



Australian Housing
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Lone parents, social wellbeing and housing assistance: positioning paper

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Lone Parents, Social Wellbeing and Housing Assistance

Abstract

This paper reports on a comparative research study being conducted on lone parents in public housing *and* lone parents in receipt of rent assistance in the private rental sector. The study is being carried out in specific locations shared by both groups. The research has a number of layers and cuts across a number of core conceptual and policy issues. It is about lone parents and thus addresses the issues of gender, feminisation of poverty, and welfare dependency. It is about different models of housing assistance and thus needs to review arguments about these models. And it is about locality and thus confronts issues of localism, community, spatial exclusion, social mix and neighbourhood.

The objective is to compare the effect which public housing and private rent assistance have on the wellbeing of one of the most significant housing needs groups: lone parents. More specifically, the project aims to:

- Understand lone parents' housing tenure and housing assistance choices;
- Identify lone parents' perceptions as to the attributes of the different forms of tenure and related assistance;
- Identify the degree to which there are differences in shelter outcomes – and, where possible, non-shelter outcomes – for lone parents receiving different forms of assistance; and
- Identify for the two forms of assistance what factors explain differences in wellbeing or circumstances (if any).

What Is the Use of Such a Study?

There are a number of compelling reasons for such a study. Firstly, lone parent households are one of the most rapidly growing household types and one of the most important in terms of receipt of housing assistance.

While there is considerable anecdotal experience which enables us to understand broadly why these households require assistance (security, affordability, support), we know little about why some choose public housing and others the rent assistance option, or their longer-term housing and lifecycle aspirations. More importantly, we know next to nothing about the shelter and non-shelter impacts of the two different forms of assistance on the wellbeing and behaviour of lone parents (or any other group, for that matter).

The second important reason for such a study is that, with the current Commonwealth-State Housing Agreement (CSHA) expiring in 2003, there will be debate as to whether there should be another CSHA with its emphasis on social housing, or whether other forms of assistance (notably, rent assistance) are more effective and appropriate. A study which enables direct comparison of the two will, in a small way, provide a basis for more informed decision making.

Thirdly, location/community is again back on the policy agenda. There is growing recognition internationally that the benefits or costs of economic development, industry restructuring and public sector reform are mediated by space. Households in the same socioeconomic or needs group may experience different lifecycle and lifestyle opportunities and constraints by virtue of where they live. In conceptualising this study, it was therefore important to ensure that space/location/community was included in the analysis as a variable which might affect the housing experiences of our study group and which therefore should be controlled for.

How Is It to Be Researched?

The study has two methodological components: analysis of census data and a survey. The former will provide data on lone parents in public and private rental nationally, at the state level and for the seven regions that are the focus of the study; the latter will provide the qualitative and quantitative information to give a human dimension to the raw statistics. Prior to undertaking the survey, a decision had to be made as to its geographical focus. The areas were chosen largely because they represented a cross-section of different housing markets and stages of economic and demographic development. The areas are:

- Inner eastern Melbourne (Prahran, St Kilda, Port Melbourne and South Melbourne);
- Outer urban Melbourne (Dandenong and Doveton);
- Victorian provincial city (northern Geelong suburbs of Corio and Norlane);
- Outer urban Brisbane (Inala);
- Sunshine Coast (Maroochydore, Mooloolaba and Buderim);
- Urban Tasmania (Hobart and Launceston); and
- Non-metropolitan Tasmania (north coast).

As indicated above, the research has many layers, so literature was reviewed for studies of impacts of housing assistance, of decision making processes and related problems of lone parents in obtaining housing, on the changing policy context, and on measures of wellbeing. The questionnaire, which is the key methodological instrument, hopefully captures key issues for lone parents from each of these areas.

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Lone Parents, Social Wellbeing and Housing Assistance

1. Introduction: Aims and Objectives

This paper reports on a comparative research study being conducted on lone parents in public housing *and* lone parents in receipt of rent assistance in the private rental sector. The study is being carried out in specific locations shared by both groups. The research has a number of layers and cuts across a number of core conceptual and policy issues. It is about lone parents and thus addresses the issues of gender, feminisation of poverty, and welfare dependency. It is about different models of housing assistance and thus needs to review arguments about these models. And it is about locality and thus confronts issues of localism, community, spatial exclusion, social mix and neighbourhood.

The objective is to compare the effect which public housing and private rent assistance have on the wellbeing of one of the most significant housing needs groups: lone parents. More specifically, the project aims to:

- Understand lone parents' housing assistance choices;
- Identify lone parents' perceptions as to the attributes of the different forms of assistance;
- Identify the degree to which there are differences in shelter outcomes – and, where possible, non-shelter outcomes – for lone parents receiving different forms of assistance; and
- Identify for the two forms of assistance what factors explain differences in wellbeing or circumstances (if any).

This positioning paper, and the literature which it reviews or refers to, has been used to guide thinking about the direction of the research and the specific questions to be asked of respondents. The final report on the research findings will be available in mid-2001.

The following section briefly expands on the objectives of the study.

1.1 Understanding Housing Choices

This part of the study is designed to determine what shapes lone parents' housing choices, and to identify how much information respondents have to inform these choices, the degree to which other actors (e.g. support agencies) facilitate or guide decisions, and whether – even controlled for same socioeconomic position – the two housing assistance sectors are attracting quite different client profiles.

1.2 Aspirations and Perceptions

Here the focus is on drawing out the factors that clients value or do not value about their respective tenure choices, and their expectations with respect to longer-term housing aspirations.

1.3 Outcomes

This section will attempt to evaluate tenants' perceptions of how housing assistance has affected their housing wellbeing and, where possible, their social and economic participation. It will investigate shelter outcomes, affordability, security, appropriateness and locational choice. Attention will also be given to issues of integration into and involvement in the local community, and effects on wellbeing such as health, employment, financial security and personal identity.

1.4 Explaining Difference and Identifying Barriers

This section will explain any differences in behaviour, expectations or values between clients in the two tenure sectors. Do these differences, if any, stem from the nature of the assistance per se (and what are the policy implications) or from other factors independent of housing? If the barriers to better housing and wellbeing are not directly housing related, what are the program and policy implications?

This positioning paper is written as actual context for the research, which is yet to be conducted. It provides knowledge about the policy environment and overviews literature on relevant themes, whether that be the subjects of the research – that is, lone parents – or policies, theories and concepts. A report presenting findings from the primary research will be available in mid-year.

2. What Is the Use of Such a Study?

There are a number of compelling reasons for such a study. Firstly, lone parent households are one of the most rapidly growing household types and one of the most important in terms of receipt of housing assistance. In 1997-98, depending on the state or territory, between 23 and 39.7 per cent of **new** households in public housing were lone parents, while they accounted for around 14 to 15 per cent of **all** households in those states for which data on new households is not available (see Table 1). By contrast, they accounted for 21 per cent of all rent assistance income units (DFaCS 2000; Wulff and Rees 1999). Lone parents, more than any other household group, are disproportionately dependent on government pensions and allowances (Newman 2000: 6). Given this, it is imperative that we know more about their housing needs and the degree to which existing forms of assistance are helping this group. In the three states chosen for this study (Victoria, Queensland and Tasmania), lone parents account for more than one-third of all new households in public housing.

Table 1
Lone Parents in Public Housing 1997-98 (All or New Households)

	NSW (all)	Vic (new)	Qld (new)	SA (new)	Tas (new)	ACT (new)	NT (all)
Male headed	1,693	299	388	156	99	59	138
Female headed	15,832	2,416	3,219	1,193	797	526	1,292
Total lone parents	17,525	2,715	3,607	1,349	896	585	1,430
Percentage of lone parents	14.3%	37.5%	39.7%	24.9%	33.4%	23.0%	15.8%
Total all households	132,305	7,241	9,065	5,413	2,681	2,542	9,000

Source: DFACS 2000 *Housing Assistance Act 1996 Annual Report 1997-1998*.

NSW and NT is for all households. Other states are new households occupying public housing. No data is available for WA, as lone parents are included with group and other household types.

While there is considerable anecdotal experience which enables us to understand broadly why these households require assistance (security, affordability, support), we know little about why some choose public housing and others the rent assistance option, or their longer-term housing and lifecycle aspirations. More importantly, we know next to nothing about the shelter and non-shelter impacts of the two different forms of assistance on the wellbeing and behaviour of lone parents (or any other group, for that matter). Does one form of assistance attract a very different type of lone parent; are there differences in employment situation and opportunity, in family stress, educational participation, and health of the parent and children? Does one form of assistance help more than the other in reconstructing often-shattered lives and in facilitating social and economic participation and integration?

The second important reason for such a study is that, with the current Commonwealth-State Housing Agreement (CSHA) expiring in 2003, there will be debate as to whether there should be another CSHA with its emphasis on social housing, or whether other forms of assistance (notably, rent assistance) are more effective and appropriate. A study that enables direct comparison of the two will, in a small way, provide a basis for more informed decision making.

