



Final Report

Public housing, women and employment: challenges and strategies

authored by

Lise Saugeres and Kath Hulse

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EXECUTIVE SUMMARY

Policy context

Improving rates of participation in paid work is a key objective of economic and social policy in Australia and other western countries. The projected ageing of the population resulting in a reduction in the ratio of people in paid work to those outside of the workforce is a central concern of economic policy. In the social policy context, successive federal governments since the late 1980s have recognised that being unemployed, or not in the labour force, is associated not only with poor material circumstances but also with many other manifestations of socio-economic disadvantage. Further, such disadvantage may be transmitted across generations and be concentrated in particular places, raising additional concerns. For these reasons, economic and social policies have been directed at moving unemployed people and subsequently working-age people outside of the labour force, many of whom are women, into paid work. A variety of concepts have underpinned the policies of successive federal governments in this area, including active labour market policies, reducing welfare dependency, mutual obligation and, most recently, promoting social inclusion.

Within this broader context, housing policy settings since the late 1990s have made more explicit the linkages between rental housing assistance and social and economic participation. The 2009 National Affordable Housing Agreement (NAHA), which provides the current framework for national housing policies, refers to the role of housing assistance in enabling economic and social participation. Of particular concern has been that rates of employment among people living in public housing are very low compared to Australians living in other housing circumstances. Consistent with welfare reform and social inclusion strategies in Australia, the NAHA seeks to create incentives for public housing tenants to take up employment and to create mixed communities that promote social and economic opportunities.

There is a growing body of research evidence about public housing and employment in Australia to inform discussion of these policies. In particular, the work of AHURI's National Research Venture on Housing Assistance and Economic Participation (NRV1) has developed an understanding of the sometimes complex issues involved. This work suggests that rates of employment of women living in public housing are particularly low in the context of increases in female participation rates over the last two decades. It appears that women face particular obstacles in moving into paid work, not all of which are observable from secondary data, but that a quarter of such women work despite these obstacles.

Research aim and methods

This is the Final Report of a research project that seeks to add to the body of research evidence by investigating why, and how, some female public housing tenants are able to enter or re-enter paid work and whether they are able to realise the projected benefits.

The research had two components:

- Updating and extending the literature review undertaken for NRV1 on the factors that encourage and discourage entry or re-entry into paid work for public housing tenants, paying particular attention to gender. In this stage, data from the ABS Survey of Income and Housing 2007–08 were analysed to explore whether there have been recent changes in employment participation by public housing tenants

- The main component of the study was a longitudinal qualitative study of 40 women living in public housing who were engaged in some form of paid employment at the time of the first interviews. This involved three waves of in-depth interviews over a 12-month period.

A total of 111 in-depth interviews were conducted over the three waves with 40 women aged between 25 and 64 years. Forty women were interviewed in wave 1, 37 in wave 2, and 34 in wave 3, indicating good retention rates. The interviews were conducted in Melbourne north and west and in two Victorian regional centres, Geelong and Shepparton.

Key findings

Overcoming obstacles to entering or re-entering paid work

The women interviewed in wave 1 were all in some kind of paid work and thus had been able to overcome, at least in part, previously identified barriers and obstacles to re-entering paid work. Key to their decisions was an ability to reconcile working with their caring responsibilities, both an issue of logistics and an emotional issue for them. Often this was because the women felt that they were at a stage in their lives when they could manage work because their children were older or their health had improved. For women with children, a key factor was whether they had someone they trusted to look after their children, often referring to support from family and friends rather than formal childcare arrangements. Many of the reasons for getting a job were not financial; overcoming isolation, meeting people, making a contribution, obtaining skills and experience, and improving self-confidence and self-esteem.

There were a number of enabling factors that had helped the women to get back into work. Building up skills and confidence through voluntary work and education/training can be important for women who have been out of the workforce for some time. Having jobs that were flexible and enabled them to combine working and parenting, or working and managing a health condition, was also important where this was available. Living in public housing in itself could be an enabling factor—for example, if this was conveniently located for work or in providing access to community courses and activities that can lead into paid work or offering paid traineeship programs.

Living in public housing, however, was not enabling in other respects—for example, if the neighbourhood was seen as unsafe, this heightened fears about leaving their children alone if they were in paid work. Many of the women got jobs through word of mouth from friends and relatives rather than through formal employment support services. Low rates of employment among public housing tenants could pose difficulties in this regard unless they had broader social networks. Rent rises when in work due to income-based rents was also a disincentive to working.

Employment outcomes and continuing constraints and obstacles

All of the women had moved into some type of paid work at wave 1, although this was for the most part-time and casual, with low wages. The longitudinal aspect of the study revealed that there were very mixed employment outcomes for the 34 women who were interviewed in all three waves. Many had experienced changes in their employment during the 12 months of the study for a variety of reasons. This included variation in working hours from week to week, sometimes without them having any control over this; loss of employment due to a job finishing; being unable to cope with multiple jobs; and sometimes new opportunities within an organisation or another job elsewhere.

A main finding of this research is that, even though most were still in work by wave 3, they faced persisting constraints and obstacles. Chief among the constraints was the predominance of casual jobs and the lack of job opportunities for older women with no qualifications and little experience. Ongoing obstacles included family responsibilities and health problems, both of which could be unpredictable.

It was difficult for the women to improve their financial situation through working. In addition, they experienced variations in wage income during the 12 months that affected Centrelink payments and public housing rents, making it difficult to plan ahead financially. The compliance requirements faced by many of the women are substantial and pose ongoing difficulties.

Positive impact of paid work on women's lives

In spite of the difficulties that women living in public housing face in obtaining and remaining in paid work, they consider employment as having a positive impact on their lives. It gives them self-esteem and confidence, a feeling of belonging and contributing to society, a sense of achievement, independence from welfare agencies, and a degree of financial independence. In view of this, it is not surprising that the women also reported some improvements to their mental health. The women also wanted their children to have the opportunities that they themselves may have lacked and hoped that they could provide a better role model through working. Although many did not make any, or much, extra money from working, they still preferred to be in paid work rather than being reliant on 'welfare'.

Implications for policy

Assistance with re-entry into work

The research identified an urgent need to provide good stepping stones for women who have been out of the workforce for long periods of time. They not only need instrumental assistance with CVs and job applications; they also require a supportive environment in which they can develop confidence in their own abilities as well as learning new skills. The extension of paid traineeships and work experience, and voluntary work, available to some women living in public housing, can assist in building up self-confidence and self-esteem over time.

Implications of precarious employment

There is a need to re-think policies based on a dichotomous view of working and worklessness. Moving in to casual, part-time work does not end 'welfare dependency' and the women still had a mix of market income and welfare benefits, which was unpredictable due to the jobs available to them in the contemporary labour market as well as their own personal circumstances.

Making work pay

It is important that the women can get ahead financially when in paid work, which is not currently the case for many of them. A number of strategies have been tried elsewhere to 'make work pay', including disregard of higher levels of earned income in calculating benefits and various types of 'in work' tax credits. A different rent setting system is desirable to break the nexus between incomes and rents and encourage participation in paid work.

Combining work and parenting

There is a structural mismatch between expectations about paid work embodied in welfare reform policies and the school system. This requires strategies to address the problem rather than considering it as a personal problem for individual women. While

this is a challenge to some degree for all working parents, the difficulties in combining work and parenting are compounded for single parents who may not have 'back-up' from family and can be further exacerbated if they live in places they do not consider safe enough to leave their school-age children at home alone.

Sustainable work

It is important to provide support to enable female public housing tenants to move into sustainable jobs. This involves them finding work in local areas so that they can manage the logistics of work and caring, which is also a particular issue in regional areas with limited transport options. This can be assisted through well-located public housing and the regeneration of public housing estates in well-located areas that have good access to jobs.

Public housing tenancy

None of the women interviewed had moved, or could consider moving, out of public housing as they had insecure, part-time employment with low wages. There is a need to re-think policies premised on the assumption that people will move out of public housing, either voluntarily or involuntarily, once they get a job and their income increases. The risk of losing stable and secure housing for unpredictable and insecure income from work and market rents in the private sector is a disincentive to working. There is also a need to address the stigma, and perceived lack of safety, which attaches to living in some public housing estates.

Individual plans

Multiple compliance requirements of different agencies not only contribute to a poverty trap but also pose unreasonable burdens on some women that make work unattractive. It may be more effective to develop individual plans that recognise that work hours may well build up over time rather than insist on a 'one size fits all' requirement in terms of working hours.

1 INTRODUCTION

There is increasing recognition that people's housing circumstances can help shape, as well as reflect their capacity to participate in social and economic life. Housing circumstances encompass a broad range of factors including the adequacy and appropriateness of the physical dwelling, its cost relative to household income, and the nature of occupancy as well as aspects of place including the type of neighbourhood and access to employment, transport and community facilities. Social participation refers to connectedness with other people, such as family, friends and neighbours, while economic participation refers to more formal engagement in paid work and education/training and sometimes also includes unpaid or voluntary work. While housing circumstances appear to be linked with social and economic participation, it is less clear why this is the case or how it occurs. Such an understanding is important to the development of public policies that aim at assisting people into housing circumstances that encourage, rather than discourage, such participation.

There are a broad range of public policies that can impact on the ability of people to be in paid work including tax, income security, housing, planning, physical and mental health, and disability policies. This report focuses on one of these policy areas—public housing—which has consistently been concerned with the need to provide assistance to lower income households. A key rationale for public housing is that, along with cash transfers, it has the most direct effect in addressing poverty (Bryson 1992). In particular, the discounted rents and secure occupancy that are integral to public housing should enable residents to have a more stable base from which to participate in economic and social life (Hills 2007). However, when we look at the former, in particular participation in paid work, this appears not to be the case; residents of public housing have much lower rates of engagement in paid work than people living in other housing tenures (Dockery et al. 2008).

The Australian Housing and Urban Research Institute (AHURI) commissioned and funded a National Research Venture into Housing Assistance and Economic Participation (NRV1) to provide some research evidence on the linkages between rental housing assistance, namely public housing and household subsidies to private renters (rent assistance), and economic participation (Dockery et al. 2008). NRV1 found that employment rates of residents of public housing had declined markedly between 1982 and 2002 until just over a third of working age male residents and a quarter of similar aged female residents were in paid work. These low rates can be explained, in part, by the increased targeting of public housing over this period to people with observable characteristics that make it harder for them to engage in paid work, such as having a disability.

Research for NRV1 also identified a paradox. Lower employment rates among male residents of public housing since 1982 could be explained largely by the targeting of homes to those with the most disadvantages, as indicated above. However, female residents of public housing appear to be more employable now than in 1982, taking into account observable characteristics, but rates of engagement in paid work have hardly changed (Wood et al. 2009). This is perhaps surprising since one of the biggest social changes in the last 30 years in Australia has been increasing participation by married women and women with children in paid work (Green 2008, ch.7). This finding raises questions about the factors that shape employment rates of women in public housing compared to men in public housing, and women with similar observable characteristics living in other tenures.

Qualitative research conducted for NRV1 provided some insights into why public housing tenants, particularly women, have low rates of engagement in paid work that go beyond identification of observable characteristics. It found that women recognise the potential benefits of paid work including having more money, developing skills and improving self-esteem, but face significant practical barriers to getting and sustaining paid work. These include poor or uncertain health, caring responsibilities for children and the transport and other difficulties associated with living in some places. Importantly, taking up paid work is not just a question of money, but women weigh up the effects of working more broadly on the health and wellbeing of their families (Hulse & Saugeres 2007). However, little is known about how a quarter of female public housing tenants do engage in paid work despite these barriers.

This is the Final Report of a research project that seeks to add to the body of research evidence by investigating why, and how, some female public housing tenants are able to enter or re-enter paid work and whether they are able to realise the projected benefits.

The research questions addressed are:

- To what extent, and in what ways, are public housing tenants, in particular sole parents and women with unemployed partners, able to overcome previously identified disincentives and barriers to taking up paid employment?
- Why have some public housing tenants been able to take up paid employment and to what extent has public housing had a positive influence on employment decisions and ability to take up paid work?
- What is the nature of paid work that public housing tenants have gained and how sustainable is it?

The Final Report proceeds as follows. We examine the Australian policy context which shapes consideration of the linkages between public housing and rates of engagement in paid work and provide some data on these issues to update the work of NRV1 (Chapter 2). We then outline some of the research evidence on living in public housing, gender and participation in paid work, drawing in particular on qualitative research (Chapter 3). The research methodology is then outlined; a longitudinal study involving three waves of in-depth interviews with female public housing tenants who were in paid work at the start of the study (Chapter 4). The report then outlines the major findings of the research. We examine how the women decided to take up paid work, notwithstanding the obstacles identified in the work of the NRV1, and the factors that enabled them to move into work (Chapter 4). We then report on employment outcomes for the women over the 12-month period of the research and the ways in which they were able or not to remain in paid work during this period (Chapter 5). The following chapter explores whether, and in what ways, the women felt that being in paid work had positive benefits for them and their families as well as some of the difficulties associated with achieving these benefits (Chapter 6). Finally, we consider the implications of the research findings and draw out some implications for housing and other public policies (Chapter 7).

2 POLICY CONTEXT

While public housing is a relatively small and discrete area of social policy, it is inevitably affected by some of the 'big picture' themes that shape public policy in Australia. An underlying theme, which influences all governments, is the recognition that economic and social policies must address projected declining rates of participation in the labour force due to demographic factors such as an ageing population (Productivity Commission 2005; Treasury 2010). Low rates of engagement in paid work associated with public rental housing are a small part of this much bigger issue. In addition to the economic implications of an ageing population, a range of broad social policy themes since the late 1980s are also relevant to consideration of the linkages between public housing and employment status. Different concepts have been employed by different federal governments at different times and include; the active society, active labour market policies, addressing income poverty, reconfiguring a passive welfare system, reducing welfare dependency, mutual obligation, tackling worklessness, and promoting social inclusion. These concepts all recognise in different ways that being outside of the paid workforce is associated not only with poor material circumstances but many other manifestations of socio-economic disadvantage (Saunders et al. 2007; Hayes et al. 2008; Social Inclusion Unit 2009). A related concern is that such disadvantages can be transmitted across generations and appear to be exacerbated by living in some places (Smyth 2008; Vinson 2007, 2009; Social Inclusion Board 2010).

In this chapter, we discuss ways in which the key umbrella concepts of welfare reform and social inclusion, used by successive federal governments, have considered the specific issue of public housing and engagement in paid work. The linkages between housing, public policy and social inclusion more generally are the subject of another AHURI project (Hulse et al. 2010). The chapter concludes by providing some quantitative data on participation by public housing tenants in paid work that builds on, and updates, the NRV1 analysis.

2.1 Welfare reform and public housing

Australian governments have implemented policies aimed at moving 'working age' people (post-education and pre-retirement), who are in receipt of government cash payments, into paid work. Such policies are often referred to as 'welfare reform', using a term initially popularised in the US following radical changes to welfare payments introduced in 1996 in that country (Gilbert 2009). In Australia, welfare reform has centred on policies that set the terms and conditions for payment of cash transfers to working age people who are not in paid work and associated labour market policies. It can be traced back to the Social Security Review in 1988 that looked at ways of providing a more active system of support for unemployed people rather than a system of passive welfare payments (Cass 1988). The first wave of policies specifically badged as welfare reform were introduced in the late 1990s and directed at unemployed young people through schemes such as 'work for the dole', but were later extended to other unemployed people (Shaver 2001; McDonald and Marston 2005).

A second wave of welfare reform implemented in 2006 aimed at improving rates of engagement in paid work for people who were deemed to be 'economically inactive', that is, neither in paid work nor unemployed and looking for work. These reforms targeted 'worklessness' rather than unemployment and affect mainly sole parents of school age children (predominantly women) and people with mild to moderate disabilities, as well as some older people below retirement age. It is this second wave

that particularly affects public housing tenants, given the high percentages of them who are not in the labour force. Women in receipt of the Parenting Payment have to look for 15 hours a week once their younger child turns six years of age (for partnered women) and eight years of age for sole parents. People in receipt of the Disability Support Pension must also work part-time, if they are assessed as being able to do so. Failure to meet these work requirements means transfer to Newstart payments for unemployed people which are paid at a lower level and have higher activity requirements (Carney 2007). There were grandfathering provisions in the legislation for people already on these payments at the time of the second wave reform. These changes are significant when considering participation in paid work of female public housing tenants since they apply to women with school-age children as well as women with mild to moderate disabilities. It is important to note that these changes mirror those in other similar countries under the banner of welfare reform, as can be seen for example in the UK where most recent welfare reform also focuses on 'worklessness' among the 'hard to help', notably, people with disabilities and sole parents (Freud 2007).

Initially, public housing was at the periphery of welfare reform debates in Australia (Hulse & Randolph 2005). It was not until the 1999 Commonwealth-State Housing Agreement (CSHA), the main intergovernmental agreement on housing assistance, that a general 'guiding principle' was included that such assistance should 'be designed to minimise work disincentives' (Commonwealth of Australia 1999, p.1(1)(e)(ii)). Subsequently, the Federal Government's Reference Group on Welfare Reform (2000, p.15), in its major review, noted only in general terms that: 'it is important that housing is not a barrier to social and economic participation and that housing policies, both public and private, support people's ability to find, access and take-up paid work'. The few suggestions about how this might be achieved related to public housing, such as 'community development within public housing estates'.

The subsequent CSHA (2003) included a rephrased guiding principle which was: 'to ensure that housing assistance supports access to employment and promotes social and economic participation' (Commonwealth of Australia 2003, p.1 (1) 7). Unlike its predecessor, however, the 2003 Agreement detailed a number of strategies that states and territories could pursue to reduce the workforce disincentives associated with housing assistance including, but not restricted to, reform of rent setting systems in public housing. It also included provision for a financial penalty if the states/territories did not meet performance targets in reducing workforce disincentives (Commonwealth of Australia 2003, Schedule 1, 22). It is unclear whether such penalties were ever applied. However, the 2003 CSHA did stimulate some initiatives at a state/territory level, including requirements to employ tenants in contracts let by state/territory housing departments; adjustments to public housing rent setting, such as disregarding earned income from work for short periods so that there was a lag between re-entering work and rent increases; service system agreements with employment agencies; and indirect support for community initiatives that aim to provide practical assistance to public housing tenants in gaining skills and experience to enable them to get a job (Dalton & Ong 2005, Table 3.1).

The National Affordable Housing Agreement (NAHA) 2009, a new-style framework agreement between all Australian governments, which replaced the CSHA, refers to the need to improve employment rates among public (social) housing tenants. More specifically, it commits the governments to two reform directions that are consistent with welfare reform as it has unfolded in Australia: 'creating incentives for public housing tenants to take up employment opportunities within the broader employment framework' and 'creating mixed communities that promote social and economic opportunities by reducing concentrations of disadvantage that exist in some social

housing estates' (COAG 2009a, p.7). Following the global financial crisis of 2008–09, the Nation Building and Jobs Plan (economic stimulus package) committed an additional \$6.6 billion to social housing (i.e. both public and community/affordable housing), including a commitment to use the funds 'to drive significant reform of social housing' (COAG 2009b, p.7). The social housing component of the Plan, which was subsequently adjusted to a \$5.6 billion package, included a list of 13 reforms to social housing, one of which directly concerned improving employment outcomes through locating social housing closer to transport, services and employment opportunities, and another about promoting mixed communities through redevelopment less directly (Attachment B). A number of the reform elements were built into the selection criteria that were applied by the Australian Government in approving proposals for funding submitted by states and territories, and COAG is monitoring the performance of jurisdictions in this regard.¹ There is, as yet, no independent assessment of the implementation of the reforms and it appears that there is considerable variation in the approach of states and territories to the reform agenda.

This brief review of the ways in which welfare reform has permeated policy debates about public housing and employment would not be complete without reference to measures directed at those living in remote areas, particularly in Indigenous communities. The best known, and most controversial, of these is the Northern Territory Emergency Response introduced by the Coalition Government in 2007, but continued by the Labor government. It is beyond the scope of the current paper to discuss the response in any detail except to note that it, along with the Cape York Welfare Reform Trial in Queensland, has been a means of trialling 'income management' in which half of welfare payments of people in designated communities are quarantined for priority needs such as food, rent and utilities. This implies that regular rent payments are a priority to enable a stable home, which is a necessary base for social and economic participation. Income management is intended to work in conjunction with employment programs and Job Services Australia to provide more coordinated and effective support to Indigenous Australians looking for work (FaHCSIA 2009). It is being extended to other locations, subject to the passage of necessary legislation.

In summary, low rates of employment among public housing tenants have been seen as a problem to be tackled by welfare reform as it has developed in Australia. However, despite statements of principle and intent, reforms to public housing to assist in employment participation have been largely local or state-based and incremental. There has been no 'root and branch' review of public housing and its role in economic and social participation, unlike in England, as we shall see in the next section.

2.2 Social inclusion and public housing

While welfare reform has continued under Labor governments since 2007, albeit with some changes, it is now embedded within a broader policy concept of social inclusion. The government sees social inclusion as 'building a nation in which all Australians have the opportunity and support they need to participate fully in the nation's economic and community life, develop their own potential and be treated with dignity and respect' (Australian Government 2009, p.2). Its social inclusion strategy is a means of framing public policies across portfolio areas and includes a strong emphasis on personal obligations and resilience as well as opportunities and access

¹ Information supplied by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs.

to support, building on the concept of mutual obligation which was central to the work of the Reference Group on Welfare Reform (2000).

It is not our intention to detail the actual and potential role of housing and homelessness in the social inclusion strategy since this is the topic of another AHURI project (Hulse et al. 2010). Rather, we are interested in whether framing public policies using the concept of social inclusion has changed consideration of the linkages between public housing, and engagement in paid work. Two of the six 'early' social inclusion priorities appear to be most relevant: 'targeting jobless families with children to increase work opportunities, improve parenting and build capacity' and 'breaking the cycle of entrenched and multiple disadvantage in particular neighbourhoods and communities' (Australian Government 2009, ch.4, ch.9).

These priorities are reflected in the NAHA, which commits the parties to the Agreement—the federal, state/territory and local governments. It states that: 'The aspirational objective is that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation' (COAG 2009a: 3). It specifies a number of housing outcomes that cover all tenures and provide the same opportunities for Indigenous people as for other Australians. These outcomes are that people are not homeless and live in housing which is of adequate quality, appropriate to their needs, affordable and sustainable (COAG 2009a, pp.3–4). In other words, housing circumstances matter because they can contribute to, or detract from, people's ability to participate in social and economic life.

Apart from the general statement of principle and intent, there has been no comprehensive review of the potential and actual role of public housing in contributing to social inclusion or exacerbating social exclusion in Australia. This is in contrast to a very substantial emphasis on preventing homelessness which is at the centre of the social inclusion strategy. The NAHA is a framework agreement and more detail can be found in the related funding agreements. However, the National Partnership Agreement on Social Housing (COAG 2009c) is primarily concerned with providing additional exit points into social housing for people who have experienced homelessness. There are some signs of a more holistic view of social housing, including public housing, and its role in exacerbating social exclusion or promoting social inclusion. A speech by the Federal Minister for Housing in March 2009 affirmed that social housing providers should improve access for tenants to health, employment, and education services so that, while the most vulnerable are offered support, people are not trapped in disadvantage through living in social housing (Pliibersek 2009), although there was little detail as to how this should be achieved.

