Home life, work and housing decisions: a qualitative analysis

National Research Venture 1: Housing assistance and non-shelter outcomes

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1 INTRODUCTION

Much housing research in Australia and elsewhere has investigated the extent to which government policies and programs can assist in providing for better ‘shelter outcomes’ in terms of affordability, quality and appropriateness of housing. In recent years, questions have also been raised about the ways in which these policies and programs might affect other ‘non-shelter outcomes’ such as mental and physical health, social cohesion and economic participation, either directly or indirectly.

In this report, we present the findings of qualitative research which investigates the linkages between government housing assistance and economic participation in Australia. ‘Housing assistance’ refers to government policy settings, regulatory regimes and programs which are intended to assist people to access and remain in affordable, adequate and appropriate housing. In particular, we focus on demand subsidies for private renters (Rent Assistance) and supply subsidy programs such as public and community rental housing. ‘Economic participation’ is a multi-dimensional concept that includes labour force participation (full-time or part-time employment and unemployment), participation in education or training programs (full-time or part-time), and participation in unpaid, voluntary work of various types.

This project is part of a broader program of research for the Australian Housing and Urban Institute’s National Research Venture on Housing Assistance and Economic Participation (AHURI NRV1) (previously known as Collaborative Research Venture 1) which has as its overarching research question: ‘How do housing assistance programs impact on economic participation outcomes once we control for the mediating effects that intermediary variables such as “health” and “neighbourhood” have on economic participation outcomes?’ (Wood and Ong 2005). The emphasis of NRV1 is thus on the role of housing assistance in affecting the transitions that people make into or out of paid employment, education/training or voluntary work in an Australian context.

NRV1 has two main streams of research: quantitative and qualitative. The former identifies some of the linkages between receipt of different types of housing assistance and aspects of economic participation, based on analysis of secondary data sets (Kelly et al. 2005; Wood et al. 2005 for project completed to date). It establishes correlations, tests hypotheses, models outcomes and uses ‘natural experiments’ to investigate the effects of changes to housing assistance on economic participation. However, it has a number of limitations. The linkages may neither be simple nor uni-directional. Secondary data may not be available on key factors that may affect decisions about economic participation, such as aspects of mental and physical health, and day to day caring responsibilities. Further, attitudes and preferences and the ways in which people make decisions about types of economic participation within a family or household context remain something of a ‘black box’.
The qualitative research which is the subject of this report complements the quantitative analysis in NRV1 by investigating this ‘black box’. Through in-depth interviews it examines in detail the attitudes, preferences and decisions of 105 recipients of housing assistance in relation to various types of economic participation. The research explores the factors that shape current decision making about economic participation in the context of past experiences of housing and economic participation and aspirations and plans for the future. The research investigates both practical considerations for people in receipt of housing assistance in considering economic participation, such as balancing paid work with caring for children or maintaining mental and physical health, but also underlying social factors and cultural values about the role and value of different types of economic participation in relation to other contributors to individual and family wellbeing.
2 CONTEXT: RESEARCH EVIDENCE AND RESEARCH GAPS

The chapter examines ideas and research evidence that informed the conceptualisation, development and design of this qualitative research project. It discusses key findings from existing research, and identifies gaps which the project is intended to address, focusing on research that is relevant to the Australian policy context, including some international research where applicable. It is not the intent to undertake a complete review of research evidence on the linkages between housing assistance and economic participation since this has been done elsewhere (Bridge et al. 2003; Hulse et al. 2003; Whelan 2004).

We begin by reviewing the literature on housing assistance and economic participation. Much of this has concerned the possible financial disincentive effects of different types of housing assistance on one type of economic participation, that is, paid employment. This work is based largely on secondary data analysis and micro simulation techniques, complemented by a small number of qualitative studies (Section 2.1). We then examine an emerging body of quantitative and qualitative research which examines the extent to which other, non-financial, aspects of housing assistance are linked with different levels and types of participation in paid work and, to a lesser extent, other types of economic participation, such as education and voluntary work (Section 2.2).

2.1 Financial elements of housing assistance programs: Structural issues and behavioural responses by households

A key research theme in Australia and internationally has been whether, and to what extent, people on different welfare benefits face financial disincentives in the form of unemployment and poverty traps¹ and, to a lesser extent, whether the design of housing assistance programs contributes to these traps.

Recent research using micro simulation techniques has concluded that people in receipt of benefits in Australia do face considerable financial disincentives to entering paid work. Unemployment traps among working age people who are not currently employed are particularly severe, and worse in the case of public housing tenants (Hulse et al. 2003; Wood et al. 2005). Recent Australian research also suggests that people on benefits or part benefits face poverty traps, as measured by high effective marginal tax rates, due to the interaction of the tax and benefit systems as they move into work or work more hours. Rent Assistance (RA) appears to make little contribution to poverty traps; its main effect is to extend slightly the income range over which such rates apply, simply because it is extra income which is withdrawn as income from paid work increases. In contrast, public housing does appear to deepen poverty traps due to the rent setting system where typically 25 cents in each additional dollar is paid in extra rent, increasing effective marginal tax rates (Hulse et al. 2003; Hulse and Randolph 2004; Wood et al. 2005).

¹ Unemployment traps refer to disincentives to moving from benefits to paid work or incentives to quit paid work and rely on benefits, and are typically measured by replacement ratios. These measure the income of an individual when not in paid work (from welfare benefits) as a percentage of income when in paid work (from earned income and any benefits still applicable). Poverty traps refer to disincentives to working more hours and are typically measured by effective marginal tax rates, that is, the percentage of each additional dollar earned that is not received by the income earner.
Whilst the financial disincentives associated with rent setting under housing assistance programs have been now been well established, there is remarkably little evidence either in Australia or elsewhere on ‘behavioural responses’ by low income households. In particular, very little is known about whether people are aware of these disincentives, whether they have calculated the impact of working on their disposable income and, if so, whether these financial disincentives deter them from participating in paid work or working more hours (Millar et al. 1997). The Reference Group on Welfare Reform (2000a: 48) confirmed that research into the behavioural aspects of work incentives and disincentives in general was ‘in its infancy in Australia’.

There is a handful of small-scale qualitative studies which have examined people’s understanding of, and response to, financial disincentives, both generally and specifically in relation to receipt of housing assistance. A UK study comprising 40 households (and 44 interviews) found that half of those interviewed had worked out whether they would be better off financially in paid work and had acted accordingly. One quarter had done the calculation and decided to take paid work even though there was no financial advantage and in some cases they would be worse off financially. A further quarter had not done the calculation and decided whether to work or remain on benefits for non-financial reasons (Ford et al. 1996). A recent US study involving longitudinal ethnographic data from 40 families 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. Thus, they were often surprised and angry at the implications of trigger events such as fluctuation of in-work incomes and moving in and out of work due to the nature of the job market. The research also identified the importance of a temporal component, that is, a time lag between a trigger event and an adjustment in benefit or tax, such as annual adjustment in a tax credit for low income workers, the Earned Income Tax Credit (Romich 2006).

In Australia, qualitative research in two states, Queensland and Victoria, found a high degree of awareness amongst public housing tenants that rents would increase when they entered paid work, but they were angry about some of the manifestations of this, in particular, being faced with rent rises when their adult children entered paid work. The study also found that some people worked anyway despite these financial disincentives (Burke and Wulff 1993). More recently, a survey of 400 low income public and private renters actively seeking work found a general understanding of how housing assistance would change if they moved into work, whether in receipt of RA or living in public housing. However, whether this matters depends on the type of housing assistance. Loss of RA when moving into work was not an important consideration for private renters, but a sizeable minority of public renters (between 25% and 40%) did see rents based on a percentage of income as a disincentive to entering paid work or working more hours (Hulse and Randolph 2004, 2005).

The current project extends this work using qualitative research methods to examine:

| What do housing assistance recipients regard as the financial and non-financial benefits of, and barriers to, employment participation currently and in terms of their future planning? |

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2 The term ‘behavioural responses’ refers to observed behaviours and does not enable us to understand attitudes, preferences or factors that may be taken into account in decision making (see Sections 2.3 and 2.4).

3 This is not surprising. As Romich (2006: 48-9) points out, ‘the MTRs [marginal tax rates] arising from interacting programs are so complex that even professional economists have trouble interpreting them’.
2.2 Other aspects of housing assistance programs that may be associated with economic participation

A major research theme, particularly in the US, has been the links between types of rental housing assistance and the supply of labour. Typically this stems from a concern that in-kind assistance in which households pay rents based on a percentage of income in public and some types of ‘assisted’ private housing⁴ is negatively related to employment participation. However, reviews of a large number of US studies suggest that a direct and negative relationship has not been demonstrated (Shroder 2002; Heintze et al. 2006). Australian researchers have reached basically the same conclusion, that is, housing assistance programs per se do not have a sizeable or substantial impact on labour market activity for recipients (Whelan 2004). To a large degree, however, these findings are restricted to the in-kind component of housing assistance, that is, concessional rents based on a percentage of income.

Housing assistance programs are, however, more complex in their effects than affecting the way in which assistance with rent payments changes under different employment scenarios. They also have other elements which help shape housing and place outcomes. In the Australian context, the two main types of rental housing assistance differ not only in how they affect rent payable under different employment scenarios but also in terms of housing type, the conditions under which people occupy housing, including degree of security, and location. In the case of RA, recipients find their own housing in the private market with different market rent levels, varying degrees of security of tenure, and in a location which they can afford. In contrast, in public and some other social housing, households pay rents based on a percentage of their income irrespective of housing type or location, are allocated housing based on administrative criteria with limited scope to state preferences, and have significantly greater security of tenure than in the private market. A key question is which aspects of housing assistance matter in terms of decisions about economic participation. Research evidence suggests that the following aspects may be important.

2.2.1 Household composition

Housing assistance programs have different eligibility criteria and selection procedures which may impact on economic participation outcomes. Bingley and Walker (2001) pointed out in the UK, and Ong (1998) in the US, that different levels of participation in paid work might reflect the different composition of households in receipt of housing assistance. For example, public housing may be allocated to households who face particular difficulties in the labour market, such as those with low educational achievement or with mental and physical health problems (Sard and Bogdon 2003). Wood and Ong (2005: 6) find, however, that only part of the difference in participation in paid work over time amongst public housing tenants in Australia can be attributed to compositional changes.

Housing assistance may affect household composition and economic participation in other more subtle ways. For example, selection procedures in public housing may have the effect of giving priority to households with a single adult, increasing the risk of a ‘jobless household’. In the US, Zedlewski (2002) found that receipt of housing assistance is strongly associated with single adult households. The way in which such assistance works may discourage people from partnering or repartnering, for example, by increasing rents in public housing if another adult resides in the

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⁴ In the US, rents are based on household incomes, not only in public housing as in Australia but also in housing assistance schemes aimed at enabling low income households to access privately owned rental housing through supply subsidies (project based assistance) or demand subsidies (housing vouchers).
household or by decreasing RA if recipients share to reduce housing costs. A qualitative study by Edin and Lein (1997) of 379 households comprising low income single mothers affected by welfare reform in four US cities (Philadelphia, Cleveland, Miami and Los Angeles) found that housing assistance could negate the need for people to enter into a marginal or unstable partnership simply to meet rent payments. Conversely, those paying market rents may feel it more imperative to introduce another adult into the household simply to pay the rent, even if this poses risks such as relationship instability and even domestic violence. There is no equivalent research from Australia.

2.2.2 Security and stability of housing

Housing assistance programs also differ in their implications for security and stability of housing. Security of housing in this sense refers not just to differences in security of tenure, although these may be important, but also to a range of factors including predictability in rent levels enabling people to budget, to develop a sense of ‘home’ and control over their personal situations, as well as attachment and belonging to local community. It is possible that this type of security may enable consideration of longer-term plans for economic participation as well as short-term decisions.

Evidence on the linkages between security/stability and economic participation is limited. Heintze et al. (2006), using data from the National Survey of America's Families, suggest that housing assistance has an indirect, positive effect on employment through increased stability in housing. This finding is supported by research for NRV using administrative data from the Western Australian Department of Housing and Works (Wood 2007 forthcoming) which finds somewhat higher levels of paid employment for tenants after entry into public housing, suggesting that the additional security offered may be an explanatory factor. Research in this area is largely restricted to the ways in which security/stability in housing could affect participation in paid work. The potential for security offered by some types of housing assistance to provide opportunities to increase education levels and to engage in voluntary activities has not been the subject of much research, with the exception of a literature on ‘area effects’ in the US which we discuss in Section 2.3.3. Shroder (2002), however, in a review of the small number of specific US studies on this topic, finds that security/stability of housing can have positive benefits in the formation of ‘human capital' which may have flow-on effects for future economic participation.

There is limited and rather ambiguous evidence on how housing assistance recipients themselves consider security/stability of housing in making decisions on economic participation. Some authors argue that stability in housing is a necessary precursor to finding paid work although, once housed, the incentive to do so may decrease (e.g. Ong 1998; Sard and Lubell 2000; Newman and Harkness 2002). In Australia, a large survey of sole parents in receipt of housing assistance found that public tenants were much less inclined than RA recipients to say that they would take a full-time job if it meant losing their housing assistance, valuing security in their living arrangements (Burke and Hulse 2002: 36). A survey of 400 low income renters seeking work found that security in housing could be a positive or negative factor in job search. For example, whilst half of public renters agreed that the security associated with their rental arrangement helped them in looking for work, six in 10 said that public rental made it more difficult to move to areas with more job opportunities, citing the difficulty in arranging transfers, especially to high demand property in job-rich locations (Hulse and Randolph 2004). A qualitative study of 14 households found that new public...

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5 The sample survey numbers were 1,046 public renters and 644 private renters in receipt of RA (Burke and Hulse 2002: 20)
tenants saw security of tenure as the most important change in their situation. Whilst some saw this as giving them a springboard from which they could find paid work, others reported reducing their level of paid work because of the lower and more predictable rent levels (Phibbs and Young 2005).

2.2.3 Place

Housing assistance programs affect not only who is housed and under what conditions, but also where they are housed. In the case of public and community housing, there is relatively little choice over place, and the Reference Group on Welfare Reform (2000b: 15) amongst others has expressed concern that such housing is often in areas with poor job prospects. For RA recipients, there is greater capacity to exercise choice in location, although often within very significant affordability constraints. Recent research indicates a clustering of RA recipients in low rent areas which may also have poor job markets.

Recent research has shown the close spatial correlation between RA recipients and some of the lowest value housing markets in Sydney, Adelaide and Melbourne in middle and outer suburban locations, with the low value rental market becoming increasingly associated with these areas (Randolph and Holloway 2004, 2006). Concern has also been expressed that assistance programs do not enable households to move to areas that have good job opportunities, due to restrictive transfer policies in public and community housing and lack of differentiation of RA payment rates to take into account higher rents in job rich areas (Hulse and Randolph 2004). Yates et al. (2006) have shown that while low-paid workers have been displaced from inner city areas in Sydney and Melbourne, there remains a demand for such labour in the CBDs which can only be met through longer commutes from more distant suburban locations.

In the US, there has been extensive research into so-called ‘area effects’ which posits that living in ‘high poverty’ neighbourhoods is strongly associated with adverse outcomes for individuals and families in terms of participation in paid work as well as a range of other outcomes such as children’s participation in education and health status (see review of the literature in Bridge et al. 2003). Housing assistance programs such as the Moving to Opportunity program which aim at deconcentrating poverty through assisting low income households to move to less disadvantaged areas have generally been positively assessed (Ellen and Turner 1997; Turner and Williams 1998). The processes which result in these positive effects are less clear. Explanations range from the cultural, such as the positive impact of role models, to the economic, such as better access to jobs and better resourced schools. European research on area effects ‘has been scant’ (Atkinson and Kintrea 2001: 2279), as is also the case in Australia (Bridge et al. 2003).

In the Australian survey of renter households seeking jobs, 57% nominated locational disadvantage as one or more of the three main difficulties in getting a paid job. Those in outer suburban areas were more likely to report this, particularly in Sydney. This was reinforced by the finding that by far the most important additional cost associated with working was travel, nominated by 60% (Hulse and Randolph 2004: 42).  

A survey of new public housing tenants in Brisbane and Sydney found that, although

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6 Locational disadvantage included not enough jobs in the areas where job seekers live, living too far away from places where there are jobs, and employers being reluctant to take on people who live in particular areas (Hulse and Randolph 2004: 4)

7 Based on analysis of HILDA data, Kelly et al. (2005) found that ‘transport problems or too far to travel’ was an obstacle to job search for those in receipt of housing assistance, although findings were mixed and did not support firm conclusions.
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 and Young 2005: 69).

This project extends previous work by exploring:

To what extent, and how, are types of housing assistance and consequential costs, attributes and location of housing important to people in considering their economic participation?

The research discussed so far in this chapter draws largely on economic analysis supplemented by some more qualitative work which investigates behavioural responses to structural disincentives to paid employment. In the following sections, we take a more explicitly sociological approach to the exploration of the attitudes, preferences and decision making of housing assistance recipients about economic participation. This enables us to consider other research about the ways in which paid work, education and unpaid voluntary work are considered in the daily lives of low income households. It also enables us to consider the extent to which attitudes to, and decisions about, various types of economic participation might reflect previous experiences of family, work and housing, current circumstances, and underlying cultural values and attitudes.

Much of the research we review next is outside of the traditional domain of housing studies but has informed the conceptualisation and design of this research project. We reiterate that this is not intended to be a general review of the literature but consideration of ideas and key findings from two related strands in the literature which are particularly relevant to our study: research on lived experiences and the logistics of day to day living (Section 2.3) and research on cultural attitudes (Section 2.4). Whilst we have made a distinction between daily practices and cultural attitudes in our review, in practice the relationship between these is interactive, dynamic and complex; experiences of day to day living will affect cultural attitudes, and cultural attitudes will affect preferences and decisions in daily life.

2.3 The role of life experiences and the logistics of day to day living

Our review of relevant research indicated several factors that are relevant to exploration of how decision making about economic participation by housing assistance recipients is affected by attitudes and preferences, current circumstances and previous experiences. Here we consider three factors which appear to be of particular significance: gender, stage in life course, and mental and physical health.

2.3.1 Gender

Research for NRV1 has investigated gender as a key variable in considering linkages between housing assistance receipt and employment participation (e.g. Kelly et al. 2005). Consideration of gender is important because most recipients of housing assistance are female. Specifically, almost two-thirds of RA recipients below retirement age (63%) are women, whilst one-third are men (33%) and a further 3% are couples. 8 Whilst figures for public housing tenants are surprisingly hard to find,

8 Calculated from Department of Family and Community Services (2004) Annual Report 2003-04, Table 35, ‘Number of persons or couples receiving Rent Assistance, as at 11 June 2004’. The analysis excludes those whose RA is attached to the Age Pension as a preliminary payment. The age of eligibility for the Age Pension varies due to the gradual introduction of an increase in the retirement age for women from 60 to 65.
Recent survey data suggest that 60% of those below the age of 65 are women, 26% are men and 14% are couples.\(^9\)

Women’s experiences of paid employment differ substantially from those of men in three main ways. Firstly, their rate of participation in the labour force is significantly lower, despite substantial increases over the past 30 years. In January 2005, the participation rate\(^10\) for women aged 15-64 years was 56.6% compared to 71.7% for men (ABS 2005a: Table 2). In other words, many more women than men do not participate in the labour force at all for various reasons, particularly caring for their children. Research for NRV1 found that, of working age people who are neither working nor looking for work, public housing tenants and RA recipients who are in receipt of family payments are engaged primarily in home duties and childcare\(^11\) (Kelly et al. 2005: 5).

Secondly, women are much more likely to work part-time. In January 2005, 43% of women in the labour force in Australia worked in part-time jobs, compared to 15% of men.\(^12\) This will clearly affect calculation of the financial returns from working, but also often affects the conditions of work. Two-thirds of part-time work in Australia is casual, with limited conditions and little job security (Pocock 2005: 34; Probert and Murphy 2001). Recent research suggests that part-time work may not be the answer 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 (Campbell et al. 2005).

Thirdly, despite more than three decades of equal pay provisions, women are paid less on an hourly basis on average than men. Analysis of recent data from the Household, Income and Labour Dynamics in Australia (HILDA) survey has revealed that full-time male workers are paid an average of $20.87 per hour, compared to $18.22 for full-time females (Rodgers 2004).

Much existing research about attitudes, preferences and decisions on participation in paid work by housing assistance recipients is limited in that it does not consider these differences in patterns of labour force participation. Further research is required to consider the ways in which women and men make decisions about paid work in the context of other daily and unpaid activities such as caring for children and older people, and voluntary community activities. Edin and Lein (1996, 1997) found that low-skilled single mothers perceive and act upon a range of factors when making such decisions:

> Although scholars have speculated about the economic incentives and disincentives inherent in the welfare system ... our mothers’ accounts suggest that the incentives and disincentives mothers actually perceived and acted upon, and the ways in which their actions were constrained by their social-structural and individual contexts, were far more complex than these scholars suggest (Edin and Lein 1996: 254).

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\(^9\) Calculated from Confidentialised Unit Record Files of ABS; General Social Survey (2004). The figures refer to people under 65 and exclude ‘non-dependent’ children living with an adult.

\(^10\) The participation rate is defined as ‘for any group, the labour force expressed as a percentage of the civilian population aged 15 years and over and in the same group’ (ABS 2005a: 29). The participation rates given in the text are seasonally adjusted.

\(^11\) Although it should be cautioned that sample numbers from the HILDA Wave 1 data set for these two groups are very low (see Kelly et al. 2005: Table 2.3).

\(^12\) Calculated from ABS (2005a: Table 2).
Edin and Lein found that the mothers developed a set of survival strategies to make ends meet, including generating additional income by working at extra jobs, and obtaining cash and assistance from organisations and local charities. Such information about day to day practices can only be obtained through detailed qualitative research.

2.3.2 Life course

Patterns of participation in paid work, as well as other types of economic participation, change over people’s life course. As indicated above, they also vary by gender and other factors, particularly if balancing work with caring for children. In 2004-05, women comprised three-quarters of those who work relatively few (0-15) hours a week, and almost two-thirds of those aged 18 and over and under 65 who are neither in paid work nor unemployed and looking for work (ABS 2006a).

While men and women show similar patterns of labour force participation in the 15-24 age groups when a quarter or more are out of the labour force whilst studying, there are different patterns for those aged 25 and over. 30% of women and 10% of men aged 25-44 are outside of the labour force, whilst for the 45-64 age group, 26% of women and 13% of men are outside the labour force (ABS 2005a: Table 2). These differences are largely explained by women aged 25-44 who are not undertaking paid work, or working a few hours (0-15 hours) who do not want to work, or undertake more work, citing ‘caring for children/pregnancy/home duties’ as the main reason (ABS 2006a).

Recent work has questioned the linearity of previous approaches which do not recognise transitions into and out of the labour market during the life course and the multiplicity of reasons for these. Howe (2007: 63) comments that much labour market research and policy in Australia has focused on the movement of people from unemployment to employment, reflecting a concern that Centrelink payments discourage people from paid work. He argues, following Schmid’s (1998, 2002) concept of transitional labour markets, that government policies should recognise the risks faced by people who move into and out of paid work during the life course and develop policies to assist in mitigating these risks. A recent Australian qualitative study of women and labour markets supports this view. Involving 20 in-depth qualitative interviews with women in a variety of situations, it indicated ‘the contextual, fluid and complex nature of the life and work decisions that women who are parents make over the life course’ (Smyth et al. 2006: v). 13

The ABS survey work quoted above focuses primarily on labour force participation and, whilst it does provide data on participation in education, does not give us an idea of the daily activities of people who are out of the workforce or undertake a few hours paid work. These may include caring for children and other family members who have disabilities or are older, and other unpaid voluntary activities. There is little research on the range of activities carried out by low income households, including those in receipt of housing assistance, other than that they are not engaged in paid work. This is a significant gap in the research evidence base.

Research into economic participation, in particular, paid employment, often does not include a temporal dimension, a gap that can be filled through qualitative research which enables current attitudes and decisions to be seen in the context of both past

13 This report was prepared by the Social Policy Research Centre at the University of New South Wales for the Commonwealth, State, Territories and New Zealand Ministers’ Conference on the Status of Women and also included some secondary data analysis. The report concerns women generally, rather than women in low income households as in the current research.
experiences and future plans. For example, an Australian survey of sole parents in receipt of RA and living in public housing found that whilst most fully expect to work when their children are older, those with young and school age children give their first priority to caring for their children, even if this means existing for a while on low levels of welfare benefits (Burke and Hulse 2002). Further, in making decisions about paid work, both now and in the future, a New Zealand study indicated that the type of job was an important factor in decision making: sole parents would consider work now if jobs were available with hours and conditions that would enable them to meet their parenting responsibilities, sufficient income to cover the additional costs associated with employment, particularly childcare, and medium- to long-term certainty of income (Ministry of Social Development 2002: 45). In other words, existing qualitative research suggests that decision making about employment participation, particularly for women with children, is complex, and different factors are important at different stages of the life course. Importantly, it suggests that such decisions are made, not to maximise individual income, but to maximise family welfare both now and in the future (see Section 2.4.2).

Much of the relevant literature on gender, life course and economic participation focuses on mothers, particularly sole parents. In the US this is because these were the main group affected by welfare reform after 1996. There is a dearth of literature on single men and women and economic participation, with the exception of some studies of mental and physical health which we consider next.

2.3.3 Mental and physical health (including disability)

Research into the relationships between aspects of housing and health is substantial and has been reviewed recently by Bridge et al. (2003). This review indicates that, whilst there do appear to be linkages between housing and health outcomes, it has proved difficult to establish causality due to many ‘confounding factors found in poorly housed populations, such as ‘poverty; poor nutrition; violence; exposure to weather, pest and toxins; social isolation and self-damaging behaviours such as drug addiction’ (Bridge et al. 2003: iv). Importantly, the review found very little research on the health outcomes of housing assistance programs per se.

Housing assistance is likely to affect housing appropriateness, quality and costs as well as the type of environment in which households live, all of which may in different ways affect the health of recipients and contribute to difficulties in economic participation. For example, where rents are unaffordable, households may have to cut back on food costs, affecting their nutrition, as indicated in a recent Australian survey (Burke et al. 2004). Poor nutrition may affect the capacity of housing assistance recipients to participate economically. In another example, where recipients have experienced frequent involuntary moves and are uncertain whether they will have to move again, as experienced by many households in the private rental sector (Short et al. 2006), this may contribute to poor mental health which could pose barriers to economic participation. The important point is that, whilst such hypotheses may be generated, the current research evidence base does not establish the required chain of causality.

Housing assistance in Australia, particularly public housing, is increasingly targeted at those with the greatest needs, with a significant percentage of households having a mental or physical health problem. Australian data do indicate a strong link between health status (including disability) and employment participation for the general population, with poor health a frequently cited reason for non-participation in the labour market and not looking for work (ABS 2005b). ABS surveys also suggest that poor health is more strongly associated with men’s non-participation in the labour force than for women. For example, using data from the 2003 Survey of Disability,
Ageing and Carers, 67% of men aged 45-54 who were not in the labour force had a limitation, restriction or impairment that has lasted, or is likely to last, for at least six months and which restricts everyday activities, compared with 38% of women in this age group (ABS 2005b). Further, ABS survey data indicates that only 9% of women aged 25-54 are not working or looking for work because of their own disability, illness or injury, compared to 76% who gave home duties or caring for children as the primary reason (ABS 2005b).\textsuperscript{14}

Secondary data also indicate a correlation between not being in the labour force and high levels of psychological stress. This applies particularly to men, with 41% of those aged 35-44 who are not currently in the labour force reporting high to very high levels, compared to 18% of women. The causality is not clear: those with high and very high levels of psychological stress may find it particularly difficult to enter paid work, but also not being in paid work may contribute to psychological stress, particularly amongst men (ABS 2005b).\textsuperscript{15} One possible explanation is that men define themselves to a greater extent in terms of paid work whilst women have other sources of identification. Hulse and Randolph (2004) found that men were more likely than women to want to work for reasons of self-confidence and self-esteem.

The link between mental ill health and non-participation in paid work has been consistently demonstrated in research studies. Sly (1996) found in the UK that as many as 85% of people with a mental illness are not in paid work. Turton (2001) also in the UK found that, of people with any type of disability, those with mental health issues were least likely to participate in the labour market. These findings also apply to Australia where almost half of working age people with ‘psychological disability’ report being permanently unable to work, compared with, for example, 28% of those with a sensory disability (ABS 2006b).

The interrelationship between various factors is often complex, and causality is particularly hard to determine. For example, while earlier research often indicated that it is the manifestations of mental illness which lower employment participation rates, advances in therapy and in medication have meant that unemployment is often related to other issues. These may include negativity or discrimination, skills deficits (including job seeking and interview skills), difficulties in relationships with fellow workers or employers, and lack of good jobs with reasonable pay (Baron and Salzer 2002). A recent qualitative study of 32 people with a range of psychiatric disabilities\textsuperscript{16} in the US also stressed the importance of negative messages and low expectations concerning capacity to undertake paid work from many sources which were internalised by those interviewed (Killeen and O’Day 2004).

A significant gap in the research appears to be detailed understanding of the ways in which mental and physical ill health may contribute to different levels of economic participation including, but not restricted to, single men and women. In particular, we are interested in what recipients of housing assistance themselves consider as the ways in which managing their health affect day to day living and help shape decisions on economic participation. It is also possible that mental and physical ill health may be

\begin{itemize}
  \item \textsuperscript{15} Using data from ABS (2002) \textit{National Health Survey: Summary of Results 2001}, Cat. no. 4364.0, Australian Bureau of Statistics, Canberra. Psychological stress was measured using the Kessler Psychological Distress Scale which indicates non-specific psychological stress based on 10 questions about negative emotional states in the four weeks prior to interview.
  \item \textsuperscript{16} Schizophrenia, schizo-affective disorder, major depressive disorder, panic disorder and post-traumatic stress disorder (see Killeen and O’Day 2004: 158).
\end{itemize}
triggered, or exacerbated, by aspects of housing and place as experienced by housing assistance recipients.

The research fills a significant gap in research by investigating:

| What are the employment and housing histories of people in receipt of housing assistance and the extent to which these are linked? |
| To what extent, and how, do gender, life stage, health and disability influence decisions by housing assistance recipients about economic participation? |
| What changes to their housing and related circumstances do housing assistance recipients consider would make a positive difference in terms of their ability to participate economically? |

### 2.4 Cultural attitudes

#### 2.4.1 Attitudes to different types of economic participation

The qualitative studies reviewed all indicate that people consider non-financial as well as financial reasons for engaging in paid work. Studies by Ford et al. (1996) in the UK, Scott, et al. (2000) in the US, and Hulse and Randolph (2004) in Australia all suggest a strong commitment to paid work amongst people on benefits, if not now, then as part of their future plans. People want to work for a range of non-financial factors, in particular, improving self-esteem and acquiring or updating skills that may lead to a better job in the future. There may also be other reasons for wanting to work, such as negative views about being on benefits, difficulties in dealing with the benefits agency or ineligibility for benefits (Hulse and Randolph 2004: 36-7).

There is less research about attitudes to other types of economic participation among housing assistance recipients. Edin and Lein (1997) found that female sole parents moved in and out of low-skill jobs that did not improve their financial circumstances, and often were not compatible with parenting. Despite this, most wanted to work largely in terms of their own self-esteem and social standing and to negate the stigma that they attracted as welfare recipients (Edin and Lein 1996: 263). Those who were on welfare benefits had low levels of education and saw education as the primary means by which they could get ahead. However, they understood that this was no longer a priority under the new work requirements introduced in the US in 1996 and had very modest expectations about the job that they would be able to get (Scott et al. 2000).

A recent detailed profiling of housing assistance recipients relative to benchmark groups in the Australian population indicates low levels of participation in paid work correlate with low levels of educational achievement. However, it suggests that we cannot be sure about the causes of ‘inferior employment outcomes’ unless more robust research methods are used (Kelly et al. 2005: 27). This is being attempted in part through further quantitative analysis, but how these factors affect the attitudes, preferences and decisions of housing assistance recipients is a question for qualitative research.

A third type of economic participation, involvement in voluntary (unpaid) activities, has received little attention in the literature on housing assistance. In part this is due to a gendered conception of work as comprising only paid work (Hanson and Pratt 1995; Hattery 2001; DeVault 1991; Garey 1999: Saugeres 2002), but also reflects a view of housing assistance recipients as being a drain on, not a contributor to, community wellbeing simply by virtue of their status as recipients. In practice, there is very 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. Hootson and Grace 2002; Hulse et al. 2004; Stubbs et al. 2005).

There has been an extensive literature on social capital since the early 1990s (Halpern 2004) which can help frame discussion of these issues. This is particularly important as the concept has been widely used as a rationale for policies and programs, including in Australia (Hulse and Stone 2007). It is not our intention here to review this work, since this has been done elsewhere (e.g. Mayer 2003), but to consider two related ideas that help inform consideration of the current project. The first is that research into disadvantaged neighbourhoods, including those with concentrations of people in receipt of housing assistance, has often identified high levels of social connectedness within the neighbourhood (see Warr 2005 for an Australian example) but limited ties across neighbourhoods. The second is that various studies have found that voluntary engagement in formal institutions (economic, social and political) is typically related to higher socio-economic status (e.g. Li et al. 2003; Middleton et al. 2005). The implications are that, where housing assistance recipients are concentrated in disadvantaged neighbourhoods, they may be increasingly enclosed within their neighbourhood and disengaged from ‘horizontal ties’ with people in other neighbourhoods and ‘vertical ties’ with a cross-section of the population, with lack of participation in paid work being a key contributing factor (Middleton et al. 2005: 1716).

Further, whilst people living in disadvantaged neighbourhoods may be economically disengaged through non-participation in paid work, there is some evidence that the importance of intra-neighbourhood ties may be declining. Morlicchio (2001, cited in Murie and Musterd 2004: 1449) sees this as creating ‘perfect conditions for the development of informal and sometimes illegal activities as the only perceived option’, for example, the ‘cash economy’ in informal services such as child minding. This corresponds with Edin and Lein’s (1996, 1997) findings which highlight the importance of individual ‘survival strategies’ including the cash economy. In an Australian context, we know little about the daily activities and contributions of people in receipt of housing assistance where such contributions are not part of the formal economy. This project fills a part of this gap by investigating contributions made outside of paid work and, importantly, the attitudes of housing assistance recipients to these types of activities. 17

2.4.2 Attitudes to mothering and caring

Women with children are less likely to be in paid employment than other groups and, when asked, state that caring for children is the main reason that they choose not to do so or work more than a small number of hours. This is significant in the context of housing assistance; both RA and public housing, since most recipients are women (see Sections 2.3.1, 2.3.2). Mothers may decide not to participate in paid work because of some combination of financial disincentives and practical everyday problems in finding work that also enables them to carry out their parenting and other responsibilities, as discussed above. Underlying these decisions may be cultural values about the over-riding importance of caring for children and promoting their wellbeing relative to other considerations including economic participation.

17 In the study we asked people about activities in their day to day lives. We did not question them about any illegal activities due to ethical considerations.
There is already a large body of literature relating to mothering and employment, and mothering and caring for children, in Western countries which can inform this project. A substantial amount of this has focused on gender relations in the family and on the ways in which women combine paid work and family life (e.g. Glucksmann 2000; McRae 1999). 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 and Edwards 1999; Duncan et al. 2003).

Various writers have tried to develop typologies 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 availability of paid maternity leave and affordable and appropriate childcare) and normative factors (dominant gender ideologies that still place women in subordinate positions).

In this vein, Duncan and Edwards (1999) and Duncan et al. (2003) found that women made employment and childcare decisions according to three ideal types of ‘gendered moral rationalities’ which were shaped by both normative and structural factors. Some mothers, who subscribed to a ‘primarily mother’ gendered moral rationality, gave primacy to the moral benefits of physically caring for their children themselves, based at home. Others, with a ‘primarily worker’ gendered moral rationality, gave primacy to a right to paid work for themselves as separate to, and autonomous from, their motherhood. Finally, another group held a mother/worker integral gendered moral rationality. They saw paid employment as part of their moral responsibility to their children, providing both financial security and a good role model. A number of authors have also argued that whilst all women face constraints in making decisions about their lives, some are able to overcome these constraints better than others, depending on their cultural, ethnic and social backgrounds (Hanson and Pratt 1995; Glucksmann 2000; McRae 2003).

Some of the research on attitudes to work and mothering also reflects historically different rates of employment participation among women. For example, in the US, female employment participation rates have been higher than in Australia or Europe, even before significant welfare to work changes for sole mothers were introduced after 1996 (O’Connor et al.). Thus qualitative studies in the US have found that women see paid work as beneficial in terms of getting more respect from their children and having the opportunity to be a positive role model even if there is little or no financial benefit (e.g. Seccombe 1999; London et al. 2004).

In Australia, Pocock (2004, 2005), Probert and Murphy (2001) and others have pointed to both structural and normative factors which help shape women’s choices, but empirical research about mothers’ preferences and attitudes to work and family is ‘relatively underdeveloped’ (Campbell and Charlesworth 2004: 54). The Australian Institute of Family Studies is attempting to fill some of this gap through its research into work and family. One recent project involved in-depth interviews with 61 mothers with dependent children about attitudes to money and paid work. It found that practical issues were important, particularly the age of children and whether or not women have a partner, but also that beliefs about gender, children’s needs and the intrinsic value of paid and unpaid work were significant (Hughes and Hand 2005). This study
did not specifically consider low income households, including those in receipt of housing assistance.

