



Final Report

Housing insecurity and precarious living: an Australian exploration

authored by

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CONTENTS

CONTENTS	ii
EXECUTIVE SUMMARY	1
1 INTRODUCTION	4
2 RESEARCH DESIGN AND METHODS	6
3 HOUSING INSECURITY	9
INSIGHTS FROM THE LITERATURE	9
3.1 Tenure-based research on housing security	9
3.2 Ontological security	12
3.3 Risk, mobility and housing pathways	13
3.4 The meaning of home	16
3.5 Summary	18
4 LIVING WITH HOUSING INSECURITIES	20
4.1 Dimensions of housing insecurity	20
4.1.1 Mobility	20
4.1.2 Housing instability	21
4.1.3 Lack of privacy	23
4.1.4 Feeling unsafe	24
4.1.5 Lack of belonging	26
4.1.6 Lack of comfort	27
4.2 Negotiating improvements to housing security and feeling 'at home'	28
4.3 Summary	30
5 PRECARIOUS LIVING	31
HOUSING AND OTHER LIFE INSECURITIES	31
5.1 Family insecurities	31
5.2 Insecurity of the self	33
5.3 Health insecurities	34
5.4 Financial insecurities	35
5.5 Employment insecurities	36
5.6 Summary	37
6 CONCLUSIONS AND IMPLICATIONS FOR POLICY	38
6.1 What is housing insecurity?	38
6.2 How does housing insecurity relate to other possible contributors to precarious living?	39
6.3 Which dimensions of housing insecurity have implications for physical and mental health and social connectedness?	40
6.4 What role does housing insecurity play in reproducing or reducing intergenerational disadvantage?	42
6.5 Implications for policy	43
BIBLIOGRAPHY	46

EXECUTIVE SUMMARY

Policy context

An emerging body of international research suggests that housing is associated with many aspects of social and economic life, including personal and family wellbeing, mental and physical health, economic participation, social connectedness, community functioning, sustainable cities and social cohesion. It is less clear, however, just which dimensions of housing (and place) make a difference, and how, and Australian evidence is at best partial. Research which helps understand these linkages is important for governments and others in developing policies that connect housing policy and assistance with other social and economic policies and programs. Such 'joined up' policies and programs lie at the heart of the Australian government's social inclusion agenda and related initiatives at a state and territory level.

Research aims and methods

This is the Final Report of research that investigated in detail one dimension of housing, which we term housing insecurity. The overall aim of the project was to explore, develop and operationalise the concept of housing insecurity in terms of the experiences of lower income renters in receipt housing assistance, either living in social housing or renting privately and in receipt of Rent Assistance.

The research involved two stages with considerable iteration between them. The first was conceptual development on the dimensions of housing security/insecurity for people living in the rental sector, informed by a comprehensive review of the Australian and international literature. In particular, the research drew on previous research into housing tenure and security, a rich literature on the meaning of home and ontological security, and more disparate studies on risk, mobility and housing pathways. The second stage comprised a grounded analysis of two Australian data sets. The first was qualitative research conducted for AHURI's National Research Venture 1 on Housing Assistance and Economic Participation. The data comprised life history interviews with 105 social and private renters in six locations in Victoria and New South Wales, who were not currently in paid work or only working a few hours. The second was qualitative research for AHURI's National Research Venture 2 on 21st Century Housing Careers, which comprised in-depth interviews with 40 people: 20 people with a variety of disabilities and 20 people who were carers of people with a disability, in three locations in Victoria.

Key findings

The dimensions of housing insecurity

The research identified six dimensions of housing insecurity from the Australian data. Three of these confirmed dimensions suggested in the international literature review, namely, lack of privacy, lack of belonging and lack of physical comfort. Grounded analysis of the qualitative data also suggested three additional dimensions: *housing mobility, housing instability and feeling unsafe*.

Housing mobility refers to residential moves, between dwellings and often between areas or states. Many of those interviewed had moved frequently throughout their adult lives and sometimes also in their childhoods. Housing instability refers to change of residence, and vulnerability to such change, which is beyond the immediate control of those interviewed. It is manifest in cultural expectations of transience, inability to 'put down roots' and difficulty in making plans for the future. Feeling unsafe was a sixth dimension identified from the data, reflecting the experiences of those

interviewed. In the first data set, just under two-thirds of those interviewed were women, mirroring the gender composition of housing assistance recipients. In the second data set, lack of safety was identified by people with disabilities as a component of insecurity.

These six dimensions were often interrelated, for example, housing instability was associated with lack of belonging, and lack of safety with lack of privacy. Underlying all six dimensions was a lack of control over circumstances.

Housing insecurity and precarious living

Many of the low income renters in the NRV1 study and some of the people with disabilities had been 'homeless at home', had lived with friends and family, and in marginal housing such as caravan parks and boarding houses, and several had been roofless or without shelter. Most had never been in contact with the homelessness support system.

Housing insecurity in its various dimensions was integrally linked to insecurities in other aspects of the lives of those interviewed: financial, employment, health, insecurity of self and family instability. These interact and reinforce each other in complex ways, which we term precarious living. Precarious living includes financial and employment insecurities but is both broader and deeper than the concept of precarious employment, which refers to marginal attachment to the labour market.

Many of those interviewed in the NRV1 study talked about low self-esteem or self-confidence, lack of expectations for themselves and, in some cases, a history of trying to escape these problems, for example, through alcohol or drugs or by moving to a different area. These findings correspond with work on the importance of trust relationships established in early life to self-identity and one's sense of place in the world (ontological security). This was linked with patterns of instability in family relationships, often from childhood, including experience of family break-up or dislocation in childhood, unstable relationships in adulthood, and experience of abuse and violence in childhood, sometimes repeated in adult life.

Housing insecurity, health, and economic and social participation

The most striking finding was the incidence of mental health problems experienced by those interviewed for the NRV1 project, with many respondents suffering from anxiety disorders and depression, sometimes over many years. Whilst all six dimensions of housing insecurity appear to reflect, contribute to or exacerbate experiences of anxiety and depression, feeling unsafe or lacking privacy, non-chosen residential mobility, and feeling under surveillance at home or in the neighbourhood appear to be the most significant aspects of housing insecurity in this regard. All dimensions of housing insecurity also relate to physical health problems, including those experienced by people with disabilities interviewed for the NRV2 project. However, lack of physical comfort, lack of privacy and lack of belonging appear to be particularly important and are compounded when living in homes and/or neighbourhoods that were perceived as unsafe.

Analysis of the NRV1 data indicated that housing insecurity in its various dimensions made it more difficult for people to engage in paid work or to study, contributing to, and reinforcing, their financial insecurity. It was very difficult for our respondents to look for, find or keep paid employment when they moved a lot, experienced housing instability or were dealing with the consequences of a lack of safety. Further, engagement in low paid and casual work often contributed to feelings of stress, anxiety and depression leading to withdrawal from paid work and greater housing insecurity; a cycle of insecurities that affected all aspects of their lives.

Housing insecurity affected social participation. In particular, mobility, housing instability and a lack of belonging provided obstacles to social connectedness for adults and their children. Lack of safety in the home or the neighbourhood also made social participation more difficult.

Housing insecurity and intergenerational disadvantage

The complex of related insecurities that constitute precarious living indicate some of the processes which contribute to transmission of disadvantage across generations. The life history method enabled analysis of the background of the respondents and the extent to which this had affected their own circumstances and, where applicable, those of their children.

Intergenerational disadvantage is in part about material circumstances but is exacerbated when these are compounded by a cycle of related insecurities. Most of our respondents came from modest circumstances and a significant number had experienced a high level of mobility and housing instability and a lack of belonging as children because their parents had moved a lot. This meant changing schools, leaving friends and family, and often was associated with low expectations of life. Some had moved away from their families very early. Those who had experienced a high level of mobility as children continued in this way in their youth but, once they had their own children, wanted to give them the stability in housing circumstances that they did not have themselves. This was a prime reason for moving into public housing.

A significant number of respondents had experienced or witnessed some form of violence or other abuse as children. Many women, and some men, who had been exposed to violence or abuse within the home as children also said that they had been in one or more abusive and/or violent relationships in adulthood. Whilst many factors are involved in such relationships, it appears that a lack of safety and privacy, in particular, contribute to a cycle of family instability, and sometimes violence/abuse, which has implications across generations.

Implications for policy

For lower income households who are unlikely to buy their own home, housing security means having the opportunity to have a home which is stable, safe, private and comfortable and in which adults and children can develop a sense of belonging. Improving housing insecurity faced by lower income renter households can be achieved through changes to the legislation, regulation, policy and programs which affect the rental sector and its constituent parts. As a priority, improvements could be made to enable more secure occupancy in the private rental sector.

Policies to address housing insecurity will not only affect housing circumstances but are likely to contribute to reducing other types of insecurities in family life, self, health, finances and employment. Improving housing security provides an entry point for addressing the cycle of precarious living, in particular, to improve health to a status which enables economic and social participation.

There could be better coordination of current institutional and policy settings for rental housing assistance and homelessness which provide parallel and separate forms of assistance to what appear to be overlapping groups of people experiencing housing insecurity manifested in various ways.

The research findings suggest that we need to 'do something different' to address the dimensions of housing insecurity being experienced by lower income renters, using the full range of policy tools available to governments. Providing greater housing security, with its financial and psycho-social benefits, for renters as well as home owners, is central to any policy development around social inclusion in Australia.

1 INTRODUCTION

There is a growing interest in Australia and elsewhere on the ways in which housing can make a difference to personal and family wellbeing, mental and physical health, economic participation, social connectedness, community functioning and social cohesion. In Australia, these are often called 'non-shelter outcomes' to distinguish them from traditional concerns with the affordability, adequacy and appropriateness of housing (Bridge et al. 2003). Understanding the broader effects of housing is important in developing housing policies that can contribute to improvements in these areas. However, just which dimensions of housing are linked to these non-shelter outcomes is often not clear, nor is there a detailed understanding of how these linkages work in practice (Stone and Hulse 2007). In this report, we focus on one aspect of housing, which we term 'housing insecurity', and the way in which this interacts with other types of insecurities to constitute 'precarious living'. In particular we explore the ways in which precarious living is associated with adverse effects in terms of mental and physical health problems, low levels of social connectedness and the transmission of disadvantage across generations.

The research which is the subject of this report was stimulated by the findings of a prior research project that we undertook for AHURI which involved life history interviews with 105 people living in households that were either renting public housing or were in receipt of Rent Assistance and renting privately (Hulse and Saugeres 2008). Whilst the focus of the prior research was on attitudes, preferences and decisions in respect of paid work, the research method elicited very rich data on the past experiences and current perspectives of our respondents on various aspects of health and wellbeing. In particular, it appeared that housing insecurity, manifested in various ways, was associated with insecurities in other aspects of life, such as family relationships, employment and health status. We termed these interrelated insecurities 'precarious living'. The findings raised important questions about the dimensions of housing insecurity and their association with precarious living, for which little research evidence is available in an Australian context.

This research project explored and developed the concept of housing insecurity for lower income renter households, drawing on a number of discrete but related strands of the Australian and international literature (chapter 3) as well as re-analysis of the life history data indicated above (chapters 4 and 5). In contrast to research on home ownership which sees security as complex and multi-layered, research and policy development about security in rental housing in Australia is framed more narrowly in terms of 'security of tenure', referring to specific political/legal arrangements. In social rental housing, security of tenure has conventionally been seen as 'security of occupation in an individual dwelling', a legal agreement which enables a household to live there as long as it wishes if it meets tenancy conditions, such as regular rent payment. This is slowly changing such that the concept may refer to 'security of housing provider', rather than individual dwelling, or security of tenure whilst eligible for assistance, usually defined in terms of household income. In the private rental sector, in contrast, security of tenure is defined only in legal terms, usually indicated by the length of a lease, the type of tenancy (fixed term or periodic) and the conditions under which the owner can terminate a tenancy to gain possession. There has, however, been little consideration of the broader financial and psycho-social dimensions of (in)security in respect of renting that have been at the forefront of debates about home ownership.

The objective of the research project was to extend our understanding of housing insecurity for renters, particularly lower income renters, beyond the current policy focus on security of tenure, and to consider other dimensions of housing insecurity

that might affect some of the non-shelter outcomes discussed above, such as perceptions of safety, surveillance, lack of control over housing, instability and uncertainty about future housing circumstances. Conceptual development was also based on an exploration of the linkages between housing insecurity and other types of insecurity, for example, in employment, family relationships and health status, including the extent to which precarious living may have implications across generations. We report on the results of this conceptual development in chapter 3.

We also wanted to explore empirically some of the ways in which aspects of housing insecurity were linked with a variety of non-shelter outcomes, such as mental and physical health and social connectedness. Unfortunately, funding was not available for new primary research but we were able to investigate some dimensions of housing insecurity, and their implications, through re-analysis of data from two prior qualitative research projects we had conducted. The main data source was from the interviews with renter households in receipt of various types of housing assistance about their attitudes, preferences and decisions about economic participation discussed above (Hulse and Saugeres 2008). A supplementary source was a similarly rich data set from interviews with people with disabilities and carers of people with disabilities about their housing histories, circumstances and future plans (Saugeres 2008). We provide more details and discuss the opportunities and challenges of re-analysis of data in this way in chapter 2. We present the findings of this empirical exploration of housing insecurity and precarious living, using these two data sources, in chapters 4 and 5.

Finally, the concept of housing insecurity that we develop and illustrate here has a number of important implications for housing policy which we discuss in chapter 6. These are not intended to be prescriptive but to generate debate about ways in which reducing housing insecurity might lead to improvements not only in housing circumstances but also in health status, social connectedness, economic participation and other non-shelter outcomes that are at the heart of the new Australian government's agenda about social inclusion.

2 RESEARCH DESIGN AND METHODS

The overall aim of the project was to explore, develop and operationalise the concept of housing insecurity in terms of the experiences of lower income renters. In particular, the project was to explore the linkages between housing insecurity and the contributors to, and the consequences of, precarious living, including intergenerational disadvantage.

The research questions were:

- What is housing insecurity and to what extent, and how, is it experienced by lower income renters in private and social rental housing?
- How does housing insecurity relate to other possible contributors to precarious living, such as family instability and employment insecurity?
- Which dimensions of housing insecurity have implications for the physical and mental health and social connectedness of lower income renters and their children?
- What role does housing insecurity play in reproducing or reducing intergenerational disadvantage?

