Social exclusion and housing

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TABLE OF CONTENTS

LIST OF TABLES

GLOSSARY

Concept of Social Exclusion

The 'concept of social exclusion' refers to its employment as an explanatory tool to understand and analyse the processes that cause poverty and inequality, compared to its use as a descriptive term to describe or label disadvantaged individuals or communities.

Capability deprivation

Sen (2000) uses the term capability deprivation to refer to the notion of people not being able to reach their full potential within society due to numerous social and economic factors.

Collective values (or norms)

This term is used to denote the commonly accepted rules within society and expected ways of behaviour eg. not being idle but subscribing to a work ethic and not committing criminal acts of behaviour.

Cultural underclass

The term is usually associated with the work of the American Charles Murray. It is used to describe individuals who possess deviant values including idleness and a tendency to avoid work and a preference for existing on welfare benefits. This explanation of poverty argues that these deviant values are passed down from one generation to another by parents who act as inappropriate role models for their children. The poor are perceived as a subculture that exists outside of mainstream society. Opponents of this depiction of poverty often refer to it as a 'victim blaming' explanation for deprivation.

Cultural capital

'Cultural capital' refers to non-economic factors within society, which have an affect on inequality. In particular, cultural capital includes the factors influencing the educational and employment success of individuals. For instance, the different commitments to education or status that might arise through having a privileged family background or upbringing.

Cultural products

'Cultural products' are the goods that arise through conducting our way of life. This includes, housing, literature, the cinema and art. Cultural products are often linked to the concept of 'symbolic economy' (see definition below).

Dualistic models

'Dualistic models' support the idea that reality consists of two basic opposing elements or states of being. In relation to social exclusion, for instance, social inclusion is often depicted as the opposite state.

Ideology

'Ideology' as used in this document refers to the system of beliefs and values that underlie the concept of social exclusion and the way these aspects are reflected in different explanations of the causes of inequality. Ideology may be conservative or progressive in direction.

Individual agency

'Individual agency' refers to the question of the extent to which disadvantaged individuals' circumstances arise through their own behaviour and lifestyle choices and how much they are responsible to change their situation through modifying their behaviour.

Material capital

'Material capital' refers to money and income rather than other basic needs, such as employment or participation in society.

Moral community

'Moral community' denotes the networks of people within society to whom we recognise an ethical connection. These connections are made through the demands of justice, bonds of compassion or a sense of obligation. This sense of obligation extends beyond family and friends to include those who share a common gender or class, profession, religion or race or nationality.

Relational processes

'Relational processes' reflect the different ways individuals participate and interact in the ordinary day-to-day activities of society. For instance, the activities conducted, the social networks and links that are involved, including who people mix with eg. family, friends and people with higher, lower or similar socio-economic status.

Social contract

The principle belief that individual beings surrender some of their individual freedom and private rights in order to secure the protection and stability of government. Hence, an agreement is made for mutual benefit (in an abstract and voluntary sense) between an individual or group and the community or government as a whole.

Social exclusion

This is a shorthand term for what can happen when people or areas suffer from a combination of problems, such as unemployment, poor skills, low income, bad housing, high crime, poor health or lack of transport (Social Exclusion and Cabinet Office 2001: 2). Hence, social exclusion prevents people from participating in the mainstream activities of society and accessing the standards of living enjoyed by the rest of society.

Social inclusion

'Social inclusion' describes the ideal situation whereby individuals are able to participate in the relevant institutions of society and to share in the goods and service. It is often used to denote the apparent converse of social exclusion. That is, bringing people into mainstream society versus people outside of the mainstream society.

Structural processes

'Structural processes' is commonly used to refer to the broader societal determinants of poverty and inequality. These factors are outside of individual control and incorporate the institutions and economic and social structures of society. For instance, the processes of industry restructuring, changes to the welfare State and other contemporary social and economic change are identified as the causes of poverty.

Symbolic economy

'Symbolic economy' describes the way that society through its institutions, including real estate and other business services, develop cultural products, such as housing, which are used as symbols to represent a certain level of cultural development. For instance, housing in adopting 'New Urbanism' design features is used to market the idea of community in the form of the traditional village.

Welfare state

This term describes a government that undertakes responsibility for the well-being of its citizens through its institutions which provide services such as social housing, health and benefit payments for the sick and unemployed.

EXECUTIVE SUMMARY

This report presents the findings of a literature review undertaken by the AHURI Southern Research Centre that addresses the relevance of the concept of social exclusion for Australian housing policy. The review is premised on the assumption that because social exclusion is emerging as an important theme in Australian housing policy debate, it is worthy of greater exploration. In general terms, social exclusion is understood to denote a set of factors and processes that accentuate material and social deprivation. However, the point of this review was not to attempt to provide a single definition of social exclusion, or to undertake a review of studies concerned with the notion of measurement; this is a worthy project in its own right. In assessing the relevance of the concept of social exclusion for Australian housing policy questions, which are addressed include:

1. What are the origins of the concept of social exclusion?

2. How is the concept of social exclusion used and what are the various meanings ascribed to it?

3. How do social exclusion, housing tenure and housing policy interrelate?

4. What issues are associated with adopting the concept of social exclusion in housing policy? and

5. How applicable are the issues to Australian housing policy?

The term 'social exclusion' was first used in France in the mid 1970s to refer to individuals who were unable to access welfare entitlements. In the 1990s the term began to be deployed both as an analytical concept for understanding emerging social inequalities in countries within the European Community and as short hand expression for a range of anti-poverty strategies. However, the election in 1997 of a UK Labour Government led to social exclusion being given centre stage in government social policy. A 'Social Exclusion Unit' was established within the Prime Minister's policy team, charged with the specific task of coordinating government policies to address poverty and social inequality.

From the outset, a key point highlighted by this review was that any assessment of social exclusion needed to distinguish between its utility as an academic explanatory concept and its political deployment to justify new forms of policy intervention. Often a clear distinction between the two aspects is not discernable within the literature. The review highlights how academics deploy the concept analytically, to explain poverty and social disadvantage. Overall, academics who engage with the concept tend to emphasise:

- Its multidimensionality, which highlights a range of causes of social exclusion and the different dimensions of society where it arises;

- The dynamic nature of the social exclusion – first, this accentuates the relational processes of social exclusion, for example impoverished social networks that can lead to material and cultural poverty - second, it draws attention to the interrelationship between structural processes (i.e. contemporary social and economic conditions) and individual agency (i.e. the extent to which individuals can act to change their life circumstances) and how that dynamic accentuates disadvantage.

- The conflicting social science paradigms that underlie social exclusion.

In terms of political deployment, the way social exclusion is used is partly contingent on its ideological underpinnings. For example, within social democratic debates, the term is often used to justify targeted public expenditure programmes alongside policies that enhance paid employment opportunities. Within the neo-liberal tradition, social exclusion policies are informed by what is termed 'the moral underclass discourse'. This discourse purports that individuals are generally culpable for their material circumstances so government policies should be deployed to deter individuals from remaining welfare dependent.

The main part of the review looks at the linkages between social exclusion and housing policy and in particular:

- Area decline and disadvantaged public housing communities;

- The relationship between social exclusion and the housing system; and

- The connections between social exclusion and housing tenure.

A considerable part of the literature on housing and social exclusion has particular resonance for Australia. For example, recent research conducted in the UK suggests that housing policies aimed at tackling area-based deprivation (i.e. social housing estates) are insufficient. In order to address the wider problems associated with social exclusion, policies must embrace other policy areas including education, health, welfare and employment. Academic contributions tend to focus on the role of housing in extenuating or ameliorating social exclusion. Some studies question explanations that portray housing as simply a receptacle for poverty. suggesting that housing is not passive but either actively reinforces or reduces social inequality in areas such as health, education and employment

The review concludes by examining the applicability of social exclusion theories to debates within Australian housing policy. It is argued that although the term has political utility, as an academic concept it provides little advantage compared to other widely used concepts, such as poverty, other than to emphasise relational factors that shape material and cultural deprivation. In terms of housing policy itself, social exclusion is inadequate when merely used to describe pockets of poverty and disadvantage rather than to present a set of ideas about social phenomena and the processes leading to disadvantage. Social exclusion's main value is at the level of implementation. In stressing the interconnected aspects of deprivation, the concept of social exclusion can be used to endorse housing policies that seek to adopt a multi-agency or 'joined up' government approach in which problems are not tackled in isolation but addressed at the source. Such approaches recognise the complexity and interrelated nature of inequality. Thus, policy interventions to address social exclusion stress the need to coordinate housing policy with investment in education, transport, employment and training and crime prevention. However, even this use is not straightforward, as the review highlights. Recent work in the UK that endeavours to evaluate government policy interventions to address social exclusion encounters difficulty. Specifically, housing interventions become conflated with other policies that are implemented to address social exclusion. The task of extricating cause and effect is of course the reason why social exclusion policies are so difficult to evaluate.

1. INTRODUCTION

1.1. The AHURI Policy Horizon agenda: addressing gaps in knowledge

Recently, social exclusion has emerged as an important issue for Australian housing and urban policy. In particular, the term social exclusion is frequently used to augment policy around the future of Australian public housing estates that are characterised by problematic housing, and concentrations of residents experiencing poverty, low incomes, high unemployment, high crime rates and, at times, incidents of escalating violence. For instance, in view of these features, the Director of the New South Wales Department of Housing described the Radburn Estates, in that State, as displaying "every form of social exclusion which could possibly be devised" (Cappie-Wood 1998: 62). The New South Wales Department of Housing's estate regeneration initiatives are also specifically identified as attempts to address 'social exclusion' (Randolph & Judd 2000). Likewise, the 1999 National Housing Conference, in which all the Australian State Housing Authorities were major participants, adopted the theme of 'Responding to Social Exclusion in Social Housing' (New South Wales Department of Housing, AHURI and Department of Family and Community Services 1999). In South Australia, the idea of addressing social exclusion was recently operationalised through the setting up of a Social Inclusion Unit by the incoming Rann Labour Government in 2002, with the stated priority areas of addressing homelessness and increasing education retention rates (Australian Labour Party 2002).

