessity of imparting the background of the researcher to the reader to ensure that the researchers’ identity is clearly present. And, as noted by Dilorio (1982), feminist research is predicated upon the involvement of the researcher in producing social knowledge through directly participating in, and experiencing, the social realities she is seeking to understand.

Reinharz (1992) too has noted the importance of the researcher’s role in relation to participants as well as the study itself. This includes both the recognition of the broader societal concerns in relation to the researchers’ background and context such as the era in which she grew up (the macro) as well as the personal concerns, key events/issues and social determinants such as religious background, education, class, race and ethnicity (the micro). Taking into account the era in which the researcher grew up, for example, incorporates a prosopographical approach because, as noted by Webb (2004, pp. 109 – 110) it ‘raises the importance of the influence of generational heritage, families and communities on principles, beliefs and behaviour’. Similarly, Gordley (2007) highlights the importance of examining and placing personal experience within the epoch of the researcher. As an acknowledged part of the research, the following section of this chapter situates both the macro era in which I, the researcher, grew up and my personal micro history so that the “what I know” and “how I know it” is set out clearly and openly.

**Positioning the researcher**

As noted, as a feminist researcher it is fundamental that I make explicit the reasons for this research and place myself clearly in the research process – that is place myself firmly in the study. In relation to this research, for example, on a broader societal level, as a woman in her late 40s, the era in which I grew up was the 1960s
and 1970s - the era when ‘second-wave’ feminism was beginning to have a strong societal influence. Curthoys (1994) notes that ‘second-wave’ was the term used to identify between the modern feminist liberation movement and the ‘first-wave’ suffragette movement of the early twentieth century. Leahy (1990) points out that, like in other western countries, second wave feminism in Australia began in the late 1960s and had well and truly been established by the early 1970s. Leahy (1990) further notes that out of the second wave of feminism the concept of patriarchy was developed.

My generation of women was concerned with, in theory at least, a career that could be extended beyond the brief period of engagement in paid work upon leaving school to meeting a husband and then settling down to domestic life and motherhood. Allen (2003) for instance notes that much of the focus of the women’s liberation movement at this time was on the notion of being granted equal pay for equal work, as well as equal opportunities for women. Consequently this ‘second wave’ of feminism was a crucial influencing factor on my generation’s social and political development because many opportunities were beginning to open up that had not traditionally been available.

Added to the feminist awareness at this time, there was also much change happening in other areas of the political arena. By the early 1970s, as a teenager in the Whitlam years, it was difficult not to be influenced by this very politically significant period. The Whitlam Government implemented a wide-ranging program of social reforms including: the end of conscription, the passing of the Family Law Act, establishing ‘no-fault’ divorce, the single mother’s pension (as it was at that time), equal pay for women, the launching of an inquiry into education which led to free tertiary education, the establishment of a ministry responsible for Aboriginal affairs and support for the idea of Land Rights, the creation of Medibank that provided free universally available medical treatment, and the passing of laws banning sexual and racial discrimination (Fenna 1998, McKenna 2006). Some of these impacted on me on a personal level. In our family, for example, with the introduction of free tertiary education all four of the oldest siblings went to university. Like many working class families at the time this option had not previously been available.
Other significant events that stick firmly in my mind of that time were: the first person walking on the moon, the granting of the vote for Aboriginal people (I remember my parents talking about this); famines in many African countries along with the images of starvation that were widely broadcast in the media. Each of these events had enormous societal influence. For example, the moon landing was significant to these other events because there was much debate about the cost of such a space mission when so many were socially disadvantaged and living in poverty, merely trying to survive. I was in the later years of primary school at the time and, as I attended a religious school, I remember that most of the religious instruction classes were concerned with the moral dilemmas involved in the cost of space travel. Looking back I see that this may not have been a common experience of others of my generation but it was certainly significant to me personally. I remember newspaper articles with children sleeping rough in African countries because they were homeless and starving. I remember that these images fueled further debates in religion class about social disadvantage, inequality and ‘fairness’. Again, looking back I can see that the notion of ‘fairness’ featured strongly in my childhood. Indeed, such debates concerning inequality, social disadvantage and fairness continue today and continue to feature significantly in my personal life and have in fact driven this present study about social disadvantage in relation to housing.

At the time when I was growing up the media, particularly television, was playing an increasingly important role in influencing social and political events (Payne 2007). For example, horrific images of the Vietnam War were presented on a nightly basis on the news. The Vietnam war is sometimes referred to as the ‘television war’ because it was the first time that events of war had been covered and screened almost simultaneously as they happened (Weyant 1986).

Along with coverage on television, newspapers also showed graphic photographs of the war, along with the protests that were also taking place. This explicit reporting highlighted the many moral dilemmas involved in such reporting of events (Payne 2007). The graphic photographs and television footage presented to the Australian public impacted on me deeply and empathetically. The looks on the faces of those caught up in war was shocking and what was being experienced in Vietnam was unimaginable to me, a teenager growing up far away in a Melbourne suburb.
Although I was brought up in an environment and an era which was not particularly sheltered – my childhood was quite clearly tame compared to what was happening elsewhere. My white, working class, relatively protected world was a far cry and a world away from what many people were experiencing elsewhere.

Images from Vietnam, along with the mass protests taking place throughout Australia over Australia’s involvement in the Vietnam War helped to influence the decision to withdraw. By late 1960 Australia was winding down its military effort in Vietnam. By December 1972 the last of the Australian troops were withdrawn (Edwards 1997).

My parents, who were avid watchers of the ABC nightly news and daily readers of ‘The Age’ newspaper, kept abreast of current affairs happening locally, nationally and internationally. In retrospect I see that as a child I was exposed to current affairs perhaps more than some others and can attribute this influence on many of my ideas both as a child and as an adult. My parents kept informed about politics, and were always deeply concerned about social injustice issues. It is this more personal history that I turn to next.

A personal history

Along with the era of one’s upbringing, other societal factors such as social class and status, religious upbringing, educational background, and ethnicity also impact on an individual’s paradigm and motivation for the research project (Levesque-Lopman 2000). Mallet (2004, p. 75) points out that in relation to the value laden research involving the experience and the study of home, for example, researchers need to be ‘clear and transparent about the motivation behind, and purposes for, their own research’. Therefore, she notes from a feminist perspective, it needs to be made clear how the researcher experiences the research and how the data is going to be interpreted.

I was the fourth of six children born into a Roman Catholic family. We lived in an outer suburb of Melbourne. My parents owned their home. My father was a plumber and my mother worked part-time at a catering service. All the children attended Roman Catholic school as well as attending weekly Sunday mass as a family.
McGuire (2002) notes that the learned meanings that are conveyed by a specific people, in this instance the religious group of Roman Catholic teaching nuns and lay staff at the catholic school, and the teachings of the priests, means that children cannot internalize group meanings without having a sense of belonging to the group. This is especially true of religious meanings because ‘religion is often an important part of how an entire group thinks of itself” (McGuire 2002, p. 52). In other words, the identity of the group, in this case a religious group, and its worldview, in turn impacts on an individual’s self-identity. Therefore religion can be seen to have both an individual as well as a social or group influence. This strong religious background clearly impacted, and continues to impact, on my identity (although I no longer see myself as a Roman Catholic). For example, my strong social justice principles and notions of ‘fairness’, I believe, can in part be attributed to this Roman Catholic upbringing both on the larger group scale as well as the more intimate family group and personal one.

I left school at fifteen and began an apprenticeship as a hairdresser which I completed before travelling for a year. I then returned to Melbourne and completed Year 12 before starting an Arts degree at La Trobe University. After completing one semester I deferred my studies and travelled north to the Far North Coast of NSW where my parents and two youngest sisters had settled two years earlier. This geographical area has been ‘home’ for me ever since.

After having my two children, my then partner and I bought a house in a small town about thirty minutes drive from Lismore on the Far North Coast of NSW. This was bought through the now defunct HomeFund scheme which was a government sponsored scheme that provided home loans to people who could not otherwise afford to buy a house. However, due to the loan design of the HomeFund scheme, which assumed that the high inflation levels of the 1980s would continue and that interest rates would also remain high, both of which proved incorrect, many people were left unable to meet their repayments (Kirk 2001). While market home loan interest rates had fallen to 8.9 per cent, HomeFund borrowers were stuck paying 12 to 15 per cent interest along with being faced with flat wages, increased unemployment rates and a drop in house prices (Snodgrass 2002). In addition, Snodgrass (2002) notes the social
costs of HomeFund with many borrowers suffering stress-related health problems and relationship breakdowns.

On a personal level this time of buying a home was a very financially stressful time for my ex-partner and me which, I believe, contributed to the gradual breakdown of the relationship. Unfortunately, like many others, my partnership with my children’s father did not last and we separated. He, like many others at this time, was unemployed and I was working only on a part-time basis. Given the situation with the conditions of the HomeFund scheme described above we had not paid off much of the home loan and when we separated I was not left with enough for a deposit to put on another house. In addition, as I was only in part-time employment I was not eligible for a housing loan (as well as having no deposit) so rented a house in Lismore. With no permanent full-time work since my separation, and living on one low-income with two children to support I, like many others, have never since been able to re-enter the home ownership market. I have therefore continuously rented my housing since that time.

To find myself on my own for the first time in my life and losing the home we had designed and nurtured to its completion was a huge loss indeed. I went from having achieved the ‘Great Australian Dream’ of home ownership and of living in what continues to be viewed as the ‘ideal’ family – the nuclear family - with the status and respectability that these things involve, to being a ‘single mum’ renter. My ex-partner has however since remarried and has once again bought a house. This is a common scenario where the woman is often left without a home that she owns after separation and the man frequently later goes on to become a home owner again (Taylor & Jureidini 1994).

My experiences of renting as a sole mother for the past 15 years have had a huge impact on my life, and my children’s. Concerns such as insecurity of tenure, having to move frequently, notions of ‘home’ (what does home mean?), sense of belonging to community and place, financial concerns associated with not owning, being in the minority when it comes to tenure type and being left behind, issues of home and identity, what governments can do and so forth have been paramount. All of these issues have consequently been an influencing and driving factor for this research. In
addition, given my experiences of being both a home owner (briefly) and a renter I am in a position of being able to relate to both tenure types. But what first drew me to housing as a research topic? And why home ownership in particular?

**Why the interest in housing?**

As a child I first became aware of the difference and the importance of, and status related to, the various housing tenures. When I was about six (I know this because we were still in the first home in which I lived and did not move to my second childhood home until the age of seven) I went with my mother to vote in the local council election. I asked her if everyone had to vote and I clearly remember her saying that only those who owned their own home were allowed to vote. Renters, in other words, were excluded. The inequity of this – the unfairness - has stayed firmly in my mind. Interestingly, when researching this particular aspect of my memory I discovered that non-property owners in Victoria only gained the right to vote in local government (municipal council) elections with the introduction of the *Local Government (Municipal Council Elections) Act 1983* (Act No. 9871). It took until 1983 for this particular inequity to be addressed. The date of commencement of this Act was 27 April 1983.

As I have grown older, not owning a house has both become more important to me and more out of reach. I have become even more aware of the status that is accorded to being a home owner, along with the lack of status associated with renting, even though the inequity that was in place back when I was a child, which denied renters the right to vote in a Local Government election, has since been addressed. However, the increasing importance I place on home ownership is mainly to do with having security both financially as well as emotionally; the security to be able to settle into a community and feel a deep level of attachment and belonging to a house; the security that facilitates a deep sense of ‘home’. To have somewhere to come back to at the end of a day where it is familiar. And for my children to be able to come ‘home’; to know that it will always be there. This distinction between having a ‘house’ and having a ‘home’ is taken up in greater depth in Chapter Six.
My children too have housing concerns; about not being able to really settle into a house, not being able to change certain things, not being able to have pets, of changing schools. They have had many changes of residence; many different homes and schools. For example, my eldest daughter, Hannah, changed schools eight times throughout her thirteen years of school. This is in stark contrast to my own experience. When I think back to my own childhood, my family moved only three times at approximately seven year intervals and I only attended three schools in total.

The many moves that my children have had have impacted strongly in their lives, so much so that my eldest daughter addressed the issue as part of her major art project in Year 12. She counted up how many houses she had lived in throughout her eighteen years (there had been 21 at the time but this has now increased by another 3) and she then presented the houses in a form of a moving puzzle. She explained that, because we moved so often throughout her childhood, it seemed to her that her life, represented through the houses we had lived in, were like a puzzle with each piece overlapping in her mind and then completing a whole – the sum of her childhood and her identity.

The many houses are, however, contained within one house – represented in the large frame in the shape of a house. When Hannah had reached high school age, the frequency of our moves slowed and when we did move I endeavoured to stay in a similar area so that we lived within the school zone. This at least meant that my children could readily stay at the same school and this gave them a certain sense of continuity. They (and I) remained close to our support networks of family and friends of which we had nurtured and been nurtured over our years in the region. For the houses to be presented within one house can therefore be seen as one ‘home’ even though there were many houses.

I believe that I can take some comfort from this artwork representation of Hannah’s homes in that, while I was unable to give my children security through one stable dwelling, we did have some security by remaining, by and large, in the same community close to family and friends. Hannah’s art piece is reproduced below and shows how profoundly housing, and the moves that are often involved in rented housing, has impacted on her:
Hannah’s art piece, as well as undertaking this study, has brought me to reflect on the many moves we, as a sole mother headed family, have undergone. Sometimes the moves have been unavoidable due to the houses that we were renting going on the market. Sometimes the houses were not suitable to our needs and we had moved in due to lack of availability of suitable housing at the time of seeking a rental property. When something more suitable had turned up we had taken it, thus requiring another move. Sometimes the houses had become too expensive and we left when a cheaper
one had become available. On two occasions we moved into a caretaking position to take advantage of free rent while family had been absent from their homes for extended periods of time. On reflection, I moved at times to take control over our lives when there seemed little opportunity for taking control in other aspects of my life. However, because we were renting our housing, as is often the case among renters, for myriad reasons we have moved frequently.

As this study into the impact of non-home ownership on a particularly vulnerable group – that of sole mothers - has progressed, I have found that by listening to the experiences of others that my own experiences have been both amplified and put into perspective. This is because the women who have participated have all given important insights into their experiences of housing with many suggesting ways forward in relation to policy.

**Conclusion**

This chapter has outlined the theoretical framework used in this qualitative research which, as discussed, has adopted critical feminist epistemology. This approach to research considers that those experiencing a situation are in the most appropriate position to speak of, and to identify, concerns relevant to the area of study. From a critical feminist standpoint, the importance of this research is that gender issues are highlighted and concerns raised can be placed on the public agenda.

The notion of invisibility and the importance of making women’s experience visible was then addressed. As well, the incorporation of agency and structure within critical feminist research was discussed. Home ownership as hegemonic was then turned to. The notion of home ownership as ‘natural’ was in turn seen to lead to what is identified as ‘tenure-blindness’.

The importance of reflexivity was then explored. Feminist research places importance on the active participation of the researcher in the producing of social knowledge. This is achieved through the participation in, and the experience of, the social realities the researcher is seeking to understand. For example, reflexively outlining the researcher’s background ensures that the researchers’ identity is present in the
research. Consequently, the chapter finished with a reflexive piece which explained my interest in housing and firmly placed me, as the researcher, in the research. The next chapter outlines the methodology used for this research which adopts an interpretive, adaptive grounded theory approach.
Chapter Five: Methodology

The use of semi-structured interviews has become the *principle means* (emphasis added) by which feminists have sought to achieve the active involvement of their respondents in the construction of data about their lives (Graham 1984, p. 112).

**Introduction**

Chapter Four identified and discussed the theoretical framework adopted for this study which, it was noted, has utilised a critical feminist approach. It highlighted the importance of reflexivity and of making participants’ experiences visible. This chapter examines the use of an adaptive theory approach to research based on a modified version of grounded theory (Layder 1997). In this chapter I demonstrate how this version of grounded theory complements critical feminist research. In addition, key aspects of critical feminist ethnography are highlighted. Following on from this discussion, other key areas of concern, such as ethical issues pertaining to the study, research procedures including in-depth interviews and sampling methods, are discussed. Finally some key limitations of the study are identified.

**Adaptive theory in combination with critical feminist research**

In grounded theory the emphasis is on an open-minded approach to the research with willingness to listen to participants’ experiences and then grounding the analysis in the research data. Strauss and Corbin (1999, p. 24) posit that a grounded theory approach draws on a ‘systematic set of procedures to develop an inductively derived grounded theory about phenomenon’. Dey (1999) notes that grounded theory is an inductive approach to research that aims to identify underlying themes associated with a particular social phenomenon. Grounded theory therefore enables data to be gathered with the *subjective experiences* of the participants, therefore allowing theory to be constructed out of the research. In other words, new knowledge emerges
through the research data. Parr (1998, p. 90) identifies this approach as being consistent with feminist research in this regard.

However, unlike grounded theory, adaptive theory combines both objectivism and subjectivism to identify and explain connections between system (macro) and life world (micro). Layder (1997) rejects the notion that systemic aspects should not be included in the research process. This version of grounded theory is therefore ideologically aligned with a feminist epistemology.

Layder (1997) developed an adaptive theory approach to facilitate the move beyond a purely descriptive account of the participants in the research – giving voice to marginalised social groups – to one that acknowledges the experiences of participants within the wider system. In addition, in relation to grounded theory (Strauss & Corbin 1999, Glaser & Strauss 1967), Layder (1998) argues that researchers cannot dispense with prior theoretical knowledge because this knowledge may assist with the analysis of the emerging data. In fact, as researchers, we cannot enter the field without prior knowledge and theoretical assumptions, which undoubtedly need to be acknowledged. This version of grounded theory is therefore compatible with feminist research which, as discussed in Chapter Four, highlights the importance of engaging with a variety of ideas and texts of other researchers (Porter 1991).

However, what differs between a traditional grounded theory approach (as well as an adaptive theory one) and a feminist research approach is that gendered aspects are not prioritised. A feminist approach, therefore acknowledges that ‘humans exist within a political context from which they cannot be disengaged’ (Mies 1999, p. 61). Where grounded theory focuses on obtaining subjective experiences, critical feminist theory considers that research should have an emancipatory goal that will bring about social change and improve [women’s] lives (Reinharz 1992). For example, in relation to this research, it is by listening to the voices and appreciating the experiences and hardships in participant’s lives concerning their housing situations that we come to understand the nature and implications of the housing market and housing related policies on particular social groups in the context of capitalism.
In seeking to understand notions of ‘truth’, both feminist research and grounded theory seek understandings of people’s own ‘truth’, and both focus on the subjective experiences of those being researched. However, both adaptive theory and feminist epistemology acknowledge the objective (structural) and the subjective (agency) nexus and accept the presence in analysis of prior knowledge and personal assumptions. As such, semi-structured surveys and in-depth interviews have been extensively utilized by those adopting these approaches as they facilitate connectedness and interaction between the researcher and the researched while acknowledging the importance of wider structural aspects (Oakley 1981). Feminist researchers, for example, who recognize that socially marginalized people are empowered by voicing their experiences, argued that non-positivist methods, particularly ethnography and in-depth interviewing, needed to have a significant place in their studies (Reinharz 1992). Consequently, critical feminist ethnography has been identified as the most cogent and relevant approach for this study.

**Critical feminist ethnography**

In the 1960s, critical ethnography was usually based on neo-Marxist critical theory (Carspecken 1996, in Foley & Valenzuela 2005). However, as noted by Foley, Levinson and Hurtig (2001, in Foley & Valenzuela 2005, p. 217) ‘as new race, gender, sexual identity, and postcolonial social movements emerged, the philosophical basis for critical ethnography expanded’. Contemporary critical ethnographers recognize that ‘claims to truth are always discursively situated and implicated in relations of power’ (Kincheloe & McLaren 2005, p. 327). As Griffin (1982) claims, feminist ethnography needs to describe oppression as unjust but also as real and needs to identify a cause. Therefore, I have identified this approach as appropriate, and indeed the most relevant in terms of the critical intent of this research.

Ethnography, in its broadest sense, is the description of humans within their culture from the point of view of those experiencing it (Neuman 2000). Ethnography places importance on the *meanings* that people place on their *experiences* and therefore their social construction of reality. Like grounded theory, an ethnographical approach identifies themes in relation to people’s experiences therefore generating grounded
concepts that lead to new theories (Strauss & Corbin 1999). Ethnographers are interested in the dialectical relationship between the individual and the object and give ‘epistemological status to the subjects’ meanings and experiences’ (Somerville 1997, p. 230). Ethnography assumes that people ‘go beyond what is explicitly seen or said to what is meant or implied’ (Neuman 2000, p. 347). People demonstrate aspects of their culture, or sub-culture, through their descriptions of them in specific social and cultural contexts.

Contemporary ethnographic research is multidimensional in that it usually includes observation, participation and interviewing. Reinharz (1992, p. 52) for example, points out that contemporary feminist ethnographers participate in the social system which they are studying, make observations and then ‘sometimes use interviews to understand the perspective of individual women’. Additionally, Kincheloe and McLaren (2005, p. 324) note that contemporary critical ethnographers:

…attempt to get behind the curtain, to move beyond assimilated experience, to expose the way ideology constrains the desire for self direction, and to confront the way power reproduces itself in the construction of human consciousness…’.

The key difference between contemporary ethnography and critical ethnography therefore is the notion of ‘catalytic validity’. ‘Catalytic validity points to the degree to which research moves those it studies to understand the world and the way it is shaped in order for them to transform it’ (Kincheloe & McLaren 2005, p. 324).

Moving from what is observed and heard from the participants by the researcher to determining what is meant is at the center of ethnographic research (Neuman 2000). It is by moving beyond assimilated experience that the ideology constraining and oppressing some members of society can be exposed. For example, in relation to this study, by exposing the tenure and gender blindness that is inherent in housing related policy, the impacts that housing related policy has on some of the most vulnerable social groups can be addressed.

Because ethnographic researchers take a multi-methodological approach in relation to field setting (which is also immersed in a wider social context), this framework ‘is significant for feminists who seek an understanding of the links between the micro
and macro systems of gender politics’ (Reinharz 1992, p. 55). Bourdieu (1998) similarly posits a multiplicity in relation to field setting - those experienced on a personal level and those that exist on a societal level - noting that society is characterized by the interconnection and complexity of interrelated fields. ‘What happens in [any one of these fields] cannot be understood by looking only at external factors’ (Bourdieu 1998, p. 39). Similarly, Butler (1988, p.522) states, in relation to feminist research, that:

Feminist theory has sought to understand the way in which systemic or pervasive political and cultural structures are enacted and reproduced through individual acts and practices, and how the analysis of ostensibly personal situations is clarified through situating the issues in a broader and shared cultural context.

Feminist ethnographers therefore endeavour to interpret women’s behaviour and experiences ‘as shaped by social and cultural context rather than as context free or rooted in anatomy, personality, or social class’ (Reinharz 1992, p. 53). Researchers adopting this approach are interested in studying the experiences of women within the wider societal setting and believe that people who are experiencing a certain situation are in the best position to talk about it and to inform others, from their perspective, of what the experience is like. Bourdieu (1990, p. 68), who systematically analysed forms of social inequality – especially class and gender – declared that ‘one cannot really live the belief associated with profoundly different conditions of existence…still less others the means of reliving it by the sheer power of discourse’. In other words, the meanings and perceptions of those experiencing a certain situation are seen as paramount. The aspects of housing examined in this study, for example, cannot be revealed by statistics alone but through exploring the experiences of those participating in the study in their own words.

Taylor (1992, cited in Wilkinson, 2004, p. 115) suggests that the practice of ethnography is identified as part of a ‘politics of recognition’ that contributes to the creation of public spaces in which people can bring about a shared voice for recounting their experience. In addition, Kleinman (1999, pp. 414 – 415) states:

What is special about ethnography…is the practice it realizes…The ethnographer’s angle of exposure places her so uncomfortably between distinctive moral worlds and local and global ethical discourse and…creates a destabilizing tension between them.
that she is forced to become…self-reflexively critical of her own positioning as well as attentive to the new and unexpected possibilities that can emerge.

As noted in the previous chapter, this notion of self-reflexively is an important one within feminist research.

Bourdieu, who was essentially an ethnographic researcher, sought to reach beyond the dualisms of structure and agency, the objective and subjective and for this he drew on Durkheim’s and Marx’s objectivist’s views as well as on Weber’s articulations of subjectivity (Calhoun & Wacquant 2002). Ethnography was the backbone of his work – and he was ‘consistently explicit about this…For Bourdieu, ethnography was an epistemological issue’ (Blommaert 2003, p. 3). He believed that researchers always enter their study with socio-historical perspectives, which affects what the researcher sees and perceives and how they interpret this - the macro environment is impacted by the micro, the subjective knowledge of the researcher and the participants.

When we do sociology, we learn that men and women have their own responsibility, but they are greatly shaped – in their positions and their impossibilities – by the structure in which they are located and by the position they occupy in that structure (Bourdieu 1996, p. 62).

Furthermore, as Blommaert (2003, p. 3) points out, Bourdieu’s use of ethnographic vignettes throughout his works ‘is more than a stylistic feature of his writing: It is a crucial ingredient of his theorizing’. It is the tool he used for constructing subjective knowledge while thinking theoretically. Bourdieu (1986, p. xi) stated: ‘I believe it is possible to enter into the singularity of an object without renouncing the ambitions of drawing out universal propositions’.

Like critical feminist researchers, who advocate the use of reflexivity, Carspecken (1996, cited in Kincheloe & McLaren 2005) asserts that critical ethnographers need to examine their bias and world view and make this explicit. For example, as a critical feminist researcher my way of seeing the world very much impacts on the way data is gathered, analysed and decimated. Indeed, as Visweswaran (1994) suggests, this approach to research is dependent on the researcher declaring their paradigm openly in order to make their attitudes, values and beliefs explicit.
Throughout the data gathering stage of this research, for example, the participants explicitly knew that this research is anchored in a shared experience between the researcher and the researched. As sole mothers within a society that still clearly views two parent families as the norm and as the ideal family structure, and sole parent families as deficient, as ‘broken’, all those who participated had a shared identity as sole mothers, as well as non-home owning renters. In addition, as noted earlier, sole mothers for a host of reasons, find themselves denied access to home ownership, and are consequently particularly vulnerable when it comes to their housing situations. A brief outline of the attributes of the participants follows.

**Attributes of the participants: Who are they?**

The participants for this study were drawn from the Far North Coast of NSW. The criteria set for participation was that the participants identified themselves as being a sole mother and that they did not own their own home (that is they were renting rather than paying off a mortgage).

The profiles of the sole mother participants who took part in this study are detailed in relation to their pseudonym, their approximate age, the number of children they have, and how long they have been a sole parent, along with other information including their work status and/or whether they are studying. This information is included in Appendix One. In addition, a summary of this information is set out in Appendix Two.

The age range of participants varied from mid-20s to mid-50s with the majority being in the 40 – 50 age group. The majority of participants were born and raised in Australia with one participant identifying as being from a non-English speaking background (NESB). In addition, as also indicated in Appendix Two, many of the participants are also in paid employment with the majority identifying as being in either part-time or casual employment. However, many of these participants, working either in a part-time or casual capacity, are working around thirty hours a week. Only two participants are in full-time employment but they both still consider themselves to be on a relatively low income. Some of the casual workers are also working at, or around, full-time hours but it is not regular employment. Some participants were also
studying, either in a full-time capacity or part-time with most of these combining paid work with study.

Pseudonyms are used throughout the study to protect the identity of those participating in the research thereby maintaining privacy and confidentiality. Participation in the study was strictly voluntary with all participants giving their informed consent. These considerations are also linked to ethical issues concerning the study and are addressed next.

**Ethical issues pertaining to the study**

Whether the research is quantitative or qualitative in approach ethical issues need to be considered. Bouma (1996, p. 197) notes that all dealings with people raises ethical issues and states:

> Major ethical issues centre around gaining an appropriate form of informed consent, respecting individual privacy and confidentiality, being aware of the power dimension of the relationship between the researcher and the subject and ensuring that the research procedures are adequate to answer the questions being asked.

Owen and Rogers (1999) also stress the importance of the need to honour promises of anonymity and confidentiality. Hall-Taylor (1998, p. 9) states that ‘concern about ethical practices has made it mandatory that at universities, for example, ethics approval to conduct research must be approved’. This research project needed to be approved by the Human Research Ethics Committee (HREC) at Southern Cross University before research could commence.

In addition, as feminist research aims to ‘flatten out’ the interview process it therefore aims to address ethical issues about power imbalances as the researcher herself is also part of the researched (Reinharz 1992). Similarly, Finch (cited in Fonow & Cook 1991) identifies the importance of being aware of power imbalances. To address this concern, Oakley (1988) suggests that when interviewing women it is important for the interviewer to disclose information about herself. Stanley and Wise (1993, p.60) similarly suggest that ‘the researcher’s own experiences are an integral part of the research and therefore should be described as such’. This further assists with
addressing the power imbalance while at the same time helping to establish rapport. An interactive situation is thus created with both the participant and the researcher sharing experiences. As a sole mother, non home owner myself, who has many of the same concerns and similar experiences as the participants, I was aware of the need to disclose personal information about myself relevant to the interview and this was an on-going procedure throughout all of the interviews.

Measures central to research utilising an ethical and sensitive feminist methodology to potential participants include: a clear explanation of the research; negotiated access and consent; viewing the interview as a social interaction, listening attentively as opposed to ‘therapy’, letting the conversation flow following themes raised by the participants, thus reassessing topics throughout the research process; and respecting confidentiality and privacy (Mauthner 1998). Mauthner (1998) further posits that by adopting these ethical concerns and practical techniques within her research it ensured respect and sensitivity for the voices and subjectivities of the participants to be heard.

**Research procedures and sampling**

Given the focus of this study, it is important to address the way that participants for the study were accessed and sought. As noted, the participants for the study were drawn from the Far North Coast of NSW. Informal snowballing techniques were used because this approach is widely recognized as being appropriate in qualitative research concerned with accessing stigmatized social groups (Miller 1998, p.63).

Similarly, Lee (1993) points out that snow-balling as a sampling technique is a useful method to contact groups of people, such as low income sole mothers, who may be vulnerable and stigmatized in their everyday life. As a starting point to access participants for the study I used my own social network. This approach is deemed acceptable because, as Standing (1998) notes, it allows for a diverse sample that is able to reflect a variety and cross section of the population in aspects such as age and ethnicity.
Snow-ball sampling

Standing (1998) has found that snow-ball sampling, beginning with personal networks helps to break down power relations between the researcher and the researched as it allows trust to be established due to the participants being approached by someone they already know. As noted, initially the participants were sourced from my own social network, but as the study progressed each participant was asked if they knew anyone else in a similar situation who may be willing to participate in the study. In this way, each participant had some idea about the study and what would be involved, as well as having some connection with others and myself as the researcher.

In addition, as part of the Ethics Application an Information Sheet was included (see Appendix Three). This both introduced myself and the research and provided some background information in relation to the study. As well as this information a list of counselling services was given to each participant - such as the phone numbers for the Tenants Advice and Advocacy Service and the Department of Fair Trading – Tenancy Information Line (see Appendix Four). These two pieces of information could then be passed on to potential participants.

