



*Final Report*

# The housing careers of Indigenous urban households

authored by

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for the

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## **ACRONYMS**

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute
ALGA	Australian Local Government Association
DCD	Department of Community Development
DHW	Department of Housing and Works
ICHO	Indigenous Community Housing Organisation
MIAESR	Melbourne Institute of Applied Economic and Social Research
NASAS	Noongar Alcohol and Substance Abuse Service
NRV	National Research Venture
REIA	Real Estate Institute of Australia
REIWA	Real Estate Institute of Western Australia
SHC	State Housing Commission (now Homeswest)
SMH	Sydney Morning Herald
WA	Western Australia

## EXECUTIVE SUMMARY

The AHURI research agenda item that this research stems from called for an analysis of the Indigenous housing experience conceptualised as housing careers. The agenda linked this research to National Research Venture 2: 21<sup>st</sup> Century Housing Careers, which is a large-scale study of general Australian housing experience and aspirations in the twenty-first century. The Indigenous housing careers research was conceived of as a discrete project that would speak to the larger program of research on this issue.

At first glance, there is a limited basis for comparison between the Indigenous and non-Indigenous experience of housing and housing careers because the drivers of these two situations are very different (Birdsall-Jones & Christensen 2007; Beer, personal communication 2006). For example, kinship structure and kin-oriented relationships are important in Indigenous housing in a way that is not mirrored in the non-Indigenous housing experience. This point notwithstanding, an analysis of Indigenous housing experience can be used not only to inform policy development but also to develop existing paradigms of housing experience.

The course of Indigenous housing careers in social housing tenancy tends to be a function of the relationship between Indigenous people as tenants and the social housing agency, in this case Homeswest<sup>1</sup> (Western Australia). More particularly, we refer to relationships characterised by conflict between tenant and social housing agency. The key aspects of this conflict are housing-related debt, wait listing (both ordinary and priority), maintenance and repairs, and the degree to which administrative processes, principally application and provision, are transparent to Indigenous people. Where the resolution of these issues remains the current concern of the individual's life, the housing career is subsumed in the constant effort to obtain a resolution.

Participants represented the situation of finding themselves outside the Homeswest system as correspondingly being outside the ideal course of their conception of housing careers. With all its perceived faults – poor ongoing maintenance and repair, poor maintenance at the start of the lease, and the opacity of Homeswest's processes – Homeswest was still the goal to be achieved for our participants, in the main. While Homeswest may become more expensive as household income rises, even worse is the prospect of losing Homeswest eligibility altogether and being thrown into the private rental market without recourse. In these circumstances, people may have only one choice left to them – to go and live with their relations.

Despite what they represented as a poor standard of service, opacity of processes and low-quality housing stock, most participants preferred, or aspired to, Homeswest-subsidised housing. This is despite the availability of bond assistance and rent assistance. This is partly because the cost of rent from Homeswest is generally lower than that available in the open market, but it is also a matter of stability.

The notion of stability revolves around two themes in these interviews. One is the sense of personal knowledge of a home that comes from longevity of tenure, which sometimes stretches over more than one generation of a family. The other is the value placed on being able to achieve such longevity.

Affordability is low in Western Australia and vacancy rates are correspondingly low. Participants were well aware of the problem, and although the shortage of social

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<sup>1</sup> For information on Homeswest, the Western Australian social housing provider, see the Department of Housing and Works website, <http://www.dhw.wa.gov.au/>.

housing stock might be a strong force in pushing people into private rental housing, even stronger is the problem of affordability of private as opposed to social housing. However, if participants were in work, they might lose their eligibility for the Homeswest housing subsidy.

The crisis in affordability and vacancy rates together with the value placed on longevity of tenure raises anxiety among Indigenous people. Participants expressed the worry that Indigenous people might no longer be able to afford to live in their 'own' towns. Interestingly, some participants asserted that long-term rental was a kind of ownership, particularly regarding rental dwellings that had been leased by several members of the same family community, sometimes over several generations.

Another outcome of the crisis in affordability and vacancy rates is overcrowding, as families are forced to choose between homelessness and living with kinfolk. Householders are under pressure to house kinfolk in varying numbers and for varying periods of time.

A few participants had moved from rental accommodation to home ownership. The assistance of family was important in this process. Because of the need to save money for a deposit, people would live with their kinfolk either rent free or at a much reduced rate. Ideologies of ownership in families were important here, as were concepts connected with home ownership. All participants who were currently purchasing their own homes, both on the open market and on assisted-purchase schemes, had entered the market prior to 2001. This is significant because it was at around this time that the gap between housing price growth and household income in Western Australia began to widen. In Perth, from 2003 the growth of this gap began to accelerate. Between 2005 and 2006 the median house price rose by 31 per cent, and continues to rise (Anthony 2006). This followed the national pattern, which showed established house price increases particularly between the 2000/01 and 2003/04 financial years. Project home prices increased substantially less than established house prices, with an average of 21 per cent for project homes as opposed to 65 per cent for established homes (ABS 2007).

Life crises of all kinds were found to have an adverse effect on housing careers. The experience of violence, serious illness and the death of a spouse all had the same effect of reducing the individual's capacity to manage housing-related issues. In some instances, the life crisis appeared to be the result of poor housing or inappropriate programs of support, which acted to prevent the participant from engaging in activities that would advance or at least progress their housing career.

Certain practices of the social housing provider with regard to dwelling standards and the way problem tenants are dealt with seemed to create 'ghetto-like' conditions in the country towns. Similar conditions were not reported in Perth.

## **Indigenous housing careers: overview**

A key feature of housing careers in Australia has traditionally been the strong correlation between life stage and dwelling type (Beer et al. 2006). The non-Indigenous expectation in general terms has been one of a progression from rental to purchase associated with increasing household income over the life course. Indeed, *Yearbook Australia 2007* summarises the expected course of the average housing career as follows:

As people progress through different life cycle stages and their family structures and financial situations change, so do their housing needs and preferences. For young people leaving their parental home, a typical life experience with housing might begin with renting a small flat or unit for

themselves or sharing a group house, then moving on to renting an apartment or house with their partner while saving for a deposit on their first home. Many couples will buy their first home and pay off a considerable part of their mortgage before having their first child. Then, as the number and age of children increase, many will upgrade to a larger house. After the children have left home, most home owners will probably remain in the same home at least until retirement, by which time most will own their home outright. After retirement, some will change location, and in doing so a few will choose a smaller home, possibly a unit in a retirement village. Later, some who are too old or frail to live in their own home will move into cared accommodation (Trewin 2007, p. 233).

About 70 per cent of all Australians either owned their own homes outright or were owners with a mortgage. This rate of home ownership has not changed substantially since the 1961 (Trewin 2007, p. 224).

This pattern of housing careers is not played out in Indigenous society. In Western Australia, 76.6 per cent of Indigenous people rent their homes and 18.4 per cent are home owners or are purchasing their homes. More than half of all Indigenous people in Western Australia rent their homes either from Homeswest (32 per cent) or from a community housing agency (23 per cent) (Trewin & Madden 2005, p. 30). A little more than one-fifth rent privately. Indigenous housing careers are therefore dominated by rental, not ownership. In this study, with one exception, none of our participants rented from an Indigenous community housing organisation. Participants rented either privately or from Homeswest, or were in the process of purchasing their homes. With regard to the role played by the rental agency, therefore, participants who were renting their homes from a social housing provider spoke only of Homeswest, not Indigenous community housing organisations.

This profile of our participants bears out the fact that Western Australia has the highest proportion of Indigenous people renting from the state housing authority nationally (Trewin & Madden 2005, p. 30). This is significant in light of certain findings of the present research. Analysis of the interview data revealed that, in the main, participants held ideologies of renting rather than ownership. Also, the ideal was represented as a Homeswest home in preference to all other rental options. The reason for this was the security and longevity of leasing arrangements with Homeswest. The desire for a Homeswest home was to ensure that the household would have a home for the whole term of its life cycle. This is in direct opposition to the more general understanding of social housing, which is that people in need of housing assistance should move into social housing during the time of their need, recover from the circumstances that drove that need, and succeed in exiting the public housing to take up housing in the open market.

#### *Housing assistance options: Commonwealth and state*

Under the *Commonwealth Housing Assistance Act 1996*, housing assistance is available to low- to moderate-income households under a number of options. The Commonwealth offers low-interest home loans to Indigenous people through Indigenous Business Australia. The Commonwealth also offers rental assistance at a rate of 75 cents for each dollar above a certain threshold. In order to receive rent assistance the individual must first qualify for a social security income support payment, more than the base rate of Family Tax Benefit or a service pension (Australia, Department of Family and Community Services and Indigenous Affairs (FACSIA) 2007).



Home purchase assistance is available from the state principally under the Department of Housing and Works (DHW) Keystart program, which is a mainstream scheme offering housing loans under a shared equity scheme.

Social housing at subsidised rates is available through Homeswest. Rent is calculated in relation to the applicant's gross assessable income, other household members and the number of dependent children. Rent payable cannot exceed 25 per cent of the household's gross income. The DHW offers bond assistance as an interest-free loan to help people obtain accommodation in the private rental market. The loan is repaid in regular payments of at least \$15 per fortnight. Applicants must meet social housing income limits; not have assets above \$2,500 for singles and \$5,000 for couples; and should be 16 years or over (WADHW 2007b). Bond assistance is calculated according to household type; e.g. couple with children, two unrelated people with children (WADHW 2007c).

### **Anonymity of participants**

All names used in this report are pseudonyms. While direct quotes of interviews are employed in the course of the analysis, potentially identifying material has been changed or deleted.

# **1 THE RESEARCH SETTING – GEOGRAPHY AND MARKET**

Town geography constitutes the stage upon which housing careers are played out. Town geography includes market and economic factors such as the housing stock available, the local housing market and the economy of the town, as well as total population in relation to the number of Indigenous people. Also included are the settlement patterns of the Indigenous versus the non-Indigenous community, local planning initiatives and the status of the town relative to the region or state. This research was carried out in Perth, the state capital, Broome, the regional centre of the Kimberley, and Carnarvon, a major town in the Gascoyne region. The contrasts between these settings therefore serve to illustrate distinctions of place, which are important structural aspects in the shaping of housing careers.

## **1.1 Town sites**

According to the most recent census, the population of Western Australia grew by 2 per cent, or 41,200 people, in the twelve months between September 2005 and September 2006, making it the state with the fastest-growing population in Australia (ABS 2007a). As of the last census, the total population of the state stands at 2,061,500 (ABS 2007a). More than half the population lives in Perth, and this situation is of long standing. In contrast, the population of Broome in 2006 was 13,060 and Carnarvon's population was 5,682 (ABS 2007d). The Indigenous population of Perth is by far the largest in the state, at around 21,323 (ABS 2007e). However, of the three research sites, Perth's Indigenous population formed the smallest proportion of the total population. In Perth, Indigenous people form 1.5 per cent of the population, in Broome 27.25 per cent and in Carnarvon 19 per cent.

Size matters in regional Western Australia because the size of its population is one of the determining factors in the services a town offers. As the state capital, Perth is the standard against which other Western Australian towns and cities are judged, because the full range of social, health and economic services can be accessed across the metropolitan area. When people at a distance from the state capital talk generally about Perth, it is understood that they are referring to the entire metropolitan region, from Two Rocks in the north to Mandurah in the south and to Chidlow in the east, and not just the central metropolitan area. It is understood that the entity people refer to as Perth is, in terms of administration and government, a collection of towns, cities, shires and localities that can be called into being, as it were, as the conversational context requires.

Participants in this research focused on the disparity in service provision. Carnarvon participants were somewhat envious of Geraldton, a town of 31,553 people (ABS 2007b) around 480 kilometres south of Carnarvon, because it is the location of a number of essential services on which Carnarvon is expected to rely. In the field of health, Broome has its own kidney dialysis machine, whereas Carnarvon does not. Carnarvon kidney patients are sent either to Perth or to Geraldton. Broome has a dedicated alcohol and drug counselling service and an Indigenous Community Housing Organisation (ICHO). Carnarvon has neither, and is supposed to be serviced in these regards from Geraldton.

Thus, while both Carnarvon and Broome are the administrative centres of their respective regions (the Gascoyne and the Kimberley), there are disparities of service and development between them that relate to the disparity in size. On the ABS

remoteness index, Broome is classified as remote while Carnarvon is classified as very remote (ABS 2003).

## 1.2 Housing in Western Australia

This research took place in the context of what the Australian Local Government Association (ALGA) terms a national 'land boom' (ALGA 2007). In its *State of the Regions Report: 2006–07* the ALGA pointed out that over the nine years from 1996 to 2005 the value of land in Australia tripled, and the increase was led by residential land values. The report points out two things of significance: first, that this was not due to an increase in the land available; and second, that capital gains were made on land, not buildings. Correspondingly, housing affordability is currently at its lowest point in 16 years, according to the Real Estate Institute of Australia (REIA 2006).

The biggest decline in affordability nationwide, in 2006, occurred in Western Australia. This decline was due to the interaction between family income and the increase in housing prices. An average of 32.1 per cent of the average Western Australian family income was required to service home loan repayments (REIA 2006). Recently, the Real Estate Institute of Western Australia (REIWA) reported a rental vacancy rate of 1 per cent in Perth (REIWA 2007b), which has been described in the national media as a crisis in rental vacancy rates (ABC 2007a,b). The outcome of this situation is described by Burke (2007):

Australia's affluence disguises hardship and struggle for many households to the degree that it is of little surprise that there is a growing disparity between Australian subjective wellbeing and actual economic growth as measured by gross national product – it is clear that the benefits of this growth are not being shared fairly or are being eroded by housing market processes (Burke 2007, p. 1).

In the social housing system in Western Australia, indications of a related situation exist. With a decline in housing affordability, there has been a decline in the level of social housing stock over the past decade. In 1995/96, social housing in the state accounted for 6 per cent of housing stock. In 2004/05, social housing accounted for 4.2 per cent of housing stock (Tenants Advice Service 2007). In real terms this is 34,500 publicly owned homes at the end of 2006 compared with 36,602 in 1996 (West Australian, 15 January 07). The priority housing list of the Western Australian social housing agency, Homeswest, has increased from 256 in 2006 to 470 as of January 2007 (Tenants Advice Service 2007). The waiting period for priority housing is reportedly an average of two months and on the general list varies from two to five years (West Australian Newspaper 2007).<sup>2</sup>

The general picture in Western Australia during the period when field research for this project was conducted (November 2006 – March 2007) is one of relative housing stress. It is against this background that the data must be read. Participants in this study generally prefaced their narrations of their housing careers with a detailed explication of the difficulties of finding and retaining housing in a situation in which housing seemed to them to be both relatively scarce and relatively expensive. Indigenous people as a group are among the poorest people in Australia and this has been their situation since colonisation. This being so, an expected finding of this research is that Indigenous housing careers reflect poverty and disadvantage. However, it is important to be aware that, at the time of this research, housing

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<sup>2</sup> This does not refer to community rental housing, which we have not discussed in this report because none of our participants were renting from an Indigenous community housing organisation.

conditions in Australia are demonstrably more difficult than in previous times. The relative scarcity and expense of housing that participants talk about in interviews reflects something more than the ongoing situation of poverty for Indigenous people.

**Map 1: Western Australia**



## **2 METHODOLOGY**

### **2.1 The nature of the data**

The data for this project was gathered in the course of ethnographic interviews. In this study, the ethnographic interview means an unstructured interview focused on eliciting information that constitutes a cultural interpretation by the participant for the interviewer of his or her own story of housing.

It is important to understand that the participant is representing lived experience and is seeking to find a way of representing that experience that will be understood by the interviewer. At the outset, then, we state two things.

1. Interview data does not represent 'unbiased' information. By definition, it is the interpretation of the situation by the subject, and as such the subject stands between the interviewer and the experience, and bears witness to that experience.
2. However, this witnessing arises from the collective nature of the subject's life experience, and interview data is therefore a true and accurate representation of how the experience is to be understood in the context of the subject's everyday life.

This is important to remember when we interpret, or analyse, the data because it will become clear that, for some people, the issue of housing consumes the conduct of their everyday lives, whereas for others, housing is reduced to the level of the background of everyday life and has no special significance above the ordinary.

### **2.2 Data collection**

Collection of interview data occurred in a three-stage process.

1. The senior researcher (name supplied) described the study by taking the participant through the description of the project as it was set out in the ethics instrument.
2. The clearance form was signed by both the participant and the senior researcher. With this, the individual formally became a participant in the research. The ethics instrument with both signatures and the researchers' contact details was returned to the participant.
3. The interview commenced.

This was an awkward process, because it was necessary to forestall the initiation of the interview until the signatures had been obtained and the new participant had been fully informed of his or her rights over the information contained in the interview and the researchers' obligations to protect the participant's anonymity. However, it did serve three methodologically useful purposes:

- It served to communicate the seriousness of the researchers' undertaking to respect the rights of the participant over the information imparted in the interview.
- It enabled us to state in clear terms that we were only researchers, and that we had no power to instruct the local office of Homeswest or the WA Government to do anything.
- It enabled us to narrow the focus of the interview to the research topic. Housing is a big topic in that it reaches into a person's everyday life, for Indigenous people no less than the rest of the population.

The interview in this methodology was conducted as closely as possible according to the structure of everyday conversation. Most interviews lasted about an hour, with the shortest 15 minutes and the longest three hours. There were no set questions, but there was a set of topics that we sought to use as ‘triggers’ – that is, for the purpose of providing further direction when the conversation seemed to flag. Triggers included such things as:

- Have you ever been on the priority list (held by Homeswest, the social housing authority)?
- How long did you have to wait for that place?
- Did you ever think of buying it?
- What made you want to buy your house?
- Are there any Stolen Generations in your family?

The question on the Stolen Generations was interesting in that, while an individual might deny that anyone in their family had been a member of the Stolen Generations, another member of the family in another interview might say that yes, there was a member of the Stolen Generations among their predecessors. We will return to the significance of the Stolen Generations later in this report.

The skill we sought to apply as interviewers was to enable participants to talk about the nature of their housing careers according to their own understanding of what was important to say about their experience in this regard. In this situation, the primary definition of the research phenomenon had to come from the participants.

Participants were recruited to the study:

- by the Indigenous Research Officer, Vanessa Corunna, who employed her established community links and links established in the course of various positions she has held in community organisations;
- by both researchers contacting relevant organisations and individuals in Perth, Carnarvon and Broome requesting aid in recruiting participants to the study; and
- the ‘snowballing’ technique.

This process resulted in a total of 45 interviews with 51 participants (some participants were interviewed as couples). The interviews were carried out between November 2006 and February 2007.

**Table 1: Number of participants, Perth, Carnarvon and Broome**

<i>Place</i>	<i>Month</i>	<i>Interviews</i>	<i>Women</i>	<i>Men</i>	<i>Total participants</i>
Perth	November 2006	11	11	0	11
Carnarvon	January & February 2007	20	14	8	22
Broome	January 2007	14	15	3	18
Total		45	40	11	51

Interviews were conducted with Indigenous informants identified as ‘householders’, meaning the individual in the household group who exercises responsibilities that include the acquisition of housing for the household group. As was anticipated in the project design, most householders were women and therefore most participants were women.

## **2.3 Data analysis**

While our approach in gathering data was ethnographic, our approach in data analysis is sociological. Our purpose is to produce a systematic sociological analysis of the process of Indigenous housing careers and to derive from the participants' representation of this experience certain objective qualities of Indigenous housing careers. The material supports an analysis not of Indigenous housing careers, but of types of Indigenous housing careers. The general applicability of the types is beyond the scope of this investigation. However, the analysis is structured so that types and processes are clearly identified. Further research on a wider population would be possible, employing the results of this study.

## **2.4 Categories of data**

Analysis of the interview data resulted in a total of 15 basic categories of data. It should be noted that further analysis of the data is possible and that this would result in further categories being differentiated and the refinement of existing categories, but an end point must always be declared in this process in order to achieve timely reporting of research results. This is not a statistically based study and so the quantitative aspect is not relevant as a technique of analysis or in the interpretation of the results. It is relevant at some points, however, to distinguish between the rare and the common response and to provide explanations of such a disparity.

Finally, the categories of data were grouped according to the aspect of the housing experience to which they predominantly pertained. This process revealed three sets of categories regarding aspects of Indigenous housing careers. These were the agency/tenant relationship, the housing experience itself, and issues specific to the town of current residence.

### 3 THE AGENCY/TENANT RELATIONSHIP

While this research was not an inquiry into Homeswest, the Western Australian state social housing agency, it was impossible for people to talk about their housing careers without mentioning ongoing problems with Homeswest. The agency in question here is almost always Homeswest, because most Indigenous people rent from Homeswest rather than private real estate agencies. Private real estate firms will be discussed later in this chapter. None of our participants was currently renting from an ICHO.

The agency/tenant relationship includes the experiences of debt and being wait listed or priority listed, the issue of maintenance and repair of homes, and issues that flow from the degree to which the processes surrounding housing are transparent, that is, open to being accurately understood by Indigenous people. This relationship, therefore, is frequently a site of open contestation in the form of an endless argument between Homeswest and the participant who, as a tenant, expects never to win.

#### 3.1 Debt

Below are three representations of the issue of falling into debt with the social housing agency. They characterise the range of experience in this regard. They also demonstrate the range of understanding of how one embarks on a career of debt versus solvency.

