

# **Child support and housing outcomes**

authored by

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## EXECUTIVE SUMMARY

Separation and lone parenthood are associated with often negative housing and financial outcomes. A significantly higher proportion of lone parent households rent, compared to couple households with children; they are also over-represented in social housing. Past AHURI research shows that lone parents in public housing are less likely than those renting in the private rental market to receive child support with which to augment their low incomes, which may contribute to rent arrears; for those in the private rental market, additional money from child support may be spent in higher rental costs. There is a significant unmet need for public housing among those lone parents in private rental accommodation; lone parents in social housing planned to stay there long term. Further, a small but significant proportion of lone parents in receipt of Commonwealth Rent Assistance were once owner-occupiers. Lone parents have proportionally higher housing costs, spending around 42 per cent of their income on housing compared to 21 per cent for couple families. In 1999, one third of lone parents lived in after-housing poverty. As a group, they are major recipients of housing assistance, both Rent Assistance and social housing accommodation.

Lone parent families have the highest reliance on social security of all family types. Around 77 per cent of Australian lone parents receive some measure of income support. A recent study tracking recipients of the Parenting Payment (Single) over five years shows that many moved between the Parenting Payment (Single) and other forms of support. Child support payments are an increasingly prevalent source of income for lone parents. In 2001 approximately 42 per cent of lone parents were receiving child support payments. But while increasingly common, it is only a small proportion constituting, on average, nine per cent of lone mothers' income.

Despite the significant financial and housing challenges, an explicit consideration of separated parents, both mothers *and* fathers has only recently emerged in academic and policy focus. Thus, despite the financial stresses flagged by separated mothers and fathers, and the changed housing needs of both parents and their children following separation, dedicated research is only now beginning to fill the gaps in our knowledge of the associated housing circumstances and aspirations. This is particularly true with respect to questions relating to how the child support payment obligations of the non-resident parent (mostly but not always fathers) impact on payers' access to, and ability to maintain, suitable post separation housing. This project seeks to contribute to this important and developing focus.

The project is guided by the following research question: How does the payment and receipt of child support, along with the receipt of government income and housing assistance, affect the housing outcomes of single parent households (both resident and non-resident parents)? It aims to assess the contributions of Child Support, government income support and housing assistance to the housing outcomes (tenure, dwelling type, stability, affordability and residential location) of separated families. The study also aims to deepen our understanding of the housing experiences and outcomes of sole parents through studying the experiences and outcomes of mothers *and* fathers and inform policy approaches that recognise and respond to the unique circumstances and needs of separated parents.

The project will use two methods. The first is an empirical analysis based on HILDA Wave 4. HILDA Wave 4 (in January 2006), a nationally representative panel study of over 7,000 households and nearly 18,000 adults, contains the relevant data items to provide a detailed descriptive and multivariate analysis of the research question. The structure of the HILDA sample allows both recipients and payers of Child Support to be identified. The longitudinal nature of HILDA allows us to identify respondents who have separated since 2002, that is, the recently separated whose housing needs may be

most acute. This group can be compared to respondents in intact families and to longer term sole parents.

The first stage of the analysis will provide a series of descriptive cross-tabulations that examine and compare single parents in receipt of child support with those without against a detailed list of housing outcomes. It will also explore the differences in housing between resident and non-resident parents (and according to the time a child spends in each household). Stage 2 will provide a number of multivariate analyses (using Logit modelling techniques) to examine the likelihood that positive housing outcomes are related to a number of factors, such as dollar amount of Child Support, age of parent, education of parent, employment status, and amount and type of other government assistance. The models will be developed more fully following the detailed review of the literature and the descriptive background provided in Stage 1.

Following the quantitative component, semi-structured, in-depth interviews will be conducted with 15 separated fathers and 15 separated mothers in each of Brisbane, Melbourne and Tasmania (in Hobart and rural areas). The sample will incorporate different tenures, receipt of government assistance, and payers and receivers of child support. Snowball sampling will be used after initial newspaper advertisements. The interview will focus on the themes of processes, outcomes and attitudes. As with most qualitative research, care must be taken in generalizing the findings, but they will be indicative of the challenges and opportunities facing separated parents in other jurisdictions.

# 1 INTRODUCTION

## 1.1 The changing structure of Australian families

The last three decades have witnessed large-scale shifts in the structure and composition of Australian families. These changes reflect and contribute to a broader array of patterns of family formation and dissolution and the parenting of children. They also indicate the need to identify and understand the implications of changing family structures and practices for housing needs and outcomes. This study engages with one important dimension of the broader changes, and analyses the relationship between sole parenthood, child support payments and housing.

Within the realm of family change there are three key developments which inform the focus of the present study.

- The rate of marriage has declined significantly. Since 1982, the marriage rate among the unmarried population has declined from 55 (per 1000) for men and 53 for women to 35 for men and 31 for women (ABS 2002a). Those who marry do so at substantially older ages. The median age at first marriage has risen from 25 to 29 years (men) and 22 years to 26 (women) over the same period (ABS 2004b).
- The rate of divorce has risen. Although stabilising in recent years, it is estimated that a third of current Australian marriages will end in divorce (ABS 2004a).
- There is a wider separation of marriage and child-bearing and raising. This change is evident across three separate areas.
  - The rate of childlessness is rising. ABS (2002a) estimates suggest nearly a quarter of today's young Australian women, many in couple relationships, will never have children.
  - The proportion of Australian babies born ex-nuptially is also increasing. Around a third of all Australian babies are now born to parents not in a de jure marriage (ABS 2004b).
  - The proportion of children whose parents are divorced is higher than it once was. Slightly less than half (49.8 per cent) of all Australian divorces involve children under the age of 18 years.