The research project fills a gap in current research by investigating:

| What social values and expectations do housing assistance recipients hold about economic participation relative to other important aspects of their lives and how important is housing and location in this context? |

2.5 Summary

The specific research reviewed in this chapter has responded to questions about the ways, both positive and negative, in which housing assistance may affect recipients’ behaviours in terms of participation in paid work. In particular, this research has focused on the contribution of the design of housing assistance to financial disincentives to entering into paid work or working more hours. We have reviewed research which has extended consideration of these issues beyond paid work to other types of economic participation, and explored aspects of housing assistance other than effects on rents that may be linked with decisions on different types of economic participation. We have, in particular, focused on a small number of qualitative research studies from Australia and internationally that indicate how households in receipt of housing assistance think about some of these issues and make decisions about economic participation.

Whilst research within ‘housing studies’ has been valuable in developing understanding of the ways in which housing assistance might affect economic participation outcomes, there are other lenses and other types of literature that have assisted in conceptualising the issues and in developing our research questions. Firstly, literature on life experiences and the logistics of everyday living has been valuable in highlighting how gender, stage in life course and mental and physical health can influence preferences and decisions about economic participation. Secondly, literature on cultural attitudes underlying these preferences and decisions, for example, on attitudes to paid and unpaid work, education and mothering, has provided important insights into the factors that help shape decisions about economic participation in the context of other life priorities. Whilst these are distinguished for analytical purposes, in practice, life experiences affect cultural attitudes, and underlying cultural values affect life decisions.

The chapter has identified significant gaps in the research evidence base which merit further investigation, including:

- A broader view of the possible effects of housing assistance on economic participation beyond a contribution to financial incentives or disincentives, including factors related to security and place;
- A temporal dimension such that preferences and decisions on types of economic participation can be seen in the context of previous family, housing and economic participation experiences, as well as future aspirations and plans;
- Consideration of the ways in which factors such as gender, household composition, and mental and physical health, including experiences of substance addiction and family violence, affect day to day experiences and decisions on economic participation;
Exploration of cultural attitudes towards paid work and unpaid work, parenting and other life priorities, including the extent to which people make decisions as individuals or considering the wellbeing of their families.

Investigation of these issues requires qualitative research methods, which we discuss in the next chapter.
3 RESEARCH METHODS

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

3.1 Research questions

The research project is part of a program of research for AHURI NRV1 on housing assistance and economic participation. It complements other quantitative research conducted as part of that project. The objective of the project is:

‘To explore factors that encourage or discourage recipients of housing assistance in making transitions into various forms of economic participation, including the relationships between these factors.’

The specific research questions were informed by our conceptualisation of the linkages between housing assistance and economic participation, and research findings and gaps in the research evidence base detailed in Chapter 2:

Æ What are the employment and housing histories of housing assistance recipients and to what extent are these linked?
Æ What do housing assistance recipients regard as the financial and non-financial benefits of, and barriers to, employment participation currently and in terms of their future planning?
Æ To what extent, and how, are the types of housing assistance and consequent costs, attributes and location of housing important to people in considering economic participation?
Æ To what extent, and how, do gender, life stage, location, and health and disability influence decisions by housing assistance recipients about economic participation?
Æ What social values and expectations do housing assistance recipients hold about economic participation relative to other important aspects of their lives, and how important is housing and location in this context?
Æ What changes to their housing and related circumstances do housing assistance recipients consider would make a positive difference in terms of their ability to participate economically?

The research questions require qualitative research, with the primary research method being in-depth face-to-face interviews with 105 recipients of housing assistance, that is, people who were either living in public housing or in receipt of RA and renting privately. All those interviewed were in receipt of welfare benefits.

3.2 Research design

3.2.1 Literature review and scoping

The research team undertook an extensive review of the literature, in particular, that pertaining to the possible linkages between housing assistance and economic participation in respect of issues facing women and men, people at different stages of the life cycle and people living with physical and mental health issues. The key findings from the scoping stage form Chapter 2.

During this stage, the findings of quantitative research projects in Stage 1 of the NRV1 were reviewed, and discussions held with the NRV1 director, Professor Gavin Wood, about areas in which the qualitative research could further investigate, and enrich
understanding of, the linkages between housing assistance and economic participation which these projects had identified.

3.2.2 Site selection

An important part of the research design was conduct of interviews with housing assistance recipients about economic participation in a number of locations, since housing market conditions vary considerably across Australia and research suggests that access to jobs and educational opportunities also varies substantially between geographic areas (e.g. Dockery 2000; Dixon et al. 2001). Sites selected were to be in both Victoria and New South Wales and to include at least one of the following:

- An *inner urban* location with high rents, a strong job market and good access to educational opportunities;
- An *outer suburban* location with lower rents, a weak job market and relatively poor access to educational opportunities;
- A *regional centre* with moderate rents, a moderate job market and moderate access to educational opportunities (i.e. with a university but less access to technical and further education and other educational opportunities than an inner urban area).

Data used to select the sites included receipt of RA, high levels of rental accommodation (public and private), and indicators of high socio-economic disadvantage, including higher than average rates of unemployment. These data were derived from previous AHURI research and other research outputs recently completed by the research team that have identified localities of social disadvantage associated with rental housing (public and private) in both states (Randolph and Holloway 2005, 2006). The sites were selected to represent concentrations of target groups for the research as well as including both metropolitan and non-metropolitan areas. In NSW, two areas chosen were in middle and outer suburban Sydney, as well as a low income coastal location with a long history of low value private rental. In Victoria, two metropolitan Melbourne locations were chosen that matched those chosen in Sydney in terms of a mix of public and low value private rental, and an inland location was chosen to capture the non-metropolitan lower rental market.

The six sites selected are shown in Maps 1 and 2.

**Victoria**

Darebin (Preston, Northcote, Thornbury and Reservoir);
Greater Dandenong (Dandenong, North Dandenong, Springvale and Noble Park);
Ballarat.

**New South Wales**

Western Sydney (Blacktown and Penrith);
South-western Sydney (Campbelltown);
Central Coast (Gosford and Wyong).
Map 1: Study site locations in Victoria

Map 2: Study site locations in New South Wales
3.2.3 Preparation for fieldwork

Interview schedule and protocols
An interview schedule for the research was developed based on the research findings and research gaps discussed in Chapter 2, and is attached as Appendix 2. It was designed to guide semi-structured interviews 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.

A participant information statement and consent form were designed (see Appendix 3). The information statement gave more details about the project, and outlined the duration of the interview, together with the compensation and confidentiality arrangements. The consent form asked the participant whether they agreed to be interviewed and for the interview to be electronically recorded.

Ethics approval
Qualitative research involving in-depth interviews with vulnerable people requires consideration and approval of the ethical procedures and protocols. The detailed research design was approved by Swinburne University of Technology’s Human Research Ethics Committee in February 2006. Approval included endorsement of procedures for interviewee recruitment, type of questions to be asked, conduct of interviews, and protocols ensuring that interviewees were able to give informed consent to their participation.

Research team
The research team comprised:

→ Associate Professor Kath Hulse, Swinburne University of Technology, Melbourne, Chief Investigator;
→ Professor Bill Randolph, University of New South Wales (UNSW), Chief Investigator;
→ Dr Lise Saugeres, Swinburne, an experienced qualitative researcher who was appointed to undertake the Victorian fieldwork, conduct data analysis, and contribute to the Final Report and other research papers from the project;
→ Ms Bernadette Pinnell, PhD student at UNSW and experienced social planner, who managed and undertook some fieldwork in NSW;
→ Ms Natalie Fisher, consultant to UNSW, who is experienced in qualitative and social research services and was appointed to assist with the NSW fieldwork.

Training for fieldwork was conducted by Swinburne researchers to ensure quality and consistency in approach to interviewing.

3.3 Recruitment and interviews
The 105 interviewees were selected via a non-random purposive quota sample. The quotas were set such that their profile was broadly representative of the major

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18 The Executive of the Human Research Ethics Committee of the University of New South Wales subsequently accepted the approval from the Swinburne Human Research Ethics Committee (March 2006).
19 Dr Saugeres replaced Dr Tania Herbert who undertook initial design work before leaving Swinburne to take up an overseas aid volunteer position in the Solomon Islands.
groups in receipt of these two types of assistance: approximately two-thirds women, different stages in workforce participation (younger, middle years and mature age worker), and including people with physical and mental health and other issues, which secondary data indicate are experienced disproportionately by housing assistance recipients (see also Chapter 2). All interviewees except one were in receipt of housing assistance, either living in public housing or in receipt of RA and renting privately, and in receipt of welfare benefits. They were in three categories in relation to employment status: not in labour force (not working and not looking for paid work); unemployed (not working but looking for paid work); and working few hours but in receipt of benefits.

Recruitment of people who met these housing assistance and benefit/employment status criteria was difficult, particularly for those who are not working and not looking for paid work who are a ‘hard to reach’ group. Two main recruitment methods and one supplementary method were used. Firstly, key agencies and organisations in the six sites were contacted, given information about the project and asked if they would make available this information to their clients and customers. The agencies and organisations were chosen because they had a client group that we were aiming to recruit, for example, job seeker networks, and organisations or support groups for populations of people who are single parents, who have a mental or physical disability, or who target older or younger people of working age. Information about the project was made available in a number of ways, including display of flyers in the organisations’ premises.

Secondly, we were able to have feature articles inserted in local newspapers in Darebin, Greater Dandenong and Ballarat (Victoria) and in Penrith and Blacktown (NSW) which described the research and its purpose, introduced the researchers and outlined what type of participants were being sought. They provided a contact number by which people could contact a researcher to ask for more information or express their interest. We had originally planned a third method, snowballing, where those who were being interviewed are asked whether they are willing to pass on the information to someone they know who might be interested. This proved quite unsuccessful in the two Melbourne sites, mainly because many of the people interviewed were socially isolated, but did have some effect in Ballarat. A similar methodology was used in the NSW case study areas, with local press and media coverage. Here, snowballing was successful once initial contacts had been made, as the interviews were centred on facilities which were heavily used by the local communities. Some difficulties were encountered in ensuring a reasonable balance between public and private tenants, as well as in terms of gender and ethnicity.

In all cases, potential study participants were asked to contact the researchers in their state. The researcher screened enquiries to ascertain if the person appeared to fall within the scope of the sample and the quotas that we were targeting. The researcher provided additional information, answered any queries, and if the individual was still interested in being interviewed, organised with them a suitable time and place for this to take place. When participants chose not to be interviewed at their homes, the interviews were conducted in the premises of community organisations that agreed to let us use their facilities for this purpose.

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20 Note that this differs from statistical significance able to be calculated from a stratified random sample, which was not feasible in this case.

21 One young person had previously been on RA but had taken on casual bar work which generated irregular income. The person did not want to have to go to all the bother and paperwork of informing Centrelink every time they had a change of income.
Interviewing commenced in Victoria at the end of June 2006, with all 54 scheduled interviews being completed in the three sites by the end of October 2006, 18 in each site. Interviewing commenced in NSW in October 2006 and was completed by December 2006. Safety 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 which included their permission to record the interview electronically. The interviewer also completed a sheet containing summary demographic information.

The interviews lasted between 45 minutes to over two hours, and averaged about one and a half hours. They were conducted in a conversational style following the themes outlined in the interview schedule: family and education history; housing history; practical issues and attitudes in regard to benefit receipt, housing assistance, paid work and voluntary activities, mental and physical health, caring responsibilities, and age; trade-off questions about paid work, and aspirations and plans for the future. The nature of the interviews meant that they were often not linear, that is, working through the themes and questions chronologically.

No inquiries, complaints or issues were received about the interviews in terms of ethics procedures in either state.

Interviews were electronically recorded and transcribed by professional transcribers in Melbourne and Sydney; verbatim transcription thus contributed to the validity of the data.

All interview data were analysed by researchers in Melbourne using NVivo software to ensure consistency and comparability in analysis. The data set was large, given the number and length of the interviews, and proved a very rich source.

### 3.4 Completed interviews

In all, 105 interviews were completed, with 61% being in receipt of RA and 39% living in public/community housing but not in receipt of RA. Table 1 shows the locations in which interviewees lived. The numbers in western Sydney were slightly higher than for the other two sites in NSW as the area had a substantial concentration of both low income public and private renters and it was felt appropriate to pursue a greater number in this location.

#### Table 1: Housing assistance type by location

<table>
<thead>
<tr>
<th>Area</th>
<th>Public/community housing (no RA)</th>
<th>Rent Assistance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Darebin</td>
<td>11</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>Greater Dandenong</td>
<td>5</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Ballarat</td>
<td>4</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Western Sydney</td>
<td>5</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td>Central Coast</td>
<td>6</td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>South-western Sydney</td>
<td>10</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Total (numbers)</td>
<td>41</td>
<td>64</td>
<td>105</td>
</tr>
<tr>
<td>Total (percentages)</td>
<td>39%</td>
<td>61%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: The numbers for public/community housing include six interviewees living in community/co-op housing but not in receipt of RA.
The target quota was for two-thirds female and one-third male interviewees to mirror the percentages in receipt of housing assistance in Australia, as discussed previously. Completed interviews met our quotas with 71 women and 32 men (68% and 32% respectively), as shown in Table 2. This table also shows landlord type, indicating more diversity in rental arrangements beyond the dual types of housing assistance considered in Table 1.

**Table 2: Gender by type of landlord**

<table>
<thead>
<tr>
<th>Landlord Type</th>
<th>Female</th>
<th>Male</th>
<th>Total (Number)</th>
<th>Total (Percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public landlord</td>
<td>27</td>
<td>8</td>
<td>35</td>
<td>33%</td>
</tr>
<tr>
<td>Community housing organisation</td>
<td>7</td>
<td>4</td>
<td>11</td>
<td>10%</td>
</tr>
<tr>
<td>Co-operative</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>Private real estate agent</td>
<td>30</td>
<td>7</td>
<td>37</td>
<td>35%</td>
</tr>
<tr>
<td>Private landlord (non-relative)</td>
<td>6</td>
<td>6</td>
<td>12</td>
<td>11%</td>
</tr>
<tr>
<td>Private landlord (relative)</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>8%</td>
</tr>
<tr>
<td>Total (numbers)</td>
<td>71</td>
<td>34</td>
<td>105</td>
<td></td>
</tr>
<tr>
<td>Total (percentages)</td>
<td>68%</td>
<td>32%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Note: 35 people lived in public housing and paid rent to a public landlord and 13 lived in other types of social housing (community housing and co-operatives). Of these 13, six did not receive RA and seven were in receipt of RA, reflecting different practices in the social housing sector.

The interviews completed were spread over different stages in life course as planned, as shown in Table 3. Public renters were generally older and private renters generally younger again reflecting the age group in receipt of different types of assistance.

**Table 3: Age group by type of landlord**

<table>
<thead>
<tr>
<th></th>
<th>18-25 years</th>
<th>26-35 years</th>
<th>36-45 years</th>
<th>46-55 years</th>
<th>Over 55 years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public landlord</td>
<td>1</td>
<td>6</td>
<td>11</td>
<td>11</td>
<td>4</td>
<td>35</td>
</tr>
<tr>
<td>Community housing organisation</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Co-operative</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Private real estate agent</td>
<td>10</td>
<td>11</td>
<td>8</td>
<td>7</td>
<td>1</td>
<td>37</td>
</tr>
<tr>
<td>Private landlord (non-relative)</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Private landlord (relative)</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Total (numbers)</td>
<td>17</td>
<td>26</td>
<td>28</td>
<td>26</td>
<td>8</td>
<td>105</td>
</tr>
<tr>
<td>Total (percentages)</td>
<td>16%</td>
<td>25%</td>
<td>27%</td>
<td>25%</td>
<td>8%</td>
<td>100%</td>
</tr>
</tbody>
</table>

The other important target for interviewing was to include people with recognised physical or mental health problems who were in receipt of the Disability Support Pension (DSP). As shown in Table 4, 25 interviewees were in receipt of DSP although, as discussed in our findings, others not on this payment also reported a range of health issues which were often an important factor in considering economic participation.
As also shown in Table 4, completed interviews had a balance between people not in the labour force (not working and not looking for paid work) and people in the labour force but unemployed (not working and looking for paid work). 66 were in receipt of pensions or relatively long-term payments, and 41 were in receipt of short-term benefits whilst they were looking for work or undertaking education.

Table 4: Renter type by receipt of primary Centrelink benefit

<table>
<thead>
<tr>
<th>Primary benefit type</th>
<th>Public housing</th>
<th>Private rental</th>
<th>Co-op and Community</th>
<th>Total (Number)</th>
<th>Total (Percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newstart</td>
<td>7</td>
<td>23</td>
<td>3</td>
<td>33</td>
<td>31%</td>
</tr>
<tr>
<td>Youth Allowance</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>Disability Support Pension</td>
<td>10</td>
<td>13</td>
<td>3</td>
<td>26</td>
<td>25%</td>
</tr>
<tr>
<td>Parenting Payment Partnered</td>
<td>1</td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>Parenting Payment Single</td>
<td>13</td>
<td>10</td>
<td>3</td>
<td>26</td>
<td>25%</td>
</tr>
<tr>
<td>Carer’s Allowance</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>Education Assistance</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>3%</td>
</tr>
<tr>
<td>No benefit</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>35</td>
<td>57</td>
<td>13</td>
<td>105</td>
<td>100%</td>
</tr>
</tbody>
</table>

Whilst this was qualitative work and not intended to represent the overall population of housing assistance recipients in a statistically significant way, overall the completed interviews met our requirements. There is one note of caution. Interviewees were given a $30 supermarket voucher in appreciation of the time that they contributed to the research. This is standard practice where long and detailed interviews are conducted. It is likely, however, that housing assistance recipients most in need of financial and in-kind assistance, for a variety of reasons, were more likely to volunteer to be part of the research. Most respondents were interested in participating in the interviews because of the vouchers which constituted a significant amount for them, although some also felt isolated and wanted someone to hear about their circumstances and listen to their views. There is no reason to suggest that their different motivations affected the ways in which they answered the questions.

3.5 Presentation of qualitative research

Detailed 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: 432). Whilst each person interviewed 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, which 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; Liampittong and 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 and basic details, such as age, family status, number of children, location, type of housing assistance, and Centrelink payment type. It was necessary in some sections to illustrate some of the findings with more detailed information about a few of the interviewees’ histories and experiences. 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 history.

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22 In addition to using pseudonyms, we replace the names of other people mentioned in the interviews, local street names, and names of employers and other organisations where these would assist in identification of the interviewee.
This chapter examines the economic participation and housing histories of the 105 people in receipt of housing assistance interviewed for the project and, in particular, identifies linkages between their employment and housing histories. As discussed in Chapter 2, inclusion of a temporal dimension is important in understanding current attitudes and decisions about economic participation. Decisions about paid work are made in the context not only of current life situations and future plans, but also of previous experiences of economic participation and housing. We also asked about family background and circumstances to explore whether, and to what extent, these were interlinked with housing and economic participation histories.

4.1 Family background and circumstances

4.1.1 Family breakdown and residential mobility

A striking pattern was the extent to which interviewees reported that they came from families in which their parents had divorced or separated and often, as a result, they had been moved a lot as children.

Carl, 37, single, with a two-year-old child, living in south-western Sydney:

When I was in sixth class my mum and dad got divorced and that’s why we moved.

Louise, 29, single, with children, first lived with her divorced grandmother, now living in south-western Sydney:

Yeah, she was divorced. Yep, when I was two that’s where we moved to, and we lived there until I was 12. We moved in with my mum’s fiancé and we were there until I was 16 and that was also a Department of Housing property and there was just one of my sisters, my other sister had had a baby so it was just one of my sisters, and then mum left him and my other sister moved out of home and it was just me and mum. We moved into a place at Rosehill, just a little unit, and mum ended up moving out on me. [laughs] She left me at home when I was 17.

Some interviewees had lived with their parents but had moved many times when they were growing up, not only between flats or houses but also between areas and/or states, either because their parents had moved jobs or they simply wanted to change areas.

Fred, 25, single, living in Darebin:

I was in Tasmania, and basically there for two years, and then my parents moved constantly till I was 18, just up and down the east coast.

Katrina, 21, single, two children, living in western Sydney:

We moved around a lot because dad was hardly ever home, he was working a lot. He was doing security and all I remember was that we used to move around a lot and we stayed at a couple of mum’s friends’ families, like friend’s houses for a while until we got another place and stuff like that.
Arnold, 44, single, living in Greater Dandenong:

R: They’d rent for not usually more than a couple of years, because they never stayed anywhere for more than two years, so they moved all the time … I think it’s because father was a sailor and he just didn’t want to stay in one spot.

Other people said that they had run away from an abusive and violent family situation as adolescents and had been placed in foster families or shelters. They had ended up moving a lot, sometimes finding themselves homeless, some becoming involved with drugs and alcohol and a few with crime and prostitution.

Nicole, 35, who living in public housing in Darebin:

I left home - I was running away from home when I was 11, 12, 14 … so I then lived in various refuges and on the street, and kind of OD’d briefly and lived on the streets in Brisbane, and eventually got a house, a Commission house in another state, and I left all that, and I came here, and [pause] and so I came here, I was just by myself.

Roland, 19, from an Indigenous background,

Originally I was born in Sydney, in Darlinghurst. I was taken into foster care at about the age of three or so, so I moved out into a place called Mooralawang out in western New South Wales around near Lithgow. Stayed there up until about Year 2. So at that stage I would have been about six, seven years old. We went for a little bit of a holiday up to Queensland and we found that we liked it there and we stayed there. So from Year 2 onwards, finished my high school education Year 12 in Bundaberg, Queensland. Came down once I transferred from foster care in Queensland to Sydney, and stayed in Liverpool area for about three months, then when I was in Sydney, I stayed there from 2003 onwards till December 2005 residing in Liverpool, Parramatta, Redfern, those three areas, and just came down to Melbourne in 2006, January.

4.1.2 Child abuse and family violence

A significant number of women and a few men said that they had experienced abuse and/or violence when growing up. Indeed, 22 women (31% of the 71 women interviewed) and five men (15% of the 34 men interviewed) had witnessed domestic violence or verbal, emotional or physical abuse between their parents and/or had themselves been the victims of some kind of abuse and/or violence from one or more family members.

Lorna, 53, single, on DSP, living in Ballarat,

R: I’ve got an older brother who was not a very nice person. So I grew up in a very volatile single family with a lot of domestic violence and family violence and abuse.

I: So when you were living with your mother?

R: With my mother and brother. When I was about 12 my grandmother stepped in and I went to live with her, which gave me a bit of a break. So yeah, she sort of – I think I would have been a runaway living on the street child if it hadn’t have been for her.

Ronald, 58, single, on Newstart, living in Darebin,

The earlier part of my childhood was [pause] my parents weren’t particularly warm or, especially my father who’s [pause] he was distant, that’s how I could put it, [pause] from the kids. Unfortunately virtually he became abusive and …
after we moved to Queensland when things got terribly worse for me, with two or three years of – of terrible physical and emotional abuse from my father, and eventually I was kicked out of the home because – I was getting beaten up one day and I just fought back, I started fighting him back and he just kicked me out the next day, and I was – didn’t have contact with my family – everybody in my family. So that was 10 years or so. I was kicked out when I was 15, when I was sort of more on my own from that point onward.

Several respondents grew up in families where there were drug and alcohol addictions, usually combined with violence and abuse.

Henry, 27, married, three children, on DSP, living in Ballarat:

I grew up with my grandma. I do not know my father. My mother has issues with drugs and alcohol. We lived in a government house … Nana didn’t drink. Pop did. Pop didn’t live with nana, they had broken up, but he lived one block away with his mum. So he lived at the upper end of the street on the same block with his mum but he would come down every now and again for a Sunday lunch and he’d be paralytic. One day I witnessed him breaking nana’s arm in a gate. He slammed the gate closed and broke her arm. So drinking was a big thing. My uncles and aunties and mum all big on alcohol and drugs. So there was no real family thing, it was just getting by.

Julie, 46, single, two children, on DSP, living in south-western Sydney:

My father was a train driver … he was away a lot, plus at the time he was an alcoholic. So there was a lot of arguments in the house.

The men and women who had experienced violence, trauma, abuse and/or assault when they were children and/or adolescents said that they had struggled with the impact of this for most of their lives. It had impacted on their schooling, their health, their abilities to find and keep paid work, intimate relationships as well as other relationships in and outside work. Often people who had been abused as children by family members were particularly vulnerable and had experienced other forms of abuse and trauma from outside the family.

For example, Ronald, who said earlier that his father was very abusive towards him, left school when he was 14 because his father told him he had to earn money. He was also bullied from primary school onwards and regularly beaten up at school. After his father ‘kicked him out’ when he was 15, he lived in a boarding house on his own and could not have contact with any of his family members, and was working until he was sexually abused:

I had another two horrible experiences in that job. I’ve just been trying out – but my father – I had no support – I was by myself, I was 15, I was very vulnerable, and I was with this man who I work with, a middle aged man, so he took me under his wing and he sort of became my [pause] father figure I suppose in my life, but he sexually abused me.

The forms of abuse reported by Ronald impacted on his employment not only because he had to leave that particular job as a result, but he had problems with authority and therefore experienced difficulties in his jobs. He moved many times between Melbourne and Queensland and lived overseas for a few years. He was married twice but the relationships broke down because he had problems with intimate relationships. Finally he had become very depressed and suicidal. He then had problems with housing, was evicted from a house he was sharing because he did not get on with the landlady, and was in a caravan park for a while before his counsellor found him public housing.
Nicole spoke earlier about running away from abuse when she was 11 and 12, living on the streets and becoming a drug and alcohol addict. She moved between states, left school early, was in the juvenile detention system, and was a youth worker for a while. She was then able to go back to school and into university while she was still living on the streets and already using drugs and alcohol. She was unable to finish her degree as a result. She had different jobs but got fired many times because she also had problems with authority, and her problem with drugs and alcohol. More abuse and assault followed:

Something really traumatic happened to me and [pause] yeah [pause] followed that, then at least the last six years, it completely stuffed up my life—a serial rapist nearly killed me, right— he’s out now, I bet, you know, and yeah, I had – yeah, [pause] yeah, since ’99 on Christmas Eve, I haven't really done much with my life, yeah.

At 35, she was on DSP, and had not been in paid employment for 10 years, did not know when or if she could be able to engage in paid work, was very depressed, was still struggling with drug addictions, had emotional problems and did not eat very well. She was in public housing but had applied for a transfer as she had problems with her neighbours:

Yeah, neighbours. They're not Housing Commission, I'm the only Housing Commission, so I get blamed for anything that goes wrong, you know, like you know, there's a stigma … Now, I've been beaten, I've been beaten up, I've been sexually harassed, been sexually abused there, I've been – I've been on the waiting list for three years to get out of that joint. Now, what's it going to take?

19 out of the 22 women who had experienced or witnessed violence and some form of abuse in their families growing up ended up with one or more physically violent and/or emotionally and verbally abusive male partner. For example, Lorna married a man who was also violent and abusive towards her:

Violence. Drunken abuse and violence. I was married in '75 and I left in '85 and I had about three years of, oh, it was just a pretend marriage you could say. He worked away and he lived in the back room. But as far as anybody was concerned, you know, we were the happy family unit, because we had the two girls. So I still had a roof over my head and he was gone 90% of the time, but when he home he was drunk and he was violent. So in '88 I locked him out of the house and filed for a legal separation and divorced him.

As Lorna conveyed here, and this was the case for several of the women who had been subjected to domestic violence, one of the reasons for staying in abusive relationships, especially when they had children and were not in paid work, was that they were afraid of finding themselves and their children homeless. Lorna did eventually move to another town in order to escape her ex-husband but it was a long process, she had to go to court several times and he was still stalking her and abusing her:

It's just like 10 years of absolute bloody drama, and stalking and abusive phone calls and driving past and stealing mail out of my letterbox, and bad-mouthing me to anybody that would listen. So he trashed all my friendships, he put a rift with the oldest daughter, she was – the psychologist said ‘She’s too far gone, you know. He’s won there. You’ve got no hope there.’
Several other women interviewed had also moved to other states or towns in order to escape domestic violence. They often ended up in refuges with their children before they could get transitional housing, and later public housing.

For instance, Theresa, 36, divorced, four children, from South East Asia, had moved to Australia when she got married because her husband lived in Australia:

\[ \text{After five or six months of separation we got back together because my ex-husband was promising me a rose garden again. Give him a chance and he's not going to do the same thing any more and we're going to live as a family, so I was convinced by those promises so I went back to him again. He was very good for two months then after that he got back to his old ways again, which resulted in a separation again back in 1999. That was a very terrible incident that he [pause] he wants to throw me out of the window. He's drunk so I rang up the police that time and I stepped out of the house with my two children and my mum and we end up living in a refuge. That refuge is a secret place where you're not allowed to tell people where you are. I stayed in contact with friends that time but I did not tell them where I was. After that we lived in the refuge for two months and then we were granted Salvation Army housing. That house was granted to me provided I would make an effort to apply for a Housing Commission.} \]

As we will see in more detail in Chapter 9, the violence and abuse that the women had experienced had been traumatic, and they were still suffering from stress, anxiety and depression. Relationship breakdowns, having to raise children by themselves, often with no family support as they frequently came from dysfunctional families themselves, all added to the difficulties that they experienced and impacted on their ability to take up paid work. As seen earlier, for the men who had suffered trauma and abuse, this had also very much impacted on their working lives.

Within the context of this high level of family instability and residential mobility that our interviewees experienced while they were growing up, we next examine their economic participation histories.

4.2 Economic participation experiences

4.2.1 Education levels and expectations

There are very clear patterns regarding education levels of those interviewed. Most came from lower income working families, with some brought up by one or two parents or a guardian receiving Centrelink benefits. Only a very small number came from middle income families. Education levels were not generally high, with 54 out of 71 women and 26 out of 36 men having left school before Year 12. Most of those who had completed Year 12 did not continue with further studies at the time.

24 women and eight men had subsequently taken and completed some vocational TAFE courses, and a few later went back to finish Year 12 but several could not complete it. The vast majority of our respondents were not encouraged to stay in school. As seen above, frequent residential mobility caused a lot of disruption to their education, and some had been exposed to violence, abuse and other family problems. Most of our respondents said that their parents did not have any expectations about what they would like their children to do when they grew up and did not encourage them to stay in school.
Jacob, 38, single, living on the Central Coast, who never met his mother and lived with his father:

I: And what about your father, did he have any expectations about what you would do when you grew up?
R: Not that I know of. He's an alcoholic, see, so all he thinks about is this. You wake up in the morning, you try to have breakfast, and he's drinking wine and you just turn off and sort of thing, so that's why I got into so much trouble.

Claudia, who said that her mother was very harsh, was 44, with one child, living in Darebin:

I: So your parents didn't have any expectations?
R: No – no, I don’t think so. [pause] There wasn’t – the home environment wasn’t encouraging.

Other people said that their parents did not encourage their children to stay in school and go on a career path because they were poor and the priority was to earn an income.

Renata, 45, single, two children, was living in Greater Dandenong. Her father was a truck driver and her mother worked in the office of a factory:

I think they were too busy working and – and paying the bills and things like that.

Donna, 52, single, five adult children was living in western Sydney. Her father was a painter/decorator and her mother stayed at home:

I: And would you say your parents had any aspirations for you when you grew up, what they wanted you to do at all?
R: No, not really. I come from a very poor background.

Others said that their parents expected them to finish school or/and have a stable job. A few said that their parents expected them to follow in their footsteps.

Olivia, 25, single, one child, living in Ballarat, had never had paid employment. Her parents came from Croatia, her father used to work in a factory and was now on DSP, her parents divorced and her father had remarried:

I: And your parents, they didn’t put any expectations? Didn’t have any expectations of what they wanted you to do?
R: No. No, not really. Just finish high school, then get a job. That hasn't happened yet.

Byron, 24, single, south-western Sydney, whose father worked in an office and whose mother was an aerobics instructor:

They wanted me to go really good at school obviously and try and get a good job. Dad works in accounts so he sort of wanted me to do something officey but I didn’t end up doing that, obviously.

Many of the women interviewed, particularly those over 30, including those from a more middle income background, said that their parents did not encourage them to study or follow a career path because as girls they were expected to marry and have children.

Esther, 50, single, no children, on DSP, lived in Darebin. Her father was a dentist and her mother was a housewife:
I: And your parents, did they have any expectations of you?

R: I think they just thought I’d get married and have someone else look after me. That was their viewpoint in those days. I don’t think they really thought it was something important enough for me to consider.

Melinda, 34, single, no children, on Newstart, living in shared housing in Darebin. Both of her parents were public servants:

I: Didn’t your parents have any expectations?

R: No, I don’t think they did. I have two older brothers who excelled at school and got top marks, and went to uni, and I think they – well, I think that my parents really concentrated on their schooling when I came along, and they weren’t – they were a bit more relaxed about my education.

The vast majority of the women and men themselves did not have any goals or ambitions when they were growing up. By the time they left school, and even throughout their adulthood, they often did not know what they wanted to do in life and what would interest them. Some knew what they were interested in but did not feel that it was an attainable goal. Esther, 50, who was quoted above, said:

I: You say you didn’t know what you wanted to do, did you have any ideas growing up?

R: No, I never had any idea whatsoever. When people asked me that, I just had no idea, had no ambition at all … Although I did have one idea at some stage when I was 16 to become a psychologist, I wanted to be a psychologist, but I wasn’t that … I think I dropped maths, you know, in the last couple of years, and I felt I wasn’t that terrific at maths but I loved science and everything.

Dolly, 40, single, one child, living in western Sydney:

I: Did you have any idea about what you wanted to do?

R: [pause] I don’t know. I had a few things like a teacher or a policewoman or a nurse or something.

I: Yep.

R: I don’t know, a secretary, mother.

I: Yeah, yeah, a few different things.

R: Yes, so I was never quite sure what I wanted to do and then when I did Year 10, they said, I don’t think the school, I don’t think I had very much encouragement to do anything much.

Some people did have specific aspirations and goals when they were growing up, but family circumstances prevented them from being able to pursue these.

Julia, British, 49, married and on DSP, was living in south-western Sydney. Her father worked as a labourer and barman and her mother stayed at home:

R: I had a lot of expectations but it didn’t work out due to family situation.

I: What was your expectation, though, what did you want to do?

R: When I was 11 I wanted to, well, I wanted to be a nurse, that’s what I wanted to be. When I was 12, no, yeah, 12, we did what is called High School Certificate, like you would go on when you were 14 you move on and you
would do this exam. And I did it and actually passed. But unfortunately my mum couldn’t afford for me to go.

Louise, 29, single, also living in south-western Sydney, quoted earlier, whose parents were divorced:

I: Did you know what you wanted to do?

R: I used to want to do interior decorating, so that was my dream, but that never happened, not after mum died. So life got difficult.

The reasons that so many of our respondents left school before Year 12 were related to lack of encouragement from parents and teachers, lack of goals and ambitions, lack of self-confidence, difficult family situations and family instability. As a result, many said that they did not like school, did not feel they fitted in, several were bullied by other children, and left as early as they could. Many also ‘mixed with the wrong crowd’ and got involved in drugs and alcohol and anti-social behaviours. Some said that they already suffered mental disorders due to trauma and abuse that interfered with their schooling but they had not been diagnosed. Others stayed in school until Year 12 but struggled doing so.

Henry, 27, living in Ballarat, on DSP, grew up in a family with a lot of violence and abuse:

I: How old were you when you left school?

R: 15.

I: What made you leave school then?

R: I wasn’t very good at it. There was a lot of family issues that made it hard to function at school. Only recently over the last five years I realised I had a post-traumatic stress depression sort of disorder and that sort of contributed to me being tired which made me miss a lot of school.

So I wasn’t able to read and write really well, so always just struggled. I had no home life where you could be taught to read and write and stuff like that. I found it very difficult socially … Nana was one of those people, she used to hoard lots of stuff, had lots of issues and stress herself, so having kids come over for playtimes and birthday parties, it didn’t exist. So that contributed to not wanting to be at school.

Lola, 39, partnered, four children, on DSP was living in Greater Dandenong. Her parents were from eastern Europe and immigrated to Australia before she was born, her father was a mechanic. Her mother had schizophrenia and life at home was very difficult for Lola:

I left – I left when I – I had to repeat Year 11 because I had a nervous breakdown, and, and then I did Year 11 again, then I did Year 12. I didn’t pass very well because I had a horrible time with mum. My mum kept having psychotic outbursts at home and I couldn’t study, so usually got home about 10 o’clock from TAFE, starving – because I have no money I was starving, so it’s horrible.

Gwenn, 35, one child, on Parenting Payment Single (PPS), living in western Sydney, left school in Year 10:

I: What did you do then? Why did you leave school then?

R: Basically the teachers told us we weren’t smart enough to go on.

I: Really?
R: Yeah, they did. So, I ended up in Woolworths and I had a child.

The low educational levels and low expectations of many of those interviewed contributed to fractured employment histories, as we shall see in the next section.

4.2.2 Fractured employment histories

The vast majority of people interviewed had had multiple jobs, often in other states or towns as well as within a same town, with several periods of unemployment and other time off paid work.

There are different patterns between women who have had children and men and women without children. This is because, as we will see in Chapter 8, the women who had children had usually been out of the workforce for one or several periods in order to look after their children. They usually stayed at home with their children for a few years and then looked for paid work that fit around the children. If they did paid work, it was usually only a few hours a week in low-paid casual employment. A few women stopped being in paid employment when they married; most of the others stopped when they had children. Some went back to work after they had given birth but stopped shortly after because it was too difficult for them to combine work and family or they had difficulties in finding adequate affordable childcare. Often breakdown in relationships also happened, contributing to the difficulties in managing paid work and looking after the children. We illustrate the intertwining of family and economic participation histories through a more detailed examination of the biographies of three interviewees.