In contrast, a focus on social inclusion led to a far reaching review and assessment of the role of social housing in England, which raises many fundamental and challenging questions (Hills 2007). The review asks why employment rates among social housing tenants have collapsed in the last quarter of a century, particularly in relation to full-time work. It finds that social housing tenants have lower rates of engagement in paid work even when they appear to have the same employment-related disadvantages, such as low levels of educational achievement or multiple disadvantages, than people in other tenures, echoing the findings of NRV1 in Australia (Dockery et al. 2008). The English review asks why the security attached to long leases and sub-market rents does not appear to have positive effects in enabling people to move into paid work and escape from poverty. More controversially, it asks whether there is actually a negative employment effect of social housing per se, over and above that of the personal characteristics of tenants. Four possible ways in which social housing could have an impact on employment outcomes are raised: the uncertainties and difficulties associated with giving up some or all of welfare benefits when out of work; difficulties

in transferring within the sector to find work; neighbourhood effects; and welfare dependency associated with living in social housing which could undermine self-reliance (Hills 2007, p.104).

In short, current policy settings place priority on reducing homelessness as a means of tackling deep social exclusion. This entails coordinated action across a number of policy areas including better access to social housing, including public housing. Having a home is clearly critical to economic and social participation, but the low rates of employment of public housing tenants outlined above pose challenges for this strategy. In the next section, we illustrate the current policy context using up-to-date secondary data on public housing, employment and gender.

2.3 Living in public housing and engagement in paid work: 2007–08 data

As indicated in the introduction to this Final Report, NRV1 undertook detailed analysis of the linkages between rental housing assistance and economic participation using a variety of quantitative and qualitative research methods (Dockery et al. 2008). A key part of this work was the investigation of paid employment among public housing tenants using three secondary data sets. The quantitative analysis highlights declining rates of participation in paid work by public housing tenants over the period 1982–2002, using data from the Survey of Income and Housing,² a sample survey conducted by the Australian Bureau of Statistics. It found much lower rates of paid work among women in public housing than would be anticipated given the general increase in women in paid work during this period. It is not our intention here to replicate this work, but rather to provide a more up-to-date snapshot of employment patterns among public housing tenants, particularly women, which informs the current policy context.

We draw on data from the Survey of Income and Housing 2007-08, to correspond with the major data source used by NRV1 in its analysis. Some additional questions were asked in the 2007–08 Survey which enable a more detailed investigation of some aspects of public housing and employment.

The patterns of labour force status and hours worked for men and women of workforce age (18–64) living in public housing in 2007–08 remain quite different to that of Australians of workforce age generally. As indicated in Tables 1a and 1b, for men living in public housing, non-participation in the labour force is much greater than all other men in this age group, unemployment is higher and rates of full-time work much lower. For women living in public housing, the most notable difference compared to all other women in this age group is that almost two-thirds are not in the labour force compared to just over a quarter of other women, and there are substantially lower rates of women in public housing working 20 hours or more a week (15.5%), compared to women living in all other housing types (58.4%).

² Previously called the Survey of Income and Housing Costs.

Table 1: Labour force status and hours worked by men aged 18–64 years living in public housing and in other housing types, 2007–08

<i>Labour force status and hours worked</i>	<i>Men</i>					
	<i>All except public housing</i>		<i>Public housing</i>		<i>Total</i>	
	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>
Not in labour force	786 403	12.4%	82 705	51.6%	869 108	13.4%
Nil (unemployed)	156 316	2.5%	12 638	7.9%	168 954	2.6%
Less than 20 hrs	288 386	4.6%	19 920	12.4%	308 307	4.7%
20 to 34 hrs	445 580	7.0%	12 356	7.7%	457 936	7.0%
Above 34 hrs	4 660 326	73.5%	32 579	20.3%	4 692 905	72.2%
Total	6 337 011	100.0%	160 199	100.0%	6 497 210	100.0%

Table 2: Labour force status and hours worked by women aged 18–64 years living in public housing and in other housing types, 2007–08

<i>Labour force status</i>	<i>Women</i>					
	<i>All except public housing</i>		<i>Public housing</i>		<i>Total</i>	
	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>
Not in labour force	1 659 043	26.2%	151 949	64.0%	1 810 992	27.6%
Nil	165 908	2.6%	20 620	8.7%	186 528	2.8%
Less than 20 hrs	812 197	12.8%	28 015	11.8%	840 212	12.8%
20 to 34 hrs	1 163 812	18.4%	15 776	6.6%	1 179 587	18.0%
Above 34 hrs	2 532 335	40.0%	21 219	8.9%	2 553 554	38.9%
Total	6 333 295	100.0%	237 579	100.0%	6 570 874	100.0%

Source: Tables 1 and 2, Confidentialised Unit Record Files from the ABS Survey of Income and Housing 2007-08, Individual files. Data are as weighted by the ABS.

Notes:

1. 'Not in labour force' includes men and women in part-time or full-time study; people caring for pre-school children, children with disabilities of various ages and/or partners with disabilities; and people unable to work due to their own ill health and disability.
2. Tables include all people aged 18–64 living in a household, i.e. not restricted to reference person and partner.

When we explore the labour force status of women living in public housing further, there are some differences between those in different household arrangements, as shown in Table 3 below. In particular, female sole parents have higher rates of unemployment and higher rates of participation in part-time work up to 20 hours, perhaps reflecting the implementation of second wave welfare reform from 2006 onwards.

Table 3: Labour force status and hours worked by women aged 18–64 years living in public housing by type of household, 2007–08

<i>Labour force status</i>	<i>Has dependent child</i>				<i>No dependent children</i>		<i>Total</i>	
	<i>Couple</i>		<i>Sole parent</i>		<i>Other</i>			
Not in labour force	20 087	67.2%	47 904	60.9%	77 957	64.8%	145 948	63.8%
Nil	1 215	4.1%	10 171	12.9%	9 233	7.7%	20 619	9.0%
Less than 20 hrs	1 098	3.7%	12 074	15.3%	13 435	11.2%	26 607	11.6%
20 to 34 hrs	4 576	15.3%	1 741	2.2%	8 182	6.8%	14 499	6.3%
Above 34 hrs	2 930	9.8%	6 775	8.6%	11 515	9.6%	21 220	9.3%
Total	29 906	100%	78 664	100%	120 320	100%	228 890	100%

Source: Confidentialised Unit Record Files from ABS Survey of Income and Housing 2007–08, Individual files.

Notes:

1. As for Tables 1 and 2.

2. 'No dependent children' excludes full-time students aged 18-24 who are living at home.

Working age women in public housing are predominantly part of households with a single adult: three-quarters (74%) are the sole adult, either living alone or with dependent children, while a quarter (26%) are part of a couple household. Almost three-quarters of women aged 18–64 living in public housing have government pensions and allowances as their main source of income, as shown in Table 4 below. One in five have a wage or salary as their main source of income and this is more likely the more hours worked. For those working less than 20 hours a week, there are slightly more whose main income source is government pensions and benefits rather than wages and salaries.

Table 4: Women aged 18–64 living in public housing by principal source of income and number of hours worked, 2007-08

	<i>Zero or negative income</i>	<i>Wage and salary</i>	<i>Own unincorporated business income</i>	<i>Government pensions and allowances</i>	<i>Other income</i>	<i>Total</i>
	<i>Count</i>	<i>Count</i>	<i>Count</i>	<i>Count</i>	<i>Count</i>	<i>Count</i>
Nil	9 980	-	-	160 122	2 467	172 569
Less than 20 hrs	-	12 946	540	14 529	-	28 015
20 to 34 hrs	-	15 399	-	377	-	15 776
Above 34 hrs	-	20 667	552	-	-	21 219
Total	9 980	49 012	1 092	175 028	2 467	237 579

Source: Confidentialised Unit Record Files from the ABS Survey of income and Housing 2007–08, Individual files.

Notes:

1. As for Tables 1 and 2.

2. Zero or negative income is as reported by respondents and includes young people aged under 25 who are not working but are not eligible for any government pension or benefit.

The social inclusion agenda and ongoing welfare reform emphasise policies to assist people in 'workless' households into work. A key group is women with dependent children who, as we saw in Table 3, are typically not in the labour force. More detailed

analysis of this group illustrated in Table 5 below finds that some are permanently unable to work for a variety of reasons including caring for children or partners with disabilities or managing their own health or disability. More than four in five are either unable to work or studying full-time although, as shown in previous research, many are engaged in unpaid work of various types (Hulse & Saugeres 2007).

Table 5: Women aged 18–64 with dependent children living in public housing who are not in the labour force, by primary reason, 2007–08

	<i>Couple with dependent children</i>		<i>Sole parent with dependent children</i>		<i>Total</i>	
	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>
Permanently unable to work	3 328	16.6%	2 568	5.4%	5 896	8.7%
Studying full-time	336	1.7%	2 510	5.2%	2 846	4.2%
Other—not in the labour force (including unpaid voluntary)	16 423	81.8%	42 825	89.4%	59 248	87.1%
Total	20 087	100%	47 904	100%	67 990	100%

Source: Confidentialised Unit Record Files from the ABS Survey of income and Housing 2007–08, Individual files.

Notes:

1. As for Tables 1 and 2.

2. It is important to note that although weighted by the ABS, as indicated, the sample numbers on which these data are based are low.

The current project focuses on women who are able to enter or re-enter paid work who, as shown in Table 2 above, comprise just over a quarter of working age women living in public housing, a percentage that has changed little since the early 1980s as shown in the work of NRV1 (Dockery et al. 2008). Of interest in the current policy context is whether many more women would like to work but are deterred by the insecurity of work, difficulties in arranging childcare or other factors. The ABS Survey of Income and Housing, which is based on face-to-face interviews with individuals in sampled households using a structured questionnaire, included some questions on attitudes to paid work for the first time in 2007–08 which are highly relevant to the current policy context. Analysis of this data indicates that, among working age women with children living in public housing who are not currently in the labour force, almost three-quarters do not want a paid job for a variety of reasons, as highlighted in Table 6 below. Of those who want to work if circumstances were favourable, that is, they were offered a job and suitable childcare was available, sole parents were more likely to want a job for 20 hours or more a week. Working part-time for less than 20 hours was not seen as a desirable option.

When questioned further about the extent to which childcare prevented women living in public housing and not in the labour force from working, 44 per cent gave this as a

reason. Childcare was seen as too expensive, the days/times were not suitable, the women preferred to look after their own child, and the child(ren) had special needs.³

Table 6: Women aged 18–64 with dependent children living in public housing who are not in the labour force, by number of hours they would like to work if offered a job and if suitable childcare was available, 2007–08

<i>Hours would like to work</i>	<i>Couple with dependent children</i>		<i>Sole parent with dependent children</i>		<i>Total</i>	
	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>	<i>Count</i>	<i>%</i>
0	17 373	81.6%	41 338	71.2%	58 711	74.0%
1-19 hours	3 660	17.1%	2 318	4.0%	5 978	7.4%
20-34 hours	268	1.3%	7 256	12.5%	7 524	9.5%
35+ hours	0	0.0%	7 163	12.3%	7 163	9.1%
Total	21 301	100.0%	58 075	100.0%	79 376	100.0%

Source: Confidentialised Unit Record Files from ABS Survey of income and Housing 2007–08, Individual files.

Notes:

1. As for Tables 1 and 2.

2. It is important to note that although weighted by the ABS, as indicated, the sample numbers on which these data are based is low.

In brief, analysis of data from the ABS Survey of Income and Housing 2007–08 indicates that:

- Both men and women aged 18-64 years living in public housing have quite different patterns of labour force participation than others in this age group.
- Almost two-thirds of women living in public housing are not in the labour force, notwithstanding increased participation in employment by women generally over the last two decades.
- Female public housing tenants live mainly in households with one adult.
- It appears as though most women in this situation are not permanently unable to work but are not currently able to work for reasons not discernable from the secondary data.

2.4 Summary

Policies framed in terms of welfare reform and, more recently, those encompassed within the broader concept of social inclusion, see low rates of participation in paid employment by public housing tenants as a problem. NRV1 provided a thorough analysis of the issues based on available secondary data, some of which has been updated above. However, it is not possible to develop a clear understanding of participation in paid employment by women living in public housing from available secondary data sources. This project employs a longitudinal qualitative methodology to investigate why and how some women, including those with children, are able to move into paid work. In the next chapter, we examine findings from prior research, particularly qualitative research, which assisted in the development of the research design and methods for the current study.

³ Calculated from analysis of CURFs from the ABS Survey of Income and Housing 2007–08 (individual files). Not illustrated in a table.

3 RESEARCH EVIDENCE: PUBLIC HOUSING, WOMEN AND EMPLOYMENT

As indicated in the introduction to this Report, NRV1 found that rates of employment among public housing tenants could not be wholly explained by the increased targeting of public housing in recent years. There appear to be other factors involved which cannot be discerned from analysis of available secondary data, particularly in the case of women. In this chapter, we review research which provides insights into the employment decisions and experiences of female public housing tenants. It is not our purpose here to undertake an extensive review of the general body of literature on housing assistance and economic participation since this was reviewed by NRV1 (Hulse & Saugeres 2007; Dockery et al. 2008). Rather, we present and update some of the Australian and, where relevant, international research about how public housing tenants consider paid work and the factors that encourage or discourage women in particular from getting and sustaining a job. We discuss this in three sections: the elements of public housing that may affect the employment decisions of public housing tenants; the practical and logistical issues which face women who want to engage in paid work; and research into cultural attitudes which underlie decision-making about paid work.

3.1 Living in public housing and getting paid work

We first examine research into how living in public housing can enable, or make it more difficult for, residents to get a job. In theory, as discussed earlier, paying sub-market rents and having secure occupancy should enable them to have a stable home base that assists social and economic participation.

3.1.1 Public housing rents

As discussed in Chapter 2, a focus of concern at a policy level is that public housing rents set as a percentage of household income are a disincentive to entering paid work. A key research theme in Australia and internationally has been whether, and to what extent, people living in public housing face financial disincentives to working in the form of unemployment and poverty traps. Australian research has found that unemployment traps among working age people living in public housing are severe, particularly for sole parents and female partners of unwaged men (Dockery et al. 2008; Hulse et al. 2003; Hulse & Randolph 2005; Wood et al. 2005, 2009). Whilst some of this effect is due to the interaction of the income support and tax systems generally which affects people considering work, there is an additional issue for public housing tenants. Payment of rents based on a percentage of household income means that one dollar of every four earned goes on extra rent up to the ceiling of market rents, unless states/territories have schemes to mitigate rent rises, at least temporarily, for people moving into work.

Given the low financial returns from working for public housing tenants that have been identified by econometric modelling, particularly if work is low-paid and/or part-time, two issues arise on which we have some qualitative research evidence. Firstly, are residents able to calculate the financial return from working since rents are only part of a more complex calculation involving wages/salaries, income support and taxation? Secondly, how do these calculations affect decision-making about paid work?

On the first of these, the Australian research evidence is that residents of public housing do know in general terms that it is difficult to get a good financial return from working, particularly when this is low wage and/or part-time work (Burke & Wulff 1993; Hulse & Randolph 2004, 2005; Hulse & Saugeres 2007). This corresponds with

international research such as a US study involving longitudinal ethnographic data from 40 families which found that low income working families on some type of benefit or tax credit understood the general idea behind means-tested benefits but not the specific structures (Romich 2006). Calculating increase in disposable income from work is complex, but the public housing tenants do understand how their rent goes up if they or a member of their household earns more (Burke & Wulff 1993; Hulse & Randolph 2004).

Whether understanding the financial consequences of working affects decision-making is another matter. The few research studies available suggest that there appears to be a difference between residents who are actively seeking jobs (mainly male) and residents who are economically inactive (mainly female). The former are more likely to take a job even if the financial return is modest or even negative for a variety of reasons including identity as a worker, maintaining skills, and having a chance of a better job (Hulse & Randolph 2004, 2005). However, in-depth interviews with women indicate that their decision-making is more complex, often calculating whether they would be financially better off by being in paid work (Hulse & Saugeres 2007). They are concerned about the uncertainty of income associated with employment, particularly if they have to notify a public housing landlord as well as Centrelink each time they have a change in income (Burke & Wulff 1993; Hulse & Saugeres 2007). These findings are similar to qualitative research conducted internationally (e.g., Ford et al. 1996; Fletcher et al. 2008). Public housing tenants may develop personal strategies to 'get by' rather than face the financial uncertainties associated with paid work (Hulse & Saugeres 2007; Fletcher et al. 2008).

3.1.2 Security and stability of public housing

As discussed previously, one might expect that the security of occupancy associated with public housing enables people to have a stable base for engaging in economic and social life. The research evidence for this is somewhat patchy. In work for NRV1 using administrative data from the Western Australian Department of Housing and Works, Dockery et al. (2008) found that levels of employment were somewhat higher for tenants, particularly men, after entry into public housing, suggesting that this may be connected to the additional security offered. There is some support for this internationally with Heintze et al. (2006) drawing on data from the National Survey of America's Families, finding that rental housing assistance has an indirect positive effect on employment through increased stability in housing. However, other US researchers have found that, although stability in housing is a necessary precursor to finding paid work, once secure and affordable housing has been found, the incentive to work decreases (Ong 1998; Sard & Lubell 2000; Newman & Harkness 2002).

Using more qualitative research methods, it appears that the security associated with public housing can have both positive and negative effects in terms of employment in Australia as well (Phibbs & Young 2005). Women with children, in particular, are reluctant to risk jeopardising their secure living arrangements for the uncertain benefits of work, particularly if they have not worked for long periods (Burke & Hulse 2002, p.36). Those looking for work see the security of public housing as beneficial in job search, but offset against this is the difficulty in being able to move to areas with better job prospects (Hulse & Randolph 2004). Qualitative research for NRV1 found that both current tenants and people waiting for public housing saw stability in housing and family and other circumstances as important before they could think about paid work, with many having previously experienced a good deal of instability in their lives (Hulse & Saugeres 2007, 2008). This suggests that decisions about paid work have to be seen in the context of prior experiences and not just current circumstances. This is supported by a UK study, using a similar methodology, which found that the security

and stability offered by social housing provided an anchor point in the lives of tenants that were often characterised by uncertainty and turbulence. Moving into social housing had given them a position of stability and confidence from which they could think about looking for paid work (Fletcher et al. 2008).

Public housing is not, however, always able to offer the security that people seek. This is not an issue of legal security of tenure but typically relates to experiences of neighbourhood. For example, a survey of new public housing tenants in Brisbane and Sydney found that, although most felt that their situation had improved, there were concerns about neighbours, community safety and inappropriate locations which meant isolation from friends and relatives and, in some cases, employment (Phibbs & Young 2005, p.69). Other studies have found that residents in some public housing estates experienced problems with neighbours, noise, lack of privacy, anti-social behaviour and sometimes violence, which erodes their sense of security. This means that a cycle of insecure living can start all over again, impacting on their ability to look for, and take up, paid work (Hulse & Saugeres 2007, 2008).

3.1.3 Location, transport and place

Research indicates that a third element of public housing that affects residents' ability to engage in paid work is its location. While some public housing is located near jobs and transport, this is not always the case. Where people live relative to available jobs clearly matters and the Reference Group on Welfare Reform (2000, p.15), among others, has expressed concern that public housing is often in areas with poor job prospects. People living in outer suburban and some regional areas can face particular difficulties (Hulse & Randolph 2004). The allocation of public housing gives people little say about where they want to be housed (Hulse & Burke 2005) so that administrative allocations processes that typically take little account of employment options may affect job prospects.

Both the quantitative and qualitative research indicate that many public housing tenants of working age do not own a car (Hulse & Randolph 2004; Hulse & Saugeres 2007; Dockery et al. 2008). Having to rely solely on public transport restricts employment options through reducing the area of search and only enabling acceptance of jobs in areas serviced by public transport. Women with children, and in particular single mothers, have to find work near the school and home and often have to get a car so that they can fit everything into their day. The cost of transport can also be a factor when making employment decisions (Hulse & Saugeres 2007).

Further, some public housing tenants in areas that have a poor reputation feel that they are discriminated against when looking for paid employment once they disclose their postcode (Hulse & Randolph 2004; Hulse & Saugeres 2007). Research in the UK also found that postcode discrimination by prospective employers, social norms and routines that resulted in lifestyles resistant to paid work, and the narrow spatial horizons of local residents which restricted how far they were willing and/or able to look for and travel to paid work, were all barriers to paid work (Fletcher et al. 2008).

In brief, existing research indicates that a number of aspects of public housing can affect residents' capacity to engage in paid work in a positive or negative way. The scenario that appears to be most enabling appears to be where people have a stable home base, do not face sudden changes in rent as a consequence of working, are able to get ahead financially when they are in paid work, and are confident that being in paid work does not threaten the security of their living arrangements. Further enabling factors relate to location: being able to find a job in reasonable proximity to home (particularly for women with dependent children and people who do not have a car), not living in a stigmatised area, and being able to manage the logistics of

working. Some of these factors are particularly important to women, given the nature of work available to them and their other responsibilities, as we see next.

3.2 Women, welfare reform and work

A key factor in considering employment outcomes for public housing tenants is the nature of work available including pay and conditions, particularly for women who have been out of the workforce for long periods and consequently may have a low level of education/training and skills. In this section, we examine some relevant implications of a broader body of research, in particular, the relationship between gender, low skill levels and insecure employment, as well as more specific research into the logistics of working for public housing tenants who have care of children and/or are managing health issues.

3.2.1 Precarious employment and gender

There is a substantial body of international literature on the implications of reform for welfare recipients (Blaxland 2008; Cortis & Meagher 2009; Harding et al. 2008; Horn 2008; Carney 2007; McDonald & Marston 2005). A complete review of this literature is beyond the scope of this report except to note that it finds that an emphasis on paid employment as a way to alleviate social disadvantage is problematic when the nature of the labour market is not taken into account. We note briefly two issues that are important to the current study: the type of work likely to be available to female public housing tenants, and the longer-term implications of work in the context of contemporary labour markets.

A key question is what sort of work is available to people with low levels of skills/education and who may have been out of the workforce for a long time, such as many residents of public housing. A number of studies have examined the implications of the rise of precarious employment, particularly for women (Bodsworth 2010; Evans 2007; Pocock 2008; Smyth et al. 2006). Women are much more likely to work part-time than men, which affects not only the financial returns but also the conditions of work available. Two-thirds of part-time work in Australia is casual, with limited conditions and little job security (Pocock 2005, p.34; Probert & Murphy 2001). Some of the research suggests that part-time work may not be the solution to balancing work and family; rather, it can be part of the problem if it is 'poor quality' in terms of conditions, such as irregular scheduling of hours, insecurity of employment and limited access to training and career progression (e.g. Campbell et al. 2005).

Jobs that are typically filled by women are also paid less than for men, and despite more than three decades of equal pay provision, average pay differences between men and women in Australia have not altered (Pocock 2008). Women are paid less on an hourly basis on average, with analysis of data from the Household, Income and Labour Dynamics in Australia (HILDA) survey revealing that this applied even to full-time work (Rodgers 2004). The type of work available to vulnerable people such as recent migrants, women who have been out of the workforce for a long time and people with disabilities is thus likely to be low-paid and often part-time and precarious. This point has also been made in a UK study of social housing tenants which finds that jobs available are low-paid and insecure (Fletcher et al. 2008).

There has been a widespread critique in the literature that welfare reform is often grounded in an outdated assumption of a labour market that offers a choice between unemployment and a full-time job that leads to social inclusion, which is unlikely to be achieved by vulnerable people (Dean 2003; Bodsworth 2010). Internationally, there has been some research into the outcomes for groups who move into work. While results vary, the academic research, as opposed to government-commissioned policy

and program evaluations, generally indicates entry into paid work may not alleviate disadvantage if jobs are low-paid, uncertain and have few conditions. This is particularly the case with research designs that track people over time. The most recent example is a study of people moving from welfare into work, using a household panel survey (equivalent of HILDA) in Canada which finds that people 'enter a world of precarious and low-paid work'. Further, cycling between welfare and work is common and, compared to people who did not move from welfare, they earn lower wages, work fewer hours and in consequence have lower annual earnings even after a period of six years (Lightman et al. 2010).