Nonetheless, despite this drawing on social exclusion in policy development, there is limited systematic analysis in Australia of the various meanings ascribed to social exclusion, the problems associated with the concept, or assessment of its applicability to housing policy within this specific context (Arthurson 2002). Conversely, the concept of social exclusion is well established in the UK and other parts of Europe, with a substantial analytical and critical literature available, which assesses its pragmatic policy value. It would be constructive to synthesise the lessons of the UK and European literature, in order to assess the value of social exclusion for Australian housing policy before it becomes firmly established. This task forms the basis for undertaking the current project.

Thus, it is apparent that the topic of social exclusion and its relationship to housing is 'at the policy horizon' and will shape future Australian research and policy agendas. The 'Social Exclusion and Housing' project elaborates the major issues and debates in the European and UK literature and assesses the relevance of the findings within the unique Australian context. For these reasons, the project will make a major contribution to directly informing policy development and debates surrounding housing and social exclusion in Australia.

1.2. Aims of the project

The principal aim of the project is to consider how important social exclusion is for housing policy and assess its utility and relevance to Australian housing policy. This document draws together the findings of a critical review of the literature on the concept of social exclusion, including exploring its conceptual underpinnings and relationship to housing. Fundamental policy questions about social exclusion and housing that are addressed include the following:

1. What are the origins of the concept of social exclusion?

2. How is it used and what are the various meanings ascribed to social exclusion?

3. How do social exclusion, housing tenure and housing policy interrelate?

4. What issues are associated with adopting the concept of social exclusion in housing policy? and

5. How applicable are the issues to Australian housing policy?

The research methodology was devised to ensure that the five key research questions could be addressed. At the outset, it is important to state that it is beyond the scope of this preliminary research project to undertake a review of studies that are concerned with the notion of measurement of social exclusion; this is worthy of a separate project in its own right.

1.3   Methodology

In order to address the research questions, the project undertook a comprehensive review of the UK and broader European literature on social exclusion, which incorporated two separate but interrelated levels of activities:

1. Scoping and drawing out the main issues in the scholarly literature on social exclusion, including journal articles, books and conference papers. This enabled us to ascertain the origins of the concept of social exclusion, its various meanings, and relationship to housing; and

2. Providing a synopsis of common themes and issues from within this literature through drawing on the different conceptual models and debates about social exclusion. This assisted us in identifying the theories social exclusion is linked to, what it denotes about inequality and assessing the relevance of the concept for Australian housing policy.

From the start, in order to maintain definitional clarity it was necessary to uphold an analytical distinction between the academic and political deployment of the term 'social exclusion'. Briefly stated, academic usage tends to focus on analysis and explanation while its deployment politically is used normatively to justify particular modes of policy intervention.

2. THE ORIGINS OF SOCIAL EXCLUSION

This section considers the origin of the term social exclusion from continental Europe and its subsequent adoption in UK policy debates about poverty and inequality.

2.1. Continental Europe

The term 'social exclusion' originated from France, nearly three decades ago, where its application is generally credited to Rene' Lenoir when he was Secretaire d'Etat a l'Action Sociale (Lenoir 1974). Initially, French socialist politicians used social exclusion to refer to individuals who were not covered by the social security system. The groups included single parents, the physically disabled, substance abusers and people with mental health problems (International Labour Organisation 1998). Over time the term broadened to cover other groups seen as excluded, for example, disaffected youth, the unemployed and the homeless.

Silver (1994) argues that the European endorsement of social exclusion was a response to new social divisions emerging in contemporary society. The divisions were the product of a multitude of processes. These included the impact, since the 1970s, of global restructuring, which was characterised by high levels of unemployment, a rapid decline in manufacturing industry and an increase in information technology, along with a series of protracted economic recessions. In the French context, social exclusion was a response to the perception that wider economic inequality was increasing and social cohesion was being undermined. The term was broadened to encompass 'spatial concentrations of disadvantage' in the late 1980s, after a number of violent incidents on French social housing estates (Silver 1994).

Subsequently, the terminology of social exclusion was adopted by the European Commission in its mandate to report, on a European wide basis, about prevailing levels of poverty and unemployment. 'Social exclusion' was substituted for 'poverty' within European Union poverty programs from the 1990-1994 programs onwards (Room 1995). In this instance, social exclusion proffered a way of combating the problem whereby individual European Union member states could not agree on a proposed objective for combating poverty.. As a term, social exclusion was politically more palatable than poverty, and general enough in meaning to appeal to individual member states with different welfare regimes and often-conflicting interests. As Marsh and Mullins (1998: 751) state, social exclusion provided a way for "member states to commit themselves to an imprecise, but nonetheless worthy-sounding mission".

The significance of social exclusion in policy terms is demonstrated by the range of international European based government agency programmes set up to ameliorate the impact of social exclusion. In addition to the European Commission these include; The World Bank, The International Labour Organisation and The United Nations Development Agency, which all have funded initiatives in place. These pan-national organisations tend to utilise the term in a broad sense to denote individuals and groups who are unable to secure adequate material (i.e. financial) and cultural capital (i.e. education and knowledge) . In other words, social exclusion is used to describe those without the resources to access employment and educational networks.

2.2. Britain

Social exclusion was adopted in Britain as a central notion in the UK Labour party's 1997 election manifesto. The problem of 'social exclusion' and promise of 'social inclusion' formed part of the development of a new political language to ensure electoral success (Levitas 1998). This was linked to the assertion that the UK Labour Government's 'Third Way' was different to past programs of social and economic reform and therefore not about to repeat the mistakes of earlier programs (Byrne

1999). The idea was to reshape the way the state addressed inequality through providing opportunities for people to have better lives, but also having some responsibilities attached to the opportunities (Australian Broadcasting Commission Radio National 1999). In adopting a 'rights and responsibilities' approach to programs of social reform, it was deemed important for the UK Labour Government to maintain distance from the 'underclass' discourse and related 'culture of poverty' debates, which characterised US social policy debates. The idea of an 'underclass' was characterised by the work of Murray (1984), which portrayed the behaviour of disadvantaged individuals as culpable for problems such as unemployment, crime and poverty. Critics viewed the term 'underclass' as misleading, especially in its implications that the poor are morally lacking compared with the rest of society (Levitas 1998) . In the US it was also used to justify the adoption of coercive policies. Given these considerations, 'social exclusion' was perceived as a less pejorative term and hence more politically acceptable than 'underclass' (Alcock 1997 in Anderson 2000).

In 1997, the UK Labour Government established a whole of government policy-making, multi-disciplinary Social Exclusion Unit with the mission of tackling social exclusion. From this viewpoint, social exclusion is defined as:

> "a shorthand term for what can happen when people or poor areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdowns" (Social Exclusion and Cabinet Office 2001:2).

A major priority of the Social Exclusion Unit is to revitalise localities of concentrated disadvantage through implementation of 'whole of government' regeneration initiatives.

The strength of the commitment to the term 'social exclusion' in UK social policy was demonstrated when, in the mid 1990s, the UK Economic and Social Research Council adopted "social integration and exclusion" as one of its nine thematic priorities in social science research (Marsh & Mullins 1998: 759). This showed that academics were also seriously engaging in the debates about social exclusion. An Economic and Social Research Council funded 'Centre for the Analysis of Social Exclusion' was set up at the London School of Economics and Political Science. The key activities have involved investigating "the development and interpretation of the concept of social exclusion" (Richardson & LeGrand 2002: 1).

The following chapter outlines in detail the key characteristics of the concept of social exclusion identified in the literature, showing its various uses, the meanings ascribed to it and problems associated with its use. Subsequent chapters consider the relationship between social exclusion and housing and what social exclusion might add to Australian housing policy.

3. KEY CHARACTERISTICES OF THE CONCEPT OF SOCIAL EXCLUSION

As already stated, in any discussion of social exclusion it is necessary to draw out its salient features. Table 1 summarises the two key interconnected features of the concept of social exclusion, as identified in the literature.

Table 1: Key Characteristics of the Concept of Social Exclusion and the Advantages and Problems that Arise in its Use

Key Characteristics	Advantages	Problems and Issues
Emphasises multi-dimensional nature of inequality ➢ Many factors involved ➢ Covers various dimensions of social exclusion	• Includes the range of services people are excluded from • Implies complex policy prescriptions • Includes economic, moral, social, political dimensions	• So broad virtually anyone/anything can cause/ become excluded • Difficult to put into practice, lacks clarity & politically malleable • Not necessarily equated with economic exclusion
Dynamic concept: ➢ Focuses on the processes that cause inequality ➢ Takes account of agency/ structure dynamic	• Integrative/ dynamic perspective • Includes role of welfare state as a factor in ameliorating or sustaining inequality • Incorporates denial of social/ citizenship rights • Political use progressive if draws attention to inequalities & processes causing them For academic analysis it Provides a structural focus, highlighting the role of contemporary social & economic conditions in causing inequality, as compared with the term 'underclass', which focuses solely on individual behaviour as causing poverty eg. the idea individuals choose not to seek employment.	• New label for well understood processes • Often used descriptively rather than analytically • Brings less precision to debates • Fits wide range of political perspectives • Recent UK policy pathologises disadvantaged groups • Doesn't sufficiently locate the processes of disadvantage in structural factors i.e. contemporary social and economic conditions eg. high unemployment • Scepticism by academics about its value

Source: Room 1995; Lee & Murie 1997; Barry 1998; Burchardt, Le Grand & Piachaud 1999; Jones & Smyth 1999; Sen 2000.