The use of in-depth interviews

As noted, this study is positioned within an interpretive, qualitative approach to research and is informed by feminist epistemology. An interpretive approach to research seeks to interpret, understand and explain the meanings of participant’s experiences ‘beyond the limits of what can be explained with the degree of certainty usually associated with analysis’ (Wolcott 1994, p.11). As such, qualitative research adopts methods that uncover the meanings of people’s experiences of their social world, such as in-depth interviews and other narrative inquiry techniques (Neuman 2000).

Semi-structured, open-ended, one-off in-depth interviews were identified as the methodology best suited to this study to enable each participant to tell her story about her housing experiences; to elicit narratives in her own words about her concerns, desires and needs. In-depth interviews are conversations with a purpose (Berg 2001).
Minichiello et al. (1996, p. 89) note that probing questions are used throughout the interview ‘to elicit information more fully...In essence, it is the fact that probing is sanctioned as part of the research process that differentiates in-depth interviewing from normal everyday conversations’.

In examining the experiences of women in relation to housing issues, the present study adopted an approach focused on the interviewee’s meaning of subjective experience. This is achieved through an open responsiveness with a reciprocal exchange between the interviewer and the interviewee throughout the interview process (Levesque-Lopman 2000).

The participants in this study all agreed to take part in a one hour interview conducted in a venue suitable to both parties. This was usually either at the researcher’s home (on four occasions) or more often at the participant’s home (on twenty-eight occasions). Interviewing in the participant’s home was my preferred option as it fits well with an ethnographic approach because it allows the researcher to further explore the world of the participant (Neuman 2000). If participants were comfortable with the interview taking place in their home then I travelled to where they lived. However, as part of the Ethics Approval it was necessary to allow for alternative options regarding the place for conducting the interviews. The participants were given a copy of the consent form to read and sign prior to the interview taking place (see Appendix Five). Interviews generally lasted for the predicted one hour.

It was important to set the tone of the interview which was ideally felt to be relaxed, friendly and informal. Initially, there was informal conversation often concerning children, the house of residence and so forth. This further assisted in helping to establish rapport and gave me valuable background information about the participants. The atmosphere of the interviews was largely influenced by the participant’s personality, their feelings and experiences of housing concerns and the issues important to them. Participants were informed that confidentiality and anonymity was assured with pseudonyms used to prevent identification.

In the spirit of an in-depth interview approach, each interview built on the previous interviews, which allowed the open-ended, probing questions to evolve and change
along with the evolving interviews, thus, as previously discussed, facilitating an adaptive approach. As new themes became apparent these were brought into subsequent interviews. In addition, Minichiello et al. (1996) point out that where structured surveys imply that the interview is clearly between the interviewer and the interviewee, the in-depth interview allows for a more relaxed and impromptu atmosphere. This consequently further addresses the power imbalance between the roles of researcher and researched.

**The interview schedule**

Mauthner (1998) identifies issues and concerns that need to be addressed in relation to the intersections between the personal, private and semi-public when conducting interviews within a feminist framework. These are power relationships, participants’ voices, the researcher’s voice, and emotions throughout the research process. To help address these issues Mauthner (1998) designed a series of topics rather than questions which allowed her to approach her research in an open and exploratory fashion using the topics to guide (as in an interview schedule) rather than dictate the discussion. Similarly, Minichiello et al. (1996) note that although in-depth interviews are often unstructured, it is difficult for the researcher to remember all that needs to be covered. It is for this reason that an interview guide or schedule is often used. As this is qualitative research, with no fixed set questions, the guide can be revised when new information comes to light.

There were a number of areas that were considered important to be covered in the interview schedule for this study. However, they were used as a guide only and to remind me of areas which needed to be discussed. The issues in the guide were general rather than specific and were not used to determine the order of the discussion. The schedule adopted for the interviews is included as Appendix Six.

In relation to prompts, Minichiello et al. (1996) note that prompts are also non-verbal such as head nodding and shaking and this type of non-verbal communication was used throughout the interviews. The participants spoke openly and frankly about their situations, experiences and concerns throughout the interviews. My awareness of my
role as both researcher and participant further helped to make the interviews a two-way process between the participants and myself throughout each interview. In closing each interview, I expressed thanks and appreciation to each participant for agreeing to be interviewed and giving their time and contributing their experiences and views openly. Many participants also expressed appreciation for allowing their stories and concerns to be heard.

**Data analysis: Recording, transcribing and analysing the interviews**

The in-depth interviews were taped and then transcribed verbatim to provide an accurate account of each interview. Minichiello et al. (1996) note that taping the interviews enhances the authenticity of the data. Permission from participants was sought to record interviews (please refer to Appendix Six). I transcribed all interviews as soon as possible after the interview had taken place which ensured that the interview was still fresh in my mind.

All records (including audio tapes, interview notes and transcripts, and consent forms) were kept in a secure, locked drawer at Southern Cross University as per Ethics Approval requirements. These transcripts were analysed and coded with themes being identified which, in effect, meant that data collection and analysis was undertaken simultaneously, thus further utilising a grounded theory methodology (Strauss and Corbin 1999). However, as discussed earlier, as Layder’s (1998) adaptive theory acknowledges the use of existing theory this aspect is also important to acknowledge in relation to my analysis of the current data. By transcribing and analyzing each interview soon after the interview had taken place, themes were able to be identified and coded at once. Bryman and Burgess (1994) note that coding is an important part of the data analysis because it provides a necessary link between the data and the theory. These themes could then be explored further in subsequent interviews which is in keeping with the evolving nature of qualitative research. These emerging themes are discussed in the following chapters.

Throughout the research process I was also continuously reviewing literature, and further exploring and researching key issues and concepts that were emerging from the interview data. New insights were constantly being brought to light and this also
impacted on the interview process resulting in the development from one interview to
the next. Rubin and Rubin (1995), for example, note that the analysis of interpretive
qualitative research involves the examining of the data in order to identify the most
valuable aspects and then dividing them into themes and categories and building on
them. That is, the narratives obtained from the interviews (the data) are thematized
and explored further. This in turn further enhances meaning through the building of
theory (Rubin & Rubin 1995).

I decided not to use a computer assisted program, such as NUD*IST, for the coding of
the data. Some researchers, such as Weitzman (2000) argue that such programs do
not facilitate rigour to the data analysis stage of the research. As the data obtained for
this study was relatively small, it was decided to examine and code data manually.
This allowed for the richness of the data to be appreciated as well as listening to the
participant’s experiences in context to the rest of the interview. Similarly, Wilson
(2004) found the use of NUD*IST to be inflexible in that data becomes disassociated
with the rest of the interview. In addition, Wilson (2004) notes that as some chunks
of text fall into more than one category and multiple themes and concepts flow into
each other, computer assisted programs can make it difficult to isolate data into a
specific category. I felt the process of data analysis would achieve a more
enlightening, accurate and robust analysis if undertaken using the traditional ‘pen and
paper’ method of coding the data.

The themes that emerged from the data started to become increasingly clear as the
research process continued throughout each interview, transcription, the digestion of
further literature and then each subsequent interview. Themes began to interrelate
and connect within sub-categories. Attride-Sterling (2001) notes that this process in
the data analysis stage is known as ‘thematic networking’ as the themes and
categories begin to establish more meaningful relationships. For example, as the
number of interviews progressed it became evident that the experiences of
participants having to move often were tied in with notions of insecurity of tenure, a
lack of attachment to community and place, social capital and importantly to the
concept of ‘home’ itself.
As noted, the sample for this study consisted of thirty-two sole mothers who rent their homes. Even though it was originally envisioned that I would undertake to complete forty in-depth interviews, I decided to cease interviewing after the thirty-second interview. This was not seen as detracting from the methodology as large numbers of participants in qualitative research is neither required nor seen as beneficial (Bouma 1996). After thirty-two interviews I was not obtaining any significantly new information or gaining new insights in relation to the study and I believed that ‘theoretical saturation’ had been reached. This is the point in qualitative research when additional data can no longer add new insights (Dey 1999).

Douglas (1985, cited in Wilson 2004) noted that he had reached theoretical saturation at twenty-five interviews. However, rather than identifying a specific number, a better indication of ‘enough’ is more appropriately ‘left to the aware researcher who knows his or her data and has been embedded in the data for months or years’ (Douglas 1985, cited in Wilson 2004, p. 100). Seidman (1998) similarly notes that each researcher will identify the saturation point of their research project. After twenty-five interviews, I like Douglas, believed I had reached a level of saturation in that categorisations were no longer producing significant conceptual variations (Dey 1999). In fact, the level of saturation had, in actuality, been reached significantly earlier than this, as even prior to the twenty-fifth interview participants were showing a tendency to offer similar views about their experiences and concerns. However, given the richness of data still being generated I made the informed decision to continue with the interviews up to this point and indeed included another seven interviews as these women serendipitously came into the research as participants, keen to have their voices heard and their experiences of housing told.

**Limitations of the study**

A key limitation of the study is that participation is restricted to one marginalized social 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 a particular concern for some of the participants). These are concerns that would,
however, be useful to develop in future research studies. Although concentration is on only one social group – sole mother headed families - it is however argued that the accounts of the sole mother participants in this study are significant insofar as they can be generalised to countless others in vulnerable situations. In addition, as gender related housing studies have been identified as a research gap it is believed important to have women’s particular experiences told.

Another limitation is that restricting the research to the Far North Coast of NSW also restricted who participated. However, as noted in the justification of this research section in Chapter One, there has been little research conducted in regional areas (ACOSS 2003b; AHNRC 2001; NRSDC 2004). Therefore it is considered important that such a study is undertaken so that concerns of those living away from major cities can be articulated and heard.

The participants in this study, as well as those in other studies concerned with issues impacting on marginalized groups, are often not the most isolated people in the community. Swinbourne et al. (2000) for example, note that it is difficult to access those most isolated as they are not likely to be involved in community groups and other similar activities. However, by using informal snowballing as the sampling technique this limitation addressed to some extent as this technique, as previously discussed, has been identified as being useful for accessing people in stigmatized social groups.

Another obvious limitation is the lack of discussion of the cross-cultural perspectives, particularly those related to the Aboriginal and Torres Strait Islander peoples, on the issues that are of concern. Although extremely important, these perspectives fall beyond the scope of this research. Importantly, as a white woman from a European background I do not believe I am in the most suitable position to undertake such research.

While it is acknowledged that other social groups of people do experience disadvantage in relation to their housing situations such as housing related stress, exclusion from home ownership, repossession of their house due to not being able to keep up mortgage repayments and so forth, this is not the main focus of this study.
However, it is acknowledged that these are important concerns and worthy of further research.

Finally, sole mothers are not an homogeneous group and as such cannot be placed into one category. This is an important point as there are many circumstances of sole mother families and this needs to be clearly acknowledged. That said however, and as highlighted by Merriam (1998, p. 208):

In qualitative research, a single case or small non-random sample is selected precisely because (emphasis in original) the researcher wishes to understand the particular in depth, not to find out what is generally true of the many.

Therefore, each participant’s views and stories have value and add to the understanding of the impact of housing non-affordability, exclusion and other concerns in relation to this study.

**Conclusion**

This chapter has discussed the use of critical ethnography and in-depth interviews within an interpretive, adaptive theory approach to research. This falls within a qualitative paradigm which considers that people are able to place their own personal definitions to situations and experiences within the wider societal context. It has also extended discussion introduced in Chapter Four regarding the incorporation of feminist research within this approach, reiterating the importance of explicitly locating myself, the researcher, within the research process. This is because, as noted previously, I too have a personal history and experiences that relate to the study. It was noted that by utilising in-depth interviews as the research methodology, participants were able to voice their concerns in their own words.

Ethical concerns pertaining to the study were highlighted such as the power imbalance that can occur with a research study such as this. By adopting a feminist approach this power imbalance is recognised and as such strategies, such as disclosing personal information and building rapport, were used. In addition, the use of snowball sampling to access participants further addressed any power imbalance as there was some connection prior to the interview between the participant and myself.
Discussion on how the data was analysed followed. Finally I identified some limitations of this study.

The following three chapters explore the main findings to emerge from the research. The first of these chapters explores the importance of the meaning of home and how this is linked to identity that includes tenure type.
Chapter Six: 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, p. 22).

Introduction

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 analysis 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). In this chapter the voices of the participant’s, the women’s account’s of their experiences of home and of what the notion of home means to them, will be reported on. Discussion will be linked to how tenure type is connected to a person’s identity which in turn impacts on status, choice and self-determination.

Clearly, 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. However, as identified through the participants’ experiences in this current study, these positive associations with home may not always apply to everyone. In addition, 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. McCollum (1990, p. 22), in the opening quote to this chapter, for instance, claims that ‘the state of feeling at home extends beyond the dwelling to…neighbourhood and town’.
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. 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 (Madigan, Munroe & Smith 1990). Undoubtedly, issues relating to housing tenure are major considerations in how ‘home’ is defined, along with the status accorded within Australian society.

Considering the centrality of housing in people’s lives for more than the provision of shelter, I 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, I suggest 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.

For the participants in this study, it became evident that renting limited their ability to express personal taste, to gain a sense of control over their destiny (self-determination), and the resulting lack of security which impacted on their sense of belonging. Participants also spoke about these aspects in relation to perceived status. For example, many referred to the way renting impacts on self-esteem due to the low status bestowed on renters. It would appear that renting, and housing concerns generally, are a key contributor to a person’s sense of self-worth and identity. The usually positive meanings of home that are often taken-for-granted in Australia’s home owning culture are negated when one is renting by restrictions that hinder control and autonomy. Therefore, the concerns that were raised by participants in relation to renting on a person’s life experiences addressed in this chapter are
fourfold. These concerns can be broadly identified as: home as physical dwelling; home as belonging; home as reflection of self-identity; and home within the social/cultural context.

**Home as physical dwelling – separating the ‘house’ from the ‘home’**

While the physical structure is the most tangible aspect of home, as noted, home cannot be defined solely as a dwelling. Home as a subjective phenomenon facilitates security, control, a sense of belonging, a place where relationships are experienced and is a vehicle for expressing self-identity.

Many researchers have examined the origins of the two concepts – ‘house’ and ‘home’. Hollander (1991) for example, notes that the Germanic words for ‘home’ – Heim and heem – privilege a physical dwelling reading, identifying home as a place to lay one’s head. Conversely in English the term ‘home’, which derives from the Anglo-Saxon word ‘ham’, favours a more social reading of the concept, incorporating a sense of belonging to village or town (Hollander 1991). Brink (1995) claims that the Old Irish, Old English and Greek terms for ‘home’ did not exclusively refer to the structure of the house but also included concepts of both the dwelling and affection; the relationships that exist within the dwelling. Mallett (2004) notes that most researchers when examining issues of house and home uncritically conflate the two. However, as noted by Fox (2002) while the house, the physical dwelling, is the element that provides the important tangible structure for its occupants, it is ‘home’ that provides what she identifies as the ‘x factor’. ‘The x factor represents the social, psychological and the cultural values which a physical structure acquires through use as a home’ (Fox 2002, p. 590). In this study, one participant, Rose, said: ‘Ideally, home is a place where you can be yourself, be who you really are. Sure it gives my child and me shelter but it’s also about being who we are’. Similarly, Pam noted that: ‘Home to me is about a caring space for me and my children’.

The physical elements of the house, the dwelling, provide the crucial physical shelter for the survival of its residents (Altman & Werner 1985). It is the loss of the physical
dwelling, the house, which is referred to as homelessness (Fox 2002). While in the extreme, the loss of the physical dwelling leads to what Fox (2002) refers to as ‘houselessness’, it is important to note that loss of home can be, and often is, a traumatic experience even when the loss does not result in the absence of a physical dwelling – to the person becoming homeless - because there are emotional elements to consider. Indeed loss of home was a significant concern for many of the participants in this current study and it is this issue that I turn to first.

**Loss of home**

Loss of home, either through the owner of the current rented dwelling wanting to sell or because of the initial relationship separation, was a significant event for the majority of participants in this current study and clearly encompassed more than purely the loss of the physical dwelling. For example, Gayle, who had co-owned a house with her ex-partner, noted: ‘I lost my home when we separated so I have huge issues about that. People don’t realise, I think, how bad it is to lose your home’. Gayle’s experience of loss of home after her separation caused, and continues to cause, her anguish: ‘It makes me feel very insecure and worried now that I don’t have a permanent home for myself and my children’.

While Gayle, like most of the participants, has always had a roof over her head, two participants, Evelyn and Lois, ended up being homeless in the literal sense of being *houseless* and spending periods of time ‘on friends’ couches’ which Schofield (2005) identifies as secondary homelessness - when people have temporary accommodation only:

> Even though I haven’t come from a privileged background, I still always assumed that I would have a roof over my head. That that would be a given. That I would always be able to find suitable accommodation for myself and my children (Evelyn).

> 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)
In an area like the Far North Coast of NSW where levels of poverty and social disadvantage are high, the level of homelessness experienced is also high (Hase et al. 2002; Schofield 2005). When low income families are faced with increasing levels of rent many, as discussed in Chapter Three, are faced with housing related stress. When this stress becomes too prohibitive many are faced with homelessness (Schofield 2005). One participant, Geraldine, raised the issue of ‘hidden homelessness’ and spoke about one sole mother she knows that was living with her child in 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’.

Several of the participants in this study, who, like Gayle, 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. They noted that when they owned a home and lost it their sense of loss was greater compared to the loss of a rented one. This view is consistent with other studies in relation to the meanings associated with home and tenure type; loss of home can be more significant when it was owned (for example, see Bridge et al. 2003; Fichten 1989; Rakoff 1977; Saunders 1990; Smith 1990). These included loss of personal status, identity, a sense of security, belonging and permanency. Lola explained how the loss of the family home that she 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 a part of who you are as a person, and 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 security, or more specifically the lack of security she identified that comes from rented housing – she fears losing her home. This fear is indeed experienced on a deep psychological level as noted by Dumont (1986, cited in Mulroy 1995, p. 43):
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...

Notions of home were also linked to the relationships Lola experienced in the home she had created with her ex-partner. Dumont (1986, cited in Mulroy 1995) notes that the existence of a ‘home’ is a vital ingredient to the ‘universal dread’ of homelessness. Fox (2002, p. 608) identifies 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’ that Lola attributed to it is immense.

Home as belonging

Rapport and Dawson (1998, p. 32) argue that home is a place where people can express themselves and, through its familiarity, can foster a sense of belonging; of ‘rootedness’. Some researchers have argued that this sense of rootedness can be achieved to a greater extent through the owning of a home (for example, see Bridge et al. 2003; Saunders 1990; Smith 1990). As argued in an earlier chapter, Australian housing policy means that the private rental sector caters largely for those who are denied access to home ownership due to financial constraints. The Australian rental property investment market is largely made up of small time ‘mum and dad investors’ with only one or two properties (Castles 2004), or to use a Marxist term, ‘the petit bourgeoisie’. Consequently, 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. As a consequence, tenancy legislation 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). Therefore the Australian rental sector has no long-term security or certainty, with tenants regularly being evicted to enable sale of the property (Bourke 1999). As a
result the situation of short-term leases habitually means frequent forced moves for many tenants (ABS 2001a).

Clermont (1997) notes that ‘forced moves’ are those that are beyond the control of the household and include those that occur at the expiration of a lease. This means that renters have limited say over when they move. The existence of policy that enables ‘no cause’ evictions, relatively short leases and the lack of effective rent control that tends to force tenants into moving often can impact on people’s sense of belonging and ‘rootedness’. 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 (Hulse & Burke 2000).

Forced moves have been identified as having the greatest impact in terms of the stress involved in moving (Burke & Hulse 2002). These moves can cause significant displacement from the social and physical environment which is beyond the control of the tenant (Holdsworth 2005). This was a concern for June who worries about the impact of frequent moves on her children:

We were having to move a lot at that time because we had a string of owners selling up and wanting us out. So that meant rushing around and trying to find a new place and then having to pack up all our stuff, it was really hard. So now the kids never feel settled because we are always wondering when we might lose our home and that worries me (June).

Participants spoke at length about 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 the participant’s life, along with their children’s. Porteous (1995, p. 159) states that in the context of forced moves ‘change almost invariably involves loss and bereavement like symptoms of grief amongst those uprooted and relocated’. The importance that participants placed throughout their interviews on the insecurity that not owning one’s home yields cannot be underestimated:
It’s so unsettling to be renting and so insecure, always having to move. So there’s that instability. Where as if I did own a place we could think, well we’ll be here for at least five years and we’d have more choice about what happens to us. So I worry about that – about the insecurity and I know my daughter does too - about maybe having to change school… (Evelyn).

Historically we had ten houses in eleven years. In our family if the Christmas decorations go up more than once in the same house – that’s how we gauge it. So it’s quite significant, especially for the children, I think, all that insecurity they’ve been through (Joanne).

We have had to move a lot since I separated. We had a run of having to move. I think that at one stage we were moving sometimes twice a year [laughs]. But really, that was awful when the kids were younger. They found it hard I think (Lola).

Evelyn, Joanne and Lola all share similar concerns about their constant moves and all acknowledge the difficulty of this situation for their children. Participants noted the loss they and their children have experienced, often repeatedly, when they have been faced with multiple forced moves. June, when talking about repeated moves pointed out: ‘It’s is hard for the kids when they try to find their sense of community because it can just be taken from them so quickly.’ And as noted by McDowell (1999, p. 22) ‘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’. 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, p. 65) states that ‘for many people their home may be the only place where they feel a sense of control’. To not have this ‘sense of control’ can impact deeply on non-home owning renters (Holdsworth 2005).

Being denied a sense of self-determination, control and choice over one’s destiny was a key concern raised by many of the participants in relation to their forced moves. For example, June spoke about the vulnerability of renting:

Because I rent I feel very vulnerable. So it’s almost like you can’t entirely relax when you know that you could be given a few weeks notice to leave. Because, you know, you end up having to compromise and you have to move to wherever is available at the time. You know, you can’t even choose when and where you’ll move to, most of the time anyway (June).
The length of time the participant and her children had remained in their current home as well as the age of participants appeared to be indicators of how participants reconcile their notion of home and sense of belonging. This is clear in relation to Narelle’s response, for example:

It didn’t bother me having to move so much until I reached my late thirties and then in the last place where we were living it just felt like it was my place, that it was my home, but then the owners wanted to sell it. And it was like, hang on, no, this is my home. It came as such a shock. And so you’ve always got that hanging over your head, where you can’t even decide a basic thing like that about when you’re going to move and that makes you feel really powerless (Narelle).

Narelle’s experience of losing her home in her late thirties after living in the same house for a number of years left her with the realisation that she had little self-determination in her life. Although she had felt settled and had a sense of belonging to place - largely because she and her children had lived in this house over a period of time resulting in it being ‘home’ - the illusion of home was shattered when the house went on the market. Therefore, Narelle’s experience highlights the importance of renters being able to have the opportunity to settle and connect to their communities even if they do not have ownership of the actual dwelling in which they live.

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 sometimes we get out before we’re thrown out. So that we aren’t forced out if the owner wants to sell or whatever. So that 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 then 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).
Anne also acknowledged her need to have control over when and where she moved noting that ‘it’s important to re-evaluate your life’. She also acknowledged that had she taken greater control over her housing situation she may have been in a situation where she had more choice:

When you rent I think that after two or three years in a house that it is possibly good to move on because it’s important to re-evaluate your life. I say this because had we moved from our last place, had I projected into the future, we wouldn’t be in this place now through lack of choice and wanting to move again. Now if I’d been smarter I perhaps could have found a place that would have suited the boys more emotionally than this place does. And I would have saved myself the heartache of trying to move at a time when the market is increasingly inflated and the competition has only gotten harder. I could have taken more control (Anne).

While Anne acknowledged the situation of rented housing being extremely competitive, she still appears to lay the blame squarely on her own lack of foresight in taking control. She also raised the issue of choice which was also raised by many of the participants throughout this study.

**Lack of choice**

While Carla and Anne struggled with taking control of their housing, many participants noted that not owning their own home equates with lack of choice which in turn leads to lack of financial and emotional security. This situation is compounded by the increasingly limited availability of affordable housing, as noted by Anne above. Noticeably this seriously impacts on choice, issues concerning self-determination and belonging to community and place (Holdsworth 2005). For example:

Your choices are just so limited when you’re renting. Like, there’s a lack of any real choice... So it’s lack of choice and lack of control. And which then relates to status and power and a feeling that if everything went terrible at least if you owned your own place then you’d be OK (Gayle).

Gayle highlights the issue of lack of self-determination and acknowledges her feeling of disempowerment as a renter. Kate was also concerned with her lack of ability to choose when it comes to her housing:
Well, it’s just really hard to find anything that’s OK. The little place we’re in now is OK, but…well, that’s the thing, though, you just have to take what there is, you can’t really choose what you get, you know. Like there’s not much around… (Kate).

Stacey spoke about her lack of choice in relation to housing tenure remarking: ‘I rent because I can’t afford to buy a house, I have no choice…’. An important area of limited choice relevant to this study therefore is in relation to housing tenure itself with all the participants involved asserting they have no real option but to rent in the private market. For example, May stated: ‘More and more, affordable housing means limited choices’. The reality is that this group of women lacked any real choice in where they lived. While all the women interviewed would like to own their homes they are not in a position to enter into home ownership.

For the majority of low income renters, renting in the private sector has become a ‘tenure of constraint, not choice’ (Yates 2002c, p. 33). This appears to be the case for many of the participants in this study who noted that, although they aspired to eventually be in a position to buy their own home, they had come to the conclusion that this was probably no longer attainable. As one participant, June, put it: ‘Well, to buy my own place isn’t even a dream for me anymore, so that’s not an option. I’m resigned to renting for a very long time’. May said: ‘Because ownership is so important for people in our culture we should be able to buy a place. But it’s hard now, it’s too expensive; I’ve given up’. Similarly, Lois claimed: ‘Now I’ve got Buckley’s of owning my own home. Things are spiralling out of reach and it doesn’t look like things will get any more affordable’. Other participants stated:

It’s so hard; at one time if I wanted to buy a home I thought at some point I could, but now there aren’t those options. It seems that the ratio to income to house prices is not within everybody’s reach to own a house. It’s just getting harder and harder (Deborah).

I look back to when I was growing up in the ‘80s to my parents on one wage who could save enough to get their first home and pay the repayments. Oh, things were really tight but we could do it. Now as the sole earner I can’t earn enough - I wouldn’t be able to put money away to save for the deposit. So things have changed dramatically (Evelyn).
Evelyn’s comment highlights the change in relation to the amount now required to obtain housing and how the cost has risen drastically. For example, Wood, Watson and Flatau (2003) note that households now face the increasing difficulty of both saving the initial deposit and servicing a mortgage. This in turn places much stress – financial, emotional and social - on households and as one participant, Pam, noted:

You know, now young people are having to have babies later because they need the two wages. It’s just sort of mucked up everything; it’s made things so hard. But that’s what people are doing so they can afford to buy their own place and, to be honest, I think that it’s become overrated because people are in such debt and for what? There’s just too much stress now involved to pay off a mortgage. And when you’re a single parent it’s so much harder. So people are having to make that choice of whether to start a family or buy a house first… (Pam).

Pam claimed that home ownership under the current conditions have become ‘overrated’. Census data reveals that there has been a decline in home ownership rates among young Australians aged under 35 years (ABS 2000). This decline indicates that, due to the fall in housing affordability, young people are delaying their entry into (Yates 1998). However, Baxter and McDonald (2004) note that the situation may be more severe than Census data reveals due to the way this data is collected. This is because, as noted previously, ABS data allocates the tenure type of a dwelling to the person that ABS designates as the household reference person which would result in incomplete data. If, for example, a young person was living with their parents they are unlikely to be the reference person and their housing situation is not adequately recorded (Baxter & McDonald 2004).

Pam’s concern about young people having to choose between buying a house and having a family has enormous societal implications, with Pam noting the impact this will have on her own children. Studies into life cycle events such as when young people leave the parental home, enter into a relationship, get married and have children, show that home ownership is related to other life cycle events (Winter & Stone 1999). Many young people are delaying having families so that they can become financially secure through establishing their careers and through entering into home ownership. While home ownership is still an important goal, this is being
achieved later than in previous generations due to the rise in prices (Baxter & McDonald 2004).

Pets and belonging

The lack of any real choice in terms of housing even impacts on the possession of pets which were an important concern for many of the participants. As renters it is often, as Pam noted, ‘unwise’ to have a pet because:

…if you have to move then you have to consider a place that allows you to have a pet, or you don’t tell them and that’s not always an easy option… (Pam).

Cassie and her daughter ‘love pets’:

[My daughter] has to have pets, we love pets. [The budgie] had been with us for a while. We’ve had all sorts of pets, small things. We did have a cat but we couldn’t have it when we moved… (Cassie).

Mary also told of her son owning lots of ‘small pets from guinea pigs to ducks and chooks so he doesn’t miss out on some important personal development’. Clearly owning a pet is considered important for many Australians. This is evident by the large proportion of Australians owning pets with Wood, Giles-Corti and Bulsara (2005) noting that almost two-thirds of Australians cohabit with some type of pet. In their study of 339 Perth residents, pet ownership was found to have a positive effect in relation to social contact and interaction as well as with perceptions of neighbourhood friendliness. Pet owners were considered to have a higher level of social capital and civic engagement compared to non-pet owners, which is thought to be due to the opportunity for greater interactions with neighbours (Wood et al. 2005). Similarly, McNicholas et al. (2005) believe that a key benefit of pet ownership is that they contribute to a person’s wellbeing (both physical and mental), because pets contribute to a sense of social integration and belonging – they offer companionship and joy.
However, people who rent their housing do not always have the same opportunity to have a pet, especially a larger type pet such as a dog. As noted by Blunden (2005, online) many people surrender their pets to organisations such as the RSPCA and other animal shelters due to the lack of rental housing that allows pet ownership: ‘And considering the growth in Australian house prices in recent years, buying a house will continue to be out of the reach of many pet lovers for some time’.

For many of the participants, pet ownership was undoubtedly an important issue due to many rental properties not allowing pets. For example, Gayle noted: ‘I was thinking about our cat and about moving. So many places I can’t apply for because we’ve got our cat’. Elaine had a similar issue concerning her dog:

And yeah, because we have a dog, a few places said we weren’t allowed to have animals. It does make it a bit limited when you do have a pet to find a place to rent (Elaine).

For some participants owning a pet was out of the question even though they and/or their children would like one. Rita, for example, noted:

I’d like to get a dog but there’s no way when you rent – it’s too hard when they can choose tenants without a pet over the ones that do – you really can’t have one in a rented house. My kids would like one but we can’t (Rita).

Evelyn was understandably emotional when she relayed her story of her dog which she had to leave behind when she moved:

We had my dog when we lived out in the other place in the bush and then I had to, like there was no-way that I was going to find a place and have a dog so I left the dog with my ex-partner (Evelyn).