Much of the qualitative research has focused on the outcomes of working for single parents. Internationally, this finds that single mothers access mainly casual employment which proves to be short-term either because the job ends or because they can no longer manage job requirements, for example, as a result of shift change (e.g., Edin & Lein 1997; Evans 2007). The research suggests that even though casual employment can give single mothers a supplementary income and may enhance self-esteem, it cannot alter the unstable nature of their employment. Further, unpredictability of work patterns can have a negative effect for the low-paid who can often never climb the occupational and wage ladder (Pocock 2008).

This research project addresses a significant gap by using a longitudinal research design to explore the type of paid work available to, and undertaken by, female public housing tenants and whether this work is sustainable over time.

3.2.2 Combining work and parenting

Many women moving into paid work face not only low-paid and precarious employment but also have to combine this with responsibilities to family and, often, voluntary work in the community (Blaxland 2008; Hulse & Saugeres 2007). The current research should be seen, therefore, as part of a broader body of literature on the difficulties that women, and particularly single mothers, experience in combining employment and caring for their children and/or other family members (; Smyth et al. 2006; Hulse & Saugeres 2008; Saugeres 2009).

Workplace inflexibility has been identified as being very constraining for women with children (Houston & Marks 2003; Smyth et al. 2006). This includes working on rosters, different shifts and general unpredictability as to working hours. The research suggests that, while finding affordable childcare is important, ability to manage the logistics of caring and working are just as critical. For this reason, as found by qualitative research for NRV1, many women want employment hours that fit around their children and in places near homes and schools so that they can fit everything into their day. Single mothers who tried to do paid work found it stressful and exhausting to combine this with parenting, especially when they did not have support from friends or family members (Hulse & Saugeres 2007, 2008). While policy debates often centre on formal childcare for pre-schoolers, research also points to the lack of affordable childcare arrangements in Australia, particularly during school holidays and after school hours (Smyth et al. 2006). These findings are similar to those in the UK where, despite a major recent expansion in childcare places and financial support, interviews with social housing tenants revealed that practical childcare issues acted as a barrier to paid employment. These included a lack of affordability, restricted availability in terms of hours, and the complexities of arranging different forms of childcare for different age groups (Fletcher et al. 2008).

This research will generate better understanding of the ways in which women are able to combine work and parenting notwithstanding some of the issues highlighted above.

3.2.3 *Mental and physical health*

Public housing increasingly targets people with the greatest needs, with a significant percentage of households having a mental or physical health problem. This in itself makes it more difficult to find and sustain employment. An additional issue is whether living in public housing itself can impact positively and negatively on people's health (e.g., Baker et al. 2006; Dunn 2002) in a way that can affect participation in social and economic life. Australian research, albeit limited, suggests that public housing can enhance health because residents feel more settled and better able to manage their finances (Phibbs & Young 2005; AIHW 2009). However, it can also affect health adversely due to factors such as poor housing quality, high noise levels, and living in areas with a high concentration of social problems (Hulse & Saugeres 2007).

Health problems can be a major obstacle to paid work for public housing tenants (Dockery et al. 2008; Hulse & Saugeres 2007; Fletcher et al. 2008; Saugeres 2008). Qualitative research for NRV1 found high rates of mental health issues, in particular depression and anxiety disorders, and in many cases these had been accompanied by physical health problems at some point. People with health problems would like to be in paid work but did not know when they would be able to do so. Some had struggled with taking up and/or remaining in paid work because their behaviours could be erratic and their health status unpredictable (Hulse & Saugeres 2007). However, underlying factors were a lack of flexibility in working conditions and the stigma attached to mental health problems. Further, research on the housing careers of people with disabilities for another AHURI National Research Venture on *21st century housing careers* (NRV2) confirmed the extreme difficulties that people with disabilities and mental illnesses face in accessing suitable paid employment. In some cases, living in public housing had contributed to deterioration in mental health as a result of being in an area with a concentration of social problems and lacking adequate social support networks (Saugeres 2008). These findings are very similar to qualitative research into social housing and employment in the UK which found that many respondents had a health problem which affected their ability to look for and find paid work. The study argues that while ill health represents grounds for granting priority in the allocation of social housing, health problems also tend to distance people from the labour market and the ability to improve their financial position, trapping them in a low income, low expenditure life (Fletcher et al. 2008).

This research project explores in depth how some public housing tenants with health problems are able to undertake paid work, and whether they are able to remain in paid work.

3.3 Cultural attitudes

3.3.1 *Attitudes to work*

The international research on welfare and work has a degree of commonality around three findings. Firstly, most people receiving welfare benefits would like to be in paid work at least at some point in the future, if not now (Ford et al. 1996; Edin & Lein 1997; Scott et al. 2000; Fletcher et al. 2008), resonating with the findings of Australian qualitative research (Burke & Hulse 2002; Hulse & Randolph 2004; Hulse & Saugeres 2007). Secondly, people do not only work for financial reasons; they also do so to improve self-esteem, escape isolation and acquire or update skills that may lead to a better job in the future. Thirdly, they want to escape the stigma of being a welfare recipient through being in paid work. This stigma is exacerbated when they are also a single parent and live in public housing (Edin & Lein 1996; Hulse & Randolph 2004; Hulse & Saugeres 2007).

There are many reasons, therefore, why residents of public housing want to work, but they face a number of barriers as discussed above. A key question is how some move into work despite these obstacles. The most relevant study is the qualitative research into social housing and employment in the UK. This included social housing tenants who were working as well as those outside the labour market. It found that, in spite of the problems of low pay and insecure employment, some of those interviewed remained committed to seeking paid work in the formal economy. The research identified key resilience factors as being age, level of financial commitments, access to social networks that consisted mostly of work colleagues, and the centrality of work in their sense of identity (Fletcher et al. 2008).

It is also of note that the concept of work that underpins welfare reform and, to a lesser extent, social inclusion, is restricted to paid work and does not include involvement in voluntary (unpaid) activities. This is arguably a gendered conception of work as comprising only paid work (Hanson & Pratt 1995; Hattery 2001; DeVault 1991; Garey 1999; Hulse & Saugeres 2008), but also reflects a view of people in receipt of welfare payments including those living in public housing as being a drain on, not a contributor to, their community. In practice, there is little research about the day-to-day experiences of people in this situation and their contributions through non-paid work to caring and support for family and friends, as well as their contributions to the community more generally. Where this has been attempted, for example, in specific studies of public housing estates undergoing redevelopment, some residents have reported quite strong social connections and detailed contributions to the wider community, sometimes over many years (e.g. Hoatson & Grace 2002; Stubbs et al. 2005). Qualitative research for NRV1 found quite high levels of engagement in unpaid work, particularly by women. Importantly, women often did voluntary work in the community as a substitute for paid work, because it was more flexible given their caring responsibilities or health status, gave them the opportunity to feel part of, and contribute to, the local community, and could give them a chance to develop skills and take on responsibilities that would not be available in low-paid work (Hulse & Saugeres 2007).

This research will explore further attitudes to employment among public housing tenants in paid work, the extent to which engagement in voluntary activity provides a transition into paid employment, and whether paid work delivered the non-financial benefits anticipated.

3.3.2 Attitudes to mothering and caring

There is a large body of research on mothering and employment, and mothering and caring for children, in Western countries that has informed this project. It indicates that women's ideas and decisions about mothering, childcare and employment are shaped by their economic positions, their social, cultural and family backgrounds, their political and religious beliefs, and their local and social networks (Hays 1996; Hattery 2001; Duncan & Edwards 1999; Duncan et al. 2003). To deal with this complexity, a number of typologies have been developed in terms of mothers' attitudes, beliefs and values which help shape their behaviours. In an Australian policy context, Hakim (1995, 2000, 2003) has arguably been the most influential, suggesting that women make choices between three lifestyle preferences: home centred, work centred and adaptive (a combination of home and work), with more choosing the third option. This has generated a robust critique, with many writers arguing that women's choices are heavily constrained by both structural factors, such as the availability of paid maternity leave and affordable and appropriate childcare, and normative factors which emphasise their role as carers (Campbell et al. 2005; McRae 1999; Smyth et al. 2006; Hulse & Saugeres 2007; Saugeres 2002, 2009).

In a number of countries similar to Australia, research has found that welfare reforms promoting work for women with children can be ineffective because one of the most important factors influencing mothers' work decisions, whether partnered or not, is their beliefs about the right thing to do for them as mothers. This has been the case in the UK (Duncan & Edwards 1999; Duncan et al. 2003) and the US (Hays 1996; Hattery 2001). In other words, there is a dissonance between an economic model that is based on all adults in paid work, whether male or female, and deep-seated norms about the importance of women being at home to care for their children. Further, while some women reject this norm, they are all influenced by it in one way or another. In the qualitative research for NRV1, most mothers interviewed, whether single or partnered, said that they were not in paid employment, or had been out of paid work initially, to care for their children. Analysis of data from the ABS Survey of Income and Housing discussed in Chapter 2 confirms this point.

A number of authors have also argued that while all women face constraints in making decisions about work and caring, some overcome these better than others, depending on their cultural, ethnic and social backgrounds (Hanson & Pratt 1995; Glucksmann 2000; McRae 1999). The qualitative work for NRV1 found that single mothers felt even more that it was their responsibility to stay at home to look after the children because they often were the only consistent parent that the children had. Some who lived on public housing estates also felt that they should stay home to look after their children so that they would not be influenced negatively by other people, with some fearing for their children's safety if they came home from school and were left alone in areas with a concentration of social problems. Further, they felt the effects of stigma and the need to prove that they were 'good mothers' by being at home and looking after the children (Hulse & Saugeres 2008; Saugeres 2009).

This research will extend the work reviewed above by examining the extent to which women who live in public housing and are in paid work have been able to deal with both their own and others' cultural beliefs about mothering.

3.4 Summary

Whether and how women living in public housing can move into paid work, and the effects of this on them and their families, may seem at face value a very specific issue. However, as we have shown above, investigating this issue both draws on, and contributes to, rich veins of research about issues that are at the centre of modern life: experiences of paid work, the logistics of managing work and caring, work and dealing with a disability or a health problem, and cultural beliefs about work and mothering that pose challenges for both welfare reform and social inclusion strategies. There is a growing body of research evidence about public housing and employment in Australia which generally accords with the international research; the work of NRV1 made a large contribution to understanding many of the sometimes complex issues involved. All of this suggests that women in public housing face many difficulties in moving into paid work, but that a quarter of such women work despite these.

This project builds on that work by exploring some gaps in an Australian context, including:

- An examination of the impact of living in public housing on women's ability to take up and remain in paid work.
- An understanding of the ways in which women who have been able to take up paid work have been able to overcome obstacles to paid work.

- A temporal dimension in order to deepen insight into the kinds of paid work that women who live in public housing are able to get and whether this is sustainable over a particular time period.

In the next chapter, we outline the research design which involves a longitudinal study of women who live in public housing and were in paid employment at the beginning of the research project.

4 RESEARCH DESIGN AND METHODS

In this chapter, we report on the development, design and implementation of the research project, providing details of our research methods.

4.1 Research questions

The aim of the project is to improve understanding of why, and how, some female public housing tenants are able to enter or re-enter paid work despite the many disincentives and barriers identified in the research for AHURI National Research Venture 1 (NRV1) on Housing Assistance and Economic Participation.

The research questions are:

- To what extent, and in what ways, are female public housing tenants, in particular sole parents and women with unemployed partners, able to overcome previously identified disincentives/barriers to taking up paid employment?
- Why have some public housing tenants been able to take up paid employment and to what extent has public housing had a positive influence on employment decisions and ability to take up paid work?
- What is the nature of paid work that female public housing tenants have gained and how sustainable is this work?

4.2 Research design

The research consisted of a review of the relevant literature and scoping of the project and a longitudinal study involving three waves of in-depth interviews with female public housing tenants who were in some form of paid employment at the time of the first interviews.

4.2.1 Literature review and scoping of the project

The first stage in the research was to update and extend the literature review undertaken for NRV1 on the factors that encourage and discourage entry and re-entry into paid work by public housing tenants. The review also explored factors associated with a successful transition into work and retaining work, as well as the outcomes of paid work for public housing tenants, paying particular attention to gender. The results of this review are outlined in Chapter 3.

Research for NRV1 had already carried out an extensive analysis of secondary data from the following three data sets:

- The Survey of Income and Housing, 1982–2002.
- Four waves of the Household Income and Labour Dynamics in Australia (HILDA), a longitudinal household panel data set (2002–06).
- Administrative data on public housing tenancies supplied by the Western Australian Department of Housing and Works (1999–2005).

The supplementary secondary data analysis for this project was to explore whether there had been some more recent changes in employment participation by public housing tenants and to inform the development of themes and questions for the longitudinal study. We analysed Confidentialised Unit Record Files (individual and household files) of the ABS Survey of Income and Housing 2007–08 rather than the ABS Census of Population and Housing as originally intended. The Survey of Income and Housing provides more up-to-date and detailed data on income and work for our

purposes. We presented the findings of this analysis in considering the policy context for the current study in Chapter 2.

4.2.2 Longitudinal study

The main component of the study was a longitudinal study of a cohort of 40 women living in public housing who were engaged in some form of paid employment at the time of the first interviews. Interviews were conducted between September 2008 and October 2009 in four areas of Victoria.

The research team comprised:

- Associate Professor Kath Hulse, project leader and responsible for conceptual development and writing the Final Report and research articles.
- Dr Lise Saugeres, Research Fellow, responsible for the conceptual and methodology design, the day-to-day management of the project, conducting half of the interviews over the 12-month period, the analysis of the data and the writing of research reports and articles from the project.
- Ms Amy Nethery, Research Officer, who undertook half of the interviews in each wave over the 12-month period.
- Ms Liss Ralston, who undertook secondary data analysis.
- Professor Terry Burke, who provided professional guidance and technical expertise.

Amy Nethery was trained for fieldwork by Lise Saugeres and Kath Hulse to ensure quality and consistency in approach to interviewing.

The research team originally selected four research sites: two areas of Melbourne (Maribyrnong and Broadmeadows) and two regional centres in Victoria (Geelong and Shepparton). These were selected to reflect contrast and diversity in terms of concentration of public housing, public housing conditions, and access to employment opportunities. It was intended to conduct 10 interviews in each site. However, as it was extremely difficult to recruit participants, particularly in and around Maribyrnong and Broadmeadows, we extended the recruitment area to the western and northern suburbs of Melbourne. The location of interviews around Shepparton was also extended due to difficulties in recruitment, which we discuss further in Section 4.3.

4.2.3 Ethics approval and preparation for fieldwork

Qualitative research involving in-depth interviews with vulnerable people requires detailed consideration, and approval, of the ethical conduct of the research. The research design was approved by Swinburne University of Technology's Human Research Ethics Committee on 14 August 2008. This approval included endorsement of procedures for interviewee recruitment, the type of questions asked, the conduct of interviews and protocols including those ensuring that interviewees were able to give informed consent to their participation.

A participant information statement and consent form was developed as part of the ethics approval submission which could be given to participants prior to the interview (Appendix 1). The information statement gave more details about the research project, outlined the duration of the interview, and the compensation and confidentiality arrangements. The consent form asked the participant whether they agreed to be interviewed and be recorded on audio-tape and, if so, asked for their name and signature.

An interview schedule for the first wave of interviews was developed, informed by previous research findings, the updated literature review and the analysis of

secondary data. The interviews were semi-structured with progression through key themes which address the research questions. The schedule also includes a series of subsidiary open questions to elicit rich and detailed information from the interviewees in addressing each of the research themes, and is discussed further in Section 4.4 below.

4.3 Recruitment for the longitudinal study

Forty interviewees were selected for wave 1 via a non-random purposive quota sample. We were looking for women between the ages of 18 and 64 who lived in public housing, were in paid employment, and were willing to be interviewed three times over a 12-month period, i.e. at six-month intervals. The recruitment process involved contacting and advertising in local newspapers, local housing offices, childcare centres, public offices, libraries, community centres and neighbourhood houses, schools, and local shops in areas with a concentration of public housing. A poster and research brief (Appendices 2 and 3) were designed to that effect. We also informed potential interviewees that they would receive shopping gift cards worth \$30 for the first interview, \$50 for the second, and \$70 for the third, in recognition of their time. Previous research revealed that shopping vouchers were a major incentive for people on low income to participate in research projects such as this (Hulse & Saugeres 2008). In addition, whenever a person called in order to volunteer to be interviewed, they were given more information about the project, asked whether they agreed for the interview to be recorded and whether they preferred to be interviewed at home or in another location. When they chose not to be interviewed at home, the interviews were conducted in welfare or community organisations that agreed to let us use their facilities for this purpose.

It was extremely difficult to recruit 40 women to interview in the first wave. Firstly, this was because most women who live in public housing are not in formal paid employment, as highlighted in the secondary data presented in Chapter 2. Secondly, general recruitment was not applicable and the places where advertising could be successful were mostly in organisations that had direct contact with public housing tenants and particularly women, and were located in or near to larger public housing estates. Thirdly, it was suggested by some housing officials and tenants that some of the female tenants who did paid work did not declare this because of the effects it would have on their Centrelink payments and rents and thus would not have volunteered to be interviewed; indeed, this would have raised ethical issues for the research team had they volunteered. Fourthly, a few who had initially volunteered decided not to participate because they felt that paid work and caring responsibilities for their children and/or other relatives took all their time. It is likely that busy schedules would have also impacted on other women's decision to not participate. Lastly, the requirement to commit to being interviewed three times over a year might have also been a deterrent.

As indicated above, shopping gift cards were provided in recognition of the time that research participants contributed, and the dollar value of these increased with each successive interview. While this was an incentive for several of the women interviewed, it was on the whole less so than in research with people who relied entirely on welfare benefits as their main source of income (Hulse & Saugeres 2007). Many of the women who volunteered to be interviewed had an interest in social issues and had worked for the community as volunteers and/or paid workers. To them, participating in this kind of research was an extension of this interest and contribution.

The local office of the Victorian Office of Housing in each area was contacted, but most housing managers said that they did not have the resources to search their

database and contact women who were in paid work on our behalf. The exception was the Geelong office where a member of staff searched their database, wrote and sent a letter with our research brief to 100 women in the area. As a result, we had more women from Geelong volunteering to be interviewed than in any other area. As we were having difficulties in recruiting people in and around Maribyrnong and Broadmeadows, we decided to extend the recruitment area to all the northern suburbs and contacted tenants' groups and housing offices in the other areas. The North Western Region of the Office of Housing, which had previously worked with colleagues from Swinburne University, agreed to search their databases and sent letters to 30 women fitting our criteria. However, only two of these volunteered to be interviewed.

Contacting public housing tenants' groups was more successful than other community organisations as a few active members of tenants' groups talked to other tenants about our research and asked them whether they would participate. For example, one woman who lived in a high rise in inner Melbourne was involved in community work as well as the public tenants' association and was able to assist in recruitment within our ethics procedures. Recruitment in and around Shepparton was less difficult than in the Melbourne metropolitan area, but also took some time. Snowballing was not very successful either, but resulted in a few additional participants in the inner city and Geelong areas.

We had initially intended to recruit 10 respondents in the four areas mentioned above but, in view of the recruitment difficulties discussed earlier, we obtained a higher number of participants in some areas than in others. As a result, the 40 interviewees recruited for wave 1 were located as indicated in Table 7.

Table 7: Completed interviews, by wave of research and location

<i>Locations</i>	<i>Wave 1</i>	<i>Wave 2</i>	<i>Wave 3</i>
Seymour and Shepparton	8	8	7
Geelong	13	11	10
Melbourne north	13	13	12
Melbourne west	6	5	5
All areas	40	37	34

Notes:

1. Melbourne north comprised Broadmeadows, Fitzroy, Carlton and Collingwood.
2. Melbourne west comprised Kensington, Braybrook, Maidstone and Seddon.

We had developed strategies to retain women for the second and third waves that included giving them shopping gift cards of increasing worth after each wave, thank-you cards that were sent after the first and second waves, collecting three contact details after each first interview, and assigning the same interviewer over the three waves. These strategies were successful and the retention rate was high with 37 participants remaining in wave 2, and 34 in wave 3. Of the six women who could not be interviewed for all of the three waves, two were unable to commit to a day/time for another interview and the other four had moved out or were away and could not be found.

4.4 The interviews

As indicated, the research design was for a longitudinal study over three waves of interviews with female public housing tenants who were in some type of paid work when recruited.

4.4.1 First wave of interviews

The first wave of interviews started in September 2008 and was completed in early November 2008. Protocols were implemented to ensure the safety and wellbeing of researchers and interviewees. Interviewers explained the research procedures and followed procedures and protocols in terms of informed consent. All interviewees signed a consent form prior to the first interview which included their permission to record the interviews electronically and to be interviewed three times over a 12-month period. The interviewers also completed a sheet containing summary demographic information.

The interviews were face-to-face and took place either in people's homes or in a room in a community organisation, and lasted approximately 1 to 1½ hours. The interviews were open-ended and followed the themes outlined in the interview schedule (Appendix 4): current employment situation, from previous situation to current employment; housing situation, past and present; family situation, past and present; health and employment and life priorities and goals. The nature of the interviews meant that they were often not linear, that is, they followed a conversational style rather than working through the themes and questions chronologically.

4.4.2 Second wave of interviews

The second wave was conducted in March 2009 and consisted of telephone interviews. Each respondent was contacted and asked for a day and time that suited them in order to be interviewed. Each interview was recorded, with prior knowledge and permission of the respondents, using a telephone recording adaptor linked to a computer. These interviews were shorter than in wave 1 and lasted between 15 and 45 minutes. They focused on the changes that had taken place in the participants' lives since the first interviews, whether positive or negative, and the impact on their ability to remain in employment, their current employment experiences, as well as their current family and housing situations and their impact on their employment.

An interview schedule (Appendix 5) had been designed to follow the same themes, but with a focus on changes that had taken place within each theme. However, the interviews also built upon findings from the first wave and preliminary analysis of the first wave interviews in order to be able to ask every respondent specific questions about the changes in employment in their lives. The interview schedule was thus adapted to each respondent.

4.4.3 Third wave of interviews

The third and final wave was conducted in October 2009. It consisted of face-to-face recorded interviews and lasted between 30 minutes and an hour. We designed a generic interview schedule asking about changes that had taken place over the previous six months, how they felt about their lives and work over the past year, and their plans and aspirations for the future in regard to employment and housing. However, building on findings from the previous waves, we also decided to add questions about views of self to explore further the relationship between paid employment and an increase in self-esteem. A few questions were also added in the last section to ask them to reflect over the past year and their participation to the research (Appendix 6). We also built upon findings from the first and second waves in order to adapt the questions to respondents' particular circumstances.

The three waves of interviews were conducted successfully from an ethics perspective. No inquiries, complaints or issues were received in terms of ethics procedures. Interviews were transcribed by professional transcribers after each wave. The data were ordered, categorised and coded using the qualitative software N'Vivo.

The analysis sought to uncover meaning by paying close attention to recurrent themes, patterns and words, and to the ways in which they were used in their immediate contexts.

4.5 Completed interviews

As described above, a total of 111 in-depth interviews were conducted over the three waves of interviews.

Of the 40 women living in public housing recruited for wave 1, all were, or at least considered themselves to be, in paid work. One who had said that she was in paid employment during initial phone contact was in fact doing 'work for the dole'. However, she was included since she considered herself to be in paid work. Out of the 40 women interviewed, 38 had children, 14 of whom had children under the age of 18 while two had no children. Most of the women (36 women) were single, divorced or separated. Of the four who were married, two had husbands in paid work and two did not.