Thirdly, location/community is again on the policy agenda. There is growing recognition internationally that the benefits or costs of economic development, industry restructuring and public sector reform are mediated by space (Sassen 1991; Short 1996; Hall 1998: bk 4). Households in the same socioeconomic or needs group may experience different lifecycle and lifestyle opportunities and constraints by virtue of where they live (Pahl 1975). In conceptualising this study, it was therefore important to ensure that space/location/community was included in the analysis as a variable which might affect the housing experiences of our study group and which therefore

should be controlled for. It is recognised that terms such as space, location and community have contested meanings, and this will be discussed further in Section 5.

3. The Policy Context

The study will enable comparison of attributes, expectations and satisfaction levels of low-income lone parent households receiving two different forms of housing assistance. As outlined in the introduction, this subject matter has many layers and is linked to a number of different but related policy contexts: forms of housing assistance, lone parents housing policy and welfare policy generally, and community and location. Each has its own body of ideas and literature, although certain contextual elements or issues may be common to all. This positioning paper treats each separately, but there are occasional overlaps and connections.

3.1 Housing Assistance

The two forms of housing assistance underpinning this research have different historical antecedents and different assumptions. Both nationally and internationally, there has been a long debate as to their respective merits, often couched along ideological lines, particularly in the market liberal societies of Australia, the United States, Canada and New Zealand. Whether such divisions are warranted is an interesting question to which we will return.

3.1.1 Public Housing Assistance

Often called 'supply side' assistance, public housing assistance has the longest history in Australia, tracing its origins back to the efforts of certain states in the 1930s to address the problems of inner city slums and the failure of the private rental sector to provide appropriate housing for low income households (Hayward 1996; Howe 1988; Peel 1995; Marsden 1987; Martin 1988). The South Australian Housing Trust was established in 1937, the Victorian Housing Commission in 1938, and the New South Wales Housing Commission in 1942. World War II compounded the existing housing problems and galvanised support for a national response. In November 1945 the first CSHA was signed, with an objective of providing state housing for low-income – largely working – households. This was not the only objective and, as the public housing histories mentioned above have pointed out, each state used public housing to achieve other outcomes such as decentralisation, industrial development and urban renewal.

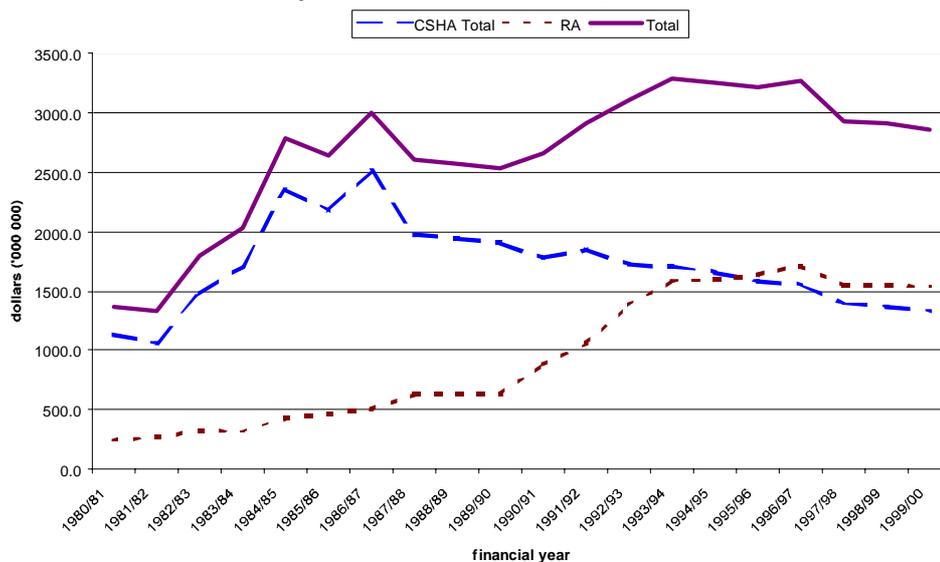
In the era from 1945 to the 1970s public housing was largely targeted at working families, but changing social and economic times required the widening of eligibility at one level and greater targeting at another. Whereas the tenant composition was quite homogeneous up to the mid-1970s, by the 1990s it was highly diverse. Moreover, the broad range of objectives had become narrowed to essentially a welfare housing role, i.e. providing housing for welfare beneficiaries. It was the widening of eligibility in the late 1970s and

early 1980s that paved the way for lone parents to enter public housing, to a degree that they are now the largest single needs group.

3.1.2 Rent Assistance

Also known as 'demand side' assistance, rent assistance is provided by the Commonwealth government to eligible income support recipients who rent accommodation in the private sector and in some cases for community housing. It is paid to recipients who pay rent above a minimum threshold level, at the rate of 75 cents in the dollar of rent paid above this threshold and up to a specified maximum. Rent assistance is income and asset treated within the general provisions of the social security system. It was introduced in 1958, much later than public housing, as a form of assistance for single pensioners. Widening of eligibility in the 1980s and extension of the adequacy of payments saw substantial increases in the numbers of recipients and in the amount of funds expended (Kewley 1973; Foard 1995; Prosser and Leeper 1994) (see Figure 1).

Figure 1 – Commonwealth and State Expenditure on housing assistance over the period 1980-81 to 1999-2000, in constant 2000 dollars



Source: Housing Assistance Act Annual Reports and Department of Family and Community Services Annual Reports.

3.2 Housing Assistance Reform

Since the late 1980s Australian housing assistance has been the subject of intense review and reform, although the reforms with respect to housing assistance have been relatively minimal, with the greater part being concerned with the organisational structure of state housing authorities and the commercialisation of delivery. The major reports providing a framework for this were: the National Housing Strategy (1990-92) which identified many problems in the current system, including the huge unmet need for affordable housing in private rental; the Industry Commission (1993) report which, while supporting public housing in principle, argued for commercialisation of many management practices; the Council of Australian Governments (1995) call for greater competition in, and contestability of, all public sector agencies; and the National Housing Policy Review (1998) which first canvassed the idea of moving from capital subsidies of public housing to a consumer choice housing allowances model.

There was little doubt that the social housing sector needed reform. It had a number of endemic problems including;

- The huge waiting list which throughout the 1990s exceeded the number of vacant properties by a ratio of four to one (Australia-wide there are roughly 220,000 applicants on the waiting list, and only 50,000 dwellings become available each year, mainly through re-lets). Lone parents were the largest single group contributing to the large waiting list (DFaCS 2000);
- The dominance of pensioners and beneficiaries, with 83 per cent of all tenants in public housing being on subsidised or rebated rents (DSS 1997). Again, the growth of lone parents was a major factor in the increase in rebate recipients. The increasing number of rebated tenants, combined with contracting Commonwealth outlays to the states, meant declining real revenue for state housing authorities to the degree that their long-term financial viability is at risk;
- The ageing of the stock, with the associated problems of repair and redevelopment needs. This is a result of inadequate past maintenance, poor quality of construction during the 1950s, and the sale of the best quality stock in the 1970s (Senate Community Affairs References Committee 1997);
- The concentration of much of the public stock on large outer urban estates and in provincial towns (almost all in the form of detached housing) where there were limited labour market opportunities due to economic restructuring which bore disproportionately on these areas. This problem thrust to the fore issues of client choice and portability of housing subsidies so that, in theory, people could move to where the jobs are (Senate Community Affairs References Committee 1997); and
- The perceived mismatch in housing stock. Much of the stock produced in the first three decades of public housing was three bedroom detached housing, consistent at that time with the needs of the families which were the dominant client group. By the 1990s singles and lone parents were key needs groups and the demand was not there for the three and four

bedroom stock. Smaller two bedroom stock was in intense demand, with allocation having to balance need against the limitations of the stock.