Sylvia, 34, single, with a 12-year-old child, on PPS, living in public housing in western Sydney, illustrated the life experiences and fractured economic participation histories of many of the women with children. She did not know what she wanted to do as she was growing up, and her parents did not have any expectations of her. She started Year 11 but found a job as an office assistant and left school at 15 to take it up:

R: I mean, back then the wages were quite bad [laughs] and given my age and stuff there was a lot of travel … every day but I did that for two and a half years for that company, but yeah, I like working.

I: Yeah. So you were there for two and a half years and then what happened after that?

R: From there I left that job and went to a different job at St Leonard’s which was even further travel. To work for X Insurance, which no longer exists. Then I did that for two and a half years as well.

I: Right. OK and then what happened?

R: Then I left that job and went to work … for a computer company for about eight months I believe and while I was there, I fell pregnant with my son … I was still with his father at that time, we separated when my son was 12 months old.

I: OK.

R: But after I had my son I went back to work, for an electronics company … and I was only there for a few months and that’s when my relationship ended and I hadn’t arranged sort of childcare or anything like that for my son so I had to leave that job, stay home again and I’ve pretty much been there ever since. It’s been really hard to try to go back to work for someone to even, like, give you a chance at a job when you’ve been out of work for a long time.
As most of our respondents left school before Year 12, the vast majority had worked in low-paid casual full-time jobs. A few had had several casual full-time jobs before finding permanent work whilst others only had casual work. A few ended up staying in one particular job for a significant period of time before leaving and looking for other paid work, either because they had problems with other people at work, or they were fired, due to family reasons, health problems or because they decided to move to another state or area.

Sometimes the difficulties associated with a low level of education and caring responsibilities were compounded by health difficulties, as illustrated by Claudia, 44, single, with one child, renting privately in Darebin, on DSP. Claudia left school after Year 11 and took up her first job as an apprentice milliner, hand sewing hats. She was there for a year and a half before she was fired, according to her, for not having good literacy skills, and had several jobs after that including as a machinist, interspersed with periods of unemployment. She spent about a year and a half with the Office of Corrections but was put off because ‘they were privatising the prisons’.

Claudia was then unemployed again and during that time took some courses to improve her typing skills, as well as Year 11 English through the Council of Adult Education. She tried to do Year 12 psychology without having done Year 11 psychology, so she could not complete it. She then found a job as a tram conductor:

I: So you were a tram conductor?

R: For three months, but they put me off because I wasn’t very good at it. You see, I’m no good with counting money or anything, and you had to do it very quickly, and you used to get distracted when you had to count up the money.

11 years ago Claudia gave birth to a daughter and has not worked since because of physical and mental health problems and also having been diagnosed with schizophrenia.

Many of the people interviewed moved from one job to another, because they did not like where they worked, were looking for something better or just wanted some variety, even if most of them did stay for a few years in one or two places of employment. Several had preferred to have casual paid work rather than being tied down to a permanent job, or they had been fired or retrenched and thus had to look for another job. Often, people lived very precarious lives with little employment insecurity before something happening like family breakdown, or injury and/or illness, being fired or retrenched. In the case of our male respondents, these events exacerbated stress and depression, and/or alcohol and drug addictions. Many of our single interviewees, both men and women, felt their lives ‘had gone downhill’ and they were at a stage where they were trying to get their ‘lives back on track’.

Economic participation histories were affected by the nature of work available and, family circumstances. This is illustrated by Ralph, 53, divorced, two children, on Newstart, renting privately in Greater Dandenong. He was born in Europe but his parents came to Melbourne when he was very young. His father was a mechanic and his mother worked part-time in retail. After Year 11, he went to TAFE and did a one year basic computer course. He worked for 18 months as a computer programmer then went back to do a diploma course in programming. However, he did not complete the course and preferred to work full-time. He then had several jobs as a computer programmer, but could not remember exactly why he left a lot of the jobs:

R: Some of them may have been because of the shift work, because of operating, and I got sick of shift work, so there are jobs where you can operate and just work in the daytime whereas some of them I probably had to do day,
afternoon and night. Then I eventually, after four or five years I eventually got into computer programming at ... a chemical place. I stayed there for about three and a half years and they trained me, they gave me lots of courses and I was in the right area, IBM.

After this, Ralph worked as a contractor with up to eight jobs in different companies, each lasting six months to a year. He found that it was becoming harder for him to get contracts and felt he was not learning as much, so he took a full-time permanent job for four years before going back to contracting, and then returning to a permanent job as a computer analyst/programmer five years ago. The most recent permanent job had lasted for 14 months before he was retrenched. This happened four years ago, but since then, Ralph has not been able to find a computing job. He found casual administrative work on and off, and had worked in a call centre for a month but had left because he had felt that he was ‘getting bullied by his manager’. In the last 10 years, he had also been diagnosed with depression and there were problems in his marriage before he and his wife divorced.

I think my marriage had been bad for a long time, but we stayed together for the kids or whatever, so you know, so you don’t know whether you’re in a bad marriage and you’re taking it to work, or whether work’s too hard and you’re taking it home. I don’t know. But there was times at work that, you know, I can remember, whether it was pressure of not knowing how to fix problems at work or whether I had enough of that sort of work or whether it was people …

Ralph and Claudia, like most of our respondents, still did not know what kind of work they wanted to do. Several described themselves as having drifted aimlessly or having fallen into jobs. This appears to be connected to their lack of goals and ambition and lack of encouragement when they were growing up. People had many jobs because they never felt that they were ever doing what they really wanted to do but never knew what they really wanted to do.

Thus, a history of family instability, lack of encouragement from parents and teachers, and low levels of education were reflected in a history of fractured employment and, as we will see in the next section, housing mobility and instability.

4.3 Housing histories: mobility and instability

Our respondents’ housing histories were intertwined with their employment and family histories. They are marked by high rates of residential mobility within the same town or city for many, and between region or states and even countries for others. Most had lived across tenures, renting privately for a while, in shared housing or on their own or with a partner and their children. Some had moved between private renting and public housing, as we will examine in Chapter 6. Several had owned a house while they were in a relationship but had either left it to their ex-partner or had to sell it house when they broke up. Several people had found themselves homeless or close to being homeless while on Centrelink benefits because they could not afford to rent privately. Some had lived in caravan parks for a while and at friends’ places. Many of the women with children had moved into public housing after their relationship broke up. As indicated earlier, women escaping domestic violence or violence from neighbours found themselves in refuges before being placed in transitional housing and later in public housing. Women with children who had got into public housing tended to not move as much and had a more stable situation.

Thus, as with employment histories, there were many reasons for people moving, but a pattern of residential mobility and instability was common. As for the employment pattern, many of our interviewees moved housing several times when they were
young before staying for one or two long periods in the same property. Three broad
types of housing patterns can be identified. First, most had moved several times
within one or two areas but had stayed in the same housing for several years, usually
when they have had children, before finding themselves in instable housing situations
again, for instance, due to a marriage or relationship breakdown, escape from
domestic violence or abuse from neighbours, or simply an increase in rent or a house
sale. Many had lived across housing tenures. Second, a significant number had
moved a very high number of times between states, sometimes countries, as well as
within a same town and had often lived across tenures. Several in this group had also
escaped violence and had stayed in one type of housing and place for several years,
but they were more usually people who had not had any children and had a very
strong history of area mobility as adults. Third, the smallest category was people who
had moved a few times when they were younger but had now been living in the same
property for many years, usually public housing. In this section as in the previous one,
the illustration of particular patterns is based on the life experience and situation of
three interviewees in order to get a deeper understanding of the complexities of
housing histories.

Justin, living in Greater Dandenong, 43, divorced, on DSP, living in public housing
followed the first pattern. His father owned his own business in Greater Dandenong.
Justin left school at Year 11 and went to work for his father. He moved out of his
parents’ house at 20. His parents had owned three houses, they had moved each
time to have a bigger house. Justin moved with his partner into a private rental
property before they got married. For the first few years, they only took 12 month
leases and lived in three different properties:

You just assess the, I think, the time in the flat, we moved because it was too
small, you know, too small, and the second place we moved, our older house,
and my son got a chest infection when he was in the house, just the
environmental condition. I think it was … the transport time down there going
to and from work.

After that they bought a house and lived there for over 10 years but then moved to
where Justin’s business was based and lived on the premises while they let their
house. After he separated and was working as a truck driver, he was living in his truck
or with a girlfriend in northern Victoria for a year before moving to Sydney. There
again, he was working for a company and living on the premises. He returned to
Greater Dandenong, renting from an elderly person, being his carer and thus paying
very low rent. After that he was homeless, living with his brother for a while but was
told to leave because he was using drugs. He went back to live in his car for a while.
He then lived for nine months in a transitional house before getting into public housing
property. He was now hoping to have a more stable life:

It’s a three bedroom home, accommodating, because I’m trying to get regular
custody …. I wasn’t suitable to have any children staying overnight, it didn’t
have suitable accommodation. My children couldn’t come and stay with me in
the car [laughs] and then at my brother’s house, I haven’t had a suitable place
to have my children in the last 12 months. Where you can say, I’ve been a little
bit more stable, I’ve had my youngest son stay over a couple of nights.

Esther’s housing history fitted the second pattern. Aged 50, living in Darebin, and on
DSP for depression, she was quoted earlier as saying that her parents expected her
to marry and be looked after. Esther grew up in a small town in south-western
Victoria. She left school at 17, still lived at her parents’ house and worked as a
receptionist at her father’s dental practice for two years. After an argument with her
parents she left home and went to live in a shared house, then rented a house of her
own and began a relationship. Due to domestic violence, she had to move a lot, while trying to keep her job, finally fleeing to Melbourne.

She had casual jobs for a year in Melbourne and shared a house with friends, before going back to her home town to work for her father again. When Esther’s parents moved to another state where her father started a dental practice, she followed them with her boyfriend. After splitting up with her boyfriend, she moved to a house on her own. While her parents always owned their own houses, Esther’s houses were all privately rented. After a while, she got involved in another relationship and moved back up north, returning home and then going back to Queensland where she was depressed so she sold up her possessions and moved back to her parents’ place.

After this, Esther moved house a number of times, sometimes associated with relationship changes, including a further period in Queensland and times when she lived with relatives. She eventually moved into a house on her own, then to a terrace house still in the Darebin area, because the rent was too expensive in the previous place and her wages were pretty low:

So I left there and then moved to another house … I was probably there for about three years there I think. And this other house, I was probably there for about seven years … then I got a letter three years ago when I was living there saying that they were going to pull that house down too so the owners could build their own house. So I moved from there to here, and I’ve been here for three years.

While Esther had moved a lot throughout her adult life, she was hoping that she would not have to do so again as she did not feel she could cope with the stress, especially as her mental and physical health had deteriorated in the past few years.

For those living in public housing, there was considerably less housing mobility. Jackie fitted the third pattern mentioned above. She was 36, and grew up in the same area of Ballarat where she lived now, in public housing. Her mother was a single mother on the Parenting Payment. Jackie was put in foster care and moved from family to family many times, going back to live at her mother’s house in her late teens. She was pregnant at 17 and moved into a transitional housing flat with her partner through a housing association, staying there for three months before moving to another flat through the housing association where they stayed for six years. They were then offered the public housing three bedroom house where they had now been living for 18 years. It was in a very poor state, but the Office of Housing had done the necessary renovations:

Yes, we haven’t moved. That’s probably from my past, you know. I don’t want to uproot my kids like I was. I’d make friends at a school and then gone, you know. My kids are a very stable foundation. I said to John, when they grow up we can move and do what we like, but at the moment we are not going nowhere.

Whilst the housing histories of those interviewed vary within the three main patterns identified, the trigger for housing moves was often associated with family and relationship issues and employment, rather than a desire to move house in itself.

## 4.4 Conclusion

Most of the housing assistance recipients interviewed had had very fractured and unstable employment and housing histories and, importantly, these were linked with instability in family background and circumstances. Even though individual experiences were extremely varied, patterns of high levels of residential and
geographical mobility, of employment mobility with periods in and out of the labour force, and of family instability both as children and as adults were common to almost all the interviewees. The level of educational achievement for many was low, often associated with low expectations by their families and themselves. Our interviewees had worked mainly, and often episodically, in low-skill and low-paid jobs. We found quite high rates of reported child abuse and family violence which often had profound effects on subsequent family, housing and employment circumstances.

The interviews illustrate both the extent and nature of residential mobility experienced by housing assistance recipients and the range of housing types and housing arrangements that they had lived in. For some people, their experiences of instability and mobility had been interspersed with relatively stable periods in terms of family relationships, paid work and housing, although many had never been in this situation. These findings provide context for the following chapters and enable a deeper understanding of the current attitudes and decisions of housing assistance recipients about paid work and other types of economic participation.
5 BENEFITS OF, AND BARRIERS TO, PAID EMPLOYMENT

The main focus of the research is to investigate in detail what housing assistance recipients who are not in regular paid work regard as the benefits of, and barriers to, economic participation, in particular, paid employment. In this chapter, we report on interviewees’ views on the benefits of paid employment and introduce findings on the perceived barriers to participation in paid work, which are detailed in the following chapters.

5.1 Financial and non-financial benefits of paid employment

Interviewees were asked several questions on the benefits of paid employment. As most were not undertaking paid work currently, and many were out of the labour market and not actively looking for work, the question that elicited the most detailed response concerned what they missed about doing paid work. Interviewees gave less detailed responses about the projected benefits if they return to paid work in the future.

5.1.1 Financial benefits

Only a very small number said that the only reason for wanting to be in paid work, and the only thing that they missed about not being in paid work, was having money.

For example, Bernard, 21, single, renting privately on the NSW Central Coast, said that he ‘hated work’:

I: How do you feel about being in regular employment, is there anything that you miss about regular employment?
R: Just the money. Like, $400 a fortnight is not much to live on.

Fred, 25, single, renting privately in Darebin also said:

Yeah, that’s to do with finance sort of thing … like, just need money to go out somewhere and that’s basically all it’s been … just need the cash.

The majority of our respondents said that they missed not earning an income because most of them struggled financially to make ends meet while they were receiving Centrelink benefits and in receipt of housing assistance. Some who had been on Centrelink benefits for a long time said that they were used to saving and living on a tight budget. However, most missed being able to have ‘extra cash’ to buy items other than the basic necessities for themselves and their families.

Chloe, 54, single, two adult children, living in public housing on the Central Coast:

I: And how much do you get for the disability pension?
R: $500 and something, but that is not enough, not really, when you’ve got things to pay, a car to keep and all that. That is what I mean, I miss work, like you do things when you are working, you have got more money and that, you know.

Many said that they sometimes had to rely on food vouchers in order to be able to have enough food for the week. Others, mostly private renters but also a few public tenants, had had problems paying the rent at one point or another. Several also said that they needed to earn an income in order to be able to put some savings aside, to be able to rent privately for some of those who lived in public housing, or rent in a better area for some of those who rent privately, or towards being able to pay a
mortgage and buy a house for a few of the respondents. For example, Jackie, 36, married with four children, in public housing in a suburb of Ballarat:

That’s another thing we can’t do here – save money … When you’re on a Centrelink benefit, the money that you get is spent there and then, it’s gone, yeah, it really is. It’s like we get $1,100 a fortnight, and as I said we’ve got $100, and sometimes less, especially this time of the year because we’ve got Christmas coming.

Alanna, 48, from Fiji, married, one child, living in community housing in south-western Sydney:

Well, it’s not OK, but we have to live on it, you know, you got no choice. You have to make ends meet because, like, my husband when he was working, from $1,500 a week wages you just come down to $500 a fortnight … With $500 you have to pay all your rent and insurance and everything, your other expenses and groceries and telephone, gas, electricity – you just live day by day.

Men and women with children, like Jackie and Alanna, also found it particularly difficult not to be able to afford spending more on school items, children’s clothes and presents for their children. Several had found themselves in debt, having to take loans that they found themselves having enormous difficulties repaying. For instance, Joanna, 50, divorced, two children, renting privately in Darebin:

I’ve got two credit cards that I’m in debt to, which God knows how I’m going to … but that’s because I have no money. So you go out and buy what you have to on the credit card. If you look at my account it’s mainly Safeway because we’ve got no food. And then you think, how am I going to pay all this back? So you juggle. I say I take from the poor to give to the rich because I’m forever juggling money.

5.1.2 Non-financial benefits

Most interviewees did not only miss not earning an income; having money was only one of the reasons for wanting to be in paid work. The other two most important aspects that they missed were being with other people and being busy and stimulated with some structure to their lives. Respondents who did not study, carry out voluntary work, or work on a casual basis felt very isolated and thus missed the social aspect of employment participation. Many did not have any relatives nearby or were not in contact with any of their family members. Even if they did have relatives nearby, they often had no other social circle.

For example, Anita, 48, single, five children, on DSP, living in public housing in Darebin:

I: Is there anything that you miss from not being in regular paid work?

R: Oh, part of it is the money, the other part is [pause] you meet people at work … Even if I did regular paid work, I would probably just do sales, and you can meet people just at their house, you know what I mean.

Malcolm, 48, divorced, five adult children, on DSP, renting privately on the Central Coast:

I: Is there anything you miss about regular employment?

R: Yeah, I suppose, people you meet, like going to the pub after Friday afternoons or Saturday, people you know. On the dole, you know, it’s just the same people every day, every week, no-one’s got a cracker.
Women who were not in paid work in order to look after their small children said that they missed the company of adults during the day:

Olivia, 25, single, one child, renting privately in Ballarat:

I: Is there anything you feel you miss from not being in regular employment, apart from the money?

R: I think that, yeah, it’s [pause] actually having people to talk to, you know, because I don’t know anyone. So it’s very hard to make friends and things like that. So that’s the one thing that I do miss by not having regular conversations with adults and people, you know, my age. [laughs]

Katrina, 26, separated, one child, on PPS, renting privately on the Central Coast:

I: Is there anything you miss about work?

R: The money, the social life. It’s very isolating being home all the time, especially in the winter. That’s why I am doing the TAFE course, to learn a bit more but also to get out of the house.

Wanting to be in paid work in order to keep themselves busy and being stimulated was also important for some people. Carl, 37, one child, living in public housing in south-western Sydney, on Newstart:

I miss the money, that’s the main thing, and social life and being away from my family. I miss being active, that’s the main thing.

Roland, 19, single, living in transitional housing in Darebin:

I: So would you say the main reasons for you to be looking for work or wanting work, is that financial or other reasons?

R: Not just financial – I’d like to be occupied ’cause I mean, devil makes work for idle hands, [laughs] but it’s when I’m not working, I just feel [pause] I get depressed and anxious and all that sort of thing. Yeah, I love to be actively doing stuff, otherwise I get bored and it does my head in.

Barbara, 32, single, one child, renting privately in Ballarat, on PPS:

I: So what do you miss the most about not being in employment?

R: Well, I have something to do and being stimulated, I guess.

She also said that the main reasons for her wanting to work were:

Personal growth and, I don’t know, I just want Pete to see … how he sees me too I think as a role model.

Others like Barbara also talked about wanting to be in paid employment for personal growth and in order to be a good role model for their children. For instance, Jackie:

So that’s another thing I miss with working is rubbing off on my kids. ‘Oh, mum’s working, you know, so I’ll follow it.’ Because I’m the pillar of the home, you know. I’m the one they, I’m the role model; so is he, but to me I’m the main dude in the house that shows my kids what, you know, I want them to be when they grow up. I don’t tell them what to do with their life, I just want them to make the righty.

Tabitha, 21, was working as a waitress on a casual basis but missed not having a routine like she had at school,

I do miss the routine of studying. I try and keep myself in a routine now by waking up, my brother doesn’t have a licence so I’ll drive him to school and go
to the gym like a good mum. [laughs] Yeah, so I just try and keep myself in a routine because that's probably the most thing I miss from school.

Ralph, 53, living in Greater Dandenong:

I: So what do you miss the most about not being in paid employment?

R: I think the sense of doing something … You know, like you wake up in the morning and, OK, there are things that you can look forward to, or you have to force yourself and say, look, I do plan my day at the end of the night or in the morning and I say, well, this is what I'm going to do today, I'm going to go there, I'm going to do that, just to fill in the day.

Others wanted to be in paid work in order to better themselves, to gain some experience, because they enjoyed the type of work that they did, and missed paid work in order to feel that they were productive and contributing to society. Faye, 40, single, on Newstart, renting privately in Ballarat, said that she missed:

Just routine and being productive, and being needed. The mental stimulation, the challenge, the, you know? Responsibilities too, definitely. [pause] You know, and the [pause] I suppose recognition of a job well done, you always strive for that, that’s nice to have. Or the feeling of satisfaction of doing a job well done, or completing a project.

Several wanted to earn an income in order to no longer be dependent on welfare, a situation that they found demeaning. The vast majority of our respondents also talked about the stigma that they felt attached to them because they were receiving Centrelink benefits and were poor. As we will see in detail in Chapters 7 and 8, people living in public housing and particularly single mothers felt that they were viewed even more very negatively by society. They felt that by being in paid work they would regain a social status and respect, simply by the fact that they had employment, but also because they would be able to live in areas they wanted to and get the kind of housing they aspired to. For instance, when asked what were the reasons for her working in the past, Sylvia, single with one child, living in western Sydney in public housing, said:

It's to earn money, it's to feel good about yourself, you know, to have more confidence going out there feeling like you’re contributing to society, you know, that you’re not a dole bludger or a single mum on a pension or those stereotypes, you know.

The reasons for people wanting to be in regular employment tended to be similar to their reasons for having wanted to work in the past. However, some said that their reasons had changed over the years. For instance, some said that they had mostly worked for financial reasons when they were younger, whereas now they wanted to work in order to achieve certain goals, or to ‘better themselves’ or to find work that they would really enjoy. Nicole, single, 32, living in public housing, who was recovering from a long-term drug addiction, said:

Yeah, I want a job – yeah, for the money, but also actually now my motives would have changed. My motives now would not be so much financially, it would be so I could be busy, it would be so I could get back into the [pause] straight and normal, you know.

5.2 Barriers to paid employment: an introduction

Our respondents were given the opportunity to talk about the factors that they saw as barriers to taking up paid employment, with particular questions about housing and
housing assistance. The main barriers identified, in order of frequency, were: physical and mental health problems; caring for children and family responsibilities – for women; place, location and transport; and housing.

Each of these barriers is explored in detail in the following chapters. There were also others, identified by fewer respondents, which we discuss below: age, lack of confidence, lack of education and experience, lack of support and help, and having a criminal record.

5.2.1 Age

Most of the people aged 45 and over thought that age was one of the factors or the main factor that posed a barrier to them finding paid work. They felt that employers discriminated against such people. For instance, Ronald, 58, single, living in Darebin in public housing:

I: What do you think are the main factors that made it difficult for you to get a job at that time?

R: Age is number one 'cause a lot of the time, you know, the interview panel are all younger than me, and I can see immediately that it's going to affect this particular work culture … I've got suits and jackets and things that are OK, like I know how to dress up and that. It's just the age thing and [pause] and a couple of years where people are just being outright rude, you know, like as soon as they see how old I am 'cause they can't tell from my application or my resume.

Some people who were in their 30s and early 40s also felt that prospective employers preferred to hire younger people. This varied depending on the sector and type of work that they were looking for. For instance, a 31-year-old man who worked in the retail industry in south-western Sydney said that in retail he was considered to be old as they preferred to hire young casual staff. Young people did not feel that their age in itself impacted on their ability to find paid work, it was more their lack of experience.

5.2.2 Lack of confidence

People who had left work for health reasons, who had been unemployed for long periods of time, and women who had been out of the workforce in order to look after their children felt that their skills were outdated and that their confidence had been undermined. Those who had been long-term unemployed and had been turned down from all the jobs they had applied for often felt depressed and their confidence also suffered. As several people said, when they lacked confidence in their abilities and their self-esteem was very low, this made it even more difficult to apply for work and to be successful.

For example, Daniella, 41, widowed, three children, living in south-western Sydney, in public housing, had been out of the workforce for a long time, first to be there for her children, and later to take care of her husband who was ill. She said that she had the opportunity to apply for a job but 'made up every excuse not to go for the job':

It was … running, coordinating a laundromat which would have been, when you think about it because I lived there for six years, it would have been excellent because I know the environment, not the environment of today, but 10 years ago, I knew the environment. And I possibly could have known some of the people still living there and I don't know, I think I may have been able to link into them. But I made every excuse not to do that job. And I think lack of confidence, worrying about weight issues and thinking that I wasn't good enough, worrying about my spelling. I used to be quite good with my
punctuation and my spelling and everything when I was in high school, but then let that slack over 20 years, and bingo, I am a spell-check chick.

People said that employers did not want to offer them work simply because they had been out of the workforce for long periods, regardless of having updated their skills or being confident at interviews. For example, Sylvia, 34, single, with a 12-year-old child, living in public housing in western Sydney:

I was really shocked that after updating my skills, that I couldn’t get any work. And then I went back to TAFE again the following year to do the MYOB, thinking, well, maybe if I do this little bit extra, you know, it will be more a chance, and again for the six months after that I actively looked for employment. I still couldn’t find any work and I think after that it’s kind of like a slap in the face and, you know, you just think what’s the point, you know, of trying, going doing courses, updating your skills, doing everything to try and get yourself back into work and nobody would even, you know, give you an interview because basically they look at your resume to see how long you’ve been out of work, they don’t care what courses you’ve done. It’s the fact that you haven’t been in work for that time, it goes against you all the time. So that’s been my experience anyway.

5.2.3 Lack of education and experience

Given the high number of our respondents who left school before Year 12, lack of education was also identified as one of the factors that impacted on ability to find work. In particular, the long-term unemployed, women who had left the workforce to look after the children, or people who had been out of work for health reasons or addictions either wanted to return to the type of work that they did before or hoped to find better paid work. In the former case they felt that they did not have the skills required or wanted to work in different areas than before, hoping to find better paid work, and in the latter case, felt that they did not have the skills or education needed. Lack of experience was also given as a barrier to paid work for young people or those who returned to studying in a new field from the one they had previously worked in. For example, Katrina, 26, separated, one child, living on the Central Coast, had worked in hospitality but had to give it up because she got sick:

Well, I looked for other jobs but without much experience it was hard. Jack at the garage only gave me the job because he knew my dad and that’s how I got in there.

Byron, 24, single, living in south-western Sydney had done a course in the butcher’s trade and worked at a butcher’s shop for a little while:

Inexperience, yeah, because a lot of jobs actually say you need two years experience in this field and you think, how are you meant to get into the field if you need experience?

5.2.4 Lack of support and help

Another factor that people identified as impacting on their ability to find work, usually in combination with some of the other barriers discussed, was lack of adequate help and support from their job network providers, Centrelink and other welfare agencies. This was particularly important as interviewees often said that they lacked moral and emotional support and help from friends and family members. This applied to people who were trying to ‘get their lives back on track’ after recovering from drug/alcohol problems, problems with the law, health problems, or time spent in psychiatric hospitals, as detailed in Chapter 9. For example, Eduardo, 48, from Angola, divorced, two children, living in public housing who suffered from mental and physical health
problems had been placed on a personal support program. Once it was over, he felt that he needed more help, but what was offered by Centrelink and his network job provider was not adequate:

It was to help people with disability, with mental illness, you know, and [pause] like I was eligible basically for that, this illness, with physical and mental disability, you know, so – and it was fantastic, you know, it was fantastic 'cause I thought was my life was becoming to – and now I'm sort of lost again 'cause three months have gone by … so even though I've got a house now, I'm sort of really lost, you know – really lost. I go to there, Centrelink … I said, ‘Of course I want to get a job’, you know. They want to help me but they do not realise maybe the way I was, you know, and then same day I got about 40 or 50 jobs, all different – I don’t even know what they are, you know, where do I go to? I don’t have food, I don’t have, [pause] you know, I have food, I eat from the Salvo except for my daughter, because I’ve got to save the petrol to take her to, you know, to the school. So I just coffee, tea, milk, you know. Not even milk, milk is hard 'cause they don’t give milk, so tea, coffee, sugar, you know, feeling very sick – really, really sick. When I ask for the services, you know, specialist, there’s nothing, you know.

It also applied to people who felt that they lacked work experience or were looking for the type of employment that job network providers or Centrelink could not help them with. For instance, Melinda, 35, single, renting privately in a shared house in Darebin, had a graduate diploma and work experience. She has been trying to find employment in arts management but said that what Centrelink and the job network provider can offer is totally inadequate in terms of her experience, the work she is looking for, and the help she would need with her CV and job interviews:

R: The main factor is I feel like I’m on my own doing this, and I’m not finding – maybe [pause] I’m [pause] I’m a bit confused about how to go about the right way.

I: Have you had any help from like Centrelink or sort of job network providers? Have you had any help from them?

R: They assist you in a sense that they'll give you – you can go into town and use their computers and [pause] they'll – although my job network place, they basically said that they couldn’t help me because what I’m looking for in arts, they don’t focus on any art jobs.

5.2.5 Criminal record

Five women and eight men had a criminal record. Of these, 12 had either spent some time in jail or in home detention, saying that having a criminal record made it very difficult for them to find paid work. Two said that they were basically unemployable because of this. Malcolm, 48, divorced, five children, renting from a relative, receiving DSP, did not think that he could ever get a job again,

I've only just got out of jail in April but they said to me, ‘Write out a resume’, and I say, ‘What do I put on my resume? An armed robbery, a home invasion or the drug selling? Which one of them would get me a job?’. If you don't tell them, you don’t get a job. You get the job, three weeks later you’re sacked because they find out, or do you lie to them or you tell them the truth and they don't employ you anyway.
5.3 Conclusion

Interviewees saw both financial and non-financial benefits in moving into paid work, or from having done such work in the past. Getting ahead financially was important as many were struggling financially, particularly if they were renting privately and had to pay market rents. However, almost all nominated both financial and non-financial reasons, and these were often intertwined. When asked what they missed the most about not being in regular paid employment, most said that they missed not earning wages which would enable them to have a better standard of living for themselves (and their children) and being in the company of other people. Some said that they missed both, while others prioritised one over the other, but these were by far the most common responses.

The four most cited barriers to entering paid work were mental and physical health problems, caring for children and family responsibilities, place/location and transport, and housing issues (to be discussed in Chapters 6-9). Other barriers cited by fewer people included age, lack of confidence, lack of education and experience, lack of support and help, and a criminal record. These findings contrast with previous Australian research which found that the most nominated barriers to entering paid work in a survey of 400 job seekers were age discrimination, place/location, lack of skill/self-confidence, and jobs being too low-paid (Hulse and Randolph 2004: 41). It should be noted, however, that this survey comprised active job seekers and almost two-thirds of the sample were male, compared to the current research where almost two-thirds are female and many are out of the labour force and have no recent experience of trying to get a job.
6 HOUSING ASSISTANCE: RENTS, CONTROL AND SECURITY

In this chapter, we examine to what extent, and how, different types of housing assistance and the subsequent costs, attributes and location of housing are important to people in considering economic participation. The findings are presented by type of renting: private, public and community. All private renters interviewed are in receipt of RA, whilst public renters pay rent to state and territory landlords based on a percentage of their income. Community housing is a hybrid tenure in terms of housing assistance, with two forms of rent payment; of the 11 community housing tenants interviewed, six paid rents based on income and five were in receipt of RA. Housing assistance differs not only in rental arrangements, as discussed in Chapter 2 (Section 2.2). Public and community housing tenants have greater security of tenure than private renters, but the latter have greater flexibility in accessing and exiting their housing.

6.1 Private renting

The majority of people who rented privately (from real estate agents, private landlords or relatives) and received RA (57 people) did not think that loss of some or all of this if they got paid work would have any impact on their decisions to engage in paid work.23 Many knew how much RA they were receiving but others were unsure. Most knew generally that their RA would go down, or they would lose it, depending on how much they earned in wages, but not the specific details. Only a minority of private renters said that they assessed whether paid work was worthwhile financially when they had an employment opportunity and took into account how much RA they would be losing along with their other Centrelink benefits. Many private renters felt that unless they were able to work full-time and find a job which paid enough for them to get off Centrelink payments, it was better for them to stay on benefits and, if they could, find work that gave them extra money without losing their benefits and their RA. In brief, the reduction or loss of RA did not in itself affect their decisions about paid work, rather, the general reduction or loss of their Centrelink benefits that included RA.

For example, Esther, 50, single, on DSP, suffering from severe depression and physical health problems, renting privately in Darebin:

I: Do you know what would happen to your rent if you got some work? A few hours a week?

R: I really don’t know. I have heard terrible stories on the radio because I listen to ABC quite often and I think I heard a story about someone who did get some part-time work and they hardly made anything at all, and the money that was taken out from Centrelink and also the tax was just ridiculous, and they may as well have not even been working at all. It was totally ludicrous when I heard that. I thought, what’s the point? … So that’s a worry. That’s not much incentive for me to bust my guts and go and get a job even for a short time. I’m just talking down the track, if I’m not really going to be making any money at all.

Other people would take into account the amount of money they would earn in relation to the benefits they would lose only for certain type of work, but not if it was work that they wanted to gain experience in as a first step towards a career or a fulfilling job. For

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23 This finding also applies to people living in community housing and in receipt of RA.
instance, Sebastian, 40, single, on Newstart, renting privately in Ballarat, had taken a break from a degree in nursing due to alcohol addiction:

I: If you got a part-time job, do you know what would happen to your Rent Assistance?

R: You can earn a certain amount. I’m not too sure of the exact figures but I would find out and that wouldn’t prohibit me from working. If, say, I was working in a nursing home helping out there, just personal care attendant, that type of thing, I could see that as a benefit to myself and other people, I would do it at the expense of Rent Assistance and of Newstart. If it was working on people and it meant I worked one day instead of two, I would say ‘I can only work one day’ and I would keep my benefit. I would weight up the pros and cons of each situation.

Whilst the reduction or loss of RA did not in itself have much of an impact on private renters’ employment decisions, most said that the amount of RA they received was not enough for them to live on. Because it did not cover the whole amount that they paid in rent, they often were in a difficult financial situation, struggling to get by, and having to either cut their food budget or finding themselves behind with the rent and at risk of eviction.

For instance, Donna, 52, single, with five children who do not live at home, renting privately in western Sydney:

I: Any problems living here?

R: Only because of the high rent and not working. It’s really frazzled me and it’s not that easy for me to just pack up everything I’ve got and look for something else, because I’ve already done that and it still doesn’t work out. I need to be settled in cheap accommodation.

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

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

Certain areas have higher rents than others, and inner city suburbs generally had higher rents than outer suburbs and regional centres. However, with the exception of a few who had been able to find particularly cheap private rental properties, respondents renting privately in all the study sites said that their rent was too high in relation to the amount of RA and other Centrelink benefits they received. This is in spite of the fact that areas such as Darebin and Greater Dandenong have on average cheaper rents than many other Melbourne suburbs (see Appendix 1). People who rented privately in Ballarat, a regional centre, also said that RA was not enough and they were spending too much on rent. For example, Barbara, 32, single, one child:

I: How much Rent Assistance do you get?

R: I think it’s $100 per fortnight. Half my money goes on rent.

I: That must be hard to make ends meet.


Another problem identified by our respondents was the fact that there was little security in the private renting sector. Most had had to move at some point or another because the property they were renting had been sold or/and the landlord put the rent
up. For example, Celina, single, 50 years old, from a non-white Australian background, on Newstart, renting privately in Darebin but trying to get a house in public housing, said:

I went overseas and came back but somebody else was in the house while I was away. I got permission to sublet it, sort of my furniture and everything was there, and then when I came back, I said, ‘Can you paint the place?’. They said no … they’re going to sell it … so they sold it, put it up to $300 and I was out. Then I moved to another place where I am now. Same thing happens, and the agents come to me and say, ‘All the houses in the area are having rental at $300 a week, so yours must go up too’. Never mind that my toilet is outside, the roof leaks in three rooms, but the rent must go up, and there’s no law to secure that for me.

Respondents found it very difficult to find private rental in the first place due to the cost of rents, having to pay a bond and one month rent in advance when very few had the means to do so. They also found that most estate agents and landlords do not want tenants who are on Centrelink benefits and RA. One reason for this could be because estate agents and landlords are worried that these tenants will not be able to pay the rent, but our respondents thought that it was mostly due to stigma associated with benefit receipt. Single mothers felt they were discriminated against by many private landlords and estate agents simply because they were single mothers. Olivia, 25, single, one child, renting privately in a suburb of Ballarat, had been looking for a new house mostly because she did not feel safe in her current housing as she had been harassed by a neighbour, she found the house was too small for her and her daughter, and it was inconveniently located for public transport. She made an application for a house with an estate agent but lied in order to get it:

R: I applied yesterday and I heard back from him today and by the sound of what they were saying, it should all be a go-ahead. [pause] He’s just got to ring me back, like, I actually lied on my application and stuff and I had friends lie for me, so I could actually get this place.

I: Right.

R: So he’s just got to ring my pretend boss. [laughs] … It’s extremely hard. Extremely hard to move into a place. They don’t want young people, or they don’t want people with young children, or people, mainly people that are on like Centrelink benefits, or who need to get their bond from an agency, or something like that.

Consequently, having to move and find other housing while not being in regular paid employment caused a lot of stress and disruption when, as we have seen, the majority of people receiving housing assistance in our study were already experiencing or had experienced stress or anxiety and health problems in their lives. For instance, Joanna, 50, single, with two children, on Austudy but suffered from depression and physical health problems, renting privately in Darebin, was now trying to get a house in public housing outside Melbourne:

When you’re in private rental, you can be evicted at any time. And what this landlord did to me after 14 years was unspeakable … Right on Christmas, November, we were told it was going to sell. Then they told us it wasn’t going to sell. And then we got a letter handed to us just after Christmas, it was up for auction. Didn’t sell, and then it went on and on and eventually she promised we could stay there till the end of the year … But the dilemmas and the stress it caused myself and my children were shocking.
Joanna eventually found another property through people she knew who referred her to a landlord who was willing to negotiate how much bond and rent she would pay. Like her and Olivia, other respondents said that renting through an estate agent while being on Centrelink benefits was even more difficult than through private landlords.