The issue of pets and the notion of ‘home’ are again intimately tied together as evidenced in the following extract from a sample pet policy provided in the brochure: ‘Tenants with pets: a landlord’s [sic] guide’:

The owners/management of ………………… wish to encourage tenants to value and enjoy this rental property as they would their own home (emphasis added). We want to give tenants every opportunity to pursue their own
interests while acknowledging that their fellow tenants and/or neighbours have the same rights.

The clear message shown in this statement is that this is not the tenant’s ‘home’ but the owners/management’s investment property. According to this literature, for a property to really be a ‘home’ a person needs to own it. This reflects the dominant view that to own a home is to have high status and higher levels of choice and self-determination relative to non-home owners.

Several participants had the dilemma of whether to disclose the fact that they had a pet to real estate agents when applying for a rental property. The following extract from Deborah’s interview highlights how the issue of having pets can impact on renters:

Deborah: I hadn’t told the agent that I had a cat. I think it was because of the lease – they’d introduced a new lease with the whole thing of saying whether you had a cat and was it micro chipped and all this kind of stuff. I didn’t really like that invasiveness of it so I wasn’t about to say that I had a cat because I’d got away with it in the past not saying that I had one. So anyway, they found out because my neighbour dobbed me in so the real estate agent sent me a letter that said I had to get rid of the cat or I’d be evicted. That’s what they do. If you have a pet and if the owner doesn’t approve of you having one then you have to get out.

Louise: What did you do?

Deborah: Well, I had to move ‘cause I wasn’t going to get rid of my cat ‘cause I’ve had him a long time.

Geraldine and Carla also noted their concerns about pets: ‘A lot of sole parents who are renting that I know have animals but they mainly try not to tell the owners or the real estates that they have them’ (Geraldine).

Carla: It’s always been tricky to know what to do with pets. So most of my life we’ve had cats because you can get away with having cats – you don’t necessarily have to say anything about having a cat where you do more if you have a dog. And you couldn’t really have any sort of dog you wanted. So I have a little dog now, a little house dog that is just perfect. But I didn’t tell them [the real estate agent] when I went for the house so that makes it tricky too.

Louise: In what ways?

Carla: Like you have to put off ringing if you need repairs done because you’ve got to hide the animals, you know, so there’s all that stress, having
Carla’s decision not to tell the real estate agent leaves her with an added burden of not being able to contact them when repairs are needed. Carla has taken control of her situation by having a small house dog even though, as a renter, she faces restrictions about having a pet.

Lola told of her children’s experience of having a pet and how owning a cat made her daughter feel ‘proud’:

Lola: My kids finally talked me into getting a pet – we have a cat – and my daughter said that it made her feel really proud to own a pet. I thought at the time she said it that it was a pretty important thing for her to say.

To be a renter can lead to the denial of this often positive experience of owning a pet. Some renters, as noted by Carla, go ahead and have a pet (either within the guidelines of the lease or not) and therefore taking a level of control over their situation. Others are left feeling powerless and are excluded from an important aspect that many take for granted within Australian society.

Leanne does have ‘an outside dog that the owners of this house know about’. Leanne continued to explain the benefits of pet ownership: ‘And it’s great because it means you get out in the community. There’s nothing like a dog to start a conversation’ [laughs]. Clearly pet ownership has positive outcomes such as those that impact on social capital, as discussed in Chapter Three, including interaction with members of the community and impacts on self-esteem. Pet ownership therefore can influence aspects such as attachment to community and place and a sense of ‘rootedness’. This notion of putting down roots is discussed further drawing on participant’s experiences of gardening.

**Putting down roots**

Sarup (2002, p. 4) points out that it is usually assumed that to have deep roots is beneficial: ‘Perhaps the person with roots takes them for granted, while the person
with no roots is vividly aware of them’. As renters with few roots connected with home, this aspect was seen as important. A number of participants used the metaphor of the garden and ‘putting down roots’ to explain being denied a deep connection to their home. Mary’s was a typical response: ‘When you rent you can’t put your roots in’. Similarly, Lois said:

I think that people who own their places put down deeper roots in a way. You know, I think they commit to their place, to their area. But for me I never know what’s going to come up (Lois).

Some participants spoke about gardening in a literal sense to illustrate how the tenuous nature of renting impacts on their relationship to their immediate environment. For example, Maria and Evelyn explained their situations as follows:

I’d love to be able to plant a tree, say a lemon tree, and know that I would still be here when it started to fruit, to pick the lemons. I only plant flowers because I know that I have a chance of still being here when they bloom (Maria).

The thing with me is, like my Mum and I are both gardeners. But Mum would never garden wherever we were because we’d just have to move again. Until we realised that well, if we don’t do any gardening where we are then we’d never garden. And that’s sort of like an active meditation for us. So, yeah, that’s one thing that we’ve learned is that it doesn’t matter how long we’re there that we now just plant stuff, not trees but flowers and vegetables, because they grow so quickly and we do get pleasure from them (Evelyn).

For Evelyn, her garden had significance in a spiritual sense but, like Maria, acknowledged that she does not plant trees ‘but flowers and vegetables’ due to the impermanent nature of renting. Evelyn also has ‘a mountain of pot plants that I cart from one place to another’. These women have modified their desire to garden through only planting flowers and vegetables that yield short-term benefits or they have pot plants.

Other authors have noted the interrelationship between home ownership and gardening. For example, Mercer (2005, in Blackman 2005 p. 2) observed that ‘owning a house is really the only way to have that opportunity to garden. When you’re renting you don’t want to put much time and effort into someone else’s place’. 
In this current study Deborah also identified her reluctance to ‘spend time and money on the owner’s garden’. However, whereas for Mercer and Deborah the issue was largely one of ‘time and effort’, and ‘time and money’ this was not the key concern for the majority of women involved in this study whose main issue was one of being denied that sense of permanency, of deep roots, that they believe comes from home ownership.

Leanne also spoke about the garden in the literal sense and acknowledged the importance placed on the garden in relation to impacts on her connection to community. She linked the importance she places on how other people view her situation of renting, in particular her neighbours’ opinions of her garden:

I really like to garden, you know, keeping the place looking nice. It’s a way of feeling like a part of your community. And I guess in a way so that the neighbours don’t say things like ‘Oh, you can tell that’s a rented house’, which I know people do (Leanne).

Leanne’s comment is revealing because she believes that home ownership, more so than renting, allows for the expression of ‘self’ to be revealed (in this instance it is through her garden) and therefore provides an opportunity for self-evaluation which is then further mediated through the evaluation of others, of one’s status. It provides a means for greater community identity, which in turn further contributes to a person’s well-being and sense of control, of autonomy and of self-determination.

**Home as reflection of self-identity**

It is important to have your own home – to be able to shut your door and not be bothered by anyone, to be able to be creative and show your personality… (Bev).

Bev’s statement highlights her need ‘to be creative and show personality’ in her home and to have privacy. However, one of the key findings of this study is that rented housing provides only a limited ability to express personality because there are often restrictions on the changes that can be made to a dwelling (Holdsworth 2005). Similarly, Castles (2004) notes that a tenant cannot usually paint a place or undertake
renovations even if they are prepared to do so. While others have also written about this aspect of the tenant’s restrictions in customising a dwelling, it is nevertheless an area that has been glossed over or not recognised by the wider, predominantly home owning, Australian society (Castles 2004).

The importance placed on being able to express personality in one’s home was highlighted by participants throughout the study. Bev, while discussing why housing is important, not only as ‘a roof over your head’, but also for self-expression and ‘control over your life’ further highlighted her concern about being able to create her own environment:

When I was about three all I ever used to dream about was having my own house. I thought I would grow up, get married and with my husband I would buy my own house. And that plan didn’t work [laughs]. But it was just a little girl’s fantasy. OK, I wanted my house because I wanted to create my own environment. I think that, OK a roof over your head and somewhere to park the kid’s toys and stuff like that is important, but it’s also about where you can be creative and express yourself as a human being (Bev).

The meaning of home as a reflection of self, a place to express creativity, is clearly important as identified by Bev. The importance of self-expression was noted time and time again throughout the interviews and is summed up succinctly by Rose when explaining what ‘home’ means to her: ‘Your home is a reflection of who you are’.

Therefore, many of the women interviewed needed to feel that their home was a part of them; that it reflected who they are – the essence of their identity (Holdsworth 2005). They believed that home and identity are inextricably linked. And yet, renting has restricted many of these women in their capacity to feel that the dwellings in which they live represent their ‘home’. For example, Mary, as did Bev, explained: ‘It’s not just a roof over your head because even though I have a roof over my head I don’t feel like I have a home’. Another participant, May, put it this way:

Look around this place – how much of me is actually here? This is not who I am, this is not what I identify with. Oh, psychologically speaking I know that home is with the people you love. But I know I’d feel entirely different
about myself if I owned my own place. I’d paint the walls the colours I like for a start…(May).

It is not the physical dwelling, the house, which is important; it is being able to make changes to that dwelling so that it feels like home. It is the creativity that goes into making a house a ‘home’ and reflects a person’s identity that is critical.

**Painting the walls red (or bright yellow)**

Like May, a number of the participants referred to ‘the colours of the walls’ to illustrate the point of being able to express their taste and personality. Researchers such as McCollum (1990) have linked ‘the colours of the walls’ to expression of personality. Kawasaki, van Auken and Daye (2006) have also noted the importance that colours have on the impact on people’s emotional state along with the ability of colour to express personality. For example, bright colours, such as yellow and red, are associated with cheerfulness while neutral colours, such as beige and cream are more subdued (Kawasaki et al. 2006). Many of the participant’s houses were painted in neutral tones, often beige, which clearly left them keen to imprint their own personalities onto the walls. In this current study Cassie, for example, commented:

> There have certainly been times when I’ve wanted to paint the place with brighter colours and I couldn’t. I want to paint the walls bright yellow [laughs]. But in a place like this where everything is just sterile, you know, just beige, well the owners would go berserk. So that annoys me that I can’t do things like that. So you can’t make the place your own, like you would want to (Cassie).

Iris too believes that home ownership facilitates being able to display personal taste, of ‘being able to do what you want with it, paint some walls, change the colours’. In Europe where the home ownership rates are not as high as in Australia, there is not the same stigma attached to renting. Consequently renters have more rights in terms of security of tenure as well as the ability and freedom to change their environment (Castles 2004). For example, in Germany, where the home ownership rate is just 43 per cent, long term leases are common (Castles 2004). A renter with a long-term lease in Germany has the freedom to paint the walls, hang pictures and they ‘might even be
thought to have a future’ (Castles 2004, p. 18). Not so in Australia where finding long-term leases can often be problematic.

The issue of short-term leases was raised by Carla when she linked this to decorating: ‘Look, I never bother too much about decorating the place when we move in because the lease is usually pretty short-term’. She went on to explain how this impacts on the way she views a new house in relation to the meaning she places on home:

You set a house up as best you can with what you’ve got. And you don’t actually buy furniture to fit the house, or anything like that. You just fit the furniture in as best you can. You just hope it works with what ever place you go to. So for me and for my children home is usually fairly insecure… (Carla).

On the other hand, Pam, who has lived in the same house for several years, saw renting in a more positive light compared with other participants:

I do see this house as my home. I treat it as my home and I have lived here for a number of years. I feel like I’m part of the community, I know most of my neighbours. Of course I’d rather own my own home but I’m not in a position to do that and, to be honest, I don’t think I ever will be now. So I just have to make wherever I’m living my home as best I can… (Pam).

Other participants also acknowledged that they do what they can to make the houses they are renting ‘home’: ‘You hang pictures up and put up your nic nacs and do what you can to make the place a home as best you can with what you’ve got’ (Elaine).

Although participants acknowledged that they can display their personal items in the dwellings that they rent, they have to:

…work with what’s there. Like if you want to hang a picture in a particular place and there’s not a hook there then you either have to think, well will I risk it and put up a hook or just not put the picture up. It’s these sorts of things that you have to think about. You have to work with the limitations of each house that you move into (Elaine).

Participants’ children were also affected by restrictions in relation to decorating. June’s teenagers wanted to: ‘Blu tac posters all over their bedroom walls but it’s in
the contract that we’re not allowed to use blu tac so that’s hard for the kids’. June continued to explain why this is hard on her children:

The kids go around to their friends houses and they all have their posters up, so they see that it’s not the same situation for us because we rent. They might want to paint their bedrooms or something, make some change, but they can’t…(June).

Iris connects the issue of décor, the limitations of making a house ‘suit your lifestyle’, with the issue of moving:

That’s another thing of not owning your own home – not being able to do what you want with it, make it suit your lifestyle, maybe knock down a wall [laughs]. … And anyway, we never know how long we’ll be here. Whether it’s worth it, whether we’ll have to move (Iris).

Renting clearly limits people’s ability to fully have choice over their environment, both in the sense of limitations to change the dwelling to suit personal taste and lifestyle, and on how it impacts on a real sense of security through its impermanent nature. The link between the ‘home’ as physical structure, a place of belonging and its representation and expression of self-identity is apparent in the accounts of the women in this study. Finally, I turn to the meaning of home within its social and cultural context.

**Home within a social/cultural context: Home ownership and status**

As noted earlier, home exists within a social context and includes the relationships that people experience both inside the dwelling as well as in the wider community (McCollum 1990). Home is ‘simultaneously and indivisibly a spatial and social unit of interaction’ (Saunders and Williams 1988, p. 82). Similarly, Watson and Austerberry (1986, p. 8) when discussing home from a gendered perspective stress that for women, especially, notions of ‘“home”’ imply particular social relations or activities within a physical structure’. Casey (2002) suggests that meanings given to ‘home’ by women are concerned with socialising and building relationships.
Consequently, particularly for women, it is important to develop a view of home that takes into account the interaction between place, community and social relationships.

A study conducted by FaCS (2003) that explored tenants’ needs in public housing found that women, more so than men, identified the importance of living close to family and friends. Having a sense of community and the development of social relationships, such as found through support networks, was similarly important to participants in this study. This was indicated, for example, by the value participants place on the social networks of other women parenting solo. They relied on other sole mothers for both practical support, often in the form of childcare, and emotional support. Women are more likely generally to be involved in community work and neighbourhood networks than are men and as sole mothers this is often even more important (Peel 2003; Swinbourne et al. 2000).

For example, in her study of work patterns in English coal mining industries, Massey (1994) found that women especially emphasised the importance of social relations in shaping their sense of place. She believes that sense of place is linked to social relations and is therefore full of meaning (Massey 1994). Cuba and Hummon (1993) also note the importance that women in particular place on attachment to community and their sense of belonging to place, along with the meanings that women place on their home environment. Csikzentimihalyi and Rochberg-Halton (1981, p. 115) link women’s meanings of home to interpersonal relationships when they note: ‘Inside the home women are more likely than men to speak of the dwelling in emotional terms and are more likely to describe it in terms of interpersonal relations than personal achievements’.

Given women’s continuing dominant role within the home, largely due to childcare responsibilities, it is not surprising that the sole mother participants in this study noted the importance and centrality of ‘home’ in their lives. Clearly, understandings of ‘home’ can have specific relevance not only in terms of tenure type, but also in relation to gender (Stoakes & Nelson 2005). Bev noted the centrality of housing and its importance for women in particular:
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. There’s no security… (Bev).

Leanne’s desire to feel ‘like a part of the community’ noted earlier in relation to her garden exemplifies a significant theme that emerged throughout the interviews. As one participant, Geraldine, 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… (Geraldine).

Geraldine, like many of the participants, is keen to remain in the same community because she sees it as her ‘home’. In addition, Geraldine, like some of the other participants, sees her home not so much as a particular dwelling ‘because that can change’ but more as the town, the locale, in which she and her children live. This view of ‘home’ that is linked to the community is consistent with Hollander’s (1991) findings that in the English context the term ‘home’ derives from the Anglo-Saxon word ‘ham’ which means village, estate or town. In this study Lois noted that that her sense of community was linked to the town in which she and her children live: ‘I don’t feel so much part of this particular neighbourhood but the [town where she and her children live] community because we’ve lived here so long’. Lois links her sense of home to her town in which she has lived for a number of years.

One outcome of the present housing crisis is that people are being forced further and further inland and away from their communities and support networks to find cheaper housing. Noeline Olive (cited in Schier 2003, p.3), of the Casino Neighbourhood Centre (situated on the Far North Coast of NSW), believes this to be the case stating that the situation has resulted in a shortage of affordable housing in and beyond Casino. Whilst economically driven, this becomes a social issue when some people are forced to move out of their communities and away from their families, friends and neighbours, i.e. their support networks. As one participant in this current study, Wendy, asked: ‘Where are we supposed to move to? And why
should we move? Why should we move from our homeland?’ Clearly, Wendy sees
the area in which she lives as her ‘homeland’ - her ‘home’. Another participant,
Iris, spoke about how one of her friends had ‘moved way out west’:

Because affordable housing is so hard to find around here now, one of my
friends decided to leave the area. She really wanted to own her own home –
it was important to her - and she couldn’t afford one here since the boom.
So she moved way out west where she could afford to buy one. She moved
away from her friends and all her support. And that was hard for her kids
too because they had to change school and make new friends… (Iris).

Bev originally moved to the Far North Coast of NSW to access a more affordable
lifestyle and consequently moved away from her family:

Like for me, I’ve been a single parent for most of the time. I rented in
Sydney before I moved here. The rent kept going up and in the end I
couldn’t afford to pay it. That’s why I left Sydney. I had to leave my family
and that’s been hard (Bev).

Even if the moves are not over significant distances, moving still impacted on sense
of place for some participants. The participants spoke about the impermanent nature
of renting in relation to their attachment to community and place even over short
distances because these moves impact on immediate sense of place and community
and in turn to the relationships they foster within their neighbourhood. For example,
the moves involved, at times, children having to change schools. One participant,
Stacey, linked her concerns with moving to a new community to her children’s
schools and also identified the issue of neighbours: ‘It’s hard if your kids have to
change schools and then there’s the issue about whether to get to know your new
neighbours’.

Some participants had important insights into the reasons why their connection to
their immediate community, such as getting to know their neighbours, was often
difficult to establish. The following participant, Cassie, put her lack of attachment to
community down to her experiences of being given 60 days to vacate, to find a new
home for herself and her children:

I don’t usually get to know my neighbours because when they know it’s a
rented house they know that there’ll be people moving in and out so they
think that it’s not worth getting to know you. It forms the culture of how people react to you when you rent. It works both ways – it’s that temporary feel that stops people from putting the roots in. So it’s hard when you rent to feel a sense of community. In the back of your mind you just know that in 60 days you could be gone – to be told to pack up your life and find a new community basically (Cassie).

Again, Cassie uses the garden metaphor and of ‘putting the roots in’ and talks about the importance of a sense of community. Deborah also attributed frequent moves and the impermanent nature of renting to her experiences of not getting to know her neighbours:

I think it can take time to get to know people, for them to see that you are OK. So if you rent and have to move a lot then maybe you don’t get so much chance to get to know the neighbours (Deborah).

Indeed, relationships with neighbours were spoken about by many of the participants. Stacey, for example, noted: ‘I have never lived in a neighbourhood where people have wanted to get to know us…’. Stacey paused and then added: ‘Oh, it’d be nice to be able to say, “Oh yes I know the neighbours, they’re lovely” but it’s not like that. I don’t know my neighbours really’. Evelyn’s neighbours were unresponsive to her and she felt they were judging her:

When I moved in at the last place the neighbours were really unresponsive. I’d wave and things but they didn’t respond…I felt stigmatised. Like here I was a single mum with a young child and another child as well. I felt like they were judging me (Evelyn).

While, due to frequent moves, many of the participants often do not have the opportunity to develop a close connection to their immediate community, they are often involved in their wider community. It is often the support network of friends, and in particular ‘other single mums’ as identified by Geraldine earlier, that was of more importance to many of the participants than having relationships with their neighbours. However, despite many of the participants noting that they often failed to gain strong connections with neighbours this was not always the case. For example, Leanne said of one of her neighbours: ‘She’s always over here, we’re great friends’. Significantly, Leanne also noted that her neighbour ‘is also a single mum so we have a lot in common’. Pam also noted her connection to her immediate neighbourhood
when she said: ‘I feel like I’m part of the community. I know most of my neighbours’.

While many of the participants spoke about the support they get from other ‘single mums’, Anne acknowledged her sense of aloneness and strongly feels her non-home owning status when it comes to her personal opinions of her self-worth. She tends to keep her relationships with others to those of other renters. She also acknowledged that: ‘I’m not like a lot of single parents; I’m not a good networker. I don’t tend to see a lot of people…’. Below is part of an extract from Anne’s interview where she continues to talk about the relationships she has with other people and connects these to her ‘notion of home’:

Anne: I think that our house when I was growing up wasn’t very happy - I never had what I would call a ‘home’. So now I really have to look at what my own notion of home is. I think that it is tied in with relationships. I think that 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.

Louise: In what ways?

Anne: 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. You’re not the same class. And I think the kids are very aware of it too. Other kids say to them that they only rent. They are very aware of it…There’s an insecurity that comes about when you don’t make money, when you don’t own a house.

The way that Anne views herself clearly as ‘non-home owner’ with the opposite being ‘home owner’ is extremely revealing. Home ownership provides a key object that, within capitalist societies, indicates status. This was a distinction felt by all participants, albeit to varying degrees. Stacey, for example, said: ‘There are those who own their homes and those who don’t’. As the key determinant of class in Australia is attributed to home ownership with home ownership dividing the ‘haves’ from the ‘have nots’ (Connell 1991), participants, by and large, could see clearly that their non-home owning status impacted on them even, as noted by Stacey, ‘…in ways I don’t even know, in subtle ways’. When asked in what kinds of ways renting impacts, Stacey responded:
Stacey: Well, you know, renting affects how other people see you. Like there are things I could have done, like I’m not very good at getting in the garden or anything like that. And I know that’s because I rent. So other people see that…and I know that it has impacted on my self-esteem and, yeah, how other people see me. And my children see that.

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

Stacey: Well if something goes wrong you immediately think ‘Oh god, look what I’ve done – will I have to fix it up, is that going to affect my reputation and future rental prospects?’ There’s all that sort of stuff and it can get you down.

And like when my lawn’s not mown I feel really guilty, where as if it was my house I wouldn’t care. I’d just wait until I got around to it. But when it’s not yours you have to be on top of it all the time. 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? So that impacts on your self-esteem. And also how you see your home, like it’s not really your home.

Louise: So not owning your house affects how you think about the meaning of home?

Stacey: Yes, it does because while you have that feeling that this is home, the reality is that to really feel at home, well this is what I think anyway, is that you need to own a house. I know that some people can feel at home in a caravan or in their house that they rent, but for me I’ve never felt like that. As long as I’ve been renting and for as long as I’ve been on the parenting pension, I’ve never felt 100 per cent in my own home, because it hasn’t been my home – someone else owns it and I’ve had to be accountable to others. And while in theory that shouldn’t matter, it does – it affects me and how other people see me.

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. She feels that she is not treated as a responsible person and this impacts on her self image which in turn impacts on her self-esteem as well as her children’s.

For Geraldine too the importance she places on imparting a high level of self-esteem to her children was acknowledged, with the interlocking and significant roles she believes renting and being a sole mother contributes. She has made the decision to stay at home while her children are young because:

…I think it’s important. Bringing up children is emotionally and physically exhausting, especially as a single parent. I want my children to have a high self-esteem – I want them to really believe in themselves. And if that
means not doing paid work and only being able to rent, well then that is what I’ll do (Geraldine).

Concern about self-esteem and imparting a high 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 explains 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’ reflects strongly on how a person is viewed and how one views oneself; a person’s self-perception and status are intrinsically linked. For example, forced moving, as discussed earlier, impacts not only on a person’s sense of belonging to community and place, but also on self-esteem. For instance, McCollum (1990, p. 22) notes that ‘the strangeness, confusion and disorganisation of transition [of moving] threaten the sense of competence that is a cornerstone of self-esteem’. This was also noted by both Lily and Lois who spoke about how constant moves have impacted on their children, particularly on their children’s self-esteem:

I think it was actually really hard for the kids when we were always moving. It wasn’t good for my self-esteem, and probably not for my kids’ either because they felt different from the other kids. Like, we know people whose kids have always lived in the same house… (Lily).

People who don’t know what it’s like to be in my situation say things like “Oh! You’re moving again, you’re always on the move!” They think I like to move all over the place. I don’t like it but that’s just what it’s like sometimes if you have to rent. It’s really hard emotionally too, for all of us, on all of our self-esteem because it gets you down (Lois).

Some of the participants spoke about societal expectations in relation to achieving home ownership by a certain stage in life and that if a person has not done so they are considered ‘a failure’. The following statement from Stacey’s interview illustrates the sense of failure she experiences as a non-home owner:
It makes you feel that somehow it’s all my fault that I’m a single parent and that I should have done this and done that by this stage of my life, own a house and blah blah blah, done everything that was expected of me. But I haven’t and it just feels like the whole system is designed to keep you down. And it works – it does keep you down. It’s really hard to fight that stuff every day. It makes me feel like I’m a failure (Stacey).

Both Helen and Pauline also spoke about feeling like ‘failures’ because they have not lived up to expectations. This is predominantly reflected in relation to their non-home-owning status:

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. I don’t own my own home and I don’t have a good stable job or anything like that. By our society’s standards I’m a failure. And it wears you down (Helen).

…And if you try to keep up and do everything that’s expected of you, you can’t because you can’t afford to do the things that other people can do anyway, you don’t have the same choices. And then there’s all the other stuff like you haven’t got what they have and there’ll be questions like – do you own your own house? And all that. And it does affect people; it effects how they feel about you. Like theoretically people say it doesn’t but of course it does. It’s our whole society, how everyone thinks, that you’re not successful, you’ve failed to achieve what you’re supposed to have (Pauline).

Lefton (1994) notes that people develop both self-perception and perceptions of others by comparing themselves to others. Home ownership in Australia is seen as ‘natural’ and has thus been adopted as the tenure of choice. Therefore, people have accepted the assumptions that have shaped housing discourse, the normalising of home ownership as hegemonic, as natural. For participants in this study their comparisons of themselves with other people and vice versa primarily concerned home ownership. They compared themselves to others who own their housing who they see as occupying a better financial position than themselves. They also believe that they are ‘summed up as a person’ through their renting status. For example, Wendy links her status as a renter to self-perception and to how this impacts on self-esteem:

If you don’t own a place then, well I think that effects how people look at you and at your situation and of course that affects your self-esteem. It’s like your house, your home, sums up who you are as a person (Wendy).

As already noted, Sarup (2002) has suggested that the concept of home, and in particular tenure, is tied to identity, sense of worth and self-esteem because a home not
only provides shelter; it allows people to express their personal tastes. Undoubtedly home and identity or ‘house and body’ are closely linked. Housing, and more specifically tenure type, is crucial to not only one’s quality of life, security of tenure, level of ability to self-determine – of choice, but ultimately to status, self-esteem and identity. Kennet (1998) for example, has identified the importance of home ownership because in Australia it is crucial to determining a person’s identity and is an important aspect of citizenship.

Depending on what perspective is adopted, identity can mean different things to different people. However, identity can be broadly defined as ‘internalised social demographic characteristics attached to people which help to specify who they are by locating them relative to other people’ (Ownes & Serpe 2003, p. 86). Therefore, identity is tied to shared expectations with respect to interactions with others; it is socially derived from the attitudes that others have toward a person so that one eventually comes to see themselves as others do (Stryker 1980). It is through social comparisons that people judge and evaluate themselves and others. Social comparisons are further recognised through certain criteria that operate hierarchically.

As previously noted in relation to housing and tenure type, a ‘home owner’ is considered to be successful while renting signals ‘failure to achieve’ (Dalton 2002). As a result, home ownership, as highly valued in Australian culture, is seen as a hallmark of social standing and high status (Holdsworth 2005). Duncan (1981, p. 1) argues that home ownership embodies both personal meanings and maintains the ideology of prevailing social orders. From a critical feminist perspective, because many single women do not own their homes, this leaves them particularly vulnerable within the dominant paradigm of home ownership as ‘natural’.

**Just renting**

Fitchen (1989) claims that the status that is bestowed by home ownership may be relevant in the context of the owner’s identity due to the long term commitment required as also noted earlier. Kondo (1990, cited in Carpenter, 1999) notes that identity is not fixed, but rather it is negotiated and is the result of cultural meaning
attached to various aspects and values of a society, of social status. Cuba and Hummon (1993) note that one’s home communicates social rank through interior decoration, neighbourhood landscape styles and through tenure type. Saunders and Williams (1988) argue that factors such as residential location along with issues such as class, ethnicity, and importantly, housing tenure contribute to the meanings that people place on home and how people are viewed by others. Consequently meanings placed on ‘home’, particularly in relation to tenure type, also clearly impact on social standing as highlighted by the participants’ responses peppered throughout this chapter. May’s comment, for example, that she made earlier in relation to her garden: ‘I think that other people tend to look down on you when you rent’ is significant in this instance because she feels the link between tenure and her social standing. Evelyn too feels ‘stigmatised as a renter’.

Many participants clearly noted their belief that they are viewed as being of ‘low status’ by many people in society. Pauline, for example, noted: ‘We don’t have any say over the property ultimately. And so that’s also a part of the status of owning your home’. Helen linked her feelings associated with how she perceives home ownership with security, status and validation:

Buying my own place, what keeps coming up for me is the security. It’s security in the sense that you’ll never be out on the street. But it’s also the security in terms of status. And I really felt that when I owned my own home with my partner. I felt more validated, that I belonged; you’re more a part of the community. And now that I rent again I notice that it’s not the same. My daughter is very aware of it too (Helen).

Similarly, Lola identified her sense of belonging in relation to status and how this was more pronounced when she owned a home with her ex partner:

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 (Lola).

Two participants, Tia and Bev, reflected how renting makes them feel in relation to conversations they have with other people:
Like someone will come around to your house for the first time and say: ‘Oh, this is nice, do you own it or are you just renting it?’ And immediately you start to feel that like, you know, where you are a failure because you haven’t got your own place (Tia).

There is the social thing. People will give you the cold shoulder at a party if you rent. Like talking about your renovations is a big thing to do these days. And there are all those TV shows about renovations and garden landscaping and what have you. But if you’re just renting you’re not part of all that. And also people draw a circle and you’re outside of that circle. So if you’re a single parent renting you’ve got a double whammy (Bev).

Interestingly both women use the term ‘just renting’ when speaking about the tenure of renting, further reflecting the belief that renting is viewed as ‘less than’ owning. The regularity of the term ‘just renting’ used by both the participants and the wider society was something that was evident throughout this study. Participants’ comments throughout the interviews reflect 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.

Carla also spoke about ‘just renting’ and how this has had a limiting influence on her ability to change her living space, again linking with issues related to identity and self-expression, as well as on her perceived social standing. She used the term ‘second class’ when talking about her status as a renter:

When you’re just renting you’re second class. You have to put up with the basic standard of living. You don’t have the choice to improve your living space or even where you live. And you do really feel the class distinction, you do. It’s like you’re not a real person, not a real citizen (Carla).