The research design involved two analytical stages:

1. Conceptual development on the dimensions of housing security/insecurity in the rental sector, encompassing types of residential mobility as well as other dimensions such as feeling unsafe/insecure, surveillance by landlords/agents, inability to make plans, and social expectations of transience;
2. Exploration and operationalisation of the concept of housing insecurity through re-analysis of data from qualitative research conducted for AHURI National Research Venture 1. This data is from in-depth interviews with low income renters in receipt of housing assistance about their attitudes, preferences and decisions about economic participation. The re-analysis explored experiences of residential mobility and other dimensions of housing security/insecurity, whether and to what extent housing insecurity has interlinked with family and employment insecurity in terms of precarious living, as well as any mental and physical health outcomes and impacts on social participation.

The first stage of the project involved a detailed review of the relevant literature. This included, but was not restricted to, research into housing tenure and security, the meaning of home, risk and transience, and housing pathways. This was in addition to literature already reviewed in two prior projects on housing assistance and economic participation (Hulse and Saugeres 2008) and on disability, caring and housing careers (Saugeres 2008). The key task was to use the insights from this literature to develop the concept of housing insecurity, and in this process some of the literature was more helpful than others. In particular, whilst the conception of the project was heavily influenced by the concept of housing pathways (Clapham 2002, 2005), and this did prove valuable, our thinking about housing insecurity was particularly informed by the literature on 'the meaning of home' and 'ontological security'¹.

The second stage entailed re-analysis of the data from two prior research projects that we had conducted. This was not our original intention, which was to carry out original research into housing insecurity, conducting in-depth interviews using themes

¹ In the original submission on the project, we referred to social participation. Upon reflection, we considered that this term was too vague to operationalise and replaced it with social connectedness, which has been used in previous research into the non-shelter outcomes of housing (see Stone and Hulse 2007).

developed through our conceptual work. Unfortunately, it was not possible to attract funding to do this. After negotiations with AHURI Ltd., we agreed to re-analyse two existing data sets that we had compiled through our own prior research:

- Data from qualitative research which we conducted for AHURI's National Research Venture 1 (NRV1) on Economic Participation and Housing Assistance. This project, named 'Home Life, Work and Housing Decisions', comprised life history interviews with 105 respondents – 71 women and 32 men – in Victoria and New South Wales to reflect the gender composition of people in receipt of housing assistance. Participants were recruited by contacting local community organisations and support agencies, advertising in community newspapers and on local radio, and some snowballing². Interviews were carried out in two metropolitan areas and a regional area in each state³. Respondents were aged between 18 and 60 years old, were not in regular paid work, and were either renting privately (or community housing) and receiving Rent Assistance (64) or renting in the public and community housing sector (41). Interviews lasted one to one and a half hours on average and were electronically recorded with the permission of the interviewees and then transcribed verbatim (see Hulse and Saugeres 2008 for details). The data had originally been analysed with the assistance of N*Vivo using core themes, such as family history and circumstances, education and employment experiences and housing histories. The data was re-analysed drawing on some of the findings about housing insecurity from the literature review.
- Data from qualitative research conducted by one of us (Saugeres) for AHURI's National Research Venture 2 (NRV2) on 21st century housing careers. This project, named '21st Century Housing Careers of People with a Disability and Carers: A Qualitative Study', comprised in-depth interviews with 40 respondents: 20 people with a variety of disabilities (mobility, sensory and cognitive impairments, and with a mental illness) and 20 people who were carers of people with a disability, all in Victoria. Interviews were conducted in three locations, inner northern and outer western suburbs of Melbourne, and Gippsland in order to incorporate a regional dimension. Ten women and ten men with a disability, and 15 female and five male carers, were interviewed. Not all of those interviewed were renters. Of the people with disabilities, 11 rented in public or community housing, one rented privately, seven either owned or were in the process of buying their housing, and one lived at their parents' house. Most of the carers (16) owned or were in the process of buying their housing, two rented in public or community housing, and two lived in housing owned by family members (for more details of recruitment process and methods, see Saugeres 2008). Interviews were carried out in two metropolitan areas and one regional area. Interviews lasted one hour on average and were recorded and transcribed as for the NRV1 data set. Data was originally analysed around themes of housing decisions, preferences, aspirations and constraints on choice for people with disabilities and carers. It was also re-analysed drawing on some of the findings about housing insecurity from the literature review.

² Two main recruitment methods were used for this 'hard to reach' group comprising primarily non-labour market participants. First, distribution of information about the project via agencies and organisations with clients in our target group, e.g. single parents and people with a disability. Secondly, through insertion of feature articles in local newspapers in Darebin, Greater Dandenong and Ballarat (Victoria) and in Penrith and Blacktown (NSW). These methods were supplemented by snowballing but this was only partially successful and then only in regional locations. For further details see Hulse and Saugeres (2008).

³ The Victorian locations were: Darebin (Preston, Northcote, Thornbury and Reservoir), Greater Dandenong (Dandenong, North Dandenong, Springvale and Noble Park) and Ballarat. The New South Wales locations were western Sydney (Blacktown and Penrith), south-western Sydney (Campbelltown) and Central Coast (Gosford and Wyong).

Whilst re-analysis of existing data was not our original or preferred research method, this approach did prove to be fruitful in enabling further exploration, and illustration, of issues around housing insecurity due to the richness and complexity of the data sets. In particular, the strength of both sets was the detail of life histories which illustrated not only the different dimensions of housing insecurity but also the interconnectedness between these and other sources of insecurity around employment and family background.

The main limitation of this approach is the obvious one that the interviews were framed around investigating a different but related set of research questions. The interview themes and the conduct of the interviews, although broad, focused on the attitudes, perspectives and decisions around economic participation (NRV1) and the housing careers of people with disabilities and their carers (NRV2). It would have required different or additional questions to probe further some of the implications of housing insecurity. In particular, although the interviews enabled exploration of the linkages between housing insecurity and family circumstances experienced by the adults in our sample, there was rather less information about the current and prospective implications of housing insecurity for their children.

Whilst the report is presented in a linear fashion, the research process was an interactive one. The findings of our prior research into the life histories, current circumstances and life plans of lower income renters stimulated our thinking about housing insecurity and its significance. Our thinking was further stimulated by our review of the literature. The findings from re-analysis of data also refined our understanding of housing insecurity and precarious living. This process of articulation, exploration and refinement enabled us to generate a deeper and more nuanced understanding of housing insecurity and to illustrate dimensions of housing insecurity and their linkages with key aspects of health and wellbeing.

3 HOUSING INSECURITY INSIGHTS FROM THE LITERATURE

This chapter develops the concept of housing insecurity and explores its dimensions through a review of the literature. It also investigates research which indicates how some of the possible dimensions may relate to other types of insecurities, for example, in family life, health and employment, which we term precarious living. As indicated in the previous chapter, our reading of the literature and conceptual development was also stimulated by, and draws on, our empirical research which we discuss in greater detail in chapters 4 and 5. In this chapter we highlight some insights into housing insecurity, and questions arising from, a number of discrete strands in the literature, in particular, about tenure and security, ontological security, risk, mobility, housing pathways and the meaning of home. Our focus is on housing insecurity and renters, particularly as experienced by lower income households.

3.1 Tenure-based research on housing security

Security or insecurity in housing is viewed very much through the lens of tenure. Research has highlighted, and policy development reflects, ideas about security offered by home ownership at various levels, including psycho-social and financial security. The research literature, which has been summarised elsewhere (e.g. Dupuis and Thorns 1998; Kearns et al. 2000; Hiscock et al. 2001), posits that home ownership provides greater financial and psycho-social security than renting.

In terms of financial security, a long-standing argument is that home ownership enables people to make their own provision for older age by minimising their housing costs in anticipation of low rates of age pension (Kemeny 2005; Castles 2005). Of increasing importance, however, is the idea that home ownership enables accumulation of equity so that households can increase their wealth in their working years and draw on this in retirement through sale of housing or equity release schemes (Ong 2008). Relatedly, home owners can transfer some of the wealth they have built up through housing equity across generations to improve security for children or grandchildren (Badcock and Beer 2000). In contrast, renters are considered to have inferior levels of financial security, with research indicating the difficulties faced by people in receipt of the age pension and living in private rental where their housing costs are unpredictable (Morris et al. 2005). It also seems apparent that those who have been unable to accumulate wealth through housing equity have a reduced capacity to transfer wealth to assist the next generation with its housing needs. This inequity across generations poses particularly difficult challenges for housing policy in Australia (Yates et al. 2008).

Research conducted for AHURI's National Research Venture 3 on Housing Affordability suggests that some recent home buyers experience financial stress. However, financial stress is more likely to be experienced by renters, in particular, lower income private renters, and this is more intense as measured by established affordability measures (Yates and Milligan 2007). What is less well established is how lower income renters experience and negotiate affordability issues at a household level over time and the ways in which housing-related financial stress can impact on personal and social wellbeing (Burke and Pinnegar 2007).

A number of psycho-social benefits have also been asserted for home ownership including better self-esteem, control over one's own circumstances, 'ontological security' and satisfaction with life. It is these types of benefits that are said to be associated with improvements in non-shelter outcomes such as physical and mental health and social connectedness. However, whilst there is a substantial literature in

some areas, for example, on the association between housing and health (reviewed in Dunn 2000; Easterlow et al. 2000; Evans et al. 2003), there are a number of common problems with this literature. First, assumptions about the direction of causal links can be questioned; for example, health status may affect housing outcomes and/or housing circumstances may affect health outcomes, a point also made by Stone and Hulse (2007) in AHURI research on housing and social cohesion. Second, the relationships between housing tenure and non-shelter outcomes may reflect differences in the socio-demographic and other characteristics of owners and renters (see Easterlow et al. 2000). Third, many of the studies identify correlations and do not explore in depth the psycho-social factors that explain how, and why, aspects of housing are linked to non-shelter outcomes. This point is made strongly in a review of the literature on housing and mental health, a field which 'is remarkably underdeveloped' which suggests some psycho-social factors that mediate between housing and mental health: identity, insecurity, social support, parenting and control (Evans et al. 2003: 492-5).

Since empirical research in this area is relatively underdeveloped in Australia (Bridge et al. 2003), we use three international examples of research into housing tenure and physical health, mental health and social wellbeing, chosen because they illustrate the difficulties in untangling some of these linkages and the range of methods required to do this. They also provide insights relevant to housing (in)security for renters that go beyond a simple owning/renting dichotomy.

First, a Scottish study, based on a large mail survey, investigated three psycho-social benefits thought to derive from housing as home, namely, home as a 'haven', as a place where people could exercise autonomy, and as providing social status (Kearns et al. 2000). Importantly, for our purposes, it compared owners and social renters, although not private renters. Whilst bivariate analysis indicated that housing tenure was an important predictor of these psycho-social benefits, when multi-variate techniques were used and other types of variables introduced, there was 'no great divide along housing tenure line between owners and renters' (Kearns et al. 2000: 406). Indeed, problems with the dwelling itself and issues about neighbourhood were found to be important, and these could affect both owners and renters. Some socio-demographic factors were also important, in particular, people living alone were more likely to see home as a haven and to feel that they could be autonomous compared to other household types, and higher income households were able to have housing arrangements which contributed to their social status. In qualitative work conducted as part of the project, whilst differences in protection, autonomy and status deriving from the home were observed, the researchers concluded that this was more to do with socio-demographic variables such as having wealth, living in a 'nice area', living in a larger and better quality dwelling, and being settled in relationships and work (Hiscock et al. 2001). Further analysis as part of the broader study found that housing conditions were associated with anxiety but that area conditions were associated with most indicators of poor health. People living in poor areas with many problems were more likely to report fair or poor health, more anxiety and a higher level of consultations with GPs (Hiscock et al. 2003). We take up these findings about the importance of the physical comfort of home and problems associated with living in some areas in developing the concept of housing insecurity.

Second, whilst much of the research assumes that home ownership has positive psycho-social benefits; results are often affected by a large percentage of owners who are not exposed to the risks associated with repayment of mortgages, particularly recent and marginal home buyers. Where such disaggregation has occurred, international research provides some interesting results. Based on multivariate analysis of variables in the British Household Panel Survey, Nettleton and Burrows

(1998: 743) found a significant relationship between difficulties with mortgage payments and poor mental health which appears to hold even when controlling for other variables such as household income, employment status and physical health. These effects are compounded when repossession of a dwelling occurs due to mortgage arrears (Nettleton and Burrows 2000). However, it is difficult to establish causality since mortgage indebtedness is often associated with other and possibly related 'biographical disruptions' such as loss of a job, family instability, sickness or injury. These findings were generally supported by other cross-sectional research using the health component of the Canadian Social Survey which found a gradient of reported distress which was associated with housing tenure: owners without a mortgage reported less distress than those with a mortgage. Importantly for our purposes, this research also included renters who reported more distress than either group of owners. These effects were found after controlling for age, gender, marital status, education, income and stress (Cairney and Boyle 2004). However, the authors point out that their study does not differentiate between renters in terms of the degree of choice or constraint they faced in their housing, which may prove to be important.

Third, a US study tested the extent to which home ownership enabled achievement of the assumed benefits of self-esteem, perceived control over significant life events, and life satisfaction of low income people. It was stimulated by the lack of research to substantiate these claims, in particular, the lack of longitudinal research and a test and control group in similar circumstances. The test group in this case comprised lower income participants in a home ownership program, and the control group comprised similar income continuing renters, with each group being interviewed twice (Rohe and Stegman 1994). The research found that moving into home ownership did have a significant impact on life satisfaction but only small and insignificant effects on self-esteem and sense of control. There are several possible explanations for this finding but one possibility is that self-esteem and a sense of control might be established early in life and be relatively stable. The study also found that the condition of housing was a very significant predictor of self-esteem and life satisfaction.

These three examples illustrate that assertions that only home ownership is associated with particular psycho-social benefits should be tested empirically, using methodologies which enable comparisons of like populations and which test for the effects of other variables associated with housing and place beyond a conventional owner/renter dichotomy. The empirical research suggests that superior levels of some of these benefits, such as social status, reported by home owners is in part, and only in part, explained by different socio-demographic profiles, in particular, age, income and wealth. Further, it appears that for lower income households, the condition of housing and the type of neighbourhood are important in contributing to these psycho-social benefits, although the direction of causality is difficult to determine and may well vary across cases.