Another reason given by private renters for moving out while not in paid regular employment was problems with neighbours. Several private renters who had had neighbour problems reported that the landlord had not been willing to do anything about it and had to, or would have to, move out as a result. Lorna, divorced, 53, two children, on DSP, renting privately in a suburb of Ballarat had several bad experiences living in private rental. The first place she rented after her divorce was very cheap but it was in a bad neighbourhood and next to people with a criminal record. She stayed there for 20 months until one of the neighbours assaulted her oldest teenage daughter. She had now been living in the same house for 10 years, renting from estate agents, but wanted to move again because her neighbours made a lot of noise at night and have threatened her and verbally abused her when she complained. She complained to the police and Consumer Affairs, but the estate agent did not want to do anything about it and told her that she should move if she had a problem:

They put young idiots in next door – this drinking, druggie couple – in November, this time last year, and right from the first weekend they moved in, they just took over the whole place. Like noise, parking everywhere, I’ve had washing stolen off the clothesline, they were going to kill my cats at one stage because my cats walked on his car. And the real estate never even acknowledged my complaints.

Several respondents had problems with landlords who would come round to look at the property unannounced or for no reason, or who would refuse to make essential repairs. Jessica, 41, separated, one child, on DSP, renting privately in Greater Dandenong:

The landlord here appears on the doorstep occasionally which annoys me. [laughs] … But I give in and let him in because I can’t be bothered having an argument over it, and it’s just easy for me to go, ‘Oh, you’re here’, and let him in and then organise another time to come back.

Several respondents were either sharing housing or had shared housing, and others were living or had lived in boarding or rooming houses. For some, this was a way of relieving loneliness and social isolation, but for most it was the only way they felt they could afford to rent privately. The boarding or rooming houses often house people who are on Centrelink benefits and have mental health or drug/alcohol addictions and social problems. In our study, nine people (six men and three women) either had lived or were living in such houses. They all had had to move many times because of problems with other residents and/or landlords, and having been subject to physical and verbal threats, even violence and assault.

Ralph, divorced, 53, living in a boarding house in Greater Dandenong, was renting a house while he had paid employment in computing. When two years ago he was retrenched from his job, he moved to a boarding house because he could no longer afford paying the rent on while on Centrelink Benefits and RA:

This first place, what happened … after a couple of months another guy moved in and he ended up being into drugs … it got sort of pretty messy at the end and I couldn’t quite handle it … So I ended up leaving after about 13 months and I moved into another place and the woman in there, she was quite sick, depressed and schizophrenic. I was in there a couple of weeks and she
called the police for no reason. So these are the things, so now I’m in another place, here.

Some people ended up renting in caravan parks because they found themselves homeless and could not afford other private renting. However, few stayed there for very long, as there were also usually problems with other residents.

In spite of the problems that people without regular employment living in the private rental sector encountered, some people still preferred to rent privately than living in public housing even if they would be able to, simply because of the associated stigma. Some had lived in both sectors and were able to compare them, while others wanted to move into public housing but were not able to or had to wait for many years in order to do so, as we will discuss next. Some had mostly positive experiences of private renting, but insecurity and the cost of rents were major problems.

6.2 Public renting

In contrast to private renters whose employment decisions were not so much impacted directly by what happened to their RA if they took up paid work, public housing renters’ employment decisions were more affected by the prospect of having to pay increased rent, even market rent, and possibly losing their housing. Most of those interviewed did assess whether paid work was financially worthwhile before they considered it. They were usually financially better off by either not being in paid work or by taking up casual or part-time work that gave them an extra income without affecting their rent. Most public housing tenants are women with children who want to stay at home or find a few hours employment a week in order to be there for their children, or people with health problems who either cannot work at all or can only work a few hours a week on occasions. For example, Patricia, 41, two children, in public housing in Ballarat, who has also lived in private renting in Melbourne, said:

You can earn so much before it affects your Parenting Payment, so in a way the less I earn the better I am off … You either earn enough to get you completely out of the situation, or otherwise you end up, and that’s what was happening to me in Melbourne, is that my childcare fees were really high, my rent went up because I wasn’t getting Rent Assistance any more. Like if I get a job here, my rent goes up and it can go up, I think the maximum is $180 I could pay, and I won’t get [Rent] Assistance at all.

Several people been on a waiting list for several years in order to get into public housing and, if they were satisfied with their housing situation, they wanted to make sure that they could keep it. This therefore impacted on their employment decisions. For instance, Jacob, 38, single, living in public housing on the Central Coast, who lives with his father who has health problems:

I: Do you know what would happen to your rent if you did work?

R: Yeah, and that’s why I don’t want to work. I’d lose everything, I waited 11 years for it, you know, why should I just let it go in one hit. I mean, the jobs, I mean, you’re going to pay for it in the long run but this is a house for life. No matter if I’ve, I mean, if I want to go and I can leave the house to my dad, you know what I mean.

Several respondents were renting privately but were waiting for public housing and did not want to work or look for work so that they could remain eligible. This was the case for Celina, who was quoted earlier as having had bad experiences in the private rental sector. She had been on the waiting list and had tried unsuccessfully to apply as a priority. She was hoping that she would get public housing this time:
I want to stay unemployed, because I want to get to the public housing, because I think I have the right if I have been chucked out of my home, and these stuff are still in boxes. I need to get a place where I'm secure. I don’t want people on the rim of the government to keep putting the rent up, not doing any repairs, and I can’t force them to do that. The house is so poor you wouldn’t believe it.

Those who wanted to move into public housing did so for three main reasons. Firstly, for financial reasons, as the rent is considerably lower than in private rental. Chloe, 54, on DSP, two adult children not living with her, in public housing on the Central Coast:

I: Can you tell me why you are living in public housing now, how that came about?

R: Because the rent was so high and I couldn’t live on my own and I always had to board with someone. And I was getting, I wanted to be on my own and I filled in for Housing Commission and I just had to wait my turn and I finally got it.

Several also mentioned that they were able to get a bigger place than they could renting privately for a much lower rent. For instance, they could get a house, whereas if they rented privately they would only be able to afford a small flat.

Secondly, the respondents who lived or wanted to live in public housing did so because they, like Jacob and Celina, wanted the security and stability that it provided. They could keep it for as long as they wanted to, they did not have to worry about being evicted, finding themselves homeless and having to move when they did not intend to. Caroline, 31, single, one child, who was now living in public housing in Ballarat but had previously rented privately:

I: So what would you say are the advantages of living in public housing, as opposed to renting privately?

R: Well, at least I’m not going to be kicked out if the landlord wants to take the house back or sell the house or that. I’ve had to move quite a few times because of that … if the landlord decided they want someone else in it or they want to move in it themselves or want to sell it, so there’s that. And the cheaper rent.

As most respondents had experienced a lot of housing, family and employment instability in their lives and did not earn a regular income, it was especially important for them to find a secure dwelling that would be more than just somewhere to live but a place they could call ‘home’. This was particularly the case for women over 35 with children, people over 35 with health problems, women caring for a partner or child with health problems, and generally people over 45.

Caitlyn, 48, Indigenous, separated, four adult children, living in public housing on the Central Coast said:

To long-term Department of Housing people these aren’t houses, these are our homes, we make improvements to them. Like, when I came here, I've actually got a photo of the front yard. There was nothing, no fencing, no nothing. I've got fencing there, I've got a garden going. I've got a veggie garden going out the back. I haven’t made much improvement to the house because you really can’t, but this now is my home. If they came to me and said tomorrow, ‘Well, sorry, you’ve got to get out’, they’re going to have a bloody fight on their hands.
Lack of housing stability impacted on employment participation in that several people said that it was important for them to feel settled first in their housing and have housing security before they could look for paid work. For instance, Theresa, 36, from South East Asia, divorced, four children, had stopped work to look after her children. Now that she had a house from the Department of Housing she had started to work a few hours a week:

So from there that I resign in September I was unemployed when I live in the transitional house, unemployed that time. I said I’m not yet ready to go to work because I don’t have a permanent place to live.

Thirdly, some people wanted to leave, or had left public housing because of social problems. Indeed, many who lived or had lived in public housing reported living near to people with drug/alcohol addictions, mental health and anti-social behaviour. Dennis, 42, single, who was now renting privately in Greater Dandenong had lived for nine years in a high rise public housing building:

Bad times were [pause] guys who [pause] made life difficult because [sigh] they had very little insight into why they were violent or why they were dealing in drugs and that. There’s, you know, like if I was reasonable to someone or – there were a few people who came in that building who were very unreasonable, they were [pause] unwell psychologically, and they come in out of jail and some of them, you know …

People like Dennis had left or were hoping to leave public housing to rent privately instead. For some, this was a major motivation for them to find paid work so that they could afford to rent privately and live in an area where they would feel comfortable. Several single women with children who were living, or had lived, in public housing feared for their safety and that of their children. This was the case for Theresa, living with her four children and her mother on a public housing estate in Darebin, had always been in public housing since she arrived from South East Asia and was working for a few hours a week:

Like I told you, I have nothing against people who live here. I’m just scared for my safety, I’m just concerned for my children. If I’ll be given that opportunity to move to a private house, a private rental house, I will move to a private rental house … I want to be maybe in a more decent place, although you’re not sure, you’re not sure who your neighbour will be. You know, you can have a neighbour from hell if you’re in the private sector. So you’re not really sure.

Even though as Theresa mentions, and we have seen, there can also be problems with neighbours in the private sector, people feel that these are more isolated incidents, except for boarding houses, whereas public housing is experienced by several people who have lived in it as being in ‘problem areas’ surrounded by people with social problems. Several reported having been broken into, and physically assaulted, on public housing estates.

Some of the people who had not lived in public housing themselves did not want to do so, because of the negative views they had about it and the stigma attached. Barbara, 32, single, one child, living in private rental in Ballarat:

I: So had you ever thought of going to public housing or applying for public housing?

R: No. There’s too much of a stigma attached to that. I couldn’t do it … No, I wouldn’t feel safe in those areas. I wouldn’t want my son in those areas playing.
Several people said that living in public housing estates or high rises surrounded by people with social problems who were not in paid employment was not a conducive environment for people to be in paid work. Some respondents, especially single mothers, were worried about their children growing up on these estates and being negatively influenced by other children and people who lived there.

Joan, 54, divorced, four grown-up children, in public housing in south-western Sydney:

I: Was that your first public housing?
R: It was the very first place I lived in ... So it was a big culture shock for my kids as well as me, because it was like trying to fit in. And I didn’t want to fit in and I think that was the hard part. I just couldn’t get into that lifestyle. And I was more scared for the kids because they had to go to school there and a lot of the kids up there have that kind of mentality. So it was like you either fit in or you don’t. So I didn’t want to, so I put in for what they call a swap and I was lucky enough to swap to here. The neighbours are lovely.

Other reasons for wanting to leave public housing, or not wanting to return, had to do with lack of choice regarding areas and properties where you could move to. Applying to move could also be a very difficult and lengthy process. Some people said that they were very lucky and had obtained nice houses or flats through the Department or Office of Housing, but several said that the properties were in a very bad state and felt that it was dangerous for them and their children to be living there. In addition, people thought that the process of housing allocation itself was problematic and could be very stressful. For instance, Melissa, 36, single, three children, living in Darebin, had to go to a refuge in order to escape domestic violence. She was then given high priority for public housing and lived in transitional housing until she received an offer which she described in these terms:

I walked into the house, I’ve got photos, and there was grass growing in the lounge room, there was [pause] tiles had come off the wall in the kitchen, but not just tiles, big concrete chunks, so the house wasn’t stable. Cracks in every wall ‘cause they were sheets of concrete. The carpet was just disgusting. There were car parts, car bodies, in the backyard. And it was in a really, really, really bad area. And basically she goes, ‘Oh, it can be done up nice’. This is Jody [her housing support worker]. I thought, there is no way I am moving my children into this. If I knocked back that property, I got a notice to vacate the transitional house and I had four months to move out.

Melissa appealed and won as her children had asthma and her doctor certified that concrete houses had a negative effect on children with respiratory illnesses. She could stay in her transitional housing until the second offer and was told that she would probably not get another offer for several months. However, she got another offer two days later and had very little time to view the property and move out. In addition, she had to start paying the rent on the new house as soon as she signed up for it and still pay rent where she was until she could organise the move. She did not think that this property was appropriate either but could not turn it down as it was her second offer. If she did, she would have been put at the bottom of a 15 year waiting list and had to move to private rental that she could not afford.

Jody turned round and told me that I had no rights because I’d already appealed one property ... I came out and had a look at this property and I freaked. It was lovely from out the front ... I walked in here ... the rear yard was terribly dangerous. The bedroom, the third bedroom – I have three
children, two boys and a girl, and I need a room for myself so therefore I need three bedrooms – isn’t a bedroom, it’s a sleepout.

People who have been homeless and women escaping domestic violence with their children are in particularly vulnerable positions. When they find themselves, like Melissa, living in housing that is unsafe for them and/or their children or in areas that are unsafe, this simply causes more stress and distress, often leading to depression and more health problems, impacting directly or indirectly on them being able to take up paid work.

6.3 Community housing

Six men and four women were renting from housing associations or church run organisations. Two women and one man were renting from co-operatives. These respondents had had fairly positive experiences and felt that they were better off than being in public housing or private rental. They said that they were usually better looked after and, if there was a problem, the organisation dealt with it more efficiently than in public or private rental.

Gladys was 59, single, mobility impaired, on DSP, renting from community housing in Ballarat. She had had problems finding housing that suited her. She could not find anything privately rented because she would have needed to have adaptations done and they would not allow her to do so even if it was at her own expense. She got offers for public housing but none of the properties were appropriate, either the driveway was too steep or they would refuse to make other adaptations saying it was against the rules.

I’m glad I didn’t go for public housing because since I’ve been here, I’ve been here since May, there have been a few issues that have arisen, just little things, between tenants here and I’ve watched the community housing have sorted them very well so they manage and they look after the people. Like I’ve got an elderly lady next door, she’s an absolute sweetie but she’s had a hell of a year and she’s not well and she’s just put her husband into care and things like that and she’s quite stressed, and the housing worker was up the other day and obviously sussed out that she wasn’t doing as well as she probably could be and they’ve offered her six sessions of free counselling which is absolutely brilliant, and you don’t get support like that from Ministry of Housing, in fact, I think you probably get thrown into the property and by the looks of some of them they don’t appear that they maintain the properties terribly well, which is not the case here.

Felicity, 57, married, with adult children, had physical health problems but was also a carer for her husband who had a mental illness, was renting community housing in Ballarat:

I: So for you the advantages of being in this co-op, what are they?

R: Well, the owner can’t sell it and make me move out. The rent is lower than market rent. The maintenance gets done. When you’re in private rent you can’t get them to do anything. So the maintenance gets done. As I said I don’t want to own another house with my husband but now I know he’s mentally ill, but we’re past it and I’m past it.

The only reservation that some people in co-operatives raised was that tenants had to be involved in the committee and they could be asked to leave if they were deemed to not participate enough. A few felt that this aspect was very problematic.
6.4 Conclusion

Private renters (and community renters) in receipt of RA do not consider this type of housing assistance to pose a barrier to entering paid work. They understand that it will decrease or disappear, but have not usually done the detailed calculations. They are more concerned about general withdrawal of Centrelink payments including RA and the fact that the RA they received did not cover the whole amount of rent that they had to pay. Many private renters felt that unless they were able to work full-time and find a job which paid enough for them to get off Centrelink payments completely, it was better for them to stay on benefits and, if they could, find work that gave them extra money without losing their benefits and their RA. In contrast, public renters understand how rents change if they go into paid work and do the calculation when considering a job. This usually indicates that they are financially better off by either not being in paid work or, if they are able to, taking up casual or part-time paid work that gave them an extra income without affecting their rent.

Private renters are concerned about the insecurity and instability of their housing and their lack of control over the condition of their premises and whether they can get necessary repairs done. They are, however, able to exercise control in a negative sense if the problems are too severe by moving out. Some had attempted to share or move into cheaper accommodation but often these arrangements had not worked out. Public renters had the benefit of additional security which some interviewees found had settled their families so that they could then think about finding work. Others, however, found that public housing threw up additional problems with neighbours, restricted choices, and problems with the quality of housing that negated the anticipated benefits of security of tenure. They wanted to move back into private rental so that they could exercise more control over their circumstances.
7 PLACE: TRANSPORT AND LOCATION

As discussed in Chapter 2, housing assistance is important not just in terms of rentals paid or security/stability of housing but is also a contributor to the location in which people are able to find housing (Section 2.2.3). In this chapter, we examine interviewees’ views on the importance of place, location and transport, which were identified as the third most cited barrier in terms of paid employment.

7.1 Transport problems

Overall 58% of people interviewed did not have a car or access to a car, with 33 out of 71 women (46%) in this situation compared to 28 out of 34 men (82%). The high proportion of men who did not drive (82%) is linked to the high number of the men interviewed who have had drugs and alcohol problems. Indeed, 16 men had been addicted to drugs and/or alcohol and most had either lost their drivers’ licence as a result or had themselves decided to stop driving as a result. The other men did not drive and have a car because of criminal charges, health problems or because they could not afford to have a car. Most of the women did not drive due to health problems, not being able to afford a car, feeling uncomfortable driving and, for a few, having lost their licence or not having learned to drive as a result of alcohol/drugs. Seven women reported having had problems with drugs and/or alcohol. Three men and three women had access to a car owned by somebody else, usually a relative.

Not having a car was identified as either one factor or the main factor that made it difficult to find paid work. Some respondents were planning to get a car or said that they would get their drivers’ licence back in a few months and thought that this would make a big difference in terms of looking for work. Most of the casual work that is available to men required them to drive as part of the job, such as truck driver, construction worker, bus driver, repair man, courier or removalist. Other employers also required their employees to have a car. For instance, Gus, from Eastern Europe, 58, who lived in public housing in south-western Sydney, and could not afford to buy a car, had applied for a job as a handyman in a hardware store:

If you don’t have transport they don’t want you because you can’t be on time or if it is raining – what are you going to do, you will be late. I said to him I can walk, I can do the exercise, walk or pushbike. No, it doesn’t work like that. So transport is the priority always.

For most other respondents without a car, having to rely on public transport severely restricted the employment that they were able to find as they could only take up work in areas where they could travel to and from by public transport and in jobs that did not require driving/having a car. Women with children, and in particular single mothers, had to find work near the school and where they lived or somewhere that did not involve a long journey.

Caroline, 31, single, with an eight-year-old child, living in a suburb of Ballarat in public housing was without a car for a while because she could not afford the cost of repairs. Having now obtained a bank loan and having a car for a few weeks, she was able to do some casual work once a week:

There’s a home daycare lady down the road now, which I can drop her off to and she’ll take her to school for me if I go to work, and I think it’s $4.50 an hour. But the thing – I had no bus service to take me, because the buses didn’t start until 6.30 a.m. and I had to already have her dropped off by then, and then try to find another bus to get me back to work, to be at work by 7 a.m. So I couldn’t do the three bus trips when there’s none, and I wasn’t going to pay
$20 a day in cabs to do that. So now I’ve got the car I’m not so stranded like I was.

The location and the access to public transport to areas of work are very important factors for people without a car. It is considerably easier for those who lived in suburbs of Melbourne and Sydney that are closer to high areas of employment and where there is frequent public transport available than for those who live in regional areas like Ballarat where employment opportunities are more limited and the frequency and availability of public transport to its suburbs is also more limited. However, not having a car also limited employment opportunities for some of the people who lived in or close to urban centres such as Darebin. It was common for them to only look for work that was easily accessible by public transport and did not require more than an hour to travel to.

Patrick, 43, single, who lives in Darebin, has had a variety of jobs but was not working because of health reasons and could not afford a car:

If I can’t get a job between here and Epping station, I won’t be going anywhere. Without a car in this city, literally, there’s no use you having – like, other than going to the city to work ‘cause it’s only 40 minutes by train, it’s only 20 minutes up to Epping station, other than that, the transport that is available as in buses and that, for me to get over to, say, Tullamarine, it’ll take me three hours literally – get over to Tullamarine to go to work.

People who had a car or access to a car usually said that they could travel slightly further for employment than those without public transport. However, even with a car, it was still a restriction for many mothers who did not want to have travel very far so that they could easily drop off and pick up their children from school. The cost of running a car was another factor. Several people said that they could not afford to drive a car very far, especially if the work they found was only for a few hours a week. Similarly, the cost of public transport was also a factor for some people who did not have a car. Several said that the cost of going to job interviews would also be a problem, especially when they had to take public transport. Several respondents said that they would be willing to travel further for work but only for a job that was ‘worth it’, such as well paid employment, with regular hours, and/or in an interesting job with career opportunities.

Melissa, single, 36, three children, lived in Darebin and had a car:

It would probably have to be worth it for me to travel. Living in Darebin I’m close enough to the city that I would be prepared to jump on a train. It’s only 15 minutes. The way petrol is there’s no hope that I would drive somewhere. It would have to be somewhere accessible by public transport or within a 10 to 15 minute drive. I’ve travelled from Brunswick to South Melbourne, which was 45 minutes down Punt Road twice a day. Drove me mad. Didn’t have kids then. With kids it’s totally different. When it comes to your work, it’s one thing about your start time and your finish time, but you’ve got travel time on top of that and if you’re traveling during peak hour, your work day becomes a lot longer.

Several people, mostly single men and women, also said that they might move to another area or even another state if they found an interesting and well paid full-time job.
7.2 Area and location

As we have seen in the previous section, location of housing could be a barrier to paid employment, especially when people lived in areas far away from city centres, when they did not have a car and when they needed to be home at certain times for family obligations. As we have also seen in Chapter 6, some of the areas where respondents lived had a high concentration of people with social problems. This created more stress, as well as a sense of insecurity and fear for their safety and their children. In turn, this could have an impact on people's abilities and decisions to take up regular paid work.

In addition, some people said that they were living in areas were there was a shortage of paid employment, especially in certain types of occupation. These were, in particular, regional centres like Ballarat and the Central Coast, and some metropolitan areas that were further away from CBDs such as Greater Dandenong and western Sydney. These areas often had high levels of public housing and social disadvantage, and some had very limited public transport.

Jacob, 38, single, two children, on Newstart, living with his sick father in public housing on the Central Coast, a recovering alcoholic, was only willing to travel for 40 minutes to and from work by public transport. He said about the area where he lived:

I mean, the jobs up here are not as easy as in Sydney, of course, but that's why people move here, because they're classed as a non-working area, people don't want to work.

Cecilia, 50, widowed, five children, renting privately in western Sydney, without access to a car, said that there was a shortage of paid employment in the western suburbs as well as limited public transport.

If I lived in the inner city there'd be a wider range of jobs that I could do in the welfare area because there's more of them, and transport networks are much closer, even road networks are much closer.

Living in areas with bad reputations for crime, unemployment, social problems and high concentration of public housing could be detrimental to people looking for work. This was reported in particular by respondents in Greater Dandenong, areas like Wendouree West and Sebastopol in Ballarat, Macquarie Fields, Mt Druitt and Ingleburn in Sydney, and Wyong on the NSW Central Coast.

For example, Jackie, 36, partnered, four children, living in public housing in Ballarat:

I: Have you ever found that the area where you live and the postcode, would that have an impact do you think on chances of getting an interview for a job?
R: Yes. Yeah, because Wendouree West has got a low self, like a self-esteem problem in the workplace. A of people in Ballarat think we're, you know, lower class because we're in a Housing Commission area and we're having children.

Byron, single, 24, on Newstart, lives in south-western Sydney:

My resume doesn’t say my address and all the application forms don’t ask for it, unless they ask me I’ll tell them, but I don’t really advertise the fact that I am from Ingleburn.

The areas which respondents said had ‘bad reputations’ are also further away from employment centres and have only very limited public transport. For instance, Cecilia, who lived in private renting very near Mt Druitt in western Sydney – but with a different postcode – said that she did not think that she had been discriminated against in
looking for paid employment, but knew people with the Mt Druitt postcode who said that they had been:

I certainly know plenty of neighbours, colleagues or whatever that say that if you put the Mt Druitt postcode it does have an impact. Basically, that they don’t get to an interview stage if they have the Mt Druitt postcode. Rooty Hill actually has a different postcode so unless people are aware of that they might, it might actually be better, but this is something that I’ve just come across with neighbours, acquaintances and research from a local organisation that actually said that. They also have the impact of transport here. Plenty of suburbs are not close to the railway line so they rely on bus services that go right out to the back of Mt Druitt and a lot of those bus services don’t run after 7 o’clock at night. So if they come home from in the city they could, they find it difficult to actually get home in time.

7.3 Conclusion

The location of housing can be an important barrier to entering paid work, particularly where people do not own a car, do not drive or have lost their drivers’ licence. This is a particular problem for the male respondents, most of whom cannot drive a car for various reasons. The consequence is that they find it difficult to access the low-skill jobs that they could apply for, both because of difficulty in getting to work and because many such jobs require a drivers’ licence. This low rate of car ownership/access among men confirms the findings reported by Hulse and Randolph (2004: 18) that only 39% of their sample of 400 job seekers had a car and that location was the second most cited barrier (after age discrimination) to getting a paid job. As noted in Chapter 6, however, two-thirds of that survey sample were men and all were active job seekers.

Not having access to a car and having to rely on public transport was difficult for people in most areas but was a particular issue in Ballarat, Wyong and some outer suburbs, particularly in Sydney. It meant that the logistics of daily living when looking for work or working were very difficult or so daunting, when combined with other factors such as health or caring responsibilities, that people had left the labour force and were not currently looking for work. People living in areas which were heavily stigmatised, usually those living in easily identified areas of public housing, found that location or postcode was a significant barrier to getting paid work.
In Chapter 2, we discussed research about women’s views on paid work in the context of their life experiences, the practical logistics of daily living (Section 2.3) and the ways in which gender might affect cultural values and attitudes towards parenting and paid work (Section 2.4). In this project, we interviewed 71 women and 34 men to reflect the proportions in receipt of housing assistance, as discussed in Chapter 3. A major difference in the living situation of women and men is the presence of children and the effect of gender roles in daily lives. This chapter explores the factors that are important to female (and a few male) housing assistance recipients with children in making decisions about economic participation, particularly in relation to paid work. Consideration of differences between single women and men without children living with them in making decisions about economic participation is included in the following chapters, as appropriate.

30 of the 71 women interviewed had dependent children living with them. Although 11 of the 34 men interviewed had children, only one had custody of his child full-time. Three men were married but said that it was very much their wives who had the primary responsibility of looking after the children. The others either had no or little contact with their children, had joint custody or only saw them occasionally. Thus the chapter focuses primarily on mothers’ attitudes to, and decisions about, paid work.

8.1 Gendered beliefs and values

In this section, we explore the social and cultural expectations underlying gender roles that impact on women’s employment decisions. The 24 single mothers and the six partnered mothers with dependent children living at home said that they were not in paid employment mainly in order to look after their children. They felt that it was their moral obligation to do so because they believed that a mother should be there for her children, at least when they were young. Most strongly believed that it was their role to stay at home with the children until they were of school age and to also be there for them when they came back from school. Thus, even if they wanted to undertake paid work for either financial or non-financial reasons, they were looking for hours that fit around the needs of their children, either now or in the future.

Jackie, 36, partnered, four children aged between four and 17, living in public housing, in Ballarat:

I’m looking after my kids and I’m doing something – I can’t put them into childcare, I can’t. They’re my kids, I’ve got to look after them, and that’s the way a lot of people around here think.

Serena, from East Africa, 28, married, two children, living in public housing in Darebin wanted to stay at home with her children until the youngest was at least five years old:

In the future job I will be looking for [pause] more flexible hours. I always want to be there after school – always, that’s my plan. I want to take them there and pick up. [pause] Yeah, always be there after school, [pause] take their frustration they have during the day, [laughs] [pause] because I remember when I finish, after coming home if my mum is not there, I feel a little bit down, so I don’t want them to feel that way.

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 they had. As a result, many single mothers did not want to put their children regularly in childcare or have somebody else looking after them. Jessica, separated, aged 41, with a three-
year-old child, living in Greater Dandenong, was a former childcare worker but had not worked since her daughter was born:

I just saw what kids were missing out on, and what their parents were missing out on, and I didn’t want to do that. I didn’t want to miss out on seeing her walk and her talk and, you know, make her first crawl and all those stuff. I wanted to be there for all of that, and even now that she’s only three, I still want to be there. My mother did it for me – I mean, you know, it’s different, she was also not a single parent, but – but yeah, I always wanted a child – since I was 16, I always wanted a child. Well, I wanted to be married and have a child, and then I got to my early 30s and went, ‘Bugger the getting married bit, just give me the child!’ and then ended up [pause] I was with her father for a couple of years, but that didn’t work out.

Some single mothers also felt that they should be there for their children in order to make sure that they were not influenced negatively by other people. For instance, Joanna, 50, renting privately in Darebin, two children, now 17 and 19, explained why she wanted to look after them when they were home:

There was always some sort of problems going on with the kids and I believed being home when they got home was showing that there was a stable mother, even though financially and food was very difficult. I believed that being there when they got home and supporting them was the only option I had as a single parent, because with B having learning difficulties came a lot of adolescent behavioural problems, and if I was out to work I would have lost my son. So I think between the school and, can we put the word as sacrificing career or however you want to put it, was the survival for my children … I do believe what we’ve sacrificed in the long run has been for the benefit of the kids.

Other single mothers feared for their children’s safety, especially in areas where there were social problems, and felt it was particularly important to be there when their children were at home. Sally, 39, living in western Sydney in public housing, divorced, three children aged 11 to 15:

I know some people that do long hours of work and they get their 15-year-old to mind their five-year-old. I wasn’t willing to let my kids mind themselves at 5 in the morning when I had a younger one, and I didn’t even walk around the block at that time in the morning. I wasn’t sure how safe they were in the house. Maybe it was just an involuntary fear, just being a single parent I wasn’t willing to leave them there in case there was an accident or electrical fire or anything. I thought, if I got back and something happened to them … So maybe there’s an inbuilt sort of unreasonable fear when you’re a single parent, especially in an area where … I mean, one day I came out and the police were chasing a guy with a knife in his hand and they ran through my backyard.

In addition, women who had children and did not have a partner felt stigmatised for being ‘single mothers’ and felt it doubly so when they lived in public housing where there was a high concentration of single mothers. Consequently, they felt even more the need to prove that they were ‘good mothers’ by being at home and looking after the children. Indeed, all the single mothers interviewed felt that they were stigmatised for being single mothers, being poor and not being in paid work. For example, Olivia, 25, one child, living in private renting in Ballarat:

Like, my daughter goes to a Catholic school and all the mums there work and they all have partners and stuff, and here I am, a young, single mum with a child and yeah, they do look down on you.
Caroline, 31, single, one child, living in public housing in Ballarat:

I’m in this group and I was introduced to some people, because I was the new person, and this woman said to me ‘Oh, this is Caroline and she’s a single mother’. And I just thought, you rude bitch, how rude. And I just thought, well, you know, you’d be a single mother too if your husband walked out on you … And I think, what do they expect, you are better to adopt your kid out or something than be a single mother, what sort of … I don’t know.

As Caroline here and Jessica earlier, and all the other single mothers pointed out, none of them chose to be single mothers and live off benefits. The relationships they were in did not work out. As women are still expected to be mothers and be primarily responsible for the care of the children, many more women than men are single parents.

At the same time, mothers felt that the work that they did in the home with their children was not valued in society because it was not seen as real work. On the one hand, they felt that being a mother was a very important and worthwhile thing to do, and that they needed to prove to themselves and others that they were good mothers by looking after their children. On the other hand, they felt that by not being in regular paid work and prioritising looking after their children they were not seen as contributing to society and themselves felt that they were not really contributing to society. Many felt the need to return to paid work, at least part-time, in order to feel that they were doing something productive and constructive and a paid activity that made them feel that they had a social status and contributed to society. This led to conflicts for many women, both partnered and single, who felt that whatever path they took, they could never do the right thing. For instance, Jackie, 36, partnered, four children, in public housing in Ballarat talked about how she thought single mothers were viewed in society:

The way I think, maybe I assume, but sometimes I know that we’re just dole bludgers, you know, we just scum off the dole and we have kids to stay at home is another one. You only had that kid to stay at home. It’s bullshit … I’m not having children just to scum off the government, you know. I’m having kids because that’s the only job I’m bloody good at at the moment – I’m a decent mother, I do the righty. So if I’m doing a good bloody job and I can see the results.

Jackie said that she ‘loved being home’, that she was proud of being a mother staying at home and felt that this was a job worthwhile doing. However, during the interview she kept alternating between this view and the view that she would prefer to be in paid work in order to feel that she was contributing to society and feeling better about herself:

I’d probably go full-time because I feel much, I don’t know, it’s not that I feel unworthy of getting a Centrelink benefit but I’d feel more self-worth having my own job and being the, what do you say, the breadwinner, you know. Because, I mean, Johnny’s [her partner] worked, you know, but I know that with my experience and my education, because his education levels were only Years 7 and 8, and I know I’d do better bringing the bacon home as they say … It’s been, what, nearly 11 years now since I’ve been out of work. But at the moment my main priority is to get my little fella off to school. I’ve done it with the older three, settle him into school and then I’ll feel more comfortable, even if I do start part-time and just do my 15, or three hours a day or whatever. If I feel comfortable with that I would probably keep at it, because then I’d be home.
Because the only form of work that is recognised as such is paid work, not the unpaid caring and mothering work that women do in the home, and a lot of the women interviewed are mothers living off benefits and single mothers, they strongly felt that they lost their self-esteem and respect by staying at home with their children. Because they saw paid work as the only way to feel good about themselves and have a social status, even being a student and able to say that they were studying (implying that studies would lead to them finding paid work) or working for a few hours a week was better than just saying that they were stay-at-home single mothers living off benefits. Caroline said:

You miss having a bit of respect for yourself – people look down at you and judge you for being a single mother or not working, and things like that. But like I recently met somebody a while ago and they said, ‘Oh, what do you do for a living?’; and I thought, lucky it’s not 12 months ago and I wasn’t doing anything, and I was just on the pension and had no way to get a job. At least now I can say I’m a student.

Theresa, 36, four children, living in Darebin, who initially wanted to be a full-time mother and stayed at home with her children, went back to study in order to find better work than in the past, and had started paid work as a care assistant:

That’s the only available position they have – casual. They don’t hire any more permanent part-time or permanent full-time, so it’s all casual. So I said, just grab it, it’s better than nothing. I just want to feel that I have worth, even though I’m a sole parent. I can raise my children and I will not just depend on the pension from the government. So I want not only to prove that to myself, but to people. Because there’s this impression about that, being a single mum, when you’re a single mum, she’s just depending on the government.

Tammy, in her early 40s, divorced, with a 15-year-old child, living in Greater Dandenong in private rental:

My son was always embarrassed to say ‘My mum’s at home’, and the kids at school would go ‘What does your mum do?’, and even up to Year 12 he would not tell them I stayed home. He was embarrassed. And then when I graduated as a marriage celebrant, one of his friends said ‘Oh, what does your mum do?’ and he said ‘Oh, she’s a marriage celebrant’, even though I’m not working. I had a title to who I was. Funny, isn’t it? I’m proud to be a mother. I’m proud to be at home. But the guilt trips you have along the way, it really makes you feel guilty that you’re not out there, because what you’re doing isn’t enough, when in fact it is enough.

Women who had been out of the workforce for some time to look after children felt that they did not have the skills and confidence in themselves to find paid work, because being a full-time mother was not seen as contributing to society and their experience of looking after their children was not valid work experience. Daniella, 41, widow, three children aged 15 to 20, living in public housing in south-western Sydney:

I: So at the moment, so the main reason you are not in regular employment at the moment, what would you say that is?

R: Probably lack of established working career, like, background. I mean, what experience have I got after raising three kids? I suppose we could put that on a resume as, like, you know, changing nappies. I have been a stay-at-home mum and tried to grab a bit of an education while I was doing that, which was
hard because I did marry a man that believed in, and I believed in it at the time as well, staying at home and concentrating on the children.

Several of the women with young children also found that staying at home and looking after them was not very fulfilling and said that they were ‘bored’, they often felt isolated and missed the company of adults. However, they still felt that they needed to be there for their children rather than putting them in childcare. For instance, Cleo, 24, partnered, two children aged two and three, renting privately on the Central Coast said:

I think after three years its getting a bit mundane staying at home, but I don’t want to go and get a job now. I don’t feel – I don’t like having to have the kids in daycare everyday. I would rather stay home until they are at school, but I do get a bit bored or a bit crazy and I want to go out. Sometimes I do, I want to go out and do a course so I can get a better job later, but I think even if I did start one I would start regretting it because I wouldn’t like that they have to be in daycare.

A few of the women believed that it was important for them to be in paid work, in order to be a good role model for their children, to provide financially as well as to feel that they were contributing to society. However, if they had a partner, they still felt that it was their primary responsibility to look after the children, and so did their male partners. If they were single, they felt even more responsible, even though they were more willing to leave their children in childcare for some of the time than the women who strongly believed that they should be full-time mothers. For example, Melissa, 36, two children, living in public housing in Darebin:

We were living together but there was no relationship. We were just … there was no communication at all. That’s why that relationship ended. I mean, he was reasonably supportive but at the same time he just didn’t understand … Having a job like that and putting in the sort of hours I put in, you couldn’t have a family and a career. I was born to be a career person and not a mother. I love being a mum too but I can’t have both. I can’t have both. I can’t do both. I still can’t. I haven’t worked obviously for a while. I haven’t even had a night off from the youngest child and no more than about two hours, maybe four hours, in about 15 months.