The awareness of being seen as a ‘second class’ was also noted by May in the following comment and she tied her thinking on the subject in with the notion of choice:

You know, people assume things and you feel them change around you when you tell them that you’re renting, of course they do. You’re not one of them – you’re not successful, you’re looked at as being a second class citizen. When you don’t have money in this society you can end up being a criminal, or you have no choices anyway (May).
Similar comments were made time and again by participants highlighting the differing perceived status that is accorded to different tenure type in Australia, with home ownership at the pinnacle.

Home ownership provides a key material object that is seen in capitalist societies as an indicator of status 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’ because our ability to function effectively depends on our identity as ‘property owner’ (Kennet 1998). How do the participants cope with their situation of precarious living in a home owning society? How do the women in this study sustain themselves? What gives them the courage and the stamina to keep going? How do they resolve issues of self-esteem and living with a low status? Clearly they show remarkable resilience in their day-to-day lives and it is these coping mechanisms that are outlined in the following section.

**Just keeping going**

Lola acknowledges the strain of her situation, the consequences of renting on her emotionally. While some of the women, like Lola, acknowledged that the insecure nature of their situation ‘does get you down’ they cope. As articulated by Deborah: ‘Just having to keep going. I try to present a positive image for the sake of my daughter’. Similarly, Pam acknowledged earlier: ‘I just have to make wherever I’m living my home’.

Some participants also acknowledged that they seek the support of other sole mothers as noted above. They all know other women in a similar situation:

But what are my options? I’m certainly not the only one in this situation. We just have to keep going as best we can and then try not to get too obsessed by it all (Pam).
Relationships with other sole mothers, and indeed other renters, were important for many of the participants. Anne, for example, tends ‘to get caught up with other people that rent’. For Anne the concern was one of status. She believes that she cannot, as a renter, enter into an intimate relationship with someone that owns their home because ‘you are not on an equal footing’.

As noted, gardening and pet ownership were also important for some of the participants. For example, some participants, like Evelyn and her mother, refuse to give up gardening which they see ‘as an active meditation’. They plant flowers rather than trees. Some participants have pot plants that they ‘cart from one place to another’. Some said they have a cat ‘because you can get away with having a cat’ rather than a dog. They value their other ‘single mum friends’.

Iris, who spoke earlier about her friend moving ‘way out west’, acknowledged the sacrifice her friend had made to fulfil her sought after goal of home ownership in that she moved away from ‘her family and all her support’. However, the participants in this study try, as far as possible, 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, as far as possible, to ‘present a positive image’ in the face of insecurity, uncertainty and adversity. 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, of being viewed as a failure? 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 without trying to sound too North Coast [laughs] 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 one day owning their home, the younger participants, those in their 20s and 30s, still held a real hope of one 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 one day own her own home. Similarly, Iris, also in her 20s, seemed confident of one day being in a position to buy her own home. The dream of home ownership remains strong for these women.

Conclusion

The experiences articulated by the sole mothers highlighted in this chapter show the close link between home and identity, with many pointing out that ‘just renting’ limits self-expression and ability to show their creativity and personality. It also impacts on their perceived status and social worth. They voiced concern about being denied a sense of permanency and connection to place and community, and about being left with limited choices regarding important areas in their lives, even in some cases not being able to remain in their communities. Friendships, particularly those with other sole mothers, support networks and ties to dwelling place all serve to foster a sense of community as home. This in turn impacts on sense of self-worth and self-esteem; a sense of belonging being crucial in promoting emotional wellbeing.

While acknowledging that renting can deny people the opportunity to be creative and show personality, the women in this study demonstrated clear coping strategies. They value the friendships they have with other sole mothers and often find their sense of community through relationships with others rather than through a particular physical dwelling. They are conscious of their need of presenting a positive outlook to the world at large.
Exploring these sole mother, non-home-owning participants’ experiences facilitates a greater understanding of the notion of home and its relevance to those denied access to home ownership. The next chapter explores the concerns of the thirty-two non-home-owning participants in relation to dealing with agents of social control, both formal and informal, including real estate agents and neighbours. It also highlights issues such as discrimination, social exclusion and the spectre of invisibility.
Chapter Seven: Social control, exclusion and invisibility

Managing work and family needs is tough even for two parents as there are still few employers flexible enough to deal with sick kids, and other child needs. So ‘welfare to work’ is not really a problem of reluctant putative workers but of limited services, high expenses/tax rates, unwilling employers and often inappropriate job demands...Were the government to tackle these issues, thousands more so-called discouraged workers would flow back into paid work without any need for coercion (Cox 2005 online).

Introduction

This chapter builds on the previous chapter by discussing the concerns of participants that relate to non-home ownership on a macro level – those of surveillance, regulation and social control and how renters dealt with the agents that administer this institutionalised culture of watching and noticing. As pointed out in the above quote by Cox (2005), changes concerning ‘welfare to work’ go hand-in-hand with a sense of coercion which, as noted by participants, is detrimental to their situation and impacts on their sense of control over their own lives. The chapter begins by focusing on Centrelink as an agent of social control and the issues that relate to living on a Centrelink payment because many of the participants are in receipt of a part Parenting Payment (Single). The allocation of this benefit is either due to not having full-time, permanent employment, or participants are in receipt of Austudy because they are studying.

It is also argued that the roles of real estate agents and the media are linked to social control. I further suggest that neighbours constitute an unofficial, informal form of social control. In addition, the issues of discrimination, social exclusion and invisibility are highlighted as these phenomena were particularly prominent for many of the participants. The chapter is divided into two sections. The first deals with the impact of agents of social control on participant’s experiences of rental housing while the second deals with social exclusion and invisibility.
Agents of social control

Critical sociologists view social, economical, political and cultural factors as impacting negatively on certain social groups thus creating vulnerability to social problems. ‘This vulnerability stems from the positioning of these social groups, which reduces their access to the benefits of society and their opportunity for full participation in it’ (Sargent, Nilan & Winter 1998, p. 137). Consequently, some social groups are socially excluded from aspects of society and are rendered, to varying degrees, powerless (Sargent et al. 1998). They are also subject to various forms of social control which can be defined as the ‘techniques used for pacifying, manipulating and controlling the population’ (Sargent 1986, p. 35). As argued in Chapter Four, social control is often hidden and, when it is used with the approval of the population, then the ruling class has achieved ‘hegemony’ (Haralambos et al. 1996). According to the ruling class, therefore, social control has been legitimised by wider acceptance of dominant ideology so that order can be maintained - for the good either of society as a whole or for the individual. Sanctions are subsequently imposed by those in authority through various agents to those seen as in need of them (Sargent 1986). Centrelink is one such institution that has authority to impose sanctions in the form of ‘breaching’ on those receiving welfare payments. This ‘agent of social control’ is addressed first.

Centrelink as an agent of social control

For those women who have little or no control or no social support, government surveillance about their work and income patterns, and other financial arrangements that also extends to their sexual liaisons, can leave them feeling anxious about making decisions… (Constructing a 21st Century Social Support 1999, online).

Like other marginalised social groups, sole parents comprise a high proportion of those living with financial anxiety, often receiving a part payment from Centrelink while undertaking part-time and/or casual paid employment and/or study (Holdsworth 2001; Swinbourne et al. 2000). This is also evidenced by the high rate of women, many of them sole mothers, who are in receipt of Rent Assistance (ACOSS 2003b). As previously noted, of all those who receive rent assistance 64 per cent are women
which highlights the financial vulnerability of many of these women and their families (ACOSS & National Shelter 2003b).

While these welfare benefits allow recipients to maintain a basic standard of living, some participants in this study voiced their concern about the administration of the welfare system. Of key concern was how negotiating the processes that may lead to receiving Centrelink payments can cause participants to become nervous, largely due to the threat of sanctions if errors are made. For many, these threats hang thickly in the air, as Stacey noted:

> Like with all this stuff with Centrelink I just have to keep doing everything they ask me to do and try not to get too stressed by it, worrying that I’ll be cut off or something. You know, and filling in endless forms, turning up at appointments, fulfilling all my so called obligations, telling them all my personal stuff and try not to make mistakes. And then ignore it – get on with what I want to be doing (Stacey).

Stacey has recently been transferred from the Parenting Payment (Single) benefit on to the Newstart Allowance – which is the benefit for those seeking paid employment - because her youngest child has turned sixteen. This, she noted, has been ‘extremely stressful’. She now has to fill in a diary explaining the measures she has taken over the previous fortnight in an attempt to gain paid employment: ‘You have to fill in the names and addresses of the organisations that you’ve contacted to try and find work, all the details’. Stacey further noted:

> They want to know everything, check everything and if I make a mistake and they cut me off then I worry because then we’d be out on the street because we couldn’t pay the rent. It’s pretty scary (Stacey).

Stacey’s fear of becoming homeless, of being ‘out on the street’ is evident along with the strain she feels from being under surveillance which is clear when she talks about Centrelink wanting ‘to know everything’. Therefore, not only are those accessing welfare payments coerced to enter into paid work, through threats of breaching, they are seen by regulatory authorities such as Centrelink as in need of continued surveillance (Cox 2005), or to use Young’s terminology (1990, p. 56) they are ‘subject to the public gaze’. This is evidenced by the increasingly disciplinarian approach to those receiving welfare payments with ‘mutual obligation’ and
‘breaching’ policies now extending, not only to the unemployed, but also to those on disability payments and to sole parents who are increasingly required to fulfil ‘civic obligations’ (Horin 2005).

Changes to the Parenting Payment introduced in 2001 accentuated requirements for sole parents to become ‘job ready’. These requirements were extended further from July 2006 with all recipients of parenting payments now required to seek part-time employment (15 hours per week) once their youngest child turns six. Their payments are transferred to Newstart Allowance and treated the same as unemployed people and therefore are only eligible for the lower paying and the higher withdrawal rates of the Newstart Allowance (losing 60 cents for every dollar earned in wages). This withdrawal rate is significantly higher than occurred previously within the Parenting Payment (Single) paid to sole parents.

Some participants in this study noted their concern about the new payments mainly in relation to being worse off financially. May, for example, said: ‘We’re already a disadvantaged group. I just think that all the new rules will make things worse’. This is similar to Horin’s (2005, p. 37) concern when she states ‘welfare reform that makes such a sizable and vulnerable group of mothers and children worse off is not progress; it’s a travesty’.

Other participants talked about Centrelink’s increased emphasis on participation in paid employment and how this will impact on welfare recipients financially. Anne noted that: ‘you lose so much of your income…’, while Geraldine explained:

> While my children are small I prefer to stay at home and look after them. I know that when they’re older I’ll be expected to find paid work and I’ll want to do that. God, I know how people think these days. That we shouldn’t be supported by the taxpayer. And there’s no way that being a mother is considered to be a job anymore. But I’m realistic enough to know that I won’t be a lot better off financially when I do (Geraldine).
Along with explaining that she ‘won’t be a lot better off’ even if undertaking paid employment, Geraldine also highlighted the notion of the changing nature of motherhood, at least for women who are mothering solo. Pocock (2001) in her study on attitudes to motherhood found that 90 per cent of participants believed motherhood is under valued. Orloff (1996, p. 91) states that ‘the implicit male standard for “worker” obscures power relations in the family and society, and the conditions under which people [most often women] do domestic work and provide care for children’. As primary carers, mothers’ unpaid work is under valued.

In relation to the aspect of ‘mutual obligation’ requirements for sole parents, O’Connor (2001) believes they raise concern regarding the intrinsic value of parenting and fears it is being undermined by such welfare ‘reform’. O’Connor (2001, p. 15) argues that those who make a full-time commitment to parenting ‘should not be portrayed as “welfare dependent” or penalised for the vital contribution they make to society’. Grant (2001, p. 11) notes that changes to welfare that require sole parents to undertake paid employment serves to ‘reinforce the attitude that single women with children are not contributing either socially or economically to society’. Geraldine, for example, explained the situation as follows:

I think that even though mothering young children is not really valued these days, it’s important that women support each other, you know, reinforce to each other that we are doing a good job and an important job. That we are contributing to society even if we’re not actually doing any paid work (Geraldine).

The indirect contribution to the economy (as well as other aspects of society) of those caring for others has been well documented by feminist writers (for example, Game & Pringle 1996; Glendinning & Millar 1992; Nelson 1996; Oakley 1988; Smith 1999; Waring 1988). Smith (1999) for example notes that social policy has stressed the value of paid work over unpaid work as well as socially constructing sole parents, particularly sole mothers, as being ‘welfare dependent’ and ‘non-participators’. It is evident through the examination of social policy that these unpaid contributions do not rate highly in a patriarchal, capitalist society as depicted in the cartoon below:
Zanetti’s view:

The cartoon above – ‘I’m afraid you’re going to have to do something for your welfare cheque’ - by Paul Zanetti (2000) highlights the increasingly popular attitude that is being portrayed that Geraldine highlighted previously - that parenting should no longer be supported by the ‘taxpayer’ and that parenting is no longer considered work – that sole parents are not contributing anything of significance to society. In addition, as noted by Cox (2005) the changes in payments, the tighter income testing and higher withdrawal rates will undoubtedly leave sole parents worse off but states: ‘Of course there will be public acceptance of the changes as this group [sole parents] need to be controlled and made to move off the taxpayer teat’.

Anne and May also spoke about other people’s attitudes towards them as well as the ‘continuous and relentless’ scrutiny and control they are under as Centrelink clients:
It seems like you’re constantly being treated like a child for all your life when you’re dealing with Centrelink. Even though the irony is that as a single parent you’ve done a bloody good job and you’ve done a harder job than if you’d had a partner and raising kids. You’ve had to be both parents. So on the one hand they’re saying to you that you have to toe the line and on the other you have to be constantly on the lookout. People just think, ‘Oh single parents, they should get out there and work’. And then if you do then you lose so much of your income anyway. But I do work, I’d rather work anyway. I am a tax payer, that’s what people don’t see, they just see the negative stuff. And it makes me feel so sad all this negative attitude towards single parents, you know (Anne).

May: Being in rental housing and being a client of Centrelink puts you in a position where you’re always being checked up on and it’s just getting worse. It’s continuous and relentless; they’re checking up on you all the time.

Louise: In what ways

May: You’re always having to be accountable to the real estate people and the Centrelink people and it wears you down. That’s why I hate going into the place [Centrelink]. I feel like a criminal, that’s how other people make you feel as well. And I feel, oh my god, what if I haven’t done this, what are they going to do?

May links her situation of ‘being checked up on’ to both her housing situation of renting and being ‘a client of Centrelink’. (Issues concerning real estate agents will be addressed in the following section). According to the neo-liberal residualist view of welfare, government funding should be restricted and used primarily as a ‘safety net’, while encouraging ‘individual responsibility’ and promoting the shift from ‘welfare to work’ (Marston & Watts 2004). And yet, the way the welfare system is administered does not encourage people to take the chances that are required to go from ‘welfare to work’, to be ‘self-reliant’ because, as May noted, she feels ‘like a criminal’. The surveillance she feels under as a Centrelink ‘client’ as well as being in rental housing does not empower her to take control; instead she has become increasingly anxious.

Many of the participants, like May, find that dealing with Centrelink is both frustrating and fraught with anxiety. Mary and Bev explained how living on Centrelink payments has impacted on their lives:

Now with Centrelink there’s all this talk about being ‘job ready’. You have to apply for all these jobs that you really aren’t likely to get anyway. It’s really frustrating and it wears you down, it does. I’m doing the best I can but it’s not enough…It’s like I’m not a real person or something because I don’t have a full-time permanent job (Mary).
Bev: I’ve been parenting on my own for nearly 20 years. I’ve been getting Centrelink payments for 20 years, you know. And the stuff tied up with that is that it’s all my fault. And you know the reality is that we all live our own lives the best way we can. And some of us make mistakes and pay dearly for them and some don’t and some have different resources and can get out of them and others don’t. It depends.

Louise: What do you think it depends on?

Bev: It depends on who you are, how you’ve been raised, all of that. But it means that for over half my life I’ve had Big Brother on my back because I’ve been getting a payment from Centrelink. And this hasn’t been in the background; this is on a day-to-day basis. Because they want to know every move I make. They want to know if I’ve made any money, if I haven’t made any money. And why have I or why haven’t I. They want to know how old my car is, how much stuff I own, what it’s worth. This whole invasive stuff.

What Bev is referring to when she talks about ‘different resources’ are those concerning ‘social capital’ - the shared associations or networks that originate through the social connections that people form based on trust, mutual interests, participation and reciprocity within the wider community (Bullen & Onyx 1998). Putnam (2000, p. 19) claims that the ‘core idea of social capital theory is that social networks have value’. But for people living with social disadvantage, those dealing with a system that puts them under constant surveillance and creates anxiety through the threat of breaching or being treated like a ‘criminal’, this is the foundation of their social capital. Instead of trust, those in receipt of Centrelink payments are faced with feelings of distrust towards them evidenced by Bev’s referral to ‘Big Brother’ and the constant surveillance and scrutiny she identifies as being under ‘on a day-to-day basis’.

The other side of Bev’s referral to ‘different resources’ is in the monetary sense – those of financial resources, economic capital. When there is limited money, when people live day-to-day, there is no room for mistakes, for an error in judgement and, as Bev noted, those on low-incomes: ‘pay dearly for them’. Clearly those with more financial resources are better positioned if they do make a mistake (George 2000). In relation to housing and people on Centrelink benefits being worse off under new rules concerning payments, Stoakes and Nelson (2005, p. 25) have noted that: ‘Any loss in benefits and assistance is likely to significantly impact on a single mother’s capacity to pay rent’. The situation of ‘different resources’ was also raised by Cassie when she
gave the example of her family by way of explaining how vulnerable she is as both a
renter and a recipient of Parenting Payment Single:

My sister married a man with a really well paid job, they own their home
outright, she has a part-time job so she can still do all the parenting stuff
with her two kids. She’s done everything that was expected of her. Now, I
look at them and I look at us and I just think, well if they happened to have
something go wrong with one of their cars, or had a huge electricity bill
come in or something like that it wouldn’t even be a concern. For me it
would be a nightmare. So I just have to budget very carefully, make sure
we never, ever overspend on our grocery shopping, things like that I’m
always aware of. I have to make sure I have the rent money so we don’t get
kicked out…But for my sister they don’t have that (Cassie).

Bev also referred earlier to the commonly held belief of blame when she noted: ‘And
the stuff tied up with that [being on Centrelink payments] is that it’s all my fault’.
With this she is referring to the ‘blame the victim’ attitude; that the poor are poor due
to their own lack of enterprise and moral deficiencies (Watts 1999).

However, this belief does not take into account that certain social groups, such as sole
parents, ‘often face structural or systemic barriers’ (McClure Report 2000, p. 5). I
suggest that sole parents, who often lack financial resources, and who fall outside
what is considered ‘successful’ and ‘contributing’ are stigmatised, blamed and
scrutinised. Cassie’s response above shows how as a sole mother who does not own
her own home and rents, works part-time and is in receipt of a Centrelink payment her
situation contrasts starkly to her sister’s who has ‘done everything that was expected
of her’. As a married woman who owns her home with her husband, and lives in the
‘ideal’ nuclear family, Cassie’s sister not only experiences a more comfortable
existence in the way of resources, she also is undoubtedly considered to be a
successful and contributing citizen.

Mary’s earlier comment that ‘it’s like I’m not a real person’ and her concerns about
‘telling them [Centrelink] all my personal stuff” meant that she felt negated as an
individual with specific needs and concerns. In their study involving sole parent’s
experiences with government agencies, Swinbourne et al. (2000, p. 57) found that sole
parents view government services, including Centrelink, and the regulations involved
with dealing with government services generally, as being ‘implemented in ways that
ignore them as individual people with different values and needs, treating them like
statistics rather than human beings, and failing to respect their individual circumstances’.

Wendy also spoke about her experiences with Centrelink, which she noted makes her feel ‘like a number in a queue’:

> When I’m dealing with Centrelink, I feel overburdened with it all. I mean all that stuff makes you feel like you’re just a number in a queue. There’s so much stuff you have to deal with involving Centrelink – there’s always something. All the letters they send. You have to be on top of it all, all the time. Like even getting rent assistance. I know it’s good we get it but there’s all the forms with that as well. The real estate agents have to fill in their paper work. It’s hard to explain but all that just makes you feel that you’re not quite adult… (Wendy).

I asked Wendy if she felt that living on Centrelink payments and feeling at times ‘overburdened with it all’ had any impact on her children. She thought for a while before responding:

> You know what? I guess it must. They see me stressed, not happy at times. Sometimes I’m stressed because after paying the rent and all the essential bills and everything, well there’s not a lot left over. And it’s when something goes wrong that you haven’t planned for, like with the car, then that’s when you feel that its, well, a burden and it’s all too much. I try not to let them see me like that but it’s hard (Wendy).

Bev also noted the impact of living on Centrelink payments has had on her children:

> The kids see it all. I don’t want them to think that life is always about having to struggle, of always feeling stressed. I don’t want them to have to go through all that (Bev).

While the participants in this study who are in receipt of a Centrelink payment shared the general view that receiving that payment was fraught with anxiety and left them feeling disempowered and deeply scrutinised, or as Wendy put it - ‘not quite adult’ - Geraldine noted that she is grateful to receive a Centrelink payment because:

> At least we have it [Centrelink]. Not like in many other countries, or even like America – that’d be awful. Let’s hope we don’t go down that path – but I guess we are already with the changes the government has made to the disability pension. And there’s changes to the sole parent pension too… (Geraldine).
Some of the concerns that participants had about Centrelink, such as having to disclose personal information, being accountable and ‘filling in endless forms’, were also carried over to their dealings with real estate agents when accessing housing in the private rental market.

**Real estate agents as agents of social control**

Many participants were concerned about the attitudes of some of the real estate agents towards them that they dealt with when seeking rental accommodation as well as when tenants with these agencies. Some complained of the ‘unprofessionalism’ of some of the real estate agents they have had dealings with. For example, Evelyn told of an experience she had when looking for a house while pregnant:

> Well looking back I can see how unprofessional they [the real estate agent] was. Like I put in my application and they just looked at it and almost sneered at me. I think it was because I was really pregnant at the time…

(Evelyn).

Bourke (1999) notes that real estate agents undergo minimal education and training, although this varies from state to state, and that what training they have is largely focused on sales rather than rental. ‘In many cases, this means that private rental sector managers…tend not to be particularly professional, and many are indeed amateurish in managing this complex and fraught housing sector’ (Bourke 1999, p.186).

Some participants voiced their concerns about what they saw as ‘the lack of basic communication skills’ displayed by some of the people they approached at the front desk of the rental section of the real estate agent. For example, Evelyn said: ‘One woman just pointed to the list of places that were available, that was her only acknowledgment of me’. May noted: ‘I think they [real estate agents] need to do some kind of course in dealing with people who come in asking for a place to rent’ [laughs]. Stacey put the apparent apathy displayed towards her when looking for rental accommodation down to ‘being a renter’ saying: ‘Now if I’d come in to buy a place then I’m sure I wouldn’t of been treated like that, like I was practically invisible’.
Some of the participants in this current study were concerned that the attitudes displayed towards them were ‘rude’ as noted by Cassie: ‘There’s no excuse for their [the real estate agent] behaviour. It was just plain rude’. One participant, Tracey, was very upset when talking about a conversation she had been involved with recently:

I was talking to an acquaintance and she started talking about her son who has recently become a real estate agent in Victoria. He is a manager in the rental section. She was saying stuff like ‘The property owners have such a hard time with these people who rent their places. The people who rent are just too lazy to get it together to buy their own place (Tracey).

This attitude by some real estate agents can impact deeply on those accessing rented housing, many of whom are already feeling vulnerable. This experience led to Tracey concluding ‘no wonder we are made to feel so bad’. Bourke (1999, p. 186) states: ‘The relative lack of management professionalism from estate agents…combined with the largish number of lower income tenants, many of whom may have associated social and economic problems, can be a source of conflict’. Judging by the concerns raised by participants in this study, this appears to be an area that will only increase as it becomes more difficult to enter into the home ownership market.

Anne’s concern was in relation to the having to ‘reveal to them [real estate agents] all the personal things’:

I have been applying for housing through real estate agents. And that is a nightmare. You’re given forms that you have to fill in with what your income is, what your current rental is, if you have pets etc. With each application you have to give a detailed report of your income, the rent you have been paying. You have to reveal to them all the personal things like if you’re getting Austudy, if you’re on Centrelink at all… (Anne).

While many participants noted their concern about the ‘unprofessionalism’ and ‘rudeness’ of some real estate agents, not all participants had bad experiences, as noted by Pam: ‘The real estate agent I went to when I found this house was very helpful’. Pam said that being a sole mother was not an issue for her when she was looking for rental housing noting that one real estate agent ‘even seemed to take me under her wing and was determined to find somewhere nice for me and my children to live’.
Nevertheless, while other participants noted the difficulty of dealing with real estate agents they did, like Lois, acknowledge that the difficulty was ‘more to do with the scarcity of decent and affordable housing than anything else; competing with other people for very few places’. Once a decent property was secured, however, many participants were keen to stay. June for example said; ‘I dare not move, I dare not move’. For Gayle the key to being able to remain in her house ‘for as long as possible’ is to ‘not rock the boat’. By that she meant that she tries not to contact the real estate agent ‘for minor things that need doing – I just try and fix them myself or I have to pay someone’. Gayle’s attitude is that the more the owner or the real estate is ‘bothered’ the more likelihood there is of ‘the rent going up or being kicked out’. The participants who are, in the main, satisfied with their current housing situation are very aware of their relative good fortune and ensure that they do all that is expected so as to avoid undue attention and added scrutiny. As Gayle further noted: ‘It’s best to lay low as much as you can’.

**Discrimination and sole mothers**

The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) adopted in 1979 by the United Nations (UN) General Assembly, is an international bill of rights for women. Consisting of a preamble and 30 articles, it defines what constitutes discrimination against women and establishes an agenda for national action to end such discrimination. Countries that have ratified or acceded to the Convention are legally bound to put its provisions into practice. They have also committed to submit national reports, at least every four years, on measures they have taken to comply with their treaty obligations (Women’s Rights Action Network Australia (WRANA) 2004).

In 1992, The National Housing Strategy Report *Housing Choice: Reducing the Barriers* highlighted the differential impact of discrimination in housing and stated ‘while people of all income groups may experience discrimination, low to moderate income earners are particularly vulnerable to discrimination’ (cited in Slatter, Adkins & Baulderstone 2005, p. 15). Women have been identified as being especially at risk of discrimination when it comes to their housing. In 1984 the Federal Parliament passed the *Sex Discrimination Act*, administered by the Human Rights and Equal
Opportunity Commission (HREOC), which is largely based on the *International Convention on the Elimination of Discrimination Against Women*. Despite this Act, Slatter et al. (2005) have identified the problem of discrimination experienced by women trying to find or maintain a rental home with many being denied rental accommodation because of their low income and/or because they have children.

Discrimination was an issue raised by participants in this study who described the incidents that had impacted on them. For example, Evelyn noted her concerns as follows:

“I’m concerned about the discrimination I experienced when I was looking for the place before this house, when it took me about 6 months to find one. Not direct discrimination but I think that I was treated unfairly. For example, there was one house where there were only two applicants and I was one of them. So I went back to the real estate and said ‘How did that application go?’ And she said: ‘Oh, the owners weren’t happy with the application’. And I said ‘Is that because I’m a single mother?’ Because, I mean, I had all the references, why wouldn’t they be happy with the application? I had evidence that I could look after the place, can pay the rent, what else would it be? And they just wouldn’t be able to admit it so I definitely felt discriminated against. But I had no proof so I couldn’t complain to anyone (Evelyn).

Evelyn’s assertion of unfair treatment is similar to results in other studies. For example, Slatter et al. (2005) in their study of low income renters in Adelaide that was funded by Shelter South Australia (SA), found that all 68 women participants believed they had been treated unfairly due to their marital status and/or because they had children. However, of all the women involved none approached the anti-discrimination board about their treatment. The women who did complain did so to their housing agent such as the real estate agent or housing worker. Similarly, the participants in this study took their complaints no further than the real estate agents they were dealing with, as Evelyn noted: ‘I had no proof so I couldn’t complain to anyone’.

Discrimination is a barrier to many households attempting to access private rental (Adkins, Guthrie & Summerville 2001; San Pedro 2000). In this current study Kate and Lily also believe there is discrimination involved with renting and, like Evelyn, linked their single motherhood status to the difficulty of finding rented housing:
I definitely think there is a lot of discrimination. And my aunt too. She’s a single mother, renting. She’s experienced discrimination with renting, definitely. She has missed out on places where a couple has got it instead (Kate).

I’m always shocked about how judgemental people are. How much I’m discriminated against. Like I was always asked things like how are you going to manage mowing the lawns? I’ll just mow the lawns. You just do it. Single parents work double time. And a lot of single parents are good at coping, you know, it all looks pretty smooth but it is an enormous struggle (Lily).

In addition, some participants highlighted their concern that the rise in limited availability of affordable housing in the Far North Coast of NSW region has resulted in increased incidents of discrimination. The following participant, Carla, spoke about the difficulty she experienced recently when seeking suitable housing and raised the issue of discrimination she was faced with:

There’s a lot of discrimination now with looking for a house when you’re a single mother. Because there are so many people looking, real estate agents are really choosy and they really want a couple. One [real estate agent] said: ‘Look, just get a guy to come in with you because if you have a partner then you’ll get the house’ (Carla).

Carla put the discrimination she experienced squarely on her sole parent status. Daniela comes from a non-English speaking background (NESB) and had a particular experience with discrimination which she attributed to being ‘a foreigner and a single parent’. The following extract from Daniela’s interview highlights her experience of discrimination when trying to access rented accommodation through real estate agents:

Daniela: When I came to Australia I stayed at a refuge. Then when I started looking for a place to live I didn’t have any rental references. I didn’t speak English very well. I had three children. I was a single parent by that time. So I went around to real estates and I asked them if they had any where to rent. Well, I mean I was white so that wasn’t a problem. It was only when I started opening my mouth and they could hear a very strong accent. And then when they realised that I was a single parent with three children it was like, “No we don’t have anything”. And then I later on checked in the paper or talked to somebody else who had been through the same agent and I would find out that there actually was rentals.

Louise: So you felt that it was discrimination?

Daniela: Well yes it was. Well at first I didn’t understand the system. And it actually took me awhile to realise that there was something else actually going on. Because, well I certainly would have managed my money, you know. I had the ability to take care of a house. I mean, I wouldn’t have let
it run down or damage it or anything. I mean, it was purely because I was a
foreigner and a single parent.

And one agent actually said to me: ‘Well, we can’t guarantee that you won’t
just run off and just go overseas’. And I remember thinking, well with
what? With a fridge! On a plane! [laughs].

For June, like Anne noted earlier, it was all the personal information she had to give
when applying for a house that she identified as discrimination:

When I was looking for this place I’m in now I had to have 100 points of
identification just for the real estate. And they want your bank account
details, bills and all this personal stuff. I think that’s discrimination. And
of course they never really tell you that you’re being discriminated against.
They want to know your income, who will be living in the house all that
sort of stuff. They don’t want young children in their houses and da da da
(June).

