



# The location and housing needs of sole parents: positioning paper

prepared by the

**Australian Housing and Urban Research Institute**

Swinburne/Monash Universities Research Centre

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March 2001

AHURI Positioning Paper No. 5

ISSN 1834-9250

## **ACKNOWLEDGEMENTS**

This material was produced with funding from the Commonwealth of Australia and the Australian States and Territories. AHURI Ltd gratefully acknowledges the financial and other support it has received from the Australian, State and Territory governments, without which this work would not have been possible.

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## **EXECUTIVE SUMMARY**

The number of lone parent households and their share of all families with dependent children have increased sharply in Australia over the past two decades. This project examines the factors shaping where these families live. This is an important policy issue related to housing because the families in question are typically low income. They may well be unable to afford housing in locations where jobs and services are plentiful.

This positioning paper explores the background factors which have shaped the growth of lone parent numbers and the influences on their decisions about location. A major concern is the increasing proportion of lone parent families headed by never married women, because they are less likely to be able to draw on the accumulated assets of a previous partnership.

Three hypotheses are examined in relation to areas of concentration. One is that such concentrations are 'home grown'; that is they reflect the social and economic circumstances of particular areas. The second is that they are a consequence of 'pull' factors such as the availability of low cost housing which may draw lone parent families in from locations with higher housing costs. The third is that the high concentrations are a residual phenomenon, whereby people without the means or skills needed to move to areas with better prospects are left behind. All three hypotheses are likely to have some influence on the concentration of lone parents.

Centrelink data will be employed to track trends in lone parent numbers and locations. With this background the three hypotheses cited above will be utilised to analyse the data. In order to assess these hypotheses, data drawn from Census change-of-residence files and Child Support Agency client longitudinal information will be examined.

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## CHAPTER ONE: INTRODUCTION

This paper explores the issues surrounding the growth, location and housing needs of Australia's lone parent population. Because sole parents constitute a growing proportion of families with dependent children but are typically living on very low incomes, their housing situation is a matter of public concern. This project mainly deals with the processes shaping where lone parents locate. Their housing situation will thus be influenced by the characteristics of these locations. There is no scholarly consensus on the extent to which lone parents are tending to concentrate in particular locations and, if so, where. Some commentators (particularly those relying on anecdotal evidence) believe that many lone parents are being driven by high housing costs in the metropolises into regional centres, both big and small. Others think lone parents are part of a longstanding counter-urbanisation trend in Australia, first identified in the 1970s. There are sceptics, however, including ourselves, who question these views.

We first describe recent trends in the growth and broad locational patterns of the lone parent population. This description confirms the view that concentrations are occurring, particularly in some regional areas. Such concentrations justify worries that the locations in question may have difficulty providing the various social and housing services lone parents and their children need. But we cannot jump to the conclusion that these concentrations mean that significant numbers of lone parents are being drawn into these locations. One alternative possibility is that the situation is 'home grown', that is it reflects the circumstances shaping partnering decisions in such locations. Another possibility is that high concentrations reflect a residual phenomenon, arising from an exodus of people who are better placed in terms of economic resources or job skills to leave. If this means that lone parents tend to be left behind, then it can result in a rising proportion of lone parent families relative to other families with dependent children. A final possibility is that some combination of all of these processes is occurring in some locations.

The second part of this paper surveys the literature relevant to these hypotheses. The paper then examines the mobility literature in Australia in the context of the three possible determinants of concentrations discussed above. Finally, the research strategy to be used in the next phase of the work will be described.

## CHAPTER TWO: DATA ON INCIDENCE AND GROWTH OF LONE PARENT FAMILIES

As Table 1 shows, there was a 53.3 per cent increase in the number of female lone parents aged 15-49 years between 1986 and 1996 in Australia. This increase is partly due to a large increase in the number of women in the prime family building years over the same period (see Table 2). However, the number of female lone parents has increased much faster than the number of women 'at-risk', particularly amongst women in their twenties. For example, Table 1 indicates that there was an increase of 37.2 per cent in the number of female lone parents aged 25-29 over the decade 1986 to 1996. By comparison, Table 2 shows that there was an increase of only 5.7 per cent in the number of women in this age group over the same period.

**Table 1: Female lone parents aged 15-49 years, 1986 and 1996**

Age group	1986	1996	Change	% Change
15-19	6,868	7,934	1,066	15.5
20-24	27,869	37,409	9,540	34.2
25-29	40,796	55,975	15,179	37.2
30-34	50,237	72,574	22,337	44.5
35-39	58,562	87,527	28,965	49.5
40-44	48,798	83,611	34,813	71.3
45-49	36,316	67,987	31,671	87.2
15-49	269,446	413,647	143,571	53.3

Source: Centre for Population and Urban Research, prepared from 1986 and 1996 Census, customised matrices

**Table 2: All women aged 15-49 years, 1986 and 1996**

Age group	Total women			Ratio of % changes of female lone parents (Table 1) to all women
	1986	1996	% Change 1986-96	
15-19	641,415	610,324	-4.8	-
20-24	628,523	656,018	4.4	7.8
25-29	645,450	682,090	5.7	6.6
30-34	616,264	703,210	14.1	3.2
35-39	610,264	716,497	17.4	2.8
40-44	481,176	664,201	38.0	1.9
45-49	397,745	625,631	57.3	1.5
15-49	4,020,837	4,657,971	15.8	3.4

Source: Centre for Population and Urban Research, prepared from 1986 and 1996 Census, customised matrices

For all age groups the numbers of lone parents have increased at a faster rate than the number of all women in the same age group. This is particularly so in the age groups 20-24 and 25-29 years where the percentage change in lone parents is six to

eight times that of all women in these age groups (see Table 2). There was also a significant percentage increase in the proportion of 15-19 year old women who were lone parents. However, this increase was off such a low base in 1986 that for practical purposes the 15-19 year old cohort is not a major contributor to lone parent numbers. (For the shares of women by age group who were lone parents in 1986 and 1996, see Table 3.)