The only man who had full-time custody of his two-year-old daughter, Carl, 37, living in south-western Sydney, on Newstart, said that he preferred to be in paid work:

At the moment I’d rather do paid work than look after my daughter because she’s a bit of a handful at the moment.

However, he had not stopped being in paid work in order to be there for her. He was unemployed and, as his ex-partner found paid employment, he offered to have custody. He was looking for full-time work and had no problems with putting his child in childcare.

8.2 The logistics of looking after children

As discussed in the last section, the unpaid care work that mothers do in the home requires a lot of practical and emotional work. This makes it difficult for many women to combine looking after the children and paid employment. There are women who do not want to put their children in childcare because they do not feel that it is the right thing to do, seeing it as their responsibility to look after the children. But several of the women interviewed who had tried to take up paid work, or said that they would like to do so even if it was only a few hours a week, had faced practical problems. These
included finding affordable childcare, the cost of transport, and employment hours that fit around the children.

Some of the single mothers had tried to work but found it too stressful and exhausting to combine paid work and taking care of their children, especially when they did not have any support from friends or relatives.

Joanna, Darebin, 50, said:

In terms of working, being a mother is a 24 hour job and, you know, when I was working and come home, I felt good but I felt extremely tired. Some days I’d wake up the next morning and I’d have to get Kate off to school and I’d come back and just go to bed because I knew I had to work in the evening. After a while it built up, and you end up not coping with it. But if you have a partner you can work around things and hopefully you have a partner that does it.

Similarly, Patricia, 41, single, two children, renting in public housing told how she had to leave her last full-time job because the work stress, combining with domestic and caring responsibilities, was too difficult:

I was the acquisitions officer, so I was actually doing a librarian’s job, yeah, and I was in charge of all the ordering for the libraries on six campuses, so it was quite a demanding job and a lot of responsibility … So having the two children, at that stage they were school age, and I thought would make life a lot easier, but there were a lot of issues at work that I just couldn’t deal with and I was just … just stressed. We were living on take-away because I was so tired by the end of the day, pick the kids up, come home, and I was not spending any quality time with them, I was just so exhausted.

As Joanna and Patricia conveyed, looking after small children requires a lot of work and it is difficult for women to combine other work or studying with caring for children. For example, Serena, from East Africa, 28, with a child aged two and a baby aged five months, married but almost separated, living in Darebin in public housing, was enrolled in a part-time course and put her children in childcare as she had nobody else to look after them. Her husband was in Africa at the time of the interview, but even when he was at home, it was her responsibility to look after the children. She described her typical day:

I wake up 5 o’clock, I feed the baby. Around 6.30 I try to sleep, and 7 o’clock she wakes up, we have breakfast, playing. If she goes to childcare for three days, prepare her, take her to the childcare with the baby, come back home around 10 o’clock, feed him, put him to bed, clean the house, cooking – it’s 2 o’clock. Try to have a nap and [pause] go to see her around 4 o’clock or sometimes 4.30 – came home, dinner time – I even don’t answer it from 6 to 8 in the evenings on my telephones – no answer. One is crying, the other one is start, the other one finish, the other one changing nappy … So then after having dinner, have bath, both of them at the same time, put them their clothes there, bring them outside, read books before we go to bed. Put them to bed around 7.30, the latest is 7.30, leave them there, cry for half an hour, go back there, tell them stories. [laughs] I am free at 8 o’clock. Then [pause] sit there try to have – just one hour, one hour, one hour read something and go to bed around 10 o’clock and wake up from 5 again. [laughs] Sometimes I wake up between like 2 o’clock – the baby wakes up at 2 o’clock and wants to feed, so I feed him 2 o’clock around until 3 and go back and wake up 5. It’s interesting – it’s really hard work – really hard work.
Sasha, 22, married, living in private rental in south-western Sydney, was looking after her 14-month-old baby and her husband’s eight-year-old son from a previous marriage. Her husband was working full-time and she did all the domestic and caring work for the children. She would like to be return to paid work but said that it would be difficult for her to find work that would fit around the children and her partner's hours:

It’s so hard to get it around everything I need, like around the hours for the kids and like because my husband, he works long hours, he’s usually gone in the morning before the kids get up and doesn’t get back until late in the afternoons or at night time and he doesn’t actually have set times, so I can’t say, yes, I can do a nightshift start at 6 o’clock, because sometimes he’s not home at 6 o’clock. [laughs]

Natalie, 26, single with a five-year-old child, living in public housing in Greater Dandenong:

Oh, my typical day. I get up, get my daughter ready, get myself ready, breakfast. From there I take her to school, come back. I get on the train and take her to school, I normally don’t drive. And then get the train back, come home. If there’s anything to be cleaned, clean, do the washing, and that’s it really. Get back in the car and go stop at the train station, [pause] go pick her up, either do her karate or her swimming, and get on the train and come back home and cook dinner, and then put her to bed by about 7.30 to 8.30, bath her and bed. That’s a typical day.

Because the partnered mothers with young children and single mothers who wanted to find paid work only wanted part-time and flexible hours, the work that they found was often casual and low-paid. Thus, in terms of childcare and other costs of working, such as transport, together with the stresses of working and looking after children, it was often not worthwhile for them to be in paid employment, even when they wanted to be.

Cleo, 24, partnered, two children, renting privately on the Central Coast, said:

Oh, I think when it comes to daycare it would be the cost. Would we be able to afford it at the moment and if I did want to go out and look for work. Until I got a job we wouldn’t be able to afford to have them in every day, and then it depends on how much. Because I don’t have any skills I would probably get a low paying job as well, and it probably wouldn’t work out to be better to be working and paying daycare because it’s too hard to pay for. I don’t think it would be worth it. Yeah, I don’t think it would be worth it.

The costs of working identified by our respondents do not only refer to childcare costs for parents, but transport to and from work, having to buy new clothes (even to go to interviews), no longer having the time to shop around for the cheapest bargains, and losing the health pensioner card and all the benefits it provides. This is the case for Tammy, in her early 40s, divorced, renting privately in Greater Dandenong, with a 15-year-old mentally disabled son:

I’d be lucky to make – well, sorry, to earn – nearly as much as I receive from the government. I was hoping to make a little bit extra than that because when you work you’ve got employment expenses, travel and clothes, maintenance most definitely in the work place most of the time and that sort of thing. And also the way I cope financially now, I wouldn’t be able to cope when I’m working because I’ve learned how to get things for the absolute lowest price in this area. I have a lot of extra time. I couldn’t do that whilst holding down a job.
Many of the women with children interviewed feel that they could only work part-time or on a casual basis as much of their day is taken up with caring responsibilities. The logistical problems of trying to combine paid work and parenting are made more complex if work is a long way from home and/or there is a reliance on public transport. Partnered women also have to take into account the logistical issues associated with their partner’s working arrangements.

8.3 Conclusion

Gender specific issues and gendered values and beliefs impact on women’s and men’s economic participation differently. Cultural values and attitudes towards mothering are very influential in economic participation decisions made by the mothers with dependent children interviewed. These decisions are not primarily influenced by financial factors. Most of the mothers strongly believed in staying at home in order to be there for their children. Others thought that being in paid work was important, but they still prioritised being there for their children and wanted to find paid work that fit around their caring and domestic responsibilities. The research supports findings by Duncan and Edwards (1999) and Duncan et al. (2003) based on their study of lone mothers (see Chapter 2, Section 2.4) that women are primarily influenced by what they term ‘gendered moral rationalities’, meaning that women made these decisions according to their socially negotiated understandings about the proper relationship between good mothering and paid work.

The logistics of looking after children, combined with issues about transport and location, were also very important factors affecting mothers’ decisions on economic participation. These decisions took into account the practical difficulties of combining paid work and mothering, which involved much more than the lack of affordable childcare facilities for preschoolers. Mothers were also concerned about the practical difficulties in combining paid work with arrangements to care for children before and after school hours, during school holidays and during periods of sickness. The complex logistics of taking children to school and picking them up on a daily basis as well as working and other domestic duties was also an important factor. These difficulties were exacerbated for those who lacked access to a reliable car or who lived in an area without good public transport. For these reasons, many of the mothers could only consider part-time work but such work, where it was available, was low-paid and casual, yielding little financial return in compensation for the practical difficulties of working, which included having less time to spend with their children and less time to buy food and other goods more cheaply. Overall, the financial and emotional costs of combining paid work and looking after their children was a disincentive to the mothers that we interviewed in taking up paid work.

Housing assistance appears to be a factor mainly as it contributes to the place in which people are housed. Place is important to the extent that it can make the logistics of daily living more complex and where living in particular areas, or being identified as a public tenant, compounds the stigma attached to being a mother on benefits, and the conflicting pressures in considering paid work outlined in this chapter.
9 MENTAL AND PHYSICAL HEALTH AS A BARRIER TO ECONOMIC PARTICIPATION

Housing assistance in Australia is increasingly targeted to people with the greatest needs, particularly in public and community housing. Assessment of greatest needs often includes consideration of mental and physical health problems and the ways in which these make it difficult to access adequate, appropriate and affordable housing. Such targeting is likely to have consequences for economic participation, as Australian data discussed in Chapter 2 (Section 2.3) show a strong link between health status and economic participation in the general population, with poor health given as the most frequently cited reason for non-participation in the labour market and not looking for work (ABS 2005b).

In this chapter, we investigate how mental and physical ill health affect attitudes to, and decisions on, employment participation by housing assistance recipients. 26 people interviewed were in receipt of DSP but mental and physical health problems were not restricted to this group. 20 out of 71 women received DSP but 43 talked about having health problems, of which 24 said that they were not in paid work specifically because of a health problem. For the other women, it was a combination of health problems and other reasons that prevented them from being in paid work, such as caring for their children or other family members with health problems, lack of private transport and distance to work, lack of confidence, and not being able to find work that matches their experience. Only six men were in receipt of DSP but 19 said that they had health problems, with 17 of these saying that they were not currently in paid employment specifically because of health reasons. Health problems here include physical and mental health (such as depression, stress and psychiatric disorders) as well as drug and alcohol addictions.

9.1 Linkage between mental and physical ill health and family experiences

Our interviews indicate a strong pattern of connection between family instability and dysfunction when the respondents were growing up and health problems in adulthood such as depression, stress and other mental problems. A substantial number of the people interviewed, mostly women but also a few men, had suffered post-traumatic stress disorder and trauma resulting from assault, abuse and violence in childhood or/and in adulthood. In Chapter 4, we showed how their health was still affected by these experiences.

For example, Henry who was quoted in Chapter 4 as having had an abusive childhood within his family had also been the object and the witness of other forms of violence, including being shot by a neighbour when he was seven years old. He had been suffering with post-traumatic stress disorder, but had not been diagnosed until a few years ago:

There was a birthday party, my younger brother’s birthday party, and a fellow from up the road came there with a double barrel shotgun accusing us of stealing a bike or accusing my mother of stealing a bike. One shot went off and then as the gun dropped another shot went off and a lot of panic, a lot of running around. I remember waking up in hospital and still to this day there’s a lot of pellets because it was a shotgun. A lot of pellet spray is still through my body which just isn’t worth removing. A lot of stress. I’ve been in numerous car accidents, seen people get their fingers cut off in fights. So a lot of it was just stress build-up which I didn’t really put it down to that until five years ago. My
doctor started saying, Jesus, if this is what you’ve been through, no wonder you’re tired. I think because of the hyper-vigilant awareness that I’ve got, everything drains me mentally which in turn makes me physically tired. Before being diagnosed I really just put it down to being lazy and I was really, really hard on myself.

Other people like Henry had been suffering of symptoms of depression and anxiety but had not been diagnosed until later in adulthood. This was because they did not grow up in a family environment where they were encouraged to talk about such feelings and thus did not know themselves, as in the case of Henry, that they had a stress disorder or were depressed. Some knew that they were depressed but felt that it was only episodic and did not feel that it warranted them looking for professional help. This was the case for Barbara, 32, also living in Ballarat:

I: So you said depression. Were you depressed when you were younger?
R: Yep. It comes and goes though. I know I was happy for about five years. It depends on things that happened. Relationship break-up and then getting sick. I’ve never gone on anti-depressants or anything.

Other people said that they had had periods where what was going on in their lives caused them to be depressed and stressed. As many of our respondents were prone to depression and anxiety, these periods were frequent. They would happen as a result of, for example, difficult working conditions and problems with people at work, but also for a range of other reasons. These included relationship breakdowns, women raising children on their own, post-natal depression, women escaping domestic violence, women and men being subject to violence and abuse from neighbours or other people. Other factors included housing problems, periods of unemployment or staying at home, health problems, and being dependent on welfare agencies.

Depression, stress and anxiety had impacted on the ability of our interviewees to look for, or stay, in paid work or to study, particularly those in receipt of DSP. Some who were not receiving DSP also had had to leave some of their jobs because of depression, stress and anxiety. For instance, Faye, 40, single, on Newstart, renting privately in Ballarat had worked as a customer service operator:

I think I’d had a depression and [pause] yeah, I was really unstable emotionally at that stage. And my boss was, yeah, not at all understanding. And I’d been sick and stuff because I’d [pause] been depressed. And actually I do remember one day I had this terrible earache which turned out to be an infection, and you know, I battled on as you do, and yeah [laughs] they were just really dogmatic. One of them particularly stood over me at the back of me kind of thing and, you know, ‘You do this, you do that’ and gosh, it was awful. And I just felt really intimidated. And yeah, I think my mental health just deteriorated then.

Patricia, 41, single, two children, living in public housing in Ballarat, had been subject to domestic violence by her former partner:

They tried to accommodate me as much as they could. They were probably, I guess they treated me very well … I had a lot of health problems and a lot of personal problems with my children’s father and I guess at the end of the day, to still have a job, for what? [laughs] I had a lot of time off ... Then I progressed, I had a very good job at the end but the pressure, it was just too much for me.
The majority of the people interviewed identified suffering primarily from emotional and mental health problems, but most of these had also had physical problems at some point. Both were indeed very much connected. For instance, Patricia ended up being diagnosed with multiple sclerosis. She suffered from migraines, and a combination of stress, emotional and physical problems had led her to give up paid work in 2004:

R: It was just too much. I just made this bold, brave, stupid decision one day and I thought I can't do this any more, and I wasn't far from long service leave and everything, but I was actually due for long service leave, but I just decided I don't want to come back.

I: So the main factor in your concern is actually your health, or was it the stressful conditions of work, or a combination of your children and work?

R: A combination of everything, yeah, everything. And there was financial pressure and I think it was basically ‘Stop the world, I want to get off’. [laughs] That's how it felt, yeah.

Some of the people interviewed had mental illnesses such as schizophrenia, bipolar disorder and post-traumatic stress disorder and had been in and out of psychiatric hospitals. As for Henry above, others had not been diagnosed for a long time. They were on DSP, heavily medicated and could not do paid work because of their illness and often the medication. Their illness also impacted on all areas of their lives.

For example, Anita, 48, Darebin, six children, had left school at 14 and worked in factories. She said that she was born with a nervous condition that her mother had, and without her nerve tablets, she had been ‘psychotic’. She had been told that she suffered from depression in the 1970s, but it was only in the 1980s that she was diagnosed with schizophrenia. Since then she had been in psychiatric hospitals many times.

I: it’s mostly the mental condition that’s preventing you from taking up work?

R: Yeah, that’s right, it is because, put it this way, I found when I did - I think it was when I did Avon – it got too much for me. I ended up going back into hospital, and actually I must admit [pause] quite a few of the times that I’ve ended up in hospital … Well, put it this way, valium I found makes me a bit agro, so it was actually making me say things that I didn’t mean. Like I said, ‘I'll come and pick the kids up’ or ‘I’ll kill them’, you know what I mean? So it was a bit like – I suppose in a way it was a bit like my friend Sylvia, who the voices tell her to do stuff, but with me when I heard the voices, I didn’t – oh, I did hear a few voices on and off but I didn’t really hear that many, but I think they used to say to me, ‘Oh, you can’t cope with your kids, you know, you better ring Welfare and Child Welfare to take them’.

9.2 Substance abuse and addiction

16 out of 34 men and seven out of 71 women reported having been addicted to drugs and alcohol at some point in their lives. Apart from one woman who had been addicted to drugs for a longer time, the other women had had problems with drugs and alcohol mostly as teenagers or their early 20s. In contrast, the men had had longer-term addictions.

All the people interviewed who had had problems with drugs and alcohol had either overcome their addiction a long time ago or were in the process of recovery. They described how these addictions were used to cover up emotional problems, effects of trauma and abuse and depression, but also contributed to more depression and
health problems that impacted on all aspects of their lives. For example, Sebastian, 40, an alcoholic who had been sober for a year at the time of the interview, had been working for the same company for six years until suffering from depression he decided to leave and go back to studying to be a nurse. He took a year off in order to stop drinking, which he did, and enrolled at university. However, because he was dependent on Austudy he could not receive RA and had to look for part-time work. It was hard for him to find such work as he also had to do work placements as part of his studies and the only type of work he could find was in a bar. Sebastian took the part-time job in a pub so that he could survive financially but this led him to drinking again:

R: So after three months at the Pig and Sheep, I ended up having a bust on the alcoholic run and, being an alcoholic, when you bust you don't just have one or two, you go full on. So I went full on for a month, managed to get through and pass all the psychology while I was still drinking ... But after the bout I was just – I was hopeless, really badly sick and that's led me to where I am at the start of [pause] I had my last drink last September and after the university finished I've been on medical certificates – well, I suppose in theory I still am. This was before Christmas last year. And so I said, 'Yeah, I'm happy – I will do anything. I will try anything to try and make myself better, well'. I've been to – I’m in AA, I’ve been to counselling, I've been to psychiatrists.

As a result of substance abuse and addiction, some of those interviewed lost their jobs and were unable to do paid work or study. They were often forced to move out of their housing, usually having experienced some periods of homelessness, had problems with relationships, and had often lost their driver's licence due to drink driving. Some went to jail or were arrested for illegal or criminal activities under the influence of drugs and alcohol or to support their addiction. They also suffered from mental and physical health problems as a result of their addiction. Another example is that of Nicole, 32, in public housing in Darebin, who had escaped an abusive family as a child and has been addicted to drugs for most of her teenage and adult life. She had tried to go university but her addiction prevented her from completing her studies. She has been homeless and in trouble with the police. Nicole has had many different jobs that she always lost due to her addictions. She did not eat properly and her mental and physical health deteriorated:

I had little bits and pieces of work, and the major thing which stopped it was the drugs – the drugs got [pause] me into trouble 'cause I threw out all those jobs and then threw out the last bit of uni ... I mean, I need to relearn everything. I don’t eat properly, I haven't eaten a couple of days, you know, like my life is completely [pause] it's completely a waste. It started from drugs, you know, and drugs didn’t make you hungry, you know, and then [pause] and then my stomach just shrunk, so I feel nauseous if I eat something and [pause] and I just conditioned myself because the more you ate, yeah, the more you got to spend on food or the more you got to get food, any which way you can, you know, and [pause] I don’t really see a lot of advantage in, you know [laughs] from the couch to the toilet is like just to that door [laughs] and it's actually a sad life.

Whilst the above examples illustrate the difficulties associated with substance abuse and addiction for some of the respondents, others reported various mental and physical health problems not associated with abuse or addiction, as we shall see in the next section.
9.3 Mental and physical health and paid work

All the people who were not working mainly because of their ill health said that they would like to be in paid work but they did not know when, or if, they would be able to return to paid work. It was particularly difficult for people with mental health problems to be in paid work because their behaviours could be erratic and unpredictable. They said that they would need to be able to work only a few hours a week and with more flexibility than employers are usually willing to allow. For example, Eduardo, 48, from Central Africa, divorced, on DSP had had an injury at work that he is still suffering from, but is also suffering from severe depression:

I've tried, I've tried a few things. I've tried hospitality, but it's impossible because I stopped walking. Sometimes I can't walk, you know, and bosses don't want to know ... I'm constantly, you know, sort of, 'cause 24 hours a day in pain, you know, lying down, sleeping, sitting, standing, yeah, and then the anti-depressants – I want to get out of them but, you know, they said it's not addictive, but it is, you know ... If I don't take them one day, then you know I won't function. Try second day, feel like I'm going to die, you know ... I'm stuck, I feel like I'm stuck.

Several of the people with mental health problems also expressed the vulnerability and isolation that they felt and thus the high level dependency that they had on welfare agencies. They expressed the view that attitude of agency staff and bureaucratic policies and procedures often only aggravated their mental conditions and made it even more difficult for them to go back to work.

Joanne, 50, single, two children over 16, on Newstart, living in Darebin in private rental said that she had always suffered from episodic anxiety, stress and depression. One of her children was intellectually disabled and the other suffered from depression and anxiety. Joanne also had physical health problems as she fell as a child and had been suffering from back problems and pains in her legs ever since. When she was stressed and anxious, she was not able to walk. After her daughter turned 16, Joanne had to go on Newstart. Her daughter was receiving youth allowance and Joanne had the carer’s pension for her son, but still felt that she was earning less by being on Newstart:

I went on to Newstart money, which was shocking, so I didn't benefit in any way, and then they put all these demands on you. When you're nearly 50, you've got to go do this, you've got to go do that. I had done all those courses with Centrelink going back seven years ago, trying to get back into the workforce. They send you ... you've got to do so many interviews in a week ... I went back to work for one or two days in the New Year and then I fell very sick at work, so I went to the doctors ... And the doctor said to me, no way are you able to go to work, so I started having treatment at the X hospital, so there was months of going there and I'm still on the medical certificate. So it's just such a vicious cycle, like I want to get out and work, financially I want to be better, but to be able to get help from Centrelink I have to go off the medical certificate, and then being on Newstart – the demands, I can't ... that's enough to give me an anxiety attack and depression.

Other people also talked about the lack of adequate support and help they received from welfare agencies and from the programs that were supposed to support people with health problems and help them getting back into the workforce. Sebastian said that Centrelink had placed him in a rehabilitation program that he found inadequate. He also found the psychologist who was assisting him on this program to not be very helpful:
To try and tell him that, you know, it’s not malingering, something like that. You just think you’re absolutely spent, can’t go anywhere. When you finally do manage to get out of bed and the medication is sort of helping, you go to the – I go out my front door and look at the mailbox and I think, can I make it all that way up there to empty, to check the mail? It looks so far away, but I force myself and I walk up there and I take the mail out. He said, ‘Have you ever thought you might need glasses?’. I said, ‘What?’ Things seem so far away.

Esther, 50, single, living in Darebin in private rental, on DSP, who had suffered from severe depression also felt that she had not been given enough and adequate help in managing her condition which prevented any consideration of paid work:

I’ve got a psychiatrist and a case manager and a support worker, but it’s a long haul and it’s just been difficult. I feel like I need more help, I really do. I can’t afford to see a psychologist, which is what I really wanted to do … Went to see a doctor because I had all these problems and she said, ‘I’m a bit more worried about your mental state’, and I said, ‘What do you mean?’. I didn’t know what she was talking about and they sent me to the psychiatrist and then they put me in hospital that day. I’d said, oh, I was suicidal, which I was because I was so depressed I just could not find a reason to live. And she wanted to put me in hospital and she said they’ll look after you and they’ll put you on medication. Well, I’m a bit anti-medication. I feel like I want to do things without medication, a lot of them have a bad effect on me anyway … I voluntarily went but she said I would be well looked after, so I was taken to the hospital by ambulance and put into the high risk ward with all these really strange people.

17 people reported having mostly physical health problems including epilepsy, injuries from work or car accidents, cancer, back problems, heart problems, arthritis, asthma and diabetes. However, as said earlier, most of the people who attributed their health problems to being mostly physical also reported times of stress and depression. For example, Chloe, 54, single, two adult children, on DSP, living in public housing on the Central Coast, could not look for paid work because she had osteoarthritis and back problems as a result of a car accident:

I get, sometimes I get really down and out because I would like to work. It is devastating for me not to work because I love working. I love to get out and about, you know, I don’t like sitting around, that’s for sure, I never have been like that. So you know, I have just, it was a real big shock for me and it devastated me because I am never going to work again. And it is really hard.

Many of those who reported physical and mental health problems appeared to have conditions that predated their receipt of housing assistance; indeed, these conditions appear to have been the reason why they were on Centrelink payments and therefore eligible to receive housing assistance. However, as seen in Chapter 6, it may well be that aspects of housing and characteristics of place associated with receipt of housing assistance may also be a trigger for, or exacerbate, health problems. For example, affordability problems and insecurity associated with private rental and neighbourhood characteristics or the stigma associated with some public housing areas may exacerbate existing health conditions or trigger new ones.

9.4 Conclusion

Physical and mental health problems were the most commonly cited barrier to employment participation. The number of people who had health problems, and who said that these prevented them from being in paid work, was considerably greater
than the number of people who received DSP. This was because not everybody was eligible as they did not fit all the required criteria, and some did not want the stigma of being on the payment.

A striking pattern was that the majority of our interviewees with health problems suffered from poor mental health, in particular, depression and anxiety and stress disorders. A smaller number had other diagnosed disorders such as bipolar and schizophrenia. In the former case, our interviewees indicated strong links with family instability and other circumstances in family background, including child abuse and violence. Whilst interviewees usually also detailed some physical problems, the majority of them considered mental health status to be the most important factor in preventing them from being in paid work. Those who considered physical health problems to be the most important factor in preventing them from being in paid work often went through times of depression and stress because they had a physical condition that restricted their daily lives.

In addition, the stigma and lack of social understanding about mental health problems, as well as lack of flexible working conditions, made it extremely difficult for people with such problems to get back into paid work. Only a small number said that it was mainly a physical health problem that was the main factor for them not being in paid work. For our interviewees, mental and physical ill health were often intertwined. Those with a history of mental health problems also had some physical health problems, while people with physical illnesses and injuries had also often suffered from depression and anxiety.

As housing assistance is increasingly targeted at people with physical and mental health problems, our interviewees’ experiences and views suggest that rates of employment participation among recipients are likely to decline rather than increase. The implications of this trend, particularly for public and community housing, are quite substantial in terms of increased tenancy management and support costs and decreased rent revenue due to dependence on benefits, particularly for single people. Concentration of people with mental health problems in particular locations is also likely to exacerbate the stigma which attaches to particular places and their residents, given the lack of understanding of mental health conditions outlined by the interviewees. This may well exacerbate the barriers to getting a job for residents of those areas, already discussed in Chapter 7.
10 ATTITUDES TO PAID WORK, VOLUNTARY WORK, WELFARE BENEFITS AND GOVERNMENT POLICIES

‘Economic participation’ does not only encompass paid work; it also includes participation in education or training programs and unpaid voluntary work of various types. Chapter 4 highlighted the low level of educational achievement of most of the respondents, and Chapters 5 to 9 outlined their views and attitudes on obstacles to paid work. Whilst few were currently engaged in education or paid work, this does not mean that they are economically inactive in this broader sense.

In this chapter, we explore the extent and type of respondents’ participation in unpaid work and their values and expectations about both unpaid and paid work. We also report on the views of those interviewed about welfare to work changes introduced in July 2006 which were intended to lift the economic participation rates of people in receipt of Parenting Payments or the Disability Support Pension. Finally, we report on the aspirations and plans for the future articulated by respondents.

10.1 Voluntary work

In our study, 47 out of 71 women had done, or were doing, voluntary work, and a further four were thinking about doing so. 12 out of 34 men had also done voluntary work. There were marked differences between men and women in the reasons for taking on voluntary work, the type of work undertaken, and the duration of engagement in voluntary work.

Three of the men had done voluntary work such as serving meals on wheels or working for a church food bank in order to help out; the rest had carried out voluntary work for a more instrumental purpose. They hoped that this would lead to paid work and left when they found out it would not, or they volunteered in a field where they wanted to find paid work in order to gain experience or update skills, or they volunteered to help out but while doing something they particularly enjoyed such as coaching a sports team or volunteering for a cause they believed in.

For example, Sebastian, 40, living in Ballarat:

I: Have you ever done any voluntary work?

R: Yes, I did when I was — volunteered to work with the library because I was told there would be some positions going up there in shelf stacking … So I ended up doing that. It was a few months, I was doing about eight hours a week … When no jobs come up after a month or so I thought I'd hashed it … ‘Oh, no, there won’t be any jobs until the new financial year.’ This was in February … It wasn’t altruistic sort of work.

Arnold, 44, single, living in private renting in Greater Dandenong:

I: Have you ever done voluntary work, apart from, like, Work for the Dole, but, you know, yourself, any kind of voluntary work?

R: Yeah, I worked at a radio station for two years in Adelaide, that was voluntary, and I did volunteer, just for a week, with meals on wheels, but that’s about it, for voluntary work.

I: For a week, you said?

R: Yeah, it was. [pause]
I: Is that because after a week, you didn't want to do it any longer?
R: Oh, it was all, I was only about 20, I was about 28, and most of the people were over 50 and, you know, I just didn't feel comfortable with it.
I: Is that something, I mean, doing voluntary work, is that something that you would consider doing now or it's not something that you're interested in?
R: I'd consider it, I mean, there is a classical radio station of course, with volunteers, in Melbourne, 3MBS, I'd consider working for them. I don't know how many they need, I'd imagine they have people lining up to help them, actually

38 women had carried out voluntary work in order to help out, doing mostly caring work such as cleaning and cooking for people with disabilities, homeless people and disadvantaged groups, volunteering at their children's school, or contributing to church activities and community centres. Only nine had done voluntary work for more instrumental reasons such as hoping it would lead to paid work or to gain experience and work in areas in which they had wanted to work but did not get the chance. Another major difference was that women tended to do voluntary work for significantly longer periods of time than men, sometimes for several years. Many volunteered while they were staying at home to look after the children. As mentioned above, women often did the same kind of unpaid caring and service work while volunteering that they did in the home, as mothers or caring for partners/husbands with a disability.

Katrina, 21, from Samoa, single, two young children, living in western Sydney:

R: Voluntary. Oh yeah, we went through the church that we used to go through, they used to have this, what was it, they used to go and cater and stuff for them for people in the churches and that, and I used to just go help mum doing the catering and the cooking and the cleaning.

Gwen, 35, single, one child, living in western Sydney:

R: I have done voluntary work for the Epilepsy Association. That was a couple of years back down the track … They had a sheet of paper and I had to ring up companies and, I don’t know, I was selling something or asking them, I can’t remember now.
I: Well, why were you doing the voluntary job?
R: I just wanted to help out, you know, I don’t mind helping out and I just thought, just do it and it was alright, it was good.

The kind of voluntary work that women carried out did not usually lead to an employment opportunity where they volunteered, and did not necessarily help them getting into paid work. Some preferred doing voluntary work, for instance, while they stayed at home with their children, rather than paid work simply because of the flexibility. In addition, for many of the women interviewed, the kind of casual paid work that they could find without retraining or returning to studying was similar work in caring and service sectors that were low-paid and did not always fit their domestic responsibilities. As discussed earlier, working in low-paid jobs in addition to the cost of working, including childcare costs if they could only find work after school hours and transport costs, could mean that they would be worse off financially and have to cope with more stress. Similarly, some of the women who were not in paid work because they had health problems were doing voluntary work for a few hours a week when it suited them best.
For some of the women who had left school at an early age, the work that they did as a volunteer was more interesting for them, with more responsibilities and power than in the casual low-paid work that they would likely have to take if they were in paid employment. For example, Jean, 37, married, three children aged seven to 18, living in public housing in western Sydney, had left school at Year 10, had factory jobs before she stopped paid work in order to stay home and care for her children. She had not been in paid work for over 12 years but had been volunteering at her children’s school for nine years:

R: When my daughter started kindergarten I got into the school and I became a second vice-president of the P & C and I worked in the breakfast program at the school and that’s where I’ve been ever since.

I: I thought you had special status when I saw you in the office.

R: Yes, I’m like their boss.

Jean was not looking for paid work at that time because she did not want to put her children in childcare and did not want to leave them home by themselves, but also because of her commitment to the school and her voluntary work there.

A few other women also worked for a high number of hours in voluntary employment and with a lot of responsibilities as if it was paid employment. They could not find paid employment because of their age or other factors, or were not able to take up paid employment because of family responsibilities. For example, Julia, from a north European background, 49, living in community housing in south-western Sydney, had volunteered in a tenants’ organisation for two years before she was offered paid work there. A few years later, she had a heart attack and gave up paid work for two years. No longer wanting to stay at home, she asked to come back as a volunteer as there was no longer government funding available to pay the workers.

R: So I came back as a volunteer and that was in 1998 and I have been president/coordinator ever since.

I: And how many hours a week are you here?

R: Three to four, some days three, some days four. It depends if there is meetings. I try to, well, I kind of went through a patch where I was doing five and it was becoming too much and my husband said, no, too much. So then I spoke to people here and we decided that I would do three. And if there is a meeting that I have to go to and nobody else can do it then I will have to go. Because my job here is quite intense, I mean, I manage the organisation, I have employer obligations. We have a management committee but I am the day to day coordinator so I am the day to day person that does all the work with workers in relation to planning, projects and stuff like that. So I don’t get paid for it but that’s what I do.

According to Julia, she could not find paid work because of her age and she thought that potential employers did not want to hire her because she had had a heart attack. To her, what she was doing voluntarily was ‘a job’. However, even though she managed the organisation and thus dedicated a lot of time and effort to it, because this was not paid, it would not be classified as employment.

As women are socialised to prioritise other people’s needs before their own, helping out in the community and getting involved in something else other than looking after their children, or staying at home if they were ill, gave them a certain satisfaction, companionship and sense of identity. At the same time, as we have just seen, some had made a ‘career’ in voluntary work and had a managing role with responsibilities
that they would not be able to access via paid work because they had not followed a traditional career path.

Most of the women interviewed, however, still felt that paid work was the only way of having a social status and not being on the margins of society, both in financial and social terms. Both Julia and Jean were married and had husbands who were in paid employment. But single women, especially with children, on Centrelink benefits often live below the poverty line, so that several said that they would do voluntary work for a while but needed to find paid work. Other single women with children had done voluntary work for a long time and wished they were paid for that kind of work. Many expressed the view that only having paid employment and earning an income seems to be valued by society. Alexandra, 42, separated, two children aged 12 and 16, renting privately on the Central Coast has been volunteering at her children’s school:

I have been working for about 15 years now on and off in the canteen at school. And I am thinking to myself, well, I think it is about time I got paid. You know what I mean. And it is really hard to try and fit in the hours that I want. Because I was thinking about putting my name down at Bunnings at Lakehaven because they are opening in April next year. And depending on whether I can get the hours or not. It is really hard to work in with hours for employers. Because it is hard to get 10 to 2 work, you know what I mean.

I: You want to work 10 a.m. to 2 p.m.?

R: Yeah, I could do that five days a week. But it is really hard to get those hours. And I am thinking, with working with elderly people you, this is the only reason why I am thinking this, working with elderly people you can have the lunchtime meals. You know what I mean. Like, with the trays and things like that, they are the hours of 10 to 2, working those hours. And then I am thinking, you know, with childcare, but they have long hours. They have sometimes 6 o’clock in the morning to 7 o’clock at night. So I have got to try and work around the hours that suit me, you know what I mean. And it is really hard to try and get something like that. And then I am thinking, well, it would be good to do bar work, say, because I am thinking of the lunchtime rush, 10 to 2. See, I am thinking of these sort of avenues.

10.2 Attitudes to paid employment

We saw earlier that single mothers who were not in paid work felt that they were stigmatised for raising their children without a man, living off benefits, and living in public housing (for those who did). Men and women who were not in paid employment felt that they generally were stigmatised simply by the fact that they were not in regular paid employment and were receiving Centrelink payments.

Faye, 40, single, on Newstart, renting privately in Ballarat:

But people who are long-term unemployed, yeah, are very much looked at negatively. And called awful names like dole bludgers and, [pause] you know, it’s assumed that they’re lazy, yeah, for sure. And you know, I hope that I don’t treat anyone that way. I think I, you know, as a person have empathy and understanding of people’s situations being in and out of the labour force, and being intermittently a customer of Centrelink, I can appreciate how some people just evolve into long-term unemployed circumstances.

Arnold, 44, single, on Newstart, renting privately in Greater Dandenong:

I: So, how do you think people who are not in paid work are viewed in society?
R: Oh, I think they're a bit of a whipping boy for the economic problems, you know? They sort of, the dole bludger myth was just really coming into vogue when I was in high school and you could see that they were building it up and, generally, people seem to have adopted it. I, you know, I think they think, particularly if you're not making a proper effort to find work, they think you're some sort of evil creature, you know? That's how it comes across to me.

These respondents clearly thought that it was wrong for people who were not in paid work to be viewed negatively, stigmatised and blamed for their own situation. This was the view shared by the majority of the respondents. However, several themselves reproduced the dominant cultural view by saying that some of the people who received Centrelink benefits and particularly those on Newstart were to blame for the situation they were in and were only abusing the system. This was more the case for men than women. For these respondents, it was as if there were two categories of people: the one they belonged to, the decent people who were not in paid work because they had valid reasons for doing so but wanted to be in paid work or would be if they could; and the others, the ‘dole bludgers’ who did not want to work and only wanted to abuse the system.

Claude, 49, single, living in a boarding house in Greater Dandenong on Newstart:

You've got two types. You've got people that are genuinely looking for work, and they don't have a conscience about that, which is fair enough, because they are out there looking for work. It's the ones who don't look for work and don't want to look for work are the ones that peeve me off pretty much. From my personal view, you feel a bit awkward. You know your worth yourself, but other people can look at you and say, 'Oh, look at him, you know, he doesn't want to work', but it doesn't really worry me, you know, because I know what I've done.

Joel, 35, single, renting privately in Ballarat, on DSP:

I: How do you think people who are not in paid work are viewed in society?

R: Well, I think they're looked down upon really. I mean, the last employment – I'd always sort of been enthused to look for work and I suppose if you're prepared to be on the dole and know that you're getting whatever it is, $500 a fortnight or whatever it might be, if you're prepared to live like that, then good on you. And those people that aren't enthused enough to want to better their position, so I suppose people are looked down upon.