Most of the women worked part-time. In wave 1, 24 worked between 10 and 29 hours a week and seven worked between two and nine hours a week. Most either worked for a number of fixed hours a week but also worked overtime or worked in jobs that had irregular hours, so that their income often changed on a weekly basis. A few combined several jobs. Only eight worked over 30 hours per week, and out of these only four were employed on a full-time permanent basis. Five women were employed on a permanent part-time basis in wave 1, and another two became permanent later in the year. Thus, only 11 women were employed on an ongoing permanent basis; all the others were employed casually. Those who worked between two and nine hours either had young children or had health problems; 10 of the women who worked 10 to 19 hours per week also had young children and/or had health problems.

Table 8: Women interviewed in wave 1, by sector of employment

Care work (old age, disabilities, childcare, hospital work)	7
Admin/clerical/secretarial	7
Community and youth work	8
Sales/retail/catering	6
Security	2
School crossing supervision	2
Casual teaching	1
Cleaner	3
Singer	1
Self-employed	1
Paper delivery	2
All interviewees	40

As shown in Table 8, the majority of the women were employed in typical female jobs such as care work, administration and secretarial, community and youth work and sales, retail and catering. As some held more than one job, the sector of their main job is included in Table 8.

Most of the women in wave 1 were still in receipt of Centrelink payments, as shown in Table 9 below. The most common benefits were Parenting Payment Single and the Disability Support Pension. Assisting people in receipt of these benefits into paid work has been a key objective of the welfare reform strategies of successive federal governments, as discussed in Chapter 2. While all 40 women in wave 1 were in some type of paid work, only 12 of these no longer received Centrelink payments.

Table 9: Women interviewed in wave 1, by receipt of Centrelink payments

PPS (Parenting Payment Single)	10
PPP (Parenting Payment Partners)	2
DSP (Disability Support Pension)	9
Newstart (unemployed job seeker)	5
Carers payment	1
Age pension	1
No Centrelink payment	12
All interviewees	40

The women interviewed were aged between 26 and 61 and were from a mix of ethnic and cultural backgrounds, as highlighted in Tables 9 and 10 below. No Indigenous Australians volunteered to be interviewed.

Table 10: Women interviewed in wave 1, by age

25-35 years	2
36-45 years	13
46-55 years	19
56-65 years	6
All interviewees	40

Table 11: Women interviewed in wave 1, by ethnic background

Australian	27
Pacific Islander	1
Turkish	4
Polish	1
Sudanese	1
Vietnamese	1
Lebanese	1
Ethiopian	1
UK	3
All interviewees	40

4.6 Presentation of qualitative research

In-depth interviews, such as those conducted for this research, yield enormously rich data. The challenge in analysis, interpretation and presentation lies in 'reducing the volume of raw information, sifting trivia from significance, identifying significant patterns, and constructing a framework for communicating the essence of what the data reveal' (Patton 2002, p.432). While each person has their own story and unique set of circumstances, analysis of such a large number of interviews enables patterns to be discerned and a framework developed for communicating the findings, which are then illustrated through use of narrative (Flick 2002).

Unlike quantitative research that seeks to make generalisations on the basis of statistical representativeness, qualitative research seeks to generalise on the basis of theoretical propositions that relate relevant aspects of the data to each other, and in

the grounding of the research in detailed empirical material and contextual information (Denzin 1994; Flick 2002; Mason 1996; Liamputtong & Ezzy 2005). In the chapters that follow, we identify and report on patterns in the data and use one or more quotes by interviewees to illustrate these patterns. To contextualise each quotation, we provide the pseudonym of the interviewee to preserve their anonymity and some basic details, such as age, family status, employment and location. We have also changed the names of children and some place names so that those interviewed cannot be identified. In some sections we illustrate findings with more detailed information about a few of the interviewees' responses. This was in order to enable a better understanding of an identified pattern or process by placing it within the context of an individual's life. We follow established practice in using I to refer to the interview and R the respondent or interviewee where the verbatim quote is in the form of an interchange between interviewer and interviewee.

The next three chapters present some of the findings of the longitudinal research, starting with discussion of how the women were able to overcome previously identified barriers to engaging in paid work.

5 OVERCOMING OBSTACLES TO ENTERING OR RE-ENTERING PAID WORK

This chapter examines how the women interviewed in wave 1 had decided, and been able, to take up paid work. The women had all encountered similar obstacles to those identified in prior research. However, for various reasons, they had been able to look for and take up paid work at a particular time in their lives. This enabled them to overcome in part, at least for a period, some of these obstacles. The chapter outlines and discusses the enabling factors that assisted the women in returning to work that have implications for policies to enable female public housing tenants to engage in paid work.

5.1 Getting back into paid work

All the women interviewed had been out of paid employment at some point in their lives. This was because at that time they had not felt that they could be in paid work or could not find the kind of paid work that would have suited them. All preferred to be in paid work, not only for financial reasons but in order to be socially connected, to gain a sense of achievement, to provide for their families, and to be independent from Centrelink. However, they had not always been able to do so as a result of family responsibilities and/or health problems. This section discusses how the women decided to go back to paid work after, for many of them, having been outside the labour market for a significant amount of time. The decision raised different but related issues for women with older children, those with younger children and those with health problems, which we consider next.

5.1.1 *Women with older children*

The majority of the women interviewed were aged between 40 and 55 years old and had older children either in their late teens or adults who no longer lived with them, as indicated in Chapter 4 (Table 10). Most who had adolescent or adult children had either stopped paid work altogether in order to look after their children when they were younger, or had worked on and off on a casual basis so that they could do so. Most of these women had engaged in voluntary work while they were caring for their children. It was only once their children were older that they had felt able to take up paid employment.

Deciding to look for paid work after having spent many years outside the workforce had often been difficult. For several, and particularly for those who had stayed outside the workforce for long periods (up to 30 years for one woman), the idea of looking for paid work and getting a job after all this time had been terrifying. The women felt that they lacked work experience and self-confidence. Staying at home to look after the children and doing unpaid work for their families and the community had also affected their self-esteem. Several women expressed shock that they were regarded as unemployed and got Newstart rather than Parenting Payment when their youngest child turned 16. They had not been thinking about going back to paid work. These women felt that this was very sudden and were scared—for example, Melinda, in her late 40s and living in Geelong, worked as a part-time contract cleaner. She left school early to look after her siblings, later stayed at home to raise her children as a single mother, and had been out of the workforce for 30 years:

R: I was basically forced into getting work because my youngest child had turned 16, so I had to go off the pension and then I had to start going out and looking for work, which was really, really frightening—really, really scary—because I had been home raising children for many years and also raising my

own brothers and sisters. I was pulled out of school at 14. My mother had a heart attack, so I had to raise my younger brothers and a sister who they had adopted, so I just, all I did was cook and clean and look after, and then had my own family and all I have done is cook and clean and look after, and then all of a sudden I didn't know what to do because my youngest child had turned 16, I was off the pension and all of a sudden I had to go out and look for work and I had no confidence, very low self-esteem. Not very well educated at all and thought, my god, it was just the most terrifying experience. I started having huge panic attacks, and it was just awful.

I: Did you get some support, some help?

R: No. No. I was just sent constant letters from Centrelink that I had to go here, I had to go there, I had to join up a Job Network place and then people were wanting me to fill out forms left, right and centre. And I am absolutely terrified of filling out forms because I can't spell very well at all, and I was practically pleading with them 'Could I take the forms home and fill them out at home?' At least that way I can get my dictionary out so I don't want to hand them back in there and look like a 40-year-old idiot.

Melinda expresses that she lacks self-esteem as a result of lack of education and a lifetime of caring for other people in an unpaid capacity. Having to look for work and fill in forms reinforced her feelings of inadequacy and being put in this situation had a negative effect on her health. Melinda had already thought about looking for paid work, but her lack of confidence and her self-perceived lack of skills had prevented her from doing so. However, she did not find that her Job Network provider and Centrelink gave her the support that she needed in order to look for and find paid work, and she found her current job through a friend.

The women who had decided to look for paid work once their children were older had often found it difficult to get a job because they often lacked skills and confidence and because of their age. However, a few women in this situation had found paid work through their Job Network provider. For example, Kathleen, in her early 60s with two adult children, had stayed at home since leaving work to look after her second child. She had started to look for paid work before her daughter turned 16, but was having difficulties in finding employment. It was after her Parenting Payment was stopped and she was going to a Job Network provider that she was told about a hospital job. She subsequently applied and was successful in getting a job as a part-time ward assistant:

R: I was after jobs, but I could never even get an interview.

I: But even before they [Centrelink] told you you had to?

R: Yes, I was looking for work, yes. Something in the paper I could do like sandwich hand. I thought, 'Oh, maybe I could just be a sandwich hand'. Just different things, factory stuff, but usually they would ask your age and because I was in my 40s ...

I: So you think that was a factor?

R: Oh, I am sure, and no skills. They wouldn't even tell me to come in, and then I had to look for work when Sarah was 16 and I still had that same thing. It was only that this hospital job came up.

Several women with older children took up courses to upgrade their skills or train in a new field in order to find regular paid work, while many started by doing voluntary work before finding paid work, as discussed later in this chapter. The majority of the

women with older children had been looking for a permanent job even though only a few had found jobs of this type. Several had started work on a casual basis and were later offered ongoing work.

Even though women with older children were at a stage in their lives when they could do paid work, if they did not have major health problems, most of the women interviewed in these circumstances worked part-time. There were two main reasons for this. Firstly, they could only find casual part-time employment in sectors dominated by female workers, as highlighted in Table 8 (Chapter 4). Several women would have liked to work full-time, but took the job that was on offer even if it was part-time. Secondly, several women with non-dependent adult children preferred to work part-time. Having spent many years looking after their children, they wanted to be available to look after their grandchildren or have time to continue doing voluntary work or other activities. This is in accord with the findings of prior research which identified high levels of participation in unpaid work among women who are regarded as economically inactive (Hulse & Saugeres 2007).

5.1.2 Women with younger children

A second pattern from the interviews involved women with children aged under 14 years; 13 of the 40 women had children in this age group, of whom four had children under 10 years. These women were aged between 26 and 50. As with the older women interviewed, most had wanted to stay at home to be with their children while they were pre-schoolers. Only two with children under the age of five were in paid work in wave 1. Maria, in her 20s and living in a western suburb of Melbourne, had a four-year-old and a baby. She was working nine hours a week as a kitchenhand. She worked in retail before she had children but had to stop in the earlier stages of her first pregnancy for health reasons. When interviewed in wave 1, she had been in paid work for less than two months. Maria had not been looking for paid work but her ex-partner, who still lived with her, had lost his job and somebody she knew had offered her a job. She had welcomed the opportunity because she suffered from post-natal depression and wanted to do something outside the house:

It's actually to get me out of the house, because I was going pretty much insane. I got post-natal depression with my son, and I had it really serious, severe with my daughter when she was young. And I thought, instead of going onto medications and stuff like that, I wanted to snap myself out of it and I thought getting a job and getting some more independence and things like that would help.

Another woman, Aisha, in her late 20s living with her three children aged five and under, was doing a paid traineeship as a community contact officer for 15 hours per week for the Brotherhood of St Lawrence. She was married and living in a northern suburb of Melbourne and had not been looking for paid work, but took an opportunity that was offered to public housing tenants in her area because she felt isolated at home:

R: It was a bit difficult for me to do full-time because I have three children under five and childcare is very much expensive. So I'm doing this because it's not, it doesn't affect the kids' payment or the childcare, because it's part-time, yeah, I like this job.

I: So you said they go to childcare.

R: Yes.

I: So where do they go? Is there one here?

R: Yeah, we have one down here. The school's near my house.

I: So you have to pay for that?

R: Not much. Because the job, it's like training, so I didn't get much so I don't pay much for childcare, which is good ... I found it's flexible, that's why I took this job, but difficult in another job.

I: So if they're sick or anything like that you can come back, is it quite flexible that way?

R: Yes, it's very flexible. I like this job because when the kids are sick I can stay home, like when my family have chickenpox I stay for two weeks and then go back. So I like that. Of course I don't get paid when I don't go to the job but still, for me, it is good because I don't want to stay home. I stay home for nearly four years and I decide to go out and do some more experience or do something.

Aisha had been able to do this paid traineeship because it was more flexible than most other paid work would have been. This flexibility, together with access to affordable childcare, meant that she was able to combine caring for her children and working. Flexibility in employment conditions and affordable and accessible childcare are important factors in enabling women to move into paid work, as will be discussed later in this chapter.

Most of the younger women interviewed with school-age children had not yet been affected by the second wave welfare reform policies that were implemented in July 2006. As they were already in receipt of Parenting Payments at that date, they were protected by the grandfathering arrangements such that they retained the higher level of payment until their youngest child turned 16. Although all those interviewed in this group had taken on some paid work in wave 1, it was clear that they all wanted to find work that they thought did not interfere with their mothering role.

5.1.3 Women with health problems

Half of the women interviewed talked about having had, or currently having, some kind of health problem, although only nine were currently receiving the Disability Support Pension. The most common health problems reported were depression and related physical symptoms, and back problems. Several had had to stop working for several years because of their health but had been able to engage in part-time or casual work once their health had improved. Others had ongoing health problems but had taken up paid work hoping that it would help them, particularly when they had suffered from depression as was the case for Maria discussed above. Several women also talked about having lost confidence and self-esteem after having had to stop paid work due to illness so they also often did voluntary work or did courses first before looking for paid work.

The women who had experienced health problems had decided to take up paid work either because they felt that it was the right time for them to try to be in paid employment and/or because they felt that the nature of the work and the number of hours/days suited them. For instance, Victoria, in her 50s, who was married with two adult children and living in a western suburb of Melbourne, was doing part-time community development work at the time of the wave 1 interviews. She had developed a brain tumour after a serious accident and had to stop paid work for 10 years. When her health had improved, she had volunteered at her local neighbourhood house where she was later offered a job. At that time she was not actively looking for work as she was also caring for her husband who was recovering from an injury. She explained how she decided to take the position:

Well, I had a brain tumour, that's why I'm on a Disability Support Pension because I've got a lot of disabilities ... At the time when I was offered the job my husband had broken his kneecap so I was taking care of him, flat out taking care of myself, but I was taking care of him and I thought, oh my goodness, this has come up at a terrible time, because I was wearing down. Because like I said, it takes me a long time looking after myself without looking after my husband and then I thought about it and I thought, no, bugger it, I'm going to take it because this opportunity may not come again ... I don't like to sit idle. I get bored very easy. Because I lost so many years in my life, I've always been a person not to sit around and be motivated and losing all that time it's taken a big slab out of my life and I've always been a worker. It's just an illness stopped me from working so it makes me feel good to be back at work and it puts me in a better financial position.

Even though this employment opportunity did not come at the best time for Victoria in terms of her responsibilities in caring for her family and her ongoing health problems, she took the position because she felt that she was able to go back to work under the conditions offered, she liked the nature of the work and wanted to get back into paid work at some point. Like Victoria, other women who had had to stop paid work due to health problems and/or had ongoing health problems could only work part-time for a certain number of hours a week and could only do certain tasks.

In summary, women with younger and older children and/or health problems had been able to get back into paid work because they had reached a time in their lives when they felt that they could take this on. Their caring responsibilities for children or other family members had diminished and/or they were experiencing an improvement to their mental or physical health which put them in a situation to take up paid work. For a few women with older children, the need to look for work had been precipitated by implementation of the 2006 welfare reforms. While the circumstances of getting a job were highly individual, the research identified a number of factors that enabled the women to take up paid work, which we discuss next.

5.2 Enabling factors

Second wave welfare reform envisages that people moving into paid work can get support through Job Services Australia (formerly Job Network).⁴ Several women mentioned that having access to advertised jobs through their Job Network provider and learning how to do interviews and write CVs was helpful in finding paid work. Most of the women interviewed, however, found that what their Job Network provider had to offer was limited and several found them unhelpful. An important finding of the research was that although second wave welfare reform led to more women having to look for a certain number of hours of work as a requirement for continued receipt of Centrelink payments, this requirement and associated support offered through Job Network was not necessarily the main factor in them finding paid work. According to the women interviewed at wave 1, the most significant factors were experience doing voluntary work, courses and training, work programs specifically tailored to public housing tenants, childcare strategies, flexible work practices, local employment and accessible transport. Each of these is discussed below.

⁴ In this report we use the term Job Network since this was the system of employment services in place at the time of the first and second wave of interviews. In July 2009, a new system of employment assistance called Job Services Australia was implemented. In the third wave of interviews conducted after this change in October 2009, the women continued to refer to the Job Network. For this reason, and to avoid confusion, we continue to use the term Job Network even though it was technically inaccurate by the time of the third wave interviews.

5.2.1 Opportunities to participate in voluntary work

As indicated in the previous section, participation in voluntary work had enabled some of the women interviewed to find paid work. Most had started doing voluntary work at their children's schools or community organisations. They had not necessarily done this in order to find paid employment per se, but in order to get back into doing an activity outside the house, learn new skills, be involved with the community and be socially connected, which corresponds closely with the findings of previous research (Hulse & Saugeres 2007). Volunteering in a community organisation helped women to find paid employment in two different ways, it led directly to a paid employment opportunity in that organisation; and it gave them the self-confidence that enabled them to look for, and find paid work somewhere else.

Firstly, most of the women who had found employment in community organisations had started working there on a voluntary basis and got offered paid work later on, like Victoria referred to above. Another example is that of Clara, in her early 50s with three adult children. Clara lived in a northern suburb of Melbourne and was a part-time childcare worker. She started to volunteer at her children's school when they were still young and progressively was offered paid work:

I: Once my youngest started school in '86, I applied, I volunteered in the school. I would take the kids to school, I'd stay at the school all day and we'd meet after school and come home. I had fun helping out in the art room, library, whatever, and they needed an integration aide and they'd heard about me and they rang me up and ... asked me to come over ... and that's when I was offered the job ... a couple of mornings a week or something I think it was.

I: Okay and then they offered you a job?

R: Yeah. The next year they said 'Oh, well, we need a lunchtime reliever'.

I: So you weren't actually looking for paid work then at the time?

R: No, well, I wouldn't have thought I was really qualified for much at that stage.

Secondly, many of the women who had been outside the workforce for several years to look after their children, or because of health problems, found that volunteering had helped them gain confidence in order to be able look for and get paid work. For example, Melinda, who as we saw in Section 5.1.1 was terrified at the idea of suddenly having to look for work when her youngest child turned 16, talks about how doing voluntary work for the community had helped her gain confidence and self-esteem. This then helped her in deciding to take up contract cleaning, initially as a temporary replacement for a friend:

So we got together and a few of us single mums and ladies and we started up a group ... and we started making curtains for public tenants, and we gave them to them for free so they at least had something to put up on their windows, instead of it just being a house, it then became a home, gave them security, a bit of pride. So yes, and I think that a lot of doing the community stuff like that, the voluntary work, helped my self-esteem a lot. It helped me to learn to communicate with people a lot better because I had only just stuck with my own sort of set of friends, hadn't been out there in the wide, wide world for many, many years in the capacity of working. So I think having that behind me, the voluntary work did do a great deal.

For Melinda and the other women who had volunteered before finding paid work, volunteering had increased their confidence and self-esteem. They were able to do

unpaid work they were interested in and which contributed to the local community. It was flexible if they had to deal with situations affecting their children. Doing voluntary work prepared them in various ways for entry into the labour force, whether it led to a job in the same organisation or in a different sector. Several of the women with teenage or adult children who had started by doing voluntary work in the community were still volunteering in addition to being in paid work.

5.2.2 Education and training

Several women had also found paid work after having gone back to studying and completed courses or training. The vast majority of the women interviewed had left school before the end of Year 10 usually associated with growing up in unstable families, being in families from modest backgrounds, lack of encouragement from family and teachers, and lack of self-confidence and low self-esteem. In addition, as discussed above, many had been out of the workforce for long periods of time and felt that they lacked skills and experience. For some, it was somebody at their Job Network provider or Centrelink who suggested that they enrol in a particular course or training program while others searched themselves for courses that they could enrol in with the view to finding paid work.

One of these was Miranda, single and in her early 50s with two adult children. She lived in a regional centre in Victoria and worked full-time in an administrative position at the time of wave 1. She got her job after taking a course in administration at a local Technical and Further Education (TAFE) institution:

I hadn't worked, I'd been a single mum and my son had turned 16 and I had to do something because I stayed at home and looked after my kids because I've more or less raised my kids in housing in this area. And I had no skills, whatever job I got would have to be labouring somewhere. So, when Tony turned 16, I went to TAFE and did an admin course and that was hard because at that time my daughter had a daughter, she had a child and she was a single mum. So, yeah, I was supporting myself and her and the family as well. But I learned a lot. I'd been given a computer by a person in my family and I just learned from there.

For women like Miranda, who had been out of the workforce for a long time, taking courses and learning new skills was also a way of increasing confidence and self-esteem, which then helped them in looking for and finding paid work. A few of the women were still studying while the research was being carried out, hoping to lead to better paid and/or permanent employment. For example, Laura, in her late 50s with two adult children, was working as a casual relief teacher on a very irregular basis on wave 1. She previously stopped working for a while due to illness. Even though she still had health problems, she had almost completed a course in proofreading and editing in wave 1 and intended to start her own editing business from home:

R: I do feel fabulous having done the course. Seriously, that has been really hard work. I've done a whole year of that, and the blessing about this and the way it's been done is that I could have breaks when I needed it, so I could do a tutorial, do an assignment ...

I: And you did it from home?

R: Yeah. And also when I had my operation last year and I was sick when I came out of hospital—I had this eye infection—and I couldn't see. I couldn't read. I couldn't watch the computer. I couldn't watch TV. I couldn't stand the light. So for four months I couldn't do a thing and that was very frustrating so I had to put this on hold. I wrote to them and I just said 'Look, I won't be able to

put anything in until my eye's better because I can't read the stuff' so by November last year I was just about to attack Unit 4 in this—out of 14—and then I did about three or four units really close together before my eye flared up again and I had to have another break. Yeah. And now I'm nearly at the end—I'm onto my last one so, yeah, I think the study is what's given me my self-esteem back. I love study. I like any sort of study really and trying to get into the writing and everything—making it into a business is another question [laughter], but I think I've got the ability to do it. I do think I've got the ability to do it. I just have to go one step at a time, make the plans, you know, and just experimenting with all this stuff.

5.2.3 Specific training opportunities available to residents of public housing

Several of the women interviewed said that living in public housing had created employment opportunities for them. Those who lived in some suburbs of Melbourne were able to obtain paid traineeships and work experience in different sectors of employment offered by welfare organisations. These traineeships were often developed in partnership with local councils and the Office of Housing. For example, public tenants living in some high rise estates could do a one-year paid traineeship with work experience as community contact officers working in reception and employed by the Brotherhood of St Laurence, a large Melbourne-based welfare organisation. Several of the women interviewed had taken this opportunity. Local paid traineeships that were available to public housing tenants were also usually flexible in terms of hours in order to accommodate tenants with health problems and women with children who also had access to low-cost childcare. For example, Neya in her late 30s was single and living with her 11-year-old daughter in a high rise flat in an outer northern suburb. She was doing a one-year traineeship for 30 hours a week as a community contact officer in another high rise estate at the time of wave 1:

We get work because we're public housing. So they're trying to help people in public housing to get work, and they don't only just do this, there's heaps of other stuff that they do. It's also to get the Certificate III in Community Contact Service ... So if I go to apply for another job I can say I've done this; instead of I've just sat at home. Because I'm a single mum and because I didn't work for that long time, most people don't want to employ you. But with the Brotherhood, they're not like that. They don't judge you for who you are, what you are. They judge you on you and if you're capable of doing the job and if it suits you, which is good.

These traineeships last for a year, but the women could then continue working there on a casual irregular basis for an additional period. For some, the traineeships led to regular paid employment opportunities in the community sector. While these particular traineeships were only available in suburbs where there is high rise public housing, several women in other areas also mentioned the possibility of being able to be trained in other sectors through living in public housing, although this is not available in many locations.