**Table 3: Female lone parents as percentage of all women 1986 and 1996**

Age group	Female lone parents as % of all women	
	1986	1996
15-19	1.1	1.3
20-24	4.4	5.7
25-29	6.3	8.2
30-34	8.2	10.3
35-39	9.6	12.2
40-44	10.1	12.6
45-49	9.1	10.9
15-49	6.7	8.9

Source: Centre for Population and Urban Research, prepared from 1986 and 1996 Census, customised matrices

The faster growth in lone parents relative to all women (especially those in the age groups 20 to 29) occurred despite the tendency for later marriage and delays in the timing of the first child. The median age of women at the time of the nuptial first birth increased from 26.5 in 1986 to 28.7 in 1996 (ABS, 1996). In addition, according to Birrell and Rapson (1998) a smaller proportion of women are partnered (including those in de facto relationships) and the proportion of all partnered women who are bearing children has fallen (see Table 4).

**Table 4: Proportion of partnered women who are members of families with children aged 0-14 yrs by age, 1986 and 1996**

	1986	1996
15-19	27.7	31.2
20-24	41.3	37.9
25-29	68.1	56.3
30-34	86.6	80.2
35-39	84.7	85.1
40-44	60.6	63.3

Source: ABS, Unpublished census data, 1986 and 1996

The result has been a sharp increase in the proportion of families raising dependent children in Australia who are headed by lone parents, from 14.6 per cent in 1986 to

19.4 per cent in 1996 according to Birrell and Rapson (1997). Analysis of Centrelink family payment data held by the Centre for Population and Urban Research indicates that this percentage increased to around 22 per cent by late 1999. (Note: the percentage derived from the Centrelink data has been restricted to families with at least one child aged less than 15 years.) The great majority (around 91 per cent in 1999) of these lone parent families are headed by women.

The setting for this research, then, is that the numbers of lone parents are increasing sharply and so is their share of the total number of families with dependent children. We focus on the female component of lone parents because they constitute the great majority and because the situation of male and female lone parents is different. The male lone parents are older and, as Table 5 shows, are much more likely to be employed than their female counterparts. Their housing tenure has also been found to be markedly different, with female lone parents less likely to be purchasing their homes and far more likely to be in the public housing sector than male lone parents (Watson, 1988).

A second element of the setting for this research is that most female lone parents have to live on very low incomes. Table 5 gives a first sight of the difficult financial situation they face. It shows that 45.3 per cent of female lone parents aged 15-54 years received less than \$300 per week (or \$15,600 a year) in 1996. The main source of income for these women is the parenting payment and the family allowance. Relatively few receive any significant maintenance assistance from the fathers, largely because the fathers are themselves a predominantly low income group (Birrell and Rapson, 1997).

**Table 5: Income and labour force status of lone parents\*, 1996**

	Individual weekly income				Total*
	< \$300	\$300 - \$599	\$600 - \$999	\$1,000+	
Males 15-54	30.3	35.1	24.0	10.7	100.0
Females 15-54	45.3	42.2	10.8	1.7	100.0
	Labour force status			Total*	
	Employed	Unemployed	Not in the labour force		
Males 15-54	69.2	10.1	20.7	100.0	
Females 15-54	49.0	9.8	41.2	100.0	

\* Excludes those who did not state their income or labour force status.

Source: 1996 Census customised matrix

As indicated at the beginning, this research will focus on the locational patterns of lone parents in Australia. An initial indication of the extent of variation in these patterns is provided in Table 6. This table shows the proportion of all the women in couple and lone parent families with children aged 0-14 years who are lone parents, by major geographical zones in Australia.

**Table 6: Percentage of women aged 15+ yrs in couple and lone parent families with children aged 0-14 yrs who are lone parents, 1996**

	No. of women in families	% who are lone parents
Sydney, Melbourne, Brisbane	897,638	17
Other metropolitan	209,689	20
NSW, Vic, Qld large regional centres	102,344	22
NSW, Vic, Qld small regional centres	81,626	21
Rest of rural NSW, Vic, Qld	210,795	15
Remote NSW and Qld	24,693	17
Rest of Australia	419,666	18
<b>Total</b>	<b>1,946,451</b>	<b>18</b>

Source: ABS, Census 1996 customised matrix

Other metropolitan includes Wollongong, Newcastle, ACT & Queanbeyan, Geelong, Gold Coast and Sunshine Coast & hinterlands, Townsville.

Even at the highly aggregated level shown in the table, it is evident that there are striking variations in the concentrations of lone parent families. The highest concentrations are in the large and small regional centres and the other metropolitan areas of Victoria, New South Wales and Queensland (including the Gold Coast and Sunshine Coast). By contrast Sydney, Melbourne and Brisbane exhibit the lowest levels along with the aggregated rural and remote areas of NSW, Victoria and Queensland. When more detailed and more recent analysis of these concentrations is undertaken, as with a recent study of regional Victoria (Birrell, Dibden, Wainer, 2000), it confirms the significance of large regional centres as sites of concentrations of female lone parents.

## **2.1: Entry Points to Lone Parent Status**

An important preliminary point before we explore the factors shaping residential concentration patterns concerns the point of entry into lone parenthood. Analyses up to the late 1980s generally linked the growth of lone parenthood in Australia to higher

rates of separation and divorce rates and lowered rates of remarriage. (See Watson, 1988.) But recent data show that the proportion of lone parents who have never married has increased significantly. Table 7 indicates that the share of never married female lone parents aged 15-49 years in Australia increased from 21 per cent in 1986 to 30 per cent in 1996 and that, by 1996, the majority of lone female parents in their twenties were never married. The 30 per cent figure understates the proportion of lone mothers who were not married during the initial phase of their career as mothers because it does not include the significant minority who married someone other than the biological father (before breaking up with the husband). The table also does not tell us anything about the length of any period of de facto partnership which may have preceded the birth. Unfortunately, information on this issue is scarce.