##### *Tracey, Perth*

Homeswest hits tenants with large bills when they vacate, and it's always in the thousands, never like \$500. My last house was spotless when I left it. [Her cousin] helped me wash all the walls and we painted it but still they charged me \$2,000. I appealed it three times and finally they knocked \$800 off it. They do it by charging tenants for everything they do, every little service. If they come out and kill a spider they charge like a dollar; for every sticker they remove they charge a dollar, and so the debt just adds up and up all the time you're in there. Then when you leave, they hit you with it, all at once.

##### *Sherry, Perth*

In all my time renting, I would say that I have never had a clean sheet with Homeswest. I've always had a debt. I've paid the rent okay, but they always charge for every small repair to the walls, the doors and so on. They don't bill you on the spot; they just add it up at the office and then present you with it when you leave the premises. I moved in here with a \$4,000 bill. I tried to scrub the walls and clean the yard and all, but the letter came last week. I tried to get help from MIDLAS (Midland Information/Debt and Legal Advice Service) to appeal the bill. I went to see them anyway down in Midland there and they knocked a bit off ... But no, I never had a clean sheet, with just the rent. There was always bills.

##### *Alana, Perth*

Oh no, I pay my bills straight away. Never had a huge Homeswest debt. If they fix anything, they bill me and then I can make arrangements to pay it off at like \$10 per week until it's paid off. They'll give you a reminder about it. I've never had a problem.

There are those, like Tracey and Sherry, for whom a Homeswest debt is a constant and defining feature of their economic situation. Both women live on pensions and are therefore on very low incomes, but they are never without a debt amounting to thousands of dollars. Neither of these women ever expects to be debt free. Both view Homeswest's debt practices as unjust. While Tracey has a fair idea of how this happens ("They don't bill you on the spot; they just add it up at the office and then present you with it when you leave the premises."), Sherry only knows that even when



she makes heroic efforts to leave the premises clean and well presented, she will still be billed and that Homeswest has the power to bill her for whatever amount it chooses.

Alana, in contrast, has never had such a debt and is confident that she never will, because she always pays her bills. Her economic history contrasts with that of Tracey and Sherry in that Alana's husband was always in work and although the family income was low, her circumstances were better than could be had subsisting solely on a government pension. Alana knows a bill when she sees it, she has developed a management plan for her bills, and she has no expectation that she will be billed for anything she doesn't already know about. Alana in fact is unique in this study. She is the only participant who represented a housing career that was entirely without controversy or conflict and apparently occurred in the context of a life similarly led quietly and without the frustration of goals that tended to characterise the lives of other participants. She experienced no violence, and if there was any other unpleasantness along the way, she did not think it worth mentioning. The significance of this will be developed in the course of the analysis.

Tracey and Sherry have both experienced violence. Violence was a regular theme in interviews, either as personally experienced or as witnessed in the lives of others. Tracey was a beaten wife and she and her family were the target of ongoing feuding. Sherry was the victim of long-term domestic violence culminating in violent sexual assault. This is a topic to which we will return, but its relevance here is that the experience of violence has the effect of disrupting the individual's capacity to manage, to plan, or to develop an ongoing connection between the economic present and future. Simply put, it would appear that the influence of violence on the life of the individual is so overwhelming that it is almost impossible for the individual to pay attention to anything else.<sup>3</sup> Bills go largely unnoticed and, correspondingly, are not understood.

How can this happen? It seems poor practice in the business of any organisation to extend to its clients, or tenants, wholly unsecured credit in the amount of thousands of dollars. And yet, clearly this is what happens. It is a practice that is well known enough to be commented on by other participants.

***Marcia, Perth***

There's a conflict between what Homeswest says and what it does. It's a cop out and they've been doing it for years. This is with regard to their billing practices. They continue to bill people from whom they get no response, make insufficient efforts to find them and so people run up huge bills to Homeswest in the thousands. It comes back to power in the organisation.

Marcia, it should be pointed out, has never rented from Homeswest and represents herself as having a personal policy never to have anything to do with the social housing provider.

I've always had private rental. I never went into Homeswest, I only ever went private. And I always had long leases, like two years. I had good landlords too. I always went through the real estate agents, the private sector, to cut out all the bullshit you go through with Homeswest, because I know the history of Homeswest, and the trouble it is getting government housing.

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<sup>3</sup> There is a large body of literature on the effect of violence on the life of the individual, but while we acknowledge its relevance here (Birdsall-Jones' (Birdsall 1980) MA thesis dealt with the significance of rape in the everyday life of the victim), it is not possible to include it within the confines of this report.

In any case, in the first extract from her interview, Marcia points to the problem that gives rise to the outstandingly large amounts that Homeswest bills its tenants. Homeswest cannot locate unresponsive tenants in order to advise them that their arrears are growing.

**Leonie, Perth**

[Her cousin] was having a lot of trouble with domestic violence, and she left the house to escape. She took off. She'd told me that I could have the house when she was done with it. When she took off, she sent her son down to tell me. We told Homeswest, but Homeswest said they had to find her [the cousin] and get her to sign the house over, to finish that lease and begin the next, but Homeswest, they couldn't find her. Well I went and found her straight away and told her to get in there and sign the papers because Homeswest was still charging her rent and putting her into a lot of debt. Then they said how'd you find her? We couldn't find her. And I told them, that's cause I know where to look.

Homeswest continues to bill people even though they do not respond to its correspondence, and it apparently does this with the knowledge that the tenant is no longer at the premises, because it has admitted to trying to find the individual. It must be pointed out that in signing the tenancy agreement, the individual accepts the responsibility of paying rent and legally cannot abrogate that responsibility merely by leaving the home. This is a contentious issue, and one that Indigenous women escaping from domestic violence must necessarily face. Certainly this is unlikely to be the only means by which Indigenous tenants run up huge amounts in arrears, but it is certainly one of the best known.

In the understanding of participants, therefore, Homeswest has all the power and mindlessness of a large bureaucracy in that, while it fails in the basic task of locating its tenants when they fall into arrears, it continues to bill tenants, permitting the debt to increase apparently without limit. There is, however, a means of respite through which Homeswest tenants can substantially reduce the amount of their outstanding debt. This is called the debt discount scheme, and on application, tenants (WADHW 2007) can substantially reduce their outstanding debt. Leonie has some experience of the way in which this policy is applied.

They had a hearing to decide about my dispute of the debt. It was Homeswest officials and one old Salvation Army bloke as the community representative. He was supposed to represent my side but I don't know who he was. He didn't do anything. They said you have to cop this, cop that and I was getting that wild and I kept telling the Salvation Army bloke to say something. Anyway, I didn't win. They said I had to pay. And then, they said, now that you admit your debt, if you sign here, you'll only have to pay half of it. And I was that rotable. To put me through all that and then say they could take half off after all.

This study does not seek to provide a critique of Homeswest. However, Homeswest policy and procedures are a persistent theme in our data. What these data address is the way in which the application of policy and procedures is understood by Indigenous people. This is an issue of transparency and it is a developing theme in our analysis.

### **3.2 Waiting for a home**

Ordinary applications to Homeswest are placed on a waiting list. In certain circumstances (e.g. medical conditions, domestic violence, employment), applicants may apply to be put on the priority list. Homeswest's priority housing list has increased from 256 in 2006 to 470 as of January 2007 (Tenants Advice Service 2007). The waiting period for priority housing is reportedly an average of two months and on the general list is reported as varying from two to five years (West Australian

Newspaper 2007). The reported waiting period on the general waiting list is reflected in the interviews, with people waiting from two to more than five years.

***Melissa, Carnarvon***

I waited for two years. Not a long wait.

However, the reported waiting period for priority housing is occasionally widely at variance with the experience of some of our participants, who have waited or know someone who has waited up to two years.

***June, Carnarvon***

People think that if you go into a refuge you'll get housed straight away, but it's not true. There's one lady there who is sixth on the priority list and she's been waiting for two years.

The idea that going into a refuge would have the immediate effect of obtaining housing was not uncommon and, as June points out, it is not necessarily the case. Marvin and Helen discovered this.

***Marvin and Helen, Carnarvon***

We lived in a women's refuge at first. We had to leave and return in order to comply with the time limits. [One lady in particular] was so helpful down there. She did support letters for us.

Neither going to the refuge nor the letters of support resulted in Marvin and Helen's obtaining housing from Homeswest. Eventually, they found private rental accommodation, but this too was highly unsuitable.

We got a private two bedroom flat ... There was so much hassles with the white fella next door; his language was terrible and he was so racist, yet he drinks with the black fellas 'til all hours ... He'd flog into his woman and we banged on the walls, calling out to him to stop.

Hannah has also gone through the exercise of obtaining letters in support of her application for priority housing and her experience has led her to view the entire Homeswest bureaucracy in Kafkaesque terms.

***Hannah, Broome***

We got a lot of support [for their application for priority listing]; [the local member], Stolen Generations, Medical Service, DCD. All these people writing letters for us and still, declined, declined. We gave Homeswest letters in 2004. 2005 I went back there and they lost them all. So we had to go around them all again, get more support letters. When I go back to [the local member's] office, they had them all on file. But Homeswest lost them; how? That's what I'm telling them, see, it's all bullshit in this office.

This extract from Mary's interview indicates the further development of this disparity between process and result, that of a disparity between terms and reality. 'Priority' cannot necessarily be taken to mean 'next in line'. In fact, it may not have any meaning beyond the ordinary.

***Mary, Broome***

[A friend of Mary's] didn't apply for priority housing because she was told there was no such thing. She asked why wasn't she on the priority list. She applied to be on it but she wasn't there when she looked. She made an appointment to see the big boss and he said yes, there is a priority housing list, but it doesn't mean the people on that list are going to get the next place that comes up. It doesn't make that much of a difference.

Bob is fairly certain he knows what it means, however.

**Bob, Carnarvon**

Priority housing means you can only get it if you can show Homeswest that you've exhausted all other alternatives.

And how does one show that one has exhausted all other alternatives? Sarah found out.

**Sarah, Perth**

I got onto the priority listing [because I] put up a good case. [One of her relations] and I put in a lot of work on that. I got letters from estate agents documenting all my refused applications for a rental home. That's difficult; to get an estate agent to ring back and say you didn't get the rental, let alone have them write you a letter about it. [One of her DCD case managers who was not a relation] went with me to the meeting with Homeswest.

Sarah was able to manage this process only with help from a relation who had worked in the housing field and who therefore knew how to navigate the shoals of meaning and process that apparently obstruct others seeking to access priority housing. Of these obstructions, perhaps the most difficult to understand is that identified by Sarah:

... to get an estate agent to ring back and say you didn't get the rental, let alone have them write you a letter about it.

As Sarah said, "That's difficult". Were it not for the fact that other participants talked about having to do this, one might think that perhaps this was an innovative means of approach that Sarah and her relation had hit upon to add extra weight to her application. It is indeed a part of Homeswest's policy guidelines to include letters of support from medical and allied health professions in applications for priority listing. However, nowhere does it indicate that letters of refusal from estate agents would be of benefit to the application process. Indeed, the preamble to the Priority Assistance Policy states that written evidence that the applicant cannot find private accommodation is not a requirement for Indigenous applicants (WADHW 2007). Yet this clearly forms part of the instructions given to prospective applicants for priority listing.

**Amelia, Perth**

I kept telling this woman we had to move, and that we wanted to go on the priority housing list. The woman kept saying we needed proof that we'd been looking for housing unsuccessfully, and they'd require letters from agents for places we'd been knocked back on, and doctor's letters and so on.

It must be said that this requirement poses a particularly difficult task for Indigenous people and one wonders how one would go about making such a request, seeing as it is asking for confirmation of a service not provided, an event that did not occur. The question also arises: how did this practice develop in the absence of any policy guidelines directing it? It is one we cannot answer, but it does indicate a general pattern in the relationship between Indigenous people and Homeswest. It is partly, as one participant put it, a 'waiting game'.

**Eleanor, Broome**

The thing is, the only thing here is the waiting game. It's just a waiting game. You don't know when they're going to do a thing. Next week, next month, next year.

Applicants can find out where they stand on the waiting list and the priority list, but it is evident that this is of limited usefulness in planning for the future, because of the apparent impenetrability of Homeswest's processes.

### 3.3 Transparency

*Amelia, Perth*

I kept telling them, and I'd alternate who I was calling, trying different areas, different departments of Homeswest, and every time I'd have to repeat myself. They weren't really listening. I never got a chance to explain myself properly.

The experience of trying to fight one's way through an unresponsive bureaucracy is common across cultures and across time, and sometimes one feels that it could be better or it could be worse but it will never be good. The experience of Indigenous people with the Homeswest bureaucracy is unexceptional in this regard, but the experience is heightened sometimes to the point of desperation on account of the fact of Indigenous poverty and general powerlessness in the context of Australian society. It is largely on this account that to the extent that the processes of Homeswest move on a continuum between transparency and impenetrability, they shift from being an organisational issue to being a social justice issue. To the extent that processes are impenetrable, they serve to disadvantage the already disadvantaged and become part of a larger experience of degradation.

From the representations of our participants, the problem does not appear to arise from any deliberate policy designed to serve such a purpose, but from the day-to-day, or case-by-case, interactions between Indigenous people as petitioners and Homeswest public servants as intermediaries between petitioners and the service they seek. Amelia's story is a case in point.

The mould was terrible. The one who first allocated me the house ... noted that the bathroom basin had paint splattered all over it and it couldn't be removed. He said it would be replaced. That house had garbage buried under the house and used syringes and broken bottles. There were clothes buried in the back yard, so old that the grass roots had grown through them. Homeswest kept saying they were going to get someone out to clear it all away and they said it repeatedly. The smell from under the house was a terrible stench. The house had been painted, but when the new paint smell wore off, the garbage smell came through, stronger and stronger. I cleaned the house all right, but the smell never went away.

We really should have been transferred. The woman from Homeswest who was doing our home inspections had quite an attitude. She'd always bring some bloke with her, a different one each time, more or less. She seemed really prejudiced. Wanted to know why this, why that, things like why is that clothes line the way it is. It was bent, but it had been like that when we moved in. I kept telling this woman we had to move, and that we wanted to go on the priority housing list. The woman kept saying I needed proof that I'd been looking for housing unsuccessfully, which required letters from agents for places I'd been knocked back on, and doctor's letters and all. This woman would stand in front of the house with a clipboard, never went into the back yard. When she came in, she'd lift the posters with her pen to check if there were any holes in the wall behind the poster and so on. It was really disempowering.

One weekend, there was no gas, the hot water heater wasn't working. I figured it was the pilot and went to light it. It was dripping sludgy brown water, it was rusty, and I couldn't get the pilot lit. I rang Homeswest and I just couldn't get anyone to answer. I rang Alinta Gas and they said they couldn't do anything without a say so from Homeswest. Anyway I talked them into it and they sent someone out. He took one look at it and declared it a household hazard. He put yellow barrier tape all around it and told us it was too dangerous, it must not be lit. He put a sign on it I think officially declaring it a household hazard, not to be turned

on, must be replaced. Then he got onto the Homeswest call centre, and they changed their tune. They got the thing replaced.

I kept telling them, and I'd alternate who I was calling, trying different areas, different departments of Homeswest, and every time I'd have to repeat myself. They weren't really listening. I never got a chance to explain myself properly. Finally, I told them I was sorry, I just couldn't wait any longer, and I just wasn't staying. Then the woman who did the inspections said the house had been so extensively damaged that it had to be knocked down.

I was approved for bond assistance. They were quite happy to get us into the private rental market. They just didn't want to transfer my family to another house. There was no reason, they just kept giving me excuses and fix this, get agents' letters, letters from the doctor.

Amelia's story provides a template for certain experiences common among participants. In addition to transparency, these are the 'knockdown', the standard of the dwelling at the start of the lease, and ongoing maintenance and repair.

### 3.3.1 Knockdowns

#### ***Leonie, Perth***

... anyway, Homeswest knocked the house down, and still charged us for all the windows. I went to court over it. The bathroom walls were black with mud up at the join with the ceiling, but it was all there when we moved in. And then Homeswest sold the block for \$40,000. They wanted me to move out so they could build a new house.

#### ***Sherry, Perth***

I had a house in Midland that they knocked down and still charged me for \$4,000. I paid it off, even though it took about two years.

#### ***Lilly, Broome***

Homeswest wanted to knock [her cousin's] house down and put up a unit. He gave his permission to vacate his house because he'd asked them well can you put me in the same place? And they said yes, then they refused to do it. They moved him into some place further out from town. It seems like the plans aren't to move them back to where they were. They want to move them out of town.

There are number of layers in these representations of the knockdown. One is the reality that any house may be demolished one day. The others are to do with the ways in which that event is understood by Indigenous Homeswest tenants. The confluence of events leads them to believe that there is a strong element of deceit involved in this process. The motives they sometimes attribute to Homeswest are that it wants to make money and it wants to remove Indigenous tenants to other less desirable locations. Sometimes no motive is attributed at all, as is demonstrated in Sherry's and Amelia's representations, and the knockdown is simply viewed as being another element in the impenetrability and entrenched unfairness of Homeswest's processes.

### 3.3.2 Dwelling standard at the start of the lease

#### ***Tracey, Perth***

I've been in this house for two years and there's still so much maintenance to be done. They hold regular SAAP meetings at the house every Wednesday and you've got to be there under the SAAP policy. They just ask about maintenance, you tell them about it and they tell you it will all be fixed but it never is, or they say that it will be fixed up once we leave but the maintenance problems were there when we first moved in so they didn't fix them after the last tenant.

#### ***Hannah, Broome***

Well, all they did was they painted the walls, and only because we reported it that all that kitchen area, when you pull out that drawer, there was holes and cockroaches, and everything was coming through. The toilets were getting blocked; I don't know how many times they come and did our toilets. Even the switches, I nearly burned myself. The flames was coming through. There's faulty wiring in the light switches causing fire.

#### ***June, Carnarvon***

I applied to Homeswest and got the house here. It's a dingy banged up four bedroom asbestos house with only one cupboard in the whole house. I only took it to avoid being de-listed.

#### ***Doreen, Carnarvon***

I moved from one house straight into another house. This one is a flat with just two rooms. They didn't clean it out properly before I moved in. They didn't paint it and it has all sorts of things all over the wall, foul words, generally a bit of shit on the wall. The cleaners didn't come in and clean. There was sand all over the floor, they didn't do that properly either.

#### ***Melissa, Carnarvon***

We moved into this house and it was shit. I just decided that Homeswest was not going to put us in here and let us live like this. I took photos of the house. I always take photos of the places I live. I went to Homeswest, I didn't get any response from them, so I went and wrote to the Minister and he took action. The shire health department came to the house and inspected it and all that forced Homeswest to take some kind of action. There were just ugly old floorboards throughout the house that had holes in them, the kitchen was terrible, the tiles in the wet areas were dingy and worn. Now we got a new kitchen and tiles in the wet areas. I always ring Aboriginal Housing. If something needs to be done I'll call them. I'll go to Homeswest for anything. I'm not ashamed.

#### ***Alice, Broome***

When I moved in there were holes in the wall from someone sticking a knife in over and over. They're still there and Homeswest always says they'll fix it but after all these years they never have. They're still there.

For some people, the prospect of trying to obtain services from Homeswest is so onerous that this prevents them from making any approach at all. Like Doreen, they are 'frightened' or, like June, their situation is too desperate: I only took it to avoid being de-listed. Others, like Hannah and Amelia, make valiant efforts to obtain the necessary services but to no avail (see above under Section 3.2 – Waiting for a Home). Yet such efforts are not always without result, as exemplified by Melissa's experience. However, even though Melissa's efforts had a result, she remains as mystified as other participants by the workings of Homeswest. They did fix her

kitchen, but the holes in her floors remain, the septic tank still needs emptying and bull ants are still nesting under the laundry.

The problem is not always with the low standard of the dwelling at the start of the lease. Sometimes it is the failure of Homeswest to maintain what was initially an acceptable standard.

### 3.3.3 Ongoing maintenance and repair

#### **Charles, Carnarvon**

I've been in the same Homeswest house for 16 years and I haven't been able to get no maintenance done on it at all.

#### **Janet, Carnarvon**

I've been in that house since 1990. Homeswest have never done a thing any of the times I've asked for help. I paid for three doors myself. Know who put them up? My granddaughter.

#### **Yvonne, Carnarvon**

The house I'm in now, my uncle had it before I moved in. They've never done anything to that house. I know because when my uncle had it they never did anything then and they never did anything now I'm in it neither. Two years down the track we're still asking for maintenance and repairs and still Homeswest has done nothing. It's an old kitchen. There's a leak behind the wall somewhere and it's coming through. There's a damp patch on that wall.

General maintenance and repair issues form a large category across all three field sites. Participants represented various means of obtaining redress from Homeswest, such as Melissa's method of writing to the relevant Minister and providing evidence in the form of photographs. Other people, like Janet, give up and make improvements themselves. Harriet too has given up and begun to make the repairs herself.

#### **Harriet**

I replaced the front and back security doors for \$224 and I've got a quote for the windows, \$120. Homeswest won't do nothing. They won't put in fly wire or security doors. It was the kids, on drugs, that smashed up the place, not me, not my grandkids. I tried to tell Homeswest but they never listened. They just said I was responsible ... Isn't Homeswest supposed to be fixing these houses? I always thought this town was prejudiced. They don't do anything for you. You ask them and they tell you, oh we used to do that but it's all changed now. The rules have changed.

The results of various methods of requesting maintenance and repair services are so widely at variance that Homeswest's modus operandi in this regard must remain an enigma to Indigenous tenants. While Melissa declares she is 'not ashamed' to apply to Homeswest for repairs, others have found their previous experience so discouraging that the mere anticipation of doing so causes them distress.