Two participants spoke specifically about the Tenancy Information Centre of
Australia (TICA) database and how this has impacted on them trying to access
suitable rented accommodation on the Far North Coast of NSW. TICA is a central
register of tenants who have defaulted under their tenancy agreement. TICA began in
restricted access to credit reports to credit providers and therefore prevented real
estate agents from using databases to access information a prospective tenant’s rental
history (Martin 2004). June spoke about her experience of being in an abusive
relationship and said in relation to TICA:

I just count my lucky stars that TICA wasn’t around when I was in an
abusive relationship. Because my ex would come around and smash my
houses up. He got very angry and things like that. And I’d have to leave
without paying the rent. Like I left a house that he’d smashed up because
there was nothing else I could do. I had to leave for my and my children’s
safety. And if that happened now people get put on the TICA list. So then
these women can’t get housing. Like the guy does this stuff and the women
still have to take the responsibility for it. And it’s a real invasion of rights.
And it’s discrimination. And yet somehow it still keeps going on (June).

According to Mahoney (2002), the existence of tenancy database services or
‘blacklists’ have been identified as being a barrier for disadvantaged and vulnerable
social groups of people, including sole mothers trying to access private rentals. This
is due, argues Mahoney (2002) to the term ‘defaulting’ not being restricted to
Tenancy Tribunal orders but being subjective in nature thus opening the floodgates to
discrimination by real estate agents and owners. Some concerns about information supplied by real estate agents and landlords is that it is usually taken at face value rather from being acquired from the Tenancy Tribunal which can markedly increase disinformation about tenants (Mahoney 2002). Carla too voiced her concerns about TICA:

With how competitive now it is to get rented housing it concerns me about TICA. Just one wrong move like being late with the rent or causing some damage and you’re blacklisted. It happened to a friend of mine and she’s had such a hard time…And it just amplifies the discrimination experienced by single parents (Carla).

Once a tenant has been placed on the TICA list it is common for that person to remain on it for long periods of time which severely limits a person’s capacity to gain housing in the increasingly competitive private rental market. Fear of being blacklisted is clearly at the back of participants’ minds as indicated earlier by Stacey in the previous chapter when talking about her concern over ‘something going wrong’ and whether this would impact on her ‘reputation and future rental prospects’. This situation contributes substantially to the anxiety levels of many sole mother non-home-owning renters.

However, Suzanna De La Mare, a property rental manager on the Far North Coast of NSW believes that all applicants that apply for housing at the real estate agency where she is employed are treated equally. Nevertheless, she does note that those with the ‘best references will come out on top’ (De La Mare 2007, cited in Hoffman 2007, p. 2). Those most at risk of their application being rejected are first time renters and people on lower incomes who are competing with households on higher earnings. De La Mare (2007, cited in Hoffman 2007, p. 2) further explained that this group of people are in a ‘double bind’ because rental properties at the lower end of the market are the ones most sought after; ‘there are simply too many people and not enough houses’.

Social surveillance and scrutiny

I have argued that those in our society who are marginalised, excluded from achieving the status of ‘homeowner’, are under continual control and scrutiny. Many of the
participants talked about their experiences of being scrutinised - by Centrelink but also by real estate agents through regular inspections - leaving many of the participants feeling anxious, powerless and closely regulated - a practice that has far-reaching personal implications as the following participants noted:

When you rent they come around for inspections, so it feels like there’s someone checking up on you to see if you’re a good tenant, if you’re a good parent, or a good citizen, you know? (May).

I really hate the inspections that you have to cope with when you rent. You have to clean up everything, drop everything when someone else says to instead of when it suits you (Gayle).

You’re always under scrutiny to see whether you’re a suitable tenant, whether you’re keeping the place up to scratch – there’s a real stigma attached to renting. You feel like you can’t relax in your own home. It’s actually the inspections that are the thing I hate most about renting. You’ve always got that where you feel like you have to live up to someone else’s expectations (Pam)

With this place we had been here for three months and they were around inspecting it, checking out everything. Counting how many picture hooks there were, making sure that we hadn’t put in any more – unbelievable. It just makes you feel so powerless to do anything (Helen).

Evelyn in the following extract talks about the stress that is involved with the six monthly inspections the real estate agent undertakes on the property she is renting:

Evelyn: There are six monthly inspections here.

Louise: How do you feel about them?

Evelyn: Well, I clean and clean and clean, you know, before them [laughs]. And the woman who comes is fine. She almost seems as though she’s embarrassed that she has to do this – come into your home. And, you know, I do find it stressful renting from a real estate, because of that and worrying if you’re going to cause damage or something.

This notion of being ‘watched’ was clearly of major concern to participants leaving many feeling they have little control over their lives, with little self-determination, sometimes humiliated and often over-regulated. Inspections of their homes are conducted on a regular basis which leaves many feeling powerless and, as one participant, Carla, put it ‘like a child’. Anne reiterates the other participants’ sentiments about inspections and highlights how the situation of renting continues ‘even at this age’ to impact on her life:
It’s embarrassing, I think, in a way to be, even at this age, still having to have your place inspected. Oh, everything is always all clean and neat and tidy and I guess they have to do it. But I just wish that I wasn’t still in a situation where this has to happen (Anne).

Mavis’ following concern draws attention to the humiliation she experienced when asked to mow her lawn. She notes the lack of self-determination that is involved in rental housing which was discussed in the previous chapter. Mavis also highlights the deep concern and disempowerment she experiences over ‘being checked up on’ which she describes as ‘unsettling’. She places the blame squarely on her neighbours who she describes as ‘snobs’:

Just the other day I got a letter telling me I had to mow the lawns. Good heavens, can’t I even decide when that needs doing? How did they know anyway? I guess it was my neighbours – they’re such snobs. They’re always checking up on us. It’s very unsettling knowing that you’re being watched (Mavis).

Deborah’s experience concerning a real estate agent and her cat that was discussed in Chapter Six also relates to this issue of surveillance and social control and again she identifies her neighbours as the culprits who ‘dobbed’ her in to the real estate agent: ‘They found out [about the cat] because my neighbour dobbed me in, so the real estate agent sent me a letter that said I had to get rid of the cat or I’d be evicted’. The real estate agent was the formal agent of social control; they had the authority to evict Deborah, but the neighbour was an informal agent.

**Neighbours as informal agents of social control**

The role of neighbours as informal agents of social control was a particular concern for some participants. One participant, Deborah, who has the pet cat and was evicted from her previous rental accommodation, now lives directly next door to her landlord which means she feels under regular scrutiny:

And the lack of privacy can be an issue here with the owners living just there [next door]. They know exactly what I’m doing, what my moves are night and day (Deborah).
Evelyn, Carla and May all articulated their concerns about their neighbours watching over them; ‘spying’ on them and complaining about them and reporting them to the real estate agents:

The neighbours I have now are fantastic. I hadn’t realised that before I came here how stressful it was having neighbours who didn’t acknowledge you at all. It’s was really stressful. And my last neighbours used to ring the real estate agent about me. So you felt like you had someone spying on you (Evelyn).

In one place we lived in we had a dog that we weren’t supposed to have. And, anyway, the neighbours used to spy on us all the time and they reported us to the real estate agent for having a dog (Carla).

And with renting it always feels so tenuous - that the neighbours could complain and that you could be out. Because you can’t tell them to get stuffed, to mind their own business because it’s not your own place, you know, and that’s always there when you’re renting (May).

The following extract from Wendy’s interview is particularly revealing about the informal surveillance from her neighbours that she believed she was under:

Wendy: In my last place the neighbours were really unfriendly. And I felt like they were watching what I did, you know? It was always like they were ready to report me if I did anything wrong.

Louise: Report you to who?

Wendy: To Centrelink, to the real estate, I guess the police if they thought I was doing anything illegal [laughs]. But it’s a terrible way to have to live.

Wendy put the unfriendliness of her neighbours down to both being a sole parent and a renter. Stacey’s experience with her neighbours and concerned what she described as discrimination and racism:

You know, I’ve had a lot of experiences of discrimination especially in one address. The people next door were so racist. They knew I was renting and they’d ring up the agent and complain. They rang about this one particular time – I knew a young girl who had died and as happens when people die people come from all over the place for the funeral and I had people coming at all times of the night, people needing to be put up and the neighbours complained. And there was nothing untoward; there was no noise – nothing loud it was just that it was at night. Once I’d explained to the agent they were great and they decided to not throw me out just because of these complaining neighbours. It was racism basically. So that’s always been tough – to find a place where people aren’t always complaining because I have Indigenous friends and these neighbours were racist. Yeah, so there’s a lot of stigma attached to being a single mother and then to be renting (Stacey).
After this incident, Stacey said she no longer felt comfortable living at that address so she moved but she noted that she has: ‘Never lived in a neighbourhood where people have wanted to get to know us…’. She, like Wendy, believes that being a single parent and renting is at the crux of this relationship she has with her neighbours. The attitude towards sole mothers in general, - ‘the stigma attached to being a single mother and then to be renting’ - as identified by Stacey is a crucial one. It is addressed next with an emphasis on the media’s role in relation to the portrayal of sole mothers.

**Social control through the media**

From a critical perspective the extensive influence of the media and its role in maintaining social control is seen as twofold. Firstly, there is the centralization of control of the media and, secondly, the hegemony of ideas that are expressed through the media (Carey 1987). This control of the media is centralized by ownership, business organisation and advertising. According to Sargent et al. (1998) Australia has one of the highest concentrations of media ownership in western culture. The media was identified by some participants as playing a critical role in the negative way in which sole mothers are portrayed on two counts – in relation to their situation of being a ‘single mother’ and in relation to being a ‘non-home owner’ or a ‘renter’. The following response from Stacey, for example, highlights the media’s role and the frustration that is often experienced by sole mothers bringing up a family with often little or no support from the father as well as having to cope with the harmful way in which they are represented:

> It upsets me – I’ve worked really hard in the community and have raised two kids and I know plenty of people like me. It’s not like we’re this fringe of society that does nothing but it’s what people think. The media is always portraying single mothers in a negative light, as lazy, as bad mothers and bludging on welfare and with kids that aren’t up to scratch. And what does this say to our kids, you know? That they’re from a ‘broken home’ that their home needs to be fixed. Of course that has an impact on the kids, on their self-esteem. They feel that something’s wrong with their family… (Stacey).

Gardiner (1999) argues that the language used in the media when discussing issues concerning sole mothers is a key factor that guides people’s beliefs. Contemporary language in the media about sole mothers is couched in terms such ‘welfare
dependent’, ‘morally deficient’ and ‘undeserving people’ and who have ‘problem children’, and as pointed out by Stacey, are from ‘broken homes’ (Gardiner 1999). Lois recounted a story that involved her daughter hearing the term ‘broken family’ one night while watching the news on television:

My daughter was pretty upset one night. What had happened was she was watching the news and it was when Mark Latham was the leader of the Labour Party, I think. Yeah, they were talking about how he’d been involved in that incident of the taxi driver when he’d broken the taxi driver’s arm. And they’d said something about how it was because he’d come from a broken home. My daughter said: ‘What do they mean “broken home”?’ and I said: ‘They mean he’s from a single parent family – that’s how they talk about single parent families’. She was so shocked – she’d never even heard of it before. And also because they were saying that that was why he’d beaten the driver up. It really didn’t make any sense to her… (Lois).

Swinbourne et al. (2000) claim that children from sole parent families are often believed to have a variety of ailments ranging from poor academic achievement to deviant, immoral behaviour. In addition, Reekie (1997, p. 20) notes that welfare recipients who are seen as ‘socially and morally delinquent, as well as expensive are most likely to be designated as “undeserving”’. Consequently, sole mothers, due to concerns about declining morality and the growing number of sole parent families, are frequently portrayed in the media as being ‘undeserving’ and as noted earlier, as reliant on the ‘taxpayer’s teat’ (Cox 2005). Mary, in the following extract identifies this notion of ‘deserving’ which she noted has impacted on her deeply:

And then there’s something about being a renter, a single parent and living like this on Centrelink payments… And now I’m starting to think that I don’t deserve anything other than what I’ve got. Well, that’s what’s always being said in the media and in the end you start to believe all that, you know, that you don’t deserve anything… (Mary).

Swinbourne et al. (2000, p. 54) state: ‘public discourses about sole parents – which are really about sole mothers – are highly misogynistic and contribute to feelings of shame…’. While in western culture the nuclear family is understood as being ‘fundamental to the stability to both society and the state’, sole parent families are viewed as being a threat to this stability (Third 2002, p. 85). Reekie (1996, p. 328) notes that the media’s use of language, which negatively represents sole parenthood in Australia, is ‘consistently opposed by feminists, welfare advocates, support groups and single parents themselves, resisting what they see as a growing tendency to
portray single mothers themselves as “the problem”. Similarly, Edwards and Duncan (1997) noted that sole mothers are often portrayed as one of the basic components of the ‘underclass’ with supposedly deviant cultural norms and a reliance on state benefits. This frequent derogatory media coverage impacts on sole mothers deeply as identified by May:

> With all the negative talk about single mothers in the media, well it makes people look down on us and our children. And then with the housing thing it’s like “Oh! They’re just too lazy to get out there and work and buy their own house”. It’s really harsh and doesn’t take into account anything about our situations. I just think that single parents should be treated with some compassion. People need to have some understanding (May).

While Rose, as Bev did earlier, highlights the notion of ‘fault’:

> Just because I rent my home and I’m a single mother doesn’t mean that something’s wrong with my child, you know. And it’s not my fault that I haven’t been able to buy a home of my own, or that I’m a single mother for that matter. It’s always in the papers, on TV, stuff about single mothers (Rose).

Meanwhile ‘lifestyle’ television shows such as *Changing Rooms, Better Homes and Gardens* and *The Gardening Show*, along with other similar shows, magazine and newspaper articles dedicated to home and gardening improvements and renovations are extremely popular in Australia (Bonner 2005). These lifestyle shows and features further alienate those ‘locked out’ of home ownership. Castles (2004, p. 18) points out these shows impact on those who rent their homes as they are not included in the content of such shows. Indeed their situations are virtually invisible and have led Castles to conclude that ‘to be a renter in Australia is to be buried in the margins, to be stuck in the shadow of a mythology so large it blankets a continent’. Castles (2004, p. 18) further posits that: ‘It almost comes as a surprise to remember that renters too have aspirations as do carers and their families’. They are both excluded from a key feature of Australian cultural life and are invisible.

Not only are renters absent from television programs geared towards renovations and home improvements, as highlighted by Bev earlier, mainstream programs and soaps, such as *Neighbours* and *Home and Away* further create tension for those that do not fit neatly within the depictions of the typical nuclear family with the triple fronted brick veneer home in Ramsay Street or Summer Bay. Lois talked about watching
Neighbours with her teenaged children noting how sole mothers, in particular, are portrayed: ‘They all own their own homes and then when there is a single mum introduced to the street they’re really dysfunctional renters [laughs]. These shows just continue the stereotypes’.

Lois continued her discussion about television and the portrayal of single parent families with referral to television advertising: ‘The ads all show the mum and dad with a couple of children in this big shiny car about to take off on some wild adventure’. She paused and continued: ‘What about us who can’t afford a new car? How are we supposed to feel?’ Lois highlights the situation that those with money do not recognise the situation of those without. It disguises the long held myth of Australia being an egalitarian and ‘fair’ society. The opportunities that others may take for granted, such as being able to ‘avoid the rent trap’ and ‘now everyone can afford a piece of paradise’ that is paraded on the television night after night further raises concern for those who cannot afford these indulgences. Lois later pointed out: ‘Well it just disguises what things are really like for many people’. With this final comment, Lois highlights the spectre of invisibility that appears to go hand-in-hand with being a renter and excluded from many other aspects of Australian cultural life that many others take for granted. Sargent et al. (1998) point out the significant role of television in conveying the values that people should hold, as well as the goods they should own. The media, for example, promotes the husband returning home from his paid employment to a wife that is there to provide him (cheerfully) with whatever good is being advertised (Sargent et al. 1998). ‘This is the kind of family which the male-oriented capitalist world needs, represents and promotes through the media – the nuclear family’ (Sargent et al, 1998, p. 97). However, according to Carey (1987) there are various ways within the media, such as through Australian literature, which can expose the dominant ideology – to make visible what is often invisible.

Social exclusion and invisibility

From a critical feminist perspective, it is important to appreciate the concerns that contribute to the oppression, disadvantage, vulnerability and social exclusion of certain groups and how these impact, in this case on experiences of housing. As noted
previously, the term ‘social exclusion’ refers to the process of being shut out to varying degrees from any of the social, economic, political or cultural systems which determine the social integration of a person in society (Byrne 1999). Social exclusion can therefore be seen as the denial of the civil, political and social rights of citizenship. For the women participants in this study the denial of these citizenship rights is manifested in a sense of ‘second class’ status formed, in part, by the barriers they face entering into home ownership and their experiences of renting. The tension between the aspiration of home ownership and the benefits that it creates, including full participation in a democratic society, were clear to many of the participants as is evident in Narelle’s response below:

Well, if you don’t own your own place you don’t accumulate wealth, do you? All your money goes down the drain on paying the rent each week. You don’t build up wealth or security and somehow there’s this nagging feeling inside of you that you don’t feel so much a part of society because you don’t own property (Narelle).

Narelle talked about ‘money down the drain’ that she connects to renting and has a ‘nagging feeling’ – she feels excluded from a key part of the Australian property owning society. There is clearly an acute awareness amongst participants of being excluded from, of being denied access to, the housing market, particularly since this also denies them a means of wealth creation and the security that comes from this.

Exclusion from home ownership impacts on a number of complex factors within the current political agenda that promotes investment in housing through taxation concessions while simultaneously progressively restricting access to other affordable housing options and policy (Jamrozik 2005). As a consequence, many participants feel excluded. The policy inequity of supporting housing investment at the cost of other initiatives was an issue identified by a high proportion of participants in this study (Holdsworth 2006). It clearly concerned Wendy, for example, who noted: ‘Governments should be trying to help the people who need it, the ones not able to buy a home not the investors’. Wendy believes that government initiatives are misplaced, favouring those investing in property over those in most need. Another participant, May, reflected in relation to housing investment:

It’s ludicrous that people own two, three or more houses and investments and you can see that it’s quite bizarre people thinking that it’s all got to be like this. With this…obsession with property, property, property. Own
property, invest in property; it’s all people seem to care about…What about
the ones who can’t even buy one home? (May).

Given that renters are increasingly becoming permanently ‘locked out’ of home
ownership, this leaves many people, as Lola noted: ‘With no option but to rent and
pay off someone else’s investment property. Renters are just left behind…’.

Throughout this thesis it has been argued that wealth creation and savings for
retirement, once largely provided by home ownership, is now being restricted to
fewer people due to the enormous costs required to enter into home ownership
leaving many ‘left behind’. For most sole mothers in this current study, financial
security is certainly closely linked to home ownership yet few believe they will be
able to enter the housing market in the future. As, Geraldine, noted, the distance
between the wealthy and the poor is growing: ‘Australia is no longer a classless
society, there are those who own their houses and have investments and there are
those who have nothing, not even a home’. The increasing gap between the ‘haves’
and ‘have nots’ and being ‘left behind’ was clearly a key area that concerned many of
the women in this study. For example, May said:

But what are my options? I mean I haven’t done what our society expects
someone my age to have done. I mean, I don’t own my own home and I’ve
been left behind. I have no security and I can’t see that changing (May).

In addition, May, when talking about the increasingly fictionalised notion of Australia
as an egalitarian society, further claimed that the wealthy have created a ‘pseudo
world’. She stated:

…they put huge fences around them – they put a nice little playground there
for the kids – they’re shutting themselves out from the people who can’t
afford to live like that and making their own little worlds. And so the world
that they think they’re creating is actually a pseudo world (May).

May highlights the ‘pseudo world’ that is being created by erecting ‘huge fences’
which she believes results in the ‘haves’ creating ‘their own little worlds’. Therefore,
the situation of the ‘haves’ and ‘have nots’ is further divided in a more literal sense
rendering those excluded from owning a home invisible.
Being denied access to home ownership also raises concerns for intergenerational access to wealth creation in the form of inherited wealth which can also exclude their children in their futures from having the same chances as others. Chris Martin, a Policy Officer with the NSW Tenants’ Union (cited in Stevenson 2004) noted that the financial security that is obtained from owning the family home has an important impact on future generations in relation to their economic security. The following comment from Pam highlighted this concern: ‘I want to be able to leave my children a home’.

Nornen (cited in Vinson 2004, p.4) argues that ‘social exclusion breeds social alienation’ and believes that unless this situation is addressed in national policy some Australians will continue to experience social disadvantage and exclusion. ACOSS (2002b) points out that wealth creation and savings for retirement, once largely provided by home ownership, is now as noted by the above participants, a situation that is being restricted to fewer people due to the enormous costs required to enter into home ownership. If certain social groups of Australian society are excluded from entering into home ownership, considered to alleviate housing related stress in retirement, they are likely to experience difficulties in later life. Loxton (2005) found in her study of the economic wellbeing of sole mothers that for most sole mothers financial security was closely linked to home ownership yet few felt they would be able to enter the housing market in the future. ‘The results suggest that sole mothers might be facing a difficult time in retirement’ (Loxton 2005, p. 43). This concern about non-homeowners in retirement was also noted by Conley and Gifford (online) who noted: ‘While home ownership may smooth out consumption over the lifecycle – easing housing costs in old age, for example – those who do not own are left even further behind’. As the following participant, Pam, said:

I worry about when I retire. I thought that I, like all Australians I suppose, would be able to one day own my home...But it’s looking less likely all the time (Pam).

While Cassie expressed her thoughts this way:

There’s this myth that we can all get out there and work, work, work and save for a house and that we all have this chance, that it’s all fair. But we all can’t do that. We’re expected to do all this, save for retirement and live on
a low income, and you can’t, especially when you’re doing it on your
own…People on low incomes don’t have the same opportunity to make
ourselves a home…And I honestly don’t think people who own their
homes, who are a part of a couple, who have good secure jobs and all that,
are aware of what it’s like for someone like me and my daughter…(Cassie).

Cassie’s comment highlights the invisibility she believes exists concerning her
situation of exclusion from home ownership. She also draws attention to tenure
inequities hidden within housing, both in policy and in a broader ideological sense,
with her concern that as a renter and sole mother she does not have ‘the same
opportunity to make…a home’. This further highlights the importance she places on
home ownership; as a non-home owner she struggles to make a ‘home’ for herself and
her daughter. Cassie also identifies the invisibility of her and daughter’s situation
noting that people who are more affluent fail to notice those who are struggling.

Hulse and Burke (2000) argue that the location of low rent housing, particularly as it
relates to the geography of Australian cities contributes to the problem of
marginalisation and invisibility of vulnerable social groups. For example, they
identify that in low density cities such as Melbourne, the areas of disadvantage are
less visible to the affluent and politically powerful residents, compared with high
density European cities where the disadvantaged are more visible. The debate about
the extent of poverty in Australia between the Smith Family and the Centre for
Independent Studies shows how even the existence of poverty and disadvantage can
be questioned, and when poverty and homelessness are hidden they are less likely to
be a priority (Hulse & Burke 2000).

As people’s experiences of exclusion from home ownership are often largely
obscured, an important part of this study is to make this group - sole mother non-
home-owners - visible along with the issues that concern them because, as pointed out
by Stacey in this current study:

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 these walls around
their homes now without realising the symbolism of it and you start to feel
invisible. And you become invisible (Stacey).
This notion of invisibility – of ‘becoming invisible’, of not seeing ‘behind closed doors’ - was also identified in Wendy’s, as well as Lily’s, observations:

And, don’t you think, a lot of people like us, a lot of single mothers, we cope really well. It’s not really that visible what we’re going through. You have to cope well. But we don’t always show – like I’m suffering from stress and all this sort of stuff (Wendy).

People don’t see the hardships that single parents go through. You know, they don’t see behind the closed doors, all the things that we go through. And I feel that I need to present a positive view of my life and show the community that I’m coping with this really well (Lily).

Lily’s comment highlights the importance of portraying themselves in a ‘positive’ light perhaps further rendering their situations invisible because they are seen as ‘coping’. Maria also spoke about her situation that she believes is not seen by those doing well in the community. She identified her vulnerability as a non-home owner and like other participants noted how, because the majority are doing well financially, the minority’s situation, those struggling, is not recognised:

I read an article in the paper a couple of weeks ago. This guy was saying how he’d just come back from a shopping trip to the Gold Coast and he was saying how well off everyone is now. That everyone is going well now. But we’re not. I know other people who are struggling – not just me so I guess he just doesn’t see that some people are struggling. I only have casual work, I don’t own my home and I’m definitely not well off. I guess I’m feeling pretty vulnerable that way (Maria).

Clearly, in the view of the sole mother, non-home-owning participants in this study, those who face barriers that exclude them from entering into home ownership, such as living on one income and supporting children, are highly regulated, controlled and scrutinised (identified by participants’ accounts of regular inspections of rental property for example). This renders them being seen as in need of continuous surveillance on one hand while by the same token they are invisible. The notion of visibility, and the recognition of concerns that impact on vulnerable groups, is therefore an important and relevant concept in relation to the topic of housing, as it brings into focus the taken for granted tenure of renting as part of the structure of the neo-liberal capitalist system. Participants noted that they experience a sense of being watched both in their homes and beyond. Thus, they experience ‘social exclusion’ not only in terms of access to socially desired resources but also in being able to live
outside the insecurities generated by constant surveillance. This situation identified by the participants in this current study of being excluded from achieving home ownership and the limited choices that renting involves is insidious in that those who are thriving often fail to recognise the situations of the vulnerable - the marginalised - who in turn become invisible even as they are being watched.

Being excluded from home ownership can also exclude people from participating fully in Australia’s social and economic life (ACOSS & National Shelter (2003b). In Chapter Three, sole mother Kaye Carpenter (cited in Davies 2003) identified the role that owning her home has had on her in allowing participation by her children in a range of cultural and social activities. She attributed this to the safety, security of tenure and affordability that owning her own home affords her and noted that for the sole mothers she knows who rent their housing this is not the case. They face high rental costs that often leave them without the funds that then prohibit their children from participating in cultural and social activities such as sport. They are excluded from full participation in a range of activities.

**Conclusion**

Sole mothers and their children are a particularly vulnerable and excluded group due to the structural barriers they face, such as living on one low income. Inequities within the current political culture have supported the exclusion of such groups to an important means of financial (and emotional) security, that of home ownership. Renting, due to the high costs involved, can result in people, particularly sole mothers and their children, from participating fully in social and cultural events and activities. Renting also subjects participants to continuous and relentless scrutiny and control. This is particularly evident for participants who are on Centrelink payments as well as through the regular inspections carried out by real estate agents of participants’ homes.

The accounts of women presented in this chapter indicate the problems presented by renting such as the discrimination they can be faced with by people working in real estate agents and through databases such as TICA. The media also is a key ‘agent of social control’ due to the often negative way in which sole mothers and their children
are portrayed as ‘welfare dependent’ and ‘morally deficient’. Added to this is the unofficial social control some participants experience in relation to the actions of their neighbours. As renters and non-home owners, participants feel disempowered by their situations, vulnerable to the power and practices of others. However, by endeavouring to present a positive outlook to their children, the worst of their situations are shielded. Participant’s coping abilities are also presented to the wider community and it is this general ability to deal with adversity that ironically contributes to the invisibility of their situation.

The sense of exclusion experienced by the women in this study provides vivid evidence of the consequences of a so-called ‘free market’ in housing for one of the most marginalised social groups in society. The next chapter explores housing related policy and looks at what can be done to address some of the concerns raised by the participants in this study.
Chapter Eight: Implications of the research

Recent housing policies are premised on the idea that individuals should take responsibility for their own shelter. This ideology of individual responsibility is a feature which now underpins other welfare policies such as health, employment and social security. Over recent decades the balance has tipped in favour of individual responsibilities rather than social rights. The consequences of these housing policies must be understood within the context of these broader policy trends (Nettleton & Burrows 1998, p. 749).

Introduction

The accounts of the participants in the previous two chapters have highlighted the key issues and concerns they face as non-home-owning renters. Unlike other studies of housing, this study has focused on the lived experiences of the participants in the rental sector. The subjective accounts of these non-home owning sole mother renters who live in a regional area have been extensively referred to throughout the previous two chapters. This focus on the women’s words to provide a detailed and categorised description of how they experience their housing situations demonstrates the real meaning - the essence – of their stories.

As highlighted throughout this thesis, whereas private rental in Australia has traditionally been considered a temporary tenure while aspiring towards home ownership, this is no longer the case for many households. This is especially the case for those on low incomes who are struggling with day-to-day living costs. While private rental housing may offer choice and flexibility for some households, this is usually only those for whom affordability is not an issue. Renters are increasingly ‘trapped’ in the world of the private rental market. For example, in a study of renters on low to moderate incomes in NSW, Victoria and Queensland, Burke (2007) found that home ownership was beyond the reach of the majority, permanently trapping them in the private rental market. In addition, short term leases only suit those who are voluntarily mobile or choose to move between home ownership properties (Marven 2004; Yates 2002c). The present study, however, is concerned with those who are struggling to pay their rent, who have not ‘chosen’ to rent, who do not want
‘flexibility’ and mobility, who do not have investments in the form of shares or savings or property, who may never own their own home and often feel they have few rights in relation to their housing. Indeed, as noted by many of the participants, owning a home has become decidedly unlikely.

Chapter Six was concerned with the meaning of home from the perspective of low income renters. The insecurity that the women experience, along with the lack of self-determination and agency, power and choice that they revealed are seen as being a part and parcel of renting. The previous chapter, Chapter Seven, focused on the surveillance and social control that many of the participants endure, often on a daily basis.

This chapter will address and further draw on some of the concerns identified throughout the previous two chapters and discuss them within the broader social-political framework. By doing this, additional inequities can be identified. For example, the capitalist ethos of a ‘free market’ that largely underpins housing fosters winners and losers - those with power and choice and those without - has resulted in the vulnerable being seen to be in need of continued control and surveillance. I have argued that this is evidenced by the increasingly disciplinarian approach to those receiving welfare payments with ‘mutual obligation’ and ‘breaching’ policies now extending, not only to the unemployed, but also to those on disability payments and to sole parents who are increasingly required to fulfil civic reciprocity and personal ‘responsibility’ requirements. In addition, as private ownership of housing has been encouraged within individualistic, private enterprise and market-driven policies - that is through various tax exemptions and grants, along with a more residualist approach to welfare (reflected in a minimal commitment to social/public housing, and minimal and targeted rent assistance for Centrelink recipients, with tougher consequences for those who fail to adhere to the strict Centrelink requirements) – these policies are also drawn on and discussed from the perspective of the participants.

This chapter addresses: the meaning of home revisited, specifically looking at housing rights; the impact of housing policies; possible solutions and strategies for those
dealing with housing related policy, particularly those concerning barriers to home ownership; and concludes with a personal reflection of the key findings and the research process.