The rising diversity in Australian family structure and composition has intuitively obvious but under-studied and un-analysed housing ramifications. Contemporary Australian and international literature on the housing impacts of parental separation is limited to descriptive details of the housing circumstances of sole, resident parents, usually mothers. These data are usually embedded in larger studies of the socio-economic status of resident sole parents. For example, sole resident parents, whether separated, divorced or never married spend a greater proportion of their incomes on housing costs, compared to couple families (ABS 2000b). They are more likely to be living in after-housing poverty (after tax) (Harding and Szukalska 2000b) and are major recipients of housing assistance, both Rent Assistance and public housing accommodation (Burke and Hulse 2002). Such data are detailed but ultimately provide an incomplete account of complex interactions and outcomes.

The broader processes, experiences and implications of housing and sole parenthood remain largely unanalysed. This is especially true for non-resident sole parents (usually fathers). Debates surrounding separated parents have been bitterly fought but restricted to only a few topics of public concern: care and control of children, the inequities of the payment and receipt of child support and concerns over the conduct and motivations of never married mothers. But housing, as a separate and socially, politically and economically significant issue, has not been incorporated into public or research agendas. Academics in Australia and internationally have not emphasised the



significance of housing in the experiences of divorced, separated or never married parents, nor have they engaged with the role of child support in housing experiences and outcomes.

## 1.2 Aims of the study

This project is guided by the following research question: How does the payment and receipt of child support, along with the receipt of government income and housing assistance, affect the housing outcomes of single parent households (both resident and non-resident parents)? In answering the question the project aims to assess the contribution of Child Support, government income support and housing assistance to the housing outcomes (tenure, dwelling type, stability, affordability and residential location) of separated families.

The study also aims to:

- Deepen our understanding of the housing experiences and outcomes of sole parents. This will be achieved through a broader focus than previous research, which tends to discuss sole mothers (as resident parents) with almost no consideration of fathers (who have overwhelmingly had less direct involvement in the day to day care of children). A deeper understanding will also be achieved through a combination of quantitative and qualitative studies that allow us to investigate different dimensions (objective and interpretive) of the relationships between housing outcomes and income sources.
- Extend current understandings of the relationship between care of children and financial and housing outcomes.
- Inform policy approaches that recognise and respond to the unique circumstances and needs of separated parents.

## 1.3 Relevance of the study

The study contributes to our knowledge of the links between parental separation, housing and paying or receiving child support in a number of ways. As Kielty (2006) points out, most research around post-divorce parenthood has focused on the traditional gendered arrangements of a resident mother and non-resident father. Such research fits into a strong tradition of gender analysis in housing studies and social policy debates (see for example, Cass 1991, Watson 1988). But Kielty (2006:75) argues the need to recognise the social and personal context of parenting, as it relates to women *and* men, and resident *and* non-resident parents. In Australia, the necessity of this focus is now being recognised by government and policy makers.

Until recently, there has been a lack of dedicated focus on how relationship changes impact upon fathers' housing, whether they are resident with their child/ren (around 17 per cent of all sole parents) or more commonly not. Even when children do not spend equal time in both parents' households there is an increasing expectation on the part of policy makers, fathers themselves and society more generally that men will play an ongoing and important role in their children's lives. This role extends beyond the payment of child support – it includes spending time with their children, physically caring for them and accommodating them. This has implications for the type and location of fathers' housing, their tenure and satisfaction with their accommodation. In Australia, analysis of the impact of child support payments on housing outcomes has been growing, driven by the recent inquiry into, and changes to, the child support scheme. But beyond the recent policy context Burke's (2001:19) comments continue to be relevant: "Male sole parents are given acknowledgement and then essentially ignored". This study will directly address an emerging and understudied social trend.

The study broadens our knowledge in a second way. Much of the limited available information on housing and separated parents adopts a narrow focus on low income mothers who are in receipt of either rent assistance or public housing assistance. This

emphasis reflects empirically grounded concerns surrounding the feminization of poverty. However the approach means we know almost nothing about the experiences of those parents – men and women – who are not eligible for government support. This is a regrettable gap given that housing affordability has declined across Australian capital cities, with rising housing costs not only affecting low income families (National Shelter and Australian Council of Social Services 2003). Difficulties of access are exacerbated by low vacancy rates (Productivity Commission 2004). High house prices may make it difficult for people to move into, or continue, home ownership, and yet a significant proportion of separated parents own or are paying off houses. If contemporary research fails to broaden its focus we perpetuate a dated and partial picture of separated parents.

The study makes a third contribution. It connects housing outcomes to one of the most social and politically contested sources of household income: child support payments. The study design allows us to ascertain the relative significance of child support, as it relates to the housing outcomes of both payers and payees. To date, the only available commentary on this issue was published in 1993, under an earlier regime (Weston 1993).

Finally, the project will inform policy in the areas of housing and family. Despite the financial and housing challenges they face, an explicit consideration of separated parents is lacking in most current housing policy. The extensive discussion of the social and economic pressures faced by families, including separated parents and their children, does not adequately engage with housing needs and outcomes. This is true even of child support issues, which have been subject to detailed inquiry, leading to a major re-shaping of structures and procedures. The findings of the current study will include policy implications and suggestions for future directions.

## **1.4 Structure of the Positioning Paper**

The Positioning Paper begins with an overview of the dimensions of changing family structures in Australia and their impacts on the social organisation of parenting. Chapter Two describes the policy context shaping home ownership, rental assistance and renting in the private market and public housing. It then describes the current Child Support Scheme and the scope and potential impact of proposed changes. The focus moves to how payment and receipt of child support shapes standards of living and parental well-being. The chapter highlights the relative absence of any deliberate connections between housing and child support as policy concerns. It should be noted that as the information in this chapter is drawn from a broad range of sources and recent years the figures presented on some items, such as the proportion of Australian families in different family types (where some data uses figures for families with children aged under 17 years and others for those with children aged under 15 years for example) do not always match exactly. This is not problematic for this study as such data are presented as indicative of the current situation only and for background information for our research study.