**Table 7: Marital status of female lone parents aged 15-49 years, 1986 and 1996**

	Registered marital status (%)					Total	Number
	Never married	Widowed	Divorced	Separated	Married		
1986							
15-19	94	0	1	4	2	100	6,868
20-24	68	1	7	21	3	100	27,869
25-29	37	3	25	32	4	100	40,796
30-34	17	5	43	32	4	100	50,237
35-39	8	8	51	29	4	100	58,562
40-44	4	14	52	25	5	100	48,798
45-49	3	25	47	21	5	100	36,316
Total 15-49	21	9	39	27	4	100	269,446
1996							
15-19	96	1	1	2	1	100	7,934
20-24	84	0	3	11	2	100	37,409
25-29	59	1	13	24	3	100	55,975
30-34	33	3	28	33	3	100	72,574
35-39	18	4	40	33	3	100	87,527
40-44	10	7	48	31	4	100	83,611
45-49	5	13	51	26	5	100	67,987
Total 15-49	30	5	34	28	4	100	413,017

Source: B. Birrell and V. Rapson, *A Not So Perfect Match*, Centre for Population and Urban Research, Monash University, 1998, p. 45

The brief analysis above indicates that a declining share of the lone parent population derives from marriage breakdowns. This will affect the resources available to the mother. One extreme is where lone parenthood occurs well into a marriage at the point where substantial household assets, including a house relatively free of mortgage obligations, have been accumulated. The mother involved may be able to begin living as a lone parent with a reasonably solid financial base, including the

dwelling. On the other hand, if the original relationship with the father did not involve a marriage or a de secure facto relationship and there was only a limited period of partnership, the mother may have little or nothing to draw on when she becomes a lone parent. As indicated, the trend has been for the latter group to become an increasingly important component of the lone parent population. The implication is that the increased share of never married lone parents means that more lone parents are to be found at the precarious end of the financial spectrum. Thus questions concerning where these lone parents are locating, and the extent to which they are concentrating, raise issues of housing and other service provision in the locations in question.

### **CHAPTER THREE: THE FACTORS INFLUENCING THE INCIDENCE OF LONE PARENTHOOD**

Recent sociological literature on lone parents, especially that deriving from the United States, tends to focus on never-married lone parents, in part because of the attention given to black families, the majority of whom are currently headed by female lone parents. Most of these black lone parents have never married. Because there is a trend in Australia towards more never married lone parents this literature is a useful starting point. However, it needs to be supplemented by other material when the focus is on the factors shaping the situation of lone parents who had previously been married.

Most recent sociological work on family breakdown derives starts from a 'situational' perspective. This approach assumes that the main influence on men and women when they make decisions about partnering and having children is the changing structure of the social and economic situation they face. This starting point implies that family values or norms, and any changes thereof, are not the main determinant of growth in the lone parent population. While values may be influential, they are themselves likely to be a product of other social and economic factors.

It is true that for an increasing proportion of lone parents today their status reflects their choice. Birrell and Rapson (1998) found that in 1996, only five per cent of lone parents between the age of 15 and 49 were widowed. Most women who become lone parents because of separation, divorce or a decision to have a child outside marriage, have some say in these events. However, choices about whether to marry or not, or sever the marriage once established, have a context. It is these contexts which are the main focus of those approaching the issue from a 'situational' perspective.

Most young women still want to get married and have children (McDonald 1998). Undoubtedly, the traditional 'breadwinner' model of marriage, in which women provide domestic services in return for the financial resources of a male breadwinner has waned. But marriage or partnering is not going out of style. The breadwinner model is being supplanted by a 'collaborative' model in which the partners share resources. This model appears to be highly adaptive in contemporary affluent societies. Where a couple share their resources this contributes markedly to their economic security, standard of living and dwelling quality. At the same time the

partners gain the benefits of companionship, secure sexual expression and if children are desired, a far greater flow of income than would be available to the woman if she tried to raise the child alone (Oppenheimer, 1994). Why then is the incidence of lone parenthood increasing?

One possibility is that values are changing and that it is much more acceptable for men and women to live alone or, in the case of women, to pursue single parenthood if they wish. Some feminist advocates assert that women should not be constrained by unhappy marriages and, at the extreme, that marriage itself is inherently inequitable and restrictive of female aspirations (for example, see Scutt, 1992). These ideas may have some influence amongst highly educated women. But the incidence of lone parenthood, especially in women aged in their twenties and early thirties, is far greater amongst women with limited education than amongst their tertiary-educated counterparts (Birrell and Rapson, 1997). For these women, as for most other women who become lone parents, in order to understand how they entered the status, it is necessary to look to the situation they face when making partnering and birth decisions.

The setting in which young people make decisions about these issues has altered sharply as major changes have occurred in the economic system. The restructured labour market, which arose with the move from an industrial to a service economy, has created a two-tiered workplace where at one extreme there is a low-skilled, low paid and casual groups of workers and at the other a well-paid elite proficient in the usage of new technologies. Many blue-collar jobs traditionally held by men are gone and many of the new jobs are low-wage service-sector jobs that are mainly held by women (Mulroy, 1995). Women now have far more opportunities to accumulate educational credentials and thus to enter and flourish in the employment market, particularly the middle to higher-end job market, than previously. As a consequence, there is now much less financial pressure on women to begin partnering at an early age, particularly amongst those holding post-school educational credentials. Young men also take far longer to complete their education, establish a secure career and accumulate the financial resources necessary to set up a household than was the case in the early post World War II era. The combination of these circumstances for both those in the low and high tier job markets have contributed to the sharp decline in the proportion of men and women in Australia who are living as partners, whether in married or de facto relationships. Birrell and Rapson (1997) reported that by 1996,

43 per cent of women aged 25-29 in Australia were not partnered (up from 33 per cent in 1986).

### **3.1 Entry Into Lone Parent Status Without Marriage**

As a consequence of these changing economic and social circumstances, many women in their twenties and thirties face a situation in which partnering and marriage is delayed, yet they are nevertheless interested in establishing a partnering relationship and are sexually active. Young women who are engaged in higher education or just beginning careers using this education have a very strong financial incentive to not let motherhood interfere with the rewards they can gain in the labour market. Very few of such women become lone parents. However, for women with less education and much more limited job prospects, the situation is different. The attractions of partnering and having children are, relatively speaking, much greater. The main problem is to find a male who can provide a reliable flow of resources with whom to share a partnership (Rowlinson and Mackay, 1998).