These features are:

• The broad all encompassing, multidimensional nature of the concept. This includes different causes of inequality and incorporates the dimensions of society where exclusion arises; and

• The dynamic rather than static nature of the concept, which is claimed to provide a means of focusing on the active processes that give rise to inequality.

The major benefits and problems associated with these features of social exclusion are reviewed more fully in the discussion, which follows. In considering these key features of the concept of social exclusion, academic discussions have sought to understand:

- The range of causes of exclusion;

- The parts of society where social exclusion arises;

- The range of processes that lead to social deprivation and poverty and in particular, the interrelationship between individual volition (agency) and wider social processes (structural processes). For instance, how the broader societal processes of structural economic reform, which caused the decline of jobs within particular areas, impact on local youth who do not have access to role models of people in employment, and how in turn this affects their capacity to gain employment; and

- The ideological underpinnings of the concept. Ideology in this context refers to the system of beliefs and values that underlie the concept of social exclusion and the way these aspects are reflected in different explanations of the causes of inequality. Ideology may be conservative or progressive in direction as is illustrated by the different interpretations of social exclusion explored throughout this chapter.

These factors are discussed in turn.

3.1. A multidimensional concept

3.1.1. The range of causes of social exclusion

Within the literature, the dominant view is that that the concept of social exclusion has more analytical purchase than the notion of poverty and incorporates a broad range of causes of social inequalities (Anderson & Sim 2000a). The factors linked to social exclusion:

- Range from universalistic forms of inequality, including segregation within a system of social processes, for instance, through racial harassment or denial of basic citizenship rights (Ratcliffe 1998), to inequality described in more particular terms. The latter includes lack of adequate education, poor health, homelessness, disability, unemployment, low income, non-participation in the regular activities of society, resource poor social networks and lack of access to informal contacts linking to jobs or appropriate role models (Spicker 1997; Forrest & Kearns 1999; Geddes & Urry 2000);

- Other aspects are as diverse as the effects of poor social and physical environments. For instance, inadequately maintained housing, and lack of services such as banks and credit facilities, which curtails participation in the exchange relations of society (Bowring 2000: 310); and

- Drug taking, family breakdown, crime, and teenage pregnancy (Vobruba 2000).

Hence, social exclusion implicates a multiplicity of causes and effects of inequality. At first consideration, this broad focus appears advantageous as it identifies the range of aspects likely to cause inequality rather than focusing only on a lack of money as is indicated in using the term poverty . However, it poses numerous conceptual and analytical difficulties, which academics have grappled with in debates about the concept. The problems identified include that:

- Social exclusion is used as a catch-all concept or "shorthand" for a complex array of social problems (Marsh 2001: 2);

- It is so broad in its scope that just about anyone or anything can become or be considered socially excluded (Saunders & Tsumori 2002: 32);

- Compared to poverty, which associates inequality with lack of material resources, social exclusion is a more imprecise concept and this lack of precision renders the exact meaning intangible (Byrne 1999; Atkinson & Davoudi 2000: 235);

- Madanipour, Cars and Allen (1998) argue that the effects of this imprecision are that social exclusion is used carelessly and interchangeably with other concepts, including poverty and social segregation; and

- Marsh and Mullins (1998: 5) argue that once you break the link between poverty and deprivation, there is a danger that all households might be depicted as enduring some degree of social exclusion and this limits its analytical use.

3.1.2. The different dimensions of social exclusion

In attempting to grapple with the multi-dimensional nature of social exclusion, some commentators (see for instance, Madanipour 1998; de Haan 1999; Vobruka 2000) argue that the concept's usefulness lies in emphasising the different dimensions or realms of everyday life where inequalities arise. They also emphasise the importance of making links across these dimensions. However, the various analyses focus on different dimensions of society where social exclusion is apparent, which are summarised in Table 2. The distinctions made between the dimensions by different researchers are not always straightforward. For instance, arguably, lack of citizenship rights could constitute the political as well as the social dimension as citizenship rights are determined by the State. In addition, education is often considered part of the cultural as well as dimension of society.

Table 2: Dimensions of Society Where Social Exclusion is Manifest

Dimensions of Society	How Social Exclusion is Manifest

Social	• Lack of Citizenship Rights:
	  o No right to minimum wage
	  o Prevents access to education, health and other services

Economic	• Lack of access to labour markets • Unemployed prevented from accessing resources & activities, readily available to others in society, particularly consumption and activities and savings
Legal/Political	• Lack of access to democratic decision-making in society • Non voter • Not involved in community organisations • Includes problems accessing structures and processes that enable & facilitate effective community participation

Cultural/Moral	• Exclusion from common cultural practices within society, traditionally, associated with religion, language and nationality
	• New notions of inequality in contemporary society:
	  o Concentrations of people experiencing poverty in particular localities, is linked to lack of access to role models and informal social contacts of appropriate societal behaviour eg. social contacts providing useful pathways to jobs
	  o Symbolic economy (i.e. real estate development and other business services)develop cultural products, such as housing that can exclude particular groups of people. For instance, housing design is often used to market the idea of community in the form of the traditional village. However, these designs promote the interests of big business and can exclude alternative cultures including the homeless.

Source: Adapted from Arthurson 2002.

Sommerville (1998,1999), for instance, identifies three dimensions of social exclusion: the economic; political; and moral. Madanipour (1998) emphasises similar dimensions, incorporating the economic, political and cultural arenas. De Haan (1999) refers to exclusion in the economic, political and social spheres. Within the different realms, (see Table 2) questions about exclusion and social integration range from concerns about access to social networks and supports, to enabling access to resources, democratic decision-making and common cultural practices. Burchardt et al (1999), conclude that it would be erroneous to view those who are socially excluded as homogenous groups. An individual's ability to participate on each of these dimensions is affected by a wide range of factors including personal characteristics, life events and the political institutions of society.

3.2. The dynamic features of social exclusion

The dynamic features of the concept of social exclusion are identified as one of its most important characteristics in that this aspect focuses attention on the active nature of the processes causing poverty. This suggests that it is possible to move in and out of poverty rather than seeing it as a static state or permanent condition of some individuals. There are two interrelated aspects of social exclusion, which render the concept dynamic. First social exclusion identifies the relational processes surrounding inequality. Used in this context, relational processes refers to the key courses of action involving individuals participating and interacting in the ordinary day to day activities of society. Second, social exclusion highlights the interrelationship between agency (individual motivation and capability) and structure (broader social and economic processes) and how this relates to inequality (Freitas 1998; de Haan 2001).

3.2.1. The relational processes of social exclusion

Room (1995) argues that the principal value of social exclusion lies in its placing greater emphasis than the traditional poverty literature on the role that relational processes play in deprivation. Relational processes include:

- Societal links, that is, who a person mixes with eg. family, friends and people of higher socioeconomic status or other like minded impoverished or unemployed people;

- Social participation, which incorporates the day to day activities a person is involved in, eg. membership of school boards or participation in community regeneration activities; and

- Interrelated issues such as the disadvantages of impoverished social networks , which can disrupt social bonds and lead to social isolation or lack of social integration. For instance, a child from an impoverished family with a background of low paid manual employment may not value education in the same way as a child of a wealthier family. In the latter, education is more likely to be seen as the means to achieve a desired end of highly paid and high status work.

In taking account of the role of relational processes in causing disadvantage, Room (1995) argues that there is greater explanatory value then in interpretations focusing only on the outcomes of disadvantage, such as unemployment. From this viewpoint, unemployment, for instance, results not only in less income, but loss of relationships in the workplace and this is part of the causal process of social exclusion. Indeed, exclusion from the labour market often precipitates exclusion in other societal spheres (Madanipour et al 1998: 280). Consequently, research utilising the concept of social exclusion is considered a counterbalance to past research on social problems that focused largely on structural explanations of inequality, such as deprivation caused through a sluggish economy, drawing on economy and State and redistributive issues including lack of resources, and mostly ignoring social interactions and dynamics.

However, whilst Room's analysis attempts to differentiate the concept of poverty from social exclusion, this distinction is not always adhered to in the wider literature where social exclusion and poverty are often used interchangeably. Hence, many academic discussions on social exclusion that portend to provide definitional clarity and make explicit how the term can assist an understanding of the processes involved in social inequality, do not necessarily achieve these goals. There is a tendency to conflate the term with other concepts, such as poverty and inequality or engage in an analysis that is so abstract that it has only marginal relevance to social policy. As Marsh and Mullins (1998) comment, the vagueness of the term has meant that much of the social exclusion literature is shorthand for the range of different processes that may or may not be intertwined. Its limitations are most noticeable when the analysis is outcome focused, looking at the results of the processes, such as unemployment, without delving in any detailed way into dynamic processes and their interplay and how the conditions came about. For instance, implementing policies to move single parents from welfare to work are unlikely to succeed without attempting to understand how the outcome of unemployment came about. Was it through lack of skills, motivation, confidence, or difficulty finding childcare?