Most respondents would rather not be on Centrelink benefits, not only because of low living standards, but also because they felt stigmatised and discriminated against, as previously discussed. Several would have liked to be in paid work because they did not like being dependent on welfare benefits and agencies.

Melinda, 34, single, on Newstart, renting privately in Darebin:

I prefer to work than be on benefits 'cause the benefits just get me down at my age. It's OK in my 20s, but now I'm just [pause] I'm looking back on everything I've done and to go back on benefits it's a bit like [pause] a slap in the face.

Jeff, 42, Indigenous, single, on Newstart, renting from a co-op in Ballarat:

The place I'm renting now is through a church, I think it's a church organisation, we just pay so much dollars a fortnight, and all you do is buy your own groceries. They pay for the electricity and the gas and the water, they supply all the toilet paper and garbage bags and kitchen needs. So that's good in that sense. But then again as I said, it's that welfare dependency, it's
that dependency, I’d rather have my own place. I’d like to have a job, find my own place, with my own stuff and running it my way, instead of living off their ways.

A few respondents subscribed to the view that people needed to be in paid employment and that it was wrong for them to depend on benefits.

Julia, 49, married, three children, on DSP, living in community housing in southwestern Sydney:

Well, I guess I have this belief, and I still do, that to get on in life you have got to work and you have got to work hard, and you have got to be responsible for what you do. And so when my kids grew up, it was an emphasis on they didn’t get, you know, if they wanted luxuries, if they wanted the name shoes, the name brand shoes, then they had to go and help us to get them.

10.3 Perceptions of welfare to work policies and ‘Work for the Dole’

Welfare to work policies that came into effect on 1 July 2006 aim at getting people who receive Centrelink benefits to find paid work through a number of requirements that vary depending on the type of benefit. These changes apply to people on PPS, DSP, Newstart and Youth Allowance. Our respondents were asked what they thought about these changes and whether they knew how these would affect them, in order to examine whether these changes are likely to have a positive or negative impact on economic participation decisions. Most interviewed had heard about the welfare to work changes and knew what they were about in general terms, but very few knew whether these changes were going to affect them and, if they did, how exactly. Single mothers tended to be more aware of how these changes would affect them personally.

Single mothers who had previously been able to stay on PPS until their youngest child turned 16 are now required to go on Newstart or Youth Allowance when their youngest child turns eight. They will receive a lower income, and will be required to work for at least 15 hours a week or undertake a mutual obligation activity such as community or volunteering work, or Work for the Dole for 150 hours over a six months period.

Most of the single mothers interviewed spoke against the welfare to work policies, saying that it will just make their lives even more difficult than they already were. Here are some of their views.

Caroline, 31, single, eight-year-old child, living in public housing in Ballarat, said:

I: So what do you think about these kind of changes in that they are trying to get mothers back into work?

R: Well, I think it’s hard. Like in my case there’s no family or anyone to help with the kids, or when I had no car. And I told the Centrelink guy, OK mate, you tell me how I’m going to get to work, and how am I going to get her to school. That’s when he said, well, you’ll send her in a taxi, with the taxi driver to school, and you will take her in a taxi to the daycare. And I said that’s $10 and that’s $10, how much is the care? And it’s just going up and up and I said $40 a day, you’re kidding, mate. So I’ve got to like get a bus to work after I’ve done all those runs with her, and then how do I get her? More taxis across town to go and get her, and then get back home. They’ve got no idea. They think you’re joking when you say you’ve got nobody – ’Oh, you must have
somebody to help you.' I said, mate, when I say I've got nobody, I mean what I say.

Kerrie, 47, living in public housing in south-western Sydney, with a 15-year-old, said:

I know people who have become single parents after July who have children who are over the age of six or seven or whatever, who have not been able to get Parenting Payment. And that’s not OK, especially at a time when your are under so much trauma anyway. You need to be able to have some stability for yourself and your children in order to be able to work through your emotional issues before you can look for work. To be put on Newstart is ridiculous. To be put on Austudy, even it’s a very low amount, it’s a lot lower amount, which is what if I was to apply now, that’s what I would be put on.

Sylvia, 34, single, living in public housing in western Sydney, with one child, said:

What I really would like is, you know, for John Howard to start offering more apprenticeships for women trying to get back into the workforce. I mean, he’s out there saying, you know, when your kids turn seven you have to go back to work. Well, you know, give us the jobs to go to. You can’t just say you have to do it but not, you know there, like I said there’s childcare issues for my son in his age group. I know there’s after school care but that’s up until 12 years old. When they’re in high school there’s nowhere for your child to go. There’s no supervision and if you’re in a situation like me where you don’t have someone who lives nearby …

As discussed in Chapter 8, and as the quotes above further illustrate, the main barriers to paid work for women with children, and particularly for single mothers, are complex and interrelated. They include the logistics of childcare, the cost of working, lack of transport due to location of home and work, the stress of combining paid work and taking care of their children, lack of experience and confidence, low levels of education, values and beliefs about mothering and child rearing, and lack of housing. Thus, as the women quoted above convey, welfare to work policies encouraging single mothers to return to paid work without infrastructure put in place to accommodate their needs are unlikely to be effective. This is because, firstly, the policies do not recognise the strength of feeling that these mothers have about making the right decisions for their children and underestimate the practical difficulties for single women in combining paid work and looking after their children. Secondly, when single mothers go on Newstart, which is considerably lower than PPS, after their youngest child turns six they will be worse off financially. From the accounts given in the interviews, it is likely that this will in turn increase their stress levels and anxiety which may compound health problems where these exist.

People with a disability who have applied for income support since 1 July 2006 and are assessed to be able to work for 15 to 29 hours a week will not get DSP but will be eligible for Newstart or Youth Allowance. Depending on the assessment, they might be required to look for part-time work or do community or voluntary work like Work for the Dole. Most of the people with a health problem, whether or not they were on DSP at the time of the interview, and carers of people with disabilities also viewed these policies negatively. For instance, Gladys, 59, single, living in community housing in Ballarat, had a physical disability and was mobility impaired and was receiving DSP and mobility allowance:

I: What do you think about these changes?

R: I think it’s something that the government can’t force. A lot of the people that are on disability support pension have probably been there for many,
many years and you just can’t expect them to up and change their lifestyle without a lot of support. If they had support in the first place, maybe they’d have been out working. I think it’s very destabilising and unsettling for the recipients of pensions that are past that date and know that they’ve got an uncertain future.

Ronald, divorced, 58, living in public housing in Darebin, on Newstart, but not able to work because of depression and unresolved child abuse issues, said:

I think it’s disgusting that people – those type – disadvantaged people are being forced into a lower income, through no fault of their own, [pause] especially people on disability. They have to go through – I have a sister, my elder sister, and my closest sister, she’s on disability pension, she has breast cancer a couple of years ago, and … she’s just incapable physically of doing work. You know, she has major side-effects on medications.

Some of those who were on DSP did not think that they and/or others who really could not do paid work would be required to do so. Others who were receiving DSP thought that these changes would be negative for people with a disability if they were required to work in spite of their disability, but thought that they were positive for people on Newstart. For example, Emma, 44, single, on DSP, suffering from schizophrenia, renting privately in Greater Dandenong:

I: Are you aware of the changes that have started to take place to disability pension and the welfare to work changes that you’re aware of?

R: Welfare to work, yes, I am. Disability, I know that they’re trying to put us into work, I mean, if we can, they’re not pressuring us, I think that’s really good because it would be very, very stressful if you found that the government was pressuring you to work or threatening to take away your disability [pension], basically because it would be desperation really, you know. Maybe you would have to move in with your parents, and myself I know that I cannot live with anyone, I am so difficult.

The major changes for people on Newstart and Youth Allowance involved tightening their obligations with their job network providers, assessing whether they really are looking for work and, if they are considered to be avoiding work, requiring them to Work for the Dole full-time for 50 hours a fortnight for 10 months while continuing to look for paid work.

Jackie, 36, partnered, four children, living in public housing in Ballarat, on PPP:

No, I think it’s good. For some, for some people it’s not because some people are that used to being home with their family and that – they’re so used to [pause] not doing anything. And then they don’t know anything either, there’s not enough resources.

Roland, 19, single, on Youth Allowance, in transitional housing in Darebin:

I: So what do you think of these changes?

R: [pause] For some people I think it’s important, but it can’t be pushed onto everybody because it’s just not plausible for some people, they’re not capable of even doing that. Some full-time mothers and that sort of thing, they’ve got to look after the kids, all that sort of stuff. [pause] But it’ll be good for some people because it gets them back into that work frame of mind, get some proactive – get some work done, a bit of self-esteem and that sort of thing so they can start to go back out into the workplace.
Some of our interviewees were concerned that they would be forced to take up paid work that they would not want to do. For instance, Melinda, 34, single, on Newstart, renting privately in Darebin:

R: If I stayed on benefits, I probably have to take any job that they gave me, and have to be full-time as well. [pause] That’s what I’ve heard.

I: So how do you think of that?

R: It’s terrible. That’s just – I’d go crazy, I’d quit probably after a week, I wouldn’t be able to handle it … If I worked at the supermarket for example as a checkout chick, 9 to 5, Monday to Friday, I think it’s so soul destroying for some people – for me, that would be soul destroying for me, and I’ve done that – you see, I’ve done that. I did it when I was 15 to 17 years old, it’s fine when you’re at that age, but there are certain – I think that the government have to actually also, where they give people work, have to actually think of your age and where you are, and how much experience you’ve had.

Several of our interviewees who had been unemployed for more than six months had been required to do Work for the Dole. This meant that they had to work for a certain number of hours a week over a number of weeks for an extra $20.80 a fortnight. Most thought that Work for the Dole did not help them in finding paid work and often was a waste of time. As we saw earlier in this chapter, a number of people had or were already doing some voluntary work but this was work that meant something to them, either in terms of hoping to getting paid work in the field or organisation, or to help a particular community or group of people, or being involved in causes that they were committed to. But many described the Work for the Dole program as exploitation, and not helpful to them. For example, Ron, 25, on Newstart, renting privately in Ballarat, who had done Work for the Dole:

It’s like I’m thinking, Work for the Dole, you are working to get a skill or experience in somewhere so you can help to get a job or someone that’s doing, running the program or whatnot can say to one of his friends who is looking for someone like that, hey, I’ve got a really good person here, try him out and whatnot. Most of the people are there for the free labour, because that’s what it pretty much is.

Jeff, 42, single, Indigenous, renting from a co-op in Ballarat:

I: So Work for the Dole, did you find that it was any use at all or not?

R: Not really, because in the end you’re only on a low income and you couldn’t afford to buy anything anyhow.

Jacob, 38, living in public housing on the Central Coast, single, two children on Newstart:

Oh, I’ve done heaps of work, Work for the Dole and things like that I’ve done, done heaps of all that. I don’t find a job out of it. See, that’s what I’m saying, they give you a period of six months where you’re working for the dole, how can you learn so much in six months? You just don’t get enough time, especially when you get one day a week and you got four hours, how are you supposed to remember it the next time you come back? That’s what I was saying to them.

For most of the people who had done Work for the Dole, it had not been helpful. For some it was because they had carried out the kind of work that they already had done, so that it did not give them more experience. As Ron mentioned above, the organisation might also want to use their skills and experience for free but without
leading to an employment opportunity. For others, Work for the Dole had not been helpful because they had carried it out in new areas of work they did not have so much experience or in charity work, but were given menial tasks to do and/or were not really taught new skills and experience.

10.4 Aspirations and plans for future economic participation

When asked if they thought that they needed to change anything in their lives in order to find paid work, the vast majority of respondents said that they would need to study, take more courses, train or retrain and update their skills. For some, this was combined with other factors such as having better health, finding secure housing, getting a drivers' licence and changing their lifestyle. A few said they would have to make more of an effort and motivate themselves to look for a job. Others did not know what they needed to change. Here are a few of these answers.

Jeff, 42, single, on Newstart, in community housing in Ballarat:

My licence, I would need my licence, confidence. That’s the only thing I’ve got a problem with.

Zoe, 32, single, two children, on PPS, renting in community housing in Ballarat:

Probably, yeah, change my resume a bit and make it more creative looking, yeah. And probably do a course or something like that.

Byron, 24, single, on Newstart, renting privately in south-western Sydney,

Maybe my attitude, just look harder to find work. I only do, as I said, just the minimum that they require me to do. If I really wanted a job I’d look every day, all the papers, all the internet sites. If you want a job I imagine you could find one quite quickly.

Melinda, 34, single, on Newstart, in private renting in Darebin

That’s my dilemma. [pause] I don’t know, changes, yeah. [pause] [sigh] [pause] Oh, you know, I don’t know if this would help, but I’d love to be able to study – I’d love to study again.

Even though most of our respondents had taken courses or at least started them in the past even if they did not complete them, the vast majority felt that education and training was the first step before they could get paid work. This applied to people who had been long-term unemployed, out of the workforce for a long period of time in order to look after children, as well as those who had been out of the workforce for health reasons. People whose health problems had a major impact on their abilities to work said that their health would first have to improve for them to be able to go back to paid work, and some viewed studying, and taking courses as a way of testing whether they could cope with working as well as updating their skills, learning new ones and gaining more confidence. Some people with health problems said that they might be able to do a few hours of work but not enough to get off DSP.

Eduardo, 48, divorced, living in Darebin in public housing, on DSP for mental health problems, said:

Things don’t work. I know, I can see, I can feel in my body when I take, when I don’t take it [medication], you know. But that will change. I mean, I also need to change the lifestyle, you know. I need to do a bit more exercise which I’ve neglected, you know, I need to have a better routine … I’d like to be normal, you know, to go to school, finish my course.
Emma, 44, single, on DSP with schizophrenia, renting privately in Greater Dandenong:

I don't think I'd be able to get off my pension, my disability pension, so employment would be just to get a bit of extra money.

Some of the women with children who wanted to engage in paid work, apart from wanting to update their skills and enrol in a course, said that they would need to find affordable childcare and paid work that was conveniently located in relation to their children’s school and/or had flexible hours so that they could be there for their children before and after school.

For example, Sasha, 22, married, two children, an eight-year-old and a two-year-old, living in private renting in south-western Sydney said that what would need to change for her to be able to find paid work was to find childcare:

R: Just the same thing with Justin, the childcare for Justin. It needs to be hours after he starts, like, after school.
I: So how many hours a week do you think you ideally want to work at this point?
R: No idea. I suppose I wouldn’t mind, like, either a few short days, like three or four short days or two long kind of days. I just don’t want to be away from Bruce all day, like, every day of the week.

Like Sasha, some of the mothers who stayed at home to look after their children did want to find paid work for a few hours a week after they had been without paid work for several years and one or more of their children were of school age. However, as discussed in Chapter 8, they only wanted to work a few hours a week in order to still spend enough time with their children. They felt that they could only look for full-time work once their youngest child was in their teens. Even then, some felt that they only wanted to work part-time so that they could still be there for their teenage children. They did not feel that they could be in paid work if their children had a physical or mental illness or if their partner was ill, and would only be able to look for paid work if their children’s or partner’s health improved.

However, most people said that they would like to find or be able to find paid employment at some point in the future, if not able to look for paid work at the moment. Some, as mentioned above, said that they first wanted to study or finish studies that they had started before looking for paid work. Another reason for wanting to study was that they hoped to be able to have a career rather than just a job, not simply because this would give them a higher income, but in order to have stability and fulfilling work.

People who were taking courses had expectations of being able to work in that field once they had completed their studies. A few others said that they would be able to get the same kind of low-paid casual jobs that they had before. However, many who were not studying at the time aspired to paid permanent employment that would be more a career than simply a job; that is, employment that they would find fulfilling, where they would earn a good salary and, for some, where there were chances of career progression. Sometimes these aspirations were unrealistic, but that was the ideal employment that they would like to have. For example, Claudia, 44, one child, on DSP, renting privately in Darebin, who had schizophrenia said that, when she would be able to, she wanted to go back to do courses in basic literacy as she always had problems with maths and English and failed Year 12 psychology:
R: Oh, I probably would like to work in welfare now I suppose, being able to help people, [pause] especially the lower class.

I: So what kind of work then would you like to do?

R: Maybe be a social worker or a – I wouldn’t mind being a psychologist, a counsellor actually. I never thought I would want to do that. You see, I just didn’t pass the psychology all those years ago … so I just need to learn how to write essays properly ’cause that’s stopping me, as well – as well as the migraines.

Fred, 25, single, on Youth Allowance, also renting privately in Darebin who had had several casual jobs in construction and in factories said that at this stage the only kind of employment he could realistically get was ‘probably another factory job … that’s probably the best bet at this stage’ and did not have any plans of studying:

R: I wouldn’t mind getting some office style of work … like move from the outside … labour to just behind a desk sort of work …

I: What would you need to do then in order to find that kind of job?

R: I think I’d have to go and do a business course or something.

Arnold, 44, single, renting privately in Dandenong, on Newstart, who had gone to university to study music after he did Year 12 but stopped playing music later on due to an injury and had had mostly had paid employment in factories, no longer wanted factory work:

R: I’d probably, if I had lots of money and a choice in life, I’d like to go back to uni and do a science degree and then see what happened after that, yeah, but as far as work, as such, [pause] I can’t say anything specific, no. It would just have to have a certain amount of challenge for me, that’s all.

I: Yeah, and you think the jobs that you’ve applied for, they had, they were more challenging kinds of jobs, were they?

R: Most of them were, yeah.

I: And so, do you think that you would be able to, realistically speaking, that you will be able to go back to university?

R: It’s a lot more expensive these days than it was when I went. And [pause] I think I’d have to go back and redo Year 12 science.

I: You would?

R: Probably, yeah, yeah, I think so. I don’t know about that, but it’s just something that I’ve always been interested in, next to music, probably.

Therefore, for some people there was a discrepancy between their employment aspirations and the reality of their situation. People’s priorities in life at the moment focused around looking and finding regular paid work, taking care of their family and children, teaching their children ‘right’ values, getting well and healthy, studying or finishing a course, doing voluntary work, having financial and housing stability either through public housing or home ownership, and being happy. The most common priorities of women with children concerned their children and families. The most common priorities of people with health problems were to get well and, if they were women with children, to also make sure their children were well looked after and cared for. The most common priorities of men and women on Newstart were to find paid work; if they had health problems and families,
getting well and being there for their families were also their priorities. Here are a few examples of our interviewees’ current priorities in life.

Robbie, divorced, four children, living in public housing in south-western Sydney, on Newstart:

I: So what would you say your priorities in life at the moment are?
R: Find a job … Better my life because I want to be out of debt by next year, Christmas next year.

Doris, 50, married, five children, on PPS, living in public housing in Greater Dandenong:

My priorities in life are my children come first, to see them grow up and able to stand on their own two feet and able to pay for their own way in life. I don’t believe in having drugs or alcohol or anything, I don’t like them using people for their own gains. They got to work out their own problems, but my priorities are to have well adjusted children and a well adjusted life and be happy because tomorrow may never come — may never come, the way the world is today. [pause] I’ve seen the good, I’ve seen the bad, I’ve seen people with cancer, and I’m glad for what I’ve got because I’ll never get it again. And I respect everybody, and at home everyone respects in what I respect, and [pause] I want them to be proper citizens and be able to look after themselves.

Evelyn, 49, single, on DSP, renting privately in western Sydney:

Health is a priority. Employment fits in terms of I’d like to be employed, I can’t manage on what I’m on, and also to be a valid member of society.

Plans for the future also focused around finding paid work. Those with children often said that their main concern was to make sure that their children were safe, had what they needed and grew up to have a good life. Other plans included buying a house, moving to a better area, finding better housing, being in a better financial situation, getting a drivers’ licence or a car or a better car, getting married, having a family, expanding their social circle, starting their own business, travelling or moving to another state or country and paying their debts. Seven people said that they had no plans and just lived from day to day.

10.5 Conclusion

Many women and some men engage in work outside of the home, but this is voluntary and unpaid rather than paid. For women, it is often an extension of the caring responsibilities within the home and involving similar work. If they were to do such work on a paid basis, for example, cooking and cleaning for old people, wages would be low. Women, particularly those with children, see such work as a contribution to the community, feel that it enables them to remain socially connected and gives them a sense of identity and self-worth. Sometimes they carry out unpaid work for years. Men are less likely to do voluntary work and when they do so are looking for work that will lead to a job either directly or indirectly. Even though the work that women do in the home and the volunteer work that women and men do contributes to the economy, only paid work tends to be valued as real work.

The vast majority of our respondents would like to find regular paid employment at some stage in their lives, even if not just at the moment. Most think that people on benefits should not be viewed negatively and stigmatised. Some distinguish between people like themselves who are genuinely unable to work and others people who do not want to work.
Regardless of the type of benefits, many are generally aware of welfare to work changes designed to get people back into paid work as a means of addressing income poverty and related social problems although, with the exception of sole parents, they are unsure as to how these changes will affect them. Many feel that the new work requirements create more stress and more health problems. Furthermore, the only way that a lot of our respondents could engage in paid work would be if it was more flexible and the needs of people with children or with health problems were accommodated.

Most people would like to undertake some paid work in the future but are faced with many difficulties and responsibilities at the moment that make it hard to plan ahead. They see achieving a better level of education as the key to getting a job which will provide real financial benefits and improve their skills and self-confidence. Housing assistance is important, mainly insofar as it enables stability for planning ahead. Interviewees would like to improve their housing circumstances as part of their aspirations for the future, including buying a house, moving to a better area or finding better housing.
11 CONCLUSION AND POLICY IMPLICATIONS

11.1 Concluding comments

Our qualitative research into the attitudes, preferences and decisions of housing assistance recipients has found that the factors that encourage or discourage them in making transitions into various forms of economic participation are complex and interrelated. In-depth interviews with 105 recipients in six locations have revealed individual accounts of the myriad ways in which economic participation histories, current circumstances and plans for economic participation in the future are related to housing circumstances and home or family life. Analysis of these, however, shows some quite distinct patterns from which more general conclusions can be drawn.

Our findings have indicated that people do not make employment, housing and life decisions solely in response to financial incentives or disincentives. The decisions are shaped by cultural values, the way in which people understand and interpret these values, and the consideration of a complex range of financial and other factors, including the logistics of daily living.

A striking finding was a pattern of fractured and unstable employment and housing histories which, importantly, was linked with instability in family background and circumstances. We found quite high rates of child abuse and family violence reported by our interviewees, which often had profound effects on their subsequent family, housing and employment circumstances. The level of educational achievement for many of those interviewed was low, often associated with low expectations by their families and themselves. Housing assistance recipients interviewed had worked mainly, and often episodically, in low-skill and low-paid jobs. Even though individual experiences were extremely varied, patterns of high levels of residential and geographical mobility, of employment mobility with periods in and out of the labour force, and of family instability both as children and adults were common to almost all. For some, their experiences of instability and mobility had been interspersed with relatively stable periods in terms of family relationships, paid work and housing, although many had never been in this situation. This pattern indicates that the policy challenge is not just about reconnecting people with paid employment when for some reason they have lost this connection, but rather addressing longer-term and difficult issues about family instability and low education levels and expectations.

Despite complicated and unstable family, housing and employment histories, the housing assistance recipients interviewed considered that paid work had both financial and non-financial benefits. They were often struggling financially whilst living on Centrelink payments, and saw paid work as enabling a better standard of living for themselves and their children. Whilst getting ahead financially was important, very few saw only financial benefits in paid employment. Most wanted to do paid work, or missed paid work, for a variety of other reasons such as having social contact with others and breaking down isolation. For many, the financial and non-financial benefits were interconnected.

Despite their views on paid work, housing assistance recipients interviewed see significant, and often insuperable, barriers to them entering paid work currently. The four most cited barriers were mental and physical health problems, caring for children and family responsibilities, place/location and transport, and housing issues. Other barriers cited by fewer people included age, lack of confidence, lack of education and experience, lack of support, and a criminal record.
Housing and housing assistance does have some direct effects on decisions about paid work. Social renters paying rents based on income understand how rents change if they go into paid work and do the calculation when considering a job. The calculations usually indicate that they are financially better off by either not being in paid work or, if they are able to, taking up casual or part-time paid work that gives them an extra income without affecting their rent. In contrast, private renters (and community renters) in receipt of RA do not consider this type of housing assistance in itself to pose a barrier to entering paid work. They understand that RA will decrease or disappear, but have not generally done the detailed calculations. They are more concerned about general withdrawal of Centrelink payments including RA. Many private renters felt that unless they were able to work full-time and find a job which paid enough for them to get off Centrelink payments completely, it was better for them to stay on benefits and, if they could, find work that gave them extra money without losing their benefits and their RA.

Private renters are, however, concerned about the insecurity and instability of their housing and their lack of control over the condition of their premises and whether they can get necessary repairs done. They are able to exercise control in a negative sense if the problems are too severe by moving out. Some had attempted to share or move into cheaper accommodation types but often these arrangements had not worked out, reinforcing patterns of instability. Public renters had the benefit of additional security which some found had settled their families so that they could then think about looking for work. Others found that public housing threw up additional problems with neighbours that negated the anticipated benefits of security of tenure. They wanted to move back into private rental so that they could exercise more control over their circumstances.

Housing assistance also affects the location of housing that people can access, and location is an important barrier to entering paid work, particularly where people do not own a car, do not drive or have lost their drivers’ licence. This is a particular problem for the male interviewees, most of whom cannot drive a car for various reasons. The consequence is that they find it difficult to access the low-skill jobs that they could apply for, both because of difficulty in getting to work and because many require a drivers’ licence as a condition of employment (e.g. couriers, security). Not having access to a car and having to rely on public transport was difficult for people in most areas, but was a particular issue in Ballarat, Wyong and some outer suburban areas, particularly in Sydney. People living in areas that were heavily stigmatised, usually easily identified areas of public housing, found that location or postcode was a significant barrier to getting paid work.

The two most important barriers to entering paid work cited by housing assistance recipients were mental and physical health problems and caring for children and other relatives, in which housing assistance plays an indirect rather than a direct role. The number who had health problems, and who said that the problems prevented them from being in paid work, was substantially greater than the number who received DSP. A striking pattern was that the majority of interviewees with health problems suffered from poor mental health, in particular, depression and anxiety and stress disorders. Interviewees indicated strong links with family instability, including child abuse and family violence. Whilst these interviewees usually also detailed some physical problems, they considered their mental health status to be the most important factor in preventing them from being in paid work. In addition, the stigma attached to mental health problems and the lack of social understanding about them, as well as lack of flexible working conditions, made it extremely difficult to get back into paid work. It would appear that that depression and anxiety and stress disorders are
associated with considerable housing and family instability, although patterns of causality are difficult to determine.

As housing assistance is increasingly targeted at people with physical and mental health problems, our interviewees’ experiences and views suggest that rates of employment participation among recipients are likely to decline rather than increase. The implications of this trend, particularly for public and community housing, are quite substantial in terms of increased tenancy management and support costs and decreased rent revenue due to dependence on Centrelink benefits, particularly for single people. Concentration of people with mental health problems in particular locations is also likely to add to the stigma which attaches to particular places and their residents. This may well exacerbate the barriers to getting a job for other residents of those areas.

The second major barrier to entering paid work was caring for children and other relatives. In this case, practical problems and cultural attitudes were intertwined. Most of the mothers interviewed strongly believed in staying at home to be there for their children well into their school years, particularly if they were the only adult with caring responsibilities. Some thought that being in some paid work was important, to pay for ‘extras’ for their children, to escape from a stigmatised status or to provide a role model, but still prioritised being there for their children. Most would only consider paid work that would fit around their caring and domestic responsibilities.

Mothers’ decisions about paid work took into account the practical difficulties of combining paid work and mothering with arrangements to care for children before, during and after school hours, during school holidays and during periods of sickness. The complex logistics of taking children to childcare or school and picking them up on a daily basis, as well as working and other domestic duties, was also an important factor in considering paid work, particularly if there were health or other problems. The locational outcomes of housing assistance are important here as these difficulties are increased for those who lack access to a reliable car and live in an area without good public transport. Cultural attitudes combined with practical difficulties meant that many of the mothers could only consider part-time paid work. Such work, where it was available, was low-paid and casual, yielding little financial return in compensation for the practical difficulties involved, which included less time to buy food and other goods more cheaply for their families. Overall, the financial and emotional costs of combining paid work and looking after children was a disincentive to taking up paid work.

Economic participation is not restricted to paid employment. Many of the women interviewed, and a third of the men, are doing or have done voluntary, unpaid work. There are clear differences between men’s and women’s motivations and experiences for doing so. Whilst there are exceptions, the men did unpaid work for short periods of time in order to improve their skills and better equip themselves for work. If paid work did not eventuate, they stopped this activity. Women did voluntary work for longer periods, sometimes for years, not usually to gain experience to get paid work. Rather, they did this when they were at home with their children because it was flexible and could be fitted around their children’s needs. Often it was the sort of caring work that in the labour market would be considered low skilled and hence attract low pay rates, such as caring for older people. For these women, getting involved in such voluntary work was an extension of caring for their children and gave them a sense of satisfaction, companionship and identity.

Most of those interviewed did not like having to live on Centrelink payments, not only because their standard of living was low but also because they felt stigmatised. Most felt that it was wrong that receipt of Centrelink benefits and housing assistance attracted such a negative view from the broader community. Some distinguished
between people like themselves who wanted to work but could not do so for a variety of legitimate reasons, and those whom they saw as ‘dole bludgers’. Most were aware of the government’s welfare to work changes introduced from July 2006, but were unsure as to how these would affect them personally, with the exception of sole parents. Most of the sole parents spoke against the changes, stating that they did not take into account their caring responsibilities and the many and interconnected logistical difficulties they faced in combining paid work with caring for their children. The views of people with health problems on these changes were, however, more varied.

When asked what would make a positive difference in their ability to access paid work, the vast majority of interviewees said that they wanted to undertake paid work in the future but would need to study, take more courses, train or retrain, and update their skills. For some this was combined with other factors such as an improvement to their health, getting (or getting back) their drivers’ licence, or finding secure housing. In this sense, the main contribution of housing assistance would seem to be in enabling security of housing in an appropriate location such that people can feel established and able to update their education as a precursor to finding a job that will provide the financial and social benefits of work discussed above.

In summary, housing assistance has some direct effects in encouraging recipients in making transitions into economic participation, particularly in terms of stopping a cycle of instability and insecurity and enabling people to live in a location that facilitates the logistics of everyday living. It can also discourage such transitions where rental arrangements contribute to the lack of a financial return from working or where the consequences are living in unstable or unsafe household arrangements or in neighbourhoods that are unsafe and stigmatised. The type and location of housing, and the conditions under which it is occupied, also have indirect effects in ameliorating or exacerbating mental and physical health problems, or capacity to carry out caring responsibilities, which interviewees see as the major barriers to economic participation. Most want to undertake paid work in the future, but many feel that they cannot do so until they address their health issues and until their children are older. This does not mean that they are not contributing to the community in the meantime. Many women, particularly those with children, and some men are undertaking voluntary unpaid work and feel that they are contributing to the community. If housing assistance is increasingly targeted to those with the most complex needs, it may well be that paid work is not an option for some, at least not for some time. Housing assistance may, however, have an important role in providing a stable living environment in which people can manage their health issues, improve their social connections, undertake voluntary unpaid work, and upgrade their level of education. Each of these could be regarded as a building block to future participation in paid work, which most of those interviewed aspire to in the future for both financial and non-financial reasons.

11.2 Implications for policy

The policy implications flowing from the findings from this research are set out in Table 5. It should be noted that these are specifically geared to increasing economic participation among housing assistance recipients and would have to be weighed against other policy objectives of housing assistance. Effective policies to encourage economic participation among housing assistance recipients would involve coordination across housing, health, social welfare and other areas of government.
Table 5: Policy implications of research findings

<table>
<thead>
<tr>
<th>Policy area</th>
<th>Finding</th>
<th>Implications</th>
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<tbody>
<tr>
<td><strong>1. Housing assistance and homelessness (general)</strong></td>
<td>Unstable housing situations over a long period indicating a continuum of need, rather than distinct client groups for homelessness and housing assistance</td>
<td>Improved coordination of policies and programs for housing assistance and homelessness</td>
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<tr>
<td><strong>1a. Social housing</strong></td>
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<tr>
<td>Rents</td>
<td>Income based rents contribute to a situation where it may not be worthwhile working, particularly part-time</td>
<td>Incremental changes to current systems, e.g. deferral of rent increases for a period after entering work or a level of ‘free income’ from wages not taken into account when calculating rent</td>
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<tr>
<td>Allocations</td>
<td>Logistical problems combining work with other responsibilities such as caring</td>
<td>More information so that applicants know about the range of facilities/ supports and employment opportunities in an area</td>
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<tr>
<td>Tenancy management</td>
<td>Living in an unsafe environment is a barrier to working</td>
<td>Improved standards of tenancy management, e.g. in boarding houses</td>
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<tr>
<td>Supply of social housing</td>
<td>Lack of choice and options about living environment, and stigma of living in particular areas</td>
<td>More significant change in allocations, e.g. introduction of choice based allocations so that applicants can factor in logistical issues in their choices</td>
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<tr>
<td><strong>1b. Private rental housing</strong></td>
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<tr>
<td>Rent Assistance</td>
<td>Limited to areas of lower cost rental housing</td>
<td>Modify RA to take more account of difference in rental markets to enable access to markets in close proximity to employment</td>
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<tr>
<td>Security of tenure</td>
<td>Affordability problems contribute to high rates of residential mobility</td>
<td>More variety in length of leases to accommodate different situations and circumstances</td>
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<td><strong>Policy area</strong></td>
<td><strong>Finding</strong></td>
<td><strong>Implications</strong></td>
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<tr>
<td>Tenancy management</td>
<td>Pressures associated with difficulties in getting repairs and ‘over management’</td>
<td>More professional management practices</td>
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<tr>
<td>Household composition</td>
<td>Imperative to share to afford rent contributing to unstable household arrangements and instability</td>
<td>RA sufficient to live without sharing</td>
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<tr>
<td><strong>1c. Location</strong></td>
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<tr>
<td>Supply of rental housing</td>
<td>Barriers to employment where housing is not in proximity to jobs and transport is poor, since many housing assistance recipients are not able to use private transport</td>
<td>Strategies to encourage a diverse supply of rental housing types in a variety of locations</td>
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<td></td>
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<td>Improve public transport in areas of existing low cost rental, linking with areas with employment opportunities</td>
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<tr>
<td>Reputation of area</td>
<td>Lack of role models and stigma of area a barrier to getting a job</td>
<td>Social mix strategies to include households with members in employment</td>
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<td>Community renewal initiatives emphasising employment</td>
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<td><strong>2. Health</strong></td>
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<tr>
<td>Eligibility for housing assistance</td>
<td>Intake of people with pre-existing health issues into social housing</td>
<td>Improved support following entry to ensure stability of housing and personal circumstances as a precursor to considering paid work</td>
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<tr>
<td>Insecure housing</td>
<td>Housing instability as a trigger for, or exacerbating, health conditions</td>
<td>Ongoing support when housed to enable sustainment of tenancy</td>
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<tr>
<td>Mental health issues</td>
<td>Inability to take on regular work due to intermittent illness, or attempt to continue work causing undue stress</td>
<td>Modify activity requirements to take into account impact on people with mental health issues</td>
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<td>Ongoing support more targeted to the needs of those with mental health issues after assessment, training and job placement</td>
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<td>Negotiation of more flexible working arrangements for those with mental health issues</td>
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<td><strong>3. Caring responsibilities</strong></td>
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<td>Childcare</td>
<td>Inability to combine work and caring due to lack of support</td>
<td>Improved childcare arrangements, particularly before and after school and during school holidays, that are affordable to those on low incomes and meet the needs of those working irregular hours and/or shift work</td>
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<tr>
<td>Policy area</td>
<td>Finding</td>
<td>Implications</td>
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<tr>
<td>Cultural attitudes</td>
<td>Strong commitment to caring for children</td>
<td>Tax and income support arrangements which make it possible for carers to</td>
</tr>
<tr>
<td></td>
<td></td>
<td>undertake part-time work and full-time work with sufficient flexibility to</td>
</tr>
<tr>
<td></td>
<td></td>
<td>enable parents to undertake caring, e.g. if children are sick and unable to</td>
</tr>
<tr>
<td></td>
<td></td>
<td>attend school or childcare</td>
</tr>
<tr>
<td>4. Unpaid work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voluntary activity</td>
<td>More feasible to undertake voluntary activity due to caring responsibilities or health issues</td>
<td>Enable those with mutual obligation requirements to continue current voluntary activities rather than convert to new activities which may not be manageable</td>
</tr>
<tr>
<td>Gender differences</td>
<td>Difference in types of work carried out by men and women</td>
<td>Support and encourage women who wish to work in supportive roles in schools/community organisations as a valuable contribution to community</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provide information to men and women on types of voluntary work which may be beneficial in accessing paid work</td>
</tr>
<tr>
<td>5. Education and training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td>Current training arranged by Job Network agencies considered inadequate and not relevant to needs and current situation</td>
<td>Provide access to training better suited to the needs of housing assistance recipients</td>
</tr>
<tr>
<td>Educational achievement</td>
<td>Low levels of educational achievement</td>
<td>Discuss requirements with people who often have their own ideas about what they require</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Encourage/support education that will improve access to better paid work</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Targeted scholarships (from education budgets) to housing assistance recipients to enable them to complete school and/or move on to a higher level of education</td>
</tr>
<tr>
<td>6. Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>Difficulty in making precise calculations of financial benefits/ costs of working</td>
<td>Make available a ‘calculator’ so that people can calculate the combined effects of tax and withdrawal of income support at various levels of income</td>
</tr>
</tbody>
</table>
APPENDIX 1: STUDY SITE PROFILES

A1: Introduction

The study sites were as indicated in Chapter 3 and comprise the following local government areas (LGAs):

**Victoria**
- Ballarat LGA
- Greater Dandenong LGA
- Darebin LGA

**New South Wales**
- Western Sydney (Blacktown and Penrith LGAs)
- South-western Sydney (Campbelltown LGA)
- Central Coast (Gosford and Wyong LGAs)

The study sites thus include an inner city area (Darebin), outer suburban areas (Dandenong, western Sydney and south-western Sydney), a fringe metropolitan area (Central Coast) and a regional centre (Ballarat).