Other women found that living in public housing had given them work opportunities through initial involvement as volunteers, for instance, in the local public tenants' association. In some cases, this experience led them to finding paid work in a related field. For instance, Alanna, who was 60 and single with two adult children, had two temporary jobs doing community development work in the regional community in which she lives:

R: Two jobs, yes, both of them offered to me.

I: And they've both come out of voluntary work?

R: That's [right] both come out of voluntary work and going back to college when I was 40-something. I don't know, I'm 60 now, so I must have been 42, and I was in public housing which got me back into college in fact because of joining groups and tenant organisations and things like that.

Thus, for Alanna, living in public housing had given her the opportunity to volunteer in local community organisations, which then led her to study again. A combination of education and volunteering helped her in finding paid work in her local community. This was the case for several of the other women.

5.2.4 Availability of trusted people to look after children

A strong theme emerging from the interviews is that women who had young children, and also some women with adolescents, felt that they could only get a job, and keep it, if they had flexible hours and hours that fit around their children. However, as with Maria and Leyla mentioned earlier, women with young children only felt able to do paid work if they had a relative or partner to look after their children or had access to free or almost free childcare. Women with older children up to 14 years or so also wanted to try to be there to pick up their children from school and be around for them after school. If this was not possible, they wanted to make arrangements with a family member or trusted friend to look after them. Frances, aged 40 with two children aged 12 and 13, lived in a regional centre and was a personal care worker in wave 1:

R: My mum would come over and look after them for me while I was at work. And as it is now, that's why I can only do day shift 'cause my mum's elderly herself and for me to do an afternoon shift where I wouldn't be finishing till 10 o'clock at night, that's too late for my mum to be driving home. If I do day shift, my mum comes over here every morning and takes my kids to school.

I: That's because you start early, right?

R: Yeah. So I'm lucky in that respect that I haven't had to find a stranger because I wouldn't let a stranger look after my kids, there's just no way. You just don't know who you can trust.

I: And in the afternoon you can pick them up or ...

R: They'll walk home. Yeah, unless it's raining, if it's raining I finish at 3, so I'm lucky I can get to the school to pick them up in time.

I: And you wanted to be there basically in the afternoon when they come home?

R: Oh ,yeah.

Most of the women did not want to leave their children with strangers if they needed to have people looking after them for some of the time. However, not everybody had family or relatives who could look after them. Some women with school-aged children were able to use after school care facilities, but this was not always available.

5.2.5 Flexible work practices to accommodate caring responsibilities

Women with pre-school and school age children in paid work living in public housing face the same dilemmas as other women. They have to deal with 12 weeks of school holidays a year, illnesses and other emergencies. The women interviewed in wave 1 wanted jobs with flexible work practices; for example, accommodating employers who allow them to bring their children to work if needed, let them leave work at short notice if their children are ill, and have the capacity to work at home during school holidays. While these challenges face all working women, they are particularly acute for sole parents who do not have back-up from partners and are exacerbated when living in

areas that are not considered to be safe. The traineeships and work experience offered to public housing tenants discussed earlier in this chapter offer them the opportunity to deal with what can seem quite intractable problems of combining paid work and caring for children.

The advantages of this approach are described by Neya whose situation was outlined in Section 5.2.3 above and who was in training as a community contact officer:

R: There was two weeks holidays with school because my daughter's only 11. I had to put her in a holiday program ... it's right next to where I work. And I said, 'Look, I'm going to be 10, 15 minutes late,' because they don't open up till 8.00 and I have to start at 10 to 8. So my boss, he's really good, he said to me, 'Listen, don't worry about it. I'll fill in for you. You just go and drop your daughter off'. Which was good. So I walked with her to work, then we walked back home. So I had that two weeks with her doing that. And even when he wasn't there. security was there. And they said we'll fill in for you.

I: Wow, that's really good. So they've been able to accommodate ...

R: They accommodate for anything because their thing is families first. So even when I was training and they had half a day off school, I told them, this was the week before I started, I said, 'Look, I can't for one day'. And they said, 'Why?' I said, 'Well because of my daughter. There's no school for half a day, but after she starts at 1.00 I can come in'. And they said, 'That's fine.' They said, 'If you can't come in because of your child, we understand'. They're very understanding, yeah ... And because I'm a single mum it's different.

Women with health problems were also able to take up and remain in paid work if they could work only a certain number of hours a week and if their workplace was accommodating to problems. Several had been given different tasks to do than those they were initially employed to do and/or were able to change their hours if their working conditions had affected their health adversely. This type of flexibility enabled them to keep working. For example, Samantha, who was in her 50s and had one adult child, lived in a Victorian regional centre and was working in a superstore as a customer greeter in wave 1. After having developed health problems from working in factories when she was young, Samantha was restricted in terms of the work that she could do. As the first work she did for her current employer affected her health, her employer was able to give her a position that was better suited to her health condition:

R: I've got RSI. I've got arthritis in my fingers—you can tell, look at the lumps and bumps on my fingers—and I've got degenerative hip which means I can't do a lot of walking. So when I'm standing I'm not doing any heavy lifting, I'm not doing anything repetitive and it suits me.

I: So do you find that that limits quite a few jobs that you could ...

R: That I can do? Well it omits, yes, there's a lot that I can't do. I can't do like checkout, like this all the time, heavy lifting of the bags.

I: So you said you were casual at [xxx]?

R: I was casual.

I: So what were you doing then?

R: I was on cash register.

I: On cash register, so you said it's hard for you to do that?

R: Yeah.

I: So you told them?

R: Yeah, and they were very good and this job came up on the door, customer greeter, and I got that.

The degree of flexibility in employment that the women experienced varied. Generally speaking, employers in community organisations were better able to accommodate their health problems by letting them have very flexible hours and taking time off if they needed to than other types of employers.

5.2.6 Employment which is nearby or easily accessible by public transport or private vehicle

Most of the women interviewed were in jobs that were fairly conveniently located relative to where they lived, either within walking distance, on a public transport route or only a short drive away if they had their own transport. Most said that they would not have taken employment that was further away. There were several reasons for wanting local employment. Firstly, as previously mentioned, women with dependent children usually wanted to be able to pick up their younger children from school after work, and to be at home outside of school hours as much as possible, particularly if their children were under 14. Secondly, as most of the women were working part-time in relatively low-paid jobs, there were very modest financial gains from working, if at all, as highlighted by NRV1 (Dockery et al. 2008). They could not afford to travel long distances to work or they would be worse off financially. For example, Miranda, 52, who was doing full-time administrative support work at the time of wave 1, said:

I probably wouldn't like a job out of town because three-quarters of your money would go on your petrol, these days anyway. And plus also some people travel a long way to go to work that could take them half an hour to an hour.

Thirdly, women with health problems also needed to be able to travel for short distances to work as they felt that long travelling periods could be detrimental to their health. Fourthly, many preferred to work in the area where they lived to feel part of the local community; this is perhaps not surprising as many had previously worked as volunteers in their local area. Fifthly, women who lived in regional areas who did not have easy access to public transport needed employment that was fairly local, particularly if they did not have a reliable car. For example, Caroline, in her late 40s, lived in a regional area and worked 30 hours a week in aged care. She talked about how difficult it was to get to her job when her car broke down:

The car blew up and that's why I didn't have a car when I started the job ... That's why I was stressing, because sometimes I do mornings as well, but there wasn't buses to get me there at 7 o'clock, and I'd be late and then—I mean only 15 minutes, but then sometimes people complain. And I said, 'What, you want me to spend \$20 to make you happy that I'm 15 minutes earlier?' And I thought, all right, I will, and that's where it ran into so much money. But then I got on some nights, but either way you're still paying for a taxi. I could get a bus home in the afternoon if I did a morning, and a bus in, but I'd still have to pay for one either way.

5.3 Summary

This chapter has outlined how the women interviewed in wave 1 who were all in some kind of paid work were able to overcome, at least in part, previously identified barriers and obstacles to re-entering paid work. Key to their decisions was an ability to reconcile this with their caring responsibilities. This was both an issue of logistics and

an emotional issue. Some of the women, particularly those with older children and those with health issues, felt that they were at a stage in their lives when they could manage work without compromising either their caring responsibilities or their own health. For women with children, a key factor was whether they had someone they trusted to look after their children, often referring to support from family and friends rather than formal childcare arrangements. Many of the reasons for getting a job were not financial: overcoming isolation, meeting people, making a contribution, obtaining skills and experience, and improving self-confidence and self-esteem.

A number of enabling factors that helped the women to get back into work were discussed in this chapter; many of these are interlinked. Building up skills and confidence through voluntary work and education/training can be important for women who have been out of the workforce for some time. Having jobs that were flexible and enabled them to combine working and parenting, or working and managing a health condition, was also important where this was available. Living in public housing in itself could be an enabling factor, for example, if this was conveniently located for work or in providing access to community courses and activities that can lead into paid work or offering paid traineeship programs. However, living in public housing was not enabling in some ways; for example, if the neighbourhood was seen as unsafe, this heightened fears about leaving their children alone if they were in paid work. Many of the women got jobs through word of mouth from friends and relatives rather than through formal employment support services. Low rates of employment among public housing tenants could pose difficulties in this regard unless they had broader social networks.

While the women had all moved into paid work, for the most part, this was part-time and casual with low wages. The next chapter examines the changes to the women's employment over the 12 months period under study. It addresses a number of important questions which are central to consideration of both welfare reform and social inclusion and which are able to be addressed through the longitudinal research design. For example, did working prove to be sustainable and were the women able to overcome previously identified constraints and obstacles to working over a year?

6 EMPLOYMENT OUTCOMES AND CONTINUING CONSTRAINTS AND OBSTACLES

As we saw in the previous chapter, most of the women were working in part-time, casual and relatively low-paid jobs at wave 1. This chapter examines the employment status of the women over the 12-month period of the study, through comparing their employment and related circumstances in waves 2 and 3 compared to wave 1. This chapter has two parts. Firstly, it examines how the women fared over the 12 months in terms of their employment and the changes to their employment over that period. Secondly, it identifies some of the continuing constraints that affected the sustainability of the women's employment, including their age, family responsibilities and health as well as difficulties in making money from work, and dealing with bureaucratic systems and processes.

6.1 Employment outcomes

The employment status of the women in wave 3 compared to wave 1 is shown in Table 12.

Table 12: Employment change comparing wave 1 and wave 3

Unemployed and looking for work	3
Not in labour force	4
Same job with no change	8
Same job with better hours, pay and/or conditions	7
Same job with worse hours, pay and/or conditions	7
New job with better hours, pay and/or conditions	2
New job with worse hours, pay and/or conditions	3
All women	34

Notes:

These are comparisons of two points in time. Some of the women experienced changes between the three waves that are not reflected here.

There is additional complexity not reflected in the table where women have more than one job.

The majority of women interviewed experienced changes in their employment over the 12-month period of the research. These included changes in working hours and conditions, loss of employment, and getting a different job either within the same or a different organisation. The main changes over the three waves are as follows:

- Between waves 1 and 2, seven of the 37 women were no longer in paid work and 19 had either changed jobs or had different hours or shifts. Only 10 did not have any changes in their employment situation between waves 1 and 2.
- Between wave 2 and wave 3, seven of the 34 women were no longer in paid work, 21 had either found new paid work or had a new role in the organisation or worked for a different number of hours and/or different times, and only six did not experience any changes in their employment situation.

The details of the women's employment in each wave are given in Appendix 7. This indicates more complexity than in the general findings above. Some women who were originally employed were no longer employed in either wave 2 or 3, or both, due to having stopped work, been made redundant or having reached the end of a fixed-term contract. Others had taken up new employment in the 12-month period. Some had experienced considerable change within the year; they may have lost their job after wave 1, found new employment before or after wave 2, and had a different job with different employment conditions within the same organisation before wave 3. Other women who combined several jobs may have lost one of their jobs and got another one later in the year. Two were made permanent in their jobs over the year and two were promoted.

Only 6 of the 34 women interviewed in all three waves did not experience any changes during the year. All but one had permanent jobs, including part-time, and all worked regular hours. The other pattern common to all of them was that they had been employed by the same company for a number of years. For example, Annie, in her mid-40s, who had two adult children, worked full-time as a sales manager in a supermarket in an outer northern suburb of Melbourne. She had been with the same company for 13 years. Initially, she had been offered a job in a different store after she finished a retail course and, after a few years working there, she applied for and obtained a manager position in the store where she was currently working. Another example is that of Celia, in her early 40s, who was living with her two children aged 10 and 15 in a rural area. She had been working as a school crossing supervisor for 15 hours per week for four years. However, in wave 3 she was concerned about the future of her employment as the school was going to be rebuilt, during which time the children would go to another school where there already was a crossing supervisor.

In the rest of this section we look at women who experienced changes in employment over the 12 months of the research: in working hours (either at their request or their employer's instigation), through loss of employment, and getting a new job.

6.1.1 Changes in working hours

Most of the women interviewed had experienced changes to their hours or number of hours they worked over the 12 months. A few who stayed in the same organisation over the year had experienced an increase or reduction in their number of hours initiated by their employer. Some were able to do overtime during certain periods but not others. Several of the women had requested and obtained changes to their working hours or to the number of their working hours at some point within the year. Some had asked for hours that were more suitable for them to carry out domestic responsibilities. For example, Melinda, who was a contract cleaner and was working from 4 pm to 7.30 pm in wave 1, had been able to change her shift in wave 2 and was then working from 2.30 pm to 6 pm:

Well, it just gets me home earlier, enable to get the dinner on the table earlier, yeah, I just find it a lot more convenient for me and for my household.

Melinda's 18-year-old daughter and her boyfriend were living with her. Even though Melinda's basic hours were regular and she had a permanent contract, because of the nature of the company's work, she was also expected to work overtime at several periods during the year, so that the number of hours she worked varied considerably. This was the case for many of the women interviewed who, even when they had fixed hours, were able to take on more work occasionally. While others like Melinda were expected to do overtime when available, others chose to do so to earn extra, as many found that they still struggled financially even though they had paid work.

Conversely, a few of the women had cut down the number of their working hours over the 12 months because of health problems or caring responsibilities, or because they were juggling more than one job and felt that it was too much for them. Another reason was that the women were aware that they would be financially better off if they worked for fewer hours, in part because their rents increased substantially when they worked. For example, Carla, aged 60 who had two adult children and was living with her 19-year-old grand-daughter, was working for over 16 hours in wave 1. She was working as a project worker in a community organisation on a fixed-term contract and as a community contact officer on a casual basis as she had already completed the traineeship. In wave 2, she had decided to cut down some of her casual hours:

R: I'm easing off from my casual work ... and I'm still with the part-time job. At the moment the strain of juggling jobs is more relaxed.

I: So you feel that you've got a lot already as it is?

R: One is there's a lot on my plate, and two, because there's a lot of flak from Centrelink and my rent has skyrocketed.

Most of the women who combined several jobs in wave 1 had lost one of their jobs over the course of the year. Some were able to find other work to replace the job that they had lost. They had usually combined more than one job because, like Carla initially, they had only been able to get temporary work with a limited number of hours. This meant that they did not earn more than if they relied totally on Centrelink payments and, in the case of some of the women, the hours were insufficient to meet Centrelink requirements.

An example of combining irregular jobs was Victoria, a woman in her 50s, who was married with two adult children and living in a western suburb of Melbourne. As discussed in Section 5.1.3 above, she was working in two different community jobs in wave 1, both on fixed-term contracts, which gave her 15.2 hours' work per week when combined. In wave 2, one of her jobs had terminated due to a lack of funding, so that she was then working for 7.6 hours one week and 15.2 hours the next. Between wave 2 and wave 3, she also lost more hours due to lack of funding so that she was only working one day a week. She was struggling financially and looked for more work but felt that her employment options were limited. She and her husband had health problems so she could only work for less than 20 hours a week and needed to have flexible hours and an accommodating employer. After a few months, another position came up through the neighbourhood house, so that, by wave 3, she was now working again for 17.6 hours a week, but both positions were still temporary. Both Victoria and her husband were on the Disability Support Pension:

I mean financially I thought, 'Oh my God, how are we going to cope with this?' With everything going up around us, I was really struggling to be able to pay my, you know, I pay so much a fortnight into my electricity, my gas and my water and all those sorts of things so that when the bills come, they are taken care of, I don't have to worry about that type of thing, and with that day cut out, I didn't have that extra money to be able to do that ... And to take on, like, to find a part-time job, I have to be very careful in what type of job I do, because of my health, and whereas the neighbourhood house is really flexible, so it doesn't matter when I do my 10 hours, whatever suits me is fine with them, so, but if you are doing another particular type of job, it might have a Tuesday and that's it, or a Wednesday and that's it, so yes, so I had to be very careful what I chose because of that.

The pattern of employment for most of the women over the 12 months was working in casual, part-time jobs which were often relatively low-paid and often with irregular

hours and of uncertain duration. This made it hard to plan ahead as they did not know whether they would be in work next month. Changes to employment, including the number of hours worked, meant that they had to notify Centrelink and the Office of Housing of income changes, as we discuss later in the chapter.

6.1.2 *Loss of employment*

Seven women were no longer employed in wave 2 who had been in work in wave 1 and five had lost their employment between wave 2 and wave 3. These women lost their jobs for two main reasons: they were at the end of their fixed-term contract or they were retrenched; or they could not keep working because of family responsibilities or health problems. One woman moved to another area which meant quitting her job. Maria's situation was typical. She was in her 20s with two small children and working as a kitchenhand for six hours per week at the time of wave 1 (see 5.1.2). She had left her job by wave 2, because she had asked her employer to change hours to a night shift when the children were asleep in order to look after them during the day, but her request had not been granted:

R: Being a full-time parent, it's a bit hard to juggle both, especially with the young ones. It makes it really hard.

I: So do they both go to kinder?

R: She goes to kinder three days a week and he's at home with me full-time. I don't want to put him into daycare until he can at least talk. I just ... I'm a worry wart. No, if anything happens, he can tell me.

Even though Maria preferred to be in paid work rather than staying at home, and her ex-partner who looked after the children while she was at work was still unemployed at the time of wave 2, she found it too difficult to combine paid work and looking after the children. Her ex-partner was not very supportive of her working and did not want to look after the children for very long. As a result, she decided to not look for paid work until both children go to school.

Although several women had had to cut down their working hours, or thought that they might have to give up work in the future due to health reasons, only two women on the Disability Support Pension who were working three to six hours a week stopped paid work completely over the year due to health reasons. For example, Ela, who lived in an outer northern suburb of Melbourne with an adult daughter, was working for three hours a week as a singer in a restaurant at the time of wave 1. She had tried other types of employment before that but had not been able to keep working because of her health problems. After a few weeks as a singer, she also felt it was too much for her and had to stop:

I don't feel, I mean, like you know, my body can handle it anymore, that's why I stopped ... I can't move either because I've got panic disorder attack and I'm not really able to work. I like to work, I tried it, but when I get panics I can't, because I get sick and when I get panics I don't know what ... so I tried it, I tried working, but no, it doesn't work, didn't work.

Five women found themselves out of work at some point during the 12 months due to either having been retrenched or having reached the end of their contract. Four were still unemployed at the time of wave 3 and were actively looking for regular paid work. Two had found new employment during the year but were let go again. For example, in wave 1, Katie, who had five children including two adolescents, was working in administrative support for 12 hours a week at her local neighbourhood house. She lived in an outer northern suburb and had obtained the employment after having volunteered there for a while. She knew from the start that it was a temporary position

but had been hoping that she would be able to stay on. However, she already knew at the time of the wave 1 interview that her employment would stop within a week or two. Her job had been advertised with a few more hours and an additional component and, even though she had been told that she could apply, she did not do so. She felt that they would not give her the job as she was struggling with some of the tasks, especially working on the computer. She talked during the wave 2 interview about her disappointment as she felt that, with the right courses to upgrade her computer skills and with encouragement and support, she could have stayed on:

Look, I mean, that was always only going to be filling in while Maria got organised and decided if she was going to have, you know, someone else working there or how that was going to look. She decided she would, she actually put it up to 20 hours and someone else has that position now ... Maria didn't sort of encourage me and I was feeling a bit, well, and I actually spoke to her. I thought that was important and said, 'Look, I had thought about putting in an application. I'm not going to put in an application because quite frankly I can't work with someone that I feel doesn't think that I'm good enough for that job,' and that's how I was feeling. That she didn't believe that I was the person and I was annoyed a bit because she should have just said something to me or said, 'Look, have a go at it and maybe you could'. You know, they're all about—this is what irritates me—they're all about work for the community members, we'll encourage them. Encourage them? Why could she have not said to me, 'Look, we'll have a go at you doing the job and how about you do some training,' you know, some more computer training. I know that what she was thinking was that my computer's ... but I mean, that's something that you learn by doing, isn't it? ... I mean they run computer classes there mainly. So why on earth wouldn't she have said, 'Well, look, we'll keep you on, you have a go'. I mean, it wasn't my interpersonal skills. I know that I've got great customer service skills and I'm still hearing now from people that say, 'Oh, we really miss you being there'.

After her employment was terminated, she looked for paid work again and after six months she got a position working full-time at reception at her Job Network provider's office. Unfortunately, six weeks after she started working there, the provider found out that their contract had not been renewed. She was able to work there for three months in total and was very upset about losing this job as well.

Another example of juggling jobs of uncertain status is provided by Leyla, a married woman in her 30s with two children, a teenager and a baby born between waves 2 and 3. In wave 1, Leyla was combining three jobs. She had finished her traineeship as a community contact officer but was still working there on a casual basis. She had a second job as a security guard doing night shifts, and thought that this employment was permanent. She was also working as a kitchenhand on a casual basis. In total she was working for approximately 18 hours per week. Her husband was also working as a kitchenhand for the first half of the year. She only took maternity leave very close to her due date and went back to work as a casual community contact officer two weeks after she gave birth, but was not able to go back to her employment as a security guard. She was very disappointed as she thought this was permanent even though she never had a contract:

I don't know what's happening. Because I was sick before my son's birth, only one night, and I tell them that I'm very sick, I want to go home. That night, I finish early at 6 o'clock in the morning and I come home and next time I talk to them they say, 'Because you're pregnant, you must stay home now'. I say, all right, but when after the birth, give birth for my son, I'm thinking I'm going

back. But they never call me. I try to call them many times, I haven't got an answer.

After a few months, she could no longer work casually as a community contact officer either both as they had taken on new trainees and work was no longer available. She stopped working as a kitchenhand because, having a security licence, she was looking for full-time work in security. Her husband had also stopped working to look after the baby while she worked.

As we have seen, only a small number of people decided to stop work altogether at some point during the year and only a relatively small number lost their employment altogether. However, for those who did lose a job, it was difficult to find paid work again. Several women linked the difficulties in finding work and/or losing their job directly to the global financial crisis that occurred during the period of the research.

6.1.3 New employment or position

A few of the women interviewed had either obtained new positions within the same organisation or had found employment in a different organisation between wave 1 and wave 3 and were still there in wave 3. As previously mentioned, some women changed positions within the organisation for health reasons. Others had increasing responsibilities within the organisation or had started on a casual basis and were later made permanent. For example, Cleo, in her 50s with two adult children and living in an outer northern suburb of Melbourne, was one of the few women who was working full-time and on a permanent basis. She was an administrator and had been given more responsibilities because her boss had bought a second business between wave 2 and wave 3. She had been in her job for three months at the time of wave 1, and had thus been there for 15 months by the time of wave 3. She talks about this change that attracted a small pay rise:

I: Have you had a pay rise?