#### **Doreen, Carnarvon**

Will they put new windows in my house? I went away for about four months, visiting my sister in Port Hedland, and while I was away, the windows were pulled right out, and where the window hinges are, the wood is cracked. I'm too frightened to go and ask because I know they won't do it. There are holes around the drains outside where the cockroaches come through every night. I tell them about that and all they do is fill it with sand. The Health Department came and sprayed, and that settled them down a bit for a while. I've found the odd syringe and that makes me frightened to let my granddaughter play there, but



really I just want to get rid of the cockroaches. They'd probably just say clean all your rubbish out.

***Lilly (Broome) concurs:***

People don't want to put up a fuss. They won't speak because they're too afraid to cause trouble.

The issues represented in these extracts of interviews relate not only to Homeswest's maintenance and repair practices. There are also issues of social control involved in participants' everyday lives. We will return to these issues later. For the moment, we must ask why, given all these difficulties involved in achieving a Homeswest tenancy, do people want to rent from Homeswest? Why don't they seek housing from the private market?

### **3.4 Renting privately**

Most of our data relate to the social housing market, but a few participants either had some experience of private rental or knew someone who had and provided representations of this experience. While the data are limited, it is interesting that while our examination of the data so far has not shown any particular differences in the experience of renting among the three field sites, such differences do appear regarding the private market. Marcia, for example, speaks quite highly of her private rental experience in Perth.

***Marcia, Perth***

I've always had private rental. I never went into Homeswest and I always had long leases, like two years. I've had good landlords.

Participants in Carnarvon and Broome, who have in the past had private rental homes in Perth, concur.

***June, Carnarvon***

In Perth we went private and had the best landlord you could ever have. I asked him if he had anything against Aboriginals and he said no, should I, and I said well you've just answered the whole question. I only applied for just that one house.

***Eleanor, Broome***

[CLB-J]: Was it hard to find private housing in Perth?  
Eleanor: No, it was good.

This contrasts with the situation in Broome and Carnarvon.

***Marvin, Carnarvon***

You can get bond assistance for private rental. But I went to a private rental home and saw the owner. He was fine with it. Then I went to fill out the application with the estate agent who said oh, didn't the owner know, I'd already put someone in that house. It's still empty. I've gone into [a Carnarvon real estate firm] and they try to ignore me. They walk away, won't look at you, and won't talk to you.

***Alice, Broome***

It can be hard to get private rentals. My niece is a sole parent. She went to an agent and applied for a private rental property. The agent said come up with the money and she did.

When she rang up and said she was ready with the money the agent said it had already been rented an hour ago.

It is interesting that the only representation of a similar situation in Perth was a reminiscence of experience from the 1960s.

***Marian, Perth***

I used to go to estate agents time after time chasing up houses advertised to let. They always told me the house was taken, but I'd go by later on and the 'to let' sign was still up in the window. I was very innocent in those days, and it took me a long time but it dawned on me that it was because I was Aboriginal. I looked for houses in [four suburbs over a wide area of the metropolitan region].

Not everyone who has rented privately in Carnarvon and Broome has this experience of overt racism. Some people's objections to private rental were regarding things that most people tend to find troublesome, such as the owner of the property deciding to sell and therefore declining further renewal of the lease, the requirement for a periodic inspection of the property, and the fact that what is available to rent often is not entirely suitable. These objections were also made by people who rent from Homeswest. But two themes did emerge that appear to be significant in shaping Indigenous housing careers. These were stability and affordability, and together they provide the reason that participants preferred to rent from Homeswest.

## 4 SHAPING INDIGENOUS HOUSING CAREERS

Despite what they represented as a poor standard of service, opacity of processes and low-quality housing stock, most participants preferred, or aspired to, Homeswest subsidised housing. This is despite the availability of bond assistance and rent assistance.

The Department of Housing and Works offers bond assistance as an interest-free loan to help people obtain accommodation in the private rental market. Applicants must meet social housing income limits. That is, they can not have assets above \$2,500 for singles and \$5,000 for couples and should be aged 16 years or over. The loan is repaid in regular payments of at least \$15 per fortnight.

Rent assistance is offered by the federal Department of Families, Community Services and Indigenous Affairs and is a non-taxable income supplement payment added on to the pension, allowance or benefit of eligible income support customers who rent in the private rental market. Eligibility is limited to pensioners, those on allowances and those receiving more than the base rate of Family Tax Benefit Part A. This is partly because the cost of rent from Homeswest is generally lower than that available in the open market, but it is also a matter of stability.

### 4.1 Stability

The notion of stability revolves around two themes in these interviews. One is the sense of personal knowledge of a home that comes from longevity of tenure, which sometimes stretches over more than one generation of a family. The other is the value placed on being able to achieve such longevity.

#### *Lilly, Broome*

Yes, I'm in a Homeswest house. I know this house well because my sister was in the same house for six years before I took over the lease.

#### *Jason, Carnarvon*

You live in a place for around 10 years and you don't want to move, that's home. You get a good job and you don't want to move towns, you want to stay in that job.

#### *Doreen, Carnarvon*

I've always had SHC (the former State Housing Commission), now Homeswest, houses. I was in [----] Street there with my mother and father, my father handed it down to me.

Lilly talks about other Indigenous people who have achieved longevity of tenure.

One lady in this area is the longest-serving Homeswest tenant in WA. That's [----]. She's in her seventies. She's been there around 50 years.

Participants contrasted the experience of private rental versus Homeswest rental in terms of the difference between insecurity of tenure and being able to achieve longevity of tenure.

#### *Amelia, Perth*

The advantage of Homeswest housing is that it's long-term rental. Once you've got it you know you've got a home. Private rentals are all six to twelve months. This one, for example, we were on a six-month lease with a three-month probation period ... With private

rentals, it's always the same thing. The owners want to sell up. They're not allowed to kick you out just because of your children, but if they want to sell, all you get is 28 days notice.

***Lilly, Broome***

She's [her daughter] in Perth now, in a private rental on a one-year lease. It's insecure – you don't know if you'll have to move, they might decide to sell and not renew the lease.

***Corina, Broome***

We had to leave there because the owner wanted to take it back for employee housing.

Another objection to private rental is that the conditions tend to be more stringent than Homeswest, particularly with regard to pets. Dogs are generally prohibited under the conditions of private rental leases.

***Catherine***

[Her daughter] had her two kids, and a dog and looked for a private rental. She couldn't get anywhere with the dog, so we took the dog. He's a red heeler pit bull cross and was pretty feisty when he was young. He's older now, and a little more manageable. We can't get rid of him, now he's old. He's done his job all these years, so now we have to look after him.

In general, then, Homeswest is not a goal in itself, but is viewed as being the best means available to obtain the quality of stability in one's housing career and this quality is very highly valued.

***4.1.1 Stability versus mobility***

How do we reconcile this desire for stability with what we know of Indigenous behaviour regarding spatial mobility? There is a large body of literature over nearly 70 years that documents Indigenous mobility (see Birdsall-Jones & Christensen 2007). Yet our participants plainly value stability in their housing.

It should be noted that participants in this study refer to stability in a very narrowly defined sense, and that is with regard to the physical possession of a dwelling, a living space, to establish as their own. This is well demonstrated in interviews with people who were forced to take up residence in hostels in the regional centres because of medical conditions. These participants were dealing with the loss of a dwelling situated within communities where the focus of their social life was located. Heretofore, connection with that community had characterised their housing careers.

***Frances***

In my young days we worked on the stations – Brooking Springs, Narama, and at Derby – all round there. We was at the [---] Community in the seventies and now we've got our own little community there, the [---] Community. I got my family and my other son is there ...

Participants in this situation generally sought to establish a home where they could access both their families and the medical care they now required. Representation ranged from the relatively brusque to the poignant. Most had applied, unsuccessfully, to Homeswest.

***Jane, Broome***

I come up and down, up and down. It makes me sick. They'll [her family] come and see me, come up here to be with me. More closer. Hostels are okay but I'd rather have my own home and stop all that travelling.

### ***Nancy, Broome***

I'd like to get a house of my own, with my carers. I got my carers. It's my nephew ... He's living at [the community]. He's waiting for me. I don't know if I'm going back to Perth or stay here. I'd like to stay here close to my family. Perth is too far. I get lonely. They flew me to Perth. Next day I got up, I was so lonely, I cried.

Certainly not all participants in this situation wanted their own homes. Some were content with the hostel situation.

### ***Frances***

No, I'm not looking for housing. It's too hard up here [to find a house]. Much better to just stay here, at the hostel. No cooking, no cleaning. I'd like to go back to [her community] for a weekend but see I don't want to leave my husband here on his own. He's the one who's here for [treatment].

The issue of visiting is revealed in Doreen's representation of her problems with maintenance and repair, above:

... I went away for about four months, visiting my sister in Port Hedland ...

Other women who were householders similarly conducted extended visits to kinsfolk in other towns and cities. There were some women we sought to interview who were away visiting their daughters, nieces or sons. Their neighbours informed us that they were away in Perth, One Arm Point or Port Hedland, and that when they went for a visit they were generally away for a couple of months, and so we would be unlikely to find them within the limited field time we had available. The quality of stability in the dwelling site is distinct from the idea of spatial mobility, but the two are related.

Mobility, which is undertaken pursuant to maintaining the unity of a kin community, as opposed to mobility, which occurs as a result of homelessness, has different meaning and different results socially, economically and with regard to health.<sup>4</sup> At this stage, suffice to say that the symbolic significance of a Homeswest home is stability. This does not negate the practice of visiting, of living with kinsfolk for extended periods of the time. In fact, indications are that the acquisition of stability of dwelling acts to facilitate this practice. The significance of stability of dwelling in relation to mobility for visiting is further explored later in this report.

## **4.2 Affordability and renting**

In this study, the category of affordability refers to representations of the effect of housing-related costs on participants' capacity to provide themselves and their dependents with a standard of living that at least meets subsistence requirements – that is, an income that will enable people to buy enough food for their families and nothing more. We did not collect data specifically on participants' income, and nor did we seek to objectively verify what participants chose to tell us about their income. We have therefore avoided the use of terms that are reflective of actual measures of living standards. However, we are aware of the poverty line and as a means of situating participants' representations of their living standard, we refer to the income limits set by Homeswest in order to qualify for assistance, and set out in Table 2.

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<sup>4</sup> This is an important area of research and will be taken up in the current AHURI-funded research project 80368, *Indigenous homelessness: place, house and home*.

**Table 2: Eligibility relating to income for Homeswest assistance\***

<i>Number of people in household</i>	<i>Metro &amp; country</i>		<i>NW &amp; remote areas</i>	
	<i>Single income (\$)</i>	<i>Dual income (\$)</i>	<i>Single income (\$)</i>	<i>Dual income (\$)</i>
1	430	–	610	–
2	580	670	820	940
3	695	790	980	1120
4	815	930	1150	1320

\*Combined weekly gross income of applicant, partner and co-applicant must be below these limits. Effective from 1 May 2006. Adapted from Homeswest Policy Manual, Eligibility Policy, page 2.

Also useful in conceptualising the question of affordability is the following table from Shelter WA (2007), showing the renting capacity of households defined as being low income level households. Low income level households are defined as those in the bottom 40 per cent of income distribution. Affordability is taken to mean that households pay no more than 30 per cent of their income in housing costs. The table refers to households at the top of this income group. Shelter WA limits this exemplar of housing affordability to the Perth metropolitan area. For comparison, the median income of metropolitan households is included.

**Table 3: Renting capacity of low-income households**

<i>Housing affordability indicators*</i>	<i>Metropolitan region housing (\$)</i>
Low income**	51,716
Maximum affordable rental	230 p/w
Median income	59,644
Maximum affordable rental	343 p/w

\*September 2006. \*\*Top of the bottom 40 per cent of income distribution.

Source: Shelter WA 2007.

According to the Melbourne Institute of Applied Economic and Social Research (MIAESR), the poverty line for the December quarter of 2006 was \$650.78 per week for a family of two adults and two dependent children (MIAESR 2007).

Exemplary of making ends meet on a subsistence level income are Tracey's directions on how to survive in the week before pensions are paid.

***Tracey, Perth***

You can go to all the different charities, St Vinny's, Anglecare and all them, and they'll each give you a \$20 voucher for food. Once you go to them, you can't get another voucher at that charity for another three months. Anyone with a Centrelink card can get a voucher. You go out and you buy spaghetti and mince. That's the cheapest meal you can buy. It's \$7.00 if the mince is on special, otherwise it's \$10.

The charities are a necessary subsistence resource.

***Eleanor, Broome***

Lucky Perth is cheap to buy food and that. I used to get help from [one of the religious charities]. That was good. They really helped me.

They are not, however, a preferred means of bridging the gap between pension days.

**Harriet, Carnarvon**

Everybody hates going in for food vouchers. No one likes doing it. I went there once and they wanted me to wait until tomorrow. I asked them what're these kids supposed to eat 'til then. They wanted to give me \$20 for four kids. They got snappy with me when I complained about it. I only went back there once. I hate going for food vouchers.

Participants explain their subsistence-level livelihoods by pointing to the cost of housing. Here, the contrast between Homeswest rental rates and private market rates formed a detailed discourse within the body of the data.

**Angela, Perth**

Private rental is too expensive. It's around \$250 to \$350 per week for a three- or four-bedroom house ...

**Veronica, Carnarvon**

My daughter was paying over \$400 per fortnight for her home. It was a private rental. They had to pay all that money but the estate agency wouldn't come and do the maintenance.

**Mary, Broome**

Real estate is hard to get into. I applied for three houses and got one. I had to look at more than 10 units. Some I couldn't afford. The others were in a bad area. It's [her current house where she, her partner, her baby and her cousin live] \$600/fortnight.

Affordability and vacancy rates march together. Participants were well aware of the problem and although the shortage of social housing stock might be a strong force in pushing people into private rental housing, even stronger is the problem of affordability of private as opposed to social housing. However, if participants were in work, they might lose their eligibility for the Homeswest housing subsidy.

**June, Carnarvon**

I pay full rent because I make too much to qualify for a subsidy. I get \$18.63/hour... I make \$36,928/year. I make too much for a healthcare card. I get \$44/fortnight family allowance. My income is too high for my son to get Abstudy.

**Sally, Broome**

There's just not enough housing, the rent is too high. Kids can't afford it. I pay \$300/fortnight for a two-bedroom flat. It's means tested. They don't figure it on your net pay after tax, but on your gross pay before all the tax is taken out. I have a neighbour who pays \$60/week, but they're on a low income.

**Angela, Perth**

... what's so different about a person on the dole or a pension and a person working that Homeswest has to apply different rules? Why do they let the one person have a Homeswest home and the other not? And why is it that while I can't get a Homeswest home because I'm working, I know other people in the same job that can keep their Homeswest homes. And yet they say you're not allowed to live in a Homeswest home while you're working.

Participants represented the situation of finding themselves outside the Homeswest system as correspondingly being outside the ideal course of their conception of housing careers. With all its perceived faults – poor ongoing maintenance and repair, poor maintenance at the start of the lease, and the opacity of Homeswest's processes

– Homeswest was still the goal to be achieved for our participants, in the main. While Homeswest may become more expensive as household income rises, even worse is the prospect of losing Homeswest eligibility altogether, and being thrown into the private rental market without recourse. In these circumstances, people may have only one option left to them, and that is to go and live with their relations.



## 5 LIVING WITH RELATIONS

'Living with your relations' is the term used to indicate the practice of combining households as a response to lack of other housing options due to poverty. Although they are supposed to, people don't always tell Homeswest about this change in their living arrangements. Homeswest requires tenants to notify it of all incomes in the household, because the rent is calculated on total household income.

### ***Sally, Broome***

My two brothers are living with me. Homeswest doesn't know about it and we don't tell them because they'd raise the rent if they knew.

### ***Irene, Broome***

Who's got the money? Then there's the grog and domestic violence, so Homeswest kick them out, they go live with their rellies [relatives], it gets overcrowded, so Homeswest kick them out, they go live with their rellies, and on and on.

### ***Melissa, Carnarvon***

We didn't tell Homeswest that me and my kids were there. They'd've raised the rent and no one could afford that.

It is true that Homeswest would raise the rent because household occupancy rates and household incomes are part of the formula used for calculating rent in subsidised housing. Angela's experience is illustrative of what happens when the occupancy rate of the home falls.

### ***Angela, Perth***

My children all left and then I had to fill out a rental subsidy form which showed who was living there at that time and Homeswest made me hand that house in and transferred me to a one-bedroom unit. Then I got the three kids back home. Why would Homeswest do that? They know that Nyungar kids always come back home, or they should know that. They wouldn't give me a transfer and now that I'm working they won't let me have a Homeswest rental at all.

The practices of raising the rent as the occupancy rate of the dwelling rises and transferring people to smaller dwellings as the occupancy rate periodically becomes lower is in open conflict with Indigenous living patterns in the towns and cities.

The Positioning Paper (2007) set out a model of Indigenous households and dwellings (places, in Indigenous common parlance) as the locus of the Indigenous social environment. The key features of this model were the reliance of people on a widening collective of kinsfolk, multi-family dwellings and the promotion of a group economy, the purpose of which is to enable the levelling out of the periods of economic or housing privation that strike various members of the group at various times. Although this model was derived from field work among the Nyungar people of the south-west of Western Australia, the broad features of this model can be generalised from in the context of this research.

In Indigenous communities, it is incumbent on the older generation to help out their own children when they are grown, and this can be generalised to include the children of one's siblings. In the ordinary run of things, this practice is both accepted and acceptable, though it may be burdensome.

**Bridget, Broome**

My daughter is moving back in this weekend. She was renting privately and their lease runs out this weekend and the landlord isn't renewing. They went to the real estate agents and applied for a renewal and the lady said, yeh, no worries, you'll get it for sure. But then she didn't get it and the agent just wouldn't explain. I'll have to get bunk beds. It's a four-bedroom house and my big son has a room of his own. He's 15. The other is in year seven, he can share. My daughter has been looking for the last three months. She's not on the Homeswest list yet.

**Leonie, Perth**

We never got offered a house [by Homeswest] until [her son] was five. We stayed with my mother-in-law.

It is also ordinary practice to extend such help to one's siblings and cousins, or one's parents.

**Janet, Carnarvon**

My sister is living with me and she's helping me put in a garden. My sister had two children and I've got one of my grannies. She helps with the payments, we go half and half.

**Angela**

I had a private house in [---] and I was living there with my brother and sisters. Then I left there and went to live with my oldest daughter. They had a three-bedroom brick and tile house ... from Homeswest. My son lived there as well.

There is time depth in this practice and clearly it has been an established part of Indigenous social life for a very long time.

**Natasha, Perth**

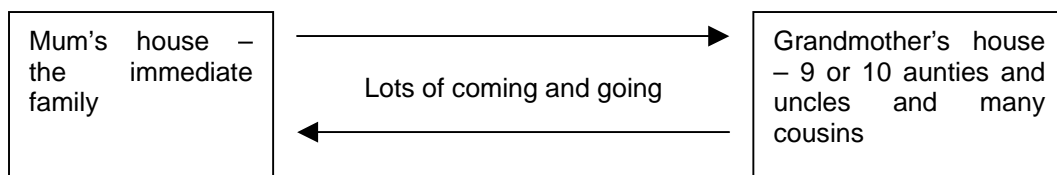
Me and my husband got together in 1972. [Her oldest child] was born in '73. We lived with his sister out in [---] then ... In that house there was [her sister-in-law and her husband, their six children and she and her own husband and their two children]. Everybody else worked and I looked after the house, cleaning, getting the kids off to school etc.

**Marian, Perth**

We struggled quite a while before they got an Allawah Grove house. We had nowhere to stay so Mum said come home. This was when [the oldest] was a baby and I was pregnant with [their second child]. We slept on the floor in the lounge room until the house next door to Mum and Dad was vacant and then we moved in there.

The diagram in Figure 1, extracted from the author's field notes, shows the relationship between the houses where one of our participants grew up in Broome during the 1980s. This diagram illustrates a situation common throughout the field sites for this project.

**Figure 1: Mary's childhood home**



There are limits to the acceptability of household density, however, for both the householder and those who come to live in the home. Outside the acceptable limits, living with one's relations becomes overcrowding.

## 5.1 Overcrowding

The situation of overcrowding that participants in this research represent in their interviews is consistent with that reported in earlier research in the same field sites during the early 1980s (Birdsall 1990). In the situation of overcrowding, not only is the problem one of household density, but the situation also transgresses propriety through the visitors imposing themselves on the goodwill of the householder. The difficulty of inducing the visitors to move on is well recognised by participants. The solution that people sometimes suggest is that the householder should herself leave the house and transfer her tenancy to a 'pensioner's flat', a one-bedroom unit. This too was reported in the earlier research.

### *Yvonne, Carnarvon*

We've got an old aunty there and she's got her son's grandson, his missus and their three kids, and her granddaughter and her three kids ... it's a three-bedroom house. She's been there for four or five years. She's old and sick, she's got heart trouble. We've been trying to tell Aunty [---] to get her to move out to a pensioner's flat but she won't. She feels sorry for all those little ones. She also carries a lot of money with her and we tell her not to, but she just doesn't listen.