Two further insights from this work are relevant to the concept of housing insecurity. First, the idea that feelings of control and self-esteem may well relate to personal biographies and life experiences and be quite difficult to improve through changes in housing tenure, introducing a temporal element. Second, the idea that there may be a gradient of housing insecurity which is based in part upon tenure but which also takes into account the degree of choice and constraint experienced by people in respect of their housing circumstances. This idea has been explored recently in an Australian context by an AHURI project on the ways in which lower income households negotiate choice and constraint in the face of affordability problems (Burke and Pinnegar 2007). To expand upon these points, we next turn to the specific literature on ontological security.

3.2 Ontological security

The idea of ontological security came from the field of mental health and, in particular, the work of Scottish psychiatrist R. D. Laing (1960) who suggested that people needed a sense of continuity and constancy in everyday life (ontological security) to enable a stable mental state. The concept has been used in the mental health field to denote breakdown in ontological security experienced by people with schizophrenia (Padgett 2007). The idea of was further developed by Giddens (1984, 1991) who explored the nature of self-identity in a 'postmodern' world. He proposed that self-identity was no longer inherited from others or fixed, using categories such as social class, but that people developed an account of their lives based on their reflections about their experiences and interactions with others. Self-identity was thus developed on the bedrock of order and continuity (or ontological security) which enables people to make sense of their many experiences and interactions with others. In other words, ontological security is security of being in the world (Dupuis and Thorns 1998). Thus, as portrayed by Giddens, ontological security is a deep psychological need founded on trust relationships established in early childhood and has to be maintained or restored through routines through life's experiences and encounters. In the modern world, where interactions are often instrumental and occasional rather than personal and habitual, ontological security has to be regrounded through personal relationships based on trust (Dupuis and Thorns 1998: 27).

Saunders (1984, 1990) applied this work to the housing context and argued that one of the key advantages of home ownership over other tenures was its ability to provide ontological security which he defined as:

Where people feel in control of the environment, free from surveillance, free to be themselves and at ease, in the deepest psychological sense, in a world that might at times be experienced as threatening and uncontrollable (Saunders 1990: 361).

In this sense, owning a home was 'of a markedly different order' than owning, say, a car or a television set (Saunders and Williams 1988: 87). The home was a key locale in which ontological security could be achieved, a site in which the routines of daily life could take place. The association of home ownership with ontological security has been very influential in the literature and, although expressed differently, has provided a rationale for policies to assist households to buy their own home.

Ontological security is thus at root a very profound concept which relates to psychological and social wellbeing, and one of the difficulties is that it has been very difficult to operationalise to enable rigorous research. One New Zealand study did attempt to do this and posited that four conditions were required to maintain ontological security based on the home as the site of constancy in the social and material environment, a spatial context in which the day to day routines of human existence are performed, a site where people feel most in control of their lives because they feel free from surveillance that is part of the modern world, and as a secure base around which identities are constructed (Dupuis and Thorns 1998: 29). The research used interviews with older home owners in the South Island of New Zealand to establish whether the home could meet these conditions and be a source of ontological security. The results were largely positive although, as acknowledged by the researchers, many of those interviewed had lived through the Great Depression which had influenced the ways in which they had valued a type of security in which home ownership was very associated with being a New Zealander. Further, length of ownership meant that the experience of owning was enmeshed with not only the routines and practices of daily life but also the development of family relationships over a long period.

Whilst much of the work on ontological security is restricted to home ownership, one study does attempt to unpack some of its elements in the context of public housing tenancies in inner Newcastle, New South Wales. Mee (2007) argues that elements of ontological security such as privacy are not externally imposed but achieved through a constant process of negotiation, although this process is more difficult in some accommodation types, such as medium density developments, than other types of housing. Further, some aspects of ontological security could be in conflict with others. For example, a social housing tenant may feel secure in the knowledge that they can stay in their dwelling but insecure in their neighbourhood (Mee 2007: 212). The research found that public housing can provide ontological security for tenants, which is attributed to security of tenure which enables constancy and to affordable rents which enable predictability.

Much of the research on housing and ontological security is cross-sectional and makes static comparisons between home owners and renters or between housed people and the homeless, rather than the dynamics of individual housing pathways which may, at different times, involve all of these. In this context, a study of homeless people with a mental illness moving into apartments in New York City found that some of the markers of ontological security were clearly present when people moved into an apartment of their own, including 'a sense of control, reassuring daily routines, privacy and the capacity to embark upon identity construction and repair (Padgett 2007: 1933). Such studies suggest that ontological security is not restricted to home ownership but that moving into independent housing from homelessness can provide a building block for this type of security. In considering housing insecurity for renters, therefore, it is important to consider the ways in which changes in housing circumstances over time may have implications for ontological security.

In brief, the research literature on ontological security and housing suggests that, at its core, it is about having a safe place of one's own in which the routines of daily life can be established, privacy can be negotiated, and where there is a secure base from which to engage in social interactions based on trust which enable self-esteem to be enhanced and self-identity to be maintained. The conditions which are enabling are not necessarily specific to tenure but are more likely in some situations than others, for example, if housing is in good condition and provides physical comfort, if design does not make negotiation of privacy more difficult, and if the behaviours of others in the household or the neighbourhood do not pose a risk to safety and security. Some specific elements of social rental housing may also be enabling, in particular, the constancy provided by security of tenure and predictability associated with rents based on incomes. From the work of Giddens, there is an important insight about the significance of the temporal: that ontological security is founded on relationships of trust in early childhood and requires repair and restoration subsequently. Thus, housing which provides conditions conducive to the maintenance of ontological security may be particularly important for people who have experienced instability in childhood.

3.3 Risk, mobility and housing pathways

Whilst individual biographies are important in considering housing insecurity, it is also important to consider changes to the context in which people negotiate their housing, employment and other circumstances. A key part of this context is ideas about increased risk in modern societies. Beck (1992) contends that modern societies have become 'risk societies' since public disquiet about the limits of universal welfare has resulted in an increasing emphasis on individual rather than collective solutions to social problems. Thus, people have to try and protect themselves against the 'vagaries and uncertainties of everyday life' (Forrest and Kennett 1997: 343). This

means that households, and the people within them, have to develop skills to manage risks at the household level. For example, deregulation of labour markets and an increase in 'precarious employment' has clear implications for housing circumstances, particularly for renters and home purchasers who must make regular (re)payments for their housing, notwithstanding changes in their employment circumstances and incomes (Burke and Pinnegar 2007).

Some of these risks have been identified in a housing context. For example, home owners with mortgages face external risks which may threaten their security, such as increasing interest rates and fluctuating dwelling prices, and the more recent the purchase, the higher the degree of risk (Toussaint et al. 2007). In an era of labour market deregulation and of changes in partnering and repartnering, households may fall into mortgage arrears and may have to sell their home even when market conditions are not favourable and, in the worst case, experience negative equity and have their home repossessed (Nettleton and Burrows 1998; Berry et al. 1999). There has, however, been rather less research on the consequences of this type of financial stress for lower income households, including renter households. Research for AHURI's NRV1 which investigated the implications of the financial stress associated with affordability problems for lower income renters and home buyers did, however, point to the increasingly pervasive impact of risk, as perceived and negotiated at the individual or household level (Burke and Pinnegar 2007: 11).

For renter households, particularly private renters, one of the key ways in which risk is negotiated is through moving from one dwelling to another. It is well established that private renters move more frequently than other groups, particularly lower income renter households (e.g. Burke and Hulse 2002). High rates of mobility may not be a problem where households choose to move and have some control over the process, but in other circumstances moving may reflect a lack of control that may only contribute to housing insecurity. Some obvious examples are where individuals or households have to move due to rent increases, accumulated rental arrears, a dwelling being sold or recovered for the owner's use, or a lease is not renewed for other reasons. There are also some less obvious examples such as a breakdown in relationship between household members, experiences of lack of safety within the home or neighbourhood, and inappropriate surveillance by landlords, neighbours and others.

Much of the literature on housing mobility reviewed elsewhere (see Winstanley et al. 2002) has assumed that moving reflects choice rather than constraint, although this is changing, as reflected in work for AHURI's NRV2 on 21st Century Housing Careers (Beer et al. 2006). However, mobility involves considerable expense in the form of relocation expenses and, in the case of private rental, bond and rent in advance payments which may exacerbate financial stress. Despite some recent work about experiences of mobility within the private rental sector in Australia (e.g. Jacobs et al. 2007; Short et al. 2006), there is still a lack of good qualitative information about the lived experiences of low income renter households in the face of evidence about high mobility rates, including some evidence of 'churning' of tenancies within the social rental sector. In particular, little is known about how moving frequently, and learned expectations of transience, affect physical and mental health and social connectedness of adults and their children.

In many respects, then, housing insecurity associated with renting may reflect increased risks in other domains, such as employment and family relationships, as well as the political/legal arrangements of rental. For example, in countries such as Australia there has been a substantial increase in precarious employment, defined as jobs with one or more of the following characteristics: temporary/intermittent, part-time, irregular hours, low wages and having few employment-related benefits (e.g.

Burgess and Campbell 1998; Burgess and de Ruyter 2000; Vosko 2007). Women are more likely than men to be in such jobs as they attempt to balance their caring responsibilities with engagement in paid work (Chalmers et al. 2005). Further, such employment creates uncertainty, particularly for lone parents and other single adult households who may cycle on and off income support payments due to the intermittent nature of employment (Evans 2007). There are also particular issues facing people with disabilities (Dalton and Ong 2007). A growing body of research suggests that precarious employment has adverse effects on physical and mental health (Malenfant et al. 2007; Lewchuk et al. 2008). There has been rather less research that examines whether the 'risk society' thesis enables a better understanding of the dynamics of everyday life (Mythen 2004). In particular, there has been little consideration of the ways in which 'risk' is experienced in family life and the extent to which experiences of risk contributes to precarious living, defined here as interrelated insecurities in housing, family relationships, health and employment.

One way of framing our understanding of these ideas is to use the metaphor of housing pathways, defined by Clapham (2002: 63) as 'patterns of interaction (practices) concerning house and home, over time and space': The interactions between people that form social practices are embedded in different time scales, for example, as they move through the life course, and in different spatial scales, for example, in the home or neighbourhood. Clapham proposes a number of advantages of the pathways approach, namely, bringing to the fore the meanings held by households about their housing, the day to day social interactions that shape housing practices, and the dynamic nature of household experience of housing in the context of other aspects of household life (Clapham 2002: 63-4). He asserts that the concept of housing pathways builds, and improves, upon the idea of housing careers which is essentially about the factors that drive consumption, and in particular decisions which involve either substantial physical changes to a dwelling or moving to a different dwelling. In contrast, a change in social practices can affect a housing pathway without either a move between dwellings or some physical change to the dwelling. For example, a change in the circumstances of a landlord of a rented house or public knowledge that a dwelling is used as transitional housing may change social practices in ways that affect housing pathways. Experiences of residential mobility or immobility, and the use and meaning of home, cannot be elicited from secondary data analysis but require detailed qualitative research to unpack some of the complexity, as illustrated by Winstanley et al. (2002) in a New Zealand study.

One of the important elements as articulated by Clapham (2002: 65) is that 'a housing pathway will run alongside and be closely associated with other types of pathway such as employment', a point also made by others (e.g. Smith et al. 2003) Thus, decisions about housing are not made in isolation, and housing circumstances are not necessarily a desired end but may be a means of achieving some other necessity or aspiration in life. For example, a person may live near an ex-partner to enable shared care arrangements, or move far away where an ex-partner is seen to threaten their safety. Notwithstanding some criticisms of the housing pathways concepts (reviewed in Beer et al. 2006), the contribution of this work to the current study is that it enables us to consider not only changes in housing circumstances through moving between dwellings (mobility) but also the dynamics of household experiences, the meanings that are attached to housing, and the ways in which housing pathways link to other pathways, e.g. employment and formation of social relationships. The housing pathways approach has been used in research into homelessness as a means of including both structural factors, such as poverty and unemployment, and individual risk factors that might increase risk of homelessness, such as abuse in childhood, offending behaviour, lack of social support, and drug and alcohol abuse, as well as specific events which might trigger homelessness for individuals (Clapham 2003). It

enables the biographies of homeless people to illustrate both common factors which underlie homelessness as well as the diversity and dynamism of experiences.

In summary, the concept of housing insecurity can draw on some of this work about risk, mobility and housing pathways in identifying individual experiences over time and across areas, with some of the broader factors which underpin these experiences, as well as the interaction between them. Some key insights are that moving dwellings may be a matter of choice or indicate a response to risk, such as experiences of a lack of safety in a previous dwelling or neighbourhood. Further, this work acknowledges that the relationships that people are involved in, and their day to day practices, may change over time, even if still living in the same dwelling. In this sense, the housing pathways approach overlaps with a more substantial literature on the meaning of home, which we turn to next.

3.4 The meaning of home

There is an extensive body of literature on the meaning of home from a variety of theoretical perspectives (see Mallett 2004). The aim of this chapter is not to do an exhaustive review of this but to review some key concepts in existing research that are relevant to our conceptualisation of housing security and insecurity. Much of this scholarship emphasises the distinction between the physical structure of the dwelling (housing) and the 'home' (Gurney 1997; Mallett 2004; Somerville 1992). The idea of home 'integrates memories and images, desires and fears, the past and present' (Pallasmaa 1995: 135). Somerville (1992) has identified seven key signifiers that have informed much of the literature on the meaning of home:

- 'Shelter' refers to the physical structure of home that provides protection in itself;
- 'Hearth' denotes the physical comfort and wellbeing that home provides;
- 'Heart' applies to the emotional security that home provides, based on affective and supportive family relations;
- Home as 'privacy' refers to one's ability to control one's boundaries, with the power to exclude other people from one's territory;
- Home as 'roots' is about one's source of identity that procures ontological security because it gives a sense of being in the world;
- 'Abode' is the minimal meaning of home, referring to a place with minimal security;
- Home as 'paradise' is an idealisation of all the positive aspects of home.

Here, we are particularly interested in the concepts of home as 'heart', 'privacy' and 'roots' as these have also been identified as markers of ontological security and approximate the concepts of 'haven', 'autonomy' and 'identity construction' discussed earlier in this chapter when examining some empirical research into tenure and housing security.