The private rental sector also had its problems. The major one, first identified in the Henderson Inquiry (Commission of Inquiry into Poverty 1975) and then rediscovered by the National Housing Strategy (1991), was the high concentration of low income – indeed, poor – households in the sector. As Burke (1998) shows, in 1972-73 the proportion of private renters in after housing poverty was 12.8 per cent (representing 107,000 income units), but by 1996 it had risen to 18.8 per cent and 249,000 households. These households received a much lower level of assistance through rent assistance than public housing tenants, creating an issue of horizontal inequity. Public tenants received on average \$4,000 of subsidy, while eligible private tenants received \$1,570 (DSS 1997), although there are considerable grounds for argument as to how best to measure such subsidy (Steering Committee for the Review of Commonwealth/State Services 2000: 1391 ff.; Carter, Milligan and Hall 1988).¹

In the 1990s a set of housing reforms designed to address these problems were evolved within the framework of the principles of the new managerialism that was encapsulated in the various reviews mentioned earlier. The key principles of any housing reform were:

- Resource efficiency. Despite the evidence of immense unmet need, it was accepted that there should be no new funds for social housing growth. The constraints of budget surplus objectives and a limited tax base meant that fiscal discipline was the order of the day and that the delivery of social housing assistance should be managed to produce maximum efficiencies. Efficiency, in this context, meant the provision of the most effective housing services at least input (labour and capital) cost to government, and/or the maximum number of clients assisted for a given dollar. Rent assistance had the advantage over public housing of assisting many more households in the short term for the same amount of outlay (Freebairn, Porter and Walsh 1988; Walsh 1988)
- Client choice. It is argued that client choice encourages a more efficient use of resources and a greater responsiveness to the needs of clients or customers. In the mid-1990s this created a push for an expanded community sector that would be competitive with public housing providers

¹ Measurement of subsidy always requires certain assumptions as to what represents a subsidy and how it is to be measured. Points that could be debated with respect to public and private rental assistance include:

- Is a notional rent such as market rent a valid measure of subsidy for public housing?
- Even accepting the market rent notion, how great is the difference if Sydney market rents are excluded from the equation?
- Is the difference between actual operating costs and rents collected a better subsidy method than notional market rents?
- If the latter, how is the cost of capital to be measured, what – if any – user cost of capital rate is to be used, and how is appreciation (of land) and depreciation (of dwelling) to be included?
- Should negative gearing be seen as a private rental subsidy and, if so, how much should be proportioned to private renters as a de facto subsidy?

and, for a short while (1996-97), discussion about an extension of rent assistance to public tenants so they could exercise consumer choice. This was to help address some of the endemic problems outlined above. Those in inappropriate public stock could move to the private sector where there was a greater mix of stock. Similarly, it was felt that an expanded rent assistance model might provide an ability for public and private renters to move from areas of low unemployment and social disadvantage to more appropriate areas and housing of better standard or amenity (Newman 1996);

- Accountability. This principle states that all participants – clients, housing workers and management – within the housing sector should be accountable for their actions and their expenditures. This could occur via market signals (e.g. market rents for clients), quasi-market signals (e.g. performance indicators) or by restructuring organisations into purchasers and providers; and
- Transparency. This refers to the principle that housing expenditures should be visible and traceable. Any subsidies for housing assistance therefore should be identifiable and measurable, not hidden in some general financial expenditure. It is argued that cost rents, for example, hid the subsidy to public housing tenants compared to the housing situation of private renters. Market rents are a more transparent mechanism.

The combination of increasing public and private sector problems throughout the 1980s and into the 1990s, along with a general climate of public sector reform, fused to create a context for reform of existing housing assistance. The globalisation of ideas also contributed to this debate. After a housing allowance experiment in the 1970s, the United States had moved to rent assistance or demand side subsidy as the major platform for housing assistance, and considerable literature was available on this (Bradbury and Downs 1981; HUD 1980). Demand side policies had been promoted by Republicans, private sector housing stakeholders and conservative think tanks since the 1930s. Thus by the time of their introduction there was an association of rent subsidies with conservative values although, as public housing has become more visibly problematic, Democrats have also put their support behind allowances. The United States literature triggered an interest in demand side policies for Australia where the idea was promoted by similar stakeholders. The Centre for Policy Studies at Monash argued for the introduction of general housing allowances (Freebairn, Porter and Walsh 1988; Walsh 1988), as did Vipond (1987). These proposals attracted the predictable criticisms that inevitably surround the direct/indirect supply/demand side debate (Econsult 1989), but the issue did not go away.

While demand side subsidy in the form of rent assistance was and is associated with conservative ideology by many in Australia, largely because of the United States tradition, it is often forgotten that many of the social democratic countries of Western Europe also have a history of such assistance. In Sweden, for example, there is a universal subsidy that is tenure neutral. It can thus be argued that rent assistance and other demand side

forms of subsidy are ideologically neutral. Whether they are good or bad should not be judged by where one stands politically, but on the basis of how they fit into the existing institutional context (including the housing market) and what outcomes they actually or potentially produce, given the institutional context. Debates about public housing or rent assistance should not be about which is better or worse, but about what changes to the institutional context might enable better outcomes from both.

The global exchange of ideas and the greater number of comparative reports and books arguably meant that the relative uniqueness of the Australian public housing form of assistance was exposed to more scrutiny and there was increased awareness of demand side assistance that appeared more flexible and responsive to consumer and social needs (Keating 1995). The Minister of Housing and Community Development in the 1992-96 Commonwealth Labor government proposed a generalised and potentially better funded rent assistance model embracing public, community and private rental housing (Caulfield 2000: 102). The idea behind the model was not just one of offering greater choice. There was also a view that it might directly and indirectly address some of the public housing problems outlined above; some of the many households on the waiting list would choose to remain in private rental, while others might transfer from public housing to more appropriate private rental.

The incoming Commonwealth Liberal-National Coalition government carried over this idea, with various permutations of a new generalised rent assistance model – some assuming the end of capital grants for social housing – being put up for consideration (Yates 1996). For various reasons, the expanded model, was rejected leaving the existing one to continue its relentless growth to the \$1,600 million plateau of 1997 (Caulfield 2000). As there has been limited evaluation or analysis of rent assistance (Foard 1995; Hulse 2001 forthcoming; Wulff and Rees 1999), this study may be seen a small contribution towards a better knowledge of the competing models of assistance.

One of the important differences between United States and Australian rent assistance as outlined by Hulse (2001 forthcoming) is that the Australian form, very much like public housing assistance, is monolithic and resistant to innovations in delivery. It is essentially a 'one size fits all' model ' for all Australia, all housing markets and all households. The United States model, while funded at the federal level, is administered at the local level, with sufficient flexibility in Department of Housing and Urban Development (HUD) guidelines to enable local governments to experiment with innovations. As reviewed later, a number of these experiments are with lone parent families whereby rent assistance ('Section 8 housing choice vouchers') is used to deconcentrate areas of disadvantage, improve educational outcomes, facilitate financial independence for welfare recipients and encourage public to private sector housing transition. As Hulse (2001 forthcoming) comments: 'The US model has emphasised flexibility and experimentation rather than entitlement and equity. Moreover such experimentation is enabled because of

a greater attempt to integrate demand side housing assistance with housing supply. In Australia there is no such integration.'

There is a substantial literature on housing assistance, but very little that explicitly compares the two systems. It tends to be evaluation literature, particularly that of the United States where the flexibility and local nature of programs leads to experiments or pilots that can be evaluated (HUD 1980; Struyk and Bedick 1981; Bradbury and Downs 1981), cost benefit analysis of the two systems where the results vary depending on the assumptions that underpin the models (Pugh and Catt 1984; Barton 1996; Econconsult 1989) and the data that is plugged into them, critical descriptive analysis of the systems (McNelis 1997; Kemp 1997), or institutional analysis where attention is given less to evaluating outcomes than to describing the changing institutional – including political – environment that created the systems (Harloe 1995). The general conclusion that emerges is that neither form of housing assistance is intrinsically better than the other. It all depends on what the objectives are, the time period to which they relate, the characteristics of the broad institutional context, and the structure and performance of the housing system.

Tables 2a and 2b synthesise the arguments and counter-arguments about the two systems and attempt to show how institutional environments and housing markets affect housing assistance outcomes.

Table 2a
Rent Assistance:
Arguments for, Counter-Arguments and the Institutional Context

Arguments For	Arguments Against	Institutional Context
<p>Choice: Provides clients with choice of dwelling (size, quality, location) and frees tenants from controls of public landlordism.</p> <p>Housing is not a public good, and people have the right to define their own standards.</p>	<p>Choice only exists if the market provides adequate stock of low cost housing and in the right locations.</p> <p>Control issues make certain assumptions about public versus private landlordism which may not hold.</p> <p>Housing is a public good, and a minimum standard must be imposed.</p>	<p>Supply can be affected by the degree to which there are incentives (tax grants) to provide the supply which creates choice.</p> <p>Control comes from the form of landlordism. Private landlords can be oppressive and social landlords not, e.g. tenants participation, and vice-versa.</p> <p>Whether housing is or is not a public good is largely determined by what sort of society residents want to live in and how that politically manifests itself.</p>
<p>Responsiveness: Unlike public housing, it is not affected by budget allocations. As an income payment, it is linked to client need.</p>	<p>Can create cost blow-outs for governments as it is not capped.</p>	<p>Depends on form of rent assistance. In Australia it is part of the income security system. In the United States Section 8 are allocated in the HUD budget and only a limited number become available each year.</p>
<p>Addresses lack of income: The housing problem now is largely one of low income, not shortage or quality. Rent assistance directly confronts this problem.</p>	<p>Assumes that the housing market is unproblematic and responsive to low income demand. Many argue this is not the case.</p> <p>Assumes narrow objectives for housing assistance.</p> <p>Difficult to address issues of urban form, renewal, discrimination, security and spatial polarisation. Less able to address issues of housing linkages.</p>	<p>Depends on the nature of the national and local housing markets and on the incentives or organisational mechanisms that encourage supply and quality. Also depends on the level of income support (rent assistance) and how it fits in the social security system.</p> <p>Rent assistance schemes can be designed to achieve broader objectives by attaching conditions to receipt, e.g. location and housing quality. Security can be achieved through residential tenancy provisions which operate independently of the form of assistance.</p>