The clearest example of how situations approximating the latter circumstances can lead to the almost total breakdown of the conventional family is to be found in inner city areas of the United States amongst black Americans (Wilson 1997). For example, in inner city Chicago, only 28 per cent of black children live with both parents. In this setting there are few black men who can provide the stable flow of resources expected of a male partner. As a result, the majority of families with dependent children are headed by female lone parents, most of whom have never married. The young women in question are apparently prepared to take the risk of bringing a pregnancy to term even though not married and not certain that the father will provide a stable partnership. This is a relatively unexplored area in Australia. Both emotional and practical issues are likely to be involved. On the practical side, our hypothesis is that they have the baby because other alternatives, including deferring child rearing while they take up employment or wait for a potential secure marriage partner to come on the scene, are not compelling. Evidence from the UK (Allen and Dowling 1999) suggests that few young women who become pregnant are prepared to consider abortion. Other UK research shows that the proportion of all pre-marital conceptions that ended in termination dropped from 40 per cent in 1975 to 33 per cent in 1993.

There has been great controversy in the United States as to how important the availability of welfare benefits are in such decisions. This debate has recently surfaced in Australia as well in the context of the Howard government's welfare reform proposals. (See Australian Institute of Family Studies, 2000) One influential American view (Murray 1984) is that changes to access to assistance for single mothers in the 1960s led to a sharp increase in the number of sole parent households. An alternative, and perhaps more reasonable, point of view is that welfare is not the key factor. Abrahamson (1998) notes that to choose unmarried motherhood while dependent on welfare would not be rational if the women in question could find men with jobs. If the latter were available, it would be economically advantageous to defer childbearing until after marriage because of the much greater household income resulting. This argument draws attention to the situation of the men who move in the social circle of the young women who live in inner city areas or elsewhere who have limited education and job prospects. If the job prospects of these men deteriorate then this is likely to influence the extent of lone parenthood. There is evidence (Oppenheimer 1994) in the United States that 'the employment position of high school dropouts and high school graduates has substantially worsened, particularly that of drop outs and especially of black males'. Thus the conclusion of Abrahamson that:

male joblessness seemed consistently to be the beginning of a chain leading to higher out-of-wedlock ratios. ...[Even when looking at welfare] we have found that a shortage of marriageable men seems to be the most important variable in leading single mothers to traditional welfare and that marriage to a working partner seems to be the most permanent means for single mothers to permanently leave traditional welfare.

In such settings, the availability of welfare for single mothers does not appear to be central in the causal chain leading to lone parenthood. Nevertheless, once a woman becomes a lone parent and cannot draw on accumulated household assets, she will be anxious to draw on whatever welfare support is available. In the United States context such women are likely to have limited education and job prospects. If welfare provides as much income as part time work, it will be preferable. Such a choice may repel middle class residents, because as a Canadian commentator notes 'many middle class people recoil from the proposition that lone mothers and others can make a rational economic comparison between welfare and the job opportunities available to them and choose welfare' (Allen 1995).

The research discussed so far only serves as a guide to the factors influencing the entry to lone parent status at the more precarious end of the financial spectrum. Fortunately, there is no parallel in Australia to the potent mix of minority racial enclave and inner city decline in the United States. However, the factors identified in the United States setting are a useful starting point for an explanation why there are relatively high concentrations of lone parents in certain states and regional areas in Australia. The regional centres identified earlier where such concentrations occur are amongst those with the weakest economic performance and highest unemployment levels in Australia. The research planned for this project includes closer examination of the job situation and educational credentials of young people in these locations. It will also examine whether the lone parents and related fathers fit the low education, low access to job opportunity characteristic of areas marked by high lone parent concentrations in the United States. If this is the case then it would be consistent with the 'home grown' hypothesis for lone parent concentrations stated earlier.

### **3.2 Entry into lone parent status via marriage breakdown**

Even though the never married proportion of lone parents is increasing, especially amongst those in the younger age groups, as shown earlier (Table 7), the majority of lone parent mothers aged over 30 have been married at some point in their lives. With the proviso that some of these women did not marry the father of their children, it is evident that most lone parent mothers aged over 30 are the product of marriage breakdown.

It was suggested above that women who become lone parents via marriage breakdown are likely to be less vulnerable financially than their unmarried counterparts. The argument was that the previously married women are able to draw on the accumulated assets of the marriage when they become lone parents. All custodial parents, regardless of how they entered the status, are required to claim on the income of the non-custodial parent (usually the father) through the Child Support Agency for maintenance, if they wish to receive the Additional Family Allowance from Centrelink. In principle this payment can be substantial if the father is in receipt of even a moderate taxable income (since the criterion is that a payer must provide 18 per cent of taxable income for the first child above an exempt threshold, currently around \$9,000). However, around half of all Sole Parent Pension recipients

(excluding widows) did not receive any child support payments in 1997 (Birrell and Rapson 1998). This suggests that many divorced or separated lone parents derive from households in which the husband was earning a relatively low income and he continues to be in this income category after the breakdown. If this is so, then the expectation that all previously married lone parents are much better off financially than never married lone parents needs to be modified.

An earlier analysis (Birrell and Rapson, 1997) of the relationship between the income and educational level of males who were separated or divorced as of 1996 showed that the lower the income and educational level of males in each age group, the more likely they were to be divorced or separated. For example, of men aged 35-39 in 1996 who had ever married, eight per cent of those with degree credentials were divorced or separated compared with 18 per cent of those in the same age group who had no post-school qualifications. The implication is that men without the relatively high income and security associated with higher levels of education are more prone to marital tensions and perhaps difficulties in providing the continuing resource base for a compatible marriage. It is intended to explore the hypothesis between economic circumstances and marital breakdown further in this study by examining data on the income levels of divorced and separated men by location in Australia. Census data and income data from male payers drawn from the Child Support Agency database will be utilised for this inquiry.