A related criticism that is made against social exclusion is that it invites us to deploy a dualistic model of interpretation of the processes causing or maintaining inequality. That is, the focus is on social exclusion and social inclusion as two opposing states, whereas there are complex intra-group dynamics that render such a divide problematic (see Blanc 1998 & Goodin 1996 for a detailed discussion). Hence, it is too simplistic to account for complex and real life situations. Madanipour et al (1998: 280), for instance, explain that individuals can be poor, unemployed and living in segregated neighbourhood but still be part of mainstream society. Blanc (1998) and Somerville (1998) argue that one of the problems of social exclusion is that it assumes existence of a mainstream society and makes a distinction between 'them' and 'us'. Bowring (2000: 327) explicates this point arguing that social exclusion is depicted as a peripheral phenomenon occurring at the margins of society. For this reason, the focus of social exclusion is often on pathological deviation from norms whereby the problems are identified as being due to individual behaviour that deviates from the norms of society. The idea is to bring people back into the system (inclusion) through making them conform to the norms of the system, rather than about social polarisation per se.

A more serious charge made against the proponents of the concept is the claim that social exclusion says nothing more about the processes underlying inequality than what has already been articulated in the description of poverty outlined by Peter Townsend in his seminal work '*Poverty in the United Kingdom*' published in 1979. This work also made the key connection between relational factors and material deprivation. For Townsend (1979: 31), poverty was defined as "being excluded from ordinary living patterns customs and activities". A definition that is remarkably similar to contemporary definitions of social exclusion.

3.2.2. *The interrelationship between agency and structure*

Nonetheless, proponents note that the relational processes of social exclusion may also include questions about the role of individual agency, or action, and individual capability in combating or adding to exclusion (Silver 1994; Sen 2000). This question, of the extent to which individuals who live in poverty are culpable for their predicament and the degree to which structural factors affect individual capacity, is contested in all areas of social policy analysis. Social exclusion is seen as one of the concepts that can take account of the interrelationship between the role of individual capability and the impact of broader social and economic factors that together can shape the experience of inequality. For instance, youth living in an impoverished community may be restrained by the lack of employment in their immediate location. In turn, residing in a community where there are few residents in employment means that the youth have

limited role models of people in employment to assist them in accessing employment opportunities if they arise . As an explanatory concept, it is therefore generally deemed useful in making explicit these connections.

Vobruba (2000: 3), for instance, argues that within the dynamic approach inherent in the concept of social exclusion, the disadvantaged are no longer depicted as victims but are given agency. They become active beings responsible to some extent for shaping their own life experiences . By this is meant that although individuals may be constrained in their choices by broader societal processes they do make certain decisions and perform certain behaviours, which in turn shape social outcomes. Donnison (1998) and Byrne (1999: 1) see social exclusion as a positive concept because it denotes that people are excluded from the mainstream by structural forces outside their control, whereas poverty is often used to suggest that the poor are responsible for their own plight. De Haan and Maxwell (1998) argue that the merit of social exclusion is that it can make explicit the links between wider individual rights, material resources and social relationships; the importance of this cannot be overstated. Social exclusion, by extolling the structural factors that affect individual lives is clearly an advance on some of the other arguments that have been used to explain poverty, which locate the causes of poverty solely in the behaviour of disadvantaged individuals. For instance, the idea that the poor are idle and lazy and lacking in morals and consequently do not support a work ethic (see Murray 1990 and 1994).

At this point, it is useful to consider the distinction Viet-Wilson (1998: 45) makes between weak and strong versions of social exclusion. In the weaker versions of the discourse, the solutions to social exclusion lie in changing the characteristics of the excluded individuals in order to enhance their integration into society. The stronger forms of the discourse place emphasis on the role of those perpetuating the exclusion and aim to reduce their power.

Another writer who stresses the dynamic nature of social exclusion and the relational factors underlying it is Sen (2000). In a wide-ranging article, commissioned by the World Asian Development Bank, he argues that the concept of social exclusion reinforces the need for poverty to be understood as capability deprivation . Capability deprivation refers to the notion of people not being able to reach their full potential within society. For Sen, linking social exclusion, historically, in the academic literature on capability, which explores the factors that prevent individuals achieving their full potential within society, provides a framework that strengthens its conceptual and analytical basis. From this perspective, it is important not to use social exclusion indiscriminately "to describe every kind of deprivation"; it should only be used when it assists understanding or draws attention to the relational features of disadvantage (Sen 2000: 9). Sen also stresses the importance of ensuring that a discussion of social exclusion is informed by the practicalities of policy making. For Sen, the most important question in any discussion of social exclusion is whether policy makers have reason to pay attention to the issues to which the idea helps to draw attention. Sen's answer is affirmative because, in his view, social exclusion can assist in the development of more robust and evidence-based social policies by highlighting the complex set of factors that together constitute social exclusion.

The counter argument, as expressed by Saunders and Tsumori (2002: 32), is that the problem with social exclusion is that it misrepresents the role of individual agency by overemphasising the disadvantaged as victims, hence removing the fault to others. For instance, the implication of social exclusion is that it is something that actively happens to someone through the actions of others. Saunders and Tsumori (2000) pose the question of what happens when an individual decides to quit his/her job or makes a decision to truant from school. As they explain, once the perpetrator is considered socially excluded the insinuation is that it is someone else's fault, the

school, the employer or other individuals, rather than the person who took the action. In turn, Saunders and Tsumori (2000) argue that a concern with social exclusion often leads to policies that undermine self-reliance rather than facilitating it. Unlike poverty, social exclusion implies causation and that something happens to someone, which is not their fault, and this justifies redistributing higher income earners dollars to others. These and the other opposing arguments highlighted throughout this chapter point to the different ideological basis that can be incorporated within the concept of social exclusion. This forms the specific topic of the next section.

3.3. Ideological underpinnings

The divergent viewpoints about cause and effect highlight the finding that social exclusion is grounded in conflicting social science paradigms and political ideologies, enabling it to be deployed in different ways. The concept allows for different elaborations of underlying values and ways of thinking about where the causes and solutions of inequality lie. Silver's (1994) work elaborates this point about the inexact nature of the concept of social exclusion, showing that despite common usage of the term, in Northern Europe and Britain, the concept is conceived of differently in different countries due to diverse historical and political traditions. Three paradigms of social exclusion are identified:

1. Solidarity, which is related to the political philosophy of republicanism;

2. Specialisation, which is connected to the political philosophy of liberalism; and

3. Monopoly, which is closely associated with social democracy.

The key characteristics of each model are summarised as follows.

First, the 'solidarity model' of social exclusion, from whence the term originates, reflects the influence of French social theory, which is derived from the writings of Rousseau about the social contract (Silver 1994). The social contact refers to the bond, both moral and cultural, that is made between the individual and society. The ideal is of a moral community that is external to, rather than grounded in the rights and interests of particular groups and individuals (eg. beyond family and friends). From this perspective, social exclusion is perceived of as a break in the social fabric, of the bond between the individual and society, along with an erosion of widely accepted values and rules about the appropriate ways to behave within society. Whilst individuals have political rights, they also have duties and obligations to maintain national solidarity. In this model, public institutions have an important role to play in promoting social integration for those that are excluded, specifically, by linking groups back into the mainstream society and culture.

Second, Silver (1994) argues that the 'specialisation model' of social exclusion has its roots in Anglo-American liberalism. Here the basis of the social contract is considered to be in social differentiation, where various individuals engage in a series of voluntary economic and social exchanges based on their interests and motivations. Social exclusion results when barriers, such as discrimination, prevent individuals from freely engaging in these exchanges. The emphasis is on rights and obligations in the sense of contractual exchange. As opposed to the solidarity model, limited public intervention is seen as the way to prevent exclusion, although government protection of individual rights may be included in some spheres. Government support in terms of welfare payments, for instance, is depicted as facilitating dependency rather than promoting a work ethic, leading to the development of a cultural underclass (Silver 1994).

Third, in the 'monopoly model' of social exclusion, society is depicted as consisting of hierarchical organisation with differential class access to control of resources. This model reflects the social democratic model of the European left, with theoretical roots in the writings of Weber and Marx (Silver 1994). The basis of social exclusion is

identified as the interests of powerful groups being served over others, which causes inequality. Inclusion is achieved through extending equal citizenship rights to the excluded, allowing them to participate more fully in the community.De Haan (1999) suggests that these three typologies represent 'ideal' models and most societies reflect a mix of ideas, encompassing a diversity of debates and meanings of social exclusion. Levitas (1998) reinforces this point showing how social exclusion is deployed in at least three different ways in contemporary British politics and social policy, which are summarised in Table 3.

Table 3: Levitas's Paradigms of Social Exclusion

Model/Political Ideology	Cause of SE	Solutions
Redistributionist	• Poverty	• Redistribution of funding from taxation via the welfare benefits system • Provision of universal services eg. free education & health care & open access to social housing
Moral Underclass	• Individual behaviour – cultures of welfare dependency and idleness	• Stringently applied criteria to access and maintain welfare benefits.
Social Integrationist	• Unemployment	• Getting unemployed into employment

Levitas identifies:

- A 'redistributionist discourse', which emphasises poverty and the lack of full citizenship as the main causal factors of inequality;

- The 'moral underclass discourse', which highlights the individual morality of people living in poverty as the principal cause of exclusion; and

- A 'social integrationist discourse', which extols the importance of employment as a means to combat social exclusion.

3.4. Political utility

Levitas' typologies illustrate that the grounding of the concept of social exclusion in competing ideologies (see Table 3) renders he term amenable to appropriation by different political parties . For centre left political organisations, such as the UK Labour Party and French Socialist Party, social exclusion thus serves as a useful rhetorical device to demonstrate a commitment to addressing social disadvantage. For conservative political parties, the term has the attraction of not foregrounding structural poverty. The typologies are useful as they highlight the way in which social exclusion is politically malleable and can be adapted in different contexts. They also serve to further illustrate how social exclusion is a contested concept whose meaning is reinterpreted by different political agencies that seek to impose their own definition of what the term entails. As Levitas (1998: 178) asserts, "at a political level it has broad appeal, both to those who value increased participation and those who seek greater social control".