<p>Coverage: For a given amount of money, more individuals can be housed. It therefore makes more effective use of limited public funds.</p>	<p>This only holds in the short term. Beyond some time period, e.g. fifteen or twenty years, accumulation of social stock from successive years of construction will help more households.</p> <p>No public asset held for all the accumulated outlays.</p>	<p>Depends on the actual levels of rent assistance and public housing assistance. Also sensitive to interest rate regimes and how well the public stock is managed.</p>
<p>Flexibility: By being unrelated to actual stock, it is flexible to changing circumstances, e.g. tenants are not trapped in declining areas.</p>	<p>Low cost rental may cluster in the same disadvantaged areas, denying ability to adapt to changing circumstances.</p>	<p>May depend on what supply side policies are in place.</p>
<p>Private provision: It is assumed that private provision underpinned by rent assistance is more efficient and effective than public provision by virtue of the need to be competitive and seek profit.</p>	<p>Makes certain assumptions about the private rental market, how competitive it is and the motivations of landlords. Also assumes certain forms of ownership and of public management. Some argue that, rather than bringing efficiency, rent assistance drives up rents and reduces affordability.</p>	<p>Rent assistance need not be confined to private rental. It can be part of 'tenure neutral' assistance.</p> <p>Ability of social housing system to be efficient depends on scale (there could be many providers).</p>
<p>Political feasibility: Rent assistance (housing allowances) is less visible than social housing projects. Social housing can be limited generally and in specific locations by the politics of NIMBYism.</p>	<p>Problems of social housing can be avoided by spot purchase.</p>	<p>Depends on the level of perceived housing crisis, and the degree of governmental support for one form of assistance versus the other.</p>

Table 2b
Public Housing:
Arguments for, Counter-Arguments and the Institutional Context

Arguments For	Arguments Against	Institutional Context
<p>Affordability: By virtue of its non-profit status, public housing is more affordable than private rental, even with rent assistance. If cost rents are charged, they can keep down overall level of rents in the market.</p>	<p>Because of the deep subsidies required to achieve affordability, only a certain number of households can get assistance.</p>	<p>The degree of affordability of public housing and rent assistance depends on the degree of subsidy. This is a political decision. Ability to check private rent increases depends on size of public stock and form of rents (need cost rents).</p>
<p>Appropriateness: Public housing can be provided where there is need.</p>	<p>Location of need may change over time. Excessive stock may build up in areas of disadvantage.</p>	<p>May depend on asset management strategies.</p>
<p>Security: Provides greater security of tenant. Cannot be evicted at discretion of landlord</p>	<p>Excessive security can create dependency and stifle moves towards independence.</p>	<p>Equivalent security can be offered in the private sector, depending on residential tenancy provisions. Independence comes from other factors than residential security.</p>
<p>Non-discriminatory: There is no discrimination by gender, household type, ethnicity, disability</p>	<p>Discrimination is substituted by tight targeting given limited stock; the effect is a form of bureaucratic discrimination.</p>	<p>Targeting is a political decision and related to size of stock.</p>
<p>Can address wider range of issues: Public or social housing has been used to address issues of urban form, urban renewal, spatial segregation, decentralisation and employment generation. Can build a 'whole of government' strategy around public stock (more difficult for private rental).</p>	<p>Historical record of public housing interventions for wider objectives is mixed in terms of outcomes, e.g. inner city high rise, new towns.</p>	<p>Achieving wider objectives may depend on what other mechanisms and policy coexist with housing assistance (of any form).</p>

The policy context at the time of this study is uncertain. While the policy documents of state housing authorities are supportive of social housing (Queensland Department of Housing 2000a, 2000c; Victorian Office of Housing 2000), the implication need not be the same as that which has existed for five decades. Reform is still very much in the air, as the flurry of policy papers from both the state housing authorities and the AHURI Mark 2

Research Agendas testify. On the other hand, the Commonwealth appears non-committal about what it sees as the appropriate form of assistance or whether there should be another CSHA. An argument can be put that both rent assistance and public housing in their current form are creatures of a past historical context, and that a new century and new decade require a new approach to housing assistance generally. Unfortunately at this stage it is not clear what the directions or form of that assistance should be. Hopefully the information and ideas arising from the various threads of AHURI research over the next eighteen months – including this one – will provide greater clarity for the various stakeholders to debate the appropriate direction. It is, however, a policy context of great challenge and opportunity.

4. Lone Parents

The housing needs of lone parents have been addressed by a number of research papers and reports, although often under the heading of women and housing in recognition that lone parent households are largely female headed. The National Housing Strategy paper on women and housing (Cass 1991), the Econsult (1991) report, Barclay et al. (1991), Wagner and Morgan-Thomas (1995), Homewood (1994) and others have identified the housing condition of lone parents, the causes of housing stress, the barriers they face, and their experiences and observations. All of these studies used secondary data analysis (largely census data) or focus group discussions. There has been no identifiable research enabling effective comparisons of how tenure and related housing assistance affects the housing and non-shelter(e.g. education, health, wellbeing) of lone parents.

4.1 Gender and Housing

Much literature on women and housing (including lone parents) tended to focus on women's disadvantaged access to housing (Watson and Austerberry 1986; Watson 1988; Barclay et al. 1991; Econsult 1991; Cass 1991; Kennedy and Paul 1988; Gillespie, Roberts and Watson 1990; Gilroy and Woods 1994; Homewood 1994). This literature is particularly important for providing information and ideas about the first aim of this study, lone parents' housing choices. In most of these studies, public housing was seen as important for lone parents because of their relatively disadvantaged position in the labour market and, in many cases, access to the private rental sector. The Econsult study, for example, found that women are often denied access to private rental on the basis of their income, employment status or the presence of children. This is not just an Australian issue. In the United States, where lone parents are even more dependent on private rent assistance, Constantine and Galster (1991) found strong evidence of discrimination against them in the rental market; importantly, this study controlled for price discrimination, i.e. they tested the hypothesis that profit maximisation and good asset management strategy were the motivator for any discrimination, rather than sheer prejudice. They concluded that the evidence strongly supports prejudice rather than price discrimination. The Australian studies did not research this distinction. The questionnaire for this survey will ask about discrimination. This study will test to what degree the public/private choice

was a constrained one and to what degree any tenure (and form of assistance) is the preferred one.

Gaining access does not resolve lone parents' housing problems. Establishing a secure home requires financial and management skills to furnish it to even the most basic standard. Borrowing to set up a home may create a financial burden that threatens ability to sustain a tenancy (Speak 1995). Again, this research will ask questions about set-up costs and problems.

While not ignoring access, the 1990s literature on women and housing gave increasing attention to the meaning of home and personal identity, arguing that women – particularly those with children – attach different meanings to home than men, and those can affect their quality of life and how they relate to family and the wider community. As Darke (1994) observed, change of home, loss of home, acquisition of home and its continuing use can create different emotional responses for women compared to men. Gaye (1996) picked this theme up more explicitly and surveyed the meaning of home for women tenants.

One of the major sources of difference – and one that resonates with the theme of this research – is child rearing and nurturing. These remain predominantly female roles, despite growing numbers of men assisting in nurturing. This process has important housing implications. The house is where most child rearing and nurturing takes place, particularly in the early years, and this gives it an important symbolic and functional role for the prime carer. Factors such as its location in relation to key childcare, education and support services, its functionality and quality, and its safety for children and parents can be important to the wellbeing of a lone parent and affect their ability or desire to hang on to a tenancy, willingness and ability to engage with the wider community, and personal health as measured by such factors as levels of depression and drug and alcohol dependency (Barclay et al. 1991; National Women's Consultative Council 1992).

Many lone parents find themselves in either rental housing or public housing as an outcome of a crisis – domestic violence being the most common – which results in loss of home. While this can be fraught for both males and females, the hurt and anger may be greater for women because it is more likely that they have the children and the associated responsibilities, and they are more likely to have put in the emotional commitment of furnishing, decorating and cleaning their 'home'. It can be hypothesised that failure to hang on to it may become a source of self-doubt and loss of identity.