Chapter Three presents existing research on housing and sole parents. It describes the place of home ownership, private and public rental in the housing histories and current circumstances of sole parents. The focus then narrows to a consideration of why housing shapes child care practices, and how housing needs and outcomes are influenced by parenting responsibilities. Much of the data presented in this section are dated and indicate the need to establish family structures, practices and housing as a key priority in research. The chapter also highlights the use of extending our focus beyond the experiences and outcomes of sole mothers and establishing research agendas that investigate the situation of resident and non-resident parents, taking into account their similarities and differences.

The fourth chapter describes the quantitative and qualitative methods of the study. It

outlines the characteristics of the HILDA data and the key variables to be used in identifying the significance of child support (payment and receipt) and other sources of income on different measures of housing outcomes. It then describes the proposed analysis. The chapter ends with an explanation and justification of the methodology and proposed approach of the qualitative component of the study.

The Positioning Paper then summarises the issues identified through a review of the literature and the development of the research methodology. It then concludes by describing the planned directions of the study.

## 2 CHANGES IN AUSTRALIAN FAMILIES

### 2.1 Diversifying family structures

The diversifying structures of Australian families are creating a dramatic revision of the social organisation of parenting. The family structure of around 1 million Australian children no longer fits the traditional unit of married parents and their children living in the one household (ABS 2003a). The major precipitating factor to non-traditional parenting practice is the breakdown of the parental relationship, whether from de jure marriage or de-facto relationships. Approximately 60 per cent of Australian sole parent families are the result of divorce/separation from a registered marriage, around eight percent are widowed and the remaining third have never been in a de jure marriage (ABS 2003b). And, as later chapters make clear, the housing needs and outcomes of these families vary enormously. To provide a base for later discussion, the current dimensions and trends of Australian divorce/separation rates and ex-nuptial parenting are described below.

#### 2.1.1 Divorce

Apart from the dramatic spike after the introduction of the no-fault divorce laws in 1975<sup>1</sup>, the over-time picture of the divorce rate in Australia is one of gradual increase. As shown in the Figure 1 below, divorce rates climbed steadily from the mid 1980s to the mid 1990s, but appear to have plateaued or even declined slightly in the 2000s. With marriage rates also declining, a stabilisation of the divorce rate does not necessarily reflect a greater stability in parental relationships.

**Figure 1: Divorces granted, Australia 1984-2004**



Source: ABS 2004a: Ausstats, Divorces Australia 2004.

In 2004, 52,747 divorces were granted in Australia, an increase of 22 per cent from 1984. The crude divorce rate per married population reflects this rise, increasing to 13.1 divorces per 1000 marriages in 2001 for both men and women from 11.6 and 11.5 for men and women respectively in 1991. The likelihood to divorce also rose with the ABS estimating that 32 per cent of current marriages will end in divorce (ABS 2004a). Compared to other western nations, Australian divorce rates sit in the middle band. The 2001 crude Australian divorce rate of 2.8 per 1000 population is considerably lower than that in the United States (4.2), similar to the United Kingdom (2.9) and New Zealand (2.7) and higher than the Canadian rate (2.3) (ABS 2002a).

<sup>1</sup> Family Law Act 1975 (Cth)

In line with the rising age at marriage, the median age at divorce has risen to 43.0 years for men and 40.3 years for women, up from 36.7 years and 34.0 years respectively since 1984. The rising median duration of marriage before separation, to 8.7 years in 2004 from 7.6 years in 1994, has also influenced the median age at divorce. Just over half of all marital separations occur in the first decade of marriage. In 2004, six per cent of divorces involved separation within the first year of marriage, 33 per cent within the first five years and a further 22 per cent within five to nine years of marriage. And while women remain more likely to apply for divorce (lodging 41 per cent compared to 31 per cent of applications) than males, the number of joint applications has risen to 28 per cent in 2004 from less than 1 per cent in 1984.

Slightly less than half (49.8 per cent) of all Australian divorces involve children under the age of 18 years. Of current divorces, in approximately one quarter the youngest child is aged under five years, in just over a third the youngest child/ren are aged 5-9 years and in a similar proportion the youngest child is aged above 10 years (ABS 2004a). However, given that the current median length of marriage to separation is 3.6 years below the median time between marriage and divorce, the children are considerably younger at the time of parental relationship breakdown.

### 2.1.2 Ex-Nuptial Births

The number of Australian babies born to parents who are not in a registered marriage continues to grow. The table below shows the proportion of ex-nuptial births rose from just 10 per cent in the early 1980s to more than 30 per cent by 2002. These rates show no sign of stabilisation, with the trend continuing upward, rising almost one percentage point each year over the last decade.

**Table 1: Australian Ex-Nuptial Births 1981-2004**

<i>Year</i>	<i>Percentage of ex-nuptial births (a)</i>
<b>1981</b>	<b>10.1</b>
<b>1986</b>	<b>13.2</b>
<b>1991</b>	<b>21.9</b>
<b>1996</b>	<b>27.4</b>
<b>2001</b>	<b>30.7</b>
<b>2004</b>	<b>32.2</b>

(a) Proportion of total live births.

Data Source: Adapted from ABS Australian Demographic Statistics (3101.0) and ABS Australian Social Trends (4102.0) various years.