Levitas (1998) details how in practice, UK Government policies aimed at tackling social exclusion largely focus on a 'social integrationist discourse', which entails getting the long-term unemployed into labour markets. The issue she and other critics raise is that this narrows social exclusion as an issue to non-participation in the labour market and promotes the idea that if individuals are employed then they are not

socially excluded. Such a focus de-emphasises the working poor and other labour market inequalities, whilst ignoring issues of redistribution (Jordon 1996; Levitas 1996). Other commentators reinforce this issue (see, for instance, Lee & Murie 1997; Wheelan 1999). They draw attention, specifically, to distributional issues arguing that there are difficulties with the concept of social exclusion unless it takes account of wealth redistribution and access to other resources. As Alan and Murie (1997: 3) explain, "problems of participation, integration and power are bound up with distributional issues"; they question how equality is possible if the concept of social exclusion takes no notice of distributional issues.

This lack of clarity constitutes a major advantage for those who seek to engage with it politically. From a political perspective, the amorphous nature of the term social exclusion provides four key advantages:

First, some commentators (for example, Berghman 1995; Levitas 1998; Marsh & Mullins 1998; Anderson 2002) argue that it is this vagueness of the term that encouraged politicians within the European Community to adopt it as a mainstream policy issue in the late 1980s. In short, it enabled politicians to use the concept strategically without detailing precisely what it meant in substance. Silver (1994) and Levitas (1998) both stress the ease by which a social exclusion strategy can convey to the wider public a commitment to addressing poverty. Hence, as some critics suggest, employing the concept of social exclusion justifies the development of a diversity of political projects to address poverty or promote social integration, which may, or may not, be effective in reducing existing inequalities (Kleinman 1998; Levitas 1998; Byrne 1999).

Second, social exclusion is used to legitimise new approaches to government service delivery that claim to imply far more complex and holistic policy solutions than in the past. The inter-disciplinary nature of the concept of social exclusion can bring together a set of complex policy issues and dovetails neatly with contemporary discourses in policy making such as 'partnership' and 'joined up' government. Whether this leads to novel policy responses in practice is contentious. Taylor (1998), for instance, while arguing that social exclusion offers an alternative foundation to poverty for developing novel and comprehensive strategies, says that for it to become reality requires major change to professional, economic and political cultures. Critics of the UK government's social exclusion strategy, such as Levitas (1998) and Bowring (2000), argue that the emphasis on joined up government makes accountability harder to enforce, as it is difficult to trace specific policies and their effects.

Third, the concept of social exclusion is malleable and can be adapted in different contexts. As already stated, the *prima facie* example of how governments have operationalised social exclusion is the UK Labour Government's 'Social Exclusion Unit' (SEU), which has become the fulcrum by which the government has sought to steer its anti-poverty strategies. The political dimension of social exclusion is clearly evident in the policies that have been pursued by the SEU in the UK. As Burchardt, Le Grand and Piachaud (2002a) argue, policy makers have concentrated on the most visible and extreme issues which are likely to capture the attention of the wider public such as street homelessness, teenage mothers, drug related crime and polices to reduce anti-social behaviour.

Finally, from a political perspective, the issue is not so much, therefore, whether the concept of social exclusion has analytical rigour but rather whether its deployment can convince the wider public that government policies are effective. Using this criterion, the deployment of social exclusion has served to legitimise government policies and bring divergent professional interest groups to work together. The notions, for example of 'joined-up government', 'partnerships' and 'social entrepreneurship' that are now

part of the vernacular of policy-making can be traced to the deployment of social exclusion in recent years.

To sum up, whilst it is generally recognised that politicians and policy makers successfully utilise the terminology of social exclusion, there is debate as to whether the concept enhances our understanding of poverty and inequality. In particular, questions remain about its analytical rigour and conceptual clarity. On the one hand, there are writers who dismiss the notion of social exclusion as being too vague and amorphous to have any real utility. For example, Oyen (1997) argues that there is limited theoretical underpinning in the concept of social exclusion and that it is too vague to operationalise successfully. On the other hand, Anderson and Sim (2000a), while supportive of the concept, nevertheless suggest that an insistence on multidimensionality might obscure the distinctive influences of specific policies and processes. In conclusion, academic analysis is essential in seeking to evaluate the efficacy of policy programmes and, in this respect, the concept of social exclusion is helpful as shorthand for the complex factors that affect material outcomes. However, the evaluation of policy is the most pressing task and there is considerable work to be done to examine the divergent aspects of policy programmes including resources, political rhetoric and conflicting priorities. The task of the research is to set out the consequences and connections of policy activity in more detail. In reflecting on these findings, the key task of the next chapter is to explore the links between housing and social exclusion in order to subsequently assess the usefulness of the concept to Australian housing policy.

4.   THE LINKS BETWEEN SOCIAL EXCLUSION AND HOUSING

Given the multitude of factors and interrelationships implicated in causing social exclusion, it would be expected that any academic and policy discussion of the concept would consider the role of housing. Housing is the main item of the family budget and without State assistance, many low-income families could not access decent and affordable housing. It is equally apparent that disadvantaged individuals end up living in particular neighbourhoods, spatially concentrated with like individuals. However, although within the literature spatial concentration is considered a key aspect of social exclusion (Forrest & Kearns 1999), the role of housing is less discernible (Marsh & Mullins 1998). In view of this finding, this chapter commences by outlining the key elements constituting housing and summarises how each of these elements might relate to the processes and outcomes involved in social exclusion. Then the literature on 'social exclusion and the spatial dimension of inequality', and 'the housing system' are considered in turn. In the final section, the different ways in which social exclusion is used in housing policy are discussed. Once again, this highlights that social exclusion is a contested concept that is open to different interpretations of the causes of inequality and in determining the policy solutions that are adopted to address it.

Table 4 on page 16 highlights that inadequate housing affects health, education and access to employment. Housing is also linked to the processes of social in terms of location, physical condition, security of tenure, overcrowding, sustainability and access to other services.

4.1.   The Spatial Dimension: Area Decline and Excluded Communities

Power (2000:1) argues that, "social exclusion is almost entirely an urban problem…cities concentrate and intensify social problems". From this perspective, clusters of poverty and disadvantaged places are implicated in social exclusion as they limit people's opportunities, lead to area stigma, competition for jobs and higher levels of conflict and dissatisfaction. Other commentators also emphasise the way that social exclusion is spatially manifest. Madanipour (1998: 80), for instance, in considering the different dimensions of society where social exclusion arises (political, economic, cultural), argues that questions of social exclusion mainly involve access to decision-making, resources and common narratives to enable social integration. Living in a particular neighbourhood influences whether or not access to these different factors is made available. Depending on location residents experience differential access to particular services and resources. For instance, employment opportunities vary across neighbourhoods and in some regions access to jobs is more limited than in others.

Certainly, in the UK and elsewhere in Europe, as in Australia, much of the visible contemporary spatial concentrations of disadvantage are apparent on social housing estates that were built post the Second World War to provide a decent standard of living for working class-families. The communities reflect the impacts of economic restructuring and associated job losses, along with tighter targeting of social housing, with many residents now subsisting on social assistance. The estates show the visible divisions of broader income inequality, including concentrations of residents experiencing low incomes, unemployment, poor housing, high crime rates and family breakdowns. Hence, in the UK, a strong link is often made in a descriptive sense, between the notion of social exclusion and social housing estates (Marsh & Mullins 1998).

Table 4: The Key Elements of Housing and its Relationship to Social Exclusion

Key Elements of Housing	Relationship to Social Exclusion	Outcomes

Cost/Affordability
Capacity of individuals/ households to meet housing costs out of available income and have sufficient income to meet other basic needs eg. food, clothing, education and health care.
	• Rent setting policies & practice - for low-income households if rental payments in relation to income are too high:
	  o Reduced income available to spent on other factors eg. health & food.
	  o Participation in consumption & recreational activities compromised
	  o Inability to pay rent/arrears
	• Poverty traps i.e. social housing rents rise for tenants on welfare benefits as income increases. Provides disincentive to move from welfare benefits to paid employment.
	• Homeownership policies - when mortgage repayments for low-income homebuyers in relation to income are too high have assets but income poor.
		• Poor health, education
		• Poverty
		• Eviction/homelessness
		• Trapped on benefits
		• Poverty
		• Poor health
		• Eviction/ homelessness

Accessibility/Availability Refers to whether or not low-income housing is available to meet demand. *Also whether households can move to other dwellings within same or between different tenures.*	• Lack of access to affordable housing • Needs based allocation policies for social housing potentially inclusive but leads to stigma, poverty concentrations • As homeownership declines people who would have become home owners remain renting in private rental - displaces lower-income tenants in other tenures	• Homelessness • Poverty • Residualisation • Poverty
Security of Tenure *Extent to which home owners, purchasers or renters are guaranteed continued occupation of housing*	• Where no security of tenure families may have to move sporadically • Insecure accommodation may affect an ability to maintain employment	• Educational outcomes compromised • Income levels likely to be affected adversely.
Appropriateness *Refers to whether housing meets needs of occupants in terms of:* • Appearance • Locality • Quality • Suitability: household size/age of occupants	• Concentration effects, impoverished socials networks, employer stigma • Lack of services eg. shops, banks. • Poor social & physical environments due too inadequately maintained housing • Overcrowding	• Access to employment & education & other services compromised • Poor health, educational, employment prospects • Lack of mobility