The idea of 'home' has traditionally been associated with the tenure of home ownership (Mee 2007). Somerville (1992) argued, however, that the meaning of home was independent of tenure as far as shelter, roots and abode were concerned, but that hearth, heart and privacy varied more according to tenure. Other research has shown that the meaning of home is related to the ways in which people experience their housing and not the form of tenure in which they lived (Gurney 1997; Mee 2007). Gurney (1997) argued that 'home' is a social construct created through people's emotionally charged experiences of where they lived. He showed through episodic ethnographies that meanings of home were dynamic and always changing. They reflected people's experiences at different times in their lives in terms of relationships,

the labour market and the housing market, and as such were subject to constant negotiation and re-evaluation.

Mee (2007) applied Somerville's concepts of privacy and roots (ontological security) to the meaning of home among public housing tenants in inner Newcastle (Australia) in an area of social mix. Mee argued that the making of home was an active process and that people's perceptions and experiences of privacy and security were multiple and changing. According to both Somerville (1992) and Mee (2007), privacy involves interactions between people who live in the home and those outside the household and have the control to exclude others both visually and spatially. Mee argues that privacy is more of a challenge for people living in apartments and units who, even if they close the curtain or shut the door, might still be exposed to smells or noise coming from neighbours. Privacy is never fully or permanently achieved as it requires negotiations with others and depends on interaction inside and outside the home that vary with time. On exploring the concept of ontological security, it has been shown that public housing provides security of tenure and thus constancy for people on low income that is often not available in the private rental sector (Hiscock et al. 2001; Mee 2007). Other literature has shown that many public housing estates in Australia were experienced by their residents as unsafe and insecure (Dalton and Rowe 2004; Palmer et al. 2005). However, Mee (2007) indicates that, overall, the tenants in her study experienced security ('roots') by living in public housing and that perceptions of safety varied considerably with age.

Other research has pointed out that the meaning of home varies considerably not only in terms of age and class, but also gender, sexuality, race and disability. The meaning of home is gendered, and the meanings of privacy, heart and security are usually experienced very differently by women and men (Gurney 1997; Munro and Madigan 1993). Feminists have shown that, for many women, the home is not a 'haven', a place associated with relaxation and freedom, but a site of male oppression (McDowell 1983; Hanmer and Maynard 1986; Hunt 1989; Munro and Madigan 1993; Wardhaugh 1999). The persistence of the unequal division of labour, with most women still responsible for the domestic work and the care of children, even when they also engage in paid employment during the day, means that the home is often a workplace for women. In addition, the home is a place of abuse and violence for many women and children, with nowhere for them to escape. As Munro and Madigan (1993) and Wardhaugh (1999) have pointed out, discussion of privacy and home as 'haven' has often equated privacy with a rigid separation between the inside and outside worlds, with the idea of safety and security to be found inside and danger to be found outside. For Wardhaugh (1999: 97):

such a definition of home can be said to contribute to the creation of homelessness, in that those who are abused and violated within the family are likely to 'feel homeless at home', and many subsequently become homeless in an objective sense, in that they escape – or are ejected from – their violent homes.

In addition, those who do not conform to the dominant norms of gender, class and sexuality that are seen to constitute a conventional household are symbolically, and often literally, excluded from the notion of home (Smiales 1994; Wardhaugh 1999). In her qualitative study of homeless women, Wardhaugh (1999) shows that for some of her respondents who could not conform to particular cultural and gendered expectations, being homeless and living in a hostel meant being free from the 'home' that they had experienced as a prison.

Other groups who are viewed as 'the other' and as such are socially and spatially excluded, such as people with disabilities, also have very different experiences of

home. As Imrie (2004) pointed out, the experiences of people with disabilities are often at odds with the ideal conceptions of home as a haven, privacy, security, independence and control. This is because the standard design of dwellings is supposed to accommodate able-bodies and not people with illness and disabilities (Heywood et al. 2002; Imrie 2003; Karn and Sheridan 1994). This reflects the idealisation of domestic life as revolving around values such as companionship and freedom, but excludes other aspects such as illness and impairment (Hockey 1999; Imrie 2004), even though most people are ill and/or impaired at some point in their lives. Imrie (2004) has shown that disabled people are excluded from participation in the home by not having access to all the rooms or amenities because these are designed for able-bodies. In addition, many find themselves trapped in their homes because they cannot physically get out on their own, or cannot get into their friends' homes, and are stigmatised for having a disability (Imrie 2004; Saugeres 2008). In this case, the home becomes a place where people withdraw from the social world that excludes them, even when this exclusion is reproduced in their own housing. This undermines the ideal of home as haven or sanctuary (Binns and Mars 1984; Imrie 2004). The idea of home as providing privacy, autonomy and control does not often apply to people with disabilities as many need professional carers to come into their house on a regular basis. Imrie (2004) mentions several of his respondents feeling that professional carers were 'invasive' and made them feel insecure and uncomfortable. In addition, the lack of building design that can accommodate people with impairments often increases their dependence on others inside the house for their physical ablutions and domestic tasks (Imrie 2004; Saugeres 2008).

Drawing on literature on the meaning of home, we have seen that the concepts of home as haven, privacy, heart and identity (roots) correspond to idealised notions of 'home'. This is not to say that the home cannot provide privacy, physical and emotional comfort, a source of identity, control and autonomy. However, these notions correspond to an ideal version of private space as 'refuge' versus public space as 'threatening', which reflects and reproduces unequal gender relations.

In brief, the literature on the meaning of home acknowledges that the home is a social environment as well as a material or physical one. The meaning of home is multifaceted and varies greatly according to people's experiences and positions in society. For some, their housing may be a home which is associated with emotional security and privacy and is central to the (re)establishment of their identity. Others may experience housing as the opposite of haven, privacy, heart and identity, often people who are socially excluded in terms of social status, gender, cultural background, ethnicity, disability or age. For these groups, 'home' can be equated with a prison, a site of labour, a place of violence, insecurity, exclusion and invasion. However, the ways in which people experience home is not static and involves a process of negotiation and renegotiation within the context of their lives both inside and outside the home.

3.5 Summary

The review of the literature elicited many ideas about the dimensions of housing (in)security, although the focus of much of the literature was on understanding the broader impacts of home ownership. Renter households, where they were considered, were often included primarily as a counterpoint to home owners. The specific literature on renting and housing insecurity is limited and patchy. What is clear from the review, however, is that it is important to control for socio-demographic variables in any analysis based on tenure as well as differences in housing conditions and types of area. The literature on ontological security and the meaning of home indicated that the concept of housing insecurity includes many psycho-social factors in

addition to physical conditions or political/legal relationships. The review also indicates the importance of a temporal dimension in understanding individual and household experiences of housing insecurity. Finally, housing insecurity can be seen in a broader context of increased risk in many facets of life, including employment and family relationships, although empirical research into these linkages is limited, particularly in the Australian context. It is clear from this review that exploring the dimensions of housing insecurity requires qualitative research which investigates in depth how lower income renters experience housing insecurity. To address this gap in the research, we turn next to our analysis of the life history data, which we introduced in chapter 2.

4 LIVING WITH HOUSING INSECURITIES

This chapter is the first of two which present the findings from our analysis of the data from the life history interviews of 105 adults in receipt of Centrelink payments and either living in public housing or renting privately and in receipt of Rent Assistance, which were conducted for AHURI's NRV1 (Hulse and Saugeres 2008). This is supplemented with findings from analysis of the data from interviews with people with disabilities and carers undertaken for AHURI's NRV2 (Saugeres 2008).

We identify the dimensions of housing insecurity, which are drawn from patterns in the data and the ways in which these dimensions appear to be interrelated. We also examine ways in which respondents seek to find security through their housing and thus 'feel at home'. The findings are illustrated with narrative from the interview transcripts.

4.1 Dimensions of housing insecurity

Drawing on our research findings, and informed by the literature reviewed in chapter 3, particularly that on ontological insecurity and the meaning of home, six dimensions of housing insecurity can be identified. These are: mobility, housing instability, lack of privacy (within the dwelling and between the dwelling and the outside), feeling unsafe (inside and outside the dwelling), lack of belonging and lack of physical comfort. As will be shown, a common thread in all of these is a lack of control over one's housing. As described below, these dimensions are not discrete, and several interact in complex ways to contribute to, and reinforce, housing insecurity.

4.1.1 *Mobility*

The vast majority of those interviewed had a history of high residential mobility. Those who moved voluntarily did not necessarily experience housing insecurity; but where conditions or circumstances beyond their control led them to move (when they would not have decided to move otherwise), they were most likely to experience this as insecurity. Typically, respondents had moved many times, mostly within the same town or city, but sometimes between regions or states and even countries.

People often had to move when they lived in the private rental sector, taken broadly to include caravan parks, accommodation provided by employers, and shared accommodation including boarding houses. Some talked about having moved many times simply because the lease had expired. Since leases in Australia are generally short-term (six to 12 months in the two states in the study), the law provides little security for private renters. For people on low income who are not in a position to buy their housing or to obtain public or community housing, the only housing they can find is private rental with its inherent insecurity, even when they want to find housing security. Some respondents moved because they had difficulties in paying the rent because of their low incomes and had been evicted as a result. Several had to move after a rent increase or sale of the property they were living in. For example, Celina, 50, from a non-white Australian background, single, renting privately in a northern suburb of Melbourne, said:

So they sold it [the house], put up \$300 and I was out. Then I moved to another place where I am now – same thing happen, and the agents come to me and say, 'All the houses in the area are having rental at \$300 a week, so yours must go up too'. Never mind that my toiletries are outside, the roof leaks in three rooms, but the rent must go up, and there's no law to secure that for me.

Several people who lived in shared houses or boarding houses had to move many times because of problems with other people living there. Several had owned a house while they were in a relationship but had either left it to their ex-partner, had to sell it when they broke up or had not been able to keep up mortgage payments. Some had been homeless or close to being homeless, some had lived in caravan parks and at friends' places. This was also due to the lack of alternative affordable housing in which they could live independently, combined with mental health problems in several cases. As will be discussed later in this chapter, this high level of mobility was also connected to insecurity in other aspects of their lives, including the lack of secure base within the self, inability to develop and sustain family and other relationships over time, lack of continuity in schooling for children, and inability to feel a sense of belonging and attachment to neighbourhood.

Most women with children and single people over the age of 35 interviewed were looking for more stability in their housing, in particular, not having to move so often, but this was difficult to achieve as they were on low income and there was a lack of low cost housing that could give them stability. For example, Carol, 44, single, one child, was diagnosed with schizophrenia in her 20s. She had been able to rent privately the same house for 11 years, but prior to this she had a very unstable housing history:

At about 17 and a half, I moved out ... and I've lived all over the place in shared houses and so forth ... I lived in a boarding house in H, I shared a house in P, oh, there's lots of other places I've lived as well, and then I come back here after all those places, and I've lived here for 11 and a half years, yeah, and I like it here a lot.

There were also other housing-related reasons for moving that were beyond people's immediate control including poor housing conditions and feeling unsafe, which we discuss later in this chapter. Our respondents had moved for many other reasons as well, including changes in family relationships, work circumstances and health status. Moving in itself had important effects on their lives but also contributed to housing instability more broadly, which we discuss next.

4.1.2 Housing instability

Housing instability can be defined as being caused by changes in people's housing and vulnerability to change that is beyond their immediate control. The vast majority of people in the two studies had experienced, or were experiencing, housing instability at the time of the interview. Those in receipt of the Disability Support Pension, Parenting Payment Single and Newstart had limited housing options. They did not usually have access to home ownership, and private renting was barely affordable or unaffordable for many, even though they rented in areas where the rents were cheaper than average.

Although, as discussed in chapter 3, housing security or insecurity is not necessarily dependent on tenure, our respondents considered private renting to be a particularly insecure form of tenure since they were very aware that landlords can decide to put the rent up or sell the property at any time. Low income tenants are particularly vulnerable. It is not easy for them to find private rental because of the rent costs and the refusal from many estate agents and private landlords to rent to people receiving Centrelink payments. For example, Donna, 52, single with five non-dependent children, renting privately in western Sydney:

I: Any problems living here?

R: Only because of the high rent and not working. It's really frazzled me and it's not that easy for me to just pack up everything and look for something

else because I've already done that and it still doesn't work out. I need to be settled in cheap accommodation.

The knowledge that private landlords could put the rent up at any time or do renovations or sell the house was enough in itself to contribute to feelings of insecurity. For example, Patricia, 41, single mother with two young children, living in public housing in a regional centre, was hoping to find paid employment so that she would be able to move into a bigger house in a nicer area. However, as she had to move several times while in private rental, she feared going back to private rental:

That's the negative side in renting privately. I'm a bit frightened about that because at least with the Office of Housing, it's security. Like I could stay in this house until, as long as I pay my rent they're not going to kick me out. Whereas with private rental, and it happened to me after I sold the house in H, we moved to M, we were there three months and they decided to sell the unit we were in so we had to move. We moved to L and it happened again. So we moved, then we moved to B, we were there two years but then they put the house on the market.

Patricia's past experiences made it difficult for her to rent privately again even though she was not satisfied with her current housing conditions. Most of the people interviewed had similar experiences of private renting.

Single women and men, who do not usually have high priority to enter into public housing and are forced to rent privately, often had to share housing with others or live in boarding houses in order to be able to afford the rent. This contributed to a lack of housing stability, as shared accommodation is usually temporary due to the volatile and unpredictable nature of relationships between sharers.

Public housing was seen by many respondents as providing greater stability, as rents were cheaper and the landlord was unlikely to seek possession of the dwelling, but, as will be discussed later, other aspects of public housing contribute to housing insecurity. In addition, many people were aware that if they did not have high priority they would be on waiting lists for many years. However, some people were trying to get public housing or hoped to be able to buy their own housing one day in order to have more autonomy.

Housing instability for people with disabilities was a concern for most of the people with disabilities and carers interviewed. All the respondents for the NRV2 study expressed the view that there was a significant shortage of adequate housing for people with disabilities in Australia and their housing options were even more limited because there was very little stable housing available that suited their needs. Private renting was usually unsuitable for people with mobility impairment who needed to have adaptations made to the property and many care facilities were inadequate. As a result, many people with a disability had to be dependent on a family member for both shelter and care. This meant that for many people with disabilities, they only had secure housing as long as a family member with secure housing was able to look after the person with disability. Several of the family carers of people with disabilities, and particularly elderly carers, were very concerned about where their child or spouse with a disability would go if they themselves became ill or when they died. For example, Claudia, 69, who was a carer for her 39-year-old daughter with schizophrenia in a northern suburb of Melbourne, did not have full ownership of her house, so her daughter would not be able to inherit it:

I'm just a bit worried about what will happen when I die, because I think she'll have to find a place of her own, that's a bit of a worry.