The purpose of this appendix is to provide a brief profile of each of the study sites to enable better understanding the housing and other context for our interviews. In Victoria, the study sites were based on single LGAs, whilst in New South Wales two (western Sydney and Central Coast) comprised more than one LGA. In the following profiles (Section A2) and the tables on which these are based (Section A3), we examine each LGA separately as, in the case of western Sydney and Central Coast, some significant differences are observed between the constituent LGAs. The profiles thus provide detailed data about each LGA in terms of population characteristics, education, employment, income and housing. These data are drawn primarily from the 2001 census.24

A2 Study site profiles

A2.1 Western Sydney

**Penrith**

Penrith is located 48 km west of the Sydney CBD and is serviced by the Great Western Highway, M4 and a railway line. There are two TAFE campuses (Penrith and Kingswood) and a campus of the University of Western Sydney.

In 2001, Penrith had a population of 172,397 persons, 73% of whom were born in Australia, 81% of whom only spoke English and 87% of whom were Australian citizens, all concentrations above the NSW average. 2% were Indigenous persons (Table A1). Of all the case study sites, it recorded the third highest proportion of persons aged under 15 years, with 24% (42,131 persons), a level above the state average of 21%. Similarly, Penrith recorded the second lowest level of persons aged over 65 years with only 7% (12,085 persons), 6% below the state average (Table A2).

In 2001, 59% of Penrith residents were members of couple families with children (101,186 persons), the largest proportion across the case study locations and 10%...
above the state average. A further 14% were members of couple families without children (24,234 persons), 4% below the NSW average. One parent families accounted for 13% of residents (21,703 persons), 2% above the state average. Lone person households accounted for only 5%, 3% below the level recorded across NSW as a whole (Table A3).

In 2001, Penrith recorded the second highest proportion of residents with school qualifications of Year 10 or below, with 52% (67,537 persons), 8% above the NSW average. As a result, it also displayed the second lowest proportion of persons with school qualifications of Year 12 or equivalent, with 30% (39,142 persons), also 8% below the state average (Table A4). Following this, Penrith also recorded the third lowest proportion of persons with a bachelor’s degree, with 6% (7,393 persons), 4% below the NSW level, and a relatively high proportion with certificate level qualifications, with 19% (24,436 persons), 3% above the state average (Table A5).

In 2001, 5,116 persons were unemployed in Penrith, an unemployment rate of 5.9%, a level below the state average of 7.2% (Table A6). In terms of occupation, 12% of employed persons were professionals (9,437 persons), the second lowest across the case study locations and 7% below the state average. Further, tradespersons accounted for 14% (11,679 persons) and labourers 8% (6,833 persons) of the labour force, both levels slightly above the state averages (Table A7).

In terms of weekly household incomes, Penrith recorded the lowest proportion of households earning less than $1,000, with 39% (17,876 households), 13% below the level recorded across the state. In contrast Penrith recorded the highest proportion of households earning between $1,000 and $2,000, with 39% (17,624 households), 12% above the state average, and more than $2,000, with 10% (4,752 households), equivalent to the state average (Table 8).

In terms of dwelling tenure, one-third (33%) of dwellings at Penrith were owned outright (15,176 dwellings), 10% below the state average, while a further 42% (19,024 dwellings) were being purchased, the largest proportion across the case study sites and 14% above the state average. Rental dwellings accounted for 21% of dwellings in Penrith (9,610 dwellings), slightly below the state average of 24% (Table A9). In regards to home loan repayment, Penrith recorded the third lowest concentration of households paying less than $1,000 per month, with 42% (8,965 households), a similar proportion paid between $1,000 and $1,999 per month (45% or 9,565 households), while 7% paid in excess of $2,000 per month in repayments, a level 6% below the level recorded across the state (Table A10). In the June quarter 2006, the median house price sold in Penrith was $313,000, $112,000 cheaper than the metropolitan Sydney median and $52,000 below the NSW median house price (Table A11).

For those residents renting, 15% (2,073 households) were paying less than $100 per week, the equal lowest across the case study locations and 4% below the state average. Households paying between $100 and $199 accounted for 47% of renters (6,409 households), 10% above the NSW average, while a further 32% of renters paid between $200 and $299 per week (4,340 households), the equal highest across the case study areas (Table A12). In the September quarter 2006 the median rent for a 2 bedroom flat in Penrith was $170 per week, $140 below the Sydney median and $95 below the NSW median rent. Median rent for a three bedroom house was $250 per week, $20 per week cheaper than the Sydney median, but $5 per week more expensive than the NSW median (Table 13).
Blacktown

Blacktown is located 36 km west of the Sydney CBD and is serviced by the Great Western Highway, M4, M2 and a railway line. There are three TAFE campuses (Blacktown, Mount Druitt and Quakers Hill) and a campus of the University of Western Sydney.

In 2001, Blacktown had a population of 256,364 persons, the largest case study location, 61% of whom were born in Australia (8% below the NSW average), 65% of whom only spoke English (10% below the state average) and 85% of whom were Australian citizens. 2% of residents were Indigenous persons (Table A1). Blacktown recorded the second largest concentration of persons aged under 15 years, with 25% (64,484 persons), 4% above the state average, and the third lowest concentration of persons aged over 65 years, with 8% (19,377 persons), 5% below the NSW average (Table A2).

In terms of family structure, Blacktown has a profile very similar to Penrith, with 59% of residents being members of couple families with children (149,650 persons, 9% above the state average), 13% members of couple families without children (34,038 persons, 5% below the NSW level), 14% members of sole parent households (36,434 persons, 3% above the state average), and 5% members of lone person households (12,138 persons, 3% below the NSW level) (Table A3).

Just under half (46%) of the population of Blacktown has school qualifications equal to or less than Year 10 (88,462 persons), only 2% below the NSW average. In terms of persons with school qualification equal to 12, Blacktown recorded the equal second highest proportion of the case study sites, with 35% (66,067 persons), still 3% below the state average (Table A4). In regard to other qualifications, 8% of residents at Blacktown had a bachelor’s degree (14,808 persons, the third highest proportion across the case study sites, but 2% below the state average). A further 16% of residents had certificate level qualifications (30,497 persons) (Table A5).

Blacktown had an unemployment rate of 7.7% in 2001, with 9,053 persons unemployed, 0.5% above the state level (Table A6). Blacktown recorded a relatively small proportion of persons employed as professionals in 2001, with 13% (13,827 persons, 6% below the state average). Tradespersons and labourers accounted for 13% (14,590 persons) and 10% (10,775 persons) of the labour force respectively, both slightly above the levels recorded across the state (Table A7).

In 2001, 43% of households in Blacktown were earning weekly incomes of less than $1,000 (29,342 households, 9% below the state average). A further 35% of households earned between $1000 and $2000 per week (23,637 households, 8% above the state average), while 9% earned more than $2,000 (6,211 households) (Table A8).

Dwellings owned outright accounted for 32% of Blacktown’s dwelling stock in 2001 (21,551 dwellings), 11% below the state average. A slightly higher proportion of dwellings were being purchased in 2001 (36% or 24,286 dwellings, 8% above the state average). Rented dwellings accounted for a further 27% of the Blacktown housing stock (18,371 dwellings), the second highest proportion across the case study sites, but only 3% above the NSW level (Table A9). In 2001 Blacktown recorded the equal lowest proportion of home purchasers paying less than $1,000 per month, with 40% (10,877 households, 3% below the NSW level). In contrast Blacktown recorded the highest proportion of households with mortgage repayments between $1,000 and $1,999 per month, with 47% (12,761 households, 9% above the level recorded for the state). A further 8% of households with mortgages paid more than $2,000 per month (2,197 households, 5% below the NSW level) (Table A10). In the
June quarter 2006, the median house price sold in Blacktown was $339,000, $86,000 cheaper than the metropolitan Sydney median and $29,000 below the NSW median house price (Table A11).

Just over a quarter (26%) of households renting in Blacktown in 2001 paid less than $100 per week rent (6,140 households), a level 7% above that recorded across the state. A further 38% of renting households paid between $100 and $199 per week (8,939 households), the lowest proportion of the case study areas. Households paying between $200 and $299 per week accounted for 28% of renting households (6,455 households) (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Blacktown was $220 per week, $90 below the Sydney median and $45 below the NSW median rent. Median rent for a three bedroom house was $240 per week, $30 per week cheaper than the Sydney median and $5 per week below than the NSW median (Table A13).

A2.2 South-western Sydney (Campbelltown)

Campbelltown is located 36 km south-west of the Sydney CBD and is serviced by the Hume Highway (M5) and a railway line. There are two TAFE campuses (Campbelltown and Macquarie Fields) and a campus of the University of Western Sydney.

In 2001, Campbelltown had a population of 145,860 persons, 68% of whom were born in Australia, 75% of whom only spoke English and 86% of whom were Australian citizens, all levels roughly equivalent to the NSW levels. 3% of residents were Indigenous persons (Table A1).

Of all the case study sites, Campbelltown recorded the highest proportion of persons aged under 15 years, with 26% (37,883 persons), 5% above the state average. Similarly, Campbelltown recorded the lowest level of persons aged over 65 years, with only 6% (9,093 persons), 7% below the state average (Table A2). Couple families with children was the dominant family structure in Campbelltown, accounting for 58% of residents in 2001 (84,381 persons), 9% above the NSW level. One parent families represented the second most prominent family structure, accounting for 16% of residents (23,419 persons), the largest proportion across the case study locations and 5% above the state average. A further 12% of residents were members of couple families without children (17,615 persons), the lowest level across the case study locations and 6% blow the NSW level. Lone person households accounted for 5% of Campbelltown residents (6,927 persons) (Table A3).

Just under half (49%) of the population of Campbelltown has school qualifications equal to or less than Year 10 (53,009 persons), 6% above the NSW level. A further 31% of residents had school qualifications equal to 12 (33,290 persons), 7% below the state average (Table A4). In regards to other qualifications, 6% of residents at Campbelltown had a bachelor’s degree (5,967 persons), 4% below the state average. A further 17% of residents had certificate level qualifications (18,533 persons), 1% above the state average (Table A5).

In 2001, 5,709 persons were unemployed in Campbelltown, an unemployment rate of 8.5% (Table A6), 1.3 % above the NSW rate. Of those employed persons, 14% (7,207) were professionals, a level 7% below that of NSW as a whole. A further 14% (8,712 persons) were employed as tradespersons, while labourers accounted for 11% of the workforce at Campbelltown (5,813 persons), both concentrations slightly above the state average (Table A7).

In terms of weekly household income, Campbelltown is similar to Blacktown with 44% of households earning less than $1,000 (16,864 households, 8% below the state
average). A further 34% earned between $1000 and $2000 (12,983 households, 7% above the state average), while 9% earned more than $2,000 (3,384 households) (Table A8).

Campbelltown recorded the lowest proportion of dwellings owned outright, with 29% (10,950 dwellings), 14% below the NSW level. However, Campbelltown recorded the second highest proportion of dwellings being purchased, with 38% (14,506 dwellings), 10% above the level recorded at a state level. Rental properties accounted for 29% of the dwelling stock in 2001 (11,088 dwellings), a level 6% above the state average (Table A9). Almost half (48%) of households purchasing their house in Campbelltown paid less than $1,000 per month (7,830 households, 5% above the state level). Households paying between $1,000 and $1,999 per month mortgage accounted for 42% of those purchasing their dwellings (6,779 households, 3% above the NSW level), while 6% paid more than $2,000 per month loan repayments (961 households) (Table A10). In the June quarter 2006, the median house price sold in Campbelltown was $282,000, $142,000 cheaper than the metropolitan Sydney median and $83,000 below the NSW median house price (Table A11).

In 2001, just under a third (30%) of households who were renting paid less than $100 per week (4,232 households, 11% above the level recorded for NSW). Half (51%) of renting households paid between $100 and $199 per week rent (7,182 households, 14% greater than the NSW level), while 13% paid between $200 and $299 (1,861 households), the lowest of the NSW case study areas and 10% below the state average (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Campbelltown was $165 per week, $145 below the Sydney median and $100 below the NSW median rent. Median rent for a three bedroom house was $235 per week, $35 per week cheaper than the Sydney median and $10 per week below than the NSW median (Table A13).

A2.3 Central Coast

Gosford

Gosford is located 54 km north of the Sydney CBD and is serviced by the Pacific Highway, F3 and the northern railway line. There is one TAFE campus (Gosford CBD).

In 2001, Gosford had a population of 154,654 persons, 80% of whom were born in Australia, 91% of whom only spoke English and 90% of whom were Australian citizens all levels well above those levels recorded for NSW as a whole. 1% of residents were Indigenous persons (Table A1). Just over one-fifth (21%) of residents at Gosford were aged under 15 years in 2001 (32,866 persons, equal to the NSW level). Of the eight case study locations, Gosford was home to the equal largest proportion of person aged over 65 years, with 17% (26,951 persons), 4% greater than the level recorded for NSW as a whole (Table A2).

Just under half (47%) of Gosford residents were members of couple families with children (73,346 persons), only 2% below the NSW level. A further 21% of residents were members of couple families without children (31,975 persons), the equal second highest concentration across the case study sites, and 3% above the NSW average. Gosford also recorded the equal lowest proportion of persons living as members of one parent families, with 12% (18,951 persons). Following this, 10% of residents live as a lone person household (14,748 persons) (Table A3).

In 2001, Gosford recorded the third highest proportion of persons with highest school qualifications of Year 10 or below across the case study sites, with 52% (62,599 persons), 8% greater than the NSW level. A further 31% or residents recorded Year
12 or equivalent as their highest school qualifications (37,923 persons, 7% below the state average) (Table A4). In terms of post-school qualifications, 7% of residents (8,903 persons) had bachelor’s degrees (3% below the state average), while 20% of residents had certificate level qualifications, the equal highest across the case study locations and 4% above the level recorded for NSW (23,835 persons) (Table A5).

In 2001, 5,059 residents of Gosford were unemployed, equating to an unemployment rate of 7.4% (Table A6). Gosford recorded the third highest proportion of persons employed as professional, with 18% (11,230 persons). In contrast, Gosford recorded comparatively low concentrations of tradespersons (14% or 8,541 persons) and labourers (8% or 4,723 persons) (Table A7), all levels roughly equivalent to the NSW levels.

Households earning less than $1000 per week accounted for 47% of all households in Gosford in 2001 (19,937 households, 5% below the NSW level). A further 32% (13,385 households) and 9% (3,794 households) earned between $1000 and $2000 and more than $2000 per week respectively (Table A8).

Gosford recorded the highest proportion of dwellings owned outright for the NSW case study locations, with 41% (17,425 dwellings), although still 2% below the NSW level. A further 34% (14,138 dwellings) were being purchased, 6% greater than the NSW average. Gosford recorded the equal lowest proportion of dwellings in rental, with 20% (8,584 dwellings, 4% below the state average) (Table A9). In 2001, Gosford recorded the equal lowest proportion of home purchasers paying less than $1,000 per month, with 40% (6,347 households), only 3% below the NSW level. However, Gosford recorded the second highest proportion of households with mortgages between $1,000 and $1,999, with 46% (7,428 households, 8% greater than the NSW level). A further 9% of households with mortgages paid more than $2,000 per month (1,406 households, 5% below the NSW average) (Table A10). In the June quarter 2006, the median house price sold in Gosford was $381,000, $44,000 cheaper than the metropolitan Sydney median, but $16,000 above the NSW median house price (Table A11).

In terms of rent, 15% of households renting paid less than $100 per week (2,093 households, 4% below the state average). Households paying between $100 and $199 accounted for 44% of renters in Gosford (5,966 households, 7% above the state level), while a further 32% of renting households paid between $200 and $299 (4,321 households) (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Gosford was $213 per week, $97 below the Sydney median and $52 below the NSW median rent. Median rent for a three bedroom house was $265 per week, $5 per week cheaper than the Sydney median, but $20 per week more than the NSW median rent (Table A13).

**Wyong**

Wyong is located 67 km north of the Sydney CBD and is serviced by the Pacific Highway, F3 and the northern railway line. There are two TAFE campuses (Wyong and Ourimbah) and has campus of the University of Newcastle.

In 2001, Wyong had a population of 130,854 persons, 82% of whom were born in Australia, 92% of whom only spoke English and 91% of whom were Australian citizens, all levels greater than the NSW averages., 2% of residents were Indigenous persons (Table A1). Nearly a quarter (23%) of Wyong residents were aged under 15 years (29,599 persons), 2% below the state average). Of the eight case study locations, Wyong was home to the equal largest proportion of persons aged over 65 years, with 18%, 5% above the state level (22,943 persons) (Table A2).
In 2001, couple families with children accounted for 46% of Wyong residents (59,993 residents), the lowest proportion of the NSW case study locations, 3% below the NSW average. In contrast, couple families without children account for just over a fifth (21%) of Wyong residents (27,487 persons), the equal largest concentration across the eight case study areas and 3% above the NSW level. Members of one parent families accounted for 14% of Wyong residents (17,962 persons, 4% greater than the NSW level), while 10% of residents were in lone persons households (Table A3).

In 2001, Wyong recorded the highest proportion of residents with school qualifications of Year 10 or below, with 60% (60,635 persons, 16% above the state average). As a result, it also displayed the lowest proportion of persons with school qualifications of Year 12 or equivalent, with 22% (22,620 persons, 16% below the NSW average) (Table A4). Following this, Wyong recorded the second lowest proportion of persons with a bachelor's degree, with 4% (4,041 persons, 6% below the NSW average) and the equal highest proportion of persons with certificate level qualifications, with 20% (20,000 persons, 4% greater than the NSW level) (Table A5).

Wyong had an unemployment rate of 10.0% in 2001, with 5,256 people unemployed, above the NSW rate of 7.2% (Table A6). In 2001, Wyong recorded the third smallest concentration of professionals, with 12% (5,754 persons, 7% below the NSW level). In contrast, Wyong recorded the highest concentration of tradespersons, with 16% (7,527 persons) and a relatively high concentration of labourers, with 10% (4,931 persons), both levels greater than the state averages (Table A7).

Of the eight case study locations, Wyong was characterised by the highest proportion of households earning less than $1000 per week, with 57% (20,557 households), 5% greater than the level recorded across the state. Following this, Wyong is characterised by low levels of households earning $1,000, $1,999 and more than $2,000, with 27% (9,542 households) and 5% (1,823 households, 5% below the state average) respectively (Table A8).

In 2001, 41% of Wyong's dwelling stock was owned outright (14,588 dwellings, 2% below the NSW level) while a further 32% (11,614 dwellings, 4% above the NSW average) were being purchased. Rental properties accounted for 23% of total dwellings in Wyong (8,172 dwellings) (Table A9). Half of households purchasing their dwellings in Wyong paid less than $1,000 in 2001 (6,692 households), 7% above the state average. A further 39% of households paid between $1,000 and $1,999 per month loan repayments (5,153 households), the smallest of the NSW case study areas, but equal to the state wide level. Only 5% of households purchasing their home paid more than $2,000 (691 households), 8% below the level recorded across the state (Table A10). In the June quarter 2006, the median house price sold in Wyong was $305,000, $120,000 cheaper than the metropolitan Sydney median and $60,000 below the NSW median house price (Table A11).

Turning to households who rent, 15% paid less than $100 in weekly rent (1,796 households, 4% below the state average). The largest proportion (60%) of renters in Wyong paid between $100 and $199 per week (7,242 households, 23% below the level recorded across NSW), while 19% paid between $200 and $299 (2,343 households) (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Wyong was $180 per week, $130 below the Sydney median and $85 below the NSW median rent. Median rent for a three bedroom house was $230 per week, $40 per week cheaper than the Sydney median and $15 per week below than the NSW median (Table A13).
A2.4 Ballarat (City of Ballarat)

Ballarat is located 106 km north-west of the Melbourne CBD and is serviced by the M8 and railway line. Ballarat has one TAFE campus and is home to the University of Ballarat.

In 2001, Ballarat had a population of 80,045 persons, the smallest case study location, 88% of whom were born in Australia, 93% of whom only spoke English and 93% of whom were Australian citizens, all the highest levels recorded across the case study sites and all significantly higher than the levels recorded for Victoria as a whole. 1% of residents were Indigenous persons (Table A1). As is the case for Gosford, 21% of residents of Ballarat were aged under 15 years in 2001 (17,169 persons). In contrast, 14% of residents were aged over 65 years (10,796 persons), both levels slightly above the Victorian averages (Table A2).

Just under half (46%) of Ballarat residents were members of couple families with children in 2001 (36,778 persons, 5% below the Victorian average). A further 18% of residents were members of couple families without children (14,106 persons), while 12% were members of one parent families (9,824 persons, 2% more than recorded for Victoria as a whole). Lone person households also accounted for 10% of Ballarat residents (8,134 persons), slightly above the Victorian level (Table A3).

In 2001, 40% of residents identified Year 10 or below as their highest level of school qualification (25,200 persons), 6% greater than the state average. A further 32% of residents recorded Year 12 or equivalent as their highest school qualifications (19,876 persons, 7% below that recorded for Victoria) (Table A4). Of the eight case study locations, Ballarat recorded the second highest proportion of persons with a bachelor's degree, with 8% (5,070 persons), although this is still 3% below the Victorian average. Following this, Ballarat recorded a relatively low proportion of persons with certificate level qualifications, with 15% (9,486 persons), a level roughly equivalent to the state average (Table A5).

Ballarat recorded the third highest unemployment rate across the case study locations, with 9.5%, 2.7% above the Victorian rate. In total 3,487 persons were unemployed (Table A6). In 2001, Ballarat recorded the second highest concentration of employed persons working as professionals, with 18% (6,026 persons, 1% below the level recorded across Victoria). A further 13% (4,403 persons) were employed as tradespersons and 9% (3,107 persons) as labourers, both levels slightly above the state averages (Table A7).

Ballarat recorded the third highest proportion of households earning less than $1000 per week across the case study sites, with 54% (11,004 households). As a result only 28% of households earned between $1000 and $2000 (5,781 households) and 6% more than $2000 (1,160 households), this profile roughly matches that recorded for Victoria as a whole (Table A8).

Ballarat recorded the third highest proportion of dwellings owned outright, with 42% (8,612 dwellings), although this is 3% below the Victorian average. A further 34% of properties were being purchased (7,031 dwellings, 1% above the Victorian level). In contrast, Ballarat recorded the equal lowest proportion of dwellings in rental, with 20% (4,130 dwellings), however this is still 2% below the Victorian average (Table A9). In 2001, Ballarat recorded the highest proportion of households who were purchasing their dwellings paying less than $1,000 per month repayments, with 75% (6,514 households), 17% greater than the level recorded for Victoria as a whole. As a result only 16% of households purchasing their home paid between $1,000 and $1,999 (1,423 households) and 3% more than $2,000 (249 households), both the lowest
levels recorded across the case study areas and significantly lower than the levels recorded for Victoria (Table A10).

In terms of households in rental accommodation, Ballarat recorded the highest proportion of households paying less than $100 per week in rent, with 31% (2,337 households), 12% greater than the Victorian average. A further 59% of renting households paid between $100 and $199 per week rent (4,523 households, 7% greater than the Victorian level), while only 5% of renters paid between $200 and $299 per week in rent (363 households), the second lowest rate across the case study sites and 12% below the state average (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Ballarat was $160 per week, equal to the non-metropolitan median. Median rent for a three bedroom house was $200 per week, $35 per week more expensive than the non-metropolitan median (Table A14).

A2.5 Dandenong (City of Greater Dandenong)

Dandenong is located 30 km south-east of the Melbourne CBD and is serviced by the Prince Highway, M1 and a railway line. Dandenong has one TAFE campus.

In 2001, Dandenong had a population of 124,536 persons, 43% of whom were born in Australia, 42% of whom only spoke English (both levels significant lower than the other case study areas) and 82% of whom were Australian citizens, all levels well below the Victorian averages. Less than 0.5% of residents were Indigenous persons (Table A1). Of the case study locations, Dandenong displayed the second lowest proportion of persons aged under 15 years, with 19% (24,028 persons, 1% below the state level). Dandenong was also home to a relatively low proportion of persons aged over 65 years, with 12% (15,367 persons), roughly equivalent to the state average (Table A2).

Over half (53%) of all Dandenong residents were members of couple families with children (66,606 persons), the largest proportion of the Victorian case study locations and 3% above the state average. Couple families without children accounted for 15% of Dandenong residents (18,386 persons, 3% below the Victorian average), while 13% were members of one parent families (16,635 persons, 3% greater than the whole of Victoria). In 2001, lone person households accounted for 7% of Dandenong residents (9,186 persons), slightly below the state-wide level (Table A3).

Dandenong recorded the second lowest proportion of persons with Year 10 or below as their highest level of schooling, with 36% (36,083 persons), although this is still 2% greater than the state average. Dandenong also recorded the third highest proportion in persons with Year 12 as their highest school qualifications, with 34% (34,414 persons), 4% below the Victorian average (Table A4). Despite relatively high levels of persons who completed Year 12, Dandenong recorded the equal second lowest proportion of persons with a bachelor’s degree, with 6% (5,726 persons), 5% below the state-wide level. Dandenong also recorded the second lowest proportion of persons with certificate level qualifications, with 12% (12,237 persons), 3% below the Victorian average (Table A5).

In 2001, Dandenong recorded the highest unemployment rate with 11.3%, 4.5% above the state-wide rate. At that time 6,083 persons were unemployed (Table A6). Of the eight case study locations, Dandenong recorded the lowest concentration of persons employed as professionals, with 9% (4,512 persons, 10% below the state average). As a result, Dandenong also had a relatively high concentration of tradespersons (15% or 6,948 persons, 3% above the Victorian level) and labourers (16% or 7,597 persons, 8% greater than the state average) (Table A7).
Dandenong recorded the second highest proportion of households earning less than $1000 per week, with 56% (18,242 households), 3% above the Victorian level. Unsurprisingly, Dandenong recorded the lowest proportion of households earning between $1000 and $2000, with 26% (8,416 households) and more than $2000, with 5% (1,470 households), both of which are below the state-wide levels (Table A8).

Dandenong recorded the second highest proportion of dwellings owned outright, with 45% (14,702 dwellings, a level equal to the state average). However, Dandenong was also characterised by a relatively low proportion of dwellings being purchased, with 24% (7,907 dwellings, 9% below the Victorian level). Rental properties accounted for 24% of dwellings in 2001 (7,740 dwellings, 6% greater than the Victorian average) (Table A9). In terms of mortgage repayments, Dandenong displays a similar profile to Ballarat, with a large proportion of households paying less than $1,000 per month (73% or 6,966 households, 15% greater than the Victorian level). Dandenong was also characterised by low levels of households paying between $1,000 and $1,999 and more than $2,000 per month, with 18% (1,719 households) and 3% (293 households) respectively, both levels well below those recorded across the state (Table A10).

Of those households renting, 17% were paying less than $100 in weekly rent (1,926 households, 3% below the Victorian average). However, the largest proportion of renters in Dandenong paid between $100 and $199, with 74% (8,611 households), the largest proportion across the case study locations and 22% greater than the Victorian level. As a result, only 2% of renting households paid between $200 and $299 per week rent (272 households), the lowest proportion across the case study areas and 15% below the State-wide level (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Dandenong was $160 per week, $80 below the Melbourne metropolitan median. Median rent for a three bedroom house was $210 per week, $25 per week cheaper than the Melbourne metropolitan median (Table A14).

A2.6 Darebin (City of Darebin)

Darebin is located 10 km north-east of the Melbourne CBD and is serviced by a railway line. Darebin has one TAFE campus (Preston).

In 2001, Darebin had a population of 123,848 persons, 60% of whom were born in Australia, 53% of whom only spoke English and 85% of whom were Australian citizens, all levels below the Victorian average. Only 1% of residents were Indigenous persons (Table A1). Of the case study locations, Darebin displayed the lowest proportion of persons aged under 15 years, with 16% (20,255 persons, 4% below the Victorian average). In 2001, Darebin was also home to 19,348 persons aged over 65 years (16% of the population, 3% greater than the state-wide level) (Table A2).

In 2001, couple families with children accounted for 44% of Darebin residents (54,103 persons), the lowest proportion across the case study locations and 7% below the Victorian average. As a result, Darebin was characterised by a relatively high proportion of persons as members of couple families without children, with 18% (22,276 persons) and lone person households, with 11% (13,635 persons), the highest concentration across the case study sites and 2% greater than the Victorian level. Members of one parent families accounted for 12% of Darebin residents in 2001 (14,818 persons), a level also 2% higher than the recorded for Victoria as a whole (Table A3).

Darebin recorded the lowest proportion of persons with Year 10 or below as their highest level of schooling, with 34% (34,934 persons). Unsurprisingly, Darebin also recorded the highest proportion in persons with Year 12 as their highest school
qualifications, with 42% (42,738 persons), 3% greater than Victoria as a whole (Table A4). Of the eight case study locations, Darebin recorded the highest proportion of persons with a bachelor’s degree, with 12% (12,077 persons), 1% above the Victorian average. Following this, Darebin recorded the lowest proportion of persons with certificate level qualifications, with 11% (11,281 persons, 4% below the Victoria-wide level) (Table A5).

In 2001, 5,184 persons were unemployed in Darebin, an unemployment rate of 9.1%, 2.3% above the Victorian rate (Table A6). Of the case study locations, Darebin recorded the highest concentration of persons employed as professionals, with 22% (11,584 persons), 3% above the Victorian average. Alternatively, low relative levels of tradespersons (12% or 5,912 persons) and labourers (9% or 4,538 persons) were recorded in 2001, although these levels are roughly equivalent to the state averages (Table A7).

In 2001, just over half (51%) of households in Darebin earned less than $1,000 per week, a level slightly below the Victorian average. Just under one-third of households (29%) earned between $1,000 and $1,999 per week (slightly above the state-wide level), while only 8% of households earned more than $2,000 per week (Table A8).

The largest proportion of dwellings owned outright was recorded at Darebin, where they accounted for 49% of dwellings (15,475 dwellings, 4% above the Victorian average). In contrast, Darebin was also the location with the lowest proportion of dwellings being purchased, with 22% (7,013 dwellings), 11% the state average. Rental dwellings accounted for a quarter (25%) of dwellings in Darebin (7,823 households), 7% greater than the Victoria-wide level (Table A9). Just over half (51%) of the households on Darebin who were purchasing their homes paying less than $1,000 per month (4,697 households), 7% below the state-wide level. A further third (36%) of households purchasing their homes paid between $1,000 and $1,999 (3,358 households), while a further 8% paid more than $2,000 per month, both levels above those recorded across Victoria (Table A10).

For those households renting, 17% paid less than $100 in weekly rent (2,573 households, 2% below the Victorian average). Over half of renters (57%) paid between $100 and $199 per week rent (8,592 households), while 18% of renting households paid between $200 and $299 per week (2,654 households), both levels above those recorded for Victoria as a whole (Table A12). In the September quarter 2006 the median rent for a two-bedroom flat in Darebin was $200 per week, $40 below the Melbourne metropolitan median. Median rent for a three bedroom house was $250 per week, $15 per week more expensive than the Melbourne metropolitan median (Table A14).
### A2.3 Source data

#### Table A1: Study site LGAs by population characteristics

<table>
<thead>
<tr>
<th></th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td><strong>Total persons</strong></td>
<td>172,397</td>
<td>256,364</td>
<td>145,850</td>
<td>154,854</td>
<td>6,371,745</td>
<td></td>
</tr>
<tr>
<td><strong>Total Indigenous persons</strong></td>
<td>3,478</td>
<td>2.0</td>
<td>6,093</td>
<td>2.4</td>
<td>3,602</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Born in Australia</strong></td>
<td>125,007</td>
<td>72.5</td>
<td>156,794</td>
<td>61.2</td>
<td>99,455</td>
<td>68.2</td>
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<tr>
<td><strong>Born overseas</strong></td>
<td>36,505</td>
<td>21.2</td>
<td>82,247</td>
<td>32.1</td>
<td>36,353</td>
<td>25.0</td>
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<tr>
<td><strong>Speaks English only</strong></td>
<td>144,389</td>
<td>81.4</td>
<td>167,212</td>
<td>65.2</td>
<td>108,708</td>
<td>74.5</td>
</tr>
<tr>
<td><strong>Speaks other language</strong></td>
<td>22,592</td>
<td>13.1</td>
<td>73,801</td>
<td>28.8</td>
<td>28,232</td>
<td>19.4</td>
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<tr>
<td><strong>Australian citizen</strong></td>
<td>150,682</td>
<td>87.4</td>
<td>216,974</td>
<td>84.6</td>
<td>125,295</td>
<td>85.9</td>
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#### Table A2: Study site LGAs by age of population

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<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14</td>
<td>42,131</td>
<td>24.4</td>
<td>64,484</td>
<td>25.2</td>
<td>37,883</td>
<td>26.0</td>
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<tr>
<td>15-39</td>
<td>67,917</td>
<td>39.4</td>
<td>99,785</td>
<td>38.9</td>
<td>55,424</td>
<td>38.0</td>
</tr>
<tr>
<td>40-64</td>
<td>49,736</td>
<td>28.8</td>
<td>71,550</td>
<td>27.9</td>
<td>42,893</td>
<td>29.4</td>
</tr>
<tr>
<td>65+</td>
<td>12,085</td>
<td>7.0</td>
<td>19,377</td>
<td>7.6</td>
<td>9,093</td>
<td>6.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>172,396</td>
<td>100</td>
<td>256,365</td>
<td>100</td>
<td>145,859</td>
<td>100.0</td>
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<table>
<thead>
<tr>
<th></th>
<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14</td>
<td>17,169</td>
<td>21.4</td>
<td>24,028</td>
<td>19.3</td>
</tr>
<tr>
<td>15-39</td>
<td>29,103</td>
<td>36.4</td>
<td>46,153</td>
<td>37.1</td>
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<tr>
<td>40-64</td>
<td>19,377</td>
<td>7.6</td>
<td>38,418</td>
<td>30.8</td>
</tr>
<tr>
<td>65+</td>
<td>19,348</td>
<td>13.5</td>
<td>15,367</td>
<td>12.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>80,042</td>
<td>100</td>
<td>124,537</td>
<td>100</td>
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</table>

Source: CDATA 2001
### New South Wales

<table>
<thead>
<tr>
<th></th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td><strong>Couple family with children</strong></td>
<td>101,186</td>
<td>58.7</td>
<td>149,650</td>
<td>58.4</td>
<td>84,381</td>
<td>57.9</td>
</tr>
<tr>
<td><strong>Couple family without children</strong></td>
<td>24,234</td>
<td>14.1</td>
<td>34,038</td>
<td>13.3</td>
<td>17,615</td>
<td>12.1</td>
</tr>
<tr>
<td><strong>One parent family</strong></td>
<td>21,703</td>
<td>12.6</td>
<td>36,434</td>
<td>14.2</td>
<td>23,419</td>
<td>16.1</td>
</tr>
<tr>
<td><strong>Other family</strong></td>
<td>1,232</td>
<td>0.7</td>
<td>2,419</td>
<td>0.9</td>
<td>980</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Unrelated individual living in family household</strong></td>
<td>1,613</td>
<td>0.9</td>
<td>2,465</td>
<td>1.0</td>
<td>1,281</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Group household member</strong></td>
<td>3,174</td>
<td>1.8</td>
<td>4,067</td>
<td>1.6</td>
<td>2,128</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Lone person</strong></td>
<td>9,169</td>
<td>5.3</td>
<td>12,136</td>
<td>4.7</td>
<td>6,927</td>
<td>4.7</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>10,086</td>
<td>5.9</td>
<td>15,154</td>
<td>5.9</td>
<td>9,126</td>
<td>6.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>172,397</td>
<td>100</td>
<td>256,365</td>
<td>100</td>
<td>145,857</td>
<td>100</td>
</tr>
</tbody>
</table>

|                  | No.     | %         | No.          | %       | No.   | %             |
| **Victoria**     |         |           | **State Average** |         |       |               |
| **Couple family with children** | 36,778  | 45.9      | 66,606       | 53.5    | 54,103| 43.7          |
| **Couple family without children** | 14,106  | 17.6      | 18,366       | 14.8    | 22,276| 18.0          |
| **One parent family** | 9,824   | 12.3      | 16,635       | 13.4    | 14,818| 12.0          |
| **Other family** | 757     | 1.0       | 1,543        | 1.2     | 2,145 | 1.7           |
| **Unrelated individual living in family household** | 579     | 0.7       | 1,512        | 1.2     | 1,235 | 1.0           |
| **Group household member** | 3,207   | 4.0       | 2,950        | 2.4     | 6,255 | 5.1           |
| **Lone person** | 8,134   | 10.2      | 9,186        | 7.4     | 13,635| 11.0          |
| **Other** | 6,632   | 8.3       | 7,718        | 6.2     | 9,380 | 7.6           |
| **Total** | 80,457  | 100       | 124,536      | 100     | 123,847| 100           |