### *Doreen, Carnarvon*

My cousin and my aunty are in a two-room flat. My cousin's daughter is a bit of a troublemaker in that house. She just doesn't like her mother. She tears into her mother, swears at her, and my aunty is an old age pensioner. The girl is a bit of a terroriser to them. She just lives there and doesn't even buy any food. All she does is go out drinking and come back with a mouth full of cheek. My cousin's sister is a bit of a bother and my cousin's sister's son-in-law. It's only a two-bedroom house and my cousin can't get rid of them. She wants to get rid of her daughter out of that house. My cousin comes over home there and she just cries, she's there tormenting them. My cousin's daughter had her own house but she moved back in with her mother. She's [Doreen's cousin] got to go to a real estate agent about this, and find another house. There's too much alcohol in there.

### *Veronica, Carnarvon*

There's old women who, you set them up in a single person's housing and you go there the next week and they've got all their grown-up children and their grandchildren have moved in with them. If you go down to [----] you'll see how bad it can get.

### *Sam, Broome*

If you get a house you get a lot of freeloaders. These people are sick, they don't want the hangers on and the people trying to live off them.

And yet, sometimes overcrowding can be acceptable and people clearly distinguish between the acceptable and the unacceptable.

### *Corina, Broome*

There is an influx when people come into town. Like I had 11 people there once. They don't stay too long, like a week ... But my aunty is in Homeswest, a one-bedroom place. She has a real crowd over there. How they fit in I don't know.

Overcrowding in connection with an occasion, such as a funeral or other cultural event, is acceptable when the need is defined by occasion and can therefore be expected to be short term. Overcrowding in this kind of situation is purposive. People accept these occasional situations of overcrowding because they want to do the right thing by one another, to help each other out. The idea of being open to one's extended family is one of the strongest features of Indigenous identity.

***Rose, Carnarvon***

Lots of people don't understand our Aboriginal people. You can't have a barbeque with just your own little family, you've got to have all the rest, your own sisters and brothers, and their children and all the rest.

This feature of identity is connected with the obligation of kinsfolk to look after one another. Although Marian is Nyungar, her explanation of this obligation provides an outline of what it means to 'look after' one another in Indigenous society in general.

- If they're sick, let people know.
- In case of a death in the family, we pool our resources to pay for the funeral. When Dad was sick, at the ... Hospital the staff got upset because there were too many Aboriginal people coming in all the time. They thought it was very strange that people were constantly there with him. Same at RPH [Royal Perth Hospital]. Aboriginal people have cultural ties that can't be broken by protocols and they should just let people do their grieving.
- When Mum was very old, we kept her at home. She died at my sister's home. We decided we wouldn't let the doctors and the hospitals mess her around with tests. She had cancer ... We did the nursing ourselves. It was hard seeing her deteriorate, but for us and for her it was the right decision.

Overcrowding can, therefore, be legitimated by social institutions such as death and dying. It can also be legitimated in places other than the home, such as the hospital ward of the dying. It can also be practised as a culturally based expression of relatedness, in order to give social realisation of the ideal of kin group unity, as with Rose's example of the barbeque, above.

However, the problem of overcrowding in response to straitened means brought on by substance abuse will push the limit of social and cultural acceptability and go beyond those limits. It is a matter of great concern to Indigenous people, who sanction this practice negatively.

***Lilly, Broome***

Our people have had lots of problems. [Indigenous organisations] write support letters for these people. They have family and social problems and the cause is family and family and family, all living in the same home.

***Irene, Broome***

Then there's the grog and domestic violence, so Homeswest kick them out, they go live with their rellies, it gets overcrowded, so Homeswest kick them out, they go live with their rellies, and on and on.

***Veronica***

Overcrowding is a big problem in Carnarvon. People think they can move from place to place as they wish.

***Melissa, Carnarvon***

The problem partly is that his missus is a community woman and all her mob come to visit. All the people come in and they all live with you and she can't live like that. She's a sick woman. Camp hygiene is different.

***Jason, Carnarvon***

When you kick someone out, where do they go? If they keep evicting them all the time, where do they go, except to their relations, and they're still homeless.

In these representations of unlegitimated overcrowding, participants strive to see an explanation and solution to the situation. Two things are of interest here. First, they are using the language of kinship to describe a situation in which the ideal of family and relatedness becomes subverted by circumstances. Second, they are putting the problem within a framework of explanation which therefore admits it of an answer, even though that answer may be implied rather than overt.

Veronica, for example, sees the problem as one of rule breaking ["People think they can move from place to place as they wish"]. Perhaps if people kept the rules, this kind of overcrowding would not occur. Melissa provides an explanation on the basis of contrasting Indigenous cultures, which is significant in that this is something that is not much discussed in the research and policy literature ["The problem partly is that his missus is a community woman and all her mob come to visit. All the people come in and they all live with you"]. Clearly this participant is seeking to describe a situation that is motivated by a set of concerns not usual within her own Indigenous culture, which is Yamadji. Irene and Jason deplore the cyclical results of Homeswest's eviction practice, which they see as merely compounding the existing problem.

Another view of the problem is represented by Doreen, in the extract of her interview quoted above ["She's [Doreen's cousin] got to go to a real estate agent about this, and find another house"]. This remedy of leaving one's Homeswest home and finding another through the private market is interesting in its implications for views of the contrasting qualities of the public versus the private rental experience. It is also reminiscent of a similar tactic that involved the householder deserting the home in order to escape overcrowding, reported in earlier research (Birdsall 1990).

In any case, participants in this research clearly distinguish two opposing categories of overcrowding, one that is culturally legitimated and one that is not. The socially constructed base from which unlegitimated overcrowding is conceived as arising varies among participants. This base includes alcohol and drug abuse, poverty and the shortage of low-cost housing, all of which are categorically external to Indigenous cultural motivations. Rather, as Lilly says, they are family problems and social problems. That is, they are personal troubles, but social issues in classic Millsian terms (Mills 1970). On this account, we should look outside Indigenous culture in developing a perspective on the phenomenon of unlegitimated overcrowding.

## **5.2 African American studies**

Two American studies from the mid-1990s refer to a deliberate strategy followed by low-income African Americans, which they termed 'doubling-up' (Bolger 1996; Dehavenon 1996). A double-up is 'a living arrangement in which two or more families share the same space, for which the host family pays the rent to the landlord and the guest family does not' (Dehavenon 1996, p. 51). The objective of the practice is to absorb kinsfolk who are on the verge of becoming homeless.

Bolger, in Detroit, states that, at the time of his research, American national housing policy had caused the construction of new subsidised housing to cease and that between 1974 and 1985, there was a loss of private, low-rent dwellings of 39 per cent (Bolger 1996, p. 42). By the time this occurred (in 1985), Detroit's automotive industry was in decline and thousands of jobs were lost. These two developments produced a crisis of housing in Detroit in that the numbers of low-income people increased and they found themselves living on an economic margin that was too slim to provide a dependably stable lifestyle. It became easier to lose access to housing. In the African American community, the solution was to take in kinsfolk who found themselves homeless and without recourse to any shelter except the homeless shelters (Bolger 1996, p. 42).

Dehavenon does not describe the economic precedents for the shelter crisis in New York City, which was the focus of her study. Instead, she concentrates on the city's response to the existing problem, which was to discourage families in particular from seeking help in the situation of incipient homelessness by providing them with substandard shelter. In conditions highly reminiscent of a Dickens novel, she states that:

Mass shelters were created to accommodate large numbers of strangers, men, women and children, who slept side-by-side in huge open rooms. By 1991 almost six thousand families were staying in the city's shelter system, and the waiting time for permanent housing was at least eighteen months for families officially registered in the shelters (Dehavenon 1996, p.53).

As in Detroit, one of the problems faced by low-income people was the lack of low-rent dwellings. Almost all the families in this situation were African American or Hispanic. Seventy-three per cent were single-parent families (Dehavenon 1996, p. 53). The response of both Detroit's and New York City's low-income people was therefore the 'double-up'.

Both Dehavenon and Bolger agree that the advantages of the double-up emanated from the maximum usage of existing kin networks and allowed needy families to make full use of conventions of reciprocity and mutual support. They also agree that the double-up is inherently fragile because it leads to overcrowding. Overcrowding creates conflict that sooner or later forces the 'guest' family out of the double-up and into either a shelter or a state of homelessness.

However, the situation that Dehavenon describes is far more critical than that depicted by Bolger. In Detroit, there was still affordable housing; many of the former automotive industry workers still owned their own homes, and these homes were fairly large. They were therefore able to accommodate their kinsfolk in a double-up more readily than those in New York City. In New York City, the real estate value of property was very high and the availability of low-rent dwellings was very low. It would appear that Detroit groups remained in double-ups for appreciably longer periods than did the New York City groups.

This is reflected in the different approaches to these arrangements that were taken by Bolger and Dehavenon. Bolger's account admits a more benign view of double-ups than does Dehavenon's. Bolger is able to contemplate how the double-ups related to existing reciprocity networks and practices, and to the cohesiveness of kin networks, while simultaneously accepting that doubling-up could not be seen as a total solution to the lack of low-income housing. Dehavenon is concerned to show how the practice of doubling-up leads directly to the homeless state, and is therefore not an acceptable solution to the problem of lack of housing for the urban poor.

Preceding these studies was Stack's study of a community of African Americans in an American mid-western city (Stack 1974). Stack gives the city the fictionalised name of Jackson Harbor, locating it only by saying that it is on the way to Chicago from the southern states. Stack describes her study community as being 20 per cent unemployed. Sixty per cent of this city's African American families did not have the minimum income to support a family of four, in a city that ranked among the 20 most expensive American cities in which to live. However, her interest was not in the poverty of the community per se, but in how they managed to live in poverty. Her study pre-dates the use of the term 'double-up', but the situation she describes is that of multi-family dwelling in overcrowded conditions.

Stack's study of residence and family organisation among African Americans dealt with a group of effective kin – kinsfolk who establish and maintain effective ongoing relations according to the expectations they hold of their roles in relationship to one another. She terms this group of kinsfolk a 'personal kindred'. Stack's kindred was labile, meaning that its membership was, within limits, changeable, and this labile quality was the focus of Stack's study. She defined the personal kindred as being made up of 'the fully activated, ego-centred network of responsible kin and others identified as kin' (Stack 1974, p. 30).

These personal kindreds appear to have contained non-kin who were addressed as kin and treated as such – fictive kin, in other words. A personal kindred formed on the basis of a shared relationship with a person who could be either actual kin or fictive kin.

Friends may be incorporated into one's domestic circle: if they satisfy one another's expectations, they may be called kin – cousins, sisters, brothers, daddies (Stack 1974, pp. 29–30).

Another feature of Stack's personal kindred is that it has a strong matrifocal bias. Marriages often did not last. Men lived apart from their wives and children and often with their own mothers and sisters.

Stack's account is concerned to describe a system of social organisation that is required to respond to a situation of economic crisis. Her study allows her to do two things. First, it allows her to admit the fact of poverty into her analysis, and second, it allows her to account for a cultural response to poverty. There are limits to the capacity of this system to enable the Jackson Harbour people to manage their situation of low income and lack of housing. Clearly, Dehavenon is describing a situation that is too extreme to be managed in this way, and certainly no one would suggest that the Jackson Harbour system is a substitute for the lack of available housing.

### **5.3 The Australian context**

In the Australian Indigenous context, it is essential that a clear distinction is made between overcrowding that is culturally legitimated and that which is not. That is, we must recognise that while a higher household density and an extended family structure are an integral part of Indigenous housing patterns and practices, there is no basis for concluding that a situation of ongoing, long-term overcrowding that is disconnected from purposive gatherings is culturally sanctioned within Indigenous culture. The data gathered in the course of this research supports this view.

As in Dehavenon's New York City research (1996), it does happen in Western Australia that Indigenous people who consider that they are homeless and who are regarded as homeless by their kinsfolk are sometimes arbitrarily regarded as housed by social housing authorities because they can find shelter with their kinsfolk. As in

Bolger and Dehavenon's studies, this forces up the level of housing density in Indigenous communities and, according to our participants, this leads sooner or later to homelessness. This practice of social housing authorities was criticised in 2004 by the WA Equal Opportunity Commission. Because it remains as one of the 'viable options' for people awaiting priority housing (WADHW 2007a), the situation appears not to have changed in this regard in the intervening period.

***Hannah, Broome***

So we were living with [her husband's] cousin, now, and they got four kids, no six kids, and two adults, and plus us two, with our kids, that's ten kids and four adults. We lived there from August, September, October, November. I couldn't live like that no more. I went to Welfare, I went to Homeswest, and they all said to wait. I went back to Welfare [DCD], and I'm saying, look here, I got a sick man and all these kids. You want us to live on the beach? Or we'll go sleep in the Homeswest office. We was going to do that, you know. In the Homeswest office.

The Western Australian situation contrasts with that described in the American studies, principally regarding the cause of the shortage of available low-cost housing. In the American studies this shortage was a consequence of an economic downturn, whereas in Western Australia the opposite is true. Economically, times are very good in the west. The effect of this in the field of low-cost housing, however, is the creation of a shortage owing to the increased value of real estate. This intersection of economic developments is not lost on participants.

***Carl and Steve, Carnarvon***

People stay on the Homeswest waiting list for a long time. Carnarvon is in a housing boom. There's nothing left. No one can afford the housing and there's no access to land to build more. Most of the available blocks have been sold. Developers buy houses, do them up and flog them off. No one can afford the housing. The housing boom was triggered off by the tourism boom in Shark Bay and Exmouth. Once you could have property here for a song and you couldn't give it away. Not now. Not any more.

***Corina, Broome***

A lot of homes are being sold not by locals but by investors. There are so many different real estate agencies. Bottle shops and real estate agencies, you'll never lack for either of those in Broome.

***Sam, Broome***

The price of housing has risen. It's dearer up here. Why is it dearer up here? The people who set the amounts for these pensions should come and live on our pensions and try to make it. That's the only way to make them understand.

***Lilly, Broome***

People have to pay so much for rent. Three hundred dollars per week for a three-bedroom unit, some of them \$550. That's why Aboriginal people are sharing. They can't afford it.

There is evidence that, as with African American society of Jackson Harbor, Indigenous society in Perth, Carnarvon and Broome displays a matrifocal bias regarding household organisation. This is consistent with earlier research, but further research is required in order to confirm the systematic nature of matrifocality in the contemporary setting.



In earlier research, the African American practice of including fictive kin in kin networks did occur in Indigenous family communities, but it was conditional and temporary. This was demonstrated by the fact that if the general situation of poverty worsened or access to housing decreased, non-kin individuals who formerly held fictive kin status lost that status. In this research, no evidence supporting the institution of fictive kinship was found.

#### **5.4 Summary: Indigenous housing careers in social housing**

In the context of social housing, Indigenous people tend to represent themselves less as consumers with a range of choices they must make in a field open to their own domination, than as petitioners with needs they must fulfill from a narrow range of service and resource providers. It is the providers who control the granting of petitions for services and resources that are held by petitioners to form a range characterised by scarcity of both supply and range, a poor standard of maintenance and a corresponding lack of the quality of suitability. There are some Indigenous people whose experience of obtaining housing has followed an uncontentious course, upon which they find little worthy of particular comment.

However, the housing experience of many other Indigenous people is characterised by having to accept housing in a poor state of repair, that is in some way inappropriate to their needs, and for which they must wait years, during which they may have to accept living with their relations in preference to having no housing at all. As well, housing-related debt is either a constant feature of their housing experience or it is a very near danger that is kept at bay only through the exercise of particular skill and constant vigilance.

The course of Indigenous housing careers in social housing tenancy tends to be a function of the relationship between Indigenous people as tenants and the social housing agency, in this case Homeswest. More particularly, we refer to relationships characterised by conflict between tenant and social housing agency. The key aspects of this conflict are housing-related debt, wait listing (both ordinary and priority), maintenance and repairs, and the degree to which administrative processes, principally application and provision, are transparent to Indigenous people. Where the resolution of these issues remains the current concern of the individual's life, the housing career is subsumed in the constant effort to obtain a resolution.

The only other experience that has this capacity to subsume, or in a sense halt, Indigenous housing careers is the experience of violence – domestic or family violence, and rape or sexual assault. It is only in circumstances where neither conflict with the social housing agency, nor the experience of violence, have formed a part of the individual's life, that a clear housing career trajectory in the social housing system emerges in the telling.

## 6 MOVING FROM RENTAL TO OWNERSHIP

Very few participants in this study were purchasing their own homes and they could recall very few among their communities who were doing so. Of a total of the 47 households represented by 51 participants, eight were living in their own homes. Another two participants had once owned homes, but had sold them and returned to renting. They were currently renting from Homeswest. There are some comparisons to be made among the representations of participants who were purchasing on the matter of how the idea of home purchase fits into their personal housing history and their view of the progress of their housing careers (Table 4).

### 6.1 Housing history and reason for buying

All these participants are in full-time work or purchased their homes before they retired. Most have family, either parents or siblings, who already owned or were purchasing their homes. All had bought at least four years ago. None recounted any experience of violence as a feature of their personal history, and nor did their experience of being Homeswest tenants appear problematic. With two exceptions, all started out renting from Homeswest. These two are the newest home owners among our participants: Marcia, and Robyn and Sean.

With one exception, all these interviews were relatively short, at around 30–45 minutes. We have learned that, generally speaking, a happy story is a short story. The exception was Catherine, who has bought and sold a number of homes and currently owns three properties. Her housing career is motivated by the determination to see to it that none of her children pay rent.

No one is paying rent now.
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All her children are now grown and she has either provided them with the funds for a deposit or has settled them in one of her own properties and made them responsible for the mortgage payments. She is also in the process of securing the future of her grandchildren. Without doubt, she is exceptional. However exceptional her rate of success may be, she is not exceptional in her motivations. Participants who were also involved in home purchase tended to share her determination not to pay rent.

**Table 4: Housing history and reason for buying**

<i>Participant</i>	<i>Housing history prior to buying</i>	<i>Reason for buying</i>
Marcia	I've always had private rental. I never went into Homeswest, I only ever went private. And I always had long leases, like 2 years. I had good landlords too. I always went through the real estate agents, the private sector, to cut out all the bullshit you go through with Homeswest, because I know the history of Homeswest, and the trouble it is getting government housing.	I was sick of renting. All my sisters have their own houses, they're all buying. The opportunity came up and I took it... When you're a single parent with no money in the bank, it's hard. You just have to save little by little.
Marian and Phillip, Perth	We lived in Balga, in a Homeswest house. Native Welfare bought it when Allowah Grove closed. When Allowah Grove closed, we had nowhere to live. I used to go to estate agents time after time chasing up houses advertised to let. They always told me the house was taken, but I'd go by later on and the 'to let' sign was still up in the window. I was very innocent in those days, and it took me a long time but it dawned on me that it was because I was Aboriginal. I looked for houses in [four suburbs over a wide area of the metropolitan region].	We've been in [this house] for 26 years. We bought it on an ATSIC program. It took a while to get a loan. They were giving out loans to mixed marriages, meaning white and Aboriginal, see they were going in front and the Aboriginal couples were left until last. To make the repayments, we both had to work. Phillip's salary covered the mortgage and mine went for the household expenses, mainly the lights, the electricity, the gas, you know...
Catherine, Perth	I had a few Homeswest houses. I took quite a while finishing my uni degree, and had my children to look after at the same time. I had one in primary school, one in year 2 and one in kindy and at the time I was on her own. My mother was with me, down from Carnarvon. I wanted to come down to Perth to do my degree and then go back, but I never went. Girawheen and Balga were not the best places to live.	Well, that was when I was on Abstudy and [her partner] was earning a good wage. And I said we can't keep living like this. The [---] school was fenced with barbed wire at the top. I didn't want my children to go to a school that was in that dangerous an area, it wasn't right. We went to ATSIC [Aboriginal and Torres Strait Islander Commission, now disbanded], which had a home loans scheme at the time. The guidelines were very strict. You couldn't be earning too much or too little...
Veronica, Carnarvon	My husband and I rented from Homeswest for years.	We got onto the rent/buy scheme which gave people credit towards their purchase if they'd been in the same home for 20 years. I'm still in the same house there ... and I've been there for 35 years.
Jason, Carnarvon	I started at Northampton. I've always worked. I stayed in a caravan part at first, then we lived in Douglas St. where we are now. It's been 4 or 5 years since we bought it.	I finally bought because they kept sending the same brochure out and I kept throwing it away and I finally got sick of it so I when in there. I paid \$30,000 and it was priced at \$50,000 all up. Homeswest paid the rest. We'd stayed in the house for about 20 years so they counted that as credit towards the purchase. I told my mates about it but none of them took it up. It's an old Homeswest house and it's worth over \$100,000 now. The scheme went for about two years like they all do and then it cut out. There's a few people around town buying.

<i>Participant</i>	<i>Housing history prior to buying</i>	<i>Reason for buying</i>
Robyn and Sean, Broome	We first lived with my mum, then they moved to [---] St. That was a private rental; \$170/week for a two bedroom unit. When we rented there the gardens were maintained better. They're not so good now.	See, to start with we were interested in a Homeswest home. When Homeswest figured out our rent, they only went on Sean's wage and they wanted about \$480-500/fortnight. I rang my mum in Darwin in tears and I said to her, where are we going to find that money? And Mum just said, Robyn, you have to stop paying dead rent and save up to buy your own home. So we moved in with Sean's mum, with our two kids and lived there saving up for the deposit. We got a three-bedroom two-bath home. It could sell now for over \$500,000. We got it for \$240,000. We just got in at the right time. Since then [6 years ago] everything has gone up.
Bridget, Broome	My first house was Homeswest and we waited two years for that. We were offered a three-bedroom house on Dora St. It had a broken exhaust fan, and holes in the walls. There were lots of houses available then, so we knocked that one back and took another one which was the one we bought and we've stayed there ever since. Before that we had a private rental in Cable Beach. My man was diving for the pearl companies, and we could afford it. We were paying \$300/fortnight for a two-bedroom unit.	We decided to buy because we were just paying rent rent rent. We were in Aboriginal housing and in '99 we were offered the opportunity to buy the home. We'd been there five years and they offered us five years credit on the mortgage. Then after that we went to the Commonwealth Bank and applied for a loan and we used that to pay off Keystart and also made renovations on the house.
John, Broome	Well, I went to Perth when I was 17 for schooling. I came back for a year and worked in the pearling industry and then went back to Perth for five years and that's when I met [his wife]. I'd gotten an apprenticeship and she was finishing her [TAFE course]. ... When she finished we came back to Broome. We stayed with my family while we were waiting for a Homeswest house. That was over two years...	It was a friend of ours who owned three houses himself who urged us to buy. We've been here for over seven years now.