**The meaning of home revisited: Housing rights**

To reiterate, the aim of this research was to give expression to the issues of concern to sole mother non-home owning renters about their housing situations and the meaning of home itself. To do this a critical feminist approach has been adopted. For the participants in this study a large part of housing concerned the meaning of home within both a personal and a social perspective. One of the key themes identified by participants was that the meaning of home is strongly linked with housing as a right. While some participants asserted that home ownership should be a right for all Australians - due to the strong cultural identity most Australians have with this tenure type - others wanted the psychological benefits that home ownership facilitated without necessarily having ownership. For example, these types of meanings associated with home ownership included having security of tenure, being able to establish a strong connection with community and place and not having a low status due to renting relative to a home owner. These participants said they wanted to have an adequate standard of living even if they are not in a position to own a house and indeed identified this as a right. As noted in the opening quote to this chapter, and as argued throughout this thesis, housing, as a key part of an adequate standard of living, is a right. It is to this issue that I turn to now.

**Housing as a right**

Because housing is more than just shelter, with the quality, the level of affordability, privacy and security of tenure impacting significantly on a person’s quality of life, I suggest that housing is both a basic need and a right. As a signatory to the ICESCR, the Australian government is obligated to take appropriate measures to ensure that this right is adhered to. Part of this agreement is that housing is affordable (Markwell 2005). This agreement is reproduced below:
Legal security of tenure including laws and policies to ensure people cannot be evicted without good reason; availability of services; affordability; habitability; accessibility; suitability in relation to location; cultural adequacy; freedom from dispossession; right to information; right to participation and self-expression: a say in housing resettlement, for example, where eviction is unavoidable there must be proper consultation and compensation; a safe environment; and security and privacy (ICESCR) (Article 11).

Geraldine, a participant in this current study, reiterated this sentiment when she said: ‘Housing is a basic need that we all have. Like it is a right to have affordable and suitable housing, but it doesn’t feel like that, actually’. Geraldine paused and then continued:

We live in what’s deemed to be a prosperous nation and it concerns me enormously that for people at the bottom end of the economic scale that even their basic needs aren’t being met (Geraldine).

With so many people in Australia faced with housing related poverty, limited choices and even homelessness, the right to adequate and affordable housing challenges the wisdom behind the current trend in housing related policy which has resulted in housing being treated as a commodity. I have argued that this treatment of housing has contributed significantly to the (un)affordability of housing. To treat housing as a ‘commodity’ that can be bought and sold with huge profits within a ‘free market’ rather than treating it as a need certainly goes against the International Covenant on Economic, Social and Cultural Rights (ICESCR) Agreement highlighted above. Apart from affordability, this agreement means, in relation to housing, that people have a right to: security of tenure and that people cannot be evicted without good reason; availability, and accessibility of housing; cultural adequacy of housing; and the right to participation and self-expression within their housing situation. And yet, as highlighted in the previous two chapters, many people who rent their housing in the private market are denied these rights to varying degrees.

As also noted in The International Covenant on Economic, Social and Cultural Rights committee (ICESCR) (2005 online) ‘there remains a disturbingly large gap between the standards set in Article 11 (1) of the Covenant and the situation prevailing in many parts of the world’. While the ICESCR committee acknowledges that problems are particularly severe in developing countries, ‘the Committee observes that
significant problems of homelessness and inadequate housing also exist in some of the most economically developed societies’ (ICESCR 2005 online).

Australia has been identified by key organisations dealing with social disadvantage as one such country that experiences a high proportion of its citizens coping with inadequate housing along with the other human rights of adequate food, healthcare and education (ACOSS 2006; Brotherhood of St. Laurence 2001; Queensland Shelter 2003). ACOSS (2006) for example, claims that currently around 10 per cent of all Australians have an unacceptable standard of living including a lack of opportunities for work, good health, education and secure housing. The Brotherhood of St Laurence (2001) also identifies inadequate housing as a key driver of poverty and has found that one in five children in Australia live in families with inadequate incomes after housing costs are taken into account and, compared to other industrial countries, this rate is high. Chris Sidoti, former Australian Human Rights Commissioner (1996, p. 4) stated: ‘There remains considerable room for improvement in Australia’s overall performance on the right to housing’ and further notes that Australia’s shortcomings are evident in relation to disadvantaged social groups, including sole parent headed families.

In addition, Sidoti noted in his 1996 address to the National Conference on Homelessness that ‘there are some who do not accept that there is a right to housing’ because they believe that if everyone was to demand housing then government resources would be insufficient to meet demands (Sidoti 1996, p. 3). However, Sidoti (1996) argues that such a narrow interpretation of human rights cannot be justified because not having secure and affordable housing can lead to substandard housing, housing related poverty and/or homelessness. ‘We should never allow our community to forget that homelessness is about the lives of real people and about real people’s pain, their struggles and ultimately their powerlessness’ (Sidoti 1996, p. 3).

In this study, when participants spoke about housing as a right they spoke about it in the sense of affordability and availability, security of tenure, as a way of self-expression to display identity, as a key indicator of success and status, and as fostering social and cultural participation. For example, in relation to housing rights
and affordability, one participant, Evelyn, identified housing as a right when she asserted:

Housing should be affordable, it should be a right; we need to have affordable housing. We need to look at policy so that we can all live in decent and affordable housing. Because where do we go if we can’t afford housing? (Evelyn).

Like Geraldine earlier, Carla spoke about housing as a basic need. She also connected housing as a right to security of tenure and the denial of this right when she was not given ‘good reason’ as to why she had to move. Carla’s treatment in this instance clearly contravened those within the ICESCR Agreement:

I was given six weeks notice and no reason why I had to move...It was like I didn’t have rights...Housing is a basic need that we all have...[but] only people with property have rights (Carla).

Although neither Geraldine nor Carla believed they had been homeless they have both struggled with finding suitable and affordable accommodation at certain times. Indeed, Carla, when talking about being evicted from one house because the owners had sold it, noted that she and her youngest child had stayed with her oldest daughter and grandchildren for two months in a town about 40 minutes drive from where she was living while she was looking for suitable rented housing. Although not believing herself to be ‘officially homeless’, Carla did acknowledge: ‘It was a very scary situation to be in’. While Carla did not identify herself as homeless, she would in actuality be classified as being in secondary homelessness which is, as highlighted earlier by Schofield (2005) - when people have temporary accommodation only.

As identified in Chapter Six, however, two participants, Evelyn and Lois did identify themselves as having been homeless. From a gendered perspective, Bannister et al. (2004, p. 56) note that ‘the underlying causes of homelessness amongst single mothers relates to economic disadvantage caused by low income and an inadequate supply of affordable housing’. These underlying causes include: The continuing inequality of wage levels between women and men, the prominence of part-time and causal work for women, lack of adequate and/or affordable childcare, lack of access to affordable housing and discrimination issues (Senate Community Affairs Reference Committee 2004). Adequate, affordable and secure housing is a right, not a
privilege. To be homeless, therefore, is to be denied this right. And as noted in the United Nations Document (2003), governments are obliged to take measures against homelessness.

While many participants have never been in a situation where they and their children have been homeless they spoke about the housing related stress they have experienced, and indeed continue to experience on a day-to-day basis. According to the National Centre for Social and Economic Modelling around 15 per cent of Australians are in housing related stress with the majority of those experiencing housing stress being renters many of these sole mothers (Khadem 2007). Again this contravenes the ICESCR legislation on affordability grounds for many renters. As noted by Cassie, a participant in this study: ‘I’m actually paying forty-five per cent of my income on rent and that’s a massive amount to pay’. For many of the women merely servicing their everyday basic needs (and rights) of shelter for themselves and their children is becoming progressively more problematic. This was explained by both Iris and Bev:

It’s part of our culture that you should own a home, you’re more a part of society when you do. But with the way things are now I just can’t imagine ever being able to buy my own place. It’s really changed here [on the Far North Coast of NSW]. Even to find somewhere to rent that’s affordable is hard now. Every week it gets harder to find the rent money… (Iris).

It’s always been expensive renting, but every six months my rent goes up which is making it harder and harder to pay. And I used to think it was only what it was like in the cities but it’s like that here now too (Bev).

Given that the goal of home ownership, as opposed to ‘just renting’ is deeply ingrained in Australian culture, it was not surprising that the goal of home ownership was identified by several participants as being a right. For example, June spoke about housing rights in relation to home ownership: ‘I just think that everyone has the right to own a home if they want to because it provides so much security for people, and also for the children’. Wendy also identified owning a home as a right in Australia because:

Owning a home in Australia is so much a part of our culture and if you don’t end up owning your own place then you’re in a pretty uncertain situation especially when you get older (Geraldine).
Loxton (2005) identified the situation that sole mothers face in retirement if they do not own their homes. Home ownership was also connected to citizenship and status in Chapter Six, with some participants identifying their ‘second class status’ as non-home owning renters. Within neo-liberal driven housing policy first class citizenship is increasingly contingent on home ownership which Feldman (2004) identifies as the primary way in which to demonstrate a person’s deservingness as a self-sufficient, self-regulating and disciplined citizen. The connection of home ownership with cultural identity and the status that is accorded to home owners was at the crux of considering this a right as noted earlier by Carla when she asserted that ‘only people with property have rights’. Several participants explained that it was not necessarily that they are excluded from this important aspect of Australian society but, as most people do aspire to one day owning their home, this is what makes them feel ‘left behind’. For example, May explained:

I’ve travelled to other countries and it’s not the same in some places. In some countries heaps of people rent, it’s not like here where nearly everyone owns…Here you feel like you’ve been left behind. You feel like you’ve failed to achieve the Great Australian Dream (May).

May identified feeling like a failure because she has not achieved the ‘Great Australian Dream’. To have achieved the status of ‘homeowner’ would have bestowed May with the honour of being a ‘success’ and would show that she is a self-regulating and self-sufficient citizen. In addition, she noted her experience of travelling to other countries and the notable difference in status that is given to renters who, she notes, are not considered ‘second class’. Tracey and Daniela also spoke about home ownership in Australia in comparison to other countries:

If we lived in a country where most people rented their homes then we wouldn’t end up feeling like we’ve been left behind. People in other countries who rent aren’t second class. You know, the more I think about it the more I realise that it’s not so much that I don’t own my own place, it’s that nearly everyone else does. And that’s the thing that makes you feel so bad (Tracey).

I know people in other countries; they have a long lease and they do make changes to their homes. They paint them, add bits and pieces to them, all sorts of things. So it’s not actually that I’d want to own something, it’s more that I want to pay a reasonable rate for what I get and that I’m not left behind – that I’m not worse off than other people and that I have security. It just doesn’t seem right that housing – that owning a house - means that people are in such a better situation than those who don’t (Daniela).
Daniela identified that it was not necessarily that she wanted to ‘own something’ but that she does not want to be ‘worse off than other people’. She also wants the security that home ownership can provide. In a society where the tenure of home ownership is considered the norm – as ‘natural’ she, like May and Tracey identified the importance of not being ‘left behind’. May continued to explain her belief that everyone should be able to own one home and indeed considers this to be a right:

I think that everyone should be able to own one home if they want to, this should be everyone’s right… There needs to be some sort of support for low income people – that they have more guarantees with security and housing affordability and it’s just not going to happen with this government …I just can’t see an end to it. To me there should be one family one house, people should not be able to invest (May).

May’s sentiment is reiterated by Horin (2004) when she argues that housing is a basic human need and right and consequently argues that it is unjust to treat housing as a wealth creation commodity favoured with taxation concessions leaving many living with housing related stress and being excluded from the housing market. Disney (2007a) agrees that favourable [neo-liberal] housing policy geared towards promoting home ownership and investment in housing has fuelled the situation of housing unaffordability for low to middle income earning families.

**Neo-liberalism, self-reliance and the housing market**

As I argued earlier, at the core of neo-liberalism is the belief that the forces of supply and demand will ensure that people’s needs are met. Privatisation, deregulation and individualism are key hallmarks of neo-liberalism. It is believed that through minimal government intervention the market will find the right balance; the market distributes resources effectively (Holdsworth, Sweeney & Pollard 2003). However, in relation to housing concerns Hulse and Burke (2000) have pointed out that, in countries with neo-liberal driven policies such as Australia, the private rental market not only highlights the marginalisation caused by processes such as the labour market, it creates marginalisation in itself. While poverty can be mitigated, for example, by the provision of affordable social housing, the private rental market, in the absence of effective income support, serves to accentuate the problem because it is based on
returns on investment rather than capacity to pay. The shift from direct provision of housing through the Commonwealth State Housing Agreement (CSHA) to rent assistance has reinforced this (Hulse & Burke 2000).

While in Australia the rate of home ownership has remained relatively stable, at around 70 per cent, more and more people on low and/or precarious incomes are entering into extremely large mortgages that ensure their extended indebtedness leaving them increasingly vulnerable to the vagaries of the housing market (Disney 2007a). As highlighted by Nettleton and Burrows (1998, p. 735) housing policy that is formulated on the assumption that everyone should be encouraged to take responsibility for their own accommodation needs, and to make rational choices within a deregulated market context, leaves many in a precarious and insecure situation. Increasingly, people are not able to keep up their mortgage repayments and are losing their homes and/or they are in housing stress because they are paying in excess of thirty per cent of their income on their mortgage (Fehring 2007)

The importance placed on home ownership and self-reliance by the current Coalition government, in particular, has not gone unnoticed by the participants in this study. Indeed, giving the participants an avenue to comment on housing related policy was an important aim of this study. For example, one participant, Rose, said:

I don’t think there’s a lot to be said about our society that has made us all so isolated and put so much pressure on us all to be self-sufficient. I don’t think that was how we were supposed to live, all isolated from other people (Rose).

Rose’s comment relates to issues of social capital, particularly that of social inclusion as was discussed in Chapters Three and Six. As identified in the *Lismore City Council Social and Community Plan 2005 – 2009* (2005, p. 15): ‘Barriers to social inclusion [that lead to exclusion] can be based on gender, ethnicity, race, sexual orientation, socio-economic status, mental health or disability’. As noted earlier, the concept of social exclusion focuses on the individual, and the extent to which an individual’s experiences are exclusionary in regard to their relationships with other individuals, institutions and systems that make up communities (Stone 2001; Stone & Hughes 2002). Arthurson and Jacobs (2003, p. i) note that in general terms ‘social
exclusion is understood to denote a set of factors and processes that accentuate material and social deprivation’. The social isolation and exclusion that some marginalised people experience is exacerbated by policies made within a neo-liberal agenda that is based upon individualism. As was highlighted in Chapter Six, the participants in this study spoke about how renting their housing can lead to feeling isolated because it can restrict their sense of attachment to community and place. The insecurity that rented housing can bring can lead to a sense of alienation and exclusion, of not belonging to community.

One participant, Helen, admitted at times to feeling isolated and lonely in relation to her situation of being a sole mother and noted the uncertainty and insecurity which she believes is brought about by not owning her own home, of ‘having to move a lot’ and not ‘having a good stable job’. According to Duck (1986, p. 57) the crucial feature of loneliness is ‘a discrepancy between what we’re doing and what we expect or hope to do’ and is accompanied by feelings of isolation, emptiness, uncertainty and dissatisfaction. The link Helen makes to her feelings, to her uncertain situation as a sole mother who ‘doesn’t own anything’ is connected, in Helen’s view, which is clear when she further explained that she believes she is considered a failure because ‘I’ve failed to live up to what’s expected…By our society’s standards I’m a failure’. Stacey too spoke about feeling like a failure because she has not ‘done everything that was expected’ and by societal expectations she ‘should … own a house’. As discussed previously, from a critical perspective, within a capitalist social system the objects that people own and that have exchange value are seen as tools for evaluation and are key markers of identity and personal autonomy (Agnew 1981). Within Australian culture, where home ownership is a key material object that bestows status and subsequently rates people’s levels of success, to not own a home can leave a person, as identified by Helen, feeling like she is a failure. Therefore, home and tenure type are closely linked to identity and feelings of self-worth (McCollum 1990).

Within neo-liberal driven policy, the ideals of personal autonomy are encouraged and, as noted throughout this thesis, a major way of encouraging personal autonomy and self-regulation is through home ownership. Below Bev talks about the situation of people entering into large mortgages they can no longer afford. She has laid the blame for the current situation of increased indebtedness, exclusion, isolation and
housing unaffordability squarely on the current Howard led government, and explained why she believes people have continued to vote for this current Coalition government:

The Howard government has brought about this current state of affairs where people can no longer afford their mortgages and they are just so hooked in that they can’t think about anything else. Both parents have to be working, they can’t lose their jobs, they have to work really long hours otherwise they’ll lose their house and their family. So they have to vote for Howard because he sounds like he’s good with the economy and he sounds like he’s going to keep interest rates down and they’ll be able to keep their houses. They are just so scared. Single parents don’t even get a look in (Bev).

Bev is reflecting on the current economic, social and political factors that are at play for many people. They have internalised the ‘dream’ of home ownership and are consequently ‘hooked in’ to long working hours and high mortgages that ultimately impact on their home environment and relationship with the wider community. She also acknowledged government’s role in the current housing affordability crisis. This policy direction by governments can in turn be seen as the ‘hegemony of the dominant classes’ (Duncan 1981, p. 126). This is because home ownership incorporates the working classes into the dominant social order by promoting self-reliance and autonomy even when people can not afford to do so. Policies have been put in place to encourage home ownership and investment for some members of society at the cost of other initiatives, such as negative gearing and Capital Gains Tax that have contributed to the rising costs and consequent unaffordability of housing as was discussed in Chapter Two.

Participants in this study talked about the need to examine policy such as negative gearing and the need to introduce incentives to make housing affordable. Many noted investors’ role in the affordability crisis. Daniela, for example, identified such a need for incentives in the form of government regulation of the housing market and identified investment in housing as a key role in the current unaffordability of housing. As well, Daniela noted that in other countries ‘tenants have more rights’:

I think a complete overhaul of the housing situation is needed. I think policies like negative gearing need changing. And also tenancy laws. Where I come from tenancy laws are not as cut throat as they are here in Australia. Tenants have more rights. The whole thing is geared towards...
more long term tenancy. I mean, here they give you 2 or 3 weeks to get out and find somewhere else. What are you going to do in 2 or 3 weeks? The government does not regulate the housing market, the rents are not regulated so it is investors that benefit. There has to be a ceiling on how much you can put a house on the market for rent. There needs to be incentives, some type of schemes to make housing affordable… (Daniela).

Again Daniela is not only talking about the need for initiatives but also security of tenure and the right not to be evicted without good reason. Below Rose also talks about ‘schemes that encourage housing to be accessible and affordable’ and, like Daniela, talked about investors:

It was really difficult when I was looking for this place to rent and I just remember feeling really distressed about the quality of housing that was available that I would have to take on for myself and, more distressingly, for my child. If the government could put some control on housing and have schemes that encourage housing to be accessible and affordable and also some quality assurance, I think that would be good. If the government could look at how investment in housing has affected housing affordability (Rose).

Bev advocated that death duties be introduced to curb ‘inheritance over a certain amount’ which she believes could help to ‘break the cycle of inequality’:

Death duties would make a big difference. Abolition of inheritance over a certain amount of money. Because it is the inherited wealth that keeps the whole cycle going. It would help break the cycle of inequality. Some people inherit so much and a lot of it’s through property inheritance because people invest so much in the property market. It’s not even the wealth of the entrepreneurs like Bondy and Packer and the others, it’s the established family wealth that’s very quiet, that just keeps going and going. And it doesn’t come back into the community so it sucks more funds out of the community (Bev).

With housing contributing so substantially to wealth creation in Australia, particularly for low to middle income earners, Bev highlighted the role of housing, particularly home ownership, investment and the role of inheritance, in perpetuating inequality.

Some participants in this study spoke about housing as an investment opportunity as the key to social disadvantage. Gayle, for example, said: ‘It’s the investors who are benefiting, not us’. As noted earlier, Yates (2003) has suggested that housing assistance that is geared towards owners/buyers is poorly targeted and therefore often provides the greatest assistance to those in the least need, in particular investors. This in turn has contributed to the changing nature of housing with less importance now
placed on housing’s intrinsic value of providing shelter, security and a place to spend time with family and friends. Instead, housing, once a crucial equaliser within Australian culture is progressively taking the form of a profitable investment opportunity; a commodity (Disney 2004b).

Clearly the taxation system that is skewed towards the investor has implications for housing affordability (or lack of it) (Horin 2004; Yates 2002a). Two participants, Maria and Mary, spoke about investors benefiting at the cost of those in need:

But it will keep getting worse until the people who are benefiting by it all begin to be affected. Like with the industrial relation changes, until the people are directly affected things won’t change; until it affects their hip pocket. Eventually things will get out of hand. And how the wealthy get to be so wealthy is at the expense of a lot of other people, you know, through housing investments, negative gearing… (Maria).

If the tax system was changed so that there is no negative gearing, that would be a huge help. I think people should be able to own one house that they can live in and one business property. You should not have an empire. You should not be allowed to make lots of money out of other people who are not able to own their own home. And that would not be hard to achieve…This current political regime very much favours the top end of the wealth market. So I think there’s not too many Liberal Party members that would vote for no negative gearing because that’s how people are planning to fund their retirements (Mary).

As discussed in Chapter Two, for those who are not eligible for other housing assistance such as with assistance with purchasing a home or a housing investment there is increasingly limited social housing or minimal rent assistance. Seelig (2003, p. 26) argues that ‘the recent Commonwealth State Housing Agreement (CSHA) (2003 – 2008) renegotiations have reaffirmed…a belief in the capacity of the private market and a strong reliance on the private sector provision for low-income households’. Some participants spoke about public and/or social housing. June, for example, has considered applying for housing through the Department of Housing but has rejected it for two reasons: Firstly, the long waiting lists and secondly, social concerns associated with living in a Department of Housing estate:

Well, over the past few years the cost of housing has got a lot worse and the likelihood of being given a Department of Housing house has become extremely difficult. And then there’s the issue that a lot of people don’t want to live on the public housing estates because of all the social stuff that goes on. All those disadvantaged people all living in the one area is just asking for trouble (June).
Tia also had concerns about the social aspects of public housing:

I haven’t really wanted to access public housing. I wanted a choice in where we lived, where I brought up my children. And I think sometimes there’s too many social problems in public housing estates so I’ve always rented privately (Tia).

Like June, Tia’s concern was about the social problems that she identifies in public housing estates. Below, Bev also speaks about concentrating people with social disadvantage in one area claiming that this ‘creates a ghetto style community’:

Bev: And then of course there’s the housing department. And there must be at least a 10 year waiting list with them now. But I would advise people to do anything than go into a Department of Housing house.

Louise: What are your concerns with Department of Housing housing?

Bev: It concentrates people with social disadvantage and problems and it creates a ghetto style community – it concentrates the worst problems. OK, people need housing but to jam them all into the one place, that’s not good. I think we do need more social housing but we need to have it spread through the community. Like they do with North Coast Community Housing – they lease private housing so they’re spread through the community.

As noted by participants, not only is there an acute shortage of public housing but there are issues associated with both the way in which it is administered and where public housing is situated. Bryson and Winter (2002) have noted that the way government assistance is managed in relation to housing supports negative outcomes that are associated with social issues in public housing communities, such as concentrating people with social disadvantage in close proximity. With public housing being extremely limited, and myriad social issues that it involves, many sole mothers are left with the only ‘choice’ of renting in the private market. Those who are in receipt of a Centrelink payment are subsequently eligible for rent assistance.

However, as highlighted in Chapter Two, rent assistance is failing to prevent many low income earners and families from experiencing housing related stress and worsening high rents in the private rental market (ACOSS & National Shelter 2003b). Government rent assistance has not protected at least 300,000 recipients from unaffordable housing costs (Disney 2004a). Consistent with other research, for some of the participants in this study, rent assistance is often seen as inadequate, especially as rents continue to increase. As one participant, Lily, put it: ‘Rent assistance helps but it could be more, especially considering that rents keep going up’. Both Pam and
Elaine were also glad to receive rent assistance but, like Lily, believe it could be more:

It’s good to get it [rent assistance] but I don’t think that rent assistance has been scaled up to match the rents that have gone up a lot; it’s not really that realistic. I think it should be more (Pam).

I get around about $80 a fortnight, nearly I think, so I think it’s good that I get it. I guess I can understand it because if I was in public housing the rent would be a lot cheaper. So I guess it’s a way to give people who rent privately assistance. The only thing is that I don’t think the amount I got went up when I started paying $180 rent – I mean I think I got the same amount when I paid $150 in my last place. So that’s something the government could look at (Elaine).

Burke and Hulse (2002, p. 35) found that as housing assistance programs such as Rent Assistance are insufficient to ease poverty amongst sole parent families who rent, this raises ‘fundamental questions about poverty amongst women and children and about the effectiveness of income support and housing [policy] in Australia in alleviating poverty amongst sole parents and their children’. ACOSS (2003b) links unaffordable housing to investors and make the point that with investors seeking profitable returns for their rentals, rents have escalated beyond the means of many low income households and rent assistance is not adequate to alleviate housing related stress for many families on a limited income. Due to no rental controls by governments, property investors enter into investments secure in the knowledge that any increases in costs can be met by rental increases to what the market will bear (AHNRC 2001). June talked about the need for affordable housing and like others identified this as a right. She made suggestions that included more social housing spread through the community, rent controls and government input to curb the increasing rise of housing:

We need affordable housing, it is a right. So whether that’s an increase in more community housing, or more Department of Housing housing but that is spread out so that it’s not all in one place, so that it’s all over the community. And maybe the government could cap the rent on housing in the private rental market. And if governments could step in and not let the cost of housing be left to the market, you know, so it’s not all about the investors (June).

Rent control has been a policy used at various times in a number of countries including Australia (Tucker 1997). The aim of rent controls is to keep rents down in
order to make rental housing more affordable for low income renters. However, AHNRC (2001, p. 13) claims that ‘the absence of rent controls has encouraged small investors to lock their savings into their properties’. There needs to be policy restricting rents from rising further (NSW Greens 2007). Like June above, who noted that a ‘cap’ on rent could be of assistance for low income families to access affordable housing, Cassie also identified rent control as a possible solution:

I believe that there should be some sort of government rent control. Because owners get greedy and that’s not fair. And there should be some acknowledgement and appreciation for long term tenants (Cassie).

Clearly, with more and more low income families priced out of accommodation it is important for policy to address assistance for renters, whether it be in the form of rent control, increasing rent assistance or other initiatives.

**Impact of housing policies**

The biggest hurdle that many participants identified in relation to entering into home ownership was that of saving the deposit. This is consistent with Wood, Watson and Flatau’s (2003) finding that numerous low incomes households already experience housing related stress and as a consequence cannot save the required deposit. Some comments about saving a deposit from participants included:

I’d love to own my own home, but I just couldn’t afford to. Well, I can’t afford to save for a deposit for one thing. I mean, just paying the rent each fortnight takes up a lot of my income when there’s only one income (Lola).

Well at the moment I don’t have a choice but to rent – I’d like to own a house but I don’t have a deposit and you need quite a bit to get a loan. Plus I don’t have full-time permanent work so I wouldn’t get a loan anyway (Rita).

I think that the Department of Housing should have something that supplies loans for low income people. And not having to have a deposit or maybe just a low deposit. That’s the thing, being able to save a deposit (Carla).

With the gender-blindness that is inherent in housing related policy, the often vulnerable economic position of women relative to men has made it more difficult to access home ownership. Pam spoke about ‘the cycle of renting’ and the difficulty of
saving a deposit when paying a high rent which she identifies as the core factor excluding her from accessing home ownership:

The main thing for me is that you just can’t get out of this cycle of renting no matter how good your wages are or how much you work. I think the hardest part is the deposit – if you didn’t have to come up with the deposit – I can afford to pay two hundred dollars a week – I know I can do that because I can skimp on other things if I have to. But coming up with paying the rent and saving the deposit, I mean you just can’t (Pam).

Chung, Kennedy, O’Brien and Wendt (2000) claim that evidence suggests that finance companies continue to discriminate against women when it comes to accessing housing loans. Some participants talked about the experiences they have had when applying for loans from banks. They identified the discrimination they experienced in relation to this. For example, Pam and Elaine noted:

And it’s the age old story that if you’re a single parent with only one income then the banks sort of look at you and say: ‘Well, OK, you’re the only income earner. If we give you this loan what happens if you get sick or blah blah blah?’ If you’re a single parent then I think there’s a big ‘NO’ against you which I personally think is quite discriminatory. So it’s hard when there’s just a single income (Pam).

It’s like, you know, I pay $180 a week on rent every week, I could obviously afford to pay back a loan. But the guy at the bank said – ‘Oh, but you’ve got rates and all this’ - they were very negative, condescending about it, very old fashioned towards women; I was shocked and felt discriminated against. And being a single parent made it even worse… (Elaine).

The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) requires that governments secure women’s right to be free from discrimination in economic and social life in Article 13. In Article 14, the right of rural women in particular to ‘enjoy adequate living conditions, particularly in relation to housing’ is recognised. The rights are also secured through the work of the Committee, which addresses issues of housing in its comments (Women’s Rights Action Network Australia (WRANA) 2004). And yet, as noted by Pam and Elaine, who identified discrimination when applying for a housing loan, along with other participants who had experienced discrimination when accessing rented housing (these experienced were highlighted in Chapter Seven). This situation was also noted in Chapter Three, where sole mothers, upon divorce and separation often find it difficult to access a housing loan (Anderson & Treccasi 2004). To address restricted
access to housing loans, Mary, a participant in this study, suggested that rather than housing loans being based on ‘employment capabilities’ they should be based on a person’s ‘history as a tenant’. This, she says, would then free up the problems associated for many sole parents, and especially women, from being excluded from a housing loan:

I think that lots of people I know, and I’m thinking of single parents, but probably it’s not restricted to single parents, but single parents typically don’t have lots of money, especially women, because they’ve been busy raising their kids. And so there’s a whole sub group of people who don’t get jobs that are sort of high level, career demanding jobs because it’s really difficult to do that and take care of your kids on your own. So it seems to me that one thing that is really critical is if you want to get a loan, like we can pay the rent, we can maintain the property, we can do everything that is required of home owners, but what we can’t do is satisfy a bank that we have the ability to pay off a loan. If somehow it could be based on your history as a tenant rather that your employment capabilities (Mary).

Iris spoke about restrictions in relation to being on a payment from Centrelink when discussing her experiences of trying to access a housing loan:

More flexible loans would help. Because a lot of loans won’t let you borrow if you’re on any form of Centrelink payment. Even though with my part-time work and my pension I earn the same amount that a lot of people would earn on a full-time income. But because I get some payment there are only a few places that will lend to me and when they do there are conditions (Iris).

Clearly, issues related to sole motherhood, single income and the labour market are closely linked and undoubtedly work against many women accessing housing loans. I suggest this situation will worsen for many sole mothers with the introduction of employment related policies such as ‘WorkChoices’.

‘WorkChoices’ and the deregulation of the labour market

Doughney, Macdonald, Pyke, Lyon, Leahy & Rea (2004) in their research into economic factors impacting on women’s well-being found that women’s main priority for economic improvement included employment arrangements that allowed them to balance family and work, affordable training and education and equality of female and male wages. However, since the early 1990s, a series of legislative amendments have aimed to decentralise the level of bargaining power for individuals through the
increasingly limited role of unions and tribunals. The latest of these regulations – ‘WorkChoices’ – is predicted to result in women, especially, being worse off in relation to their employment conditions (Peetz 2006; Pocock & Masterman-Smith 2005; Preston, Jefferson & Guthrie 2007). Indeed, ‘WorkChoices’ has generated much debate including that around gender equity. The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) which in Australia is scheduled to the Commonwealth Sex Discrimination Act (1984) highlights:

The right to work and the right to equal opportunities in employment, the right to equal remuneration and the right to promotion, job security, training and other benefits and conditions of employment are key elements of equality between men and women (cited in Preston et al. 2007, p. 2).