Ex-nuptial birth rates do not directly translate into rates of single parent households. Although not legally married, many of the parents of ex-nuptial children are partnered. While there is little Australian data on the pattern of family formation after the ex-nuptial birth, McDonald (1995) has extrapolated these raw figures, estimating that at least 50 per cent of ex-nuptial births are to women who are partnered but in de facto relationships rather than a registered marriage. Data from the Negotiating the Lifecourse project (1996/97 data) indicates more than 80 per cent of mothers of ex-nuptial children were in a partnered relationship at the time of the birth (Walter 2003). In Australia, paternity is acknowledged in nearly 90 per cent of all ex-nuptial births (ABS 2004b), indicating that the other parent is part of the family at least at this early stage.

De facto relationships involving the birth of children do, however, tend to be transitional, moving on to either marriage or separation. While hard data on this phenomenon are limited, this characterization is supported by the fact that only around eight per cent of intact couple families with children aged 0-17 years are based on a de facto relationship (ABS 2003b) (as opposed to nearly a third of all births). Recent analysis of HILDA data finds that children of de facto parents are substantially more likely to have their parents separate (de Vaus 2005). In contrast to earlier times, and in the face of common stereotypes, most ex-nuptial births are now to non-teenage mothers. Teenage mothers account for only 12.4 per cent of ex-nuptial births and over half of all ex-nuptial births are to women in the 20 - 34 year old age group (de Vaus 2005). The current median age of ex-nuptial mothers is 26.9 years compared to 31.6 years for nuptial mothers (ABS 2006). Australia's teenage fertility rate (18.1 per 1000) is much lower than that of other comparable countries, such as the United States (52.2) New Zealand (29.8), the United Kingdom (29.8) and Canada (20.2) (ABS 2000b).

## 2.2 Diverse family forms

The family forms that arise from the social phenomena of parental relationship breakdown and ex-nuptial childbearing are diverse and changeable. The transition from partnered parent usually leads initially to sole or non-residential parenthood. This family structure can remain stable or, in turn, lead on to the formation of blended, second and/or step-families. The parameters of the main family forms are shown in the table below.

**Table 2: Structure of Australian Families with Children 0-17 years– June 2003**

<i>Family Structure</i>	<i>No Children (0-17) in Family Type</i>	<i>As a percentage of all families with children</i>
<b>Couple Families</b>		
<b>Intact families</b>	<b>3,333,800</b>	<b>70.7</b>
<b>Blended Families</b>	<b>158,400</b>	<b>3.1</b>
<b>Step Families</b>	<b>224,400</b>	<b>3.9</b>
<b>Sole parent Families</b>	<b>903,900</b>	<b>21.6</b>
<b>Sole Mother Families</b>	<b>786,400</b>	<b>18.6</b>
<b>Sole Father Families</b>	<b>117,500</b>	<b>3.0</b>
<b>Total</b>	<b>4,642,100</b>	<b>100.0</b>

Adapted from ABS Family Characteristics Cat 4442.0 (2003a )

### 2.2.1 Sole Parent Households

Sole parent households are the most common alternative to the traditional two parent family. They account for 71 per cent of 'non-intact' families. In 2003, Australia had over 560,800 sole parent families with dependent children and the ABS has estimated that between a third and half of all Australian children will live in a sole parent household at some point in their childhood (ABS 1999). As per Table 3 below, the proportion of Australian families headed by a sole parent has more than doubled in the past 30 years (ABS 2004b). At current growth rates the ABS projects there will be 1.1 million sole parent families in Australia in 2021 (ABS 2001c). The trend to increasing numbers of sole parent families is common to all western nations. Australia has comparatively similar proportions of sole parent families as Norway, Germany, Canada and Sweden, but below those of other English speaking countries, United States, the United Kingdom and New Zealand (Whiteford 1997).

**Table 3: Growth in Australian Sole Parent Families 1974-2003**

<i>Year</i>	<i>Sole Parent Families as % of Families with Dependent Children under 15</i>	<i>Children under 15 in Sole Parent Families as % of all Dependent Children under 15</i>
<b>1974</b>	<b>9.2</b>	<b>n.a.</b>
<b>1984</b>	<b>14.3</b>	<b>12.2</b>
<b>1994</b>	<b>17.2</b>	<b>15.3</b>
<b>2003</b>	<b>21.8</b>	<b>19.9</b>

Source: Adapted from ABS Cat 6224.0 1998-2000 and ABS 2004 Family & community National Summary tables and Saunders & Matheson (1990)

The majority of Australian sole parent families are sole mother families. The proportion of sole father families, at 17 per cent, is relatively stable with no statistically significant proportional increase between 1992 and 2003 (ABS 2003b). The profile of sole father families is different to sole mother families. Sole fathers tend to be older, have older adolescent children in their care, are more likely to be in the labour force, with higher average incomes levels and lower rates of income support reliance. However the labour market participation rate of sole fathers is still substantially lower than that of couple fathers (ABS 1998).

Sole parenthood and poverty are strongly correlated. Sole parent families are heavily over represented in low-income households and consistently found to be far more likely to live in poverty than other family types (Harding and Szukalska 2000; ABS 2001a; ACOSS 2005). Depending on the measure, it is generally estimated that about 50 to 60 percent of Australian sole parent families live in poverty (O'Connor, Orloff and Shaver 1999). For example, a recent ABS (2001b) study found that nearly three-quarters of sole parent families experienced high or moderate levels of financial stress, compared to just over a third of couple families. Also, while sole father households have higher income levels, sole parent poverty is principally related to primary care responsibility for young children rather than gender. A study by Weston and Smyth (2000) found that younger sole fathers are the most economically disadvantaged group of Australian men and that where younger sole fathers have the sole care of young children, their poverty levels are similar to those of sole mothers. Sole parent families have the highest reliance on social security of all family types. Around 80 per cent of Australian sole parents receive some measure of income support (The Treasury 2004). A recent study tracking recipients of the Parenting Payment (Single) over five years showed that while many did not stay on payment the entire period, there was a tendency to move between Parenting Payment (Single) and other forms of support rather than off payment completely (Gregory and Klug 2002).