Thus, uncertainty and unpredictability about what would happen with one's housing was a major cause of housing instability, and not simply mobility in itself. This uncertainty made it difficult for people to look beyond the present and make plans for the future, as we shall see later in this chapter.

4.1.3 *Lack of privacy*

Most people interviewed from both projects reported a lack of privacy in their homes. We use here Somerville's (1992) definition of privacy as ability to control one's boundaries, with the power to exclude other people from one's territory. Our respondents often lacked privacy for a number of reasons.

Firstly, they had to live in low cost housing that tended to be located in areas where there were many social problems. The home was not a 'refuge' or 'haven' from the outside world. There could be loud noise coming from the neighbours' housing or outside their doors, abusive language or behaviour from neighbours, and people knocking on their doors at all hours. In some areas, particularly with a high concentration of public housing, burglaries were also reported frequently both inside the house and the backyard. All these invasions of privacy undermined tenants' sense of security. For example, Caroline, 31, single, one child, living on a public housing estate in regional Victoria known for its social problems:

I've had desperadoes and druggies and weirdoes hanging around. I had a pervert hiding under my daughter's window, and Housing won't cut the bush down ... So she won't sleep in her room anymore, and this was at 4 o'clock in the afternoon ... We've had people knocking on the door. Before we had the other neighbours we were the end house, and so because she likes to sleep with her light on, if they're roaming around the streets on drugs all night – because there's a lot of bad problems over in the west there – they see the light on and think they can come and ask for bloody money or smokes or stuff ... I had a girl bashed up, she's come knocking on the door about 4 o'clock in the morning, but I wouldn't let her in, in case it was a trick and they try and rob you.

In this example, Caroline and her daughter's privacy was invaded by surveillance and interference from people trying to get into the house at any time of day and night. Even though she was able to prevent them from entering and so was able to maintain her privacy to some extent, she could not ignore these disturbances, and her daughter was exiled from her own bedroom.

Secondly, it was common for people renting privately to have experienced invasion of privacy by landlords. They reported landlords coming unannounced, entering with their own key, or inspecting the dwelling when they came to collect the rent. These tenants did not usually say anything because they were in vulnerable financial situations and did not want to risk having their tenancy terminated at the expiration of their lease or being asked to leave. For instance, Jessica, 41, single, one child, renting privately in a southern suburb of Melbourne:

The landlord here appears on the doorstep occasionally which annoys me [laughs]. Of course he's not supposed to ... he's usually just passing – it's usually [pause] sometimes after I might have rung and said there was a maintenance issue, so instead of him ringing and organising a time to get out here, he'd just drive by ... And if I happen to be home, he'll pop in, which he knows he's not allowed to do ... But I give in and let him in because I can't be bothered having an argument over it, and it's just easy for me to go, 'Oh, you're here', and let him in and then organise another time to come back.

Thirdly, people often experienced a lack of privacy when they lived in rooming houses and shared houses with strangers. Even with their own room, it was difficult to keep other people out of their private spaces and it was difficult to shut out the presence of others in the house as they shared common facilities. They also had often shared with people who had social problems. For example, Barbara, 32, single parent, who was renting privately in the regional centre, had many house sharing experiences:

I: Did you have any problems with house sharing?

R: Oh yeah, I had two people go into mental wards from drugs. That was pretty crazy [laughs]. One girl was violent and that was a bit of a problem.

I: Yeah, it would be [laughs].

R: Oh yeah, probably relying on other people is pretty hard. And being left with the mess. I had to get my mum over to help me clean and get the bond back.

Fourthly, privacy was often invaded for people with disabilities and their family carers, who often needed to have professional carers come into their homes. Some had the same professional carers over long periods of time but most had a high turnover, so they often had complete strangers in their homes. Also many people with physical impairment needed help to perform bodily functions from family or professional carers. This was reinforced by the fact that, unless built or adapted specifically for people with disabilities, standard houses were not designed to enable people to have maximum independence. For example, Travis, 63, an owner occupier in regional Victoria, has a 33-year-old son with multiple sclerosis who lives part-time with him and his wife:

When he gets into the shower he needs to be supervised to make sure that the water's not too hot and that he doesn't fall over. But when he gets into the shower he sits on a stool and we make sure that the water's right and then we leave him there and basically he showers himself. When he's finished he will turn the water off and he will try and dry himself. Now, our house is not disability friendly, so I help him get out of the shower and I will dry his back.

Lack of privacy was thus an important dimension of housing insecurity for our respondents, who reported privacy being invaded by people living with them and by people outside the home. However, people did attempt to find ways to negotiate their privacy and boundaries, as we shall see later in this chapter.

4.1.4 Feeling unsafe

Feeling unsafe and a lack of privacy are two dimensions of housing insecurity that are often linked. For instance, the incidents outside the house that Caroline related had led them to feel unsafe inside. Just as people can feel their privacy invaded from both inside and outside the dwelling, they can also feel unsafe in relation to events outside the dwelling or due to violent and abusive relationships within the dwelling.

Firstly, many people interviewed expressed fears for their safety, especially when they lived in public housing or boarding houses where there tended to be social problems. Some had also experienced problems from abusive and violent neighbours when renting privately but these tended to be more isolated cases. Single women who lived by themselves, or only with children, felt particularly vulnerable. Several talked about themselves or their children having been directly harassed or threatened and verbally or physically assaulted on public housing estates. As a result, they felt unsafe both inside and outside their homes. Even when the women in public housing had not directly been abused, assaulted or burgled, they still felt unsafe knowing that the area had social problems.

For several of the women, this lack of safety undermined their housing security, in the sense of stability that public housing gave them. Several people had left public housing, or hoped that they would be able to leave and rent privately, because they felt unsafe in the area where they lived, even if that meant chancing the higher mobility and instability associated with the private rental sector. Several had tried to obtain a transfer to another public housing property but this could be a very difficult and lengthy process, and even if this was possible, it did not mean that the area would be better. For example, Theresa, 36, divorced, living with her four children and her mother in public housing in a northern suburb of Melbourne:

R: I'm very, very observant of the people, of the neighbourhood, and I'm scared. Even the children, I'm scared. Like the children playing in the streets, I'm scared.

I: Do you feel it is a rough neighbourhood?

R: Something like that. I have nothing against them, but that's how I feel. I don't feel safe.

I: So what in particular doesn't make you feel safe around here?

R: I see teenagers riding on their bikes, during the first year I was here, teenagers riding on their bikes and shouting in the streets. And sometimes I hear, you know the house alarm, someone broke into the house and I said to myself 'Where am I? What am I doing here?'

Theresa, who had previously escaped domestic violence, was hoping to rent privately in the near future so that she could move to a better area where she would feel safe.

Secondly, women like Theresa who had lived with an abusive or violent male partner had felt unsafe within their homes and had been 'homeless at home'. They had to escape their homes in order to feel safe. In addition, 31 per cent of the 71 women interviewed and 15 per cent out of the 34 men interviewed for the NRV1 project had experienced or witnessed violence and some form of abuse within the home when they were growing up. 19 out of these women later experienced further domestic violence. For them, the home was not a safe place but a site of violence, abuse and oppression.

Several of these women also feared for their safety once they had escaped domestic violence. For example, Lorna, who was a private renter in a regional centre, had grown up in an abusive family, experienced domestic violence in her marriage and still lived in fear after she had left. She had lived in refuges and had moved several times but her ex-partner had found her and had been stalking her for ten years:

Drunken abuse and violence. I was married in '75 and I left in '85 ... When he was home he was drunk and he was violent. So in '88 I locked him out of the house and filed for a legal separation and divorced him ... And then he stalked me for ten years. I divorced him in '89 and this is 2006 and he's still driving past spying on me. So it's just, I have to have a silent phone number, I'm not on the electoral roll, the security, like I don't go out after dark, I won't even open my front door after dark to go to the letterbox or rubbish bin or anything. The cats go in and out the window, I do not open the door.

Lorna, 53, divorced, two adult children, renting privately in the regional centre, still felt unsafe within the home because of her ex-husband's behaviour even though she no longer lived in the same house. Even though she stayed in her house in order to protect herself, it was not a 'haven' but a prison because she was afraid of going outside.

In brief, a lack of safety inside and outside the home was a very important dimension of housing insecurity for many of our respondents. Whilst this was an issue for some men, it was particularly so for women. Lack of safety was very much associated with lack of control over one's circumstances.

4.1.5 Lack of belonging

It is not surprising in view of the experiences of lack of privacy and lack of safety discussed above that many of the people interviewed did not feel that they belonged to the local community and did not have a sense of social connectedness to the area. This was also often the case when they did not have family members living in the area or when their families were not able to give them emotional support. As seen above, when people felt unsafe where they lived and when generally they did not feel that they 'belonged' to the local area, they felt a sense of insecurity both inside and outside the home.

Several people who lived or had lived in areas or houses with a concentration of social problems had not only feared for their safety but felt that they did not belong because they could not associate with the other people living there. Housing located far from town centres and where there was a lack of public transport exacerbated problems of belonging, as in the case of some public housing. In addition, the stigma attached to some types of housing, such as public housing and rooming houses, did not enable a feeling of belonging. For example, Roland, 19, who lived in transitional housing in a northern Melbourne suburb, was hoping that he would not have to stay there for very long because he did not feel that he belonged:

public housing by any means isn't what I want to live in for a long time. I feel I've got the ability to, you know, stand on my own two feet, live in my own apartment and live privately 'cause that'll be my ideal situation. I don't really – I don't want to really associate myself all the time with the lower socio-economic area of people because I feel I'm better than that, you know, yeah. I've got standards and I feel I'm going to uphold them.

Other people did not feel that they belonged because they found it difficult to get to know others in the area or because they felt different from them. People with disabilities and some carers often felt that they did not belong because of the dominant social attitudes. Indeed, being marginal and not feeling connected to the local community also contributed to people feeling isolated in their homes. For example, Jodie, 54, who was mobility impaired as a result of having had polio as a child, lived with her same-sex partner in a northern suburb of Melbourne. She owned her house because her father had been able to buy it for her. She felt isolated even though she had a partner and several friends living in other areas of Melbourne because she did not feel connected to the local community, particularly as a result of being in a same-sex relationship:

We are kind of socially cut off from our neighbours on a more interactive level. We are friendly. I know if I was in trouble I could go to my Italian neighbours, they would always be helpful, but we keep a social distance. They keep a social distance from us, and the Muslim families that all live up and down the rest of the street, they, well, they just openly express that sort of removal ... You have got to be very careful. The children ask a lot of very nosey questions, which are kind of embarrassing ... So it's actually, in terms of being part of your neighbourhood, not very good, and I would never not want to have a kind of multicultural kind of idea about where you live and I would like to be socially connected, but I think the same-sex thing really gets in the way.

In summary, many respondents reported feeling that they did not belong in the local area because they did not know, were frightened of, or felt different from, other people living around them. Moving frequently made a sense of belonging more difficult to achieve and was compounded by other dimensions of housing insecurity, such as feeling unsafe and lacking in privacy.

4.1.6 Lack of comfort

Lack of comfort here refers to the lack of physical comfort (or 'hearth' as identified by Somerville 1992). Poor quality housing and poor housing conditions also contributed to feelings of housing insecurity and had a negative impact on health and wellbeing. Many of those interviewed across both studies had lived or were living in poor quality housing due to restricted housing options available to them, particularly in lower cost private rental housing. For people on a low income, such as Centrelink payments, an inability to afford anything better meant that they had to live in poor quality living conditions for longer periods than they wanted. Several respondents said it took a long time for repairs to be carried out, and that sometimes these were never carried out, particularly in the private rental sector. Misha, 20, who was sharing a house with several young people in a northern Melbourne suburb, said:

This house is run badly, very, very badly. We can't get things repaired around here. Our fence is collapsing into the alleyway. We can't get anything done and it's our safety.

Several respondents also talked about having had to live in very poor and unsafe conditions in public housing and having to complain to the Housing Department several times and take legal action or write to their MP in order to get repairs done. Kerry, 52, living in public housing in south-west Sydney, said:

Huge problems. I have actually gone to the minister, the local MP, to act on my behalf to fix a hole in my floor, I had no proper floor here. I had unsealed floorboards with tacks sticking up out of it and staples and a hole so my fridge couldn't be put there, for months and could not get it fixed, and had to go on bended knee to the department time and time again. Eventually I told them if they did not do something I would go to the minister. I gave them a week's grace after the end of the time that I specified and wrote a letter to the minister ... It took a little bit of time but eventually through that I got a floor put in. But when the workmen came to actually fix up the hole, I was abused. This man followed me into my home yelling at me, calling me names, telling me that he had heard about me, that I was the one that complained, how dare I, who did I think I was and really screaming at me.

Living in uncomfortable housing conditions contributed to feelings of housing insecurity as people did not have a home in which to relax and be themselves, it was instead the source of stress and potential injury or illness. Further, living in rental housing meant that people who lacked physical comfort were dependent on private and public landlords to make improvements and, as we have seen, this was not always a straightforward or easy process. This exacerbated the respondents' feelings of lack of control over circumstances and dependence on the goodwill and actions of others to improve their situation.

We have outlined above the six dimensions of housing insecurity identified from the recurrent patterns in our data. Whilst useful for analytical purposes, it is clear from the analysis that these dimensions often interact with each other in complex ways. For example, mobility contributes to lack of belonging, and lack of privacy exacerbates lack of safety. Whilst we have not identified this as a separate dimension, a common factor across all dimensions is lack of control over one's circumstances. The housing

options of most of those interviewed are very limited and often the only way in which they can try and exert some degree of control in the hope of improving their circumstances is to move. Repeated attempts to do this contribute to the high rates of mobility reported by our respondents, which make it difficult to develop a sense of belonging.

In spite of structural problems that contribute to, and reinforce, housing insecurity for people on low income, such as lack of low rent housing, people are active agents who in an attempt to regain some control over their housing conditions try to find ways in which they can bring some sense of security into their lives and feel 'at home'.