They also shared Catherine's desire to ensure the future of their children.

***Robyn and Sean, Broome***

At the end of the day we own it. The kids have got something at the end of it.

***Bridget, Broome***

Something is going to be there for the kids.

Although our methodology called for a minimum of direct questioning, the phenomenon of home ownership was rare enough, we felt, to warrant a departure from a strict minimalist approach. One of the specific questions we asked, therefore, was why people had decided to purchase their own homes. As shown in Table 4,

participants didn't always answer this question, some responding with representations of the process of purchase rather than the motivation. In some interviews of this kind, the motivation for purchase was implicit. An interesting case in point is Marian's representation of the sale of the Allawah Grove houses by Native Welfare.

We lived in Balga in a Homeswest house. Native Welfare bought it when Allawah Grove closed. Aboriginal money was set aside for it. Homeswest took the Allawah Grove houses. They were not offered for sale to the original families. When Allawah Grove closed, we had nowhere to live.

Further on in this interview, Marian wonders what happened to the old Native Welfare houses. Where did they go when they changed to the State Housing Commission? Did they go into the deceased estates money? Were they purchased by individuals? How did they go over to the State Housing Commission? This was a matter of such concern to her that she agreed to sit on the Homeswest Board for a time, hoping this might put her in a position to find out what had happened to the Allawah Grove houses. She did not, but the implication of her concern is that she considers the old Native Welfare houses to have been in some way owned by the Indigenous tenants. This idea of tenancy as ownership is implied in some other interviews.

## 6.2 Tenancy as ownership

### *Lilly, Broome*

One lady in this area is the longest-serving Homeswest tenant in WA ... She's in her 70s. She's been there around 50 years. Her daughter wanted to try to buy the block and Homeswest said no. My cousin tried the same thing. Homeswest wanted to knock his house down and put up a unit. He gave his permission to vacate his house because he'd asked them well can you put me in the same place? And they said yes, then they refused to do it.

The area of Broome that Lilly is talking about was, at the time we were conducting field research in Broome, undergoing a rezoning process by the Broome Shire Council to enable medium-density housing development. The particular area under rezoning included the old Native Welfare reserve at Anne Street. It was part of an area considered by Broome participants to be the location of an important component of Broome Indigenous identity. Those of our participants who knew about the rezoning believed that one of the results of this redevelopment would be the alienation of Broome Indigenous people from the area they particularly identified as Indigenous land.

### *Irene*

The development the shire has put in motion is for white people.

A certain amount of comment on this rezoning for development came to us informally, some outside the context of formal interviews, and some on the proviso that the comments not be recorded. While acknowledging the importance of this as a local development issue, and a potential matter of the relationship between Broome Indigenous people and the town, the matter of particular interest here is the conceptualisation of long-term rental as conferring a kind of ownership. Marian's ongoing concern about the disposal of the Allawah Grove houses in Perth reflects this concept. Margaret, speaking in regard to Carnarvon, states this frankly.

These are local people, kids, they're going to be here a year and a day, and long-term rental is a form of ownership. It's ripped out from under them.

Margaret's interview represents a crisis in Carnarvon Indigenous housing, both for rental and for purchase, on account of the booming real estate market, and this representation is expressing concerns similar to those expressed among Broome participants.

Long-term rental and long-term presence in a town are both conceptualised as representing a kind of ownership. What this highlights is the value placed on the quality of stability in housing, and Indigenous people's need to realise that stability, in the sense of making it real, in their own terms. Making stability real involves conceptualising long-term property and town associations as deeply felt ownership, whether ownership in law has been achieved or not.

A limited amount of participant observation was possible in Carnarvon and this was enough to establish that the contrasting cultural groups that have been observed and commented upon in previous research are largely unchanged (Birdsall 1990; Dagmar 1978; Wood 2000). The current research confirms the points of conflict among these groups as being matters of deeply felt, localised identity. The conflict itself is not the issue in this research, and we found no evidence that it was a threat to public order. It is merely that the existence of distinct local groups has meaning in the context of Indigenous housing careers, in that identification with a local group supports the individual's claim to be a person of the town.

Members of each group identified themselves as Carnarvon Aboriginals, and in various terms expressed the view that Carnarvon is their town and that it was therefore their home. When they went to visit relations in other towns, coming back to Carnarvon meant coming home. The same may be said with regard to Broome and the Indigenous people who claim it as their town in this sense.

The implications of the rising property market, and rising rents in particular, heightens this feeling of town-based identity specifically because, by making it more difficult for Indigenous people to find housing, it threatens their capacity to live in their 'own' town. It is in these circumstances that the conceptualisation of long-term tenancy as ownership develops and, with it, the rising anxiety that Indigenous people experience in the process of acquiring housing.

### **6.3 Paying dead rent**

Another concept of interest was that of 'dead rent'. It appeared exclusively in Broome interviews, and it appeared almost exclusively in those interviews with participants who were purchasing their own homes. The only non-purchasing participant who used the concept of dead rent was Corina, who used it in reference to her experience of the overlap that sometimes occurs when one rental lease is ending and the next has taken up. She uses it synonymously with the idea of 'double rent'.

#### ***Corina***

In the Homeswest house, I was paying double rent for a little while because of the crossover between the Dora St place and the Homeswest place ... I ended up having to spend that money paying for dead rent.

The only participant outside Broome who used something like the term 'dead rent' was Jason, from Carnarvon, who likens paying rent to 'paying for a dead horse' (see Table 5). We would conjecture two things here. One, that dead rent is a turn of phrase that has developed in Broome and is working its way south by diffusion. Two, that while the turn of phrase is specific to Broome, the concept itself is common to participants who are either purchasing their own homes or are in a position to consider doing so. It is a neat encapsulation of the wider issues of paying rent for a

dwelling one is no longer occupying, obtaining a personal investment, and a feeling of resentment at contributing to the investment of a readily identifiable 'other' at direct expense to oneself as well.

***Marcia***

I was sick of renting.

***Catherine***

No one is paying rent now.

***Angela***

Private rental is too expensive. It's around \$250 to \$350 per week for a three- or four-bedroom house and you might as well be buying your own home if you're going to be paying that amount of money.

One tends to think that if these participants were familiar with the term 'dead rent' they would readily use it. Of further significance, however, is the relationship between the general course of Indigenous people's lives and the presence of this general concept in their representations of their housing careers. This relationship will be explored further on in this discussion.

## **6.4 Purchasing arrangements and affordability**

It is interesting that those participants who had bought their homes around 20 years ago went through either ATSIC or a Homeswest-assisted purchase scheme. The younger generation – Robyn and Sean, and Marcia – went through private mortgage brokers, finding that the assisted purchase schemes then on offer were too onerous. All those who had entered the market had done so by the year 2001, around the time the Western Australian economy entered its current minerals and energy boom.

**Table 5: Reason for exiting rental housing, purchasing arrangements, and approximate year of purchase**

<i>Participant</i>	<i>Reason for exiting rental housing</i>	<i>Purchasing arrangements</i>	<i>Approximate year of purchase</i>
Marcia	I was sick of renting.	I don't like Keystart because they own 60% of the house and you have to pay them.... The rep from [the mortgage brokerage firm] was good.	2001
Marian and Phillip, Perth	None stated	We bought it on an ATSIC program.	1980
Catherine, Perth	And I said we can't keep living like this. The Girawheen school was fenced with barbed wire at the top. I didn't want my children to go to a school that was in that dangerous an area, it wasn't right.	We went to ATSIC (Aboriginal and Torres Strait Islander Commission, now disbanded), which had a home loans scheme at the time.	c. 1990
Veronica, Carnarvon	None stated	We got onto the rent/buy scheme which gave people credit towards their purchase if they'd been in the same home for 20 years.	1972
Jason, Carnarvon	Paying rent is just paying for a dead horse.	I paid \$30,000 and it was priced at \$50,000 all up. Homeswest paid the rest. We'd stayed in the house for about 20 years so they counted that as credit towards the purchase.	c. 1982
Robyn and Sean, Broome	And Mum just said, Robyn, you have to stop paying dead rent.	See, we had a car loan from ATSIC we were up to date with it and all and we had \$18,000 but what can you buy with \$18,000? ATSIC said it wasn't enough and even though we had a good credit history with ATSIC on account of the car loan, they said they wouldn't give us a housing loan. So we went to a private broker and he set it up straight away, got the best deal of all the banks.	2001
Bridget, Broome	Home ownership is better because you're not paying dead rent.	We were in Aboriginal housing and in '99 we were offered the opportunity to buy the home. We'd been there five years and they offered us five years credit on the mortgage. Then after that we went to the Commonwealth Bank and applied for a loan and we used that to pay off Keystart and also made renovations on the house.	1999
John, Broome	None stated	None stated	c. 1999

Some participants expressed a desire to own their own homes. They were interested enough to have gone into the process in varying ways and degrees (Table 6).



**Table 6: Intention to purchase, reason for not purchasing, and arrangements so far**

<i>Participant</i>	<i>Intention to purchase</i>	<i>Reason for not purchasing</i>	<i>Arrangements so far</i>
Angela, Perth	I want to own my own home so that Homeswest can't take my house off me just because my kids move away or something like that. Private rental is just too expensive. It's around \$250 to \$350 per week for a three or four bedroom house and you might as well be buying your own home if you're going to be paying that amount of money.	I went for an Aboriginal Housing loan and because I had two bills outstanding from a long time ago, they knocked me back. It was a light bill and either a gas or a water bill. It amounted to a few hundred dollars, under \$1,000 anyway. For that they knocked me back.	So I've arranged to pay them off by installments. Then I'll have another go at a housing loan
Carl, Carnarvon	I did offer to buy my own house, and I discussed it with them [Midwest Regional Aboriginal Corporation].	I thought they'd come to an agreement but then I just never heard from them again	I called them up a while ago and they didn't have no record of me even discussing it with them.
Minette, Carnarvon	I haven't bought but I've thought about it.	When you start working the first thing you buy is a car. The other problem is the income testing by Homeswest. If you earn too much, you're ineligible for a Homeswest home.	None
Melissa, Carnarvon	I'm thinking about buying.	None stated	There's one good person in the Homeswest office. You can have a good yarn with her. She gave me an information package from Homeswest and I'm looking at the opportunities.
Lilly, Broome	I have considered buying.	But I had relationship problems and that held me back.	I know about the ICC loans. With that system you can sell within so many years.
Irene, Broome	We're looking to buy.	What Broome family can afford \$250,000 to buy a house?	[None stated but implied that she and her partner are looking for an acceptable loan scheme]
Mary, Broome	We're saving to buy our own home.	But it is so expensive in Broome, it's just ridiculous.	I phoned the Indigenous Business and a [new person] is coming up to take over the ICC and he'll talk to me about going through the ICC for a home loan. It's the lowest interest and it beats any bank. I phoned the Perth office before and the lady said there's not much of a deposit required, but still I've only got \$5,000. I hope to have built it up a bit more [soon].

<i>Participant</i>	<i>Intention to purchase</i>	<i>Reason for not purchasing</i>	<i>Arrangements so far</i>
Corina, Broome	I've thought about owning.	But for one thing in Homeswest houses you can't buy a duplex. You have to buy a house. It's something about the land title that prevents Homeswest from buying duplex properties. I'm looking into saving for a deposit on a house, but in Broome it's ridiculous. You can buy a block of 1,000 sq. meters for \$450,000.	I want to move up the job ladder. I'm looking into saving for a deposit on a house, but in Broome it's ridiculous. You can buy a block of 1,000 sq. meters for \$450,000.

Other participants echoed this problem of affordability and, indeed, the fact that housing had become so expensive was cited as the main reason for some participants considering themselves as no longer being able to buy.

***Charles, Carnarvon***

Well, I'm thinking about buying but now it'd be too much.

***Rose, Carnarvon***

I never bought my house. They offered when only one of us was working, and we just didn't have the money to put down on it. Now we're kicking ourselves.

Those participants who expressed this kind of chagrin see themselves as having failed to 'get into the market' before the value of property rose to its current levels. Other participants confirmed this view of a market that had already taken off.

***Carl, Carnarvon***

Once you could have property here for a song and you couldn't give it away. Not now. Not anymore.

***Jason (Carnarvon) concurs with this view:***

I paid \$30,000 and it was priced at \$50,000 all up ... It's an old Homeswest house and it's worth over \$100,000 now.

Indeed, the fact that the problem of affordability had increased so dramatically is what probably lies behind the flat statements of some participants that owning their own home is simply out of the question (Table 7).

**Table 7: Obstacles to purchasing among participants who discounted the idea of purchasing outright**

<i>Participant</i>	<i>Never considered it</i>	<i>Obstacle to purchasing</i>
Eleanor, Broome	Never thought of buying.	We've got the kids and we're struggling at the moment as it is.
Alice, Broome	I'd love to buy but forget it.	I just can't afford it.
Sally, Broome	It costs too much to buy.	You can't get the deposit together, especially if you've got kids to send to school

Minette points out one of the obstacles that other participants have faced when they tried to accumulate the amount of money that it would take to buy a home (Table 6): if you work, you need a car, and so that is where your savings will go. Lilly concurs:

**Lilly, Broome**

I can tell you what puts the younger generation off the idea of buying their own homes, and that's the price. Even if you're not looking for anything fancy. You pay \$150,000 for land with no house. Kids get the attitude they might as well just spend the money now and forget owning a home. It's impossible so they think let's just buy a really great car. My daughter and her partner will have \$10,000 saved and then they should get a home loan from the ICC. Right up to two weeks ago they were going to buy a car, and I said if you're going to buy a car for that amount of money, put it on a house.

Angela (Perth) puts this conundrum of affordability well.

Well, my question to Homeswest is "What're they doing to me?" They want you to be employed, they know that Aboriginal kids will always come home, and yet they take away my right to subsidised housing as soon as I get a job and put me in a one-bedroom unit the first time my kids leave home all at one time.

This difficulty of the lack of logic or consistency among the policies of various government agencies is known to other participants. Minette tried to obtain information on assisted purchasing schemes for herself and the rest of the Carnarvon Indigenous community.

I got [a representative] from Aboriginal Housing loans in Perth to come up and work with Carnarvon people. But the problem with buying is that you've got to have \$2,000 in hand. How many Aboriginal people have got \$2,000 just sitting there? I'd like to know how many people have applied for these home loans and how many they actually assisted.

Margaret (Carnarvon) points out at least one obstacle revealed in this process.

[The representative from Aboriginal Housing loans] came up here and encouraged the Aboriginal community to buy their own homes. A couple went that way, people who'd been in their Homeswest homes for 8–10 years, and they got knocked back. Homeswest said oh well, we don't have the housing stock to spare.

Another difficulty is the occasional lack of follow-up.

**Carl, Carnarvon**

Yeah, I did offer to buy my house, and I discussed it with them [Midwest Regional Aboriginal Corporation]. I thought we'd come to an agreement but I just never heard from them again. Then I called them up a while ago and they seemed to have no record of even discussing it with me.

The obstacles to owning for these participants were various. Three related issues were generally cited in this regard. These are the problem of finding a suitable prospect in relation to the cost of what was actually available, building up a deposit and a finding a purchasing scheme for which the participant might be eligible. One of the obstacles is the rising cost of housing. The other is the matter of conflict between: 1) the need to earn enough money above base level subsistence to build up a deposit; 2) the fact that once gross personal income exceeds Homeswest's eligibility limits, people no longer qualify for subsidised housing; 3) the cost of the full market rental rate, which means that a greater proportion of income is taken up by housing costs; and 4) in this situation, the difficulty or impossibility of saving enough to make a

deposit on a home or 5) to ensure enough surplus income thereafter to meet the cost of mortgage repayments, council rates, and home maintenance and repair. This multi-level conflict represents the problem of affordability.

## 6.5 We used to own a home

Finally in this chapter, we turn to the situation of two participants who had once owned homes. Their situations were markedly different.

### *Leonie*

We had a Keystart loan. We were on the list for Homeswest, we had put our names down there, and over the phone we said we wanted to buy. Homeswest backed that. They went too fast, it seems to me, looking back on it now. We never really got a chance to wonder, are we doing the right thing. We didn't check on it while they were building it. Then we found out that the walls were not in line. You could look down the passageway and see, something's kind of out here. What they'd done, was that they built the walls of the house out of line with each other and when they worked it out they disguised it as best they could by patching it up. As the house settled, the patching cracked and showed the gaps in the wall where one bit was a little higher than the other, or to the left or right of the section of wall it was supposed to be continuous with. Anyway, my husband took one look at it all and said that in years to come, the house would have structural problems, it was going crooked already, the gaps had started. We waited and in '93 we moved out. We didn't even stay 12 months.

Leonie and her husband rented from Homeswest thereafter, and as was discussed earlier, they had ongoing problems with maintenance and repair bills. Leonie was widowed three years ago.

Natasha and her husband had owned their own home and after most of their children were grown, they felt they could afford to sell the house, and retire to the country by taking on the caretaking of a heritage property. Unfortunately, her husband suffered a stroke, which has left him severely disabled and in need of constant care and attendance. They had to leave the heritage property and return to Perth. They were no longer in a position to take on a mortgage and they had to apply to Homeswest.

### *Natasha, Perth*

Before we got into the house we're in now, we were living with my Mum's cousin, then in a hostel. It took me three months of campaigning at Homeswest, going every day to Midland, to get this place. I left [her youngest daughter] with my in-laws but I didn't want me and [her husband] to stay with them. I just started to feel like we'd asked enough favours from them. Two of the girls came down from the country ... Then we went to stay with [her husband's] sister.

This is a very different life from the one she and her husband had planned together.

That's why we decided to buy a house, because [her husband] had a full-time job at a decent rate of pay. We got the loan through Aboriginal Housing.  
[Her sister-in-law] went on about buying a house. The loan was pretty straightforward. We had to have the money for \$1200 stamp duty up front and then we waited about 6–8 weeks for it to be processed. We were house hunting for three or four months before they found what they wanted at the right price. It was \$40,000 and we tripled that when we sold it.

Natasha's representation of her housing career demonstrates the significance of existing home owners within the family community. There is some evidence that the housing ideology of a family community is significant in the course of Indigenous housing careers.

## 6.6 Ideologies of housing

Within their representations, participants demonstrated particular ideologies that guided their objectives in the matter of housing. These ideologies were extended occasionally to the participants family community at large. For example, in some families, the practice of property ownership extends from the late nineteenth or early twentieth century. The property may have been lost, but the view of the family as property owners persisted.

### *Marian*

Mum and Dad moved down from York and got a house at Allawah Grove because Dad was so sick, and couldn't work, so Mum couldn't keep paying the rent. In York they had a transitional house, I believe they called them. They were tin with one big room surrounded by a number of smaller rooms. Mum owned a block up at York and she signed over that block in order to get the house at Allawah Grove. So she lost her house and lost her land.

Marian's father-in-law also owned land in the northern wheat belt, and there are home owners in the wider family community. Among them are Marcia and her sisters.

### *Marcia*

I was sick of renting. All my sisters have their own houses, they're all buying.

She also is willing to help other members of her family through the process of purchasing a home. She sees the best way forward in this process as being through the private market.

There are eight in our family and the only one not buying is my younger brother. I'll help him, and he should go and see [the mortgage broker she went to].

Angela is the member of another family community but hers is also related to Marian's family community. Like Marcia, Angela's aspirations to buy are founded on her dislike of the Homeswest system. However, in Angela's case, she sees herself as remaining in the Homeswest system.

I went for an Aboriginal Housing loan and because I had two bills outstanding from a long time ago, they knocked me back. It was a light bill and either a gas or a water bill. It amounted to a few hundred dollars, under \$1,000 anyway. For that they knocked me back. So I've arranged to pay them off by installments. Then I'll have another go at a housing loan.

There would appear to be a relationship between housing ideologies and the course of Indigenous housing careers. The ambitions of some participants did not indicate an ideology of ownership, but of renting. This is consistent with previous research. Birdsall-Jones (Birdsall 1990) found that one of the important markers of social adulthood among Nyungar women was the process of going into the (then) State Housing Commission to apply for their own homes, pursuant to their first pregnancy. Further research is required into the way in which a family ideology of ownership can influence individuals within a family community.

## 7 LIFE CRISES AND HOUSING CAREERS

The question that arises at this point is: what is the difference between housing careers in which Indigenous people manage to find a way to purchase their own homes, and those in which they do not? The relationship between home ownership and employment is straightforward and predictable. No one without a job can access a mortgage. Retired people who own their own homes purchased them prior to retirement. Also straightforward and predictable is the negative correlation between the existence of an acute life crisis and an aspiration to home ownership. We may say, without labouring the obvious point, that a woman who is escaping a violent relationship or people who are victimised in neighbourhood violence are not likely to be considering home purchase. However, some examination of the concepts and considerations that appear in interviews in relation to this kind of structural aspect of everyday life is warranted. For example, what are the housing considerations that are important to those participants who are currently experiencing a life crisis?