### *2.2.2 Blended families and step-families*

Many Australian children now reside in blended families or with step-mothers and fathers. Blended and step-families make up 12 per cent and 18 per cent respectively of families with a non-resident parent (ABS 1997). The ABS (2003b) definition of a blended family is a couple family containing two or more children aged 0-17 years where one is the natural or adopted child of both members of the couple and at least one is the step child of either member of the couple. In contrast a step-family is a couple family containing one or more children aged 0-17 years, none of whom is the natural or adopted child of both members of the couple and a least one of whom is the step child of either member of the couple.

Little Australian data is available on the trends in step or blended families. For example, the stability of such families or how the move from sole parent family to blended or step-family affects parenting or housing circumstances is not known.

However, comparison of summary data on family structure from 1992 and 2003 suggests that the proportion of these family types among all families with children is relatively stable. The proportion of step-families only increased from 3.5 per cent in 1992 to 3.9 per cent in 2003 and the proportion of blended families rose from 2.9 to 3.1 per cent in the same period. The ABS reports that neither of these increases is statistically significant. The decrease in the proportion of intact families in this period (from 73.6 per cent to 70.7 per cent) is nearly fully explained by increases in the proportion of sole parent families.

## 2.3 Diverse parenting arrangements

The patterns and circumstances of parenting among non-resident parents are diverse. Combining numbers from sole, blended and step families in 2003, just over one million Australian children had a natural parent living elsewhere and for 87 per cent of these children the non-resident parent was their father (ABS 2006). While the majority of these children had regular contact with the other parent, the frequency and pattern of these arrangements were highly variable.

Data from the ABS (2003b), detailed in Table 4 below, indicate half of all children from separated families see their other parent at least once a fortnight and that the proportion of children with this level of relatively frequent contact has increased (from 43.7 per cent) from 1997. Although most children have weekly or fortnightly contact with their other parent, how that contact is achieved, whether or not the children stay overnight with the other parent, how many nights and what nights (weekends only or weekdays also) is also highly varied. The proportion of children who rarely or never see their other parent has decreased slightly in the same period. Still, over one quarter of all children with a parent living elsewhere never see that parent or see them less than once per year.

**Table 4: Frequency of Contact between Children and Non-Resident Parents**

<i>Frequency of contact</i>	<i>1997 per cent</i>	<i>2003 per cent</i>
<b>Daily contact</b>	<b>4.8</b>	<b>5.8</b>
<b>Once a week</b>	<b>23.2</b>	<b>27.5</b>
<b>Once a fortnight</b>	<b>15.7</b>	<b>16.9</b>
<b>Once a month</b>	<b>7.4</b>	<b>5.9</b>
<b>Once every 3 months</b>	<b>8.5</b>	<b>7.7</b>
<b>Once every 6 months</b>	<b>5.1</b>	<b>4.7</b>
<b>Once a year</b>	<b>5.2</b>	<b>5.2</b>
<b>Less than once a year/never</b>	<b>29.8</b>	<b>26.2</b>

Source: Adapted from ABS 2003b

Patterns also vary by family type. If face-to-face contact at least once a fortnight is taken as indicating frequent contact, then children (0-17) with a natural parent elsewhere living in a blended or step-family are the least likely to see the other parent frequently (37 per cent), compared with children living in a sole mother family (53 per cent) or a sole father family (64 per cent) (ABS 2003b). The marital status of the parents is also an important factor. The fathers of ex-nuptial children are also less likely to have contact with their child and less likely to pay child support than previously married fathers (Walter 2000).



### 2.3.1 Patterns of Residence

In very recent times, a cultural and political shift has occurred in expectations of how parenting, post-separation, should be undertaken. Family practices are associated with wider societal change. The rapidly changing landscape of the Australian family is inextricably connected to the wider social, economic and political change. This includes the rising participation of women, especially women with children, in the labour market, and globalisation linked changes such as the global market economy, the decline of the welfare state and large-scale restructuring of the labour market. Culturally, the images and meanings of fatherhood are changing (see Coltrane 1995 for further discussion). These Australian trends broadly mirror those occurring in other western countries.

In turn these changes have significant ramifications for the housing needs of resident and non-resident parents. Centred on the long-term dissatisfaction from the perspective of non-resident parents with the amount of on-going contact they have with their children, legislative and political encouragement has increasingly supported the concept of shared parenting. For example, the *Family Law Reform Act 1995* (Cth) incorporated a significant attempt to reduce the win/lose aspects of child custody and encourage shared parenting after separation through both changes in language (from custody to resident) and the legal enunciation of equal responsibility. The parenting pattern result of this legislation, however, did not match expectations. Primary residence has continued to go to mothers around 78 per cent of the time and the number of orders for substantially shared parenting dropped from 5.1 per cent in 1994-95 to only 2.5 per cent of cases in 2001 (HRSCFC2003).

The housing requirements and child support payment or receipt schedules of separated parents are not static but likely to change over time. Patterns and levels of parental contact, especially overnight stays with the non-resident parent, vary by post-parental separation family form and the age of the child. Social mores and expectations around post-separation parenting, as well as policy influences, also appear to be impacting on the pattern of parenting, level of child support paid, and consequently housing requirements for both parents. As the following table indicates, half of all children never stay overnight with the other parent, and a further 38 per cent stay overnight with the other parent less than 20 per cent of nights. This pattern also varies by family type, with children living in a sole mother family least likely to stay overnight with the other parent and those in a sole father family, most likely.