4.2 Negotiating improvements to housing security and feeling 'at home'

This section examines the ways in which people on Centrelink payments (and in receipt of housing assistance) negotiate housing security, and the ways in which they are able to feel 'at home'. The dimensions of housing insecurity discussed above imply that housing security can be improved by: not moving unless this is a choice; improving housing stability; enabling privacy both within and outside the home; feeling safe within and outside the home; feeling a sense of belonging; and enjoying a reasonable level of physical comfort. Our respondents tried the best they could to find ways to feel 'at home' and find some form of security. As we will see, different dimensions of housing security are also more important to some people than others.

Firstly, stable housing that they would be able to keep for the foreseeable future was very important for the vast majority of people interviewed, particularly women with children, people over 35 years old and people with disabilities. People receiving long-term Centrelink payments could not afford to buy their own housing unless they had help from family members, so public or community housing was the most secure housing that they could find, as it offered the best prospect of stability. The public housing tenants said that because the rents were low, they could stay in the same house for however long they wanted to, as long as they paid the rent. Many knew that this was the closest to owning their housing as they would ever get to. This was also the case because, with permission from the Housing Department, they were usually able to have more renovations and changes done to housing compared to private renting. For these reasons, when people had obtained public housing that was satisfactory, and it often required long waiting periods before that was possible, they felt that this was their home and did not want to risk losing it. This improved their feelings of control over their circumstances. Chloe, 48, living in public housing on the Central Coast, said:

To long-term Department of Housing people, these aren't houses, these are our homes, we make improvements to them. Like when I came here, I've actually got a photo of the front yard, there was nothing, no fencing, no nothing. I've got fencing there, I've got a garden going, I've got a veggie garden going out the back. I haven't made much improvement to the house because you really can't, but this now is my home. If they came to me and said tomorrow, 'Well, sorry, you've got to get out', they're going to have a bloody fight on their hands.

Secondly, feeling safe within the home and the area and being able to experience privacy in their housing was also very important for most people interviewed. For single women with and without children and people with disabilities, in particular, feeling safe was the most important aspect of housing security. As with Theresa quoted earlier, several women who were or had been public housing tenants had or were trying to get back into private renting. In spite of the stability that public housing

gave to them, they did not feel safe. As previously discussed, many reported that they had been harassed, abused, had been a victim of violence or had witnessed violence and abuse by neighbours and people living in the area. In addition, a significant number had themselves experienced domestic violence and had grown up in abusive families. Many women had thus known only violence, threats and abuse, mostly experienced within their housing or in the area where they lived. As a result, it was very important for them, and for men who had also experienced violence and abuse as children, to live in a house and neighbourhood in which they could feel safe.

Thirdly, living near family members or friends and feeling connected to the local community was also an important aspect of housing security. At times, connection to the local area and having friends living in the same area or housing was enough for people to feel at home even they did not have housing stability. Some respondents who had felt unsafe in their housing and/or area had nevertheless stayed because they developed some local friendships that gave them a feeling of 'home'. Others felt safe because they lived in an area that they perceived as 'nice' where they usually had a good rapport with some of the neighbours and felt connected to the area to some extent. For example, Dennis, 52, living in public housing in a southern suburb of Melbourne, had lived in several boarding houses. He talked about how in one boarding house, he was able to feel a sense of community with the people living there and how in another one, even though there was a lack of privacy and safety and poor housing conditions, he stayed because he had formed a strong friendship with another man:

It was very dark, run down, there were only about eight people in it, and they were all guys, and it was almost like the front door was open all the time, and the back door was also – there's no security even though we locked our own rooms. I had a big room but [pause] you know, I had experience of – there were bed bugs there and [pause] fortunately the guy across the hall from me had a very outgoing personality even though he was very unwell – his mind – he read the bible and I said, 'Well, so do I', and he said, 'Well, let's read it together', you know, over bottles of beer [hearty laugh]. So he and I had a very – formed a very strong friendship in that place, so [pause] it seemed that wherever I went I form friendships and the places that made them bearable to live.

Fourthly, living in a place that was in a good state of repair where people could feel comfortable and warm was also important. However, several of the people interviewed had lived in poor quality housing for many years and even though the physical state of their housing could impact on their mental health, they were still able to feel a sense of security because they had been able to live in the same property for a long time, were familiar with the area and felt relatively safe. This is the case for Evelyn, 49, living in a private rental property in western Sydney:

In a way I've got a sense of security from this place that I've been living in for a long period of time, even though it's a dump and it's falling to pieces ... I woke up really positive this morning and then I just felt really negative. There's just something about this place that pulls you down but, you see, there's also the security of having ... you've got somewhere to live and even though there's leaks in the roof and I've got plastic on the shower and all that kind of stuff, I have somewhere to live and I'm there by myself. I don't have to put with someone else that's going to run up my electricity bill or phone bill, all that kind of stuff. I'm responsible to myself and there's a safety aspect for me as well because I'm up high and I can look down on what's happening below.

Evelyn was able to feel a sense of security from her housing through feeling safe, having a certain level of privacy, and having had housing stability. Even though she was renting privately and could be asked to leave at fairly short notice, her housing was in poor condition and she felt depressed about it on occasions, she still derived some sense of security from having it.

In summary, having housing that gave them a secure base was very important for our respondents, especially when, as discussed next, they lacked a secure base within themselves. People often had to make trade-offs between dimensions of housing insecurity to try and exert some kind of control over their lives. For example, they could put up with lower levels of physical comfort if they had a sense of safety and belonging, or live with short-term leases in the private rental sector if they felt safe and had an acceptable level of privacy without unwanted surveillance of their activities.

4.3 Summary

Analysis of data from the two studies (NRV1 and NRV2) found clear evidence of six related dimensions of housing insecurity: mobility, instability, lack of privacy, lack of safety, lack of belonging and lack of comfort. There were strong patterns in the data which indicated the importance of these dimensions, although experienced in different ways by different respondents, and the ways in which they were often interlinked. The data indicates that most of the dimensions of housing insecurity are not categorical, that is, they should be conceptualised as gradients or continua since they can be experienced in different degrees. For example, there are different degrees of physical comfort and experiences of housing mobility and instability. However, feeling safe/unsafe and perceptions of privacy/lack of privacy tend to be more categorical. Underlying all of the dimensions of housing insecurity was a perceived lack of control over housing and other life circumstances.

As indicated in chapter 3, some of the literature suggests that constancy is a very important element of housing security, in the sense of having a secure base in which to establish the routines and practices of daily life (e.g. Dupuis and Thorns 1998). However, 'lack of constancy', meaning not having a spatial context in which to perform day to day routines, did not appear as a strong element of housing insecurity in our empirical findings. This may be because none of our studies sought to explore this directly and does not necessarily mean that it is not important in an Australian context.

Our respondents pointed to a range of structural factors that they considered contributed to their housing insecurity such as the lack of low cost private rental housing, low incomes, long waiting times for public housing, and short leases in the private rental sector. They also highlighted the ways in which social relations contributed to insecurity such as surveillance exercised by landlords and neighbours, anti-social and criminal activities in the neighbourhood, and the difficulties of sharing with others in boarding houses or in other places with common amenities such as caravan parks. However, many tried to make a home for themselves and improve their housing security, even when living in modest circumstances or in a place that they would not have chosen if they had other alternatives. They tried to personalise their housing and make it their own, attempted to negotiate privacy and freedom from surveillance within and outside the home, and sought to find places in which they could feel safe. Often the only way in which they could do this was to move house, and many respondents had moved often during their adult lives, sometimes interspersed with periods of greater stability. Importantly, housing security was associated with maintaining good relations with family and friends who could provide both material and practical support. These social relationships were a foundation of housing security and, where they were broken, for example, through having to move to another area, housing insecurity increased.

5 PRECARIOUS LIVING HOUSING AND OTHER LIFE INSECURITIES

Whilst the dimensions of housing insecurity we identified in the previous chapter interact with each other, they also interact with insecurities in other aspects of our respondents' lives and contribute to a broader type of insecurity that we call precarious living. In this chapter, we report on our findings from the empirical research about the linkages between housing insecurities and insecurities in other areas such as employment, finances, family, health status and self that constitute precarious living.

5.1 Family insecurities

The vast majority of people interviewed for the NRV1 project and people with mental illnesses in the NRV2 study had grown up in unstable families. A striking pattern in the findings from the NRV1 project was the extent to which interviewees came from families in which their parents had divorced or separated and, as a result, had been moved a lot as children. A significant number of women and a few men talked about having experienced abuse and/or violence as children within their families. This included emotional, verbal, mental, physical and sexual abuse. Other people had been exposed to violence and abuse between their parents. Those who had experienced and/or witnessed violence, trauma, abuse and/or assault within their families as children said that they had struggled with the impact of this for most of their lives. This family insecurity was often connected to housing insecurity as many had moved a number of times and had lived in different housing and family situations while they were growing up (Hulse and Saugeres 2008).

As seen earlier, family violence and abuse disrupts feelings of privacy and safety within the home. A significant number of respondents could thus be said to have been 'homeless' at home when they were growing up, experiencing as a child several or all of the previously discussed dimensions of housing insecurity. For instance, Henry, 27, married, with three children, renting privately in the regional centre, grew up in a dysfunctional family with a high level of violence and abuse. He did not know his father, and his mother had an alcohol addiction. His grandmother raised him and his brothers and sisters on a public housing estate. Henry did not experience a high level of residential mobility or instability while growing up but he experienced a lack of privacy and lack of safety within the home as a result of violence and abuse in the family and outside the home as they were living in an area with a high level of social problems. He also felt trapped and isolated within the home as the family was too dysfunctional for him to bring friends to the house. In addition, his home life situation had impacted on his mental health, affecting his ability to study and remain in school. He left his grandmother's home at 17 to live with a partner because they had a child, then developed post-traumatic disorder and serious ongoing depression which was still preventing him from taking up paid work:

There was a lot of family issues that made it hard to function at school. Only recently over the last five years I recently realised I had post-traumatic stress depression sort of disorder and that sort of contributed to me being tired which made me miss a lot of school. So I wasn't able to read and write really well so always just struggled. I had no home life where you could be taught to read and write and stuff like that. I found it very difficult socially ... Nana was one of those people, she used to hoard lots of stuff, had lots of issues and stress herself, so having kids come over for playtimes and birthday parties, it didn't exist. So that contributed to not wanting to be at school ... My uncles and

aunties and mum all big on alcohol and drugs. So there was no real family thing, it was just getting by.

There was a clear connection in both projects between people's insecure family backgrounds and the insecurities that they experienced as adults in most areas of their lives, indicating ways in which precarious living can be transmitted across generations. It was common for people who grew up amid family dysfunction to have had experienced a high level of housing, employment and family instability, periods of homelessness, and mental health and physical health problems. Those interviewed reported difficulties in establishing and maintaining friendships and intimate relationships, incidents of violence and assault outside the family, drug and alcohol addictions and other social problems and, in the case of women, domestic violence. People who had been abused as children within the family, and had often led very unsettled and unstable lives as a result, were seeking housing security before they could get their lives back on track. However, as Wardhaugh (1999) pointed out, it is those most in need for housing security who have the most difficulties in obtaining it. The dimensions of housing insecurity that arise from the limited availability, and the type, of housing that is available perpetuates insecurity in housing and other aspects of their lives. Indeed, several of the people who had grown up with family violence and abuse in the home had found themselves as adults having to live in shared houses in areas with high level of violence and abuse.

For example, Nicole, 32, single, living in public housing in a northern suburb of Melbourne, had been abused by her father. She started running away from home when she was 11, was removed by family services when she was 15, lived on the streets and refuges, then lived in different states and moved many times within states. She had started a university course and had done some community work but her drug and alcohol addictions had prevented her from finishing her studies and remaining in paid work. She had also experienced several instances of violence and sexual assault as an adult both inside and outside 'the home'. Nicole had experienced all the identified dimensions of housing insecurity. She had been living in public housing for six years during which she had been assaulted by an ex-partner and a neighbour, but reported that neither the police or the Housing Department had done anything about it:

R: From the day I got there, I had to run away from the refuge that I was, from my boyfriend who was beating me up ... Anyway, he came and stalked me, found me, bashed me up in my house [pause] and from there on, I've been stalked, and a neighbour ... I've been beaten up, I've been sexually harassed, been sexually abused there, I've been – I've been on the waiting list for three years to get out of that joint. Now, what's it going to take? What, someone to kill me before anyone [pause] the police are shown some photographs of whacks on my back that some arsehole hit me, right, and that's my neighbour, OK, that's a neighbour who's supposed to be an upstanding citizen.

I: They haven't done anything about it?

R: No, you know, and so I remained there threatened. My cat and I get death threats all the time you know, window gets smashed you know, and Housing Commission doesn't do anything about it.

The life history approach employed in the interviews enabled respondents to talk about their own family background and thus highlighted the ways in which insecurities in housing and other areas were not only interrelated but often could be understood only in the context of experiences occurring over a long period. Insecurities in their

own family life had long and lasting effects on our respondents, including experiences of housing insecurity over a long period.

5.2 Insecurity of the self

As mentioned in chapter 3, one of the key aspects of ontological security refers to people feeling secure in themselves, in their own sense of self, as well as feeling that they belong in society and being secure in their ability to achieve in the world (following Giddens 1984, 1991). The people interviewed in the NRV1 study had never been able to acquire this secure base within themselves and often felt that they did not 'fit in' at a very early age. As a result of early family dysfunction, they said in various ways, and in various contexts, that they lacked a basic sense of who they were and a basic sense of security within their selves and the world around them. Lacking in a secure base within oneself led to low self-esteem, to lack of confidence in their abilities to achieve in the world, to lack in goals for themselves, and to escaping from their problems through substance abuse. For example, many reported that their parents had low expectations of them, and in turn they had low expectations of themselves as children and as adults (Hulse and Saugeres 2008). A lack of basic security within the self makes it very difficult for people to find stability in their housing as well as other areas of their lives.

As we have seen, there are structural factors that make it very difficult for people on Centrelink payments, many of whom have had dysfunctional childhoods, to find security in their housing as adults. However, a large number of respondents had a very high level of mobility as young adults because they were searching for somewhere to give them the secure base that they did not have within themselves. They lacked direction and goals within themselves and often emotional support, and many had moved housing within a state or between states hoping to find a better life. The frequency of moves could reflect insecurity within themselves, as was the case for Lorna (chapter 4) and Nicole (section 5.2). Some respondents were able to settle down for several years, owning their housing, having a stable relationship with a partner, some of them raising children and having stable employment. However, for these respondents, one or more event in their lives such as marriage breakdown, losing their employment, health problems or the loss of a partner, family member or close friend had triggered a crisis that often led to homelessness and other forms of housing insecurity.