It is likely therefore that lone parents, particularly those on low incomes, have experienced both access and emotional problems in their housing search, and some of the related feelings may be carried into any new housing, whether public or private. The 'meaning of home' literature is particularly important in informing ideas for this research around perceptions of the attributes of the two tenures and related assistance (for example, does one have greater capacity to create 'home') and in identifying factors that explain differences in perceived wellbeing.

Because housing analysis of lone parents is normally buried in a wider analysis of women, there is a tendency towards generalisation. Male lone parents are given acknowledgement and then essentially ignored (and their numbers are small), but more importantly there is little distinction between solo and separated lone parents. A policy seminar on lone parents funded by the Joseph Rowntree Trust identified this distinction and the need to see that there may be different problems for the two categories. Solo parents – those who have never been married – were more likely to have come from poor socioeconomic backgrounds and to live in areas of social disadvantage. Separated lone parents were less likely to be linked with prior social disadvantage, with their poverty and housing hardship being a function of the relationship rather than prior background (Ford and Millar 1998).

4.2 Lone Parents and Housing Policy

In the market liberal regimes – that is, those which emphasise a small role for government, a strong role for the market, and values of individualism (Australia, Canada, United Kingdom and United States) – another strand of policy debate has emerged around notions of welfare dependency, with lone parents figuring prominently in such debate and, indeed, in terms of policy reform. This reflects a broad paradigm shift in ideas as to what constitutes the role of the welfare state and the relation of welfare groups to the state. The shift emphasises notions of work (broadly defined), welfare to work transitions, reciprocity or mutual obligation and – in some contexts – time limits for welfare recipients. In Australia the most visible reflection of this shift is

the McClure Report (Reference Group on Welfare Reform 2000), but not a lot was said about housing assistance and any relationship to welfare dependency and mutual obligation. The report did, however, note that housing should support social and economic participation, that any assistance such as rent assistance should recognise the additional costs of certain households (e.g. childcare and disability), that location (a theme discussed later in this positioning paper) will affect access and opportunity, and that there was an important role for community building. The latter is a theme picked up in the third aim of this study, i.e. non-shelter outcomes of housing assistance.

By contrast, Canadian, United Kingdom and United States policy and research has given some, albeit not voluminous, attention to the issue of housing and welfare reform. Most of the initiative has focused on lone parents in public housing, with little attention to lone parent welfare recipients receiving private rent assistance. One suspects that this is because pilot projects are easier to manage in a single state owned housing organisation than with welfare recipients scattered throughout the private rental sector. Whatever the reasons, the literature is important for its capacity to provide ideas about certain non-shelter outcomes of housing assistance. This is one of the aims of this study, with questions about employment, education and community participation designed to tease out the broader dimensions of housing assistance.

Under the United States' *Personal Responsibility and Work Opportunity Reconciliation Act* of 1996, states received block funding for needy families (among others) on condition that these funds were used for time-limited and work-oriented programs of cash assistance (see Bernstein and Greenberg (2001) (<http://www.prospect.org/print/V12/1/bernstein-j.html>)). The state or local government programs flowing out of this act, combined with the findings of the Gautreaux program, were a catalyst for a number of pilot housing projects around the country on lone parents in public housing and initiatives designed to improve tenant self-sufficiency.

The Gautreaux program was not an explicit housing program but an allocation response to a court decision. Arising from a court case in 1976 (*Hills vs Gautreaux* 425 US 284, 306), the Chicago housing authority was required to relocate a proportion of their public housing tenants from the inner city to subsidised private rental apartments in the suburbs. This process generated a sample of inner and suburban locations and of private and public residents which some fifteen years later could be compared for outcomes. A study undertaken by Rosenbaum and Rubinowitz (2000) suggested that children of the families relocated to the suburbs had lower drop-out rates (5 versus 20 per cent) and were more likely to attend college (54 versus 21 per cent). Despite some doubts that the families assisted to the suburbs were typical (Duncan and Ludwig 2000), the results were sufficiently compelling for HUD to fund a program (MTO) to formally test the hypothesis that the location of public housing may be affecting children's life chances.

The Moving to Opportunity program (MTO) was launched in 1994 with pilots in Baltimore, Boston, Chicago, Los Angeles and New York. Six hundred public tenant families, many lone parents, received vouchers to enable them to relocate to private market housing, but only in areas with a concentration of very low poverty households. They also received services on life skills, such as financial management and negotiating the private rental market. Another group of similar families were assigned Section 8 housing which did not restrict their location, meaning they could still locate in an area of high poverty concentration. A third group who remained in inner city public housing were used as a control group. An analysis of outcomes three years later revealed that the 'experimental' and 'Section 8' recipients reported incidence of problem behaviours among children at one-third lower than the public housing control group (Duncan and Ludwig 2000). The researchers found that, in principle, expanding housing vouchers to give families more location choice can improve children's life chances. In practice, they point out that a more general program might be less successful, partly because what holds for an experiment may not hold universally. Firstly, participants who volunteer for an experimental program may be different from the general welfare population; secondly, the lack of low cost housing in areas of low social disadvantage would limit its implementation; and thirdly, a more broadly based 'choice' program may lead to a clustering of program participants within the same neighbourhoods, creating a private sector variation of public sector disadvantage (Duncan and Ludwig 2000: 7).

Other lone parent studies focused on projects designed to improve tenant outcomes included:

- Attempts to bring some of the principles of a cooperative to a HUD public housing complex of low income mothers, in anticipation that this might increase helping out (mutual obligation) patterns and facilitate the development towards self-sufficiency (Hasell and Scanzoni 2000);
- An ethnographic study that examines the degree (if any) to which families (largely lone parents) in Maryland public housing do have a distinctively different welfare culture of not wishing to work, lack of motivation, laziness etc. This study also examined the self-sufficiency linkages enabled or deterred by the relationship between welfare programs (AID to Families with Dependent Children) and federally assisted housing programs (Crewe 1997); and
- A case study of HUD funded public housing in Florida aiming to encourage self-sufficiency among lone parents. Tenants are explicitly allocated to a dwelling on condition that they participate in social support, education and case management programs which are designed to achieve self-sufficiency from government assistance within five years (Hitselberger 1996).

MTO and other experimental housing programs were in part made possible by project based funding to local government housing agencies which gave them the option to contract with private owners to use up to 15 per cent of their HUD subsidy funds for what are known as project based allowances. These programs were not as extensive as they could have been, however; the private owner had to use other funds to rehabilitate their property, the procedures were cumbersome, and there were no incentives for private owners to commit units to the program. These conditions have since been relaxed to give housing agencies greater ability to experiment with local area and household (particularly lone parent) specific programs. Given that the McClure Report is built on softened down principles of United States welfare reforms around welfare to work transitions, reciprocity and mutual obligation, we can speculate about whether parallel reforms in housing may have relevance to Australia.

Barriers to self-sufficiency were also researched in a study on affordable childcare and housing costs in a British housing association (Third 1995). This was designed to test the hypothesis that rising housing association rents, even with housing benefit, meant that lone parents in social housing could not afford childcare and therefore were creating a work disincentive. The study did find that childcare was the biggest obstacle to work and that unemployed mothers – while generally preferring to work – did not do so because most would have been financially worse off after meeting rent and childcare costs. However, it was not just the cost of childcare that was a barrier, but its form. A considerable number said they would take paid work but only if they could find adequate informal childcare, e.g. family or friend. This was a problem where there was no capacity for such support because there were no informal networks (Third 1995).

Concerns about lone parents' dependency on the welfare system, and the constraints that this places on their capacity for social participation, must be located in a broader institutional context. Do Australian lone parents, whether in private or public rental, have a greater disposition to not work than in equivalent societies? A study by Bradshaw et al. (1996) looking at employment participation rates in OECD countries found Australian lone parents less likely to work than those in other industrialised countries. Australia's 44 per cent participation rate was sixth lowest; the average was 57 per cent and the highest were Japan (85 per cent), France (82 per cent) and Sweden (73 per cent). The low Australian rate is even lower if more affluent lone parents are stripped out and only low-income lone parents included.

A seeming paradox in this study was that countries with the more generous welfare systems (Japan exempted) had higher workforce participation, while those that had the less generous systems (market liberal societies) had lower workforce participation and higher welfare dependency. Much of the explanation was in terms of availability of affordable childcare, availability of education and training programs, and differences in effective marginal tax rates as a result of loss of social security and housing benefits and actual tax (Australia had one of the highest EMTRs). This comparative data would suggest that housing assistance reform by itself may have little effect upon the capacity of lone parent renters to achieve self-sufficiency, but will require parallel reform in other policy areas.

5. Housing and Location

This study controls for the effect of location to the degree that public housing and private tenants are to be surveyed in the same postcode areas. Location waxes and wanes as a focus for housing policy and research. It is the shorthand for the physical area or space in which any activity takes place or physical form is embedded. The interaction of location with the built and human environment (ecological community) creates its policy importance. Locations with different built environments and different ecological communities, when combined with concepts of distance and accessibility, create distinctive issues that require a policy response, including regional inequality, neighbourhood and community renewal, capacity building, urban planning, and stock acquisition and disposal.