**Table 5: Overnight Contact between Children (0-17) and Parent Living Elsewhere -2003**

<i>Proportion of nights with other parent</i>	<i>Step or Blended families</i>	<i>Sole Mother families</i>	<i>Sole Father families</i>	<i>All families with parent living elsewhere</i>
<b>0 per cent</b>	<b>46.0</b>	<b>52.8</b>	<b>36.8</b>	<b>49.7</b>
<b>1-9 per cent</b>	<b>23.4</b>	<b>19.9</b>	<b>18.8</b>	<b>20.6</b>
<b>10-19 per cent</b>	<b>18.2</b>	<b>17.8</b>	<b>16.9</b>	<b>17.8</b>
<b>20-29 per cent</b>	<b>5.5</b>	<b>5.4</b>	<b>10.7</b>	<b>5.9</b>
<b>30-49 per cent</b>	<b>4.3</b>	<b>3.1</b>	<b>10.6</b>	<b>4.1</b>
<b>50 per cent*</b>	<b>2.6</b>	<b>1.0</b>	<b>6.3</b>	<b>1.9</b>
	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: ABS 2003b

\* Includes children whose resident parent reported greater than 50 per cent of nights spent with the natural parent living elsewhere

Data on parenting patterns, categorised by the proportion of overnight stays that the child has with each parent, confirms this basic pattern (CSA 2003). Over 90 per cent of payee parents (parents entitled to receive child support from the other parent) have what is termed 'sole' care where the children stay with them 70 per cent or more of all nights. A mere four per cent of payee and payer parents (the parent paying child support) share care of the children equally, between 40 and 60 per cent of nights.

**Table 6: Overnight Parenting Patterns of Non-Resident Parents**

<i>Percentage of nights child spends with payee parent</i>	<i>%</i>
<b>70 per cent or over</b>	<b>93.0</b>
<b>60 – 69 per cent</b>	<b>2.5</b>
<b>40 – 59 per cent</b>	<b>4.1</b>
<b>30 – 39 per cent</b>	<b>0.5</b>
	<b>100.0</b>

Source: Adapted from HRSCFCA (2003): 126

The pattern of overnight contact between children and parents living elsewhere also varies by the age of the child. As shown in the table below, only one third of children aged between 0-2 years ever stay overnight with their other parent. This proportion increases to around 55 per cent for children aged 15 – 11 years but decreases again to 43 per cent by the time children are aged 15-17 years. This variation of parenting pattern by age of the child is particularly important in this project as it demonstrates that the housing requirements of parents is also likely to vary by the age of their children and change over time.

**Table 7: Non-Resident Overnight Parenting by Age of Child**

<i>Proportion of nights with other parent</i>	<i>Age of Child</i>				
	<i>0-2 years</i>	<i>3-4 years</i>	<i>5-11 years</i>	<i>12-14 years</i>	<i>15-17 years</i>
<b>0 per cent</b>	<b>66.7</b>	<b>51.9</b>	<b>44.2</b>	<b>45.7</b>	<b>57.1</b>
<b>1-9 per cent</b>	<b>11.9</b>	<b>12.3</b>	<b>21.7</b>	<b>22.7</b>	<b>24.7</b>
<b>10-19 per cent</b>	<b>13.1</b>	<b>21.7</b>	<b>21.0</b>	<b>17.6</b>	<b>11.0</b>
<b>20-29 per cent</b>	<b>5.1</b>	<b>7.8</b>	<b>6.4</b>	<b>6.7</b>	<b>3.1</b>
<b>30-49 per cent</b>	<b>3.3</b>	<b>5.7</b>	<b>4.2</b>	<b>4.7</b>	<b>2.6</b>
<b>50 per cent*</b>		<b>0.6</b>	<b>2.4</b>	<b>2.6</b>	<b>1.5</b>
	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: Adapted from ABS 2003b

Includes children whose resident parent reported greater than 50 per cent of nights spent with the natural parent living elsewhere

Apart from the descriptive data collected by the ABS in 1997 and 2003 detailed above, research examining non-traditional parenting arrangements in Australia in any form is relatively scant. However, the field is rapidly increasing. Recent and on-going work has been stimulated by both a rising awareness and concern with the tide of change in the social organisation of parenting and more pragmatically from political pressure from fathers and mothers groups around the payment and organisation of child support monies and the operations of the Child Support Agency.

Most research to date has focussed on identifying and investigating parent-child contact post separation and parenting arrangements. Within this, there has been a particular focus on investigating factors that support or lead to the relatively rare, but

politically popular, arrangement of equally shared parental care. For example, a 1999 study by Dickenson et al. from the Department of Family and Community Services (FaCS), used a sample of 458 parents (mothers and fathers) to explore the patterns and flexibility of shared care arrangements, and the impact of such arrangements on the labour force capacity of parents.

The results indicated that the most common pattern of shared care was: week about with each parent; largely entered into voluntarily by both parents; and relatively stable in organisation. Those sharing care by court order were the least satisfied with their shared care arrangements. Around half of the parents reported difficulties balancing parenting responsibilities and workforce participation, with the stability of care arrangements and maintaining a co-operative arrangement with the other parent. A more recent paper (Smyth, Caruana & Ferro 2003) on the same topic conducted focus groups with 12 parents (5 mothers, 7 fathers) who had 50:50 shared parenting arrangements as part of a wider post-separation parenting study. All parents lived close to the other parent, were employed, were child-focussed in their arrangements and were mostly able to have a working relationship with the other parent.

### *2.3.2 Family Structure, the Household and Housing Need*

In this study, the relationship between the terms 'household' and 'family structure' is a particularly important one in the analysis of the demand/use of housing. While the terms have sometimes been used almost interchangeably within housing research literature the rising phenomenon of 'parenting apart', that is the parenting of children by parents who do not reside in the same household, forcibly breaks this assumed conceptual linking. As demonstrated in this section the rising diversity in Australian family structure and composition has very obvious housing demand and housing use ramifications. Lower rates of marriage, but higher rates of ex-nuptial child-bearing, plus rising rates of relationship breakdown, from both de jure and de facto marriages directly impact on the stability, shape and structure of Australian families. These changes have immediate and direct consequences for the shape, formation, dissolution and reformation of family households.