The life crises represented by participants in this study included domestic violence, feuding, neighbourhood violence, and illness or other disability, and an additional category related to suitable housing. Feuding and neighbourhood violence will be discussed in the next chapter.

Illness experienced by participants in this study includes the participant's own illness or that of a partner or dependent child. These illnesses included chronic kidney failure, stroke, and mental disability.

These experiences are collectively termed 'life crises' because of their capacity to overwhelm all other aspects of the conduct of everyday life as well as conceptualisations of the future. In this regard, life crises constitute structural features of everyday life. Other structural features of everyday life include such things as employment, parenthood, marital status, type of home tenure and so on. In context of this analysis, we will consider only life crises and home ownership.

Table 8 shows home ownership and life crises in relation to concepts surrounding housing that were represented in interviews. The indication that participants' interviews include representation of a particular structural aspect or concept is an X in the relevant cell. The type of life crisis does not appear to be significant in and of itself in the context of housing careers. Rather, it is the acuteness of the crisis, that is, the fact that the participant is at the moment of the interview representing the crisis as a determining force in the ongoing course of daily life. Therefore, life crises are not differentiated in this table according to type.

Of those participants who were currently experiencing a life crisis, none currently owned or were purchasing their own homes. No participant enduring a life crisis represented any concept connected with home ownership. It is not the case that an experience of life crisis is characteristic of anyone not representing home ownership concepts; merely, if the individuals are experiencing a life crisis, home ownership is not among those things that occupy their minds. In the context of housing careers, life crises may be regarded collectively as a factor that constitutes a serious disruption. Some life crises appear in some way to be visited upon people by agents of government.

**Table 8: Life crises, home ownership and selected concepts**

<i>Place</i>	<i>Participant</i>	<i>Life crisis current at time of interview</i>	<i>Own home</i>	<i>Selected concepts relating to home ownership</i>				
				<i>Planning to own/ wishful of owning</i>	<i>Too late to buy</i>	<i>Flat denial of the possibility</i>	<i>Purchase affordability</i>	<i>Dead rent</i>
Perth	Angela			X			X	X
	Sarah	X						
	Marcia		X				X	X
	Marian & Phillip		X					
	Catherine		X					X
	Leonie	X						
	Amelia							
	Natasha	X						
	Sherry	X						
	Tracey	X						
Carnarvon	June							
	Melissa						X	
	Charles				X		X	
	Doreen	X						
	Janet							
	Marvin & Helen	X						
	Yvonne							
	Harriet	X						
	Jason		X				X	X
	Carl			X			X	
	Veronica		X					
	Rose				X		X	
	Minette			X			X	
	Margaret						X	
Michelle						X		
Broome	Mary			X			X	
	Hannah	X						
	Eleanor				X	X		
	Alice					X	X	
	Sally					X		
	Jane							
	Nancy	X						
	Corina			X			X	X
	Sam & Penny	X						
	Irene			X			X	
	Frances							
	Bridget		X					X
	Robyn & Sean		X				X	X
John		X						

	Life crisis, no home ownership concepts
	No life crisis, no home ownership concepts

## 7.1 Life crises propelled by government agencies

### 7.1.1 Sarah, Perth

Sarah is a recovered alcoholic who has not had a relapse in nearly three years. When she was two years old, her mother died. Her father had passed on some time before that. With their maternal grandmother, she and her younger sister were attending their mother's funeral and at the close of the service they were taken into care by representatives of the Native Welfare Department. The children spent some time in institutionalised care and were also fostered out to families they were related to in ways that appear never to have been clearly explained.

They suffered some abuse along the way, and at the age of 13 Sarah began a life on the streets, which continued into her twenties. By then, she had had three children and was in the process of making a home for the two youngest, the oldest having grown up and found a partner of her own. She lost custody of her two younger children around five years ago.

When I lost the kids, it was when I had no family to help me and I needed a break. There was no one to take the kids for a while. The more I let the Department know that I needed help the more they looked down on me. They kept offering me respite care for the kids, they said that I could get them looked after like for the day or for the weekend. They kept on at me to use it and then when I did, they kept them.

Sarah has moved around quite a lot and has been homeless for some of the time. She is one of those who have run up huge debts for housing and also for wrong payment of a pension. That was a debt to Centrelink for \$10,000. She has paid off all those debts while subsisting on a pension. She pays all her regular bills through automatic bank withdrawal. After everything has been taken out to pay her rent, gas, water and electricity bills, she has \$150/fortnight to live on. Her life is focused on regaining custody of her children. In her experience of trying to get information about obtaining access to her children, she has been faced with a situation of bureaucratic complexity, which employs multiple lines of authority in dealing with her. Sarah had no authority to draw on except her status as the mother of her children, and the authority she sought to bring to bear from her individual status was regularly and effectively overwhelmed by that of the Department of Community Development.

I've had a lot of different case managers. There's always more than one. The issue was they provoked me and I threw a chair at a glass door and it cracked the glass. I exploded because of a build up of frustration because there was no one giving me a clear path ... That episode with anger, it was because I went in to get information about my kids and they said that I was showing them anger and to stop it. I just got so frustrated that I thought, they think I'm showing anger, I'll show them anger and that's when I chucked the chair.

As a result of that incident, Sarah was required to attend anger management counselling as a condition of obtaining visiting rights with her children.

Sarah has multiple case managers, a support plan devised by the Department of Community Development (DCD), case meetings at her house once a week, and anger management counselling. All these are requirements set by the DCD. Until recently she was also receiving additional counselling for post-traumatic stress syndrome from which she suffered for many years after her removal from her family following her mother's death, and which is thought to have been the cause of her depression and alcoholism. She lives in a one-bedroom Homeswest unit with a kitten she has rescued from an abusive home, deliberately isolating herself from her friends and relations in order to comply with the requirements of her support plan. All she really



thinks about in relation to housing is that this unit is where she can see her children once a fortnight for a few hours. She does not really call it home.

I'm not comfortable here because it's only temporary. Once DCD says my kids are coming back, they'll get Homeswest to transfer me to a place with enough bedrooms. I've been doing fortnightly visits with my kids for four years.

One thing that does give her hope is that she no longer needs the counselling for post-traumatic stress disorder. She recovered from it as a result of obtaining her parents' Native Welfare files.

I'm not with NASAS [Noongar Alcohol and Substance Abuse Service] anymore. The reason I needed it was I had problems with my background. I didn't know what it was. Old people would ask me, "Where're you from, Babe" and I'd say I don't know. I couldn't tell them. Now I've got my Native Welfare files, and I know who my people are and where they came from. I'm OK spiritually now. So I don't need to see [the counselor] anymore. He thought I needed him, but that's not so. I'll give him a miss since I got the papers.

### 7.1.2 Tracey, Perth

At the time of her interview, Tracey was living in a house she obtained as emergency accommodation under the DCD-administered Supported Accommodation Assistance Program (SAAP). She'd been there for the past two years. She applied for SAAP because she was in the process of escaping from domestic violence. About 18 months ago, her partner, who was the father of her three adolescent sons, died.

Tracey and her sons live on her pension and their school allowances. She pays her gas, water, electricity and rent out of her pension. The rent is \$336 per fortnight.

They take that out of the bank account automatically, and then there's nothing left. I'm expected to live off my kids' income. There's one on New Start, and allowances for the two younger ones, they're still in school. Now, I see that as my kids' money, to be spent on things they like and need, not just to live on. I pay my lights, the gas and that, and \$10/week to Homeswest for my debt, rent, and that's all my money. They take the rent tomorrow and then I'll have no money.

There were four things that Tracey wanted to get across in her interview: her lack of any disposable income; the weekly home inspections; the conditions of the SAAP program; and the physical condition of her house.

Financially, she had no room to move. Once the various bills and repayments were taken out of her bank account, she had no money. She could have gotten a job, but the major obstacle to that was the youngest of her three sons, who has a severe learning disability. Moving into adolescence has exposed him to frequent bullying and sometimes physical attack, and this induces depression. His mother is quite anxious to watch him carefully during such periods. Getting a job would mean that she could not be there for him at need. As well, she wonders what job she could get that would pay enough to make up for the subsidies she would lose if she earned enough to approach having some disposable income. This was a common concern among participants in this research.

Her home was leased to her from a community housing organisation that provides this service to Homeswest as part of SAAP. The community housing organisation has the responsibility for carrying out the weekly home inspections and they use these as a means of providing training in homemaking skills for Indigenous women.

My home is spotless, and I got this woman coming in here telling me I need to dust behind the heater more often.

This probably wouldn't bother her as much as it did if it hadn't been for the physical condition of the house, which she could do nothing about. One of the problems with her house is rising damp. Another is the broken flooring under the sink where the cockroaches get in.

The rising damp showed on nearly every wall in the house, and then there was also the shattered shower screen and the non-closing oven door. The reason these things made her so angry was that she had meetings at her house every Wednesday pursuant to the SAAP program during which these things were always discussed.

I've been in this house for two years and there's still so much maintenance to be done. They hold regular SAAP meetings at the house every Wednesday and you've got to be there under the SAAP policy. They just ask about maintenance, you tell them about it and they tell you it will all be fixed but it never is, or they say that it will be fixed up once we leave but the maintenance problems were there when we first moved in so they didn't fix them after the last tenant.

Tracey was under SAAP because of her status as a victim of domestic violence. The meetings at her house were supposed to provide her with support on that account. She made an application for a transfer to the mainstream housing program the year before, but at the time of her interview she had not had any results. The life crisis that Tracey represented in her interview was not domestic violence, but the state of her home. To her own way of thinking, she was no longer a victim of domestic violence. As she saw it, because her violent partner was dead he was no longer a problem, and she did not consider the advice and tips on homemaking that were a part of the SAAP counselling program to be of particular use. For these reasons, she wanted to get out of SAAP and into the mainstream Homeswest system.

About a month after her interview, Tracey finally received a transfer to a new home that was in good repair. She was much less pleased with the transfer than she might otherwise have been, because her transfer was from SAAP housing administered by the community housing organisation to SHAP (Supported Housing Assistance Program) housing administered by the Department of Community Development. She would have to continue with weekly home inspections and weekly counselling meetings focused on her status as a victim of domestic violence. She feared that she now had a file permanently labelled 'victim of domestic violence' that she would never escape.<sup>5</sup>

### 7.1.3 *Hannah and Ray, Broome*

Hannah and Eleanor (Broome) are cousins. We met Eleanor first and talked to her about our research. "Oh," she said. "You should interview my cousin. She's got a terrible situation there." We interviewed them together, during their lunch break where they both work in an assisted care facility.

Hannah: See we was living there in Beagle Bay community. And we had a house in Anne St. there in Broome, but we moved out of it in '96. That was Ray's Mum's place but she

<sup>5</sup> In a follow-up to this interview with Corunna, this informant said she did not apply for SHAP housing, but was proposed for it, either by Homeswest or DCD. She inquired on what basis the proposal had been made and was told that the referring agency cited problems with visitors and housekeeping. Nothing more specific than this could be discovered. She did find out that the subject of her upcoming counselling session was to be the use of bicarbonate of soda in eradicating spiders' webs.

died, then I moved in with him. And we moved in there and it was in both our names. And we moved out of there in '96, because being on the pension, you know, we couldn't survive in that house, with four kids. You know we had rent, electricity, water, and food. That was a Homeswest house. It was too much, you know? So we moved out. But when they found out that Ray, about his heart, the doctor wanted us to live here in Broome. But we was holding back, because it was still my house, and you know, you got to wait that long. But it got worse in 2004. Then when we did come in, in 2004, through the doctor, then we was staying with in-laws.

Eleanor: and out-laws.

Hannah: Beagle Bay is a community out of Broome. Community housing. But with her husband, and my partner, they're cousins.

Eleanor: Well, we call them in-laws and out-laws.

Hannah: So we were living with Ray's cousin, now, and they got four kids, no six kids, and two adults, and plus us two, with our kids, that's ten kids and four adults. We lived there from August, September, October, November. I couldn't live like that no more. I went to Welfare, I went to Homeswest, and they all said to wait. I went back to Welfare [DCD], and I'm saying, look here, I got a sick man and all these kids. You want us to live on the beach? Or we'll go sleep in the Homeswest office. We was going to do that, you know. In the Homeswest office. So the Welfare give us accommodation in the motel, from, Friday, Saturday, Sunday, and Monday Homeswest told us to move into that house. But then,

Eleanor: You had to take the house how it was.

Hannah: No choice. But we had to have a roof over our heads, you know?

Eleanor: When they called the ambulance for Ray those steps are really high.

Hannah: Because of the steps, they're too high, when the ambulance come with their little stretcher, they nearly tipped him over. We got doctor report to Homeswest. So with this stretcher, from the front door it's high, then to the bedroom it's hard. You know it's not wide in that corridor. To go into the first bedroom. [The doctor put in to Homeswest for a house with a flat veranda.]

We asked if they'd made a decision yet.

Hannah: No, we got a letter last year before Christmas, saying they declined.

Eleanor: See Josie, you was looking at that one house that was available. The family moved out. And they was saying, oh we'll be next. But what happened? There was a young girl with one kid that went into that. In the four-bedroom house.

Hannah: There is a lot of people in Broome, single person, in four-bedroom houses. With one kid. And since we been filling in for a house now, they're telling us, violence, fighting and drink, and I said we don't drink. You know, we gave that up a long time ago, years ago. And we don't drink and still they put us in a old house. A lot of people, put in for homes after us and they get them homes. [Hannah recalls a family just recently housed] They got house in XX.

Eleanor: And the other case from that case, that was a four-bedroom house. They've been quiet about that, but they said they were buying that house.

We asked at this point how they knew about all these houses that have been coming up, so they could specifically ask Homeswest, What about this house? What about that house?

Eleanor: Yeah, because Broome is where you can drive around and look at houses, what's there, because I know when I was moving from [her old place], they said you'll get the next house. But they said there wasn't any, and we went around and all that new area was getting built. And next they said, no sorry there's no four-bedroom house, you'll have to wait for the next one, and I said it can't be, and next minute this lady's saying come in come in. I've known her from school and she said guess what, we've got a four-bedroom house there. One. In all those new houses. And I said, oh we're keeping our fingers crossed, and

the next week they told us they were giving it to another family. I said oh no, you guys can't do that, you can't do that, I said no way, I waited. So my husband and I we wrote to the Minister of Housing in Perth. Then they gave us that house. My husband's brother-in-law he wrote a letter for us. We faxed it through a friend of ours what work in XX division. She's my next door neighbour, a white girl too. She faxed it. We were so happy when ... I still think we needed that extra room, but you know there's only one five-bedroom house in Broome. And see there's a lot of four-bedroom houses that were available when she and Ray was filling the form out. 'Cause we used to go there and tell them. See with Hannah's house, if you walk out that front door and you're in a giddy mood, you know if you get dazed, you fall off those steps. If a kid running, they'll fall down. They'll go straight through.

Hannah: The carpenter never finished doing the back stairs. Out there by the clothesline, it's straight down. We showed them. You know we got two Aboriginal workers there at Homeswest. I showed them and they just turned a blind eye.

Eleanor: Even if you ring them up and you tell them maintenance needs to be done, they say yes, fill out the paper and they just as I recall I complained about my tap, there was another call on the line and they must have took that and left my paper there and I waited, and I had to ring again to make sure. So he said okay, and next day it was done, but I was thinking that if I didn't ring up it would have been lost.

Hannah: Ray has only two valves working now, so he could go at any time. He's waiting for a transplant. [The local member of Parliament] got all the papers. I get a lot of support from her office and from Stolen Generations, medical service, DCD. All these people writing letters for us and still, declined, declined. We gave Homeswest letters in 2004. 2005 I went back there and they lost them all. So we had to go around them all again, get more support letters. When I go back [the local member's] office they had them all on file. But Homeswest lose them. How? That's what I'm telling them, see, it's all bullshit in this office.

See now with the rent, Ray out of his pension he gets just the disability pension, \$150 [per fortnight] and from me \$250 [per fortnight]. And the tiles are all stripped back and loose. And Homeswest went to fix them and they said, oh. We make a mistake. We went and did tiling in another house, where it's supposed to be in our house. Blocked toilet and shower. It's a really old house.

Eleanor: Old Broome, you know when you see 'Old Broome'? Well that's Old Broome.

The contrasts between Hannah's and Eleanor's situations are marked, and difficult to understand. While Hannah has struggled to no avail, Eleanor feels that she too has had to struggle to get the housing she needs, but her efforts appear to have had results. Their methods are much the same: a letter-writing campaign, obtaining the help of members of the government, keeping up with the movement of Indigenous people through available housing in the town, and continual visits to Homeswest to make sure they know what the social housing provider is doing to move their application forward. For Eleanor it works, but for Hannah it doesn't. Hannah invited us to her house to photograph the deficiencies she sees in it.

Homeswest built two new houses at the back of Hannah's Homeswest house. In the building process, the blocks at the back were raised and are now higher than Hannah's block. Whenever it rains, which it does fairly heavily in Broome, the water drains from the back blocks onto this block and floods it. The drainage ditches that Hannah and her children have dug don't prevent the house from being flooded. Another problem with this house is that it was badly burned at one time and the damaged roof beams are evidence of this.

The significance of the state of her house is that the house itself constitutes her life crisis. It is true that her husband's heart problem is severe enough that he can do no work, and can only manage to move from position to position if he sits and rests for some moments in between, and this is indeed Hannah's basic concern. However, she despairs of being able to look after him, or of him being able to look after himself to the limited extent that he can, in this house. She lives therefore in a continual state

of crisis. Although she works, she does not earn enough to lose her Homeswest eligibility. This is good to a certain extent, because private renting is far more expensive. However, it means that she is reliant on the social housing provider and cannot exercise any choice in the housing she obtains. What she has isn't suitable, but she has no way of choosing anything better.

Hannah mentions that she and her husband used to drink.

... since we been filling in for a house now, they're telling us, violence, fighting and drink, and I said we don't drink. You know, we gave that up a long time ago, years ago. And we don't drink and still they put us in a old house ...

Someone at Homeswest has told them that the reason they will not receive improved housing is their fighting and drinking, which Hannah says they gave up years ago. Nowadays, they lead a very quiet life and have done so for some years. Yet, like Sarah and Tracey, they apparently have material remaining in their Homeswest, or in Sarah's case DCD, files that indicates that they have serious social problems of an ongoing nature in terms of which their housing needs continue to be assessed. Sarah, Tracey, and Hannah and Ray, do not view themselves as being without problems. Sarah needs support in her quest to regain custody of her children, Tracey needs support for her son's learning difficulties, and the bullying and consequent depression he suffers, and Hannah needs support in caring for her partner with heart disease.

There is an unfortunate concatenation of circumstances here that results in these Indigenous people being 'over-helped', inappropriately helped, and insufficiently helped. In Sarah and Tracey's cases, the problem is all three, whereas for Hannah and Ray, the problem is insufficient help. According to their representations, however, the one thing that they all have in common is having been labelled, in literal and in symbolic terms, with the result that, at this point, they cannot make progress in fulfilling their housing needs. Sarah's and Tracey's housing careers are subject to the more or less rigid control of DCD, whereas Hannah and Ray are left outside the reach of such assistance as would prove constructive.

## **7.2 Life crises and home security**

### *7.2.1 Sherry, Perth*

When I moved here ... Homeswest said they'd put in security grills on the windows, but nothing. I've been here since May. Homeswest has the funding for these things. Why won't they take care of it? I still get frightened at night time. That's why I want the security on the doors and windows. I know he's in jail, but the women who helped him kidnap me aren't. But there is no security and I have to ring my brother or her sister to come and be with me for a while.

Sherry, as we noted above, is the victim of a violent sexual assault. Also as we noted earlier, violence has the effect of disrupting the individual's capacity to manage, to plan, or to develop an ongoing connection between the economic present and future. Sherry has no concepts related to her housing future excepting her demonstrated need for security. However, she does have strong concepts of the pattern of her past housing career. These relate to the distinctions she sees Homeswest as making

between the standard of upkeep demanded of its Indigenous tenants and that of its White tenants.<sup>6</sup>

When the Nyungars move out of Homeswest houses they put White people in. My old ... house has White people in it. It's filthy. It's got broken cars in the front yard and junk all over. You'd think it was Nyungars living there but it's white people. Homeswest doesn't allow Nyungars to have broken cars, and junk and that. They make them remove it all, so why do they let White people get away with it? Would they treat the White people the same as any other tenant? When the White people move in, Homeswest does the houses up very nicely. They do the garden up nice for the White people. There was nothing in this house. It was all rubbish out the back. I cleaned it up. But Homeswest didn't say good on you. My son chopped the two or three dead trees down. The doors need fixing. They're sliding doors and they don't slide. I've had a lot to do with Homeswest and they are not fair, to me, they're not fair.

Sherry took the researcher on a tour of her former homes, all Homeswest properties, to demonstrate the difference she was talking about. It was indeed the case that, at the house at which she knew Indigenous people were living, the yard was well maintained, whereas at her other former home the situation was as she described it. There were several car bodies, a makeshift paling fence, several pit bull terrier crosses, bottles and cans lying about, and several tattooed young White men working on the car bodies.