This paper cannot summarise the enormous literature on location and the related concepts of community, region, localism and neighbourhood, and therefore is necessarily selective in its literature review and discussion. Arguably the most intense and policy rich debate about location and its effects on social and urban problems was in the 1970s and 1980s when a number of authors from different perspectives (e.g. Pahl 1975: ch. 13; Harvey 1973; Badcock 1984) suggested the notion of regions or localities of resource distribution. This recognised that 'resources that enhance our quality of life are by no means ubiquitous nor are they randomly distributed in our cities' (Badcock: 1984: 43). The differential concentration of key resources such as employment opportunities, health facilities, education, childcare, public

transport and policing means that people in the same socio-economic circumstances, e.g. occupation and income, could face very different life chances because of where they are located. This notion of location as a resource system generated considerable international research and policy initiative on inner city poverty and on the resources deficiencies of certain areas including, in the Australian context, the suburban physical infrastructure, e.g. sewerage provision. To some extent, the contemporary concept of 'social exclusion' – when given a spatial focus – is a rediscovery of the notion that certain locations, by virtue of their lack of resources, disadvantage or exclude people from full participation in society. The concept has been used in Europe for decades (Atkinson 2000; Chamberlayne 1998), but has only been given attention in Australia following its take-up in the United Kingdom. Exclusion is the converse of inclusion. Thus, where inclusion refers to the rights and obligations that all members of society have and which enable them to actively and productively participate in society, exclusion refers to those mechanisms that act to detach groups of people from society (Giddens 1998: 104). When attention was given to those mechanisms creating exclusion, the focus was increasingly on particular spatial areas (either parts of cities or certain regions) where labour markets, housing provision, education and health amenity interconnected to create processes to exclude. Just as in the 1970s, policy attention was drawn back to location as a form of resource system for redistributing opportunity. The twist with social exclusion is the link to rights and obligations.

Recent literature on the themes of (or related to) spatial disadvantage has highlighted the long-term dynamic nature of locational disadvantage and the opposite locational opportunity. Economic restructuring and changing public policy has shaped the resource structure of different locations. Inner city areas that were a focus of concern in the 1970s are now the resources rich areas, while the suburbs – notably, those with high public housing concentrations – and regional areas are now problematic. Recent studies on regional disadvantage (Gregory 1995; Gregory and Hunter 1995; Maher et al. 1992; Maher 1994; Maher and Stimson 1994; NIEIR 1998, 1999, 2000; Vinsen 1999a, 1999b; Gibson et al. 1996) basically use ABS data to create economic and social measures to identify regions or areas of disadvantage. Whether three decades ago or today, housing is directly or indirectly at the centre of debates around regional or spatial disadvantage and resource access, although there is little research to date on how, and to what degree, public housing or private market processes shape or reinforce regional inequality.

Concepts and practices of estate or neighbourhood renewal – or what some define as place management – largely focused around public housing estates are a recognition that past internal practices of housing agencies, e.g. poor asset management strategies, have interconnected with a changing external context to dramatically affect the locational attributes of certain areas (Spiller Gibbins Swan Pty Ltd 2000; Queensland Department of Housing 2000d). This in turn has affected the quality of life of tenants and of neighbouring occupants.

Few of the above regional studies deal specifically with public housing areas or parallel their technical analysis with more finely grained social research which draws out the changing nature of society and social life. Four that have involved both dimensions of research are Peel's (1995) study of Elizabeth, Bryson and Winter's study (1999) of an Australian Newtown (outer south-east Melbourne), Powell's (1993) study of Sydney's western suburbs and Jamieson and Jacobs' (1996) study of inner city high rise in Melbourne. The first two studies documented the effect on public housing areas of the collapse of local industry and decline of employment possibilities, while Powell shows how the contemporary problems of the Liverpool and related public housing estates derive from the fact that they never attracted much industry in the first place. Jamieson and Jacobs look at one specific high rise and its role in creating segregation.

The fact that a location is resource rich does not automatically ensure its residents' wellbeing. In a market economy, resource richness tends to be captured in residential property values: the greater the resources, the more those with the income are willing to bid for property so that they can be proximate to these resources. Over the last two decades, and particularly in the 1990s, inner urban localities in Australia and internationally have experienced spiralling house prices and rents, while in many outer areas there have been real falls in property values. The locational reshaping of housing markets (Beer and Badcock 2000; Burke and Hayward 2001; Wulff, Yates and Burke 2001) has important implications for public housing and low income private renters, some of which we hope to pick up in this research. These include:

- High house prices and rents create affordability and access problems in inner urban private rental, thereby placing pressures on public housing and on the limited low cost private rental stock. New South Wales, Queensland and Victorian housing departments all have units or task forces looking at this issue (Ministerial Task Force on Affordable Housing (NSW) 2000; Queensland Department of Housing 2000e; Cardew, Parnell and Randolph 2000);
- High house prices and rents create signals for redevelopment of older and cheaper housing stock, with a consequent loss of actual stock including rooming houses and boarding houses that met the needs of specific client groups. This in turn places pressure on public housing via an absence of affordable and appropriate alternative stock;
- Existing public housing stock become islands of low cost housing, surrounded by high cost housing whose occupants have a very different income and social status. Many of these, particularly newcomers, may engage in opposition to public housing and create a complex management climate. This, in conjunction with other factors, can lead to asset management dilemmas about best use of stock (Ecumenical Housing 2001); and
- The displacement effect of loss of stock and high housing costs forces many households, both public and private, to more outer areas where private rental is more affordable. This can sever local support for those

lower income tenants remaining in the inner areas and perhaps weaken their sense of involvement in the community. In some cases – e.g. inner city high rise – the absence of local friendship and kin support, together with the perceived lack of attractiveness of high rise, may be an explanation for declining family applications for such housing despite the shortage of affordable inner city stock (Ecumenical Housing 2001; Burke and Hayward 2001).

The latter point raises the concept of 'community' – a term often linked with location and locality, and sometimes used synonymously for location or area. Community is one of those 'apple pie' terms that conjure up images of warmth, support and decency. However, the lack of an agreed meaning hinders the ability to translate it into policy. Too loose a use of the concept renders it meaningless. It is not a substitute for area or region, as it is possible for an area to have a demographic and economic existence but lack a sense of community. Indeed, the lack of community may reflect social problems and indicate a need for policy consideration. The language shift from 'estate renewal' to 'community renewal' in part recognises that an estate may lack community, and that renewal is not just about rebuilding the physical asset but also about rekindling a sense of community.

Like the rediscovery of the locational nature of social disadvantage, community has been rediscovered in recent years, despite the confusion as to what it actually means. Why it is back on the policy agenda after more than twenty years in relative abeyance is an interesting research question in its own right, but not one that can be explored here. Gibson and Cameron (2001), while critical of the overuse of 'community', explore ways of giving it greater policy relevance. In the heyday of community studies and policy from the mid-1950s through to the mid-1970s, there were an abundance of studies of specific communities (Bryson and Thompson 1972; Wild 1974, 1983; Williams 1981) and analyses of definitions and meanings (Hillery 1955; Bell and Newby 1971). Recent United States literature (Etzioni 1993, 1996; Hesselbein et al. 1998) has picked up some of the issues from that era but has overlaid them with a moral agenda linked with the perceived loss of meaning and social obligation in contemporary urban society.

A review of past and present literature would imply that community includes a number of elements: some quality of social interaction, some shared sense of common values, and expectations and beliefs. Whether there is some loosely defined geographic boundary to such interaction is more problematic, as various researchers and authors have talked about communities of common interest which need have no geographic boundaries. This has taken on even more importance with the notion of web communities, i.e. people connected in a community of interest via the web (Tsagarousianou, Tambini, and Bryan 1998; Loader 1998).

Tests of community typically involve measures of involvement in local activities such as voluntarism, sports or religious affiliation, and regularity of interaction with neighbours or friends – concepts that resonate with contemporary notions about mutual obligation and citizenship and social capital. The research and

literature on community is important in debates about housing and housing assistance. As indicated earlier, the outcomes from housing assistance are not just about shelter, e.g. affordability, but also include non-shelter outcomes such as capacity to participate in the community.