Essentially, the activity of parenting apart may involve only the one family but necessarily involves more than one household. Sets of household transition arrangements, at the time of parental separation, and as children move between the households of their parents are also an integral aspect. The transition of family and household structure from a single to dual household is a fraught task and time for each parent and for their children. The shape of households or family structures are not necessarily set at initial parental separation. For the parent who does not primarily reside with the children, establishing their own household may involve movements through a number of different housing types and incorporate a range of housing needs. The housing needs of children change as they grow and the household will likely need to change to incorporate these needs. The affordability and ability to access to appropriate housing at each stage of the household and family structure re-definition are key items. The advent of new partnering relationships can also alter both the shape of the family structure and the household.

Housing stability for the primary resident parent may be more likely if they remain in the original family home, but changing family structure still dramatically realigns the patterns of the household. Also, many primary resident parents and children experience household disruption alongside changes to the family structure at the time of separation, after property settlement, via repartnering or at all of these stages. For primary resident parents, the changing housing needs of children as they grow, appropriate housing affordability and accessibility are also essential concerns.

## **2.4 Summary**

The questions surrounding housing and child support arise from the diversification of family forms evident in Australia and internationally. While still the numerically and normatively dominant form, the 'traditional' family of a couple and children is not as common as it once was. Divorce, separation and ex-nuptial births are contributing to rising rates of sole parent families. These patterns are shaping a diversification of parenting practices and these in turn, in combination with contemporary policy priorities and cultural expectations, are contributing to the emphasis placed on the payment and receipt of child support. They suggest the necessity of playing closer attention to the housing needs and outcomes that flow from the family structures and practices. However the next chapter shows significant gaps in how the trends and their implications have been acknowledged in relevant policy frameworks.

## 3 THE POLICY CONTEXT

The issues raised in this study are primarily linked to two distinct policy contexts: Federal and State housing policies and the Australian Child Support Scheme<sup>2</sup>. Both impact on the opportunities and outcomes of sole parents. This chapter treats each separately, and concludes by highlighting the usefulness of articulating the links between the two.

### 3.1 Housing policy

Despite their significant financial and housing challenges, the needs of separated parents are not explicitly recognised in housing policy. Home ownership, under the purview of both State and Federal governments, includes no conceptual approach or set of practices addressing the circumstances of separated parents. At the state level, housing strategies recognize the importance of housing for individual and community outcomes (see for example, Queensland Department of Housing Strategic Policy Statement *Improving People's Lives Through Housing*<sup>3</sup>, Victorian Office of Housing<sup>4</sup>) in seeking employment, bringing up children and establishing strong communities (see for example, the Queensland Strategic Policy) but responses to housing needs are primarily focused on low-income earners and those in housing crisis. While these categories certainly include separated parent households, existing policies tend not to explicitly target their specific circumstances.

#### 3.1.1 Home ownership

Home ownership is the foundation stone of contemporary Australian housing policy. It has traditionally been seen as a right of every citizen. Since the end of World War Two government policy has been driven by the pursuit of “individual choice, reward, accumulation and enterprise” (Williams 1999:132), rather than social equality and redistribution of resources and wealth that may also be achieved through this tenure. Home ownership has been promoted through subsidised loans, grants and other incentives. These supports have contributed to Australia's relatively high home ownership rate, which hovers around 70 per cent.

The Federal and State governments divide – and contest – responsibility for policies and structures directly and indirectly impacting upon home ownership. The Federal governments' role is largely financial, with the States vested with responsibility for the more directly practical enabling roles such as development regulations and infrastructure. Many of the States' responsibilities are funded through Federal grants, with most money coming from the Commonwealth and State Housing Agreement.

Today, Australians are encouraged to enter home ownership largely through a series of Federal initiatives. One of the most obvious is the significant tax concessions available to home owners, who are exempt from capital gains tax when they sell their primary residence. The deregulation of the banking industry contributes to low mortgage rates, proportionately high borrowings and an extension of loans to low income earners. The First Home Owners Grant (FHOG) was also obviously directed to encouraging home ownership (and had the additional effect of supporting the property and building industry) (Grieve et al. 2003). These practices have in turn supported the continuing, relatively high rates of home ownership<sup>5</sup>.

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2 The Child Support Agency is responsible for managing programs and delivering related services (<http://www.csa.gov.au/>)

3 [http://www.housing.qld.gov.au/about/pub/corp/improving\\_lives.htm](http://www.housing.qld.gov.au/about/pub/corp/improving_lives.htm)

4 (<http://hnb.dhs.vic.gov.au/OOH/ne5ninte.nsf/childdocs/-38604028827AA0B7CA2570FA0083651A-909DCE0EBD274C474A2569E50003EAEC?open>)

5 These are falling but remain high by international standards. For a fuller discussion of patterns of home ownership see Baxter and McDonald (2004), c.f. Yates (1999).

Home ownership is also supported at the State and Territory level. All states and territories offer first homebuyers some concessions on the payment of Stamp Duty (through reduced rates or staggered payments). They also provide housing purchase support through CSHA funding. In particular, a number of states offer support for people who would not be funded through private sector finance. Depending on the jurisdiction, supports include direct lending, interest rate assistance and deposit assistance, counselling services and advice and mortgage relief (AIHW 2005). The programs are directed to low-income households and generally contingent on no additional ownership of house or land. Examples of these programs include the Streets Ahead program in Tasmania (different forms of financial assistance to low and moderate income home buyers, purchasing Housing Tasmania properties, with precedence given to public housing and low income tenants<sup>6</sup>); and the Victorian Government's mortgage interest relief scheme<sup>7</sup> (Productivity Commission 2004).