Sherry set up an opposition of types and she demonstrated it in this way several times. For her, the point at issue was not that everyone should have clean and tidy yards, but the inherent racism she could demonstrate by this means. In her view, Homeswest was not fair, and that was the primary theme of her housing career. The secondary theme was the need for security. All of her housing moves were made in response to domestic violence. In each case, she had a situation of crisis to manage in which her children were involved. The effect of a life crisis of this nature is to narrow the individual's focus to the management of that crisis, which may take months to accomplish, during which all other affairs such as household bills are allowed to pass unnoticed. Every time Sherry moved, therefore, she took a large maintenance and repair bill along with her. The outcome was a housing career characterised by rapid change of dwelling and constant, mounting debt, in which Homeswest is not fair.

Life crises have significant effects on the course of Indigenous housing careers. It would appear that while at least some crises are established by the nature of the house itself, others arise out of issues of social control, and this is the subject of the next chapter.

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<sup>6</sup> We use the term 'White' here advisedly. Sherry, like other Indigenous people, refers to Anglo-Celtic Australians as 'White'. In this kind of Indigenous usage, a distinction is drawn between Anglo-Celtic Australians and all other Australians whose origin is not north-western European; Asian, Middle-Eastern, Mediterranean, the Indian subcontinent, African and so on. Birdsall-Jones has anecdotal experience of Indigenous people distinguishing between White people and migrants of Slavic origin. The distinction is clearly cultural, therefore.

## 8 LIVING IN THE 'BRONX'

### *Carl, Carnarvon*

Yeah, that part of town they call the Bronx. You can't give houses away over there. Not a single day goes by without fights and carrying on. They put a rope around the steps and tied the other end to the car and tried to drag them off. They just don't care. You can call the cops, the cops come in and they just say go ahead, take me away. It loses its impact.

### *Mary, Broome*

My sister is renting privately in the Bronx ... It's just lots of little units and the drink, the drugs and the backpackers in the tourist season, coming and going, you don't know who these people are. A couple of days ago someone was smashing up the cars in front, and then the other day they were trying to light up a car. It's not safe.

The 'Bronx' is the term used by participants in Carnarvon and Broome to indicate a violent part of town. We did not encounter its use among Perth participants. There are differences in its usage between Carnarvon and Broome.

In Carnarvon, it means a violent neighbourhood in which there is also a high concentration of Indigenous residents. The Bronx can mean this in Broome, but it also includes non-Indigenous people as tourists (backpackers in particular) and as members of a drug culture.<sup>7</sup> Living in the Bronx calls into use certain conceptions of housing, neighbourhood and tenants.

### 8.1 Neighbourhood violence

Neighbourhood violence is a localised form of regular violent behaviour that may be experienced by anyone who lives within the vicinity of those who are carrying out that behaviour. It includes vandalism, occupying neighbouring lots for gatherings focused on substance abuse, loud and violent behaviour in the street that is understood as arising out of substance abuse, and behaviour that is aimed at residents of the neighbourhood and is understood by them to be deliberately calculated to threaten. While neighbourhood violence may occur among people who are kin related, it is not by nature a kin-based form of violence, and is distinguished from feuding.

### 8.2 Carnarvon

#### *Doreen, Carnarvon*

I'm afraid to leave the house. Even my neighbours tell me that kids are going into my yard. There are no fences. I've been asking and Homeswest said, no, you have to put those up yourself. I've asked I don't know how many times. I'd like a fence like the green one at my sister's house. Before I had all these drinkers under the trees in my front yard. The young boys go mad and break the fence down, or they try. You can see the pieces of asbestos down in the yard. These are boys in their early to mid-teens. They're not even 20. Over at my sister's place this morning, there was one young fella shouting and carrying on. Everybody was still in bed.

Doreen lives in the Bronx. In Carnarvon interviews, the Bronx appears as a well-defined area dominated by Homeswest dwellings. It is located as Tonkin Crescent,

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<sup>7</sup> In Broome there was less use of the term 'White' and more use of 'non-Aboriginal', and also 'not Broome people'. We presumed that this is a reflection of the historically more diverse make-up of the population of Broome and, in the contemporary setting, more tourist trade through the town than Carnarvon or the Perth suburbs.

and Gran Berry Drive in the suburb of Brockman. A popular appellation for this general area of town is Babbage Island. Although none of the streets in Brockman are on the island itself, this area has been referred to as Babbage Island for more than 20 years.

In 1980 to 1982, during the time of the author's PhD fieldwork, Babbage Island was a newly established State Housing Commission development. Although there were a few households known for drinking and some fighting, the area as a whole was relatively trouble free and well regarded as an exemplary low-cost housing development, with a mixed population of White and Indigenous tenants.

The troublesome area in 1980 was the refuge camp established for the former reserve residents. This was referred to as 'Tent City'. Then, in 1982, a new housing development of about 50 houses and small units was established for the former reserve residents and other homeless Indigenous people of Carnarvon. It was named Mungullah Village and it quickly became notorious for drinking, fighting and ongoing neighbourhood violence. The windows in many houses were broken, rubbish lay in the streets, and these contributed significantly to Mungullah's reputation as a dangerous neighbourhood.

Clearly these situations are subject to change over time. In the present setting, Mungullah Village raises no particular comment among the Carnarvon Indigenous community. In contrast, all that was once said of Mungullah is now being said about Babbage Island.

### 8.3 Broome

#### *Lilly, Broome*

They have problems with drugs and violence, and these people jumping over the gate. My daughter put her foot in it one time and let someone in, and they went and had a disagreement with one of tenants. So now they have her name, these people and they shout at her, using her name, come and open the gate, come and open the gate. And when she doesn't, they get more and more abusive. It's terrible ... When she sits outside just for a smoke because she won't smoke inside with the kids, these people go past and abuse her. What're you looking at? And calling her names.

In Broome, the Bronx is less well defined specifically, but generally the area in which people site the Bronx is within the old part of the town, called by real estate developers 'old Broome'.

Figure 2: 'Old Broome'





## 8.4 Describing the Bronx

The Bronx is not only a problem of neighbourhood violence, although that is certainly the key aspect of it. In interviews in both Carnarvon and Broome, neighbourhood composition was represented as another key feature in the phenomenon of the Bronx. In Broome, the composition of the Bronx was a mixture of cultures, including White and Indigenous Broome residents, and tourists, with the common issues being transience and the drug culture.

### *Irene, Broome*

We were four years on the Homeswest wait list. They offered me a house, next to some drug dealers. I said no way my kids were going to be brought up there with people coming and going and thinking this was normal society. But you can't knock it back if they offer you a home because you have to go back on wait list starting from the bottom ... Then they offered us the only other house available at the time and we drove past to see who was living there. It looked like all young families, an OK sort of neighbourhood. Now we've got drug dealers on both sides. You can't win.

In contrast, Carnarvon participants described a situation of apparent cultural uniformity.

### *Yvonne*

They've pushed all the Blackfellas in together over there, which is terrible because these are all the ones who drink too much and then they smash things up. I was in Fane Crescent and Homeswest wanted to sell the place. They asked me where I wanted to be transferred. They wanted to push me straight into Tonkin Crescent. I said no way, I'm not going there.

Carnarvon participants' conception of the problem that gives rise to the Bronx is short and consistent. 'Too many Blackfellas over there'. It is clear that they are not really talking about Indigenous people per se as the problem, because they were perfectly well aware of the cultural uniformity of neighbourhood composition at Mungullah Village and made no particular comment regarding the quality of life there, because there were no particular problems at Mungullah. Clearly, Carnarvon participants were referring to some aspect of Indigenous life other than culture, and this aspect would appear to be a matter of uniformity not of culture but of a pattern of behaviour arising out of substance abuse. As well, they refer to the problems related to overcrowding, childrearing, and the aimless lives of young men and older adolescent boys.

Tables 9 and 10 show Carnarvon and Broome participants' representations of the characteristic components of the Bronx. The components common to both towns are overcrowding, drink and transience. One important difference is that, in Broome, no one cited 'too many Aboriginals' as being the problem, either in formal interviews or in ordinary conversation. Another is a difference in the understanding of transience.

**Table 9: Carnarvon participants – components of the Bronx**

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***Overcrowding***

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some of the old people will get a lot of their children and grandchildren coming to live with them because they've got no place else to go.

Overcrowding is a big problem in Carnarvon... there's old women who, you set them up in a single person's housing and you go there the next week and they've got all their grown up children and their grandchildren have moved in with them...If you go down to Babbage Island you'll see how bad it can get.

...she's got her son's grandson, his missus and their three kids, and her granddaughter and her three kids...it's a three bedroom house

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***Childrearing***

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Sometimes it's the kids. Kids have got to have someplace to play and if the family is in a house with no garden for the children, they play where they can and the neighbours will complain.

Some of the families out in those areas, the kids don't go to school or they turn up to school not having had any breakfast.

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***Young fellas***

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It's the young fellows. There's nothing for them to do.

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***Drink***

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There's an old bloke lives nearby and lots of people visit him, drinking, smashing bottles and it's terrible over there.

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***Drugs - nil***

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***Transience***

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People think they can move from place to place as they wish.

trouble comes from those people who are in transit; the ones who are just travelling around from town to town, house to house. That's where a lot of the overcrowding comes from.

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***Too many Aboriginals***

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One problem is the way all the Aboriginals are put in together in Tonkin Crescent. There's not much you can do with the problems in that area. They need more houses.

...they put everybody into the one area and then they get to fighting, drinking and so forth

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**Table 10: Broome participants – components of the Bronx**

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***Overcrowding***

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If you get a house you get a lot of freeloaders. These people are sick, they don't want the hangers on and the people trying to live off them.

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***Childrearing - nil***

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***Young fellas - nil***

---

***Drink***

---

The problem is someone comes up to them and says oh you can't be my friend if you don't drink.

...the drink, the drugs and the back packers in the tourist season, coming and going, you don't know who these people are.

---

***Drugs***

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They offered us a house, next to some drug dealers

...the drink, the drugs and the back packers in the tourist season, coming and going, you don't know who these people are.

---

***Transcience***

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It's not the people who live here, it's the people who pass through. They take shortcuts through the yards... They have problems with drugs and violence, and these people jumping over the gate.

...no way my kids were going to be brought up there with people coming and going and thinking this was normal society

There was no fence to cut the through traffic. We still have that problem and the only thing that stops people now is a line of bushes. We've had people hiding in there too.

...the drink, the drugs and the back packers in the tourist season, coming and going, you don't know who these people are.

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***Too many Aboriginals - nil***

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In Carnarvon, transience includes: 1) the movement of Carnarvon Indigenous people among homes within Carnarvon as they take up residence with various kinfolk; 2) Indigenous people who are moving on foot around the town and cut through residential properties on their way; and 3) the movement of Indigenous people who travel through a set of towns, of which Carnarvon is one, on an itinerant basis.

In Broome, transience includes the first two of these components, plus: 1) tourists who take up temporary residence over their holidays in rental dwellings and engage in substance abuse; and 2) unidentified people who sell drugs from a dwelling which attracts more strangers 'coming and going'.

In the matter of neighbourhood violence and the development of the Bronx as a phenomenon, Carnarvon participants are not worried about a drug problem. They are focused more on matters relating to the proper conduct of Indigenous people within their own society, such as childrearing, the treatment of old people by their children and grandchildren, and the way these problems are linked by drink and overcrowding. Broome participants are also concerned about overcrowding and drink as important components in the development of the Bronx. However, the drug problem they see in their town causes them more alarm than does the conduct of Indigenous people as members of their own society. Carnarvon may have a drug problem but it has not come to the notice of Carnarvon participants in the way that the problem has presented to Broome participants.

## 8.5 Solving the problems of the Bronx

A key feature of the solution to the Bronx according to participants in both Carnarvon and Broome is a serviceable barrier – either a wall or a fence between properties – which they believe would protect them from violent trespassers.

### *Doreen, Carnarvon*

There are no fences. I've been asking and Homeswest said, no, you have to put those up yourself. I've asked I don't know how many times. I'd like a fence like the green one at my sister's house.

### *John, Broome*

There was no fence to cut the through traffic. We still have that problem and the only thing that stops people now is a line of bushes. We've had people hiding in there too.

### *Lilly, Broome*

... they can't go through that way because the way is fenced off, so they come through this way. They should put up walls and fences and it would stop.

Whether walls and fences would wholly accomplish this is debatable. And indeed, there are some situations that a fence will not fix. Doreen's cousin and her aunt being terrorised in their own home by their adult children is one of these. The solution Doreen offers for this problem is that her cousin and aunt should obtain another home altogether (see section 5.1, Overcrowding), evidently because it is impossible for them to induce their unwanted relations to move out. This problem is better developed in the representations of Carnarvon participants, but it is also keenly felt by Broome participants. Indeed, Hannah's interview showed us that the problem is not all one way. Those who are in the position of having to seek shelter with their relations are not necessarily satisfied with this arrangement.

... we were living with Ray's cousin, now, and they got four kids, no six kids, and two adults, and plus us two, with our kids, that's ten kids and four adults. We lived there from August, September, October, November; I couldn't live like that no more, I went to Welfare, I went to Homeswest, and they all said to wait. I went back to Welfare [DCD], and I'm saying, look here, I got a sick man and all these kids. You want us to live on the beach? Or we'll go sleep in the Homeswest office. We was going to do that, you know. In the Homeswest office.

Broome participants did not overtly present any other solutions to the Bronx, though they clearly highlighted the need for more housing, as did Carnarvon participants.

Carnarvon participants offered one other solution and that was that Homeswest should not relegate all its problem tenants to the same neighbourhood. Participants in both Broome and Carnarvon represented their resistance to accepting housing in what they conceived of as bad neighbourhoods: next door to drug dealers, vulnerable to transients, in the proximity of households known to be occupied by people who drank and were violent. In Carnarvon, they resisted housing in the Bronx not only because of the threat of violence and trespass, but also because by being associated with the Bronx they would themselves be associated with the reputation that adheres to those living there. This was not part of the representations of Broome participants and this is probably a reflection of the fact that the Bronx in Broome is not as specifically located as it is in Carnarvon. As Irene discovered, it was not easy in Broome to identify the quality of the neighbours at first inspection. Or, as she put it:

You can't win.

## 8.6 Conceptual fallout from the Bronx

The existence of the Bronx calls into being a number of associated, or allied, concepts connected with describing the Bronx physically and explaining its continued existence as a category of Indigenous housing. These concepts can be generalised by Indigenous people to housing that lies outside the neighbourhood of the Bronx but carries certain signal qualities definitive of the Bronx as a housing phenomenon. One of these is the 'very Aboriginal house'.

### 8.6.1 A very Aboriginal house

#### *Melissa, Carnarvon*

This house has always been a very Aboriginal house. One of the boys [a little one] was being silly one day and he chucked a broomstick that went straight through the wall. Straight through, not just a dent.

An 'Aboriginal house' is generally a house that is poorly maintained and perhaps wasn't all that well built in the first place. The poor maintenance, however, is one of its distinguishing features.

#### *June, Carnarvon*

Homeswest asked me if I'd mind having an Aboriginal house. I said no, and couldn't think why they'd asked. We went there and then we realised why it was classed as an Aboriginal house. It was a dingy old house in a terrible state.

#### *Charles, Carnarvon*

I've been in the same Homeswest house for 16 years and I've been able to get no maintenance done on it at all. Let me ask you a question. What's the difference between an Aboriginal house and an ordinary Homeswest house?

CB-J: I don't know. There shouldn't be any difference.

Well, there must be. My neighbour got his house painted right through and they got Solarhart. Mine is still the old gas hot water heater out the back.

The 'Aboriginal house' is another dimension of the problem of maintenance discussed in Chapter 1. Another dimension is the actual standard of work carried out at the 'Aboriginal house'.

#### *Minnette*

Some contractors do shoddy work on Aboriginal homes because they just think it's all Aboriginal housing and they think they can get away with a poor job.

The implication is that Homeswest labels certain of its housing stock as 'an Aboriginal house' and uses this appellation to indicate not only that the house has previously been allocated to Indigenous people, but that it is in a state of disrepair. Indigenous people in Carnarvon believe this is what Homeswest does. It is not necessarily the case that this is actually what Homeswest does, but it is the case that the 'Aboriginal house' is an established part of the Carnarvon Indigenous conception of the social housing provider. According to this conception, any house that is located in an area that has been labelled the Bronx will become an Aboriginal house. As well, any house

that has been allocated to Indigenous tenants has the potential to become a 'very Aboriginal house' because the social housing provider will permit it to fall into a state of poor repair and reserve it especially for future allocation to Indigenous tenants.

Homeswest does in fact provide 2,500 additional homes specifically for Aboriginal people beyond the mainstream program and it does this under the Aboriginal Rental Housing Program as part of the Commonwealth State Housing Agreement (2003) (WADHW 2007). It is interesting that this administrative category corresponds quite closely to a category of common usage among our participants.<sup>8</sup>

### *8.6.2 Good tenant / bad tenant*

Part of the fallout from the opacity of Homeswest's processes (see Chapter 1) is that, in the absence of any real explanation of why Homeswest makes the decisions that it does and how it makes those decisions, people will develop their own explanations. No one really knows why some people are continually refused a transfer to a better home, while others are transferred from one nice home to another, sometimes, apparently, without having made any application for a transfer. It is never clear why people are successful or unsuccessful in their applications for priority listing, or why people below them on the priority list are housed before they are.

Among the explanations people develop to explain these things is the good tenant / bad tenant dichotomy. If one happened to be housed while others went without, one might explain it by pointing to the quality of one's own housekeeping. A good tenant will be given good housing and a bad tenant will be given poor housing.

... they [Homeswest] know, they will put you in a place that you're suited to.

This belief is one of the reasons that people resist being housed in the Bronx. If you once accept housing in the Bronx, perhaps Homeswest will decide that you are that sort of person. Protecting one's good name with the social housing provider is important, even in Perth, where they do not talk about the Bronx.

#### *Leonie, Perth*

We'd never had a Homeswest house before. They weren't going to give us that place because Homeswest tried to say we had a bad report, but it was this other girl who lived around there and was playing up. She blamed her own bad behaviour on us. She was the one got evicted in the end.

### *8.6.3 They got family that works there / They don't help their people*

How do people explain the fact that some Indigenous people appear to be regularly allocated the newest housing, the best maintained housing, and housing in a 'good' area of town as opposed to the Bronx? Perhaps, it is thought, the lucky new tenants have family employed by Homeswest who are subverting the system by unfairly advantaging their own relations.

#### *June, Carnarvon*

You've got to be sleeping with [one of them] before they'll shift anyone.

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<sup>8</sup> Our thanks to the reviewer and to Shane Hamilton, Executive Director of Aboriginal Housing at DHW, for pointing this out and providing the information respectively. Further information is available at <http://www.dhw.wa.gov.au/402.asp>

An allied concept to this is that although there are Indigenous people employed by Homeswest, they become transformed by the experience of working for the social housing provider.

***Carl***

After they start working there they get changed.

That is, rather than the Indigenous employees enabling the social housing provider to better serve their Indigenous clientele through critical insight, the Indigenous employees apparently become a part of the existing bureaucracy and express only the pre-existing norms of service.

***Eleanor***

We got Aboriginal people working there too in Homeswest and for nothing. They don't try to help their people. They don't.

It must be remembered that an integral part of the phenomenon of the Bronx is the element of Indigenous people's long-term experience of social housing, that is, Indigenous housing careers. As they progress through the process of obtaining social housing, they arrive at a set of understandings that go to explain this course of experience. In so doing they respond to the perplexities and contradictions they observe in the organs of governments in the way that people ordinarily do, by looking at the evidence available to them on the basis of their own experience and that of known others, subjecting it to their own analysis and arriving at answers that conform to the logic of experience. In the absence of consistent experience that contradicts these explanations, Indigenous people will continue to hold to them as beliefs. Their significance in the context of this report is that this is the belief system current among Indigenous people, attaching to the nature of their own housing careers.

## 9 CONTEXTUALISATION

### 9.1 Socio-spatial differentiation

One of the social phenomena this research addresses is socio-spatial differentiation. Socio-spatial differentiation is a geographer's term used to indicate the distribution pattern of groups within a city and the processes through which this occurs (Coiacetto 2007). In common with the rest of Australia, the socio-spatial differentiation of Indigenous people has a long history in Western Australian towns and cities, ranging from the notorious clearing of whole Indigenous populations from towns in the early twentieth century (Biskup 1973) to the kind of contemporary sequestration indicated by the Indigenous usage of 'the Bronx' (Jones & Tonts 2003). The particular process underlying the socio-spatial differentiation of Indigenous people examined in this research is housing careers. Socio-spatial differentiation in the area of housing disadvantage is certainly not limited to Indigenous Australians. Indeed, the Bronx need not necessarily be an Indigenous phenomenon.

In the 1990s the East Fairfield social housing estate of Villawood in south-western Sydney became notorious for neighbourhood violence. Villawood, however, was nicknamed the Bronx by the Sydney tabloid press, and not by its inhabitants, who were not identified as Indigenous (Arthurson 2002). There is some evidence that, in addition to providing the richly evocative nickname, the press also peopled Villawood with invented youth gangs and provided its landscape with named points at which extreme violence was said regularly to have occurred (Karadjis 1996). Villawood continued to be notorious in the new century, with questions being asked in the New South Wales Parliament regarding reported patterns of gang behaviour, drug dealing and violent crime on the estate (NSW Hansard 2003).