Despite these qualifications, women who become lone parents after marriage tend to be older and to be drawn from a wider educational and job experience spectrum than unmarried lone parents. Women with higher levels of education are better equipped to remain in the job market while raising a family. The extent to which lone mothers are involved in the workforce will be explored by examining the income levels and labour market participation of lone parents by location. This will be done using the Centrelink Family Allowance files (which provide information on the level of earned income on the part of lone parents receiving the basic or additional family allowance). The point should not be overstated, since there have been a number of studies pointing to the unfavourable financial situation of female lone parents relative to their former husbands. The major Australian study on the situation of women post divorce (which followed a cohort of such women who separated in the early 1980s through the decade) confirms that divorced lone parent mothers are better educated than never married mothers (Funder 1993). However, the situation regarding possession of the marital dwelling after divorce was less clear cut. Though more of the women

affected kept the house than their former husbands, various circumstances prompted a substantial proportion to move from the original house.(Khoo 1993)

## CHAPTER FOUR: HYPOTHESES ABOUT CONCENTRATIONS OF LONE PARENTS

As mentioned above, lone parents are not distributed evenly across Australia. For example, there are relatively high concentrations of lone parents in regional areas of Australia, as measured by the percentage of all families with young children who are lone parent families (Table 6), as well as the percentage of women who are lone parents (Table 8). Some locations within metropolitan areas also show high concentrations as shown in Table 8. We have identified three possible ways that such concentrations can arise.

**Table 8: Percentage of all women aged 15-44 years who are lone parents, 1996**

	Total women	% who are lone parents
Sydney, Melbourne, Brisbane	1,974,222	8
Examples within above metropolitan areas		
Sydney: Campbelltown	36,093	12
Sydney: Blacktown and Penrith	97,311	10
Sydney: Gosford and Wyong	52,968	11
Melbourne: Frankston	24,062	10
Brisbane: Ipswich and Logan	66,878	10
Other metropolitan**	426,854	10
NSW, Vic, Qld large regional centres	206,139	11
NSW, Vic, Qld small regional centres	148,907	11
Rest of rural NSW, Vic, Qld	372,972	8
Remote NSW & Qld	44,502	9
Rest of Australia	858,050	9
Total	4,031,646	9

Source: ABS, Census 1996 customised matrix

\* Age group differs from Tables 1 and 2 because the data are drawn from a different matrix.

\*\* Other metropolitan includes Wollongong, Newcastle, ACT & Queanbeyan, Geelong, Gold Coast and Sunshine Coast & hinterlands, Townsville.

### 4.1 A 'Home Grown' Phenomenon

First, the residents of a particular type of location may be more likely to be lone parents for reasons intrinsic to the area. The hypothesis explored above was that women are more likely to become lone parents in areas where the economic opportunities available to both women and men are low and where both men and women have limited resources (including education) of the type needed to pursue

work opportunities. In the Australian context these circumstances are unlikely to be evident in inner metropolitan locations because these are increasingly locations of industries and people working in the new economy (although there may be concentrations of lone parents in inner areas where public housing is located). However, there are grounds for exploring this hypothesis in regional areas because of the impact of rural economic decline and industrial restructuring, and because rural residents have lower qualification levels than metropolitan residents. These circumstances could prompt women to consider partnering and raising children earlier than their metropolitan sisters, yet in a context not favourable to anxiety-free partnering relationships. In this situation, dependence on welfare may become the only viable lifestyle alternative.

Another factor may be the demographic characteristics of different areas. If there are high numbers of people in the 'at-risk' age group and 'at-risk' circumstances (namely families with children) it is likely that the proportion of total population who are lone parents would also be high. Cultural factors may also contribute, especially if they favour early marriage and childrearing. Regional and rural Australia is usually thought to be conservative on family values at least relative to metropolitan Australia. However, the absence of a significant non-English-speaking-background migrant presence (and the associated lower tendency for family breakdown) in the regions may work in the opposite direction. This variable will be explored through data derived from a customised Census matrix.

#### **4.2 A Migrant Attraction Phenomenon**

A second process behind high concentrations may be that the areas in question are attracting lone parents from elsewhere. These in-movers may have been 'pushed out' from areas where housing and living costs are relatively expensive to areas where these costs are lower. This may happen at different spatial scales — within metropolitan areas, between metropolitan, regional centres and rural areas. Flood (1992) found that, generally speaking, people not in the labour force, including welfare recipients and people on fixed incomes, were moving out of the cities and the employed were moving into the cities. A more recent study by Morrow (2000) found that unemployment beneficiaries showed net gains in the major urban areas. Within cities, movements of low-income families, including single parent families, have been

characterised as forced moves to 'urban wastelands where prices are lower' (Watson 1988)

The movement of people out from the major cities, often termed counter-urbanisation, was a prevalent theme in scholarly work on the issue throughout the 1970s and 1980s (see for example, Hugo 1996). Proponents of this idea thought that population movements were diverging from economic movements in that people were leaving despite the apparent concentration of employment opportunities in the largest cities. It was argued by O'Connor and Stimson (1996) that people who were surplus to the (relatively highly skilled) employment needs of the metropolises were the most likely to out-migrate. Goss and Paul also point to the benefits of workers of moving to low cost from high cost areas if their salary or wages remain the same. This latter point also applies to those outside the labour force who are on fixed incomes, including welfare payments, as identified by Flood. He raises two possible interpretations of this out-migration. One is a 'Two Australias' scenario in which people are driven out by high metropolitan costs of living. Alternatively, out-movement can be seen as a rational economic response on the part of people on fixed incomes who are seeking a pleasant location offering relatively low costs of living. Such migration might be thought of as consumption-driven in that people are thought to be moving out of cities for reasons other than the availability of employment.