Greens Senator, Rachel Siewert (2007, online) recently identified her concerns about Australian Workplace Agreements (AWAs) claiming that under ‘WorkChoices’ legislation ‘we can expect to see the gender gap widening further and workplaces becoming less fair’. According to the ABS (2007 cited in Pryor 2007) weekly female wages have fallen by 2 per cent in the year since ‘WorkChoices’ was introduced which is equivalent to the pay gap between genders of 1978. In addition, Preston (2007, cited in Wade 2007, p. 6) states that ‘the fears that women would be worse off under Australian Workplace Agreements (AWAs) are starting to show’.

As discussed in Chapter Three many women, especially women of child rearing age, work in part-time and casual employment. This situation has specific implications for marginalised and vulnerable social groups such as for sole mother renters especially. Marven (2004, p. 10) for example, states: ‘One characteristic of marginalised tenants can be thought of as either being out of the workforce altogether—such as those on aged and disability pensions or lone parents who are unable to access childcare—and those who are in the workforce but are either underemployed or have to rely on low paid and/or insecure employment’. Almost all of the growth in employment during recent years has been accounted for by the growth in casual and part-time employment, and this has particularly impacted on women (Borland, Gregory & Sheehan 2001). This finding is reinforced by information from the ABS (2005; 2006) that found that in 2003 there were 46 per cent of women in part-time employment compared to 15 per cent of men.
Walby (2000) similarly notes that women are particularly susceptible to increasingly precarious employment within a ‘flexible’ labour market that impacts on job security. ‘We are losing job security through individual workplace agreements along with the rise of contract work, part-time and casual work…has led to job insecurity’ (Sheehan 2006, p. 28). The number of women working full-time has decreased over the past thirty years while those working part-time and casually have increased (Walby 2000). This corresponds to the findings in this study where most of the participants are in either casual or part-time employment. Mary, for example, identified the move towards a casualised work force and stated: ‘Then there’s the casualisation of employment and no security in relation to employment what so ever. It’s just going to become much harder’.

Grayson (2003) identifies the casualisation of the workforce as an indirect contributor of the unaffordability of housing noting that around one-third of the Australian workforce is employed for less than the full-time equivalent. Clearly casual employment reduces security which in turn restricts access to loans and/or ability to pay weekly housing costs. In this study Pam spoke about the link between the casualisation of the workforce and the difficulty of accessing a loan when she noted:

I mean, I only have a casual job, I don’t have many skills. So I could never get an office job. So I’ve always done waitressing and coffee shop work, that kind of thing that’s mainly casual. So not having permanent work doesn’t help to get a loan (Pam).

In addition, as also noted by Summers (2004) women are particularly susceptible to increasingly precarious employment within a ‘flexible’ labour market due to a lack of childcare and other support services for working mothers. This study identified that childcare responsibilities impact on many of these women’s financial situations due to the limited hours they have available to undertake paid work, leaving them with little choice but to seek part-time and/or casual employment. One participant, Iris, commented: ‘I only work part-time at the moment. I have to be home for my kids when they finish school’. Anne also noted the link between housing, the labour market and childcare:

After this latest boom it’s made it impossible for people on low incomes, especially low income single parent families, to find somewhere they can afford. And there are a lot of single parents around here [on the Far North
There are a lot of people in general who only have casual work and that, plus this housing crisis makes it hard. And then when you add the cost of childcare... (Anne).

The deregulation of the labour market, with the increase in casual and part-time work, has contributed to making accessing affordable housing difficult for a significant number of people. ‘Lack of housing security interacts with unemployment and worsens the poverty it creates in families in which no-one is employed’ (Nevile 2003, pp. 1 - 2). This is particularly the case in regional areas with unemployment levels are often high (Marsh & Mullins 1998).

The Far North Coast of NSW

As argued in Chapter Three, in Australia disadvantage is increasingly taking on a locational aspect as some areas grow and prosper while others are left behind (Nevile 2003). Nevile (2003, p. 2) further claims that the search for affordable housing is a key reason why locational disadvantage is increasing and cites lack of employment opportunities as an important factor. This view is reiterated by Eva Cox (1999) who argues there is a need to examine the link between housing and employment opportunities because where people live can be a contributing factor to their disadvantage. Similarly, AHNRC (2001) has found that geographic location and employment opportunities are key factors in determining disadvantage within communities. As one participant in this study, Helen, asserted: ‘It’s even harder to find work now. We are particularly vulnerable living here because people from Sydney are moving here because it’s cheaper’. In addition, low cost private rental is increasingly found in the outer suburbs and some regional centres where amenities and facilities such as public transport, schools, health care and job opportunities are absent or difficult to access. Poorer households then have to make difficult trade-offs between housing affordability and access to amenities. In this way locational constraints both accentuate and cause marginalisation (Hulse & Burke 2000).

Housing, employment/unemployment/underemployment and location are clearly inextricably linked to financial and social security/insecurity. For example, as identified in Chapter Three, McDonald (2003) identified the link between
discouraged’ job seekers who tend to live in lower rent regional areas and areas with higher unemployment rates. According to Horin (2002) around 16,000 people receiving government benefits moved from Sydney to rural areas since the latest housing boom to access more affordable housing even though the areas had lower employment prospects. This in turns adds to the burden of supply, both for housing and employment.

The increasing scarcity of housing in the Northern NSW region was highlighted by many of the participants in this study, with Geraldine, for example, saying: ‘It’s been getting harder to find affordable housing. It took a long time to find this house’. While June said: ‘I dare not move, I dare not move’. Other comments on issues of accessibility of affordable (and appropriate) housing include: ‘…then all of a sudden we’re coping with the city prices. And worse than that because this is an area that doesn’t get high wages and it’s different’ (Wendy).

I’ve never had any problems finding a place to rent. Except for this last time – it took about four to five months to find a place. It’s getting much harder now because people from the cities have been moving here to find cheaper housing (Carla).

I know at the moment people who are looking for a place to rent and there are so many people going for the same place that it’s impossible almost to find somewhere. You know, you put in an application and in the meantime they’ve given it to somebody else (Helen).

Like Carla, many of the participants in this study noted that the Far North Coast of NSW has changed over the past few years in relation to both housing availability and affordability. AHNRC (2001) notes that there is rising disparity between the number of households needing low-cost rental housing and the availability of a declining stock of low-cost rental dwellings. This is particularly evident in rural and regional areas (ACOSS 2003b).

The situation of increasingly limited suitable housing for many people endeavouring to afford the basic needs, and as I have argued, rights of shelter, food and clothing raises the issue of the migration of people to more affordable locations and the consequences of this. Concerning the impact of specific regions, ACOSS (2002b) has found that people, unable to afford housing in the major cities, are moving to regional
areas to access lower cost housing options. Marshall et al. (2003) also note that there has been a migration away from major cities in Australia and that these are mostly people on low incomes pushed out by rising housing costs. This in turn puts additional strain on a community, such as the availability of affordable housing and employment opportunities. As one participant, Bev, put it: ‘It’s much more relaxed up here than in Sydney and I think that up until now it’s been more affordable to live around here too. But that’s changing’. Another participant, Wendy, said: ‘People are leaving the cities and coming to the country and it’s pushing up prices here’. As identified by Disney (2004a) for example, this situation directly impacts on those on low incomes as more lower-income people will have to move even further away from job opportunities or family networks to access housing.

Therefore there are several factors at play in the rising price of housing on the Far North Coast of NSW. One of these is the increasingly excessive property prices in the major cities which is contributing to people moving to regional areas. In addition, as the coastal areas in the region continue to increase in price, local property developer, Chris Condon, believes that ‘prices will force people west’ (Condon in Browne 2006 online). This was also identified by Iris in Chapter Six when talking about one of her friends moving ‘way out west’ to access affordable housing.

Particularly relevant to this study is Bannister et al.’s (2004, p. 58) finding that there is often a high concentration of sole mother headed families in areas where housing and rental prices are low which ‘reflect the underlying poor economic conditions in areas where single mothers live’. Evelyn told of her experience of searching for housing and identified the prevalence of sole mothers sharing her search:

I would go to where they’d have the open days for the rental houses. So many people were looking for accommodation that rather than bringing them all around separately they’d just have an open inspection and there would be probably about 30 people, a lot of single mothers with one or two kids with them, on the foot path waiting for the house inspection. It was really awful. And a lot of people had a feeling of desperation that they needed to find somewhere. There was one single mother that I met on the footpath who was desperate ‘cause she was living in a caravan in a caravan park (Evelyn).
The high proportion of single parent families was identified by the following participant, Lois, when she stated:

The thing is that around this area there are now more low income people who live here than ever before. I know there are a lot of single parents. And housing has become so expensive and hard to find. It’s a real problem. Like about four years ago you could pick up a little old flood prone house for cheap. But now, no way (Lois).

The shortage of low rent dwellings has been compounded by the situation where not all low rent dwellings have been available to low income tenants. Moderate income households who would in earlier times have moved into the home purchase market now occupy many of the low rent dwellings (Wulff, Yates & Burke 2001). Government incentives and schemes are needed to address the continuing housing affordable crisis and some solutions are identified and addressed next.

Solutions and strategies

One of the questions asked in the interviews was: *What do you think would be helpful for people in your situation or a similar situation in terms of accessing affordable housing and/or home ownership?* As discussed earlier, the main issue identified as a barrier to home ownership was the difficulty experienced of saving for a deposit and accessing a housing loan from lending institutions. Many participants were frustrated because they believed they could repay a loan from a lending institution but faced problems with accessing loans. Lola was one participant who spoke about government assistance in the form of help with entering into home ownership:

I mean, I manage to pay my rent every week so why couldn’t I pay off my own place instead of using that money to top up someone else’s income, their investments for their future? But what about my future, what about my children’s futures?...Maybe the government could set up some sort of plan or something that could help with people like me to buy and pay off their own places… (Lola).

One past government subsidised scheme that enabled low income earners to access a housing loan without the prohibitive deposit now required to gain a loan spoken about by some participants was the now defunct HomeFund scheme that some, like myself
and my ex-partner, had accessed in the mid 1980s. This scheme was also discussed in Chapter Four. Both Daniela and Lois spoke about HomeFund with Lois describing her experience as ‘stressful’:

Something like HomeFund that was set up to help low income people to buy a home would be helpful. But, as you know, HomeFund collapsed because it started off that everyone could afford it. At the beginning the repayments were small but then they would get really big and unaffordable. So the system was flawed. You started off so small that it wasn’t even covering the base cost of the loan and people accumulated interest and then you ended up in huge debt. And then when HomeFund collapsed everybody had to refinance their loan. And if they couldn’t they just had to count their losses and walk away from their homes. And that was very distressing. But I think it could be worked out in a way that worked… (Daniela).

When I was with my ex we were paying off a house through HomeFund and that was a very stressful time, we were really broke. When we split up we sold the house and paid off the loan. We didn’t have any money left over, we didn’t make anything out of it but at least we weren’t in debt. But a scheme like that, that could help people to buy a home could be started again, I think (Lois).

Apart from identifying HomeFund and the complications and faults associated with this scheme, participants identified other areas and policies that could be adopted by governments to assist in accessing affordable housing including addressing the taxation system. Disney (2007b), for example, argues that it is the current tax incentives for investors as they currently stand, such as negative gearing, that have contributed to the deterioration of affordability as investors have competed with would be home owners.

While many of the participants talked about various incentives and schemes, a number spoke specifically about several forms of cooperative housing. Cooperative housing, multiple occupancies (MOs) and strata titles are all forms of co-housing developments. Some local councils have shown interest in such developments, particularly in their role in providing affordable housing options for low and middle income earners. Affordable Housing Strategy for Urban Areas (AHSUA) in association with The Byron Shire Council (2002), which is situated on the Far North Coast of NSW, for example, has identified the need to support people attempting to develop co-housing type developments at suitable sites. This is due to the realisation that the prospect of entering into home ownership, in the traditional way, is increasingly prohibitive to many people.
Mark Snell (2005) from the Equilibrium Community Ecology Incorporated has similarly identified cooperative housing as a way of accessing affordable housing. Snell (2005) says that this type of housing differs from strata title in that, while strata title tends to have clearly defined boundaries for each unit, cooperative housing enables the provision of shared facilities. In addition, this type of housing is not an investment. Snell (2005, online) stated: ‘It’s important that we change our thinking about [housing as an investment]. Snell (2005) explains cooperative housing as follows:

[Cooperative housing] is a middle ground between the rental idea where all you do is spend money and you have no right to reclaim any of that when you leave the property, and the investment model where it can mean that you yield a potentially substantial capital gain. When you buy into a cooperative you pay for your shareholding, and in this limited equity model you receive that amount of money back when you leave (Snell 2005, online).

This is an important point and is linked to my earlier argument in relation to housing as a basic need and a basic right. Rather than housing being seen as an investment opportunity with some profiting at the expense of others through property investment, it is necessary to change thinking about the meaning of home. Housing should be affordable, appropriate, secure, accessible and culturally appropriate as identified by the International Covenant on Economic, Social and Cultural Rights (ICESCR) (1991) (Article 11).

Iris had thought about a possible solution to make housing more affordable utilising the idea of community strata title. This involved the encouragement of more communities being set up with support from all levels of government. This support would involve assistance provided for people wanting to buy into the strata title from a government body developing the land themselves thus ensuring more affordability as this scheme that ‘would cut out the middle man [sic]’ (Iris).

However, Iris cautions about this type of scheme in relation to the ‘status aspect’ of setting it up:

The thing that I see about the idea of more communal strata type options is that the issue of the status aspect of owning your own home needs to be taken into consideration. It needs to be something that you do actually have
full ownership of and that you can sell if you want to and have full control over what happens. Also that it’s not turned into a type of housing commission – that it becomes well known that it’s a certain type of housing – that they’re not all lumped in together, that is spread throughout the community. There needs to be a type of autonomy in the sense that it’s part of the normal property market so that there’s no stigma attached (Iris).

Bev also identified the use of MOs and strata titles and, like Iris, voiced her concern in relation to these:

But then of course there are multiple occupancy communities and there are all sorts of problems and stigma attached with those communities too. You know, people are living together with strata titles and because they own it jointly they have to decide on all sorts of things. And then what if they don’t get along with somebody and if someone ends up getting picked on and then someone has to leave. So there’s that kind of sorting out… (Bev).

Another area that was identified and discussed in the interviews was that of non-profit housing and ethical investments. Disney (2007a), when talking about what is most needed to improve housing affordability, claimed that the highest priority is to develop non-profit housing which is subsidised by government and is managed by non-profit associations.

Philanthropy was also identified by participants. Philanthropy through ethical investments is a way for people to contribute finance, labour or land towards a common goal of providing opportunities to develop affordable housing for those groups most in need (Affordable Housing Strategy for Urban Areas (AHSUA) 2002; Byron Shire Council 2002). In relation to accessing finance, for example, Mary in this study said: ‘So it seems like a lot of single parents could only afford to buy a place is if they could get a loan from someone they know’.

Investment can include financial models which provide investment capital to assist people to build their own homes, creating a non-profit affordable housing trust, or alternative models which assist people on low incomes to obtain finance (AHSUA 2002, p. 32).

Mary also spoke about ‘some form of ethical investment’ that could help people in her situation to buy their own home.

Well, if people did want to help other people buy their own homes, there could be some form of ethical investment. Where there could be something set up where people could put money into helping other people wanting to buy their own place and it could all be sorted out legally. There are a lot of
people in my age bracket who are coming into money so they could perhaps do something like that. Because that’s the thing with people who rent, a lot have been bought up by renters themselves so they’re not going to get an inheritance. And then it keeps going and the wealth gets more and more divided between the haves and have nots (Mary).

Mary is talking from a social justice perspective of addressing the cycle of inequality to which housing has been identified as a key contributor. This is an important point because as Disney (2004b online) has noted, the recent housing boom and subsequent non-affordability of housing is going to have enormous impact in the maintaining of fairness in the community. This is particularly relevant in the area of inherited inequity which will impact particularly on those who do not own their homes. This is because the key way of wealth accumulation in Australia is home ownership (Connell 1991). With more and more people on low incomes not being able to own their homes, increasing numbers will remain disadvantaged. This in turn has enormous implications for Australia as a fair, equitable and egalitarian society (Holdsworth 2006).

**Personal reflections**

Now that this thesis is heading towards completion, I believe it is an opportune time to reflect on some of the issues and findings that have emerged from the study as significant from a personal perspective. The impact of non-home ownership on a particularly vulnerable social group – that of sole mothers of which I identify as a part - in a country where most people own their homes (around 70 per cent) is an area of research that has been relatively unexplored. As I have gradually begun to resurface, and can now see the light at the end of the tunnel after many months (and years) of being buried in this research, particularly in this writing-up stage, I am constantly meeting and talking to people in the community about ‘what my PhD is about’. The implications of this largely unknown territory within the broader societal context have become increasingly clear to me. To those I speak to, the importance they place on owning their home is apparent.

Most of the people I come across and talk to about my study are home owners, which reinforces home ownership as hegemonic. When I explain that my study is about the impact of non-home ownership for sole mothers who are renting their homes, people
typically and passionately respond along the lines: ‘Home is everything to me, I love my home. I don’t know what I’d do if I didn’t own my home’. I explain that for those who do not own their homes their lives are fraught with insecurity; a feeling that everything is temporary. There often is not the opportunity to accumulate wealth, for their children to feel a real sense of home, a sense of belonging to place, to really settle into the community. Non-home-owners do not have the same self-determination and choices about their lives as home owners usually do. They cannot usually make substantial changes to the houses in which they live such as painting the walls the colours they like or indeed hanging their pictures in places they may want to if there is not a nail or hook already in place. They may not even be able to own a pet or plant a garden. Renters move more often than home owners do and often these moves are forced on them; they have no choice. Some people I speak to respond that “at least when you rent you do not have the expense of repairs, for paying the rates, of having to commit”. They further add that if people choose to rent then they do not have to make the long term commitment to pay off a home.

There it was - a similar response over and over again; the dual argument of the perceived choice involved in tenure type – the tenure blindness inherent in housing and the lack of commitment that is inferred on renters. This is the belief that in turn leads to invisibility of the situation. While that may be the case for some renters, most notably those with well paid and secure employment who have the opportunity in invest their money in other areas such as in the stock market, the participants in this study would willingly make the ‘commitment’ to pay off a house if it was possible and affordable for them to do so.

Those who have participated in this study do not have money to invest elsewhere to secure their futures. They do not have excess money, full stop. They live week-to week and sometimes day-to day. They buy the essentials, the food for their families; they pay the rent, for their children to attend school excursions, essential bills. The people who have participated in this study have not ‘chosen’ to rent; it is the only option they see available to them. These people to do not have high enough incomes to save the required deposit after paying their rent and other expenses to be eligible for a loan from a lending institution. Houses are too expensive now for many of these women to even dream about one day owning their own home. One person I spoke to
about my PhD research even said: ‘Well if they’re too lazy to buy their own place then what can they expect?’ By this stage of the research process I was not particularly shocked by this response, but I was saddened. To me, this response epitomized the root of the invisibility of the actual situation of many of those who are renting their homes; or maybe some people, like the person who spoke about laziness, just don’t care.

But I do not believe that simply not caring is the case for most people; I think most people do care but have just misinterpreted the circumstances of those most marginalised in their housing situations; those excluded from home ownership. Or more likely many people are not aware of the issues that vulnerable people face in general. Many people are struggling themselves to pay their own often high mortgages and the myriad other costs involved in raising their families.

The unawareness of those who are struggling on one low income merely to pay their weekly rent brings to the forefront the key aim of this study; which is to highlight the experiences of sole mothers who are non-home owners and who are renting. One person I spoke to about my research was surprised that housing was even an issue, so invisible are the concerns and problems that many marginalised people face regarding their housing situations, they did not even register as at all significant to this person.

In this thesis I have combined conceptual concerns with housing issues and housing related policy as well as theoretical concerns in the reproducing of the stories, the narratives and ‘the voices’ of the women participants themselves. It is by listening to these voices that people can become aware of the issues and concerns of marginalised groups. Participants in this study have shown their resilience in coping with their often precarious housing situations. They display their personal items and do what they can to make the houses in which they live reflect their personalities. However, what is often missing is their ability to form a deep attachment to place because, as renters they are likely to move often. These moves are commonly forced moves due to the owner of the dwelling in which they live wanting to sell. It is by hearing the words of those experiencing a situation that hopefully will bring concerns to the forefront. There is a need to challenge assumptions that are commonly held, such as those relating to choice, commitment and even the perception of laziness amongst
sole mothers. The situations of the marginalised can then become visible. Empathy and understanding is called for in relation to those not faring so well in our materialistic, individualistic home owning society. In addition, the status of ‘just renting’ needs to be reviewed.

My way of thinking about the concerns raised in this thesis are influenced by a feminist standpoint - that is that the personal is very much the political because from this perspective the distribution of power that leads to forms of inequality and social disadvantage for some members of society is seen to be inseparable from everyday experience. Reinharz (1992) notes that critical feminist research seeks to document the lives and activities of women; to understand the experiences of women from their point of view; and to conceptualise women’s behaviour as an expression in relation to social contexts. Social justice principles are applied which prioritise the interests of the least advantaged. From a political perspective, therefore, highlighting the experiences of those excluded from the sought after goal of home ownership speaks out to those making policy that all is not well for some members of our society. By making visible the experiences of those faced with disadvantage, policy can be introduced that can address some of this disadvantage. Many of the experiences that the women in this study have shared with me have been similar to my own. Although the research has been all consuming, talking to the participants and hearing their stories, their experiences, and sharing mine, has been a rewarding and worthwhile reflexive experience.

**Conclusion**

The loss of affordable rental properties and the failure of the public housing system to meet current demand are of particular concern to this study. Issues of housing unaffordability are of special concern to many people in the private rental market, but especially for those who are marginalised or vulnerable and left to pay a large proportion of their income each week on rent. In addition, issues concerning access to the home ownership market and affordable housing are intrinsically linked to meanings of home that include housing rights, security, access to employment/underemployment/unemployment, and in turn to a cycle of inequality.
The growing lack of affordable housing options for many Australians across all tenure types has been well documented in recent years by academics, community groups and governments. However, what has not been well documented are the concerns of those experiencing unaffordability and other housing concerns from their own perspectives.

With neo-liberal driven housing policy in place in Australia, that encourages home ownership and property investment at the cost of other initiatives, the meaning of home has changed. While ‘home’, and in particular home ownership, has traditionally been associated with a place that provides shelter, security and a space that facilitates sharing time with family and friends, it is now increasingly seen as an investment opportunity. Increasingly property is viewed as a commodity (Holdsworth 2006).

This chapter has thus explored the role of home ownership in a country where the majority either own or are paying off their homes. It has identified and discussed policies that are important to the non-home owning female participants in this study who are marginalised and vulnerable within a society that is increasingly geared towards self-reliance and individual responsibility. It has looked at the notion of housing as a right and what this notion of right means in this context, particularly from a gendered perspective. It has also explored and discussed possible ways forward; it highlighted some of the strategies that were suggested by some of the participants in this study. This is important because a key aim of this research is to bring about social change through highlighting the concerns of a particularly vulnerable social group and granting participants a voice. In addition, by having participants identify policies that are relevant to their housing situations, changes can be put in place by governments to facilitate greater equality for those who are facing adversity.

The final chapter draws together the key findings of this study and reflects on the issues and concerns that have been highlighted by the participants. Particular policies are further discussed and summarised. Finally recommendations and suggestions for further research are made.
Chapter Nine: Conclusion

The rhetoric of equality, reinforced by the enactment of anti-discrimination laws, suggests that women and men are now equal...[However] it is important to explore the role of social policy that constitutes ‘the family’ in ways that continue to subordinate women (Graycar 1989, pp. 91 - 92).

A time-honoured maxim has it that the moral measure of a society is how it treats its most vulnerable citizens. For increasing numbers of us, Australia today is just not measuring up (Middendorp 2006, p. 3).

Introduction

As discussed throughout this thesis housing issues such as affordability, tenure type and government policy intersect with numerous other factors such as class, gender, age, race and ethnicity, thereby rendering certain social groups unable to access the housing market. This is important because a person’s housing is both a key indicator of, and contributor to, social advantage/disadvantage. Opportunities for wealth creation, access to affordable housing, sense of security and belonging to community and place, self-esteem and self-worth concerns, level of choice and self-determination are all linked to housing, and more specifically to tenure type with its resulting (often hidden) inequity. Housing also mitigates access to other important aspects of a person’s life. Perin (1977, p. 41) notes the importance of housing, of a person’s shelter, on a person’s participation in the wider society and claims:

Shelter, the most significant mediator between each household and the larger society, putting each in touch with each other, is never a simple matter in a complex society, determining as it does access to many other necessities: education, work, social life and political participation (Perin 1977, p. 41).

In addition, I have also argued throughout this thesis that there is both tenure and gender blindness inherent in housing related policy. To address the tenure and gender blindness in housing policy, this current study has utilised a critical feminist epistemology to 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. In addition, as also argued, women often give special meanings to their home as they generally spend
considerable time in both their home and their local community due to their child
caring role. For example, Stoakes and Nelson (2005, p. 18) note:

Many women see their home as a structure within which they can nurture and
develop their children, as a refuge, a place of rest and relaxation, and they fit out
their homes as spaces for socialising and learning. Therefore, research on women
and housing needs to be framed in the language of homes, not just housing.

This study has identified the concerns of sole mothers in relation to issues raised
including declining affordability, choice, availability and insecurity of tenure, and
their effect on these women and their families in areas such as social and financial
status and to the changing nature of the meaning of ‘home’ itself. In addition, a key
finding was the importance of tenure on a person’s identity. Home ownership allows
for expression of taste to be revealed thus it facilitates a greater opportunity for self-
expression relative to renting (Holdsworth 2005).

The research has focused on the lived experiences of sole mothers themselves who
are non-home-owning renters. It has highlighted the stories - the ‘voices’ - of the
women to identify key concerns related to their housing. This approach is markedly
different to many utilised 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. From a critical
feminist standpoint Oakley (1981) has critiqued the techniques that many researchers
adopt in relation to collecting of data and argues that statistics, for example, are
seldom gathered on issues that are relevant to women. This frequently results in
keeping women’s concerns invisible. More recently, Baxter and McDonald (2004)
have also raised concerns regarding the way in which census data is collected relating
to housing tenure, which in turn reinforces the notion of housing policy that is based
on the male breadwinner, nuclear family model due to the reliance on one reference
person (mostly male). This type of methodology can therefore contribute to certain
vulnerable social groups’ experiences being ignored, misinterpreted or indeed unseen
and ultimately unrecognised. This is particularly relevant from a gendered perspective
because women’s experiences can only be presumed given that much data is not
gender specific.
As noted by Graycar (1989) in the opening quote to this chapter, it is important to explore social policy in relation to how women continue to occupy a disadvantaged place in Australian society. It is by listening to the voices of vulnerable social groups, in this case sole mothers, that we come to understand the often hidden and oppressive practices embedded within policy and the resulting implications on particular social groups. It is the women’s stories, their accounts and lived experiences of marginality in the housing market that has constituted the core of this thesis and from which the implications of government policies for this group have been viewed. The gender-blindness that is inherent in policy can therefore be made explicit and subsequently addressed.

In addition, I have argued that there is also tenure-blindness inherent in housing that has led to home ownership being seen as ‘natural’ within Australian culture. This is evident by the high rate of home ownership in the Australian population. The dominant paradigm, the normalising of home ownership as hegemonic, is the result of people accepting the naturalness of home ownership at the cost of other tenure types such as community housing and co-operative housing. In addition, the assumption that everyone can achieve home ownership further obscures issues of societal disadvantage and the impact of unequal life chances, in this instance those concerning gender, class and family type. Sole mothers, due to their commitment to paying for their day-to-day needs and supporting their families on one low income, often find they cannot save the necessary deposit and/or service a mortgage which consequently excludes them from a housing loan (Holdsworth 2006). Neo-liberal driven government policies that are geared to assist people into home ownership and encourage investment in housing thus do not benefit this disadvantaged social group. This subsequently reinforces the continuing disadvantage of these women along with their children’s. In this final chapter, reflection on the issues underlying housing tenure and related policies, particularly in relation to the impact on the participants in this study, will be highlighted, discussed and summarised.
Validating the study

The accounts of the women in this study are significant insofar as they provide ‘windows’ into the lives of other sole mothers who rent (as well as other families/marginalised social groups on low incomes) and the issues that concern them/us. By listening to these narratives and appreciating the experiences and hardships caused by lack of access to affordable, secure and suitable housing, consequences of the housing market in the context of capitalism and neo-liberal driven government policy can be identified. By taking a gendered perspective of housing the needs of women’s housing can then become visible.

In qualitative, critical feminist research the sample does not claim to be representative. Rather, it presents the views and experiences of those participating in the research including the researcher’s (Levesque-Lopman 2000). Critical feminism advocates the engagement of the researcher because it leads to a more perceptive view of the experiences of those dealing with and experiencing oppression (Porter 1991). In addition, Opie (1992 in Standing 1998, p. 199) has argued from a critical feminist standpoint that the ‘socially marginalised’ are empowered through the highlighting of experience of marginality. By giving voice to the oppressed, social justice principles can be applied because hidden practices become explicit.

The changing nature of the meaning of home

As noted in the Productivity Commission Inquiry Report (2004) the proportion of people with an investment property has nearly doubled in the past ten years. This interest in housing investment in Australia has continued to be strong (Disney 2007c). This in turn has contributed to the changing nature of housing with less importance now placed on housing’s intrinsic value of providing shelter, security and a place to spend time with family and friends. Instead, housing, once a crucial equaliser within Australian culture is progressively taking the form of a profitable investment opportunity.
In this thesis I have argued that Australia’s housing policy is ‘welfarist’ because it does not take into consideration the benefits in the form of tax breaks and grants bestowed on those who do not need them. Therefore, the housing system which creates housing related poverty and confers ‘considerable benefits upon housing investors who do not need assistance’ fosters a system of winners and losers (Dalton 1995, p. 143). For example, the ‘welfarist’ inequities inherent in housing policies is evident in the recent housing boom which has resulted in the increasing and excessive uneven distribution of wealth across the socio-economic spectrum with almost no-one amongst the poorest 20 per cent of Australians owning their own home (Stevenson 2004). This is an extremely significant statistic because home ownership is the most important way to accumulate wealth for low to middle income earning Australians. Property ownership is the key indicator of class determination and as a consequence divides Australian households into ‘haves’ and ‘have nots’ (Connell 1991).