R: Well, I had a quiet one. I say that because somebody actually said, just a friend, said to him, 'She needs a pay rise', right? But I think, and it wasn't a great pay rise, and I think I've done a lot more, I've learned a lot more since I started, so what I got, well, when I first started I thought, well, that's more than I should get, but I didn't say that. But as the year's gone on and I've got this little pay rise, I think I should have more than that, but it's not a big business, so I don't know if ... I don't know what the pay amount is for what I do. But saying that, I do get benefits, like last year when my car broke down he paid for that. I paid for it in overtime, sort of. And we get those bonuses, so you take the good with the bad. Like this pay rise that I got, it was a dollar increase, but it's a dollar more than I was getting.

Other women had found new paid work either because they were out of work or about to be out of work, or they did not like where they worked before. For example, Claudia, aged 50 with two adult children, was a disability support worker doing 50 hours a fortnight in wave 1. Between waves 2 and 3 she had changed agencies:

R: I've changed the place I work for.

I: Okay.

R: Because one of my main clients moved agencies, so I moved with him.

I: Right, okay.

R: So the hours are now down to about 38 a fortnight.

I: So how did that happen? How come you changed agencies?

R: I wasn't happy with the agency.

I: You weren't?

R: Yeah, they just don't care enough about the clients and the carers.

Thus, a minority of women had changes to either their position within the organisation or had started and kept their employment at the time of wave 3. As we have seen, the paid work was often low-paid, casual and temporary, with the number of working hours often varying from week to week. Several of the women had experienced a significant number of changes to their employment situation within the 12-month period. These findings indicate that the typical type of work that female public housing tenants can access is not a long-term proposition. Only a minority had found ongoing work and had been in their job for a few years. However, none of the women interviewed had found paid employment that enabled them to escape completely financial and other constraints and obstacles, as we discuss next.

6.2 Persisting constraints and obstacles

All of the women were in some sort of work at wave 1, and most remained in work at wave 3, albeit that there was considerable fluidity and changes to employment for many of them, as discussed above. However, the women faced persisting constraints in remaining in paid work and obstacles to getting out of financial poverty. The casualisation of the labour force and the availability of relatively low-paid casual jobs for women are ongoing structural constraints, particularly for older women with a low level of education and little work experience. Other ongoing obstacles were childcare and family responsibilities and health problems which were all often unpredictable. In addition, the women found it difficult to get ahead financially even though they were working, in part because of the ways in which public housing rents increase when tenants get paid work. In addition, there were the complications of dealing with a number of bureaucracies when income fluctuates. We consider these ongoing constraints in the rest of this chapter.

6.2.1 Age

The difficulties in getting employment in an increasingly casualised workforce, discussed above, were amplified for the older women interviewed who said that their age was an obstacle. According to several of them, being over 45 made it more difficult to find paid work and to also retrain in a different line of work. For instance, a few who were employed in the social care sector were required to do heavy lifting and found that this took a toll on their physical health because of their age. However, they felt that it was too late to retrain in something else and, that if they left their jobs, they would not be able to find anything else. For example, Kathleen, in her early 60s (see section 5.1.1 above), found that working as a ward assistant in a hospital made her health worse but, because she wanted to remain in paid work for a few more years and thought that she was too old to find anything else, felt that she had to continue:

R: They told me that I probably need a reconstruction or a replacement, so yeah, wear and tear on the old legs [laughter].

I: Yes, is there a lot of walking involved?

R: You're on your legs all day; the only time you stop is when you have a break. I get a 15-minute break.

I: So is that making it worse, you think, your knee?

R: Oh yeah, it's the job and everything is heavy. I've got bad back and so if I'm limping on my sore leg, that interferes with my spine, my back and my

shoulder, so have to do rubbish, carry dinner trays to the patients, which are quite heavy, and push the trolley which is heavy and the tea trolley is heavy and it's all very physical. Linen bags are all heavy, so yeah, I'm in my 60s now so I don't really want to be retrained for anything, I don't think they'd retrain me for anything. So I'm happy just to plod along as I'm going.

The women in this age group were in a bind. They had not been able to work when younger as many gave up work to look after their children and other relatives. However, in returning to work, the sort of jobs they could get was restricted by their lack of qualifications and experience. Many of the casual and part-time jobs that they could get have physical requirements which posed challenges as they get older.

6.2.2 Family responsibilities

Most of the women interviewed had raised, or were raising, their children as single mothers with little or no outside help. Previous research has indicated that single mothers living in public housing feel a particularly strong need to stay with their children as much as possible because they are solely responsible for them. They worry about their children's safety and are concerned about negative influences from other children in the neighbourhood. All are aware of the stigma that applies to single mothers who live in public housing and who are not in work (Hulse & Saugeres 2007; Saugeres 2009). The women in this study also expressed a clear priority in looking after their children well into the high school years (about 14 was a common age mentioned). Most wanted work to fit around their children's schooling, even if it was only a few hours a week. They had to deal without back-up with lengthy school holidays, illness, pupil-free days and other occasions when children were not able to attend school.

As we saw with Maria (Section 6.1.2), women with young children who were able to take up part-time paid work felt that they could continue to do so only if their work did not interfere with their caring responsibilities. Formal childcare was also costly for women who were in relatively low-paid work. Most of the women understood that they would have to give up paid work if the arrangements for their children proved inadequate. Some of the children had specific needs that the women were acutely aware of. For instance, Esma, a single mother of two teenage children living in a northern suburb, was on the Disability Support Pension. In wave 1 she was employed six hours a week as a cleaner and in wave 2 also did childcare work. Her teenage son had behavioural problems and had been expelled from school twice. Esma herself had chronic depression and her son's problems made her depression worse. She could only work on a casual basis to be there for her children, and had had to give up paid work in the past because of the problems with her son:

Also with my work, it got inbetween my job and myself. I've lost quite a lot of jobs because of my son's situation because I don't have anyone to turn to and say—you know, a male figure or his father—can you please, I've told him, I've tried talking to him, he just thinks about himself, he doesn't care.

6.2.3 Health problems

Health problems were ongoing obstacles to remaining in paid work for some of the women. These problems meant that only part-time work was possible and, even then, several had to cut down their hours or stop paid work because their health had deteriorated. For instance, Melinda, on the Disability Support Pension, who loved her job as contract cleaner, talked in wave 3 about how she might have to give up her job over the next few months. As we saw earlier, her employer wanted all the cleaners to do extra hours at specific times in the year, but working almost full-time at these periods had been detrimental to Melinda's health:

R: So I was going all fine, but I could slowly feel myself going downhill, not coping physically, my arm was aching like hell, it just got worse and worse and worse. And then the boss had said to me the other Friday, do you want to come in and work on the Saturday, and my chest was getting really bad and I said no, I don't think I can, I need to get to the doctor. With that he diagnosed me then with pleurisy, asthma, did some checks on my arm, sent me off for x-rays and ultrasounds, severe tendonitis in the shoulder, the arm, the elbow.

I: You worked too hard.

R: Well, I've always had some problems with my right arm because I'm OCD and I'm constantly cleaning, but I guess the extra, extra amount of work and the huge rooms that I was mopping just brought it out, made it 10 times worse, to the point now where he wants me to actually give up work by Christmastime.

Many of the women worked in casual positions where they had little control over the hours required and could be asked to do more work than they could manage. Ongoing health problems meant that if the women were required to do more work than their health allowed, they had to consider leaving work, even when as is the case with Maria they liked their jobs.

6.2.4 Difficulty in making work pay

The combination of the withdrawal of income support together with increased rent (up to market rent) as wage income increases was also an ongoing obstacle to women remaining in paid work. Some, like Carla earlier, had decided to reduce their working hours because by the time their income support had decreased and their rent had increased, they could actually be worse off financially, thus illustrating that the women were aware of some of the financial disincentives to working identified in NRV1. Most said that they were only marginally better off financially by being in paid work and a few were not better off because they had very low-paid jobs with few hours. As a result, even though all wanted to stay in employment if they could, and preferred to be in paid employment, they were always struggling financially. To use the terminology of public policy, they were caught in a poverty trap. This was well understood by the women as expressed by Sophie, aged 60, who had four adult children and lived in a western suburb of Melbourne. She was a school crossing supervisor for 10 hours per week:

I: Are you making any extra, are you getting some extra cash?

R: Well, not much extra, because as I said when they do, when the Office of Housing do their rent, if you earn any extra, it's assessed on the gross wages, not on after tax or anything's been taken out, so when you do that, there's really not, because then your rent goes up to full rent, and basically there's really, you sort of think, 'Well, is it worth doing this?' I think there's plenty of times when I've thought about maybe just chucking it in and I've decided against it, but I was, when I was moved to [another suburb] this year, just the travel fares alone, which in a 10-week period was nearly \$300 ... and I just thought to myself, I don't really think it's worth doing it because I'm not really making anything.

Several women, like Sophie, said that they had thought of giving up paid work, or were thinking about it, because they were not better off financially. As mentioned earlier, the majority of the respondents worked irregular hours so that in some weeks they were no longer entitled to Centrelink benefits. If they continued earning more than the threshold set by Centrelink for a set number of weeks in a row, they could

lose their benefits. This applied particularly to women who had experienced poor mental and/or physical health and whose ability to remain in paid work was already uncertain. They wanted to have the safety net of remaining on the Disability Support Pension. An example of this is Fay, in her late 30s and single with no children, living in an outer northern suburb of Melbourne. She was working as a part-time community worker in waves 1 and 2, but was concerned about jeopardising her Disability Support Pension:

R: So really it's the budget, and the other thing I need to be careful of is that I don't—actually I need to follow up—I was told on the phone by an electronic person that I would have a nil payment last month, not last fortnight, so I'd claimed just 40 hours, so 20 per week which I had worked well in excess of. If you work for six weeks with a nil payment you get cut off, sorry, six fortnights, so that's 12 weeks. So I thought that because of my health, I've certainly been feeling the limitations of it, I absolutely don't want to go off the disability pension.

I: So this has only happened once that you've received a nil payment, is that right?

R: No, it happened. This was when I was expecting it to happen—it may be a nil next payment but not a nil gross payment which means that they're actually, because I've got the figures, it's something. I think if your income for the fortnight is \$550, something like that, gross, then you will get a nil payment. Anything under that you would get some small payment but because with my housing, that housing takes money with rent, perhaps that means you won't get anything in your bank account because \$18 or whatever would be paid will go to that. But I do want to just check it out to make sure that I'm not about to be thrown off the DSP.

As many of the women worked a different number of hours additional to their regular hours on a week-by-week basis, the amount that was deducted from their Centrelink payments and their rents also varied considerably. The Office of Housing assesses tenants' rents every six months and many of the women had found themselves in very difficult financial situations as a result, as explained by Melinda:

R: Whatever extra hours I get, the more money I earn, the less pension I get. But then as I said, in the past having to take in all of these, all of my payslips and then they would have to leave it there, tally it all up and they would say 'Oh, because you have earned blah, blah, blah, blah, blah amount of dollars over the last six months, we have now got to put your rent up', and I went 'Yes, but the overtime is [finished] and I am not going to be earning dollars like that anymore. I am just not. I am going to go back to 17½ hours a fortnight, which is only like \$190 a week'. They said, 'But you still have to pay' ...

I: That would have been really difficult?

R: And I am just like, 'My God, how?', there's my daughter now she's just finished work. 'How am I going to?' You know I would never not pay the rent, that's the way I have lived and raised my children, you pay the bills first and whatever is left over you survive on. So I would never not pay the rent ... but it was really hard to struggle with food.

Melinda could not choose not to work overtime as her employer required all his employees to do so. However, even when women can choose to work extra hours occasionally to try to be better off financially, the ways in which welfare payments and public housing rents are calculated in relation to income means that they lose the

financial benefits of working. As a result, Melinda and a few of the other women had decided to pay full market rent on a regular basis, even if their income did not require this at times, to avoid this kind of problem.

In addition, because rent for public housing is assessed as a percentage of household income, changes to the income of other family members who live there are also taken into account. This has further financial implications, particularly for the woman who is the principal tenant. For instance, Annie aged in her mid-40s has her two adult children living with her who both work full-time in factories. She is a full-time sales manager and outlines the effect of rent setting on her family:

They're living at home; they take 25 per cent of both their incomes as well as mine so I'm not entitled to rebated rent. So I'm trying to find \$222 a week rent in a Ministry, that's what they class, that's what they're told is the market rent for that property being a new house ... Like I want to keep my family at home, my kids at home, and a lot of 21- and 22-year-olds would be hanging, fighting to get out of it, and my boys are happy, but it's almost like because I have them living at home I'm being penalised to do that. Let's face it, I could go and find private accommodation for less than \$222 a week. So the whole idea of Ministry was that it was reasonable, so that puts extra pressure and I'm not going to say to my boys, 'Well, you have to move out now,' I know there's no way they'd cope yet. Not that they're incapable, but why should they have to have that added stress when the time will be right and they'll move on or they'd have got some savings behind them and things like that.

Thus, even though our respondents preferred to be in paid work and most were still either in paid work or looking for paid work at the end of the study, the ways in which their rents were assessed and the loss of Centrelink income when they did paid work placed them in a difficult financial situation. Put simply, it is hard to escape from poverty. Fluctuating incomes and the lag in rent adjustments also meant that women were often in a worse financial situation than if they had not been working. Even those like Annie who worked full-time and had permanent employment still found it hard to improve their situation and had to stay in public housing because they could not afford to rent privately or pay a mortgage.

6.2.5 Dealing with multiple bureaucratic requirements

The women faced ongoing constraints in having to deal with multiple bureaucratic requirements, particularly where work was casual and hours worked and wages changed from week to week. Changes in income had to be reported to Centrelink and the Office of Housing. This was in addition to Centrelink requirements to work for a required number of hours a week, a requirement to sign mutual obligation agreements even when their Job Network provider did not provide the assistance they needed, and the threat of loss of welfare payments if they did not comply with standardised policies and procedures. Even though the women in this study were able to take up and remain in paid work, many said that these requirements increased stress and affected their health.

While some of the women interviewed felt that they had been helped by their Job Network provider in finding a job and/or learning to write CVs or improving their skills for job interviews, as discussed earlier, others felt that it was another punitive procedure they had to adhere to in order to continue to receive their benefits. It could be more of a hindrance than a help in getting work. For example, Katie, who had been registered with a Job Network agency for 18 months, had not been able to find employment; it was only through volunteering in a neighbourhood house that she had been offered paid work:

When you're put with a Job Network agency, like with anything, there are certain things you have to do, you know, I have to go in there so many days per week job searching. I have to, if they send me to a job, as long as it's reasonable, like it's not too far away for me to be able to go without transport and things, I have to at least go to that. There are sort of things, you know, if they suggest a course I really don't have a lot of choice. They in a sense have a lot of power because the next thing is, well, you know, if you don't come to appointments and that we'll tell Centrelink you're not keeping your obligations. No-one's in a position to be taken off, have their money taken or fight to have it back and then have penalties and all sorts. I mean, it is really a business in a sense once they put you in the hands of a Job Network agency because they have to meet their quotas. The hard thing is, look, I mean, I suppose it's very hard for them but you have to take each case individually. You can't just lump six different people that are your clients, say, ranging from 18 to 60, in the same situation. If I was 18 it would probably be a lot easier for me to get a job.

Having to apply for a certain number of jobs every week and making sure that they met all the bureaucratic requirements in order to not be penalised was also experienced as being very constraining. As Katie indicated, women were sometimes sent by their Job Network provider to interviews for jobs that they did not want because they felt it was too far for them to travel. However, they had to go or be penalised as everybody was expected to travel within a certain radius of their home. This requirement did not take into account different needs and circumstances. For example, Katrina, who was in her late 30s and had three children aged between 8 and 16, was working as a shop assistant between 12 to 15 hours a week in a regional centre in wave 1. She had refused to go to an interview in a town about an hour's drive from where she lived because she felt that travelling that far would be too costly and would interfere with looking after her children. She ended up taking a job nearby that she did not want for fear of losing her benefits:

I: And how did you get the job?

R: Through a Job Network

I: So is it the kind of job that you were looking for?

R: Not really.

I: What were you looking for?

R: Retail, anything away from food. Food's too demanding.

I: How did you end up taking this one because it's the opposite of what you wanted?

R: Because it was available and I got the job, so I couldn't say no.

I: Did you feel that you just weren't able to say no to the Job Network or Centrelink or whatever?

R: Yeah, no, you get a strike.

I: Have you said no to another one before?

R: Yep. To a job in [xxx] because I said I'll be working for petrol money and they said, well, it's not my problem what you spend your money on. And I said, but that would be the facts because I'd only be working 15 to 20 hours a week, that would be the petrol money that I'd be spending, and so I said, I'd rather work in [yyy], so it's hardly no petrol or I can get a bus and then I've got the benefits of my pay, not going out on petrol, but they don't see it like that.

I: So had you actually gone to the interview?

R: No, I refused to, but apparently there's a law it's 90 minutes travel time you must go to jobs or job interviews ... and when you've got an 8-year-old you don't need to be sitting down at [xxx] at 2.30, 3 o'clock, rushing home for her, and then she's got nowhere because the after school program's closed down next door, so then there's nowhere for her to go after school, so I have to be here, and I don't have my family up here. I'm it for her.

Some of the women who had found work for less than 15 hours felt under pressure from Centrelink to look for and apply for a certain number of jobs every week until they found another job to make up the required number of hours. For example, Isobel, 45, who had two jobs in wave 1 as a catering assistant working approximately 15 hours a week, lost one of her jobs in wave 2 as the restaurant closed down. She was still a catering assistant, but the structure of the business changed so that she was a contractor and no longer an employee and could have anything from 10 to 40 hours from one week to the next. Each time her hours dropped down, she had to go back to Centrelink and her Job Network provider and show them that she has applied for a certain number of jobs:

I: So were they putting pressure on you when your hours dropped?

R: Yeah, like, I went back to having the diary and to look for, like, I think it was about eight jobs a fortnight, and there's been nothing. I've looked in the paper and there's been absolutely nothing I could go for. I have a friend who does cleaning so I'd just ring her and say 'Do you have any work, so I can put you down, because there's nothing'. And a couple; I think I wrote for a couple of jobs probably in the last six months, maybe two, that's it ... Dealing with having to look for the work, even though I had work, but there was no work to look for. I suppose it makes you feel a bit down because you can't; you're sort of put in that hard place, what do you do if you can't find all those jobs to put down?

Isobel, who suffered from chronic depression, found that having to always account to Centrelink and to show that she was applying for work when she already had paid work affected her mental health. This was the case for several women interviewed who talked about the cumulative effects of multiple bureaucratic requirements on their mental health.

The majority of women who had been working for irregular hours from week to week found it very frustrating and stressful to have to inform Centrelink and the Office of Housing each time their income changed, particularly when they did not make any money out of working. They were concerned that their rent increased markedly if they worked and their Centrelink payment went down, even when they were only working part-time and at relatively low wages. As we have seen, these were on top of Centrelink requirements to find another job if they were working under 15 hours a week. Even though these policies and procedures had not prevented the women from entering paid work, they were often experienced as significant constraints in working and could also affect the women's health by increasing their stress levels. Many of them already felt stressed from being single mothers with limited support, managing insecure and low-paid work in which their hours varied, and struggling financially on a regular basis.

6.2.6 Living in public housing

As we saw in Chapter 5, several women said that living in public housing had given them opportunities for paid employment they would not have had otherwise, for

example, through traineeships. A few women did not think that living in public housing had either helped or hindered them in finding paid work. As seen above, however, many found that living in public housing could be an obstacle to remaining in paid work due to the ways in which the rents were calculated in relation to their income.

A few of the respondents said that not only did they experience difficulties in finding paid work due to their age but also because of the stigma associated with living in public housing, confirming previous research (Hulse & Randolph 2004; Hulse & Saugeres 2007). Sophie explained how stigma works:

I applied for a couple of positions, but I don't know ... I used to get the feeling that, and it's been a lot of people telling me the same thing, that the moment you say you're in public housing or anything, they just don't want to know you. And even the housing officer at work, because she grew up in the Broadmeadows estate, and she said she didn't really think about it at first, even though she had really, really good qualifications, but the same thing happened. She said after a while, just the same thing happened, that they didn't really want to know her, and even when my sons were applying for jobs and things like that, the same thing happened, because the moment they started mentioning that they lived in public housing in such and such a place, it was more or less a no-go. They didn't really want to know you.

Several women also reported that it was very difficult when they needed repairs or maintenance done to their housing as the system did not make any allowance for the fact that they did paid work. This could be very stressful and some had to take half a day off work without pay in order to be there when the workers came. Esma explained this dilemma:

If I've got to call maintenance I always tell them, 'Please call me so we can arrange a day and a time because I'm working', and they don't follow those guidelines. They will rock up at your door, leave an orange card and then when you ring them, 'Look, I was at work, can you please, can we arrange another day?' 'Well, are you home at 8.30?', and if I start work at 9 they're not going to be out of my house by 9 and then I'm late to work ... It's really, really, really hard. Really hard. That affects my working as well ... They've got to arrange a way for working people, you know, working mothers about the maintenance, like to arrange certain days, maybe Saturdays, or they should hire some people that do those certain jobs for working people. You know, I'm sure the government can kind of, you know, work around us working people. We want to be helpful to them, they've got to be helpful to us.

6.3 Summary

Most of the women were still in paid work when interviewed in wave 3. However, many had experienced changes in their employment associated with being in low-paid and casual work. This included variation in working hours week on week, sometimes without them having any control over this, loss of employment due a job finishing or being unable to cope with multiple jobs, and sometimes new opportunities within an organisation or another job elsewhere. Only 11 women did not experience changes to their employment over the 12 months of the study.

In Chapter 5, we identified factors that enabled the women to find work by wave 1. A main finding of this research is that, even though most were still in work by wave 3, they faced persisting constraints and obstacles. Chief among the constraints was the predominance of casual jobs and the lack of job opportunities for older women with no qualifications and little experience. Ongoing obstacles included family responsibilities

and health problems, both of which could be unpredictable. From a public policy perspective, the consequences of variations in income for Centrelink payments and public housing rents are problematical in view of the type of work available, as is the difficulty in improving finances through working. The compliance requirements faced by many of the women are substantial, such that a few decide to come off Centrelink payments and/or pay a market rent to escape these, even if still eligible for assistance. Most, however, continue to face multiple compliance requirements.

Despite these difficulties, however, the women identified a number of benefits from being in paid work, mainly non-financial benefits, which we discuss next.

7 POSITIVE IMPACT OF PAID WORK ON WOMEN'S LIVES

Despite the persisting obstacles and constraints to paid employment discussed in the last chapter, all the women in the study preferred to be in paid work even if it was only for a few hours a week. They thought that having a job provided benefits for themselves and their families. This chapter examines the positive impact that being in paid work has on different areas of the women's lives. This is not primarily about having additional money, which as we have seen was difficult to achieve, but about benefits in terms of self-esteem and confidence, gaining a sense of independence, improving their mental health, and providing good role models for their children and other family members.

7.1 Self-esteem and confidence

Many of the women talked about having had low self-esteem and little confidence in their abilities. The reasons for this often go back many years. Firstly, this was linked to their family backgrounds. They mostly grew up in families with a high level of instability and some had experienced physical and emotional abuse and violence as a child and as an adult in relationships with men. They had left school at an early age, either to do paid work, usually menial casual work, to care for family members, or to have children. Secondly, a low sense of self-esteem and lack of confidence was also linked to having spent long periods of time outside the workforce either to care for others and/or as a result of illness. As discussed in Chapter 4, most had stopped paid work for several years when they had children because they felt that it was their responsibility to be there for their children. Some had done casual paid work on and off while looking after their children, but their lives had been centred on putting other people's needs before their own. All the women found that taking up paid work that they enjoyed helped them with increasing their self-esteem and gaining more confidence.