For example, Keith, aged 48, divorced, with an acquired brain injury, four children, living in community housing in a northern suburb of Melbourne, was interviewed as part of the NRV2 study. His parents had been emotionally and physically abusive towards him when he was a child. He left school to learn a trade, at 20, married his girl friend who was pregnant, and they rented three places before owning their house. Keith was running his own business and made a decent living. On the surface, he seemed to have a secure and stable life with secure housing. However, Keith, was still struggling with the effect of an abusive childhood, was himself physically abusive towards his own children and had a 'drinking problem'. In his late 30s, he had a very serious motorcycle accident which, combined with his increasing alcoholism and excessive use of painkillers, was the trigger for a nervous breakdown. As a result of his breakdown, he left his wife and house and went back to live with his parents who had abused him. Subsequently, he was homeless for a while, tried renting, bought a caravan in rural Victoria, but his alcoholism and emotional problems prevented him from being able to stay in the same place for very long. After his son committed suicide, his mental health and alcoholism deteriorated further before he eventually went into a rehabilitation program through which he was able to find housing in a rooming house and later community housing.

Keith explained it like this:

I understand the process of a breakdown, combined with alcoholism, combined with a severe accident, further tumbling down, not getting, there's no point I could get better, and to the point where I thought I was such a bad person, I walked away. And it got far worse after that. I went and lived with my parents; so that's with housing, it's a good point – I mean at one point I owned a house, and yet I chose to live in a factory in Bayswater with a camp stretcher and an esky, that's where I thought I needed to live [crying] ... And I tried to live with my parents, but I couldn't ... [crying] [pause] And I tried to go back to drafting, that's what I thought I knew, but I couldn't. And it took time, it takes time, and then further drinking, I would go times without drinking, but I couldn't stay stopped.

Several people interviewed, like Keith, had spiralled downwards once disruptive events in their lives acted as a trigger. Finding secure housing was important for them to recover; however, as in Keith's situation, it was often only with adequate professional help and emotional support that they could find and remain in more secure housing.

Analysis of data from these two studies supports the view of Giddens and others about the way in which the lack of a secure home can make it difficult to re-establish a sense of identity and self-esteem, particularly where a sense of one's place in the world has been difficult to achieve and self-esteem has been low since childhood. Achievement of housing security across its various dimensions would appear to be particularly important for people with life histories such as those of many of our respondents, to enable people to be 'at home' so that they can deal with other areas of uncertainty in their lives.

5.3 Health insecurities

As implied in the previous two sections, analysis of the data indicated that early family insecurity, and resulting lack of insecurity within the self, was often associated with primary mental and secondary physical health problems in adulthood. Forty-three out of 71 women interviewed and 19 men out of 34 interviewed in the NRV1 study talked about having had mental health problems such as depression, stress, psychiatric disorders as well as drug and alcohol addictions. The respondents with acquired brain injuries and mental illnesses interviewed in the NRV2 project had also grown up within dysfunctional family relationships, often with some form of violence and abuse from one or both parents, whether emotional, mental, verbal, physical or sexual.

Housing insecurity contributed further to people's health problems. Indeed, housing instability, such as struggling to pay the rent, not feeling in control over one's rental property and being coerced to move, particularly in the private rental sector, all appeared to contribute to stress. Respondents reported a lack of privacy in their home and/or feeling unsafe in their home and/or neighbourhood and often resulting feelings of isolation and being trapped in their home, causing constant anxiety and stress. People with a history of abuse and violence and of mental health problems had seen their mental, and also often physical, health deteriorate as a result. Some people with mental illnesses had a relapse of psychotic episodes or serious depression and had needed hospitalisation after stressful housing experiences.

For example, Vivienne, 40, renting in public housing in a northern suburb of Melbourne, had borderline personality disorder. She grew up in a dysfunctional family with an alcoholic and abusive father, and her parents moved to many different places while she and her brothers and sisters were growing up. She left school at 16 because she had learning difficulties. She had two children from her first marriage and

another from a later relationship. Vivienne had a very high level of residential mobility, having rented privately, in public housing, lived on and off with family members, and in shared housing. She had also experienced many housing problems such as living in areas where she felt very isolated because she did not feel connected to the local community, on public housing estates where there were many social problems where she feared for her safety and that of her children, living with family members or other people who suffered from drug and alcohol addictions and/or were abusive and violent, and having to leave private renting because she could not afford the rent. All these negative housing experiences had impacted on her mental health and caused her to have serious depression. Her worst experience was living in a 'rough' public housing estate north of Melbourne. She was there for six years during which she became very ill both mentally and physically and it also impacted on her youngest child's health (the only child who was still living with her):

My flat got broken into. I started to deteriorate in my health, in my mental state of mind. My daughter was bullied. My daughter couldn't even go out in the playground by herself. She got her – they ganged up on her ... I had got assaulted so many times. I went downhill. I went so far downhill that I – that's when I ended up becoming practically agoraphobic. My depression went right down. I didn't shower because of what was going on with the people around me and what they were doing and because I started to drink, you think you can trust them. They stole money out of my purse. They stole my medication, you know. Then my daughter was removed out of my care because of it, because of my drinking, for three years and [pause] so without having backup, like I said, from doctors and psychiatrists and GPs and a paediatrician that Anita [her daughter] had to see because she ended up with a nervous tic, blinking, clicking, opening her mouth. It impacted on her too and the paediatrician said about Anita's condition, it's not medical, it's environmental, so that means it's what's going on around her, you know.

Vivienne was eventually moved to another house by the public housing authority in an area that was significantly better and this had a positive outcome on her mental health and that of her daughter. However, it took several letters from doctors and the help of a social worker for six years before this happened.

A lack of physical comfort in housing as seen earlier also impacted on people's physical health. Several reported having lived in old houses which they could not afford to heat or where there was no adequate heating and becoming physically ill as a result. Some who had asthma or allergies had lived in housing that made their condition worse and had to move or asked to be moved (if in public housing) as a result.

As we saw in our review of the literature (chapter 3), there is considerable complexity in the linkages between housing and health: housing can affect health outcomes, and health can affect housing outcomes (Smith et al. 2003). Analysis of the life history data from two studies affirms this complexity and highlights the ways in which the dimensions of housing insecurity can impact on health, in particular, mental health. Lacking a safe and secure home and incapacity to negotiate privacy and freedom from undue surveillance would appear associated with poor mental health. In this sense, our analysis supports some of the previous work on ontological security and mental health and reinforces the need for a safe and secure place to call home, however modest.

5.4 Financial insecurities

Our respondents were all in receipt of Centrelink payments and had to live on very low incomes. We have seen above that people on low incomes have limited housing

options. Those who rent privately are vulnerable to having to move because of financial difficulties and, as each move is costly in terms of bond, rent in advance and relocation costs, moving frequently brings about financial insecurity. At the same time, the cost of private renting in relation to their income reinforces the financial insecurity of those who live in this sector as several people had been in debt after renting privately or struggled on a daily basis to make ends meet.

Laura, 51, married with one child, renting privately in Greater Dandenong:

Well, I pay the rent out of my money which is \$320 a fortnight and I only get not much more than that. We get Rent Assistance of \$95 ... per two weeks. So by the time I pay the rent and my husband buys the food ... and I have to buy things for my daughter, there's nothing much left.

Financial insecurity could also lead to lack of privacy since many people had to share their housing at some stage. This was particularly the case where people shared in order to afford private sector rents. Some had also had to live in marginal housing, such as caravans or boarding houses, where they felt that their privacy was often invaded.

In an attempt to address their financial insecurity, some of our respondents had decided, and were able, to live in public housing, and a smaller proportion in community housing. Living in social housing gave people increased financial security because it gave them more housing stability and the rents were usually more affordable. However, even when renting from public housing, they still struggled financially.

As a result of financial insecurity, many people felt unsafe because they could often only afford to live in areas of low cost housing that have many social problems. Some of this housing is poor quality housing in which people have to live in a lack of comfort. Financial insecurity can also contribute to people feeling trapped and isolated in their homes as a result of not being able to spend money on social activities, including children's participation in school and community activities.

5.5 Employment insecurities

The original purpose of the NRV1 study was to explore whether and in what ways aspects of housing and housing assistance contributed to difficulties in entering into, and remaining in, paid work. The study found that area was particularly important in this respect, both in terms of ability to access jobs and stigma attached to area which made it more difficult to find work. Some people in public housing faced additional barriers to working as, in addition to loss of some or all of their Centrelink payment, they were faced with rent increases as a consequence of income-based rents (Hulse and Saugeres 2008). Here we examine specific ways in which dimensions of housing insecurity affected ability to take up paid work.

Firstly, housing insecurity was important, as previously discussed, insofar as it caused stress and contributed to health problems that prevented people from looking for and/or keeping employment.

Secondly, many respondents reported that they needed to find housing security and that they and their family needed to feel settled before they were able to start looking for paid work. In other words, they needed to find somewhere to live where they could feel 'at home' and not simply have a roof over their heads.

Thirdly, most of the women with children interviewed felt that they needed to be at home to care for their young children rather than being in paid work. This was because women are still expected to take primarily responsibility for caring for the home and children. Single mothers felt even more that it was their responsibility to be

at home for their children, especially in light of the stigma attached to women raising children without a male partner. Several women with children had tried being in paid employment but it was too stressful for them to do both. In addition, women living in areas with a high level of social problems also felt that they had to stay at home to make sure that their children did not frequent 'the wrong crowd' and were not in danger. For example, Joanna, 50, two children, divorced, living in public housing in a northern Melbourne suburb:

There was always some sort of problems going on with the kids and I believed being home when they got home was showing that there was a stable mother, even though financially and food was very difficult. I believed that being there when they got home and supporting them was the only option I had as a single parent, because with Bruce having learning difficulties came a lot of adolescent behavioural problems and if I was out to work I would have lost my son. So I think between the school and, can we put the word as sacrificing, career or however you want to put it, was the survival for my children. So even though Bruce's not employed, he's turned out to be a fabulous young man that eventually will work. Kerry has turned out to be a really head-straight, level person who's going to go somewhere. I don't have the kids taking drugs, drinking, partying, so I have no problems. I do believe what we've sacrificed in the long run has been for the benefit of the kids.

In the case of public housing tenants who were able to secure some degree of housing stability, there was a risk of losing this if they entered paid work and had to pay more rent. Most respondents had only ever worked in low skill and low paid jobs with insecure conditions. They were aware that taking on this type of work might not bring with it the financial security they were looking for.

5.6 Summary

Housing insecurity in its various dimensions was integrally linked to insecurity in other aspects of life: in particular, with a history of family instability, insecurity of self, insecurities in health status, and financial and employment insecurity. These insecurities, including housing insecurities, interacted and reinforced each other in complex ways. It is this complex of interrelated insecurities that constitutes precarious living. Precarious living entails surviving from day to day. Trying to make a home in the present against the odds takes time and effort which can make it more difficult to make decisions about the longer term, such as improving educational qualifications or getting a job. The complex of insecurities means that it is difficult to single out one type which will 'untangle the web'. However, the respondents did see improving their housing security as a key to moving away from precarious living for themselves and their children. In the next chapter, we draw conclusions and suggest implications for policy, in particular, how housing policy could enable people experiencing precarious living to achieve greater housing security.

6 CONCLUSIONS AND IMPLICATIONS FOR POLICY

The overall aim of the project was to explore, develop and operationalise the concept of housing insecurity in terms of the experiences of lower income renters in Australia. The first four sections of this chapter provide a conclusion of the findings of our conceptual development and empirical exploration of housing insecurity in relation to four research questions that we identified in chapter 2. The last section examines some implications of this work for policy development, in particular, housing policy.

6.1 What is housing insecurity?

The concept of housing insecurity emerged out of our prior research and was then developed through the literature review and data analysis conducted for this research project. We have identified six dimensions of housing insecurity as experienced by lower income renters in Australia (Box 1).

Box 1: Dimensions of housing insecurity

1. Housing mobility

The aspect of housing insecurity that is the most visible is mobility. This refers to moving home that arises from circumstances beyond people's immediate control and which they would not otherwise have chosen. The respondents in the NRV1 study indicated patterns of moving from dwelling to dwelling, sometimes quite frequently, and over a long period, sometimes interspersed with more settled housing circumstances. Moving and expectations or fear of moving was a contributor to housing instability.

2. Housing instability

Housing instability includes but is not restricted to mobility. It is caused by change in people's housing, and vulnerability to change in their housing that is beyond their immediate control. The data showed not only past patterns of mobility but also uncertainty about current housing and expectations of continuing transience. Housing instability relates to the dimension of 'lack of belonging' that we consider below.

3. Lack of privacy

This dimension involves not having the control to exclude others, or at least not totally, from one's home, such that one feels under surveillance by others. Drawing on our data and the literature (e.g. Somerville 1992; Mee 2007; Wardhaugh 1999), the lack of privacy refers both to inability to exclude others within the dwelling and a lack of privacy between the home and its surroundings. This dimension is linked closely with lack of safety.

4. Feeling unsafe

Linked to the lack of privacy is the feeling of being unsafe both inside and outside the dwelling, experienced by adults and their children and invited visitors. Feeling unsafe is also related to lack of belonging.

5. Lack of belonging

This refers to people feeling that they lack emotional support and supportive relationships both inside and outside the dwelling, and is similar to lack of 'heart' in Somerville's (1992) work on the meaning of home.

6. Lack of physical comfort

This dimension refers to people having to live in poor housing conditions that impact on their health, physical enjoyment of their dwelling and ability to relax and feel at home. It equates to 'hearth' in Somerville's (1992) work.

The analysis of Australian data on lower income renters found three of the key identifiers of 'home' and 'ontological security' that have been identified in the international literature, namely, lack of privacy, lack of belonging and lack of physical comfort. Our findings also pointed to new identifiers of housing insecurity: housing mobility, housing instability and feeling unsafe. Identification of housing mobility and housing instability was possible due to our use of a life history interview method, as these dimensions of insecurity are more difficult to identify from 'snapshot' data. The significance of feeling unsafe as a dimension of housing insecurity was able to be established as two-thirds of those interviewed for the NRV1 study were women. This is an important finding as the interviewees were chosen to mirror the gender ratio of housing assistance recipients, both public housing tenants and those in receipt of Rent Assistance and renting privately, where almost two-thirds are women.