Source: CDATA 2001
Table A4: Study site LGAs by school qualifications

<table>
<thead>
<tr>
<th></th>
<th>New South Wales</th>
<th>Victoria</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Penrith</td>
<td>Blacktown</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Year 8 or below</td>
<td>9,775 (7.5%)</td>
<td>17,243 (9.0%)</td>
</tr>
<tr>
<td>Year 9 or equivalent</td>
<td>12,698 (9.8%)</td>
<td>17,128 (9.0%)</td>
</tr>
<tr>
<td>Year 10 or equivalent</td>
<td>45,064 (34.7%)</td>
<td>54,091 (28.4%)</td>
</tr>
<tr>
<td>Year 10 or below</td>
<td>87,537 (52.1%)</td>
<td>88,462 (46.4%)</td>
</tr>
<tr>
<td>Year 11 or equivalent</td>
<td>7,613 (5.9%)</td>
<td>10,474 (5.5%)</td>
</tr>
<tr>
<td>Year 12 or equivalent</td>
<td>39,142 (30.2%)</td>
<td>66,067 (34.6%)</td>
</tr>
<tr>
<td>Year 12 or below</td>
<td>45,064 (34.7%)</td>
<td>54,091 (28.4%)</td>
</tr>
<tr>
<td>Still at school</td>
<td>4,737 (3.7%)</td>
<td>6,821 (3.6%)</td>
</tr>
<tr>
<td>Did not go to school</td>
<td>888 (0.7%)</td>
<td>2,479 (1.3%)</td>
</tr>
<tr>
<td>Not stated</td>
<td>9,824 (7.6%)</td>
<td>16,408 (8.6%)</td>
</tr>
<tr>
<td>Total</td>
<td>129,741 (100%)</td>
<td>190,711 (100)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Year 11 or equivalent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Year 8 or below</td>
<td>7,225 (11.5%)</td>
</tr>
<tr>
<td>Year 9 or equivalent</td>
<td>6,103 (9.7%)</td>
</tr>
<tr>
<td>Year 10 or equivalent</td>
<td>11,872 (19.0%)</td>
</tr>
<tr>
<td>Year 10 or below</td>
<td>25,200 (40.2%)</td>
</tr>
<tr>
<td>Year 11 or equivalent</td>
<td>9,830 (15.7%)</td>
</tr>
<tr>
<td>Year 12 or equivalent</td>
<td>19,876 (31.7%)</td>
</tr>
<tr>
<td>Still at school</td>
<td>2,721 (4.3%)</td>
</tr>
<tr>
<td>Did not go to school</td>
<td>258 (0.4%)</td>
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<tr>
<td>Not stated</td>
<td>9,471 (7.6%)</td>
</tr>
<tr>
<td>Total</td>
<td>62626 (100)</td>
</tr>
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</table>

Source: CDATA 2001
### Table A5: Study site LGAs by post-school qualifications

<table>
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<tr>
<th>New South Wales</th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postgraduate degree</td>
<td>1,118</td>
<td>0.9</td>
<td>2,383 1.2</td>
<td>1,004 0.9</td>
<td>1,423 1.2</td>
<td>535 0.5</td>
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<tr>
<td>Graduate Diploma and Graduate Certificate</td>
<td>850 0.7</td>
<td>1,175 0.6</td>
<td>683 0.6</td>
<td>1,312 1.1</td>
<td>670 0.7</td>
<td>60,950 1.2</td>
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<tr>
<td>Bachelor’s degree</td>
<td>7,393 5.7</td>
<td>14,808 7.8</td>
<td>5,967 5.6</td>
<td>8,903 7.3</td>
<td>4,041 4.0</td>
<td>506,836 10.1</td>
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<tr>
<td>Advanced Diploma and Diploma Certificate</td>
<td>6,016 4.6</td>
<td>9,481 5.0</td>
<td>5,007 4.7</td>
<td>7,844 6.5</td>
<td>4,537 4.5</td>
<td>312,187 6.2</td>
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<tr>
<td>Not stated</td>
<td>14,709 11.3</td>
<td>23,284 12.2</td>
<td>13,147 12.2</td>
<td>15,775 13.0</td>
<td>12,703 12.8</td>
<td>616,881 12.3</td>
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<tr>
<td>Not applicable</td>
<td>75,185 58.0</td>
<td>109,084 57.2</td>
<td>63,070 58.7</td>
<td>62,089 51.2</td>
<td>58,450 57.9</td>
<td>2,571,469 51.5</td>
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<tr>
<td>Total</td>
<td>129,737 100</td>
<td>190,712 100</td>
<td>107,411 100</td>
<td>121,181 100</td>
<td>100,936 100</td>
<td>4,997,818 100</td>
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</table>

<table>
<thead>
<tr>
<th>Victoria</th>
<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postgraduate degree</td>
<td>680 1.1</td>
<td>639 0.6</td>
<td>2,087 2.0</td>
<td>65,335 1.8</td>
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<td>Graduate Diploma and Graduate Certificate</td>
<td>1,174 1.9</td>
<td>526 0.5</td>
<td>2,370 2.3</td>
<td>64,725 1.8</td>
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<tr>
<td>Bachelor’s degree</td>
<td>5,076 8.1</td>
<td>5,726 5.7</td>
<td>12,075 11.8</td>
<td>390,733 10.7</td>
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<td>Advanced Diploma and Diploma Certificate</td>
<td>3,313 5.3</td>
<td>4,179 4.8</td>
<td>5,479 5.3</td>
<td>224,360 6.1</td>
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<td>Certificate</td>
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<td>12,237 12.2</td>
<td>11,281 11.0</td>
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<td>Not stated</td>
<td>6,772 10.8</td>
<td>13,012 13.0</td>
<td>11,586 11.3</td>
<td>421,397 11.5</td>
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<td>36,126 57.7</td>
<td>62,978 63.0</td>
<td>57,693 56.2</td>
<td>1,969,031 53.7</td>
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<tr>
<td>Total</td>
<td>62,621 100</td>
<td>99,937 100</td>
<td>102,567 100</td>
<td>3,668,384 100</td>
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</table>

Source: CDATA 2001

### Table A6: Study site LGAs by unemployment rate

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<thead>
<tr>
<th>New South Wales</th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployed Persons</td>
<td>5,116 5.9</td>
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<td>5,709 8.5</td>
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<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
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<tr>
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<td>5,083 11.3</td>
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<td>151,859 6.8</td>
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Source: CDATA 2001
Table A7: Study site LGAs by occupation

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<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
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<td>11.7</td>
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<td>10,371</td>
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<td>6,192</td>
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<tr>
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<td>11,879</td>
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<td>14,590</td>
<td>13.4</td>
<td>8,712</td>
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<td>4,002</td>
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<td>21,741</td>
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<td>11,237</td>
<td>10.3</td>
<td>6,568</td>
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<td>10,775</td>
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<td>108,881</td>
<td>100</td>
<td>61,814</td>
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<table>
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<tr>
<th>Victoria</th>
<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
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<tr>
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<td>6,948</td>
<td>14.5</td>
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<td>Advanced Clerical and Service Workers</td>
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<td>16.7</td>
<td>7,532</td>
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<td>Labourers and Related Workers</td>
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<td>15.9</td>
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Source: CDATA 2001
**Table A8: Study site LGAs by weekly household income**

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<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Neg/Nil income</td>
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<td>0.4</td>
<td>374</td>
<td>0.6</td>
<td>162</td>
<td>0.4</td>
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<tr>
<td>$1 – $199</td>
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<td>0.8</td>
<td>775</td>
<td>1.1</td>
<td>554</td>
<td>1.5</td>
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<tr>
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<td>7,446</td>
<td>11.0</td>
<td>4,393</td>
<td>11.5</td>
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<td>10.2</td>
<td>4,076</td>
<td>10.7</td>
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<tr>
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<td>8,807</td>
<td>10.1</td>
<td>3,783</td>
<td>9.9</td>
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<td>7,035</td>
<td>10.4</td>
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<td>16,864</td>
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<td>23.1</td>
<td>14,313</td>
<td>21.2</td>
<td>8,046</td>
<td>21.1</td>
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<td>15.5</td>
<td>9,324</td>
<td>13.8</td>
<td>4,937</td>
<td>12.9</td>
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<td>23,637</td>
<td>35.0</td>
<td>12,983</td>
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<td>3,942</td>
<td>5.6</td>
<td>2,154</td>
<td>5.6</td>
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<td>More than $2,000</td>
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<td>3.8</td>
<td>2,269</td>
<td>3.4</td>
<td>1,230</td>
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<tr>
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<td>6,530</td>
<td>9.7</td>
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<tr>
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<td>1,046</td>
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<tr>
<td>Total</td>
<td>45,651</td>
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<td>67,621</td>
<td>100</td>
<td>38,172</td>
<td>100</td>
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<table>
<thead>
<tr>
<th>Victoria</th>
<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Neg/Nil income</td>
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<td>14.3</td>
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<tr>
<td>$400 – $499</td>
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<td>13.1</td>
</tr>
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<td>54.6</td>
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<td>18.8</td>
<td>5,721</td>
<td>17.6</td>
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<td>$1,500 – $1,999</td>
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<td>2,695</td>
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Source: CDATA 2001
### Table A9: Study site LGAs by housing tenure

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<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
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<td>32.3</td>
<td>468,956</td>
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<td>35.9</td>
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<td>38.0</td>
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<td>33.6</td>
<td>11,614</td>
<td>32.3</td>
<td>468,956</td>
<td>28.3</td>
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<td></td>
<td></td>
<td></td>
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<td>1,202</td>
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<td>203,160</td>
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<td>61</td>
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<tr>
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<td>100</td>
<td>38,172</td>
<td>100</td>
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</table>

<table>
<thead>
<tr>
<th>Victoria</th>
<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
</tr>
<tr>
<td>Fully owned</td>
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<td>15,475</td>
<td>48.5</td>
<td>549,368</td>
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<td>Being purchased</td>
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</tr>
<tr>
<td>Being purchased under a rent/buy scheme</td>
<td>116</td>
<td>0.6</td>
<td>604</td>
<td>1.9</td>
</tr>
<tr>
<td></td>
<td>254</td>
<td>0.7</td>
<td>10,344</td>
<td>0.8</td>
</tr>
<tr>
<td>Rented:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private landlord not in same household</td>
<td>1,035</td>
<td>5.1</td>
<td>1,946</td>
<td>6.0</td>
</tr>
<tr>
<td></td>
<td>1,949</td>
<td>6.1</td>
<td>62,879</td>
<td>5.1</td>
</tr>
<tr>
<td>Real estate agent</td>
<td>1,788</td>
<td>8.8</td>
<td>4,196</td>
<td>12.9</td>
</tr>
<tr>
<td></td>
<td>4,205</td>
<td>13.2</td>
<td>104,684</td>
<td>8.6</td>
</tr>
<tr>
<td>State/Territory Housing Authority</td>
<td>1,049</td>
<td>5.1</td>
<td>1,097</td>
<td>3.4</td>
</tr>
<tr>
<td></td>
<td>1,351</td>
<td>4.2</td>
<td>32,476</td>
<td>2.7</td>
</tr>
<tr>
<td>Other landlord type</td>
<td>221</td>
<td>1.1</td>
<td>377</td>
<td>1.2</td>
</tr>
<tr>
<td></td>
<td>227</td>
<td>0.7</td>
<td>12,502</td>
<td>1.0</td>
</tr>
<tr>
<td>Not stated</td>
<td>37</td>
<td>0.2</td>
<td>124</td>
<td>0.4</td>
</tr>
<tr>
<td></td>
<td>91</td>
<td>0.3</td>
<td>2,364</td>
<td>0.2</td>
</tr>
<tr>
<td>Total</td>
<td>4,130</td>
<td>20.2</td>
<td>7,740</td>
<td>23.7</td>
</tr>
<tr>
<td>Being occupied rent-free</td>
<td>136</td>
<td>0.7</td>
<td>254</td>
<td>0.8</td>
</tr>
<tr>
<td></td>
<td>297</td>
<td>0.9</td>
<td>11,803</td>
<td>1.0</td>
</tr>
<tr>
<td>Being occupied under a life tenure scheme</td>
<td>9</td>
<td>0.0</td>
<td>52</td>
<td>0.2</td>
</tr>
<tr>
<td>Other tenure type</td>
<td>90</td>
<td>0.4</td>
<td>394</td>
<td>1.2</td>
</tr>
<tr>
<td></td>
<td>329</td>
<td>1.0</td>
<td>10,546</td>
<td>0.9</td>
</tr>
<tr>
<td>Not stated</td>
<td>291</td>
<td>1.4</td>
<td>937</td>
<td>2.9</td>
</tr>
<tr>
<td></td>
<td>665</td>
<td>2.1</td>
<td>21,279</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>20,415</td>
<td>100</td>
<td>32,590</td>
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</table>

Source: CDATA 2001
### Table A10: Study site LGAs by monthly home loan repayments

**New South Wales**

<table>
<thead>
<tr>
<th>LGA</th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1 – $199</td>
<td>373</td>
<td>1.8</td>
<td>704</td>
<td>2.6</td>
<td>271</td>
<td>1.7</td>
</tr>
<tr>
<td>$200 – $399</td>
<td>673</td>
<td>3.2</td>
<td>779</td>
<td>2.9</td>
<td>587</td>
<td>3.6</td>
</tr>
<tr>
<td>$400 – $599</td>
<td>1,697</td>
<td>8.0</td>
<td>1,940</td>
<td>7.1</td>
<td>1,405</td>
<td>8.6</td>
</tr>
<tr>
<td>$600 – $799</td>
<td>2,548</td>
<td>12.1</td>
<td>3,132</td>
<td>11.5</td>
<td>2,352</td>
<td>14.4</td>
</tr>
<tr>
<td>$800 – $999</td>
<td>3,674</td>
<td>17.4</td>
<td>4,322</td>
<td>16.8</td>
<td>3,215</td>
<td>19.7</td>
</tr>
<tr>
<td>$1 – $999</td>
<td>8,965</td>
<td>42.4</td>
<td>10,877</td>
<td>39.9</td>
<td>7,830</td>
<td>47.9</td>
</tr>
<tr>
<td>$1,000 – $1,199</td>
<td>3,502</td>
<td>16.6</td>
<td>4,425</td>
<td>16.2</td>
<td>2,835</td>
<td>17.3</td>
</tr>
<tr>
<td>$1,200 – $1,399</td>
<td>2,202</td>
<td>13.8</td>
<td>3,581</td>
<td>13.0</td>
<td>1,956</td>
<td>12.0</td>
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<td>1,072</td>
<td>7.4</td>
<td>2,261</td>
<td>8.3</td>
<td>982</td>
<td>6.0</td>
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<tr>
<td>$1,600 – $1,799</td>
<td>1,091</td>
<td>5.2</td>
<td>1,748</td>
<td>6.4</td>
<td>968</td>
<td>4.3</td>
</tr>
<tr>
<td>$1,800 – $1,999</td>
<td>480</td>
<td>2.3</td>
<td>766</td>
<td>2.8</td>
<td>310</td>
<td>1.9</td>
</tr>
<tr>
<td>$2,000 or more</td>
<td>1,135</td>
<td>5.4</td>
<td>1,455</td>
<td>5.3</td>
<td>784</td>
<td>4.8</td>
</tr>
<tr>
<td>Not Stated</td>
<td>95.5</td>
<td>1,284</td>
<td>1,023</td>
<td>10.2</td>
<td>1,023</td>
<td>11.0</td>
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<tr>
<td>Total</td>
<td>21,131</td>
<td>100</td>
<td>27,280</td>
<td>100</td>
<td>16,354</td>
<td>100</td>
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**Victoria**

<table>
<thead>
<tr>
<th>LGA</th>
<th>Ballarat</th>
<th>Dandenong</th>
<th>Darebin</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
</tr>
<tr>
<td>$1 – $199</td>
<td>262</td>
<td>3.0</td>
<td>335</td>
<td>3.5</td>
</tr>
<tr>
<td>$200 – $399</td>
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<td>756</td>
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<tr>
<td>$400 – $599</td>
<td>2,107</td>
<td>24.3</td>
<td>1,821</td>
<td>18.0</td>
</tr>
<tr>
<td>$600 – $799</td>
<td>2,087</td>
<td>24.1</td>
<td>2,421</td>
<td>25.3</td>
</tr>
<tr>
<td>$800 – $999</td>
<td>1,239</td>
<td>14.3</td>
<td>1,633</td>
<td>17.0</td>
</tr>
<tr>
<td>$1 – $999</td>
<td>6,514</td>
<td>75.2</td>
<td>6,986</td>
<td>72.7</td>
</tr>
<tr>
<td>$1,000 – $1,199</td>
<td>736</td>
<td>8.5</td>
<td>869</td>
<td>9.1</td>
</tr>
<tr>
<td>$1,200 – $1,399</td>
<td>359</td>
<td>4.1</td>
<td>449</td>
<td>4.7</td>
</tr>
<tr>
<td>$1,400 – $1,599</td>
<td>148</td>
<td>1.7</td>
<td>191</td>
<td>2.0</td>
</tr>
<tr>
<td>$1,600 – $1,799</td>
<td>136</td>
<td>1.6</td>
<td>155</td>
<td>1.6</td>
</tr>
<tr>
<td>$1,800 – $1,999</td>
<td>44</td>
<td>0.5</td>
<td>55</td>
<td>0.6</td>
</tr>
<tr>
<td>$2,000 or more</td>
<td>143</td>
<td>1.6</td>
<td>171</td>
<td>1.7</td>
</tr>
<tr>
<td>Not Stated</td>
<td>477</td>
<td>5.5</td>
<td>652</td>
<td>6.3</td>
</tr>
<tr>
<td>Total</td>
<td>8,863</td>
<td>100</td>
<td>9,580</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: CDATA 2001

### Table A11: New South Wales study site LGAs by median housing prices, 2005-06

<table>
<thead>
<tr>
<th>Month</th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>Sydney SD</th>
<th>NSW</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 05</td>
<td>$332,000</td>
<td>$323,000</td>
<td>$315,000</td>
<td>$315,000</td>
<td>$320,000</td>
<td>$313,000</td>
<td>$322,000</td>
</tr>
<tr>
<td>June 06</td>
<td>$349,000</td>
<td>$335,000</td>
<td>$338,000</td>
<td>$335,000</td>
<td>$328,000</td>
<td>$339,000</td>
<td>$328,000</td>
</tr>
<tr>
<td>September</td>
<td>$300,000</td>
<td>$300,000</td>
<td>$290,000</td>
<td>$288,000</td>
<td>$290,000</td>
<td>$282,000</td>
<td>$282,000</td>
</tr>
<tr>
<td>December</td>
<td>$390,000</td>
<td>$371,000</td>
<td>$363,000</td>
<td>$378,000</td>
<td>$365,000</td>
<td>$381,000</td>
<td>$365,000</td>
</tr>
</tbody>
</table>

Source: NSW Department of Housing, Rent and Sales Report
Table A12: Study site LGAs by weekly rent, 2001

<table>
<thead>
<tr>
<th></th>
<th>Penrith</th>
<th>Blacktown</th>
<th>Campbelltown</th>
<th>Gosford</th>
<th>Wyong</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No.</strong></td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td><strong>$0 – $99</strong></td>
<td>2,073</td>
<td>15.1</td>
<td>6,140</td>
<td>26.1</td>
<td>4,232</td>
<td>29.9</td>
</tr>
<tr>
<td><strong>$100 – $199</strong></td>
<td>6,409</td>
<td>48.8</td>
<td>8,939</td>
<td>38.0</td>
<td>7,182</td>
<td>50.8</td>
</tr>
<tr>
<td><strong>$200 – $299</strong></td>
<td>4,340</td>
<td>31.7</td>
<td>6,455</td>
<td>27.5</td>
<td>1,861</td>
<td>13.2</td>
</tr>
<tr>
<td><strong>More than $300</strong></td>
<td>416</td>
<td>3.0</td>
<td>876</td>
<td>3.7</td>
<td>191</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Not stated</strong></td>
<td>468</td>
<td>3.4</td>
<td>1,091</td>
<td>4.6</td>
<td>665</td>
<td>4.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>13,706</td>
<td>100</td>
<td>23,501</td>
<td>100</td>
<td>14,131</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: CDATA 2001

Table A13: New South Wales study site LGAs by median weekly rent, 2005-06

<table>
<thead>
<tr>
<th></th>
<th>March 05</th>
<th>June 05</th>
<th>September 05</th>
<th>December 05</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2 bedroom flat</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Penrith</td>
<td>$160</td>
<td>$230</td>
<td>$190</td>
<td>$240</td>
</tr>
<tr>
<td>Blacktown</td>
<td>$198</td>
<td>$230</td>
<td>$210</td>
<td>$240</td>
</tr>
<tr>
<td>Campbelltown</td>
<td>$155</td>
<td>$220</td>
<td>$160</td>
<td>$240</td>
</tr>
<tr>
<td>Gosford</td>
<td>$200</td>
<td>$240</td>
<td>$200</td>
<td>$240</td>
</tr>
<tr>
<td>Wyong</td>
<td>$170</td>
<td>$220</td>
<td>$170</td>
<td>$240</td>
</tr>
<tr>
<td>Sydney SD</td>
<td>$290</td>
<td>$290</td>
<td>$280</td>
<td>$290</td>
</tr>
<tr>
<td><strong>NSW</strong></td>
<td>$250</td>
<td>$230</td>
<td>$250</td>
<td>$255</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>March 06</th>
<th>June 06</th>
<th>September 06</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2 bedroom flat</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Penrith</td>
<td>$170</td>
<td>$240</td>
<td>$160</td>
</tr>
<tr>
<td>Blacktown</td>
<td>$210</td>
<td>$240</td>
<td>$220</td>
</tr>
<tr>
<td>Campbelltown</td>
<td>$165</td>
<td>$220</td>
<td>$165</td>
</tr>
<tr>
<td>Gosford</td>
<td>$205</td>
<td>$250</td>
<td>$210</td>
</tr>
<tr>
<td>Wyong</td>
<td>$180</td>
<td>$230</td>
<td>$180</td>
</tr>
<tr>
<td>Sydney SD</td>
<td>$300</td>
<td>$265</td>
<td>$300</td>
</tr>
<tr>
<td><strong>NSW</strong></td>
<td>$260</td>
<td>$240</td>
<td>$260</td>
</tr>
</tbody>
</table>

Source: NSW Department of Housing, Rent and Sales Report
Table A14: Victorian study site LGAs by median weekly rent, 2006

<table>
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<tr>
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<th>March 06</th>
<th>June 06</th>
<th>September 06</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2 bedroom flat</td>
<td>3 bedroom house</td>
<td>2 bedroom flat</td>
</tr>
<tr>
<td>Darebin</td>
<td>$200</td>
<td>$245</td>
<td>$210</td>
</tr>
<tr>
<td>Greater Dandenong</td>
<td>$160</td>
<td>$200</td>
<td>$160</td>
</tr>
<tr>
<td>Ballarat</td>
<td>$155</td>
<td>$190</td>
<td>$160</td>
</tr>
<tr>
<td>Melbourne</td>
<td>$230</td>
<td>$230</td>
<td>$230</td>
</tr>
<tr>
<td>Non-metro Victoria</td>
<td>$155</td>
<td>$190</td>
<td>$155</td>
</tr>
</tbody>
</table>

Source: Victorian Department of Human Services, Office of Housing, Rental Reports
APPENDIX 2: THEMES AND QUESTIONS FOR INTERVIEWS

Introductory Statement (note: the material in this statement was approved by the Swinburne University Human Research Ethics Committee and covered in conjunction with the Information Statement and Consent Form at Appendix 3)

I’m a researcher at Swinburne University in Melbourne/University of New South Wales and am part of an independent research team working on a project looking at how people who are not in regular employment and receive rental assistance make decisions about paid work and other activities such as education or voluntary work. We want to learn from people’s experiences with work, education, housing and home life in order to understand better the difficulties that people have in finding or keeping work that suits their needs and the difficulties they can have in making decisions relating to employment, home life and housing. The findings of the research will be used to try to inform policy debates around housing, work and home life.

If there are any questions you do not feel comfortable answering, that’s fine, just let me know. We will be writing reports based on the results of the research but we will be using a pseudonym instead of your real name and we will take out any other information that can identify you, so nobody else will know who you are. I will be recording the interview and that is only because it is much easier for me than trying to take notes, but the recording will also be anonymous. I also want to make it clear that we are not associated with any government agencies, we are totally independent, we are not associated with this agency either [if doing interview in a room in agency] they are only letting me use the room. Before we start the interview, I am going to give you a consent form to sign and there is more information for you to read on the research and interview as well on the first page. If you have any questions, please ask me.

1. Family Background
   ➔ Where were you born, where did you grow up?
   ➔ If it wasn’t in Australia, when did you immigrate?
   ➔ Where were your parents from, what did they do? What do they do/where are they now?
   ➔ Did you grow up in private/public rented or owned accommodation? Did your parents ever have any housing difficulties (if you know about them)?
   ➔ What were your aspirations, expectations when growing up about work, family and housing? What kind of life did you see yourself having?
   ➔ Parents/family expectations about what you would do when you grew up?

2. Educational, Employment and Unemployment History
   ➔ Post-secondary school education: at what age/grade did you leave school, why? What did you do after that? Where? Was it what you really wanted to do? What was it like?
   ➔ Work experience since finished school, what kind of jobs FT, PT, casual until now? For how long? Reasons for leaving.
   ➔ Any problems/difficulties encountered in jobs held? Jobs you were most happy/least happy with? Why was that?
Any courses, training, educational programs you have been on since finishing school? Why did you go on them? Did you find these useful? Did they help you find work?

Have you ever done voluntary work? What kind? For how long? Why? Did that help you find work?

How many times have you not been in regular employment and for how long each time? How did these come about?

Are you currently doing any paid or voluntary work or courses/ training? If so what are the main reasons for doing that/ or not doing that?

So how would you describe your employment status at the moment?

What is your main source of income?

What takes up most of your time during the day? example of typical day at the moment.

What are the reasons for you not being in regular employment at the moment?

How do you feel about not being in regular employment? Is there anything you miss?

When you have been in regular employment in the past, what were the main reasons for doing so? Financial, others, which ones?

If you are looking for regular employment at the moment, what kind of work are you looking for? Are you looking for FT/PT/ casual work? Where?

How have you been looking for work? Any assistance from people or organisations?

What factor would you say has the most impact on your ability to get a job at the moment?

What would you say are your priorities in life at the moment? And where does employment fit in with these?

On the whole how do you feel about your current situation?

How do you think people who are not in paid work are viewed in society? And in the area where you live?

3. Housing History

Can you tell me why you’re living in private renting/public/community housing at the moment?

Do you receive Rent Assistance? How?

How much rent do you pay?

Do you pay the rent to?

Why are you living in this area?

How did you end up in this house/flat? What were your main reasons for taking this place? How long have you been here for?

What kind of housing did you have before this place (flat, house, shared flat/ house, rented privately, from government, housing association, living with relatives etc.) and where was it?
Why did you move? Did moving make any difference to how you organise your day, are you doing different activities now compared to where you were living before?

Have you ever moved in order to take up paid employment? Can you tell me about it?

Have you ever moved in order to be nearer your work?

Have you ever moved because your rent was too expensive?

Before your last accommodation, what other kind of housing have you lived in and where? Why did you move out of them? Who were you living with?

Over the years what were your main reasons for moving out/looking for new housing?

Have you got any concerns with your current accommodation (actual house/flat, location, any problems with neighbours, landlord, any problems with the housing assistance you get, with paying the rent?)

Have you ever had difficulties with paying the rent? Was that while you were getting housing assistance or not?

Have you got strong ties with the local community, have you got relatives, friends living near you?

Who lives mostly around here i.e. families with children, single people etc?

Are you involved in community groups, various activities in the area?

4. Age and Health

Have you ever felt/do you feel that your age has impacted/impacts on your ability to find or keep regular employment at any stage in your life? How? What impact has that on you?

Have you ever felt discriminated at work or when applying for a job going for interviews because of your age? How? What impact has that on you?

For people aged 50 and over:

If over 50, you may be aware of the changes to Newstart Allowance for mature Age People that are going to/have started to take place from/since 1 July, what impact do you think these will have on your situation/ have had on your situation?

How do you feel people over 50 are viewed in society, at work, in the area where you live?

For everybody:

Do you have any health conditions or disabilities? If so which ones? For how long have you had these?

If so, do you get DSP? If yes, for how long? If you don’t, why not?

Have you had any illnesses or disabilities in the past? If so which ones? [IF NOT GO TO SECTION 5]

Have you ever had DSP in the past? If yes, for how long? If you don’t, why not?

Have your illnesses/disabilities impacted on your work?

Have you had difficulties in finding or keeping work because of your health? How did that affect you?

Has your health impacted on your education/ability to study? If so how?
Do you have day/evening care/support? What kind? How often? Does that arrangement suit you?

Have you ever felt discriminated at work or when applying for a job going for job interviews because you had a disability/health problems? What impact has that had on you?

How do you feel people with disabilities/health problems are viewed at work, in society and in the area where you live?

If you receive DSP, you may be aware of the changes to the disability support pension that are going to be taking place from 1 July/that have started to take place since 1 July, what impact do you think these will have on your situation/have had on your situation?

5.Links between Home Life, Employment and Housing

Who else lives with you? Relationship? Ages of children

Any children who don’t live with you? Ages

If not from English speaking origin, what language do you speak at home?

5.1 If interviewee is a partnered woman/man with children:

Who would you say is mostly responsible for looking after the children in your household? Why is that? Does your partner also look after the children, what does he/she do?

If you are not in regular employment in order to be there for your children, what age would your children need to be before you would consider working?

If you have worked after you had children, what was it like to combine paid work and looking after the children?

Were your workplaces sensitive to the needs of working mothers/fathers?

Who was looking after your children while you were working? How and why was that decision made? Was your partner involved in the decision?

Have you used different forms of childcare over the years? Can you talk about these? Any problems with different forms of childcare you have used?

What did you do during school holidays in terms of childcare, what about if a child was sick?

According to you what is the best form of childcare? (i.e. parent, childminder, daycare facility, relative, friend etc.) and why?

Does anybody else but you look after your children now? Who? On what occasions?

Does where you live make it difficult or easy to get childcare? to find work?

Have you ever considered working from home? Have you done it?

Are there limitations to home-working because of the type of housing you live in?

Details of partner’s job/previous employment. If not working at the moment either, what are the main reasons? Typical day for your partner.

Have you ever felt discriminated/treated differently at work or when applying for a job because you had children or for other reasons? What impact has that had on you?
How do you feel that people (women/men) with children are viewed by society, employers, people living in the area?

You may be aware of the changes to the Parenting Payment that are going to be taken place from 1 July/that have started to take place since 1 July, what impact do you think these will have on your situation?/have had on your situation?

5.2 If interviewee is a single mother/father with children

If you have worked after you had children, what was it like to combine paid work and looking after the children?

Were you already single when you had your child/children? If you were single, how difficult was it to take care of your children by yourself, did you have help? If you had a partner at the time, did your partner help?

Were your workplaces sensitive to the needs of working mothers?

Who was looking after your children while you were working? How and why was that decision made?

Have you used different forms of childcare over the years? Can you talk about these? Any problems with different forms of childcare you have used?

According to you what is the best form of childcare? (i.e. parent, childminder, daycares facility, relative, friend etc.) and why?

Does where you live make it difficult or easy to access childcare?

If you are not in regular employment in order to be there for your children, what age would your children need to be before you would consider working?

Have you ever considered working from home? Have you done it?

Are there limitations to home-working because of the type of housing you live in?

Have you ever felt discriminated at work or when applying for a job because you were a single mother or for any other reason?

How do you think single mothers/fathers are viewed in society in general and in the community where you live?

You must be aware of the changes to Parenting Payment that are going to be taken place from 1 July/that have started to take place since 1 July, what impact do you think these will have on your situation?/have had on your situation?

5.3 If interviewee is:

a) a partnered woman/man with no children

How long have you been with your partner?

Details of partner’s job/previous employment. If not working at the moment either, what are the main reasons? Typical day for your partner.

Does where you live make it difficult for you to get a job?

Have you ever considered working from home? Have you done it?

Are there limitations to home-working because of the type of housing you live in?

Any disagreements/arguments with your partner over you/him not working/his employment, time spent at work/ housework distribution?

If you are receiving Newstart or Youth Allowance, you may be aware of the changes that are going to/have taken place from 1 July, what impact do you think these will have on your situation?/have had on your situation?
How do you think people (women/men) with no children are viewed in society, by employers, in the area where you live?
  
  b) a single woman/man with no children

Have you ever considered working from home? Have you done it?

Are there limitations to home-working because of the type of housing you live in?

Have you ever felt discriminated at work or when applying for a job for any reason (i.e. being young, being single, being too old, not having children, etc.?)

How do you think people (women/men) with no children are viewed in society, by employers, in the area where you live?

If you are receiving Newstart or Youth Allowance, you may be aware of the changes that are going to/have taken place from 1 July, what impact do you think these will have on your situation?/have had on your situation?

For public housing tenants:

Do you pay a rebated rent or the market rent?

Do you know what would happen to your rent if you went into work/ worked regular hours?

Does this affect your decisions about work?

For private tenants:

Do you know what would happen to your Rent Assistance if you worked regular hours?

Does this affect your decisions about work?

Questions to ask everybody:

Do you think that any of the areas where you have lived have had an impact on your decisions and abilities to find or keep work, if so how? For example, making it difficult for you to find or keep a job because of a job shortage in your area, too far to travel to work, etc.

Have you ever found that your postcode and the fact that you live in a particular area (either currently or in the past) has had an impact on your chances of getting an interview/job and on how people treat you at work, various government agencies?

Have you encountered many problems/difficulties in dealing with Centrelink, your employment service provider and housing office (if applicable)? What impact did that have on you?

On the whole what do you think about measures like Work for the Dole, other community work and having to work part-time in order to keep getting Youth or Newstart Allowance and facing penalties to refuse a job interview or training options?

Do you have friends living in the neighbourhood? Are they in/out of regular employment, do they have children, etc.

6. Hypothetical Questions

Realistically what kind of work do you think you would be able to get at this stage?

What would be the kind of work you would really want to do longer term?

What would you need to do in order to find that kind of job?
What things would have to change for you to be able to find a job now (if haven’t been previously covered) i.e. housing, childcare, health, education, experience, transport, reorganisation of time, assistance with job seeking, personal values etc) what would be most important?

Would you look for FT or PT work, contract (for how long?), casual, permanent?

How many hours per week would you like to work? For how long?

Would more training or education make a difference to you finding work/working more/being better paid?

If you were working how would you balance work and family/personal commitments?

In your current situation, do you think it would be worthwhile financially for you to be in regular employment?

How much a week would you need to earn from work for you to feel it is worthwhile financially to be working? What would be the minimum amount you would be willing to work for?

Would you say it is financial factors or other factors that make it the hardest for you to get a job at the moment?

Would you consider taking any job you could find that match your qualifications/background or only under certain conditions and if so which ones i.e. depending on the nature of the work, flexibility of hours, location, salary, childcare availability?

How far would you be willing to travel to get a job?

Would you consider moving to another area and possibly changing type of housing if you got a job in another area or if you had more chances of getting a job in another area? Why/why not?

What would be your preferred type of housing and location? What would you need to change in order to be able to get that?

7. Life in the Future

What are your plans for the future? What do you see yourself doing further down the road, any changes especially around employment/training/education, housing, home life?

Do you see your priorities changing in the next year? How so?

Is there anything else would you like to add?

Thank you very much for your participation in this research.
APPENDIX 3: HOME LIFE, HOUSING AND WORK DECISIONS - INFORMATION STATEMENT AND CONSENT FORM

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, focusing on the decisions that people make about work, home life and housing. We are interested in talking to people about the difficulties that they have in finding or keeping regular employment that suits their needs and in making decisions relating to home life, housing and work.

We are interested in speaking to people who are not currently in regular employment and receive rental assistance and people who are currently in regular employment but were out of work at some point in the past three years and received rental assistance at that time, in order to:

- Understand the decisions that people make around work, home life and housing
- Better understand the perspectives of people who are receiving rental assistance
- Inform future policies in the areas of welfare, employment, family and housing.

If you agree to take part in this research under the conditions outlined here, we need you to sign this form to say that you agree to participate in the interview.

- The interview will take a maximum of 2 hours
- You can choose to be interviewed either in your own home or somewhere else where you feel comfortable
- We will reimburse your travel costs if you are not interviewed at home
- We will offer you a $30 supermarket voucher as compensation for your time and assistance
- We will be tape-recording the interview so that our records of what you say are more accurate
- However, any information you provide will be completely confidential, we will use a pseudonym instead of your real name when writing reports from the results of the research and we will take out any other 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
- If you are asked a question you do not wish to answer just let the interviewer know
- If you change your mind about participating in the study, you are free to withdraw from the research project at any time.

If you want to contact the researcher who conducts the interviews call Lise on 9214 5098. Any questions regarding the project can be directed to the Senior Investigator, Kath Hulse on 9214 5321.

If you wish to lodge a complaint about how you have been treated during the study, or there are any queries the Senior Investigator has been unable to satisfy, complaints can be directed to the Director of the institute for Social Research, Julian Thomas on (03) 9214 5466 or to the Chair, Human Research Committee, Swinburne University of Technology, PO Box 218, Hawthorn, Vic, 3122. Phone: (03) 9214 5223.

(Relevant University logo)
HOME LIFE, HOUSING AND WORK DECISIONS

I have read the letter about the research project being conducted by researchers from Swinburne University (or University of New South Wales).

I have been given opportunity to discuss these details and understand my involvement in this research.

I understand that I have the right to withdraw from the research project at any time without comment or penalty.

I understand that my information will be kept in strict confidence.

I give my consent to participate in the research project under the conditions specified in this consent form.

I agree that the interview may be recorded on audio tape as data on the condition that any information recorded will be strictly confidential.

Yes / No (please circle one)

Participant's name _____________________ (i) Participant's signature _____________________ Date / /
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