7.1.1 *Employment and recognition*

Participation in paid employment brought recognition of the women's contribution to society, in a way that was not possible in unpaid care work. There were several types of recognition. Firstly, paid work was recognised as making an economic contribution to society. Secondly, it meant doing visible work within social structures that acknowledged it as real work. Thirdly, it gave them recognition by feeling appreciated for the work that they did. By working with others in an organisation, they also felt that what they did was valued and included in public life. Importantly, this was independent of the nature of work as long as it was the kind of work that they enjoyed. Recognition was also linked to feelings of belonging and achievement. For example, Melinda, who had to leave school at 14 to 'cook and clean' for her mother and siblings and as an adult for her own family for 30 years, had talked about having very low self-esteem (Section 5.1). She felt that getting a job as a contract cleaner had helped her tremendously in gaining self-esteem:

I'm proud to put on that uniform and go off to work. It may only be three and a half hours but I know that the staff I clean for appreciate what I do for them and that gives me a wonderful sense of achievement. It may not be much to everybody else, but to me that's a great feeling ... I'm not a skilled person, I never did any educational training in any sense, but because of my love of cleaning, look where it's taken me, and the people that I've met along the way,

the friends that I've met along the way. They're not aware of how much they've helped me improve my self-esteem.

In contrast to the lack of self-worth that Melinda felt when she cooked and cleaned for her family because it was unpaid, invisible and isolating, her work gave her recognition, a sense of achievement and belonging through being paid and being part of an organisation. Even though her employment is an extension of the work that she has done all her life for her family, and is defined as 'unskilled', she felt better about herself through the social recognition that her employment gave her.

However, self-esteem can take time to develop, and not all types of paid work gave women the recognition they sought. For instance, a few had done unskilled casual work that they found had reinforced their feelings of low self-esteem. Serena, aged in her 50s and with one adult child, had found that her self-esteem had improved gradually when she was working full-time on a casual basis as a security guard:

For years I had no self-esteem whatsoever, I was too frightened of getting a job, and the first job I started doing was delivering leaflets in letterboxes, after not working for years. I used to have some really good jobs up until when I was 30, and then I got married and it all crashed, you know, so I totally lost all my self-esteem. Even doing leaflets, then I got a job doing the school crossing and that was like, I was so nervous about this ridiculous job for an hour and a half a day. And then after that I got into the security work, and it sort of built up gradually ... I think the self-esteem comes from inside, not from that job, it's just like, well, I feel better because I've worked my way up and I was so far down.

For Serena, the first jobs that she had after going back to work were menial and unskilled and did not help her self-esteem because her work was not recognised. She felt that getting her security licence and working as a security guard had improved her material situation and social status which meant better recognition. The increase in her self-esteem came more from having succeeded in getting herself out of what she considered to be menial work to improve her social position rather than the work in itself.

In contrast, some of the women had also experienced recognition through the voluntary work that they had done in the community. They had felt recognised when appreciated by the paid workers and because they were giving back to the community and were helping other people. Some who did voluntary community work also had a lot of responsibilities and gained a strong sense of achievement and confidence from this work even without being paid. However, it tended to be paid work that helped them improve their self-esteem most by giving them a sense of independence, as discussed next.

7.1.2 Work and independence

Most of the women in the study also stressed that paid work had helped them increase their self-esteem by giving them greater independence in two related ways. Firstly, it enabled them to provide more directly for themselves and their families. The women found that, even if they were not financially better off by being in paid work or only marginally so, their self-esteem improved because they had earned this income themselves. In some cases, they had even been able to save some money or to pay back their debts. Secondly, women felt better about themselves through no longer being dependent on Centrelink, or only partially, for their income. For example, Serena, who was cited above:

It's a case of, this is the money that I've earned so it's mine, and it lifts your self-esteem up and it just makes me feel better about myself, that I'm not dependent on anybody ... Just working, it just really lifts me up, my whole self-esteem and my whole outlook and everything, it just makes you feel like a different person. Yeah, it does, I know going down to Centrelink I used to feel like I was right down at the bottom and I thought, 'How am I going to get out of this?', and I think that's why I feel so strongly about never ever wanting to be in that position again.

Serena was working on a casual basis and was out of work for two months between waves 2 and 3. However, she was determined not to go back on Centrelink benefits and was able to live off the savings she had from the income in her last jobs. The other women who were no longer receiving Centrelink payments all wanted to avoid having to go back on these payments. They wanted to earn a better income and, importantly, did not want to return to being dependent on welfare. For some, being out of work and dependent on welfare was associated with a loss of self-esteem and feeling trapped in poverty. For example, Caroline, who was in her late 40s and working in aged care for more than 30 hours:

I'd rather work than be unemployed. I was unemployed years ago for a few years, and I didn't like it really. You lose your self-esteem, you become complacent, you don't really want to do much; do you know what I mean? And there's no incentive I find from really the government or people who have Centrelink to motivate you to get up and do anything anyway. Unless you're going to do it yourself like I did, virtually a lot of people are going to stay in the same situation; and, to me, they're offered more to be like that than to go and work.

What women like Serena and Caroline were also implying was that by being employed, even if this was casual and/or part-time, it was important to earn enough not to rely on Centrelink benefits anymore so that they could gain some control over their lives. Having a sense of control helped them feel better about themselves.

They also felt better about themselves because they sensed that paid work was the only way to become respectable again in society. They were all aware of the stigma of being out of work and living in public housing, and even more so if they were single mothers. For example, Renee, who was in her mid-40s and had three children aged between 10 and 16, was working part-time as a cook at a school canteen and expressed it this way:

Society tends to view single mothers as no-hopers who sit on their bums and do nothing, whereas when you're working, you've got a job, people smile at you and treat you with respect, and you know that you're earning something and that creates a healthy atmosphere within yourself, and therefore that can lead to yourself being happier and healthier and therefore reflects on your children being healthier and happier, and I think that it's a very powerful thing.

Like Renee, most of the women interviewed felt they gained more respect in society by being in paid work, which in turn impacted on their self-esteem. At the same time they themselves had internalised the belief that being dependent on welfare was morally wrong. This is expressed by Samantha, a single woman in her mid-50s with one adult child. She worked 20 hours a week in a superstore in a regional area:

Self-respect, I'm not bludging off the government. I can keep my head held high and say I'm not. Even though I've got disabilities ... I just need for my own self-worth to feel that I've got something ... and be self-reliant. I don't have to rely on anybody.

However, as we saw in Chapter 4 (Table 9), 28 of the women interviewed at wave 1 were still in receipt of Centrelink payments. All of the women were still living in public housing at wave 3 and most thought that they would continue to do so. Indeed, because of their age, single status, health problems and the nature and conditions of employment available to them, they did not see a way out of public housing. They did not think that they would be able to afford to buy their own house and renting privately did not appear a viable alternative because rents were generally higher and it was seen as an insecure and unpredictable tenure. They had to remain in public housing even if they felt stigmatised by this and had experienced problems in the areas where they lived. Thus although paid work improved their sense of independence, there were limits to this because of their lack of control in choosing their housing circumstances.

7.2 Health

Being in paid work had also helped improve the health of some of the women, notwithstanding that health problems were persisting obstacles to paid work, as we saw in Chapter 6, and that the conditions of work had adversely affected the health of several of them. Work had positive effects on health in three main ways. Firstly, many felt their health improved once they were in paid work because they had then been able to afford to buy better quality foods and eat more healthily. Indeed, several talked about how they were unable to eat properly when solely reliant on Centrelink payments to the detriment of their health. In contrast, when they were in paid work, they were able to watch what they ate and buy vitamins and nutritional supplements if they needed to. An example of this was Carla who talked about how her health had deteriorated when she was not working:

R: if I was not working I don't know what I would have done. I'd be living on unhealthy food. You know what I mean? Because you can't afford all those healthy foods and then my health would deteriorate ...

I: Is that what happened before you were working?

R: Yes, my health was deteriorating. I got diabetes and high blood pressure and I couldn't walk around because, you know, I can't afford to eat, all this terrible food, and now I can eat what I like and then I'm walking and I feel healthy—hopefully—touch wood, healthier than I was before because I can now make a choice of the food I eat.

Secondly, and this applied to the highest number of women, doing paid work had led to a general improvement in their health. This was particularly the case for those who suffered from mental health problems, such as anxiety and depression. Even though they could usually only work for a few hours a week, they found that if they enjoyed their work, this helped their mental health for a number of connected reasons. These included improving their self-esteem and confidence, as discussed above, which gave them a sense of belonging to society, a sense of accomplishment, and of being able to provide for their families and/or simply by no longer having to be reliant on welfare benefits. For example, Renee, who said that she was not financially better off by being in paid work, thought that working had been very positive for her and has helped her get over her depression:

It gets you out and about, back in the workplace again. And I meet, you know, you're working with other people, you feel like a human being again. You feel like I'm earning my pension. It's not given to me. I still get tax taken out, so that I can say, well, I pay my own pension, thank you very much. No, to be working again is good. Interacting and mixing with people gives you back your dignity

again, and you feel like your life has not overrun. You know, circumstances in your life create certain circumstances that you have no power over, and that creates then depression or you're stuck in a hole because you can't get out because your child's so young. You can't go and work and, yeah, it's just like, it's a real trap. I had a lot of depression when I first came here, because I was so sick and because I couldn't do things.

Finally, a few women also thought that being in paid work had impacted positively on their physical health, either as a result of improving their mental health or because the type of work helped with their physical problems. For example, Sophie, who had arthritis in her back, found that being a crossing supervisor is helping her:

I: Being a crossing supervisor, has that got some negative impact on your health or good impact or doesn't it make a difference?

R: I think it makes a difference because it keeps me on the move ... which is good for the arthritis, because there's another chap who's got arthritis in the back and he does a lot of sitting and I said, 'You need to move a lot more'.

In brief, paid work can have a positive impact on women's health, particularly on their mental health, by giving them a better standard of living, even if only marginal, or at least the satisfaction of earning an income independently from Centrelink and feeling that they are recognised by, and contribute to, society. These findings should be seen in the context of a perceived lack of recognition of unpaid work, particularly care work within the home.

7.3 Family

The positive effects on women's self-esteem and confidence of being in paid work could spread to different areas in their lives as we have seen. However, several of the women interviewed also found that paid work had had a positive effect on their families. There were two main ways in which this could happen. Firstly, they felt that by being in paid work, they provided a good role model for their children, particularly when these were aged under 18. The women thought that by knowing that their mothers were employed, the children would themselves want to be in paid work when they grew up or it would influence them in taking paid work if they were already at an age where they could be employed. In particular, some who felt that they had not been given any encouragement to have a career when they were growing up talked about ways in which their participation in paid work would have a positive impact on their daughters' life decisions. For instance, Katie said:

Once I started seeing what was out there, what's available, it became more important to me for the girls' sake to show them that this is the best time for them as girls and soon to become women. The world's their oyster. There's so much they can do now, the opportunities they wouldn't have even 10 years ago, if they're prepared to have a go at it. I just thought to myself, well, the best way for me to do that is by example because I can't sit around for another how many years on a pension and then go onto the old age pension and do nothing and then expect them to have that sort of ethic, I mean, that sort of feeling about things. So I mean, it's just really important to show them by example.

Secondly, the women found that being in paid work enabled them to provide for their families by being able to buy their children 'luxuries' that they would not have been able to afford if they were still relying solely on income from Centrelink. For example, Leyla talks about how she felt guilty because she could not afford to buy what her

teenage daughter wanted, whereas when she was in paid work, she was able to do so:

You're just looking after the Centrelink payment, you know, every fortnight you get that much amount of money, because sometimes not enough for the food, not enough to do the shopping for your kids, you know? You must organise your budget all the time, you must keep everything under control. You can't buy something, you must look for the cheapest stuff, you know. Sometimes your kids are asking for the names, like Adidas, Nikes, like that, like Valentinos or Versaces—all that kind of thing—you can't buy it. You feel guilty. I feel guilty. Makes me more sad, but like this, when I'm working, I don't care, I can buy anything for my daughter she needed.

The women felt that being in paid work thus had a positive impact by providing a good role model for their children and enabling them to provide some extras for their families even though, as we saw in the previous chapter, there was often little financial gain from working part-time.

7.4 Summary

This chapter has shown that, in spite of the difficulties that women living in public housing face in obtaining and remaining in paid work, as documented in previous chapters, they consider that paid work has a positive impact on their lives. It gives them self-esteem and confidence, a feeling of belonging and contributing to society, a sense of achievement, independence from welfare agencies and a degree of financial independence. In view of this, it is not surprising that the women also reported some improvements to their mental health. The women were also conscious of the effect of them working on their children. They wanted their children to have the opportunities that they themselves may have lacked and hoped that they could provide a better role model through working. Although many did not make any, or much, extra money from working, they wanted to buy some 'extras' for their children.

In the next chapter, we draw together the main conclusions from the research and consider the implications for policy.

8 CONCLUSION

The overall aim of the project was to improve an understanding of why, and how, public housing tenants, in particular sole parents and women with unemployed partners, are able to enter or re-enter paid work, despite the many disincentives and barriers identified in the AHURI National Research Venture 1 (NRV1) on Housing Assistance and Economic Participation (Chapter 1).

Despite more than 10 years of welfare reform aimed at increasing rates of engagement in paid work, almost two-thirds of women living in public housing and aged between 18 and 64 are not in the workforce, and a further 9 per cent are unemployed (2007-08 figures). These rates are quite different from those applying to women in all other housing circumstances. Such low rates of employment pose challenges not only for ongoing welfare reform but also for public policies that envisage participation in paid work as a primary means of social inclusion (Chapter 2).

A review of available research suggests that the ability and capacity of women living in public housing to enter or re-enter paid work may be affected by three types of factors. Firstly, there appear to be issues that are specific to living in public housing which include rent setting, the security/insecurity of public housing; and aspects of location and place. Secondly, while many people must find and keep jobs in a labour market characterised by an increase in insecure and precarious employment; this is a particular issue for women, particularly when they are primary carers of children and other relatives. Thirdly, cultural attitudes to working and parenting develop over time and are based on lived experience of social and economic disadvantage (Chapter 3).

There is, however, little research that seeks to understand how some women living in public housing are able to undertake paid work despite these previously identified barriers to working. This project sought to add to the research evidence base by exploring why and how some women living in public housing are able to enter or re-enter paid work. It used a longitudinal research design, comprising three waves of in-depth interviews over 12 months, to investigate why some women living in public housing are able to take up paid work, whether and how they are able to overcome constraints and obstacles to doing so, and the nature of paid work and whether this was sustainable over a year. A key objective was to enhance understanding of the extent to which public housing affected the women's participation in paid work, either positively or negatively (Chapter 4).

8.1 Summary of findings

The women had been able to move into paid work for a number of reasons. Firstly, they had done so when their children were older and/or when they could make arrangements for the care of their children that were convenient, affordable and above all with people that they trusted. Secondly, those with health problems had been able to take up paid work when they felt that their health had improved. Thirdly, they had been able to do paid work when they found a job that had some flexibility and was in a convenient location so that they could manage work and caring and/or work and manage their own health. Lastly, they had been able to find employment when they had been able to build up skills and confidence through voluntary work or paid traineeships and work experience programs that were offered to public housing tenants in their areas. Some of the women were affected by the second wave of welfare reform which required them to work a minimum number of hours each week.

Although all of the women hoped to improve their financial position, many of the reasons why they took a paid job were not about money. Some of the main reasons

for wanting to be in paid work were to meet people and overcome isolation, to improve self-esteem and self-confidence, to develop skills and get experience, and to make a contribution to society that was visible and valued.

Most of the women moved into jobs that were low-paid, part-time and casual/contract with few conditions and little job security. Most jobs were in typically 'female' occupations such as social care, administrative and clerical positions, community/youth work and cleaning. Although 11 women had the same job throughout the 12 months, most of the women experienced changes in their employment. Many experienced changes in the number and timing of hours that they worked, sometimes at their request, but most often at the instigation of employers and over which they had little control. Some lost their jobs because they could not manage the tasks or the hours or because the job finished. This was a particular problem for women working in community organisations which were dependent on funding from external sources. Others were able to negotiate a different job with their employer or to find a new job. Some worked at multiple jobs with a few hours in each, either to get enough money or to meet Centrelink requirements to work at least 15 hours per week (Chapter 5).

All the women were working at wave 1, and all but seven of those interviewed in all three waves were still in paid work 12 months later. It was, however, difficult to make much extra money from working, particularly when in low-paid, casual work. Most still struggled financially and several found that they were not, or only marginally, better off financially compared to when they were solely relying on Centrelink benefits. Even the women who had been able to remain in the same job for the 12 months or more found it hard to get ahead financially and none of the women was in a position whereby they could afford to move out of public housing. Indeed, many of the women aged over 45 years were worried that their job would end, or that health problems would interfere with their work, which meant that they could not envisage moving out of public housing.

The women faced persisting constraints and obstacles that they were able to manage, often only for a period of time, rather than overcome. Some older women struggled with jobs that were physically demanding, such as some jobs in the social care sector. Women with school age children had difficulties in working and fulfilling their caring responsibilities as few had jobs with conditions such as paid leave and employers were not always flexible in regard to school holidays or if children were sick. Some women had to manage ongoing health problems which could be exacerbated if they were stressed about looking after their children or changes to working hours and requirements. Finally, the women had to deal with multiple compliance requirements of different agencies and a process of readjusting welfare payments and rents as income from work varied, which created financial uncertainty (Chapter 6).

Notwithstanding the challenges of precarious employment, most of the women thought that being in work had provided benefits for themselves and their families. Many reported an increase in self-esteem and self-confidence by being in paid employment and doing work that was visible and recognised. Although most made little if any money out of employment, they experienced a sense of independence in being able to provide for themselves and their families. Self-confidence was enhanced by developing skills in the workforce. The women felt that working benefited their children either in a practical sense by being able to buy them some 'extras' or through providing a role model. Some of the women also reported improvements to their health ranging from the benefits of better nutrition to an improvement in their mental health (Chapter 7).

Finally, living in public housing had both positive and negative effects in enabling the women to work. Well located public housing assisted the women to work and carry out caring and other responsibilities if it was near to jobs, transport and schools. It also provided a safety net, or base level of security, given that most of the women entered precarious employment and did not know whether they would have a job in the future. Specific schemes to assist public housing residents were also very beneficial as they provided a stepping stone to employment, a chance to improve self-confidence in a safe environment and to develop skills. Public housing could also be enabling where the women had been able to make strong connections and had relatives and friends that they trusted to help look after their children and if it provided a safe environment. These circumstances were most likely where there was some stability in the local neighbourhood rather than frequent turnover of residents.

There were also ways in which public housing contributed to the continuing constraints and obstacles that the women faced. In particular, rents that increased when income went up contributed to poverty traps and re-setting rents at six monthly intervals when wages could vary week to week added to uncertainty and stress. Further, women living in some areas were very conscious of lack of safety around their housing and did not want to expose their children to danger in school holidays or coming home from school. This type of concern was exacerbated when they did not know their neighbours because of frequent changes in tenancies and/or they had experienced anti-social behaviour and/or violence in the local area.

8.2 Implications for policy

As we have seen, some women are quite frightened by the prospect of moving into the unknown world of paid work and many talked about their lack of self-esteem and self-confidence after years of doing invisible and undervalued care work in the home. Since many employers expect prospective employees to be job ready, there is an urgent need to provide good stepping stones for women who have been out of the workforce for a long time. This is more than practical assistance with CVs, job applications and notification of job vacancies. It requires a supportive environment in which women can develop confidence in their own abilities as well as learning new skills. A supportive environment is one that is accessible, local, addresses individual needs, and provides flexibility if issues arise with children. The paid traineeships and work experience undertaken by some of the women provide a positive example of what can be done and could be expanded and extended to other areas where there is a concentration of public housing. There is a further need to provide pathways into work when women have completed the traineeships or work placements, perhaps involving local employers.

Most of the women did not find sustainable employment which lasted for the 12 months. This was due in large part to precarious employment with few conditions, which is a feature of the contemporary labour market. It is unrealistic to think that moving into such a job ends 'welfare dependence' and promotes social inclusion in and of itself. The research found that many women cycle in and out of paid jobs, as found in the Canadian longitudinal study cited in Chapter 3. This indicates a need to rethink policies based on a dichotomous view of working and worklessness, and to provide targeted support to women who are in this situation so that they do not see the ending of a job as a personal failure. It also indicates a need to rethink policies premised on moving people out of public housing once their income increases through paid work since stable and secure housing can offset to some degree instability in employment.

For the women with caring responsibilities, combining work and parenting was a major dilemma. There is a structural mismatch between expectations about paid work and the school system. Even jobs with good conditions usually only have four weeks paid leave, or at best 48/52 type schemes, whereas the school system requires parents to cover 12 weeks school holidays, before and after school care, pupil-free days and children's absence through illness. These are ongoing challenges for all working parents, however, the women faced particular disadvantages as we have seen, including not having a partner to provide back-up and fear of letting their children come home, and stay home, alone in areas that were perceived as not particularly safe. Further, they did not have jobs with good conditions and/or flexibility in hours and work practices to manage the demands of caring, such as sick children. The implication is that welfare reform policies which require women with school age children to work should consider this mismatch and devise strategies to address it, rather than consider this as a personal problem for individual women.

Getting a job did not enable many of the women to be much better off financially, if at all, once the costs of working were taken into account, as has been well documented. This is a poverty trap and the result of a combination of low wages, tapering away welfare payments as income increases, tax and rent increases. While this is clearly a complex area, it is axiomatic that there should be a financial benefit from paid work. A number of strategies have been tried elsewhere to 'make work pay' including disregard of higher levels of earned income in calculating benefits and rents and various types of 'in work' tax credits. Consideration of such strategies would seem to be important if governments are serious about addressing 'worklessness' as a means of social inclusion.

Multiple compliance requirements of different agencies not only contribute to the poverty trap but pose unreasonable burdens on some women which make work unattractive. A requirement to notify Centrelink of any income change as a trigger for a benefit adjustment can be onerous if income changes frequently, at the instigation of the employer. It may be preferable to work out a means of averaging income over a period. A requirement to seek another job when working less than 15 hours a week can be unrealistic if a woman is already working and caring for children. It may be more effective to develop individual plans that recognise that work hours may well build up over time.

Public housing rent setting is a clear disincentive to working and is an important part of the poverty trap discussed above. An additional factor is the implementation of income-based rents which are adjusted (in Victoria) every six months. The women interviewed were concerned about the resultant lag between changes in income and rent increases. A different rent setting system is desirable to break the nexus between incomes and rents and encourage participation in paid work, such as property rents based on some level of discount to market rents.

Finally, aspects of location and place are important in enabling or deterring women living in public housing who want to work. The women try to find work in quite local areas convenient to home and school (where relevant) so that they can manage work and caring; this is even more of an issue in regional areas with limited transport options. This provides support for policies that produce well located public housing, even if land costs are higher, and for the regeneration of public housing estates in well located areas that have good access to jobs. Such policies should address the stigma, and perceived lack of safety, which attaches to living in some public housing estates.

8.3 Developing the research evidence base

The findings of the research confirm previous studies that have identified the constraints and obstacles facing people living in public housing who want and/or are required to work. The research has added to the research evidence base through a detailed investigation of why, and particularly how, some women are able to move into paid work and their employment outcomes over a 12-month period. The longitudinal method has been valuable in developing an understanding of the fluidity of work and hence the income, rents and living circumstances of female public housing tenants in paid work. Some, although by no means all, of the experiences discussed are specific to women living in public housing.

The factors that produce social disadvantage and social exclusion are multiple, complex, cumulative and long-standing. The research indicates that getting a job is not in itself a magic bullet for getting out of poverty or enabling social inclusion. It can, however, be a part of what is often a much longer process of encouraging economic participation, with stops and starts along the way. Research over a longer period is desirable to investigate whether, after a shaky start, women living in public housing are able to move into higher paid work with better conditions or whether they experience ongoing instability in their employment. More research is also desirable on any different or additional factors that affect participation in paid work by men living in public housing.