As indicated in the conclusion to chapter 4, most of the dimensions of housing insecurity are not categorical; they are not either present or absent. In effect, these dimensions should be conceptualised as gradients or continua since they can be experienced in different degrees. However, two of these dimensions are more categorical according to our data: feeling safe/unsafe and perceptions of privacy/lack of privacy.

We have not included 'lack of control' as a separate dimension. Lack of control is identified in some of the literature about ontological security (e.g. Saunders 1990; Padgett 2007) and was clearly identified in the data from both NRV1 and NRV2 studies. Lack of control underlay all six dimensions of housing insecurity that we identified for lower income renters: non-chosen mobility, expectations about housing instability and inability to exclude unwanted others from the home or surroundings. It also underlay lack of capacity to address problems of safety in and around the home, inability to put down roots and connect to others, and difficulty in persuading others to take action to maintain and improve the physical comfort of the home.

6.2 How does housing insecurity relate to other possible contributors to precarious living?

The life history interviews conducted for the original NRV1 project suggested that housing insecurity was linked with other types of insecurities to constitute what we came to call precarious living. The re-analysis of the data showed how housing insecurity, conceptualised as above, is related to other types of insecurities in the lives of our respondents. The key areas of insecurity that we identified are set out in Box 2.

Housing insecurity in its various dimensions was integrally linked to insecurity in other aspects of life: in particular, with a past history of family instability, insecurity of self, insecurities in health status, and financial and employment insecurity. These insecurities, including housing insecurities, interacted and reinforced each other in complex ways, as highlighted in chapter 5.

Box 2: Contributors to precarious living which link with housing insecurity

1. Insecurities in family life

This refers to patterns of instability in family relationships, often from childhood, which was apparent from the data. These include experience of family break-up or dislocation in childhood and unstable relationships in adulthood. For a significant number of our respondents, this was also associated with experience of abuse and violence in childhood and sometimes repeated in adult life. This type of insecurity is closely associated with insecurity of self.

2. Insecurity of self

Many of the respondents in the NRV1 study talked about low self-esteem or self-confidence, lack of expectations for themselves and, in some cases, a history of trying to escape these problems, for example, through alcohol and drugs. Our data corresponds with Giddens' (1991) work on ontological security which posits the importance of trust relationships established in early life to self-identity and one's sense of place in the world. It also indicates, when linked with insecurity in family life, some of the processes underlying intergenerational transmission of disadvantage.

3. Health insecurities

This refers to instability connected to physical and mental health conditions and, particularly to mental health issues such as anxiety and depression. The data from the two studies indicates the prevalence of such conditions and correspond with some of the literature on the complex relationships between health and housing (Easterlow et al. 2000; Evans et al. 2003).

4. Financial insecurities

This type of insecurity refers both to difficulties in meeting ongoing costs which can be predicted, such as rent, as well as costs which are not predictable such as problems with a car or costs associated with health problems. All respondents were in receipt of Centrelink payments, and ongoing financial problems or intermittent crises were linked with some dimensions of housing insecurity, such as unexpected rent increases or relocation expenses.

5. Employment insecurities

Employment insecurities refer to patterns of intermittent engagement in paid work interspersed with periods of unemployment, working in low skill jobs with low wages and few conditions, and/or withdrawal from the workforce. It corresponds with the literature on precarious employment, but particularly emphasises the consequences for wellbeing of lack of security associated with intermittent participation in paid work, as highlighted by Malenfant et al. (2007).

6.3 Which dimensions of housing insecurity have implications for physical and mental health and social connectedness?

Our study indicates that housing insecurity does have implications for physical and mental health and social connectedness. Exactly which dimensions of housing insecurity have this effect in relation to each of these is not a simple question to answer as both the literature and the data indicated considerable complexity. This is particularly the case since housing insecurity is often experienced with other types of insecurities that constitute precarious living, as highlighted above.

The most striking finding from the data analysis was the incidence of mental health problems experienced by those interviewed for the NRV1 project. In particular, many respondents reported suffering from anxiety disorders and depression, sometimes

over many years. All six dimensions of housing insecurity appear to contribute to mental health problems, such as stress, anxiety and depression, which were experienced by our respondents, perhaps associated with lack of control over key aspects of daily living. In particular, feeling unsafe or lacking privacy, being forced to move, and feeling under surveillance at home or in the neighbourhood seem to contribute to, and reinforce, anxiety and depression. At the same time, as discussed in section 5.3, some of our respondents had suffered from depression, stress and anxiety as a result of dysfunctional family backgrounds, most of which had included one or more dimensions of housing insecurity. However, our respondents reported that feelings of stress, anxiety and depression diminished when they felt settled, safe, comfortable and with a certain degree of control over their housing.

All the dimensions of housing insecurity also affected people with physical health problems, including people with disabilities interviewed for the NRV2 project, in particular, lack of physical comfort, lack of privacy and lack of belonging. These were compounded when living in homes and/or neighbourhoods that were perceived as unsafe.

Housing insecurity also had effects beyond physical and mental health, although health status was central to a level of social connectedness. This finding confirmed previous research using a completely different (quantitative) methodology which found that poor health is a strong predictor of low levels of social connectedness, after controlling for a variety of other factors (Stone and Hulse 2007). Mobility, housing instability and a lack of belonging provided particular obstacles to social connectedness for adults and their children. Lack of safety in the home or the neighbourhood made social participation more difficult and, as we have seen, this was experienced in particular by women about themselves and on behalf of their children.

Building on our original research for NRV1 (Hulse and Saugeres 2008), we found that experiencing housing insecurity in its various dimensions made it more difficult for people to engage in paid work or to study, contributing to, and reinforcing, their financial insecurity. Attempting to find work whilst experiencing housing insecurity, and not being able to find or keep a job, reinforced the stress, anxiety and depression that some respondents were experiencing. It was very difficult for our respondents to be able to look for, find or keep paid employment when they experienced housing insecurity. Further, engagement in the low paid and casual type of employment that most were likely to find often contributed to feelings of stress, anxiety and depression and deterioration of mental and physical health. Many people had withdrawn from paid work which in turn reinforced the likelihood of experiencing increasing housing insecurities that made it difficult to be able to find paid work once more. Many of the respondents had found themselves trapped into a cycle of insecurities that affected all aspects of their lives.

As our respondents were in receipt of Centrelink payments, often for long periods of time, and there is a shortage of affordable and secure housing for people on low income (Yates and Milligan 2007), many struggled to find the housing security that they needed. Most of the public housing tenants had chosen this type of housing to improve security (confirming prior work by Burke et al. 2004) to stop the cycle of moving, and fear of moving, that they had experienced in private rental. Whilst this had been a successful strategy for some, others had experienced other dimensions of housing insecurity whilst living in public housing such as lack of safety and lack of privacy in the home and/or the neighbourhood. In other words, people either knowingly, or unknowingly, often had to make trade-offs between dimensions of housing insecurity.

Finally, our findings about the interlinkages between housing insecurity and other contributors to precarious living raise questions about the term 'non-shelter outcomes' which has entered the lexicon of Australian housing policy and research. As some of the international literature suggests, particularly that on housing and health (e.g. Easterlow et al. 2000; Evans et al. 2003), the direction of causality is neither clear nor simple. For example, housing insecurity appears to exacerbate mental health problems, and such problems make it more difficult to achieve housing security across the dimensions that we have identified. There are a number of psycho-social processes that are mediating factors, many of which appear related to insecurity and lack of control.

6.4 What role does housing insecurity play in reproducing or reducing intergenerational disadvantage?

The study gives us some insight into the relationship between housing insecurity in our respondents' childhood and in adulthood and, for those who had children, the ways in which this had impacted on their relationship with their children. As discussed in sections 5.1 and 5.2, most of our respondents had, as children, experienced one or more dimensions of housing insecurity. A significant number had experienced and/or witnessed violence or abuse within the family, and often later on outside the family. As a result, they had experienced a lack of privacy and a lack of safety, both inside and outside the home. Several of our respondents implied that their own parents or guardians had been abusive or violent towards them, or between them, because they themselves had grown up in dysfunctional families where one or more members had been abusive or violent towards them, and/or between them. In turn, early family abuse and violence had impacted on our respondents' sense of self and abilities to form and maintain intimate relationships. Many women who had experienced or witnessed some form of violence and abuse within the home as children also said that they had been in one or more abusive and/or violent intimate relationships in adulthood. Some men who had experienced abuse and violence as children reported problems with violence and abuse towards their own children and/or partners. These processes are obviously complex and causality is difficult to unpack, with many factors involved. However, it appears that lack of safety and lack of privacy, in particular, contribute to a cycle of family instability which has implications for children.

A significant number of people had also experienced a high level of mobility and housing instability as children, either because their parents had moved a lot or because they had run away from their families and in several cases were placed in foster care or in youth homes. Those who had experienced this high level of mobility as children continued on this path for some time during their youth but, once they had their own children, they often felt strongly that they wanted to give these children housing stability that they did not have themselves growing up. Finding housing stability through public housing, and not moving, was a priority for many women with children. However, as we have seen, stopping housing mobility and instability is often not sufficient in itself, and safety and privacy both inside and outside the home were also very important for both adults and children to feel secure and settled in their homes.

Our interviews were with adults, which is a limitation in addressing this research question. We recommend that future research explores the issue of intergenerational disadvantage more fully through qualitative research methods that include children as well as adults. Such work is difficult and raises ethical and other issues which much be addressed.

6.5 Implications for policy

The conclusions that we draw from this research, discussed above, have a number of important implications for housing policy.

First, a major goal of housing policy should be to improve housing security for renters, enabling lower income households, who are unlikely to buy their own home, to have a home which is stable, safe, private and comfortable. This involves some broadening of housing policies beyond the current emphasis on 'affordability'. However, improving affordability, particularly ongoing affordability, could be seen as one means of addressing housing insecurity experienced by lower income renters.

Second, a major implication of our research is that addressing housing insecurity provides an entry point to address other types of insecurities in family life, self, health, finances and employment. It is related to physical and mental health problems which subsequently affect social connectedness and capacity to participate economically. Improving housing security is central to current policy debates about social inclusion which will require more integration between housing and other types of social policies than have previously been the case in Australia. Put simply, without a home base with some degree of security, it is difficult to tackle other aspects of social exclusion.

Third, a further major implication is that housing insecurity is not confined to the population which is defined as homeless. It also affects people who are housed and, importantly, refers to a pattern over time as well as current circumstances. There should be better coordination of current institutional and policy settings for homelessness and housing which provide parallel and separate forms of assistance to what are assumed to be largely different populations facing different types of issues. Our interviews with lower income renters found that many had been 'homeless at home' (as discussed in chapter 3), had lived with friends and family, in marginal housing such as caravan parks and boarding houses, and several had been roofless or without shelter. Most had never been in contact with the homelessness support system. The new National Affordable Housing Agreement provides an opportunity to develop policies and programs to address housing insecurity based on a continuum of needs rather than separate populations.

Fourth, a commitment to improving housing insecurity faced by lower income renter households has implications for legislation, policy, and housing assistance and homelessness programs. We make some suggestions based on our research findings below. These ideas are not intended to be prescriptive but to generate debate about ways in which reducing housing insecurity might lead to improvements in the related insecurities that constitute precarious living.

The ideas that we raise are framed in terms of the dimensions of housing insecurity that we identified, and are grouped as follows: decreasing non-chosen housing mobility and reducing instability, improving safety and privacy, and providing an acceptable level of physical comfort. It is more difficult to make suggestions about a lack of belonging as it is largely dependent on the other dimensions of housing insecurity and other insecurities in people's lives.

Addressing housing mobility and housing instability

A number of options could be considered to reduce the rate of non-chosen mobility, and expectation/fear of moving. These include:

- Improvements to security of tenure in residential tenancies legislation, including options for longer leases and fewer periodic tenancies.
- Restrictions on the level and frequency of rent increases, particularly for continuing tenancies.

- Longer periods of notice for repossession of rented properties, perhaps with a graduated scale based on length of tenancy.
- Leases in social/affordable housing that reflect the importance of addressing housing mobility and, in particular, housing instability.
- Brokerage arrangements to match households wanting longer-term tenancies with investors wanting long-term investment in rental property (perhaps considering a version of the Defence Service Homes model).
- Greater consideration of the extent of prior mobility and instability in selection of tenants for social/affordable rental housing, for example, families with children.
- Improved monitoring of turnover of tenancies in social/affordable rental housing and of the reasons for people leaving.
- Increase in the supply of rental housing accessible by lower income people, in particular, people with disabilities.
- Better coordination of assistance currently provided through the homelessness and social/affordable housing systems.

Addressing lack of safety and lack of privacy

Ideas to improve safety and privacy include physical measures and measures to improve the quality of housing management across all rental sectors:

- Development of guidelines for improving safety and privacy in dwellings and neighbourhoods, which could be adopted by any housing provider.
- Design of new dwellings, and retrofit of established rental dwellings, to give primacy to safety considerations and improving privacy, as already occurs with much housing for older people.
- Improve training and professional development for property managers in all rental sectors to emphasis safety and privacy considerations, including legal requirements.
- Consider accreditation scheme for private landlords managing their own properties to enable familiarity with legal and other requirements of housing management.
- Greater consideration of safety issues in selection and allocation of social/affordable housing properties, particularly where there is a history of family violence.
- Extend focus on neighbourhood and urban renewal programs to emphasise the importance of improving safety and privacy.
- Develop standards for 'transitional' housing such as boarding houses that enable independent living units to ensure maximum safety and privacy for residents.

Addressing lack of physical comfort

- Review whether emergency maintenance and repairs in relevant legislation adequately cover situations compromising safety.
- Consider relevance of a standard for rental accommodation, such as the Decent Homes standard in the UK.
- Improve resources for modernisation and redevelopment of older social housing to enable improved comfort (and safety and security).
- Consider incentives to private landlords to improve housing quality, in particular, as regards thermal comfort as well as safety and security.

Finally, housing policy inevitably has a number of different and sometimes competing objectives, and the ideas raised above have to be considered in this context. However, we reiterate that the research findings suggest that 'we need to do something different' in terms of housing and homelessness policies to address the housing insecurity experienced by lower income renters. Providing greater housing security, with its financial and psycho-social benefits, for renters as well as home owners is central to any policy development around social inclusion in Australia.

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