Barry (1998) argues that when social exclusion is applied in this way, to groups and localities, it is not being deployed as a concept but as a description of outcomes and this limits its usefulness. That is, it is not exploring the underlying processes or advancing knowledge of the courses of action that lead to inequality but merely applies a label to localities characterised by concentrations of residents experiencing high levels of disadvantage. Likewise, Ratcliff (1998: 816) comments that utilising social exclusion in a descriptive sense, such as depicting disadvantage on social housing estates, "at best does little more than provide another word to describe processes and social locations, which are already well understood and articulated". At worst it labels, stereotypes and stigmatises, or pathologises minorities as part of an 'excluded' underclass. The key issue, as identified by Burchardt, Le Grand and Piachaud (1999: 3), Byrne (1999) and Wheelan (1999), is that when social exclusion is used in a descriptive sense to depict the state of being excluded it focuses attention on the outcomes of the processes rather than the processes leading to it. This is problematic as it leads to policies that try to solve effects rather than addressing the underlying sources and causes of the problems of inequality. For instance, lowering concentrations of social housing on estates through regeneration activities to address high crime rates or poverty merely moves the 'problem' residents and their issues to other localities rather than addressing the issues at their source (Arthurson 2003). In view of this, Ratcliff (1998) argues that there is a danger that social exclusion could merely become a descriptive slogan or label rather than an analytical tool, which obscures rather than clarifies issues. Another useful contribution to this debate is the work of Allen, Cars and Madanipour (1998). They argue that in any consideration of the terminology of social exclusion, it is helpful to distinguish between:

- Social exclusion used as a description of an empirical phenomenon; and

- The use of the term in reference to a set of ideas about social phenomena and processes.

Using Allen, Cars and Madanipour's distinction, it can be argued that the concept may have merit if it helps to show how different social processes interact but it is not always a particularly useful term in respect of just labelling empirical phenomena without a deeper consideration of the issues involved. Therefore, it is important when used as an explanatory concept that policy makers are explicit about how they deploy the term.

4.1.1. Area based interventions

Some of the recent research takes account of the limitations of area-based interventions to address social exclusion and stresses the need for more structural interventions. For example, Moulaert, Swyngedouw and Rodriguez (2001) analyse the interaction between social exclusion processes, changes in urban governance and large-scale redevelopment. The authors argue that emphasis on physical renewal alone is an insufficient policy intervention and that a systematic approach is required, which addresses the range of interrelated issues causing inequality, including unemployment. Kleinman (1998) also argues that the implications of recent UK research on social exclusion is that estate based physical renewal policies are an insufficient policy instrument to address the wider problems associated with social exclusion. The cogency of these arguments is confirmed by a review of area-based renewal programmes undertaken by Andersen (2002). He reports that in a majority of the evaluations undertaken in Europe, researchers have found that the interventions are often limited in scope and have only short-term effects. The findings that the social exclusion policies of European governments are having only minimal impact on addressing inequality have precipitated a debate within academia about the capacity of area-based policy interventions. Somerville's (1998) discussion of the factors contributing to social exclusion provides some clues as to why the problem is so difficult to address.

He argues that social exclusion has three key drivers:

- Disadvantages within the labour market;

- Political legal structures; and

- Ideology, such as racism or stereotyping of groups.

These problems all combine to varying degrees compounding the difficulties encountered by people in poverty. In particular, Somerville highlights the importance of ideology as this factor can perpetuate and reinforce inequality. Similarly, Anderson and Sim (2000b: 224) describe how "prevailing ideologies of successive national governments influence and constrain the practices of local agencies, including the local state".

The literature suggests that policies to address social exclusion must include a focus on income inequality. Some of the most interesting work in seeking to identify the relationship between inequality and social exclusion has been undertaken by academics based at the *Centre for the Analysis of Social Exclusion* at the London School of Economics. For example, Buchardt, Le Grand and Piachaud (2002b) provide data on four different attributes that are commonly associated with social exclusion:

- Consumption, which refers to the (capacity to purchase goods;

- Production, which includes participation in socially valued activity;

- Political activity, such as engagement in local and national collective decision making; and

- Social integration, which incorporates interactions with family, friends and community.

Buchardt, Le Grand and Piachaud's (2002b) work highlights that local income is the most significant factor in contributing to social exclusion although the causal relationship between low income and its effect on other attributes is difficult to specify with any precision. Byrne (2002: 79), in his study of social exclusion, also highlights income inequality as the most significant causal factor. As he writes 'income inequality matters in any consideration of social exclusion because income is both the basis of social participation through consumption and a reflection of the power of people in their economic roles'. Overall, the studies suggest that addressing income inequality through tax breaks, income redistribution and work incentives is one of the most effective ways of addressing inequality and exclusion. Of course, although the link is not specifically made this also implicates the role that social housing play in addressing social exclusion through maintaining affordability of rental costs for low-income tenants.

Other contributions to the debates about social exclusion focus on the incapacity of the welfare state, as it is presently constituted, to have the institutional capacity to address social exclusion (Harrison 1998; Bowring 1999). These arguments are based on empirical research published in the UK, which suggests that government policies have only had minimal impact on addressing inequality (Howarth et al 2002). Beer (2002: 4) argues that in spite of the difficulties of intervention, housing policy does nonetheless offer "the capacity to be an active force affecting the life chances of the most disadvantaged within society". In making this point, Beer maintains that housing is most successful in ensuring positive outcomes if it is provided alongside other forms of support such as education, vocational training and health care. The implication of recent research on social exclusion, including Australian research, is that estate based physical renewal policies are an insufficient policy instrument to address the wider problems associated with social exclusion (see Kleinman 1998; Randolph &

Judd 2000). Whilst physical refurbishment leads to improvements in the condition of the stock, the current allocation policies for social housing, in effect, ensure that only those with the most acute need have a chance of being housed. This of course limits potential social housing tenants to groups already burdened by the consequences of economic and social disadvantage. Thus, the allocation policies of housing authorities in Australia and the UK ensure that social housing will remain a form of tenure for those with no choice. In turn, the difficulties of addressing structural issues results in housing policies focused increasingly on a set of policies emphasising social control and sanctions for tenants who are seen as 'anti-social' (Haworth and Manzi 1999). These issues are returned to in the sections that follow.

4.2.   The housing system

A number of academic studies explore the relationship between the housing system and social exclusion. In general, the studies take three divergent analyses, focusing on:

- First, the extent to which housing contributes to social exclusion;

- Second, the consequences of exclusion from housing; and

- Third, on housing as a consequence of exclusion.

In the first set of studies, housing itself is acknowledged as a key contributor to social inequality. Therefore, from this viewpoint, any analysis seeking to understand the relationship between inequality and social exclusion must acknowledge the role of housing in shaping outcomes. As Table 4 page 16 reiterates, inadequate housing interacts with and affects the processes of social exclusion in other policy portfolios including health, education and employment.

Considerable work (Lee and Murie 1997; Burrows 2003) has sought to show that the housing system itself can accentuate material disadvantage and social exclusion. Lee and Murie (1997), for example, pose questions about how the housing system forms part of the process through which social exclusion is experienced. From their perspective, social exclusion provides an opportunity to reflect on key debates about the role of housing in social integration, social polarisation and citizenship (Murie 1996). In their study, Lee and Murie (1997: 12) argue that during the post-war years the role of social housing was to decrease housing shortages and raise standards in order to increase social cohesion and reduce social divisions. Social housing played a key role in maintaining affordability of rent and energy costs and providing security of tenure. They argue that the role of housing in maintaining affordability and reducing social divisions has been undermined through broader changes to the labour market and social welfare policies adopted in the UK since 1996. These policies are likely to further erode the availability of the social housing stock with limited new building, sales and stock transfers to other tenures to gain funds to upgrade existing social housing.

Pawson and Kintrea (2002) explore the way that housing allocations policies form part of the processes of social exclusion. The policies segregate the most disadvantaged in poor areas, deny access to some groups and perpetuate the concentration of impoverishment within the social housing sector. They conclude that this situation is unlikely to change "as long as social housing remains a housing sector of last resort" (Pawson & Kintrea 2002: 644).

Another proponent of the view that housing contributes to social exclusion is Forrest (2000). He contends that housing interacts with other factors, for example, poor health, opportunities for securing employment and neighbourhood cohesion. In short, the components that are identified as comprising social exclusion are intertwined, that is to say housing both reinforces and is in turn shaped by other factors such as unemployment and poor educational opportunities. Similarly, Somerville (1998: 772)

argues that social exclusion through housing occurs where housing processes deny certain groups control over their lives and reduce access to wider citizenship rights. The second series of discussions is about the consequences of exclusion from housing. Based on their assessment of two UK social housing estates, one predominantly a Bangladeshi community, and the other mainly white, Cameron and Field (2000) point to the importance of separating out arguments based on exclusion through housing from those based on exclusion from housing. The latter focus is on the detrimental effects of lack of access for the disadvantaged to adequate housing and material resources. However, even in this body of academic literature, the role of housing in the processes of social exclusion is complex. They found that the Bangladeshi community experienced exclusion from housing because their estate had high demand and low turnover and their housing options were constrained by low-income and fear of crime. Nonetheless, the community was highly integrated into the local labour markets and had strong community integration. Conversely, the adjacent white community had greater housing choice and the housing was of a better physical quality. However, the community was excluded from the labour market and wider society. The implication is that it is possible to be well housed but socially excluded and poorly housed but socially integrated. Hence, the relationship between social exclusion and housing is complex and varies across estates and communities.