Part of this study's objective is to assess the sense of local community and respondents' participation in such. It could be hypothesised that:

- The potential for community among lone parents is higher in public housing than among private renters, by virtue of having an identifiable spatial area (the local estate or development) and a shared set of interests, i.e. child rearing. Lone parents as private renters may be scattered, with few or no others nearby to share a common interest; or
- Lone parents in public housing have a lower sense of community as they have no autonomy or control over their housing and may have been located with little reference to past or present friendship ties. Private renters, by virtue of having some locational choice, may have been able to locate in an area where they do have such ties. In some public estates, the spiral of decline that current estate renewal programs are trying to arrest has created fears of public contact and a concern for self that prevents community; or
- Lone parents in both public and private rental do not see themselves as part of a local community, and any sense of community is based on shared interests with people who are spread across no defined locational area. Alternately, they may have no sense of community at all, and as such embody the fears of some that society is creating a group of people with no sense of, or ability for, active citizenship – Turner's (1992) notion of passive citizens.

The researchers have no existing view as to what may be found, as there is some empirical and considerable hearsay evidence for each possibility. The interesting question is whether some pattern emerges out of the findings.

The testing of respondents' perceptions of local community will also be useful in terms of the wider policy debates about community renewal and mixed communities. Recent years have thrown up the notion that mixed communities of ownership and public housing (i.e. private public/partnerships) in areas of old public housing estates are more likely to lead to regeneration and the creation of balance, diversity and inclusiveness. Research in the United Kingdom on community life in mixed tenure estates found that the rhetoric and aspiration of the policy makers and planners often did not mesh with reality. Networks were few between different tenure groups in the one estate, and the overall desire for greater 'community' is still an uphill struggle (Jupp 2000).

One of the reasons for including location in this study is to try and separate out its effects from the effects of the two different forms of housing assistance.

6. Methods

This review of the policy context and literature would suggest that there are a number of research issues to be explored by this project, including:

- The factors that constrain or encourage a lone parent to choose one tenure and one form of housing assistance over another;
- Whether one housing tenure and associated assistance provides better housing outcomes, but also non-shelter outcomes such as sense of identity and wellbeing and a greater ability or opportunity to participate as a full member of society;
- The role of location in shaping housing needs, housing expectations and personal wellbeing; and
- The degree to which lone parents feel included or excluded from local community and society.

The study has two methodological components: analysis of census data and a survey. The former will provide data on lone parents in public and private rental nationally, at the state level and for the seven regions that are the focus of the study; the latter will provide the qualitative and quantitative information to give a human dimension to the raw statistics.

6.1 Census Data

The first stage of the study is an analysis of the confidentialised unit record of the 1996 Census of Population and Housing. The housing sample file (HSF) – a 1 per cent sample of private dwellings – contains confidentialised details of associated family and personal records. This enables manipulation of the data set in ways the full census is not amenable to. The HSF is provided in a single form on CD-rom and, as a sample, will be subject to sampling error. Given the size of the lone parent population (around 230,000 or 6 per cent of total households), this is likely to be around 2.5 per cent at most. To ensure confidentiality, the smallest level of population for which the data can be analysed geographically is 300,000. This means that Tasmania is treated as one large geographical area. For all persons or households in the HSF, multiplying the number of records on the sample file by 100 derives family and dwelling data estimates for the entire population.

Analysis of these data is designed to identify differences and similarities between public renting lone parents and low income private renters in such things as educational levels and participation, employment experience, household structure, ethnicity and rates of mobility. As there is no way of identifying rent assistance recipients from the HSF, a surrogate measure is used so that public and private tenant households are comparable. An income category is created for private rental lone parents at which they would have potentially been eligible for rent assistance in 1996 at the then prevailing rates of RA. The data does not mean all households analysed are on rent assistance, but is a good approximation of the characteristics of this group.

In order to create a valid database, the household sample file will be manipulated by:

- Identifying lone parent families with dependent children or students;
- Analysing only private rental lone parent families with the parent earning less than \$600 per week. This level was chosen as the 1996 upper eligibility income for DSS rent assistance. It meant that only private renting lone parents who were potentially in receipt of rent assistance would be compared with public tenants; and
- Deleting one-parent families with non-dependent children only.

Preliminary analysis using these data shows that in 1996 there were 75,200 lone parents in public housing and 139,000 low-income lone parents in private rental.

The data enables the testing of hypotheses such as 'public sector welfare dependency', i.e. that the more generous conditions of public housing and a greater poverty trap – the loss of benefits for additional income earned is higher than for private renters – creates a work and educational disincentive. The test of this would be whether lone parent public housing tenants had lower workforce participation rates and lower current study rates than comparable low-income lone parent private tenants. While sensitivity analysis will be used in the final study, frequency data suggests some confirmation of such a hypothesis. Public sector lone parents had both lower workforce and education participation rates, although the difference is marginal in the case of the latter. What the preliminary data does indicate is that there are very low rates of employment and education participation for both groups. Only 12 per cent of private renters and 10.2 per cent of public renters were undertaking any form of study, and only 35 per cent of private renters were working, with an even lower 22.1 per cent for public sector lone parents. This may be explained by different compositions of lone parents (which sensitivity analysis will screen for), but frequency data suggests a remarkable similarity in the two tenure sectors.

6.2 Survey

The second and most important data source is a survey. Housing Departments in three states (see 6.3) will randomly choose 200 names and addresses of lone parent households in public housing in each of the seven selected regions. This will provide a sample frame of 1,400 households, with an anticipated response rate of around 40 per cent yielding a total of 500 to 550 completed responses. The postcodes would then be the basis for DFACS to provide addresses of lone parent income units receiving rent assistance in these same regions and in the same numbers. This means an estimate of total completed surveys of 1,000 to 1,100.

The survey will require a preliminary letter requesting consent, followed by a cover letter and questionnaire. A reminder card will be sent out after twelve days, then another letter and questionnaire two weeks later. A prize will be

offered as an incentive to participate. Previous surveys conducted by the ISR using this method have elicited response rates of 45 to 50 per cent. This is likely to be a difficult client group and in developing this proposal we have assumed a response rate of 35 to 40 per cent. Problems we envisage are high mobility and loss of sample, literacy problems and high numbers of non-English speaking persons. However, the annual Donovan public housing client survey has succeeded in the face of the same problems

The comparison is to be achieved by mail-out surveys to both types of clients, carefully stratified to ensure comparability. Both will be recipients of Centrelink benefits, although private renters will be the only ones to receive rent assistance (public tenants are ineligible). Addresses will be chosen so that the two client groups face equivalent problems or opportunities regarding employment, transport, education etc.

As a matter of survey procedure, we believe that it is essential for the questionnaire to be piloted. We suggest a focus group of fifteen for each client group be put together, asking them to complete the questionnaire and subsequently having a debriefing to ascertain the appropriateness of questions, completion time, layout and wording.

6.3 Choice of Regions

Financial resources did not allow national coverage so the project will concentrate on seven metropolitan and non-metropolitan regions in three states that represent a cross-section of Australian economic, demographic and housing market circumstances. The seven regions represent gentrifying inner urban areas, regions of growth and decline suburban areas hit by economic restructuring, and scattered rural communities.

The cooperation of public housing agencies in Victoria, Queensland, and Tasmania, as well as of DFACS, has made the survey and its regional analysis possible. The housing regions and associated postcodes have been chosen to fit certain profiles, e.g. inner urban, outer urban, contracting regional area, growth region. The areas are:

- Inner eastern Melbourne (Prahran, St Kilda, Port Melbourne and South Melbourne);
- Outer urban Melbourne (Dandenong and Doveton);
- Victorian provincial city (northern Geelong suburbs of Corio and Norlane);
- Outer urban Brisbane (Inala);
- Sunshine Coast (Maroochydore, Mooloolaba and Buderim);
- Urban Tasmania (Hobart and Launceston); and
- Non-metropolitan Tasmania (north coast).

6.3.1 Inner Eastern Melbourne

This embraces the suburbs of Prahran, St Kilda, Port Melbourne and South Melbourne. It has been undergoing widespread gentrification, and the public housing is becoming an island surrounded by expensive middle-class housing. Much of the public stock is high rise, with a mix of walk-ups and 1980s and 1990s townhouses. The area historically has accommodated a disproportionate share of Melbourne's low cost private rental stock; this is under enormous pressure from gentrification, and rents have increased dramatically in the last decade. For example, the absolute size of the low cost rental sector in inner Melbourne fell by 42 per cent between 1986 and 1996, despite a 32 per cent increase in the Melbourne metropolitan rental stock generally (Burke and Hayward 2001). The area is rich in social and physical infrastructure including a strong labour market, good human services and public transport. Whether retailing services now mesh with the needs of low income households is a moot question, as many of the shopping centres serving both public rental and low cost private rental stock have metamorphosed into up-market boutique shops and restaurants. This area has its equivalents in inner Sydney, Brisbane and (to a more limited extent) Perth.