These ideas were behind the hypothesis that much of the counter-urbanisation process is welfare related. Wulff and Bell in their 1997 study of the internal migration of households in the workforce age group found four key patterns that supported this hypothesis:

- substantial outflows of low-income earners from Sydney and Melbourne
- net gains of low-income earners in coastal areas
- net gains of some low-income groups in many inland regions that are experiencing out-migration; and
- net gains in the two slow growing capitals of Adelaide and Hobart.

This counter-urbanisation theme has been continued in some recent observations that lower income groups flow from major cities to small towns in search of cheaper living. See for example Budge (1996) and Hugo (1998). Lone parent households were identified by Budge as one of the key groups relocating into the rural communities in his case studies. There is a continuing flow of anecdotal reports of

such movements of lone parents which seems to support this thesis. These reports often emphasise the alleged attractions of low-cost public housing and private rental properties in non-metropolitan areas. However, while it may be economically rational for low fixed-income households to move away from high housing cost areas, Wulff and Bell found that, even though lone parents were just as mobile as the unemployed and more mobile than the employed, they were insignificant in counter-urbanisation flows of the 1986 to 1991 inter-censal period. They found that around 80 per cent of the lone parent moves occurred within non-metropolitan regions. Nearly half of all lone parent moves were local moves and only five per cent of lone parent moves were interstate. Other work by Wulff and Newton (1996) showed that around half of lone parent moves were within the one urban area and only six per cent were from urban to rural areas. In the case of marital breakdown, Watson (1988) suggested that many women move from rural areas to cities because the marital home had been linked to the husband's employment whereas women's employment opportunities, rental accommodation and child care were more readily available in urban areas.

More recent work on welfare recipients by Morrow (2000) indicated that mobility was at its highest level when lone parents first take up the Sole Parent Pension (SPP). He also found that, over the one year under study, SPP recipients were mainly leaving high housing costs of inner and middle parts of the major cities, whereas growth was occurring on the outer reaches, particularly in low socio-economic areas. (See Table 9.)

Outside the metropolitan areas, Morrow reported that there were net movements to the coast and to rural-remote areas. Regional centres were generally stable. Those living in the more disadvantaged areas were more mobile than those residing in the advantaged areas, and those in the younger age groups more likely to move than older recipients. The least mobile group was the female lone parent pensioners in their late 30s to mid 50s.

**Table 9: Sole parent pensioners migration movements, Sep. 1996 - Sep. 1997**

	Outflow to region listed on side from	Inflow from region listed on side to	Net Gain/Loss
	Coastal	Coastal	Coastal
Inner middle capital	1,057	1,271	214
Outer capital	1,406	1,764	358
Rural remote	888	883	-5
Regional Centre	573	656	83
Total	3,924	4,574	650
	Inner middle capital	Inner middle capital	Inner middle capital
Coastal	1,271	1,057	-214
Outer capital	4,362	3,569	-793
Rural remote	1,728	1,514	-214
Regional Centre	695	673	-22
Total	8,056	6,813	-1,243
	Outer capital	Outer capital	Outer capital
Coastal	1,764	1,406	-358
Inner middle capital	3,569	4,362	793
Rural remote	1,331	1,206	-125
Regional Centre	704	653	-51
Total	5,604	6,221	617
	Rural remote	Rural remote	Rural remote
Coastal	883	888	5
Inner middle capital	1,514	1,728	214
Outer capital	1,206	1,331	125
Regional Centre	1,620	1,612	-8
Total	4,340	4,671	331
	Regional Centre	Regional Centre	Regional Centre
Coastal	656	573	-83
Inner middle capital	673	695	22
Outer capital	653	704	51
Rural remote	1,612	1,620	8
Total	2,938	3,019	81

Source: Prepared from data from I. Morrow Appendix D

Despite the definitional issues in comparing findings, it does appear that the urban to rural movement is not a large component of lone parent moves. These findings should not surprise given the value of support from family and friends to those rearing children alone. For many lone parents, leaving established networks, schools and childcare, and employment opportunities is not a feasible option. (Watson 1988)

Much of this research, apart from that of Morrow, focuses on the 1980s. In NSW and Victoria — the two most populous states — the pattern of population movement has changed during the 1990s. Both Nugent and O’Leary found that there were only very limited net flows out of Melbourne and Sydney to their respective rest of state areas (though continued net losses to Queensland). However, again, as both Nugent and

O'Leary point out, there are quite different movement patterns for various age groups, with the regions losing 15 to 29 year olds to the city and gaining other age groups. Mukherjee (2000) also observed that even though there was still a net loss of people between 1991 and 1996 there had been a decline in the number of people moving out of Sydney compared with 1986-1991. Thus recent internal migration movements question the relevance of the counter-urbanisation thesis to the 1990s.

### *The role of housing*

Whatever the distance involved, whether the longer distance moves of the counter-urbanisation variety or shorter distance moves within cities, most commentators stress the role of housing costs as the main determinant of lone parent, particularly sole parent pensioner, movements and concentrations. With housing costs rising in real terms, along with less certain unemployment prospects, home ownership is beyond the reach of many low-income households, particularly ones headed by a single adult. In his examination of housing trends in Australia, Percival (1998) found that many such low and middle-income households rely on private rental accommodation through economic necessity rather than choice. One interpretation of this situation is that those unable or unwilling to move to home purchasing have exchanged less tenure security for a higher current standard of living.

For most female lone parents with dependent children, housing costs have particular relevance. While all lone parents are disadvantaged compared with couple families, those who have never married or been in a stable relationship long enough to build up some joint assets are especially so. For older women, particularly in the case where both parents have been employed, marital break-up implies a division of joint property that may include the family home. Young never-married lone parents, who tend as a group to have less educational qualifications and so lower earnings, are unlikely to have recourse to such assets. The mothers in question are likely to be trapped in the private rental market unless public housing becomes an option. Winter and Stone (1998) add to this rather grim picture with their finding that, if the low skilled and low paid do not enter homeownership prior to age 35, they never gain entry and their housing consumption becomes a further element of permanent disadvantage.