Anderson and Sim (2000a: 21) argue that initial debates about residualisation of social housing and social exclusion in the UK ignored the experience of those who could not gain access to this tenure. Yet, decent, secure, affordable, quality housing provides a basis for social integration and is linked to labour market engagement. For these reasons, Anderson and Sim (2000b: 227) conclude that social exclusion "may not actually be the ideal term to describe the patterns of inequality and disadvantage in the housing system or other dimensions of welfare". It might be better to refer to the social consequences of exclusion from housing. Ratcliffe (1998: 815) raises a similar issue, arguing that the key question is how housing availability is shared out. The focus should thus be " 'exclusion' from what, and by what/whom?"

In the third set of debates, poor housing is depicted as a consequence of social exclusion. In other words, it is the lack of material resources such as income, which is the causal factor of inequality and not housing itself per se. For instance, unemployment affects access to housing so the disadvantaged end up in unsatisfactory private housing or are allocated inadequate social housing. In turn, there is a process of exclusion from other services that results in households concentrated in particular parts of the housing market. However, the dynamic between inequality and housing is not a one-way street - a point that Malpass and Murie make in their seminal text '*Housing Policy and Practice*' (1994). They cast aspersion on those texts that seek to see housing as simply the receptacle for inequality. Rather, housing is not passive but active, in that it can reinforce or reduce social inequality in other areas, for example health, education and employment.

4.3.   Housing tenure and social exclusion

Whilst the concept of social exclusion does not suggest that the socially excluded will be found in a particular tenure, it is often assumed that those in social housing are most at risk because the focus of much visible government policy is the social housing estates. It has been common in a policy sense to use housing tenure as an indicator of inequality. For example, to insinuate that public sector housing tenants are more likely to be socially excluded than homeowners. The premise for this argument is that inequality can be mapped spatially, and because of this, housing provision and access to housing can provide a way of identifying social exclusion. In the UK, there has been considerable work documenting how the socially excluded are concentrated in certain neighbourhoods (see Social Exclusion Unit, 1998; and Burrows & Rhodes 2000).

However, Byrne (1999: 116) argues that owner-occupiers do not necessarily live in the better parts of cities. Homeownership is such a dominant tenure that it contains a wide variety of housing. Lee and Murie (1997) undertook a major piece of work that adds to this debate. They explored the impact of housing and its relationship with other factors associated with social exclusion, for example the labour market and welfare provision. Although there is a tendency for households with the least resources to gravitate towards the social housing sector, their research showed that disadvantaged households are to be found in private rental and owner occupied markets as well. Based on these findings, Lee and Murie argue that policies aimed at addressing social exclusion should not focus exclusively on social housing estates within inner city areas. For example, in some areas of the UK owner-occupiers and private renters have higher levels of deprivation than neighbouring social housing estates.

Hulse and Burke (2000), in one of the few Australian articles about housing and social exclusion, reinforce the importance of applying the concept of social exclusion beyond social housing estates. They examine the characteristics of social exclusion in the private rental sector in Australia, Canada and the US. The major argument pursued is that the consequences of social exclusion are greater for tenants in private rental than the social housing tenure. Specifically, social housing tenants receive a number of benefits, which are not available in the low-income private rental tenure, including access to affordable housing, support to maintain a tenancy and security of tenure, all of which to some extent ameliorate social exclusion. For these reasons, at least in relation to housing tenure, Hulse and Burke conclude that social exclusion is greater and more complex for low-income earners in private rental than for social housing tenants.

4.4. Discourses of social exclusion and housing policy

It is important in any discussion of social exclusion to refer to the work of Levitas (1998) for two reasons. First, Levitas makes the important point that social exclusion is underpinned by at least three ideological discourses, all of which find expression in contemporary social policy. Second, Levitas' framework (set out below) offers a means of highlighting how these different discourses influence housing policy. Although Levitas (1998) concentrates her analysis of social exclusion on issues of unemployment, poverty and welfare benefits, rather than housing, we return to this model in investigating social exclusion and its relationship to housing. To recapitulate, Levitas' argument is that social exclusion policies usually reflect one or more of the following ideological discourses:

- First, a 'moral underclass discourse' that identifies moral and individual personal failings as a causal factor to explain social exclusion;

- Second, a 'redistributive discourse' concerned with addressing poverty and recognising it as the primary cause of inequality; and

- Third, a 'social integrationist discourse' that concentrates on achieving social integration through paid work.

A cursory examination of the literature shows that these different discourses have informed policies enacted by social housing agencies and publications in the housing field. Table 5, page 22, summarises the major features of these discourses and their association with housing policy.

The 'moral underclass discourse' has significant influence on contemporary housing practice, particularly in the UK. For example, housing management strategies are increasingly making use of sanctions and other forms of punitive deterrents to prevent anti-social behaviour (Haworth & Manzi 1999). Other texts have sought to illustrate how social housing provision can reinforce welfare dependency (Saunders 1990 & Murray 1994). Perhaps the best example is the claim by the UK conservative press

that young teenage girls purportedly get pregnant in order to secure a social housing tenancy (Jacobs, Kemeny & Manzi 2003). Another aspect of the moral underclass discourse is the view that social housing tenants and homeless people share characteristics that set them aside from home owners in their propensity to engage in social pathologies that include drugs, crime and teenage pregnancies (Watt & Jacobs 2000). Cameron and Field (2000) point out that the use of social exclusion in the UK has lead to recent policy development that focuses on advancing individualistic strategies. These policies target tenant behaviour or housing as the problem to solve rather than advocating more holistic strategies incorporating structural economic factors. The emphasis on tenant participation policies now being pursued by housing agencies is also traced to a notion that social housing tenants should be 'active' and responsible citizens (see Raco & Imrie 2000).

Table 5: Major Policy Debates about Housing and Social Exclusion

Debate	How Social Exclusion is Broadly Conceptualised	Links to Housing Policy	Types of Policies and Programs
Underclass	• Characterises the moral/ behavioural delinquency of disadvantaged themselves, as principal cause of exclusion.	• Stresses adverse impacts of state intervention in providing social housing. • Social housing portrayed as cause of problems - linked to welfare dependency & distinctive problematic tenant behaviour. • Adopts sanctions to prevent inappropriate behaviour	• Privatisation and headleasing of social housing. • Private Rental Assistance/Benefit Schemes. • Policies to change social mix in estate regeneration & allocation of housing • Tenant evictions for anti-social behaviour.
Redistributive Social Democratic	• Concerned with addressing poverty, recognises it as primary cause of inequality.	• Recognises central importance for low-income tenants of accessing good quality, affordable housing • Critical of ability of private market to deliver appropriate housing for low-income tenants.	• Government financial investment strategies in social housing. • Open access to social housing. • .Advocates direct public ownership, administration & provision of social housing.
Social Integrationist	• Concentrates on achieving social inclusion through paid work.	• Emphasis on role housing plays in accessing/retaining paid employment and social cohesion.	• French Foyer models – combine youth accommodation with training & employment. • Employment projects in estate regeneration schemes eg. using housing upgrades to create jobs for tenants. • UK Housing Plus Initiatives

Source: Levitas 1998; Watt & Jacobs 2000.

Within the UK housing profession, the 'redistributive discourse' is especially influential as it emphasises the negative impact of poor quality housing and homelessness for long term well-being and health. Many of the publications and reports within this discourse call for more resources to be set aside for social housing and subsidies for low-income renters in the private market. Other research within this discourse focuses on the inability of the housing system to protect the rights of minorities, especially in the context of discrimination (see Cameron & Field 1998 & Harrison 1998).

The third discourse, which Levitas terms 'social integrationist', has only limited influence within UK housing policy and research. The best example of the types of programs and policies reflecting this discourse (see Table 5, page 22) is Foyers, the French model that seeks to integrate employment training and secure housing (Anderson & Quilgars 1995). Another example is the 'Housing Plus' initiatives undertaken by UK housing associations (Kemp & Fordham 1997). These schemes attempt to incorporate housing provision with community initiatives to enhance neighbourhood cohesion.

These discourses also exist in Australian social housing policy although to date there is little literature considering this use or linking the discourses to social exclusion. Arthurson (2003), for instance, explores the dominant debates that emerged about housing and inequality in two major reports, which investigated future options for East Fairfield (Villawood) public housing estate in New South Wales prior to its demolition. Arthurson's study revealed that the dominant debate at East Fairfield estate drew extensively on a 'moral underclass discourse' that implicated public housing tenure as a major cause of inequality. Whilst there is little doubt that serious problems existed on the estate, questions are raised about the utility of this moral underclass depiction and the rationale it provided for adopting demolition as the definitive solution. Arguably, drawing on this debate limited the potential for more innovative government action. Indeed, the next step could involve embracing these sorts of actions more broadly in Australia under the rubric of addressing social exclusion.

Table 5 page 22 also illustrates that the types of polices and programs associated with the different debates about social exclusion and housing are applicable to the Australian context. For instance, social integrationist arguments are evident in regeneration policy where links are made between housing and employment in projects adopted to employ local tenants in the jobs created through physical upgrading to housing and the surrounding environment. However, it is important to point out that the policies and programs as depicted are unlikely to be as clear cut or generalised to Australia as we have defined them in the table. These issues are worthy of further exploration in the specific Australian context and we return to this point in drawing together the findings in the following chapter.

5. APPLICABILITY OF SOCIAL EXCLUSION TO AUSTRALIAN HOUSING POLICY

In this chapter, based on the findings of the literature review, and in particular Sen's (2000) point about whether policy makers have reason to pay attention to the issues that the idea of social exclusion draws attention to, we consider the usefulness of the concept of social exclusion for Australian housing policy. In undertaking this task, we pose the two key questions of:

1. As an academic analytical framework, does social exclusion add to an understanding of the relationships between poverty, inequality, and housing?