6.3.2 Outer Urban Melbourne

This study area embraces Dandenong and Doveton in Melbourne's outer south-east. Dandenong existed from the late nineteenth century as a market town to serve the rural areas of Gippsland. In the postwar years it was chosen as the site for a number of large manufacturing plants, and in the 1950s and 1960s it grew rapidly to become a key manufacturing centre. A public housing site, Doveton, was developed in this period to provide a workforce for the adjacent manufacturing sites. A strong community, studied in some depth by Bryson and Thompson (1972) and given the pseudonym of 'Newtown', emerged in this area. With the progressive restructuring of the Australian economy from the 1970s onwards, but notably from the mid-1980s, many of the large manufacturing plants in the study area closed and unemployment increased dramatically. Dandenong is now looking to remake itself in a new economic climate. It is handicapped by a location some 28 kilometres from the CBD and the inner city (the heart of the new economy), by housing stock which is tired and showing no signs of market led renewal (house prices in real terms have fallen over the last decade), by an increasingly poor population, and by the self-reinforcing effects of its own negative image.

The Doveton area is now much more mixed in terms of tenure than three decades ago but, as a follow-up study to Bryson and Thompson has shown, the population has become much poorer and affected by a range of social problems (Bryson and Winter 1999). Both the Dandenong area generally and Doveton more specifically are attracting considerable low cost rental landlordism and, in consequence, drawing more and more low income households into the area. Like other equivalent areas around Australia,

there are high rates of crime, drug dependency and truancy, and relatively low levels of education participation (Burke and Hayward 2001).

6.3.3 Victorian Provincial City

Northern Geelong is represented by the suburbs of Corio and Norlane. Geelong has a long history as one of Australia's leading industrial centres, with a heavy emphasis on the manufacturing of automobiles. The public housing in Norlane and Corio was constructed specifically for the low income workers of this industry, in similar ways to Elizabeth (South Australia) and Doveton and the LaTrobe Valley (Victoria).

While Geelong prospered during the 1950s and 1960s, the reverse held true during the 1980s and 1990s when many manufacturing establishments closed their doors or reduced their workforce, and other local industries that serviced them were affected in turn.

Geelong was also profoundly affected by financial market deregulation in the 1980s. This allowed Pyramid Building Society to become a national lender for property market transactions, but on a non-viable financial base. Pyramid collapsed during the early 1990s when increased interest rates put an end to the speculative share and property market dealings that they were financing. In the process, it undermined the prosperity and confidence of the Geelong region where Pyramid had been the leading deposit taking institution.

These dual processes thrust Geelong, particularly those parts that are the subject of this study, into a recession that was deeper than anything seen since the Great Depression of the 1930s. Much of the 1990s was devoted to recovering from these major economic setbacks, but the area has never regained its prosperity and suffers similar problems to many others that hosted manufacturing industry in the postwar era (Johnson (1996) and Burke and Hayward (2001)).

Most of the public stock – and, indeed, private rental – is detached housing, some of which is close to the end of its economic life. Reflecting the relatively depressed nature of the Geelong housing market, rents are low by comparison with inner urban Melbourne, with the median rent of a two bedroom flat in 1999 being \$105 compared to Melbourne's \$177 (Burke and Hayward 2001). Any flats in private rental tend to be two storey walk-ups. The study area is not only adjacent to the manufacturing base of Geelong but is proximate to the central city, so residents have access to the facilities and resources of central Geelong. For more on Geelong and its housing market, see Johnson (1996) and Burke and Hayward (2001).

6.3.4 Outer Urban Brisbane

The Inala area is in outer South-Western Brisbane about 15 kilometres from the CBD. It has something of the attributes of the Geelong study area – i.e. adjacent to an industrial and commercial area and with a high proportion of public housing stock – but, by contrast, is located within a capital city. Inala

was developed in the period from the 1940s to the 1970s and provided a local workforce for the Rocklea/Wacol industrial area. There are 5,000 public housing units, representing half of the total stock. Most are three-bedroom detached houses.

Initially, Inala was socially and geographically isolated from Brisbane and, like the Dandenong/Doveton study area in Victoria, was in effect a satellite town on the urban fringe. With a high concentration of public stock and cheap private rental and ownership, the area has drawn to it successive waves of migrants creating a culturally diverse, but relatively poor, community (O'Regan 2000: 5). As in other areas in the study beset by the effects of industrial restructuring (i.e. Dandenong, Geelong, Tasmania), there is now a disproportionately high rate of unemployment, particularly among young people. This is seen to be linked to the high rates of alienation, drug abuse and crime (O'Regan 2000: 24).

Since mid-1999 the Inala area has been the focus of a community action plan (CAP) as part of the Queensland government's community renewal program. This program was introduced in 1998 as one component of a crime prevention strategy which seeks to address the causes of crime and disadvantage at a targeted local area level. The CAP is essentially a 'whole of government' approach with initiatives in traffic and transport, education, employment, housing (including public housing property upgrade), and community organisation and recreation. No equivalent actions exist for the other study areas, and one research outcome is that the interventions may affect survey recipients' responses.

6.3.5 Sunshine Coast

The Maroochydore/Mooloolaba/Buderim area of the Sunshine Coast was chosen to represent those coastal areas of regional Australia that are experiencing strong development pressures but with dual housing markets. Like many such areas, the Sunshine Coast has a largish population of low income households, partly as a result of ageing and retirement but also because of the casual and low paid nature of a tourist oriented labour market (Queensland Department of Housing 2000b).

It also attracts higher income households, including many tourists who can outbid local residents for ownership or rental stock. Both the public and private sector stock is largely in the form of detached housing and two storey flats. There is a low relative rate of ownership and a high dependence on private and public rental. Unlike Dandenong, Geelong and Tasmania, but akin to inner Melbourne, the area is experiencing strong household growth which is placing pressures on the rental market. Being an area of relatively new public sector development, it has a better balance of stock, with three and four bedroom units only a third of the stock (all other study areas have problems of insufficient smaller stock). Lone parents have been identified as a core needs group (Queensland Department of Housing 2000b).

6.3.6 Tasmania

The state is broken into two broad regional groupings: the metropolitan cities of Hobart and Launceston, and a non-metropolitan 'other'. Both urban and rural Tasmania have experienced some of the most negative effects of economic and demographic transformation. Tasmania as a whole may in many respects be seen as one of Australia's struggling regions. Since 1991 it has barely averaged more than 1 per cent growth, which is significantly less than half the national average; it has the highest unemployment and lowest workforce participation rate, and a school participation rate twenty per cent lower than the national average; real income growth is minimal; and the population is falling (Sheil 1997).

For the purpose of this survey, Hobart and Launceston have been chosen to represent metropolitan Tasmania, while northern rural Tasmania has been chosen to reflect non-metropolitan characteristics. The metropolitan housing markets are more akin to certain provincial cities in mainland Australia than to the capital cities. The lack of population growth and highly affordable home ownership has meant that the private rental and public stock do not experience the pressures of mainland cities. Rents are relatively low and public housing waiting lists short. The housing problems may be less ones of affordability than of appropriateness and quality. Hobart and Launceston have relatively high proportions of public housing, often in locations which the local population consider remote from the central areas and with poor access to labour markets and limited public transport. Much of the public stock (and some of the private stock) is old, of weatherboard construction and in poor condition. There is little public and private stock in the form of flats.

The non-metropolitan region of northern Tasmania is based on a mixed rural economy of dairying and agriculture; there are many small towns which service that sector, and some add value to the goods by the appropriate forms of manufacturing or processing. The public and private stock will be scattered across these small towns, and it could be hypothesised that there are likely to be very different values and expectation expressed by the respondents to this survey compared to those in the various forms of metropolitan community. A British study (Hooper 1996) found, for example, that rural lone parents faced the same problems as those in metropolitan areas, but these were generally compounded with other problems of geographical isolation and more hostile social attitudes.

6.4 Measuring Outcomes

This research project is to a large extent about measuring outcomes. This raises questions as to what are appropriate outcomes. The study does concern itself with the degree to which lone parents feel secure and find their dwelling appropriate, but it is also about the less tangible aspects of assistance, such as how it affects behaviours and wellbeing. Some of these, e.g. employment and education, can be gleaned from the unit record files of the census (supplemented by the questionnaire), but others require quite explicit questions about wellbeing, which assumes being above some

indicators of material and social deprivation. In designing these questions we have been guided by the growing literature on social indicators and social capital and the historical precursors to this (Townsend 1979; Brownlee 1990; Saunders et al. 1998). A number of indexes and measures have been examined to evolve views on ability to have an adequate diet, to participate in entertainment, to have holidays, to be integrated into the community, to participate in informal and formal institutions, to provide children with excursions and books, to have protection against the cold or heat, or to be debt free. All factors constant, one could hypothesise that public tenants with their greater subsidy and, therefore, greater after housing income would experience fewer of some of these problems. On the other hand, the lack of choice and control over the type of dwelling and location may create feelings of deprivation that private renters do not experience. Hopefully, the final report will provide some answers to such questions.

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