When viewed through the perspective of 'housing careers', divorce can be seen as a highly disruptive factor. With marital break up, divorced lone mothers may slip down

to renting or move to cheaper housing areas (Watson 1988). However, there is no inevitable sequence of events, according to Clark and Dieleman (1996):

The events of divorce and changing residence usually do not occur close together in time but interact over a period of months or years. In most instances, one or more of the partners leaves the initial home long before the divorce is official. Many people find temporary housing before they make a 'restart' as an independent unit in the housing market.

### *Public housing*

As indicated above it is commonly thought that the availability of public housing is an important determinant of lone parent residential concentrations. The Australian Institute of Housing and Welfare claims that public housing is better at providing affordable housing than the private rental sector (Badcock and Beer 2000) and it is true that there are greater concentrations of lone parents in public housing than couples with dependent children. For example, in the case of South Australia, lone parents form four per cent of all households yet 18.5 per cent of public housing tenants (Percival, Landt and Fischer, 1998). Analysis of the public housing stock available in 1991 by Beer, Bolan and Maude (1994) showed that regional cities contain a substantial proportion of public housing in all states.

However, given that the proportion of households living in public housing has contracted during the 1990s (between 1994 and 1999 the proportion fell from 6.2 per cent to 5.1 per cent, ABS 1999), it is doubtful whether public housing continues to be an important source of attraction to lone parent movers. Preliminary research on regional Victoria by Birrell, Dibden and Wainer (2000) showed that there was only a small net inflow of lone parents from Melbourne to regional centres over the 1991 to 1996 period in which public housing played a part. The researchers felt that cheaper housing (of all types) may have a greater role in keeping lone parents in regional areas rather than in attracting them out of Melbourne.

Morrow also argues that public housing is not attracting clients from metropolitan to non-metropolitan areas because the migration patterns of people entering public housing was similar to those leaving public housing. In addition, the public housing migration patterns of SPP recipients showed the same pattern as other SPP recipient movers. He did, however, find that more SPP recipients (7,726) entered public housing than left (5,911) and, although 1,601 of these were movements from one public rental property to another, most came from private rental. The public housing

movements of SPP recipients show losses from inner middle capital city regions and regional centres whereas the largest gains were in coastal areas. (See Table 10.)

**Table 10: Migration patterns of Sole Parent Pensioner clients entering and leaving public housing sector, Sep. 1996 - Sep. 1997**

	Entering the public housing sector from other tenure Net gain/loss	Leaving the public housing sector for other tenure Net gain/loss
Inner Middle Capital	-305	-238
Outer Capital	54	59
Coast	495	353
Regional Centres	-315	-244
Rural remote	119	71
Total	48	1

Source: Calculated from Morrow, Appendix G

Nevertheless, to the extent that public housing is attracting lone parents, it will be influential in shaping the life chances of the parents and their children. Even within the large urban areas, public housing has been noted by a variety of commentators to be less well located than private rental (except the centrally located high rise). Ecumenical Housing Inc (1997) notes that this is particularly so for the stock of older and larger public housing estates, because of their location nearby industrial sites — sites affected by manufacturing restructuring and reductions in industry protection. Foord (1994) also noted that many public housing tenants had greater difficulty in gaining access to services such as shops, health and community services and public transport than tenants in private rental accommodation. He also found that public tenants who moved had less choice about the actual decision to move or the location of the new dwelling than households who left public housing or moved within the private rental market. In addition, public housing can create poverty traps because of the withdrawal of the public housing rebate as income increases. Public housing tenants may not choose to take employment in another region if it would mean moving back into the private rental market, according to ACOSS (1998). For all its claimed disadvantages and apart from its relative cheapness, it does have the advantage over private rental in its security of tenure. (Foord 1994) Other research by Wulff and Newton has shown that those who enter the public rental sector seldom leave.

### *Rent assistance*

Rental assistance is a subsidy paid to lone parent pensioners and other low-income lone parents who are in the private rental market. Not only is rental assistance less costly for governments (according to NATSEM calculations, household assistance for social housing averages \$74 per week and rent assistance is \$31 per week), it has the advantage over public housing in that it allows mobility for the recipient. However, according to Ecumenical Housing Inc (1997) its effectiveness depends on a supply of appropriate low cost housing and it only works if increased housing demand does not drive up rental prices. Yates and Wulff (2000) found that low cost rental stock had declined over the period 1986 to 1996, although the decline was variable across different cities and regions. Because rent assistance takes no account of local rental costs it is likely that its recipients will seek out rental properties in cheaper housing areas. Such areas may be in places that lack employment opportunities and facilities such as childcare (Watson 1988).

### **4. 3 A Left Behind Phenomenon**

A third possible process contributing to a residential concentration of lone parents occurs when other demographic groups out-migrate and lone parents do not. This is more likely to happen in a situation of regional decline where those who are able to leave do so. Out movement is likely to be inhibited where savings are tied up in a house in an area of declining values, thus trapping residents in their housing (Budge 1996). Those who leave are likely to have skills that are useful in the broader labour-market. Also, there is a well-documented out-movement (noted by Nugent and O'Leary) of young people free of partnering constraints who are anxious to pursue educational and employment opportunity elsewhere.

This residual process is implicit in Wulff and Bell's observation of high net gains of low income groups in areas of high out-migration. A similar pattern was observed by Birrell, O'Connor and Rapson in metropolitan Melbourne where the better-off had a higher out-migration rate from areas with high spatial concentrations of poorer households. Hugo and Bell acknowledge the potential role of retention of low income groups in shaping concentrations of such people, but do not develop the point. This pattern of the poor being left behind in depressed rural areas has also been reported in the US (Cromartie 1993, Garkovich 1989 and Lichter et al 1994).

#### **4.4 Implications of lone parent concentrations**

Whatever the extent of, and whatever the reason for, lone parent concentrations, those moving in or left behind will be greatly affected by the bundle of services associated with the location. These include the quality and accessibility of schools, jobs, shops, and other local neighbourhood features.