Disney (2007a, online) claims that the tax system is ‘upside down and back to front’ and argues that the tax system benefits wealthy people which results in their homes becoming a tax haven and further notes:

I think of the underlying causes [of high housing prices], the most important is major distortions in our tax treatment of housing. You can have too much of a good thing, and there are complete exemptions for owner-occupied homes from Land Tax and Capital Gains Tax… (Disney 2007a, online).

Jamrozik (2005, p. 299) similarly believes that government support for those investing in housing has become a key factor in rising property prices and that this assistance is an example of ‘invisible’ welfare because it benefits the wealthy, who are not identified as ‘welfare beneficiaries’. Furthermore, this distortion of policy towards promoting home ownership and property investment at the expense of other initiatives (evident for example in reduced spending on public housing and inadequate levels of rent assistance) has in turn contributed to the majority of Australians viewing home ownership as ‘natural’, as discussed earlier.

At the root of this deeply entrenched belief of home ownership as ‘natural’ is the notion that people who do not own their homes have ‘chosen’ to rent, which again leads to the tenure-blindness inherent in housing. Importantly, Yates (2002c, p. 32)
points out that renting is seen as the ‘tenure of choice for those unwilling to make long-term commitments [in the form of home ownership]’. The ideology of ‘choice’ can also be seen in the decline in government commitment to public housing over the past decade or so which has resulted in the Commonwealth government looking to the private rental market to cover the short-fall in public housing through the provision of rent assistance. However, as noted by Yates (2002c), this push towards rent assistance was based on the spurious argument that low-income renting households could ‘choose’ where they lived.

And in a society where the disparity between the wealthy and the poor is growing (which I have argued is largely due to investment in the housing market), certain social groups are more vulnerable than others when it comes to their housing options. This is particularly evident in relation to the key societal determinants of race, gender, class and family type. Women, especially single women raising families, face particular constraints that impact on their financial resources and in turn their housing options. The most notable constraint facing sole mothers is their childcare responsibilities which restrict engagement in secure and well-paid employment. However, no acknowledgement is made of women’s particular circumstances within housing policy (which I have identified as ‘gender-blindness’). And, as noted by Weston and Hughes (1999), this gender blindness is evident in the high rate of sole mother headed families experiencing housing related stress, the high level of women receiving rent assistance (64 per cent of recipients are women) and the low rate of home ownership amongst sole mothers.

What can be done to improve the housing situation for vulnerable social groups in our community? Many interested parties have put forward their solutions. And given the complexity and nature of the issues there are a wide variety of possible solutions from a broad range of ideological standpoints. A fundamental point, however, is succinctly made by Disney (2004a online) who posits: ‘First, it is crucial to acknowledge the gravity of the current situation and the longer-term outlook in the absence of vigorous action. Refusals to heed warning signs more than a decade ago have already caused severe and possibly irreparable harm’. And Professor Berry, from the School of Social Science and Planning at RMIT University (2003 online) asks:
Do we really want to follow the low tax, highly individualised societies which actually reinforce the degree of inequality that’s been generated through labour markets and the global economy, or do we actually want to do something to make the society a fairer, more inclusive society which in the long run is likely to result in a more productive and efficient economy?

After the latest housing boom prices of housing have risen beyond the means of many low income families which has had particularly negative consequences for sole mother headed families. As pointed out by Mares (2007 online): ‘Twenty years ago, the cost of an average house was four times the annual average wage, now it’s seven times the value of average wages’. This enormous rise in house prices, I have argued, is largely due to the ‘free market’ in housing. There needs to be policy in place to holt this unsustainable level of housing costs, with recognition that affordable, appropriate housing is both a basic need and a right. Some areas that have been identified in this current study about how to address issues concerning tenants put forward by participants are outlined below. These include:

- discrimination;
- insecure tenancy;
- social/community housing;
- housing related policies that are geared towards assisting those in most need; and
- challenging assumptions towards low income earners that rent their housing.

**Recommendations**

- **Dealing with discrimination from real estate agents**

The findings discussed in Chapter Seven identified discrimination by some real estate agents as a concern for participants. One example of specific discrimination was that concerning tenant databases, specifically Tenancy Information Centre of Australia (TICA). This is particularly the case due to the low level of regulation concerning the control of this database. Strict regulations need to be developed in relation to databases that do not exclude those most vulnerable from accessing suitable housing.
Another concern related to discrimination was the difficulty identified of being a sole mother when looking for rented housing. Nevile (2002, p. 40) has argued that many real estate agents and landlords ‘prefer not to rent to low income families, single parent families or families from different cultures and linguistic backgrounds’. To address this issue of discrimination a set of best practice initiatives need to be developed and put in place to improve the service, professionalism and reputation of those in the real estate industry.

Education initiatives for real estate agents also need to be introduced that will lead to improvement when dealing with vulnerable social groups. This would assist those working in real estate agents to deal with all people no matter their backgrounds with respect and a sense of understanding. This is particularly important in relation to those who are most marginalised within the current housing system.

Of particular concern to the participants of this study are those related to gender discrimination. Section 23 of the Sex Discrimination Act 1986 (Cth) addresses the issue of discrimination on the grounds of gender in relation to accommodation. The Act makes it unlawful for a principal or real estate agent to refuse an application for accommodation or treat an application to rent a property differently due to a person’s sex, marital status or potential pregnancy (Bannister et al. 2004). Banister et al. (2004, p. 24) state that:

Such provisions are especially relevant to single mothers who often suffer discrimination due to assumptions by real estate agents or landlords about their ability to afford rent due to their marital status. However, such anti-discrimination legislation is currently ill equipped to identify and respond to structural discrimination, such as the inability of many women to access adequate housing due to gendered poverty.

It is clear that these flaws in the current anti-discrimination legislation have kept alive the discrimination that continues to be experienced by marginalised social groups and it needs to be reviewed.

- **Security of tenure**

The findings in Chapter Six identified that, compared to other tenure types, the mobility rate among tenants who rent in the private sector is high. This leads to people
feeling insecure in their housing situation. High rates of mobility among private renters was also highlighted by Nevile as a concern (2002, p. 35) who found: ‘All the factors which make it difficult for low income households to secure adequate accommodation make such households vulnerable to instability in their housing situation’. This instability amongst renters is also reflected in the *Life Chances* study that found that while 50 per cent of low income families had moved three or more times over six years, only 25 per cent of middle and high income earning families had done so (Taylor & Macdonald 1998; Taylor 1999). This finding was linked to tenure type with home ownership found to foster security of tenure which was discussed in Chapters Three and Six. Burke and Hulse (2002) found that while 82.7 per cent of people renting privately had moved in the past five years only 25.7 per cent of home owners had done so.

Marven (2004) has similarly recognised the residential instability caused by short (most often twelve month) rental lease terms that perpetuates disadvantage among social groups who can least afford the resulting financial and emotional stress involved with frequent moves. Short term leases create constant uncertainty in people’s lives and longer leases would go a long way in the reduction of levels of both financial and emotional stress. Policies need to be put in place that can enable renters to feel secure in their housing situations so they can have the opportunity to put down deep roots in their community, if they wish to do so. In addition, as discussed in Chapter Six, in some European countries tenants have both the opportunity to partake in long-term leases as well as having the opportunity to make changes to their dwellings. The importance of being able to connect deeply to one’s community through permanent residency, for both the mother and her children, and to make changes to a dwelling to reflect the identities and personal tastes of the participants was a key finding of this study.

- **Social/community housing**

One suggestion that was identified by participants in this study to enable long-term secure and affordable housing is more public and community housing that is spread throughout the community. In addition, with the increasing residual neo-liberal approach to welfare, social housing is geared to those most in need which is those
receiving Centrelink payments. This results in myriad social issues due to the most marginalised being clustered together in one specific area (Peel 2003).

According to ACOSS (2003b) affordable and secure rental housing, for example through greater provision of public housing, can provide most of the social benefits generally attributed to home ownership. However, even though social housing does address, to an extent, some of the concerns that have been highlighted in this study - such as security of tenure and affordability - it does not address all of the issues. Problems associated with public housing that have been identified in this thesis are those that relate to the ‘poverty trap’ that can result through the way that social housing is administered. This is largely due to disincentives for people to enter into paid work due to increasing rates of rent based on wages earned (Ong 1998).

ACOSS (2003b, p. 4) further notes that ‘it is only fair that at least some of the economic and social attributes owning a home offers – stability; the ability to establish and maintain community networks; improved personal and family well being; tax breaks – be available to those who do not enter the home ownership market’. To address these issues ACOSS (2003b) suggests there is a need for a National Housing Strategy to drive change in housing policy at a national level.

- **National housing strategy**

  Governments have an important role to play in facilitating efficient housing outcomes. In particular, policy initiatives to address any structural factors that encourage excessive demand for housing, or that unnecessarily reduce the responsiveness of supply to increases in demand, will reduce ‘average’ house prices over future cycles and could provide enduring affordability benefits to both home buyers and renters (Young 2003 online).

Several researchers interested in housing issues and concerns have called for a National Housing Policy (ACOSS 2003b; Brotherhood of St Laurence 2003b; Marven 2004; Young 2003). For instance, Young (2003) points out that what Australia needs is a National Housing Policy similar to the National Defence Policy, the Education Policy and the Health Policy. Such a policy would begin with a statement of our social and economic goals. ‘If we want a socially cohesive society then we need a housing system that provides opportunities for people to put down roots in their local
community, close to family and friends’ (Young 2003, online). Similarly, the Brotherhood of St Lawrence (2003a) in a media release stated that ‘we need an integrated and coherent national housing strategy to meet the needs of all people living in Australia, regardless of income’.

Adequate and affordable housing means that the cost of housing leaves enough money to allow for provision of other basic needs. However, as highlighted throughout this thesis many low-income earning families, many of whom are sole mothers, renting privately are in housing related stress. In Australia there is no universally accepted benchmark for affordability although most State Housing Authorities (SHAs) use a 25 per cent to 30 per cent benchmark. However, advocates for affordable housing have argued that for people on low incomes that even 25 per cent is too high (Bannister et al. 2004). In December 2002, 34 per cent of those receiving rent assistance spent in excess of 30 per cent of their income on rent rendering them officially in housing related stress. In addition rent assistance is not available to those on low incomes not in receipt of a Centrelink payment (Bannister et al. 2004). Clearly, rent assistance needs to be extended to families on low incomes who are not in receipt of a Centrelink payment. In addition, the rate of rent assistance needs to be raised to relieve families of housing related stress.

The development of a strategic and forward thinking housing policy would ensure a coordinated, inclusive approach to current and future housing issues. It is imperative that a coordinated and comprehensive national housing policy be developed and that it incorporates all aspects of the housing system. Better targeting of policy needs to be implemented that benefits those who need it rather than those who are already doing well. Rather than the current ‘welfarist’ policies, housing related policy needs to address the current inequity in polices. ‘The underlying goal of such a strategy should be to ensure equity of housing outcomes for all, regardless of tenure’ (ACOSS 2003b, p. 7). For instance, an example of better targeting that was identified by the Productivity Commission Inquiry Report (2004) was in relation to the FHOG:

The bulk of the FHOG assistance goes to households with above-average incomes, who might otherwise have purchased a house before too long, even without assistance...the scheme would have a greater impact on first home ownership if it were more closely targeted at lower income
households, with a commensurate increase in grant levels (The Productivity Commission Inquiry Report 2004, p. xxxii).

Perhaps Horin (2004, p. 43) best sums up the question of inequality in relation to housing affordability, home ownership, the taxation system and housing related policy when she asks:

…maybe it would not be the end of the world if people who rode the boom paid a little tax on their gains. If that dampened demand, and led to a fall in house prices, would that be so bad?

Most importantly from a gendered perspective, such a national policy strategy needs to be ‘women friendly’ to ensure an inclusive approach (Stoakes & Nelson 2005). The recent reforms to both welfare policy and flexible work arrangements - particularly seen in the ‘WorkChoices’ legislation - for example, have particular consequences for women in relation to gender equity. Marsh and Mullins (1998) have identified this concern in relation to housing affordability when they noted how the deregulation of the labour market has contributed to the inaccessibly of affordable housing for vulnerable and marginalised social groups. This is especially of concern to women who are particularly susceptible to increasingly precarious employment under such reforms (Summers 2004).

If housing inequity is left unaddressed, the divide between the ‘haves’ and ‘have nots’ will continue to grow, leaving Australia to become an increasingly unfair, unjust, divided and (un)egalitarian society. In particular, women’s disadvantage will continue to grow. As Disney (2004b online) noted, [the recent housing boom and subsequent non-affordability of housing is]:

…going to unravel a lot of the progress we’ve made over probably 50 years or more in trying to develop or maintain fairness in the community, and particularly to avoid what’s one of the worst forms of inequity, which is inherited inequity. If people really start with a great disadvantage in life, that’s a major problem for a fair society.

- Challenging assumptions

Negative assumptions and the stigma associated to people in social and community housing, people who are homeless, sole parents, and sole mothers in particular, and
people who rent generally must be challenged. The findings in this study suggest that ‘just renting’ often renders people on low to moderate incomes with low status - as ‘second class’ - and subjects them to continuous and relentless scrutiny and control.

Increasing visibility and legitimising of tenancy issues is a key step in achieving long-term structural change for the benefit of tenants. Without an improvement in the broader public perception of tenants and an understanding of the issues that impact on them, it will be very difficult to achieve any of the other social change goals. ‘It is important to understand and listen to people’s own experiences and hold on to the principle that people are entitled to housing which is appropriate to their needs as they see them’ (Hawtin & Kettle 2000, p. 124). Indeed, as I have argued, this is a right. In addition, with Australia’s economic prosperity and the growth in the average Australian’s wealth rising markedly in recent years, the plight of many low income earners is disguised (Burke 2007). Those experiencing hardship are rendered invisible.

More detailed information about the needs and aspirations of low-income people seeking affordable housing is required as a basis for affordable housing policy development, particularly from a gendered perspective. In addition, the profile of the needs of marginalised and vulnerable social groups need to be raised so that concerns can begin, if somewhat belatedly, to be addressed.

**Recommendations for future research**

As highlighted in Chapter One, there has been little qualitative research conducted in relation to Australian housing costs and social issues in general; the social and economic impacts of housing inequalities are a vastly under researched area (McDonald 2003). Given this gap in research it is imperative that more research is undertaken, especially in relation to specific marginalised social groups. In particular, more research into the experiences of Indigenous Australians and women, especially sole mothers’ housing related issues and concerns is required as these two social groups have been identified as experiencing particularly high levels of housing related stress along with low levels of home ownership (ABS 2000).
In 1990 Smith (p. 85) pointed out that by focusing on household type as the ‘undifferentiated unit of analysis, research has often tended to skip over the different experiences of men and women, even within similar household circumstances’. In 2003, McDonald noted that the gender dimension of home ownership, particularly in relation to wealth creation, is an important issue for study. As I have argued throughout this thesis, home ownership in Australia is a key marker of wealth creation which in turn impacts on a person’s financial and emotional security both now and in the future. This continues to be the case. Women’s particular experiences need to be further identified, highlighted, made visible and addressed.

A key finding of this study is that of frequent moving among renters. However, scant empirical evidence exists to show what percentages of moves are voluntary. Without an understanding of the real reasons as to why tenants move it is difficult to pursue alternative ways of improving security of tenure—apart from legislative reform through residential tenancy legislation. What is needed is a comprehensive research project on tenant mobility with a view to better understanding the security of tenure needs of tenants. Once this is completed, a strategy can be developed for improving tenure certainty for the marginalised households that require it (Marven 2004, p. 17).

Lastly, more research needs to be undertaken in rural and regional areas. In an area such as the Far North Coast of NSW, where there is a high concentration of people living on low incomes, including many sole mothers, there is also a high level of social disadvantage (Hase et al. 2002; Vinson 1999). This has resulted in increased competition for limited affordable housing and has left a housing crisis in the area. The Far North Coast of NSW has been specifically flagged as an area in need of research on the impact of limited affordable housing (NRSDC 2004).

Final comments

The accounts of the women presented in this study indicate the problems presented by the high costs – social, emotional and economic - of private rental housing and the
likelihood that many will never own their homes. This not only denies them access to a possible source of wealth creation but also consigns them to a culture of regulation and control that is part and parcel of the rental sector. It also restricts them from being able to put down deep roots and display personal tastes. These restrictions have significant implications in relation to attachment to community and place and indeed to the meaning of home itself. In addition, the sense of exclusion experienced by the women in this study provides vivid evidence of the consequences of a so-called ‘free market’ in housing for one of the most marginalised social groups in society. With more and more people becoming excluded from home ownership, we as a society must challenge the assumption that those who are non-home owners – who are ‘just renting’ - are of a low status while those who have reached the much sought after pinnacle of The Great Australian Dream are necessarily ‘successful’.

McDonald (2003, p. ii) points out that, if there is a strong trend away from the lifetime achievement of home ownership, for some members in our community, then this has obvious policy implications as well as social and economic ones. Disney (2004a) claims that presenting a strong housing market as good news is not accurate as only a proportion of the population benefit. Australia, rather than being a fair and egalitarian society is rapidly becoming increasingly inequitable. Furthermore, Yates (2002b) suggests that the rising cost of housing is not a temporary situation but that it will continue unless policy intervenes. There is a definite and immediate need for governments to address the negative social and economic impacts of current housing policy and consider their responsibility to all citizens as part of human rights to ensure an adequate and secure standard of living. Unless policy is introduced to improve women’s opportunities to purchase and rent safe, secure and affordable housing, women are likely to remain in a more vulnerable situation relative to [white, middle-class] men.

It is clear that the concerns of the least advantaged in our society need to be addressed, not only for vulnerable social groups themselves but also for society at large. This is because, for a society to be healthy it needs to be equitable so that we can build harmonious and inclusive communities. As Marston and Watts (2004, p. 42) stated: ‘The challenge for social policy makers is recognising that struggles for
reducing material inequality are deeply connected to struggles to create respectful social identities…’. As Middendorp (2006, p. 3) noted in the beginning of this chapter, for an increasing number of Australians the way they are treated ‘is just not measuring up’. It is important that we, as a society, change our thinking about the meaning of housing. Or as noted by Stoakes and Nelson (2005) research needs to be framed in the language of ‘homes’ rather than housing. Focus also needs to change from housing as an investment opportunity to one of a place – a home - to fulfil the basic need of shelter as well as providing a place for social contact.

Social justice principles need to be applied to housing (and homes) in Australia. Initiatives need to be put in place that give people who may not ever own their own homes the benefits of ownership such as security of tenure and the ability to customise the places in which they live. Initiatives and schemes, such as co-operative housing, that give people rights to change their dwellings to reflect their personality, to have the opportunity to put down deep roots and to reclaim money spent on the property need to be introduced. This is a key responsibility of governments across all levels because housing after all is as much a basic need and right as education and health. The bottom line is:

_We need to treat housing as a place – a home - that allows people to fulfil a human need and right and not as a wealth creation scheme._
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Appendix One

Attributes of participants:

1. “May” is in her early 50s and has two children aged 14 and 24 and has been a sole parent for around 10 years. She has casual employment.
2. “Lola” is in her early 40s and also has two children who are 15 and 18 years of age. Lola has been a sole parent for 14 years and works casually.
3. “Pam” is in her late 40s, has two children, 15 and 19 years old and has also been a sole parent for around 14 years. She has regular but casual work.
4. “Elaine” is in her late 30s, has one child aged 9 and has been a sole parent for 9 years (she has never lived with the father of her child). She is currently in the process of setting up a small business venture.
5. “Geraldine” is in her early 30s and has two children, a baby and a primary school aged child. Geraldine has been a sole parent for ‘a few years’. She has no paid work.
6. “Rose” is in her mid-20s and has one child aged 8. Rose studies full-time and has been a sole parent for 5 years.
7. “Lois” is in her early 40s, has two children aged 14 and 18 and been a sole parent for around 10 years. Lois is also a full-time student.
8. “Carla” is 50 and has two children aged 17 and 27 and is a grandmother of one child. She has been a sole parent for about 16 years and works part-time (4 days per week) as well as studying part-time.
9. “Cassie” is 43 and has one child aged 11. She has been a sole parent for around 7 years and studies full-time and works one evening a week.
10. “Leanne” is in her 40s and has three children aged 23, 18 and 14 and is a grandmother of one child. Leanne has been a sole parent for 11 years and works casually.
11. “June” is in her late 30s and has four children – ages range from 12 to 18. She has been a sole parent for around 10 years. June works part-time (4 days per week).

12. “Daniela” is in her mid-40s, has three children aged 18, 16 and 14 and has been a sole parent for around 12 years. She also works part-time (4 days per week). Daniela is from a Non-English Speaking Background (NESB).

13. “Kate” is in her mid-40s and has one child aged 17 who is still at school. Kate has been a sole parent since her child was 5 years old. She works part-time.

14. “Lily” is mid 30s and has two children aged 12 and 15. She has been a sole parent for around 8 years and has casual work.

15. “Mavis” is 47, has one child aged 17 and is working part-time. She has been a sole parent for 11 years.

16. “Pauline” is 42 and has two children aged 16 and 18. She has been a sole parent for 5 years and works part-time.

17. “Narelle” is in her late 30s and has two teenaged children. She works part-time and has been a sole parent for around 10 years.

18. “Stacey” is in her late 40s, has two teenaged children, is currently studying part-time and presently has some casual work. She has been a sole parent for around 10 years.

19. “Evelyn” is 29, has two children aged 2 and 9 and has not lived with the father of her 2 year old since giving birth. Evelyn has some casual work but it is not regular.

20. “Gayle” is 47 and has two children aged 17 and 19. She is in full-time work and has been a sole parent for 6 years.

21. “Anne” is 52 and also has two children, 16 and 17. She is studying part-time and does some casual work. Anne has been a sole parent for 14 years.

22. “Tracey” is also in her 50s and has two children – one in high school and one in their twenties. She is also a grandmother of one child, is working casually at present and has been a sole parent for about 10 years.

23. “Deborah” is 51 and has one daughter. She works part-time and has been a sole parent for 15 years.
24. “Iris” is 29 and has two children, 5 and 9. She has been a sole parent for 3 years and works part-time as well as studies part-time.

25. “Rita” is 41, has two children ages 11 and 16. She works on a casual basis and has been a sole parent for 4 years.

26. “Joanne” is in her late 30s and has three children ranging in age from 14 to 20. She works full-time and has been a sole parent for 3 years.

27. “Maria” is also in her late 30s and has two children, both teenagers. She has been a sole parent for around 3 years and works on a casual basis.

28. “Tia” is in her early 40s, has two children, also both teenagers, and studies part-time. Tia has also been a sole parent for 3 years.

29. “Wendy” is 39 and her two children are aged 8 and 13. She studies full-time and has been a sole parent since her youngest child was only a few months old.

30. “Bev” is 54 and has three children. Her youngest child is 20 and lives at home. Bev is studying part-time and has casual work. She has been a sole parent for about 19 years.

31. “Mary” is in her late 40s and has one son aged 16. She works on a part-time/casual basis and has been a sole mother for 8 years.

32. “Helen” is around 45 and has a 16 year old daughter. She also works on a part-time and casual basis. Helen has been a sole mother for about 10 years.
## Appendix Two

### Summary of attributes

<table>
<thead>
<tr>
<th>Age of participants</th>
<th>Number of participants in age group</th>
<th>Number of children</th>
<th>Length of time as a sole parent</th>
<th>Work status (whether in paid work – casual, full-time, part-time)</th>
<th>Whether studying (full-time/part-time)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mid-20 – 30 years</strong></td>
<td>1</td>
<td>1</td>
<td>5 years</td>
<td>-</td>
<td>Full-time</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>2</td>
<td>2 years</td>
<td>Casual</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>2</td>
<td>3 years</td>
<td>Part-time</td>
<td>-</td>
</tr>
<tr>
<td><strong>31 – 40 years</strong></td>
<td>1</td>
<td>1</td>
<td>9 years</td>
<td>Own business</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>2</td>
<td>3 years</td>
<td>-</td>
<td>-</td>
</tr>
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<td></td>
<td>3</td>
<td>4</td>
<td>10 years</td>
<td>Part-time</td>
<td>-</td>
</tr>
<tr>
<td></td>
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<td>2</td>
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Appendix Three

Information Sheet

I am undertaking research for my PhD on sole parent families who do not own their home and who live on the Far North Coast of NSW. Housing has seen an increase in cost in recent years which has had an impact on many families on limited incomes. The aim of the research is to uncover the experiences and concerns of those who do not own their own homes in relation to housing affordability and housing related stress as well as other issues such as security of tenure, the importance of home ownership and policy concerning housing. It also aims to suggest implications and strategies for a way forward. I am particularly interested in your perspective.

The study uses in-depth interviews and will be similar to an everyday conversation. It is envisaged that the one-off interviews will take about one hour with the interview taking place in a mutually acceptable venue. The interviews will be recorded on audio tape with your permission. However, you are free to request that interviews not be taped, and in this case I will request permission to take notes during the interview. In addition, tapes and transcripts from your interview will be destroyed should you decide to withdraw from the study. No information given in the interviews will be made public in any form that could identify you. Pseudonyms will be used to protect your identity. A list of available counselling services is provided at the end of this form should you experience emotional upset, however this type of risk is not envisaged.

Participation in the study is strictly voluntary and your confidentiality is assured. If you decide to participate, you are free to withdraw and to discontinue participation at any time. You may also elect not to answer any questions asked.
My research is being conducted under the supervision of Dr. Richard Hil who is a member of Southern Cross University’s School of Social Sciences. If any issues or questions are raised as a result of your participation in this research please contact Dr. Hil on: (02) 6659 3105 or email: rhil@scu.edu.au

If you have any questions associated with this project, please contact Southern Cross University’s Ethics Complaints Officer, Mr. J. Russell, Graduate Research College on: (02) 6626 3705 or email: jrussell@scu.edu.au

The University’s Ethics Committee has approved this study.

Louise Holdsworth, PhD Candidate
School of Social Sciences
Southern Cross University
Telephone: (02) 6620 3291
Email: lholdswor@scu.edu.au
Appendix Four

List of Counsellors

The purpose of counselling is to provide debriefing, if required, following interviews that may cause emotional upset. The following is a list of free counselling services:

**Free Counselling Services:**

**Lifeline:** 13114 (all areas)

**Lifeline Face-to-Face Counselling:** (02) 6622 4133 (during office hours)

**Northern Rivers Area Health Service:** Free Counselling Services available at:

- **Lismore: (02) 6620 2967**
- **Evans Head: (02) 6682 4899**
- **Casino: (02) 6662 4444**
- **Bonalbo: (02) 6665 1203**
- **Alstonville: (02) 6628 0849**
- **Coraki: (02) 6683 2019**
- **Urbenville: (02) 6634 1319**
- **Kyogle: (02) 6632 2598**
- **Nimbin: (02) 6689 1288**
- **Ballina/Byron Bay: (02) 6685 6254**
- **Murwillumbah/Tweed Heads: (02) 6672 0277**

**Other Helpful Numbers:**

**Tenants Advice & Advocacy Service:** (02) 6621 1022 or 1800 649 135

Provides telephone advice for tenants Mon – Thurs 9am – 3 pm & Thursday nights 5 pm – 7 pm.

**Department of Fair Trading – Tenancy Information Line:** 1800 451 301

**Internet:** [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

**North Coast Community Housing Company Incorporated:** (02) 6621 8644

**Email:** ncchc@bigpond.net.au

**Department of Housing – Far North Coast of NSW:** (02) 6623 2424
Appendix Five

Informed Consent to Participate in a Research Project

The experiences of low income, sole parent non-home owners living on the Far North Coast of NSW.

Researcher: Louise Holdsworth, PhD Candidate
School of Social Sciences
Southern Cross University
Telephone: (02) 6620 3291
Email: lholdswor@scu.edu.au

I agree to participate in the above research project. I have read and understand the details contained in the Information Sheet. I have had the opportunity to ask questions about the study and I am satisfied with the answers received.

I agree to my interview being recorded on audiotape.

OR

I do not agree to my interview being audio taped and prefer the researcher to take hand written notes.

I understand that I am free to discontinue participation at any time and I have been informed that prior to data analysis, any data that has been gathered before withdrawal of this consent will be destroyed.

I understand that neither my name nor any identifying information will be disclosed or published, except with my permission.
I understand that the Southern Cross University’s Ethics Committee has approved this project.

I am aware that I can contact the researcher at any time after the interview. If I have any further questions about this study I am free to contact Dr. Richard Hil (Research Supervisor) on: (02) 6659 3105 or email: rhil@scu.edu.au

If I have any problems associated with the conduct of this project, I can contact Southern Cross University’s Ethics Complaints Officer, Mr. John Russell on: (02) 6620 3705 or email: jrussell@scu.edu.au

I understand that I will be given a copy of this form to keep.

I have read the information above and agree to participate in this study. I am over the age of 18 years.
Name of Participant: .........................................................
Signature of Participant: ....................................................
Date: .................................................................

I certify that the terms of the Consent Form have been verbally explained to the participant and that the participant appears to understand the terms prior to signing the form. Proper arrangements have been made for an interpreter where English is not the participant’s first language.

Signature of Researcher: .....................................................
Date: .................................................................
Appendix Six

Interview Schedule

Building Rapport and some Background Information

It is envisioned that the interviews will begin with some general conversation to help to build rapport, and will include some probing questions to determine some background information in relation to the participant. Background information will include issues such as:

- Family type/length of time as a sole parent/number of children etc.
- Whether in paid employment/studying etc.
- Whether receiving Centrelink benefits etc.

Main Question to Commence the Interview

Could you please tell me about your experiences in relation to housing and housing issues?

The following questions/issues for the in-depth interviews will include (but may not be limited to) the following:

Type of Tenure

- Background information regarding tenure type, length of time in current dwelling, how often moved and for what reasons.
- Affordability of and satisfaction with current housing/ issues of housing related stress, security of tenure etc.
- Whether/to what extent are housing needs being met.
- How important is home ownership?
- What would be considered the ideal housing situation?
- Whether accessed/applied for public housing/community housing.
- Any experiences involving discrimination in relation to accessing housing?
- Other issues/concerns?
Concept of ‘Home’

- The meaning of ‘home’ - Is the current housing considered as ‘home’?
- How important is having control over domestic interior, garden etc?
- Other issues/concerns?

Moving (Social Capital Issues)

- How important is it to feel settled in your community?
- Issues/concerns of moving - the impact of moving into a new neighbourhood, impact on children, availability of suitable housing etc.
- Other issues/concerns?

Future Concerns

- Any future concerns, for example housing in retirement years?
- Future concerns in relation to children.
- Other issues/concerns?

Housing Assistance/Policy

- What housing assistance accessed – for example, Rent Assistance, First Homeowners Grant (FHOG), assistance with moving etc.
- Satisfaction and thoughts in relation to these.

Other Issues

Is there anything else you would like to say?

*Prompts will also be used when needed throughout the interviews to assist the researcher to delve deeper and to clarify aspects of what the participant has said. For example, some prompts that could be useful include:

- Given your situation, what would be most help to you in relation to housing?
- How important is/was that to you?
- Would you be able to explain that a bit further please?
- Is there anything else you would like to discuss in relation to your housing experiences?