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APPENDIX 1: INFORMATION SHEET AND CONSENT FORM



SWINBURNE UNIVERSITY INSTITUTE FOR SOCIAL RESEARCH

PARTICIPANT INFORMATION STATEMENT AND CONSENT FORM

Public housing and employment: challenges and strategies

You are invited to participate in a study funded by the Australian Housing and Urban Research Institute (AHURI) and conducted by a team of independent researchers at Swinburne University in Melbourne.

We are interested in talking to *women who are in paid employment and are public housing tenants*. We want to talk to you about the kind of paid employment that you currently have and the ways in which you have been able to overcome possible obstacles such as caring for children or other family members, ill health, additional costs of working, the loss of benefits, rent increase and transport. We are also interested in finding out both the positive and negative aspects that you may find in your employment over a one year period.

This is in order to understand the perspectives and experiences of female public housing tenants who do some paid work; and to inform future policies in the areas of welfare, employment, family and housing.

This research will be carried out from Sept. 2008 to Sept. 2009 and will consist of three rounds of interviews:

Sept./Oct. 2008: face-to-face interviews focusing on past and current employment, factors that made it difficult for you to be in paid work and how you overcame these. These interviews will last about 1 ½ hours.

Feb./March 2009: phone interviews on the changes that have taken place in your employment, housing and family life since the first interview. These will last about 45 minutes.

Sept./Oct. 2009: face-to-face interviews focusing on the changes in employment, family and housing since the second interviews. You will be asked to assess the outcome of employment in relation to housing and home life for you over the past year and to talk about your plans and aspirations for the future. These will last about 1 hour.

The face-to-face interviews will be conducted by an experienced female researcher. You can choose to be interviewed in your home or a neutral location. As compensation for your time and commitment to the research, we will offer you supermarket vouchers of:

- \$30 for 1st interview
- \$50 for 2nd interview
- \$70 for 3rd interview

Each interview will be tape-recorded so that our records of what you say are accurate, however, *any information you provide will be completely confidential*. We will use a *pseudonym instead of your real name* when writing research reports and *we will take out any information that could identify you*. This means that *no organisations will have knowledge of what you have personally told us*. All the information collected will be held by the university in a locked and secure room until it is destroyed.

For further information on the project contact the principal investigator Lise Saugeres on 9214 5098.

If you have any concerns or complaints about the conduct of this project, please contact: Research Ethics Officer, Office of Research and Graduate Studies (H68), Swinburne University of Technology, P O Box 218, HAWTHORN VIC 3122. Tel (03) 9214 5218 or reethics@swin.edu.au



SWINBURNE UNIVERSITY INSTITUTE FOR SOCIAL RESEARCH
CONSENT FORM

Public housing and employment: challenges and strategies

1. I consent to participate in the project named above. I have been provided a copy of the project information statement and this consent form and any questions I have asked have been answered to my satisfaction.
2. *Please circle your response to the following:*
 - I agree to be interviewed by the researcher Yes No
 - I agree to allow the interview to be recorded by electronic device Yes No
 - I agree to participate in the three rounds of interviews Yes No
3. I understand that:
 - (a) My participation is voluntary and that I am free to withdraw from the project at any time without explanation.
 - (b) The project is for the purpose of research and not for profit.
 - (c) Any personal or health information about me which is gathered in the course of and as the result of my participating in this project will be (i) collected and retained for the purpose of this project and (ii) accessed and analysed by the researcher(s) for the purpose of conducting this project.
 - (d) Any information recorded will be strictly confidential and my anonymity will be preserved in publications or otherwise.

By signing this document I agree to participate in this project.

Name of participant: _____

Signature & date: _____

APPENDIX 2: POSTER FOR RECRUITMENT



Public housing and employment: challenges and strategies

Are you a female public housing tenant?

Do you have some kind of paid employment?

Do you live in a north western suburb, Geelong or Shepparton?

Are you willing to be interviewed on 3 separate occasions within the next twelve months?

If you can answer yes to all of the above, we would like to talk to you 3 times between September 2008 and October 2009 about your ongoing employment, housing and family experiences so that we can seek to inform future policies in these areas. The research requires:

- In *Sept/Oct 2008*: a face-to-face interview (1&½ hr).
- In *Feb/March 2009*: a telephone interview (45 mins).
- In *Sep/Oct 2009*: a face-to-face interview (1 hr).

As token of appreciation for your valuable contribution and commitment to this project, you will receive a supermarket voucher of \$30 for the 1st interview, \$50 for the 2nd and \$70 for the 3rd.

If you are interested and would like further information please call Lise on 9214 5098 or e-mail lsaugeres@swin.edu.au.

APPENDIX 3: RESEARCH BRIEF FOR RECRUITMENT

'Public Housing and Employment: Challenges and Strategies' (Research Project)

Who is doing the research?

Public Housing and Employment: Challenges and Strategies is a research project being conducted by independent researchers from Swinburne University in Melbourne. It is funded by the Australian Housing and Urban Research Institute (AHURI), an independent, non-political, national research institute. This research project has been approved by the Swinburne University Research Ethics Committee.

What is the research about?

The aim of the project is to examine how women who rent public housing and are in some kind of paid employment (even if it is only a few hours a week or every two weeks) have been able to engage in paid employment, the different obstacles that they have had to overcome in order to be in paid work and the positive factors resulting from being in paid work.

We anticipate that the research will inform future policies in the areas of welfare, employment, family and housing through a better understanding of the perspectives and experiences of female public housing tenants who are in paid employment.

How will the research be carried out?

This research will be carried out from Sept. 2008 to Sept. 2009. We are looking for people who can participate in the three rounds of interviews over the 12 month period:

- *Sept./Oct. 2008*: face-to-face interviews lasting about 1 ½ hrs focusing on past and current employment and life situation.
- *Feb./March 2009*: telephone interviews (of about 45 mins) on the changes that have taken place in employment, housing and family life since the first interview.
- *Sept./Oct. 2009*: face-to-face interviews (of about 1 hr) on the changes in employment, family and housing since 2nd interview and your plans and aspirations for the future.

For the face-to face interviews the participants can choose to be interviewed in their home or a neutral location. We will be interviewing people in urban and regional areas in Victoria including: Northern and Western suburbs of Melbourne, Geelong and Shepparton. The interviews will be conducted by an experienced female researcher. As compensation for their time and commitment to the research, we will offer supermarket vouchers of:

- \$30 for 1st interview
- \$50 for 2nd interview
- \$70 for 3rd interview

The project has been approved by the Human Research Ethics Committees of Swinburne University. The interviews will be tape-recorded but only the researchers involved in the project will listen to the tapes. In addition, the recordings will be anonymous and we will use pseudonyms and remove any information that could identify the participants when writing research reports.

Will the results of the research be available?

The results of the research will be publicly available on the AHURI website <http://www.ahuri.edu.au> as well as in other publications.

Can you help?

We would appreciate it if you could help by passing on information about this project via the attached poster/flyer to people in the circumstances described above and who might be willing to be interviewed.

The key contact is Dr Lise Saugeres, Research Fellow at the Institute for Social Research at Swinburne: lsaugeres@swin.edu.au or (03) 9214-5098.

APPENDIX 4: INTERVIEW SCHEDULE FOR WAVE 1 FACE-TO-FACE INTERVIEWS (SEPT/OCT 2008)

1. Current employment situation

- Can you tell me about your current job, what does it entail? Do you get the same hours every week? Is it flexible? How are the people you work with? What is the work environment like?
- How long have you had this job for?
- What do you like and dislike the most about being in paid work? What is positive, what is negative for you?
- What about this particular job—positive/negative aspects?
- Do you see staying in this job for much longer?
- How far is it from where you live? How long does it take you to get there? How do you get to work and back? Is location a problem/an advantage in relation to your work? If so how?
- How did you find this job? Was it easy/difficult to find it/get it? How long did it take you to find it?
- Was it the kind of job, working hours and location you were looking for, if not what were you looking for?
- What are the main reasons for you to want certain hours/location etc.?
- What were the main reasons for you to be in paid work?
- Do you feel that you are better off financially now that you are working? By how much?
- Has working affected your benefits and/or rent, in what ways? Has your rent gone up?
- Are you ahead financially after benefits have been reduced? By how much? Are you happy with your salary?
- Do you get extra cash now? What do you use it for mostly?
- Have the welfare to work changes influenced you in deciding to take up paid work? How? What do you think of these changes? Were these positive for you? Why/why not?
- Any pressure from Centrelink to take more work (if working under 15 hrs a week)?

2. From previous employment/unemployment situation to current employment

- Were you out of work before you found this job? For how long? If not what work were you doing?
- If you were out of work was it because you had decided to stay at home, if so what were the main reasons? If not, why do you think you could not find paid work?
- What changed for you to be able to take up paid work, what made the most difference?
- When and what was your previous job?

- What did it consist of? Was it similar work? How long did it last? Why did you leave? How many hours a week was it for?
- Can you tell me briefly about the jobs you had before these, were they PT, FT, same kind of work etc. Main reasons for leaving. [Only an outline—not too many details].
- Any events/situation that made it difficult for you to keep paid work in the past?
- What's different with this job? Why was it easier for you to get paid work now?
- Did location (of where you live and/or where your job is) make it easier for you to get paid work this time, or didn't it make any difference, or made it more difficult?
- Did you have any support from relief agencies, help from Centrelink, your Job Network provider in finding paid work, did that help make a difference? What sort of work did they do for you? What helped the most (CV work, training etc.)?
- Did they offer you any other work before that? If so, what sort of work, what were your reasons for not taking it?
- Have you done any training or studying since you left school, do you think that made a difference to you getting this job? How?
- Do you think being in paid work has made a difference to the ways in which people look at you? If so how?
- Has working made any difference to how you saw yourself and your life before that? If so, is it just from being in paid work or that particular job? How?
- Any current concerns about your job, do you know how to resolve these?

3. Housing situation: past and present

- How long have you lived here for?
- Why did you move to public housing? Was it what you wanted? Did you want to be in this particular area?
- What kind of housing have you lived in before (privately rented—other public housing), areas, main reasons for moving. [Outline—not too many details].
- Has moving to, and living in, public housing helped you in being able to be in paid work, if so how? If not, has it ever been detrimental to you being in paid work? Have you been able to overcome these difficulties? If so how?
- What do you like/dislike the most about living in public housing?
- Any current concern with your housing, could this impact on your work?

4. Family situation: past and present

- Who lives with you? Since when?
- If there are children, how do you manage work and looking after the children? Are you also involved in other activities, if so how do you manage these as well?
- Where are your children when you work? Have you got any help with your children? From whom, how often?
- What happens when your children are sick? What about during the school holidays?

- Have you had any difficulties in the past with combining child rearing and paid work? Anything made it easier/could make it easier?
- Do you think you being in paid work has a positive influence on your children and family life? What do they think about you working? Do they like it or not?
- Has working had any negative influence on your family life?
- Any current concern with your family situation, could it impact on your work?

5. Health and employment

- Do you have any health problems or have you had any in the past?
- Did these at any time prevent you from doing paid work?
- How did you overcome these in order to do the work that you do now?
- Has paid work had a positive impact on your health, how?
- Has paid work had a negative impact on your health?

6. Life priorities and goals

- Current priorities in life?
- Do you intend to stay in the same housing over the next 12 months? If not, what type of housing, location would you like? How do you think you can have that over that time period? What would need to happen?
- Do you intend to keep the same job over the next 12 months? If not, what kind of work would you like to find, or what would you want to do instead, would anything need to change for you to be able to do that?
- Have you got any specific goals that you want to achieve in life? Over how long? What steps have you taken towards these?

APPENDIX 5: INTERVIEW SCHEDULE FOR WAVE 2 TELEPHONE INTERVIEWS (MARCH 2009)

1. Employment

- Have there been any changes in your employment situation at all (position, place of work, location, number of hours etc.)? Expand.
- If so, how have these affected you and other aspects of your life, including family, health etc.?
- If there were some problems/difficulties in employment mentioned last time, have these been resolved? If so how?
- Any current concerns/problems with your employment?
- Do you anticipate any changes/problems with your employment in the next six months?

2. Housing

- Any changes in your housing? Which ones?
- If so, how have these affected you and other aspects of your life, including your work?
- If there were some problems/difficulties with your housing mentioned last time, have these been resolved? If so, how?
- Do you anticipate any changes/problems with your housing in the next six months? How could that impact on your employment?

3. Family

- Any changes in your family? Which ones?
- If so, how have these affected you and other aspects of your life including your work?
- If there were some problems/difficulties with your family mentioned last time, have these been resolved? If so how?
- Do you anticipate any changes with your family situation in the next six months? How could that impact on your employment?

4. Health and employment

- Any changes in your health? If so what are they?
- Do you think that your employment has had a direct impact on your health since last interview, if so how? If negative, have you been able to overcome these?
- Has your health in turn impacted on your work? How? Again if negative, have you been able to overcome these?

5. Life priorities and goals

- What are your current life priorities and objectives? Are they the same/different from the last time?
- Do you intend to stay in the same housing over the next six months? If not, what type of housing, location would you like? How do you think you can have that over that time period? What would need to happen?

- Do you intend to keep the same job over the next six months? If not, what kind of work would you like to find, or what would you want to do instead, would anything need to change for you to be able to do that?

APPENDIX 6: INTERVIEW SCHEDULE FOR WAVE 3 FACE-TO-FACE INTERVIEWS (OCT. 2009)

1. Employment

- Over the last six months have there been any changes in your employment situation at all (position, place of work, location, number of hours etc.)? Expand.
- If so, how have these affected you in your work (if applicable) and other aspects of your life?
- If there were some problems/difficulties in employment mentioned last time, have these been resolved? If so, how?
- How do you feel about your employment conditions and the work itself now?
- If any current concerns/problems with your employment, which ones? How do you think they could be solved?

2. Housing

- Any changes in your housing? Which ones?
- If so, how have these affected you and other aspects of your life, including your work?
- If there were some problems/difficulties with your housing mentioned last time, have these been resolved? If so how?

3. Family

- Their family background (if it hasn't been asked earlier), what parents did, did your parents have any ambitions for you when growing up, did you have any goals of what you wanted to do growing up?
- Any changes in your family? Which ones?
- If so, how have these affected you and other aspects of your life, including your work?
- If there were some problems/difficulties with your family mentioned last time, have these been resolved? If so how?
- Any current concerns/problems with your housing?

4. Health and employment

- Any changes in your health? If so what are they?
- Do you think that your employment has had a direct impact on your health since last interview, if so how? If negative, have you been able to overcome these?
- Has your health in turn impacted on your work? How? Again if negative, have you been able to overcome these?

5. View of self

- Over the years, since you were a child, have your feelings about yourself (how you saw yourself) changed a lot and how, what do you think were the major things that happened that led to this?
- How do you feel about yourself and your life at the moment?

- How different do you feel about yourself compared to a year ago?
- What events in your life would you say have helped you the most in developing confidence, gaining self-esteem?

6. Future employment, family and aspirations

- What are your current life priorities and objectives? Are they the same/different from the last time?
- Do you intend to keep the same job for the foreseeable future? If not, what kind of work would you like to find, or what would you want to do instead, would anything need to change for you to be able to do that?
- Do you intend to stay in the same housing for the foreseeable future? If not, what type of housing, location would you like? When do you think you could move? What would need to change for it to happen?
- Do you see your family situation as staying the same or could there be some changes in the foreseeable future?
- What would you like your employment, housing and family situations to be like in a few years from now?

7. Concluding the research

- Thinking back to the start of the research 12 months ago, what areas in your life have changed the most since then, in what ways?
- What events/parts of your life have been most positive for you in the past year and how so, which ones were the most difficult/negative and how so?
- Looking back, what do you think you could have done differently over the last year, if so how? (work and other areas of life)
- What do you think could have helped you in the last year, what would have made things easier for you? (work and other areas of life)
- If you could give advice to somebody who has been in a similar situation to you, what kind of advice would you give them?
- Do you think that your participation to this research project has had any impact on your decisions or ways of thinking about employment and/or other areas of your life?
- Would you say this participation has been positive on the whole or not? Anything that was positive?

APPENDIX 7: EMPLOYMENT DETAILS OF PARTICIPANTS OVER 12 MONTHS

<i>Name (pseudonym)</i>	<i>Age at wave 1</i>	<i>Children at wave 1</i>	<i>Employment, wave 1 October/November 2008</i>	<i>Employment changes, wave 2 March/April 2009</i>	<i>Employment changes, wave 3 October 2010</i>
Katie	55	5 (35, 22, 21, 2 x15)	Admin support—12 hrs pw, temporary	Job ended, looking for work	Did reception work for Job Network provider but let go after 3 months
Fatimah	50	6 (35, 25, 23, 18, 13, 11)	Carer disability—20 to 15 hrs pw, permanent PT	Same	Same hours, picks up extra hours occasionally
Neya	38	1 (11)	Community contact officer— 30.4 hrs pw, temporary traineeship	New FT job in administration, casual ongoing	Same job but now permanent
Annie	46	2 (21, 24)	Sales manager—40 hrs pw, FT	Same	Same
Jennifer	52	1 (25)	Admin support—21 hrs pw, temporary + ad hoc translation	Same	Contract finished, still ad hoc translation, looking for work
Fay	38	0	Community worker—6 hrs pw casual + volunteer work	New job, project officer—from 24 hrs pw, casual, PT	Stopped work due to health reasons and problems with job
Esma	38	2 (15, 12)	Cleaner—6 hrs pw	Can only clean once or twice a fortnight (chronic depression)	Childcare 2 hrs pw and ad hoc cleaning
Ela	39	1 (18)	Singer—3 hrs pw	Stopped singing due to health problems	N/A
Cleo	54	2 (20, 21)	Administrator—FT, permanent	Same	Same job but was promoted
Maria	26	2 (11 months, 4)	Sales kitchenhand—9 hrs pw, casual	Left job because could not get evening shift, wanted to be there for her children during the day	Not looking for paid work until her children are both in school
Victoria	54	2 (33, 34)	Community worker—2 jobs— 15.2 hrs pw, fixed term	One job stopped due to lack of funding, 7.6 hrs every 2 weeks	New position with more responsibilities, now working 17.6

Name (pseudonym)	Age at wave 1	Children at wave 1	Employment, wave 1 October/November 2008	Employment changes, wave 2 March/April 2009	Employment changes, wave 3 October 2010
			contracts	and 15.2 hrs every 2 other weeks	hrs pw, fixed term
Sophie	60	4 (28, 32, 39, 42)	School crossing supervisor—10 hrs pw + voluntary work	Same	Same
Carla	60	2 (44, 47) 19-y-o grand-daughter with her	Community contact officer + project worker, 16 hrs + pw, temporary and casual	Cut down casual hours, now only 16 hrs pw, better off financially with less hours, also studying PT	Same as wave 2
Renee	45	3 (10, 12, 16)	Canteen worker—31 to 33 hrs pw casual + volunteer work	Hours dropped to 30 to 31 pw	Same
Kathleen	61	2 (29, 39)	Ward assistant—16 hrs pw, permanent PT	Same	Same
Leyla	37	1 (16), pregnant	Security guard + community contact officer + kitchenhand—18 hrs pw, temporary	Same—about to take maternity leave	No longer in paid work, lost her security job and casual hours as CCO, looking for FT work
Betsy	51	4 (14, 27, 30, 31)	Community contact officer—30.4 hrs pw, temporary	Occasionally works an extra day a week when short staffed	Traineeship finished, only casual hours
Clara	52	3 (28, 31, 32)	Childcare worker—25 hrs pw, permanent PT	Same, but some overtime	Same, also studying for childcare certificate (legal requirement)
Aisha	28	3 (1½, 3½, 5)	Community contact officer—15 hrs pw	N/A	N/A
Melinda	48	3 (18, 24, 28)	Contract cleaner—10½ hrs pw, Permanent PT + ad hoc private cleaning	Change in shifts, suits her better	Health problems interfering with work, may have to give it up
Claudia	50	2 (25, 32)	Disability support worker—10 to 20 hrs pw	More hours, 50 a fortnight	Changed agencies, now 38 to 40 hrs pw

Name (pseudonym)	Age at wave 1	Children at wave 1	Employment, wave 1 October/November 2008	Employment changes, wave 2 March/April 2009	Employment changes, wave 3 October 2010
Katrina	38	3 (8, 12, 16)	Daily assistant—12 to 15 hrs pw	N/A	N/A
Frances	40	2 (12, 13)	Personal care worker—15 to 32 hrs pw, permanent shift + casual	Same	One extra shift, 40 hrs + pw
Shelley	37	3 (10, 14, 18)	Cleaner—15 hrs pw + voluntary work	N/A	N/A
Elaine	58	3 (20, 2 x 40)	Secretary—35 hrs pw, casual	Now job is permanent	Same
Aneta	50	4 (18, 27, 35, 33)	Personal care worker—31 hrs pw + extra, almost FT	Has changed shifts, a few extra hours	N/A
Isobel	45	0	Catering assistant and kitchenhand—15 hrs pw (approx.)	Restaurant closed down, still catering assistant but as contractor, 22 to 25 hrs pw	Very irregular hours from under 20 to 45 hrs pw
Samantha	54	1 (25)	Customer greeter (sales)—20 hrs pw, permanent PT	Different position night fill, 30 hrs pw	Same as wave 2
Laura	57	2 (21, 23)	Casual relief teacher—irregular	Doing TESOL course, no more casual teaching	Was in nursing home after foot reconstruction
Caroline	47	0	Carer, aged care—30 hrs + overtime	Same	Lost a shift, now 25 hrs pw, also doing casual work in other care facility
Serena	55	1 (23)	Security officer—30 to 70 hrs a fortnight	Similar, shifts have changed	Had no work for 2 months, now doing a few shifts again
Christen	51	1 (22)	Community development officer—38 hrs FT +	Same	Same but about to be promoted
Celia	42	2 (10, 15)	School crossing supervisor—15 hrs pw	Same	Same but uncertain future

Name (pseudonym)	Age at wave 1	Children at wave 1	Employment, wave 1 October/November 2008	Employment changes, wave 2 March/April 2009	Employment changes, wave 3 October 2010
Cassandra	51	4 (19, 22, 27, 29)	Housekeeping, cleaning, sessional teaching, kitchenhand, 20 hrs + pw	Similar + volunteer work	Roughly similar
Alanna	60	2 (30, 35)	Youth worker—16 hrs per month + voluntary work	Funding ran out but still doing voluntary work	Has moved to another regional area to help daughter and son-in-law with babysitting
Carrie	55	3 (24, 25, 30)	Finance officer, office admin (2 jobs)—20 hrs pw	She left one job, increase in hrs in other, 30 hrs pw	Now doing security work at night, 16 hrs pw
Asha	52	2 (26, 28)	Admin support—38 hrs, FT	Same	Same
Julia	44	1 (25)	Self-employed (sewing)—15 to 50 hrs pw	Same	Same
Charlotte	54	3 (21, 26, 28)	Paper delivery—2 hrs pw	Same	Same
Gillian	41	4 (10, 11, 14, 18)	Admin—6½ hrs pw	Work stopped, looking for employment	Had been doing PT admin work since June, but retrenched a couple of weeks before wave 3 interview

AHURI Research Centres

Queensland Research Centre
RMIT Research Centre
Southern Research Centre
Swinburne-Monash Research Centre
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Western Australia Research Centre



Australian Housing and Urban Research Institute
Level 1, 114 Flinders Street, Melbourne Victoria 3000
Phone +61 3 9660 2300 Fax +61 3 9663 5488
Email information@ahuri.edu.au Web www.ahuri.edu.au