There are significant points of contrast between Indigenous usage and the media's usage of 'the Bronx'. Carnarvon Indigenous people could really say of the Bronx that they knew everyone who lived there, and that they could differentiate those who participated in the activities that made it the Bronx from those who lived there but simply had to bear up under those very trying circumstances. Indigenous Broome residents' conception of the Bronx, while less sharply defined than in Carnarvon, likewise depicts the Bronx as being limited spatially, in this case to an area of four blocks of the old town. Unlike Carnarvon, Broome Indigenous people could not say they always knew exactly who the people were who were participating in the Bronx activities, and this was a very important point for them. Apart from the actual danger presented by Bronx activities, the thing that alarmed them most was that they did not always know the identity of the perpetrators; or, as one participant said, "You don't know who these people are". Likewise, they did not know where they came from, or why they chose Broome as the site of their activities.

However, even in Broome, not everyone who lives in the Bronx is seen as being to blame for the problems signified by use of that name. The typification of Villawood as the Bronx encompassed the undifferentiated whole of the social housing estate and extended to the surrounding suburb of East Fairfield. A more fine-grained view of the suburb is gained from the response of the Director General of Housing (NSW) to the Performance Audit Report on the redevelopment proposal for Villawood. Here, the Director General outlines a history of incidences of neighbourhood violence that clearly distinguishes between the main body of residents and the perpetrators of the violence (NSW Audit Office 1998).

In pursuit of a solution to the problems at Villawood, four major reports were commissioned, three by the NSW Department of Housing (Matka 1997; NSW



Department of Housing 1995; Stanisic et al. 1996) and one by the NSW Legislative Assembly (NSW Audit Office 1998). Only one report, the East Fairfield Final Report (Stanisic et al. 1996), canvassed demolition of the estate as the preferred option. This solution came with high costs financially and also the loss of social housing stock. In all, 253 dwellings were lost and more than 900 residents displaced, resulting in an increase in waiting periods for housing of approximately two years and a net capital cost to the Department of Housing of \$17.4 million (Arthurson 2004, p. 266). The social cost of relocation to the tenants has not yet been explored. As Arthurson points out, the need for a strategy to address the problems of Villawood was never in dispute. However, it would appear that the public debate surrounding Villawood successfully stigmatised the estate to the extent that the problems there were deemed to be so extreme that only extreme measures would serve. Crucially, the stigmatisation of Villawood as the Bronx encompassed the structures and design of the estate as well as the residents. Given this duality of stigma, the only solution that was publicly regarded as acceptable was the demolition of the estate and the displacement of the residents.

## 9.2 Social exclusion

Crucially, one of the ways in which Villawood was successfully stigmatised was the depiction of its residents as being composed of a moral underclass (Arthurson & Jacobs 2004). Under this rubric, Villawood was socially distanced from the mainstream of Australian society through reference to gang activity, and an 'underground' subculture of crime (NSW Hansard Legislative Assembly 2003). The estate was a 'focal point for poverty', a 'haven for criminals' and, further, it was 'run by criminal elements' (NSW Hansard & Papers 1997). Interestingly, it was also in connection with Villawood that the notion of 'social exclusion' began to enter the public debate (ABC 1999).

The use of 'social exclusion' as a term of policy appeared in French social policy in the 1970s and moved from there to the United Kingdom in the 1980s (Levitas 2004). It contrasts with the notion of socio-spatial differentiation on a number of fronts, of which economic status is only one. As well, socio-spatial differentiation describes differentiation in regard to any economic basis, from wealth to poverty, whereas social exclusion describes differentiation only on the basis of poverty.

Social exclusion, like poverty, is therefore something to be eliminated, and marches well with the stigmatisation of places like Villawood, for which only the absolute elimination resulting from demolition can be sufficient. It is in contexts like this that social exclusion and stigmatisation can be employed to identify the residents of a place or a status as a morally deficient underclass. A similar discourse developed around the social housing estate at Macquarie Fields in February of 2005.

Macquarie Fields burst into the public view when an estimated 150 residents battled with police, throwing stones and Molotov cocktails (ABC 2005). The rioting was apparently triggered by the death of two local teenagers in the course of a high-speed car chase with police. Subsequently, the suburb was the subject of two major television documentary reports (Channel 7's *60 Minutes* and Channel 9's *Nine on Sunday*), newspaper 'think-pieces' (*Sydney Morning Herald* 2005; *The Age* 2005), and talk-back radio (Dictionary of Sydney 2005). In all of these, to a greater or lesser extent, Macquarie Fields was stigmatised in much the same terms as Villawood had been 10 years earlier. Like Villawood, Macquarie Fields became a political problem and it was subjected to Parliamentary inquiry, in this case by the Standing Committee on Social Issues (NSW Parliament Hansard & Papers 2005).

It was held, repeatedly and passionately, that the problem of Macquarie Fields was a small number of young, predominantly male, violent, variously 'psychopathic' and socially 'dysfunctional', 'hoodlums' (NSW Hansard & Papers 2005). They were also Anglo-Australian rather than Indigenous, though this distinction was never made. The Premier, Mr Carr, went so far as to declare that 'there are no excuses for this behaviour and I am not going to have it said that this behaviour is caused by social disadvantage' (The Age 2005). By this means, the focus of public debate became the behaviour of the poor. Macquarie Fields became very much a home of the moral underclass. In this discourse, the prime targets are idle, potentially criminal, young men and single mothers (Levitas 2004). Chronologically, the media coverage focused initially on violent young men and only later widened to include single mothers (Channel 9 2005).

Despite the fact that the moral underclass stigmatisation of Macquarie Fields was at least as thorough as that applied to Villawood, at no stage was it suggested that the social housing estate be demolished. The Standing Committee on Social Issues' report of its Inquiry into Public Disturbances at Macquarie Fields made 13 recommendations addressing facilities, social and police services, and community empowerment. While the 'rhetoric' surrounding the four days of rioting was couched largely in terms of individual accountability and law and order, the state's response bears little evidence of these themes. Instead, it seemed a far cry from the Premier's initial response, declaring personal responsibility for one's actions. The report took instead as the primary theme, the need for community engagement.

Nothing more has been heard of Macquarie Fields, for good or ill, and the riot of 2005 appears to have receded into the collective background of crowd violence that has a history in Sydney (Dictionary of Sydney 2005). The next outbreak of violence was the Cronulla riots, which was different again in that the rioters were recruited from outside the site of violence. The perpetrators were, again, young Anglo-Australian men, but without being able to locate them residentially to a specific place, the moral underclass was less readily identifiable. This, if anything, made the affair far more worrying because it made the moral underclass appear to be a largely underground, subversive element liable to be excited to violence, indiscriminate of place. This is similar to the worry expressed by Broome Indigenous people regarding the identity of the tourists they identify as participating in the substance abuse and related behaviour typified by the Bronx. No one knows who these people are.

The problems of the Bronx in Carnarvon and Broome are currently viewed by Indigenous people as being fundamentally a matter of substance abuse and the problems of social control and criminal activity that result from this. The design and structure of social housing estates and dwellings has not entered into the debate. The matter of violent young men as the perpetrators of violence is an important element in the local discourse. The nature of the housing market, however, is the more important factor causally, because it exerts housing pressure on Indigenous people.

In Broome and Carnarvon, one sees the process of gentrification as price increases in the private rental market make it more and more difficult for Indigenous people to find housing outside the already stretched social housing system. This process is more readily apparent in the country towns than in Perth, where the Indigenous community is much more widely dispersed. In the absence of the visual indicators, however, the statistical indicators tell much the same story in the city as do the visual indicators in the country towns. Recent figures for Perth show average weekly rents of \$300 per week (West Australian Newspaper 2007a). A large proportion of the Indigenous

community find it difficult or impossible to subsist while paying such rents.<sup>9</sup> The result of this situation is that Indigenous people in Western Australia will continue to seek social housing in order to fulfil their need for secure, affordable housing.

In this setting, the problem of the Bronx is not likely to go away anytime soon. The pressure on the social housing system and the difficulty of accessing private rental housing will lead to further overcrowding which is often the precursor to homelessness. Whether the problem comes to the notice of the wider community may well depend on whether the pressure of the accelerating real estate market brings with it a focus on properties currently occupied by Indigenous households. For example, during the period of field work in Broome, the Shire of Broome was engaged in rezoning a large proportion of the old town for medium density housing. Much of this part of the town has historically been developed for social housing and was the site of one of Broome's major Indigenous reserves, including the former Community Welfare reserve at Anne St. The former reserve land has been developed for social housing and it is therefore home to a large proportion of the town's Indigenous community and also community organisations.

There was a certain amount of resistance to the redevelopment among the Indigenous community who saw the increased density and increased use of properties for holiday rental accommodation as being among the principal causes of the Bronx phenomenon. The key characteristic of the change in the nature of the population of the old town is the increased instability of the population rather than increased density however. The degree of instability in the populations of towns and cities has long been recognised as being associated with an increase in problems of social control.<sup>10</sup> The Indigenous community of Broome is probably correct in its interpretation of the problems that give rise to the Bronx, therefore.

However, it would not be difficult to reinterpret the situation and view it not as a problem for the Indigenous community, but a problem caused by the nature of the Indigenous community itself. In the context of the public discourse surrounding Villawood and Macquarie Fields, this was a strong theme. It is also a strong theme in the public debate surrounding Indigenous welfare reform (ABC 2007c, *Sydney Morning Herald* 2007). The current controversy surrounding child abuse and the lack of social control in Indigenous communities provides the kind of climate of ideas that could give rise to this reinterpretation (Gibson & Jopson 2007; McGuirk 2007; *Sydney Morning Herald* 2007; Gibson 2007). If this happens, then we may see solutions being proposed not unlike that which was applied to the Bronx at Villawood. In this situation, it would be well to recall the costs, social and economic, incurred in the

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<sup>9</sup> The real mean equalised gross income of Indigenous people was running at 59 per cent of that of non-Indigenous adults in 2002 (ABS 2005). Up-to-date figures are not yet available; however, some indication of what this means in the households of our participants may be gained by looking at the payment amount of the welfare payments most common among our participants. These are the Parenting Payment (PP), which is paid to parents who qualify as Principal Carer, and the Parenting Payment Single (PPS), which is paid to single parents. Regarding the PP, only one parent may be granted Principal Carer status. Figures are not readily to hand on the number of Indigenous parents in receipt of the PP; however, PPS is received by around a third of Indigenous households nationally (Daly & Smith 2003). The current payment amount of the PPS is up to \$256 per week. If the parent is partnered, the maximum amount of the PP is \$191 per week. Other welfare payments may be coming into the household. For example, the parent who does not qualify as the Principal Carer may receive the Newstart Allowance, which is the current term for unemployment benefits. The amount of this pension is \$191 per week for partnered people. The total weekly income for this household is therefore \$382. With a maximum rent assistance payment of \$138 for a couple with three children, after the rent is paid, the couple has \$250 per week remaining for all other expenses and bills.

<sup>10</sup> See, for example, Mayhew's (1861?) descriptions of nineteenth-century London during the period of the Industrial Revolution.

demolition of Villawood, and to question whether or not the long-term interests of the community are actually served by such extreme measures.

## 10 STABILITY AND THE DEPENDENCY TRAP

Social housing plays a vital role in improving the state and status of Indigenous people. The structural positioning of Indigenous people within Australian society is largely a condition of poverty, and because of the generational nature of this position it is not reasonable to view the Indigenous need for social housing in terms of the same paradigm as that of the more general need of low-income people in Australia. There are some comparisons to be drawn with other definable groups in Australian society that illustrate this situation. One such group is the low-income, socially estranged elderly.

The increasing dependency of Indigenous people on social housing results from rising property values and the decline of supply in social housing. These two factors create a dependency trap that tends to be unaddressed. It is not only Indigenous people who are caught in a dependency trap. Another group in Australian society for whom this is similarly the case is older Australians in rental accommodation. In 2002/03, around 13 per cent of older-person households were living in rental accommodation and around 44 per cent of these rented privately (ABS 2005). These 44 per cent were "very likely" to be receiving Commonwealth Rent Assistance (CRA) to subsidise their housing costs (ABS 2005). The situation of older Australians may be compared to that of Indigenous Australians in that a large proportion of both groups subsists on welfare payments of some kind and therefore the economic situations of both are vulnerable to the rising rents that result from the boom in property values.

According to one recent study, the degree of financial stress of older renters is usually determined by the cost of rent and the strength of family connections (Morris 2007). Family can be depended upon to provide support when the money runs short. Indigenous Australians have an advantage over many older Australians because one of the primary aims of socio-cultural organisation in Indigenous society is to maximise kin connectedness. Therefore, whereas many older renters are living in isolation from family connections, most Indigenous Australians are well connected with their family communities and therefore do not suffer the social exclusion experienced by many older Australians.

If we 'control' for kin and community connectedness, certain features of the experience of poverty are identified as being held in common by both elderly non-Indigenous Australians in private rental and Indigenous people generally. Both groups suffer from undependable housing situations, poor diet, and lack of medical and dental services, with resulting poor overall standards of health (Morris 2007; Trewen & Madden 2005). It is not a great leap of logic to infer that emotional health and wellbeing in this situation must also suffer similarly.

Another point of comparison between the low-income, socially estranged elderly and Indigenous people is the long-term nature of their situation. The structural nature of their situations are quite different, however. Elderly Australians who find themselves in the condition of poverty and without strong family connections are unlikely to be able to find ways to improve their situation. They are too old to find work, at least work of a kind that would pay enough to gain them a higher standard of living. They are socially excluded, to a greater or lesser extent, from the socio-cultural and economic world into which they were born, grew up and grew old. Indigenous people have their own socio-cultural world within which they are well connected, by and large, and which has its own concerns politically, and its own economy. They are not, however, well connected with non-Indigenous society and therefore they, like the low-income elderly, find it difficult to find ways to ameliorate their condition.

The position of Indigenous people is economically precarious. Because they live in poverty, or very close to it, their situation is highly vulnerable to any development that threatens their livelihoods, their housing, their health and so on. This being so, they are all much closer to the homeless state than is any other socio-cultural group in Australian society. To say that all Indigenous people have kinfolk who are homeless is not an extreme statement, whereas most non-Indigenous Australians are unlikely to have any acquaintance at all with any homeless person, let alone having kinfolk in that position, and most non-Indigenous Australians are unlikely to experience threats to their situation of such magnitude as to force them into the homeless state. The same cannot be said of Indigenous Australians.

## **10.1 Stability within mobility**

This being so, Indigenous Australians seek to maintain stability in their lives where the means to do so is offered, and will strive to maintain stability when it is threatened. On the face of it, this would appear to contradict the findings of extensive research on the practice of mobility among Indigenous people. However, stability of tenure is distinct from ideas of spatial mobility. Mobility that is undertaken pursuant to maintaining unity in a family community, as opposed to mobility that occurs as a result of homelessness, has different meaning and different results socially, economically and with regard to health.<sup>11</sup>

In a situation of housing shortage, therefore, the health outcomes for Indigenous people will be threatened, to a greater or lesser extent (c.f. the Western Australian Aboriginal Child Health Survey). Stability of tenure enables Indigenous people to take on programs of education and health that cannot be managed easily in conditions of short-term tenure such as are ordinarily characteristic of the private rental market. In a situation of depending upon a succession of kinfolk for housing, education and health will suffer.

This is the primary reason for the attraction that social housing holds for Indigenous people. That they aspire to social housing is an outcome of the dependency trap within which they find themselves. However, their problem is not the dependency trap itself, but the forces that have created this trap. Clearly, it is beyond the scope of this research to provide an explication of these forces. The relevance of the issue here is in regard to the continuity of housing for Indigenous people and the functional significance of housing careers that progress towards steadily improving housing outcomes, as opposed to housing careers that are wholly devoted to achieving immediate solutions to the constant threat of homelessness.

There should be an achievable norm in Indigenous housing careers – that is, the timely acquisition of low-cost, long-term rental in a suitable dwelling that is maintained in an adequate and timely manner. For most Indigenous people, the achievement of this norm is a basic requirement for further achievements in housing, health and education. In a situation of chronic housing shortage and low affordability, conflict with the social housing provider appears increasingly to become a part of the common housing experience among Indigenous people. Where this situation is further exacerbated by the creation of de facto ghettos, the basic norm becomes something more on the order of an ideal to be hoped for. Among participants in this study, it is only in circumstances where neither conflict with the social housing provider nor the experience of violence have formed a part of the individual's life, that housing careers encompass a succession of dwellings that reflect changing requirements according to personal and family development.

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<sup>11</sup> This will be explored in the authors' upcoming AHURI-funded research into Aboriginal homelessness.

## CONCLUSION

The setting of Indigenous social life in the towns and cities of Western Australia is the family community. The family community is an assemblage of kinsfolk who cooperate over time and distance economically, socially and politically. Housing is an integral feature of the economy of the family community in that the homes that belong to kinsfolk, whether rental or owned, constitute a resource open to use by the membership of the family community. People live primarily at one place, but may be welcomed as residents at one another's homes for reasons originating in the need to maintain kin associations, or through lack of any available housing alternatives. The idea of being a part of a family community is among the most strongly held elements of Indigenous identity. The provision of housing to kinsfolk is one expression of this identity. The housing careers of Indigenous people will therefore be differentiated from those of non-Indigenous Australians by the ongoing involvement of kinsfolk in each other's housing careers, often as co-residents at varying times and for varying periods of time.

The strongest influence in the structuring of Indigenous housing careers, however, is the fact of their entrenched poverty. This means that most Indigenous people seek housing from the social housing provider and few are able to purchase their own homes. Mostly, Indigenous housing careers involve a culture of renting. This being so, the social housing provider becomes another major structural influence in Indigenous housing careers.

Generally speaking, the first housing move in Indigenous housing careers is an application to the social housing provider. In Western Australia at present, the ordinary waiting time for housing from Homeswest is from two to five years. At best, therefore, there will be a hiatus of housing for young adults of at least two years, during which they must find housing. Many will remain with their parents, who likely are in a Homeswest home. Consequently, they will establish their first marriage/partnership in that home and also, probably, their first child and possibly their second will spend their early years in the grandparental home.

Some people are prepared to wait for up to five years in the parental home until they are offered a home by the social housing provider. Others find it too difficult, because the rest of their siblings are also living in the parental home, and perhaps they too have children and partners. At this point, they may declare that the house is 'overcrowded to hell in there' and they 'just can't live like that no more'. The alternatives are to move to the home of other, hopefully less crowded, relations or to attempt to find housing in the private system.

During this hiatus between the application and the provision of social housing, the couple and their children may regard themselves as homeless, and be so regarded by their family community. However, they are not likely to be regarded as homeless by the social housing provider, because they can still find shelter with their family. This hiatus requires further research and will form part of the subject matter of the upcoming AHURI-funded research into Indigenous homelessness.

If all goes well for the young couple, they will retain good standing with the social housing provider and all their changes of housing will be motivated by the needs of their expanding family, the need to follow employment, and the need to remain within the towns frequented by their family community. With luck and good planning, they may move into home ownership with the help of an assisted-purchase scheme and retire in their own home, with an asset to pass on to their children in the great by and by.

For many Indigenous people, however, not everything goes well. Among the things that can go wrong are problems arising out of substance abuse, including domestic violence, neighbourhood violence and any of a range of other life crises including serious illness, the death of a spouse, and so on. Life crises have the effect of stalling housing careers by narrowing the individual's focus to the management of the crisis and day-to-day necessities. Bills in particular tend to go unnoticed, and if the management of the crisis calls for a sudden departure from the home, then the rent will also go unpaid. If the home is left deserted, then it may be vandalised. When the crisis is finally dealt with, and the householder returns to resume normal life, she finds she has a ruined home, her credit profile with the social housing provider and with the utility companies is ruined, and she may find that she and her children are now in danger of becoming homeless. In the outcome, she and her family must seek shelter with relations.

Householders who find themselves appealed to in this way find it impossible to refuse housing to kinsfolk, but if they accept kinsfolk into their home, they are in danger of being in violation of the terms of their lease through overcrowding and may themselves be evicted, and so the trouble is progressed through the family community.

By such means, large debt becomes a feature of many Indigenous housing careers. The debt is composed of rent that went unpaid during the crisis and the bill for repairs to damage done to the home when it was precipitately vacated. Repayment of the debt must be negotiated with the social housing provider and the utility companies. Such debts will take years to clear for Indigenous people living on pensions and benefits.

The practice of living with one's relations is not always the result of a crisis or a housing shortage, however. Sometimes, it is a deliberate tactic that a young family negotiates with their parents with the objective of enabling young adults to save enough money to pay a deposit towards the purchase of their own home. Concepts of home ownership are important here, and we have found evidence of the operation of family ideologies of home ownership, which provide the necessary foundation for generations of home owners as opposed to renters. Further research is necessary to make clear statements of associated ideologies, such as education and employment, which go to establish the reality of home ownership among Indigenous people.

### **A note on further research**

This study does not take account of housing provided by Indigenous Community Housing Organisations. As well, we have been able to take only limited account of the experience of private rental. These features reflect the nature of our participant group. Further research is indicated that would provide ethnographic reflections on the experience of Indigenous households in community and private rental. Funding is being applied for, which, if successful, will enable research to be carried out that takes account of these features of the Indigenous housing experience.

As already noted, further research will be carried out into Indigenous homelessness that will take account of the contrasting outcomes of mobility as visiting versus mobility as an outcome of homelessness. That is, we contend that the provision of stable home tenure enables regular and ongoing visiting among the family community and that this kind of mobility arises from the cultural base of the Indigenous social world. In contrast, homelessness results in constant itinerancy, which arises from the need to solve the problem of shelter, and not from a cultural base. The outcomes of these two kinds of mobility are different with regard to individual and environmental



health, and childhood health and educational experience. This contention will be elaborated on in the upcoming research.

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