Since the late 1980s policies have been introduced to help lone mothers gain skills which will enable them to find paid work (McHugh and Miller 1997). To the extent that these mothers are concentrated in areas characterised by economic disadvantage and decline, particularly in rural areas where services are being cut back, this will harm their prospects of entering the workforce. Even for mothers with appropriate skills, child care and transport costs and distance may be barriers to their entering the workforce.

Several of these issues will be addressed by the proposed research as described in the following chapter.

## CHAPTER FIVE: METHODOLOGY

The research project has been constructed to test hypotheses relating to the processes shaping the concentrations of lone parents through the use of a variety of data sources. They include both Australian Bureau of Statistics (ABS) Census and population data as well as information derived from administrative databases held by Centrelink and the Child Support Agency (CSA). These data sets provide both trend and cross-sectional data. In addition some of the Census data and the CSA data provide longitudinal information which permits following individuals over a sequence of years.

The research will proceed through several related steps that aim to establish the location of lone parent concentrations, the socio-economic and demographic characteristics of these locations, the role of population movement patterns in the concentrations and the housing situation of lone parents.

Before discussing these steps it is necessary to clarify some definitional issues. All lone parents examined in this research are those with dependent children. Even so, because the data are drawn from various sources, there are differences in the subsets of lone parents examined. The Census data sets used include only those lone parents who have at least one dependent child aged 0-14 years whereas the Centrelink data used include lone parents with at least one dependent child aged 0-15 years. In addition the Centrelink file, because of its administrative nature, includes only those families who have claimed the Family Payment. In practice, however, the great majority of all lone parents with dependent children of the appropriate age are included. Although the Family Payment is means-tested, only those lone parent families where the parent is a high-income earner would be excluded. This is because the means test for the Minimum Family Payment in 1999 was set at \$66,403 per annum for a family with one child. (See Centrelink, A Guide to Commonwealth Payments 1 July to 19 September 1999). A further sub-set of the Centrelink data covers lone parents who are in receipt of the Sole Parent Pension (SPP), now known as Parenting Payment Single (PPS). These parents are those who qualify through their low income (or total lack of income) to receive this payment. The CSA data set provides information on all persons where there has been a relationship breakdown regardless of whether the parties have remarried or not. In addition the CSA data set provides information on the male partners involved in the relationship. The CSA has provided a longitudinal file for all those entering its books in the first half of 1997 by their location and circumstances by mid 1999 and mid 2000.

The first step is to establish where lone parents, particularly the poorer lone parents, are concentrated and the trend lines in these concentration patterns. To this end counts of Sole Parent Pension (SPP) recipients will be derived from the Centrelink Family Payments data sets for both 1995 and 1999 by postcode. These trend data will be supplemented by data derived from the 1999 file which show the location of additional lone parent families who do not qualify for the SPP but do receive Family Payments. By using the ABS postcode to Statistical Local Area (SLA) population concordance the counts of SPP and lone parents will be assigned to SLAs. The concorded SLA counts can then be matched against ABS data on the age and sex of estimated resident population for SLAs. Estimates of the total number of families in these SLAs will be prepared from estimates of the number of children aged 0-15 years and the mean size of families in each SLA as derived from the Centrelink data. These data sets will then be used to calculate ratios of families headed by lone parents to all families in the locality.

The SLAs will then be matched against a classification which was prepared for the State of the Environment report in 1996. The classification groups SLAs according to which state and type of region they are in. The regional types include the metropolitan areas (the five mainland state capitals), other metropolitan areas (Canberra, Hobart, Darwin, the Gold Coast, the Sunshine Coast, Townsville, Geelong, Wollongong and Newcastle), large regional centres with populations more than 25,000, small regional centres with populations between 10,000 and 25,000, other rural areas and remote areas. A coastal indicator is also included. Using these indicators of location, size and function, SLAs and regions can be aggregated and/or disaggregated to categorise the level of concentrations of SPP and lone parents. SPP change can also be measured against population change.

Four indicators will be calculated to indicate for each SLA and aggregated region:

- the level of SPP concentration in 1999 measured as the percentage of families who are SPP compared with the percentage of all Australian families who were SPP
- the level of lone parent concentration in 1999 measured as the percentage of families who are lone parent families compared with the percentage of all Australian families who were lone parent families
- the changes occurring in SPP numbers between 1995 and 1999 in the region or SLA compared with the SPP changes occurring in Australia as a whole

- a comparison of SPP percentage change against population change in the region or SLA

These four indicators will be used to classify regions into high or low growth and high or low concentrations. Once this classification is completed, it will be used to identify locations for which further data will be ordered from ABS in the form of customised matrices. The first will include data on residence 1991 and 1996 by marital status, relationship in household, age, sex, income and housing tenure to clarify whether lone parents' residential movements display different characteristics to those of couple families. A second matrix based on the same locations in 1996 will include all women and show marital status, relationship in household, ethnicity, age and whether they have borne a live child. These data sets will enable an investigation of the role of the three migration processes contributing to concentrations. This will be supplemented by Child Support Agency data which tracks the movement of payers and payees over a three-year period from 1997 to 2000.

The next stage will be to examine some of the consequences for the families caught up in the processes of lone parent residential concentrations. First, what are the housing characteristics of the relevant communities? This issue will be explored through an analysis of the data available on CDATA including housing tenure, rental costs and mortgage levels. In addition we can identify the housing characteristics of those receiving Centrelink payments. Second, what are the characteristics of the communities? While not a central focus of this research, data on the relevant job markets, unemployment levels and education opportunities will be examined. In the case of education, the Centre for Population and Research holds the relevant data for this enquiry for Victorian metropolitan and regional areas.

In summary, the final report should provide a comprehensive picture of where lone parents are located and the role of internal migration processes to the formation of that pattern. Linked to this will be a description of the circumstances of lone parents (including their housing arrangements, their education levels, their marital status and other characteristics) as well as the nature of the local economy. It is hoped that the findings will be useful to government, welfare and housing authorities and other interested parties. Early findings will be reported in a Work in Progress Report in March and the implications for policy development will be drawn out in the Findings paper and the Final Report due at the end of June 2001.

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