2. What are the policy implications if we choose to draw upon the concept of social exclusion in Australian housing policy?

5.1. Does social exclusion add new perspectives to debates about housing and inequality?

Clearly, many social science researchers question the analytical clarity and conceptual value of social exclusion as a framework for exploring poverty and inequality. Some of the major problems identified include, the large variation in the types of social groups portrayed as excluded and the multitude of causes attributed to social exclusion. These factors make it difficult to target policy interventions as just about anyone or anything can be considered socially excluded. Other issues are: the diversity of meanings ascribed to the term; it's grounding in competing ideological perspectives; and that it is often used in conflicting ways. In turn, some of the literature that portends to be about social exclusion merely uses it as a descriptive term, which does not consider the processes leading to inequality or necessarily add value to the debates about how housing is implicated in the processes of social exclusion. Such an approach is problematic and could lead to policy interventions that focus on effects rather than underlying causes of inequality. In addition, many of the studies labelled as social exclusion are similar to earlier multidimensional studies of poverty. That is, poverty studies looking at material poverty are now repackaged as exclusion in the economic sphere. Likewise, issues of access to health, housing and education are now considered as exclusion from citizenship rights. What this does is repackage old debates under the new terminology of social exclusion.

Despite these misgivings, an important characteristic identified in academic debates is the ability of the concept of social exclusion to focus attention on the relational processes that contribute to inequality, such as impoverished social networks that lead to material and cultural poverty. There is also scope to take into account the role that both individual agency and structural factors play in determining poverty and inequality. This highlights an age-old debate in the social sciences, about consideration of the issue of human agency or action within the context of broader social processes and structures, which can limit or enhance opportunities.

The specific literature on social exclusion and housing is still developing and attempting to clarify the issues around the role of housing in adding to or ameliorating disadvantage. As Marsh and Mullins (1998: 750) suggest, fundamental issues remain about the analysis of housing and social exclusion. They summarise the major questions as follows:

1. Are housing policy and the housing system always-active elements in the processes of social exclusion?

2. If not, in what circumstances does housing play an important role? and

3. What is the scope for housing policy to combat social exclusion when the roots of exclusion are often elsewhere?

In drawing on the framework of analysis outlined in Chapter 4, the answer to the first question is likely to be yes, because the housing system is related to and interacts with the processes of inequality in so many other areas, including health, employment and education. Nonetheless, the scope for housing policy to combat the problems is likely to be limited. The concept of social exclusion can assist in drawing attention to the wider structural factors of social and economic change. Then again, many of these factors are outside of the scope of housing policy to address. However, the findings of this literature review project are only a first step to inform policy development on social exclusion and housing. To comprehensively address these questions, there would be value in building on the current project in an empirical sense through exploring the Australian housing system and it role in social exclusion. In particular, there is an opportunity to draw together the current evidence base on the role of the Australian housing system in shaping and reinforcing or ameliorating social exclusion. However, as Marsh (2001) cautions, restricting the focus to housing market processes too early in the analysis may overstate the role of the housing system in causing disadvantage and also overestimate the impact housing policy can have in addressing social exclusion. Moreover, the imperative is to identify the implications of an assortment of exclusions in other social policy areas for policy and practice within the social housing sector.

Nonetheless, the European literature that makes the key distinction between exploring the processes of 'exclusion through housing' and 'exclusion from housing' has particular resonance for Australian debates about housing and inequality. In Australia, at least, in briefly revisiting analyses of estate regeneration policy, it is found that there is a greater focus in the policies on how housing excludes than consideration of the social and economic consequences of exclusion from housing (see for instance, Arthurson 2001, 2002). From this point of view, drawing the distinction between the two processes is useful and adds a   complex dimension to the analysis of policy through considering the way housing interacts with other policy areas and can both ameliorate or add to the processes of social exclusion. For instance, it is important to focus not just on the problems of residualisation, which are immediately obvious, but also to provide a deeper policy analysis which looks at the social and economic consequences for low-income tenants of not gaining access to affordable housing. In the UK, despite misgivings about the utility of social exclusion as an explanatory concept, academics had little choice but to enter into the debates. In short, academics would be rendered irrelevant if they did not take part in the debates because the UK Labour Government put all action against disadvantage under social exclusion. The conundrum for academics jettisoning the concept of social exclusion in the quest for analytical rigour is that they will marginalise themselves from engagement with the realities of the policy-making process. Furthermore, in the European context social exclusion is an integral part of the language of practitioners, so a reluctance to engage in their debates on the basis that the concept is too vague, while enabling the academic writer to profess conceptual integrity will inevitably mean that the opportunity to influence policy will go amiss. This is an important point because in Australia, there is no real imperative as yet to embrace the term. Albeit, the SA Government has set up a Social Inclusion Unit and the New South Wales Department of Housing links social housing estates with social exclusion in their estate regeneration policies (see for instance, New South Wales Department of Housing, AHURI and Department of Family and Community Services 1999). In this instance, academics have an opportunity to contribute to an emerging agenda and help to determine whether social exclusion becomes entrenched in government policies. However, some may argue that this line of reasoning overestimates the role of academics in the policy development process and underestimates their agency.

5.2. The key policy issues

If we ignore academic theoretical concerns about the concept of social exclusion, then its political use may be more progressive if it draws attention to inequalities and helps to place the topic on the policy agenda. However, merely applying the label of social exclusion to areas of concentrated disadvantage, such as social housing estates, to highlight that indicators of poverty exist is insufficient. The literature demonstrates that using social exclusion in this way is labelling the symptoms, rather than using social exclusion as a tool to understand the processes of decline, which adds nothing to policy debates about housing and inequality and can add to the stigma of these localities.

Another issue raised within the literature is the competing discourses about housing and disadvantage that can be accommodated by adopting the term, social exclusion. Social exclusion is politically convenient because its lack of analytical clarity enables it to be used flexibly and this use is not necessarily progressive. There is scope here to further our understanding of Australian housing policy through conducting additional in-depth research which draws out the key elements of housing programs and policies and explores the relationships to the three discourses of social exclusion.

Nonetheless, the promise of social exclusion seems to be in taking account of the integrated nature of the causes of inequality and the different societal spheres where exclusion arises. Consequently, there is an expectation that social exclusion policies will assist in formulating innovative 'joined up thinking' policy on some social housing estates across housing and labour markets and education. However, the evidence from the studies is that placing social exclusion at the centre stage of UK urban regeneration policy, given the lack of precision in meaning, is "catastrophic" in trying to understand what causes the problems and in developing policies to address the issues (Kleinman 1998: 7). The key problems with the 'joined up thinking' associated with social exclusion are:

- How to keep sight of inadequacies and inequalities or benefits within the housing system;

- The difficulties in distinguishing the broader social and economic factors that contribute to poor housing; and

- Issues of how to evaluate the policies.

Should social exclusion become an important part of the social policy agenda in Australia then policy analysts and researchers will need to gauge ways of measuring pertinent policy initiatives. In this respect, some of the work that has been reviewed in this report is helpful as it provides a useful template for monitoring the impact of government policies on social exclusion. Howarth, Kenway, Plamer and Street (2003), for instance, developed 46 key baseline indicators that can be updated to monitor government measures. However, Burchardt, Le Grand and Piachaud (2002b: 41) argue,

> "The most significant gap between the concept and measurement tools available is the question of *agency*. Social exclusion is almost invariably framed in terms of the opportunity to participate, yet existing indicators measure actual participation or non-participation. We neither know whether the (non-) participation is regarded as problematic by the individual, nor whether he or she has other options".

The literature also shows that it would be a mistake to equate spatial inequality and social exclusion solely with social housing rather than other tenures. The UK government's attempts to address social exclusion tend to focus on social housing, neglecting an understanding of the potential for and incidence of social exclusion in other tenures. This action disregards minority groups who are often housed in private tenures (Marsh & Mullins 1998: 755). Hulse and Burke (2000) raise similar issues in their study, which finds that social housing estates do not have a monopoly on housing high concentrations of socio-economically impoverished residents, although the contrary is often accepted as conventional wisdom. In Australia, as the balance of government housing assistance is moving to favour provision of subsidies to low-income tenants for private rental assistance, as opposed to public housing supplied through government, a spatial dimension of inequality is also appearing in the low-income private rental market. Wulff and Evans (1999), for instance, detail how increasingly, low-income renters in the private rental market in Melbourne are becoming associated with areas of concentrated low cost rental housing.

This report has reviewed the European literature on social exclusion and assessed its relevance for Australian housing policy. In conclusion, if we embrace social exclusion then social exclusion policies need to be seen in the widest possible context as part of the range of government activity that impacts on individuals and communities. Housing policy will need to integrate with other social and economic policies if the institutional capacity of government to address inequality is to be advanced. Currently, much of the policy agenda, while ostensibly seeking to address social exclusion, actually reinforces it and has been harmful to the development of effective policy. The policies of targeting need, for instance, now a feature of both UK and Australian housing practices, can actually reinforce the divide between the poor and the better off. Housing allocation policies also play a critical role. However, it is important that housing policy is seen as only one small but integral part of approaches to address social exclusion. Finally, should social exclusion become entrenched in the discourse of Australian housing and social policy then future research will need to refine ways of measuring the effects of social policy in respect of social exclusion. The task of disentangling cause and effect is of course the reason why social exclusion is so difficult to evaluate. How you separate out and measure the causal factors that lead to social exclusion is problematic to say the least.

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