Australian policies promoting home ownership are informed by claims about the benefits of the tenure. It has been described as a source of financial security – a means of enforced saving over the life course and for retirement (Castles 1997) and a source of capital gains (Badcock and Beer 2000). It is also seen as a source of social status, and while the appeal of the detached house on a quarter acre block is perhaps not as strong as it once was, home ownership is still popularly regarded as the signal of success and security (Badcock and Beer 2000). Prevailing popular perceptions and political claims continue to accept home ownership as a means of climbing the social and economic ladder.

The promise of home ownership is not always fulfilled. Risks and missteps face any purchaser but sole parent households may experience particular challenges. People can be forced to sell or buy at the 'wrong' times (Badcock and Beer 2000) and the returns of their investment may not eventuate. Separating parents may not have the power or finance to wait for easier market conditions. Badcock and Beer (2000) have noted that assistance into home ownership can lead to later repayment difficulties and mortgage defaults when interest rates rose dramatically. Even when households are able to meet repayments easily, changing circumstances – notably job loss, income reduction and family breakdown (Berry et al. 1999) – can mean home ownership is suddenly out of reach. While policies have encouraged movement into home ownership, there is rather less focus on enabling people to respond to changed economic or life circumstances in ways that enable them to continue their home ownership. Thus, current approaches do not explicitly acknowledge the financial challenges, altered housing needs and residential and tenure changes that follow parents' separation or divorce. But, as the next chapter shows, these are key elements of many families' experiences.

### *3.1.2 Private rental market and Commonwealth Rent Assistance*

Commonwealth Rent Assistance (CRA) is provided by the Australian government to low income households. Sole parents are treated as a separate category under the current regime. CRA is available to households in receipt of a Centrelink pension, allowance or Family Tax Benefit Part A (over the base rate), accommodated in the private rental market. It is paid at the rate of 75 cents for every dollar of rent when a family pay more than \$117.88, up to a maximum amount of \$275.61/\$296.15, depending on the number of children in the household, with the tenants covering the rent exceeding this amount. CRA is means and asset tested. There are no variations to take into account price differences in housing markets. CRA is formally a source of housing support but once received it is incorporated into a household's 'general funds'

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6 Streets Ahead Incentive Program - <http://www.dhhs.tas.gov.au/services/view.php?id=442>

7 Mortgage Interest Relief Scheme - <http://hnb.dhs.vic.gov.au/OOH/ne5ninte.nsf/LinkView/38A6892BA374C0174A2567AE000548CC6DF6046DC29A4D2CCA25711B001AB577>

and need not be used specifically for housing costs.

CRA is increasingly important in light of changing market structures. Private rental was once seen as a largely transitional tenure, used by households on their way to home ownership, public housing, or during transition periods (Jacobs et al. 2005). However, limited funding for public housing and the increasing cost of home ownership has led to more low income households seeking longer-term accommodation in the private rental market (Yates, Wulff and Reynolds 2004, Yates and Wulff 2000, Slatter and Crearie 2003). Finding private rental accommodation is particularly difficult for low-income households because the number of low rent properties has fallen, even as the overall level of rental housing increased between 1986-1996 (AIHW 2003). Low-income households are also often competing in an environment of increased demand for private rental accommodation by middle-income households (Wulff and Yates 2000).

The housing reforms of the 1980s promoted CRA as a more effective means of providing housing support than public housing. It enables lower government expenditure which arguably means more people could be helped in the short term. It has been argued that CRA has also provided private labour market benefits of choice, flexibility and a market responsive to client needs and preferences. Housing researchers, however, have pointed out these benefits are counter-balanced by other features of the private rental market (Burke 2001).

Many difficulties associated with the private rental market are common to households, irrespective of their structure or the presence of children. One, CRA is limited to households on low incomes, but this is not the only group to struggle to afford rental prices in the private market. While housing costs may be affordable in rural and regional areas, larger cities, and in particular inner city areas, are marked by very high rental costs. Two, CRA conceptualises housing problems as a question of income rather than availability of stock, and its effectiveness depends on the existence of low cost housing and ensuring demand does not drive up prices (Burke 2001). Three, CRA is not tied to particular housing and may encourage the high levels of mobility in the private rental market (Burke and Hulse 2002). These moves may be the outcome of strategy and choice, or they may reflect the failure of the market to meet housing needs or harsh landlord practices. The moves have implications for social networks and contribute to financial difficulties (see Jacobs et al. 2005).

The existence of sole parent families is explicitly recognised under the current regime, with payment levels linked to family structure and the number of children in a household. However, sole parents' position in the private market may have specific implications. For example, high occupancy rates contribute to tenant competition, which may be manifest in charging even higher rents. Those who receive and pay child support may experience financial difficulties in meeting the weekly rent even when they are engaged in the paid labour force. Additional costs lie in child care and the material needs of children and those 'hidden' expenses associated with separated families, for example, travel and appropriate housing for both parents to accommodate their children. Competition opens the door to discrimination against "less desirable" household types. Separated parents may find themselves categorised as less desirable tenants because of the presence of their children. If they are unemployed – another characteristic of 'undesirable' households – their problems may be exacerbated (see Jacobs et al 2005). The following chapter presents data on some of these challenges.

### *3.1.3 Public housing*

Social housing is no longer a significant housing option in Australia. It comprises around 390 000 dwellings and constitutes approximately 6 per cent of Australian housing (Hulse and Burke 2005). Public housing stock has been declining in recent years. Most recent figures show a drop of three per cent over the period 2001 – 2003;

in an associated trend, the number of new households accommodated has decreased by 37 per cent over the past 15 years (Hulse and Burke 2005). Across Australia, allocations have been declining faster than waiting lists, although the degree of unmet demand alters by state (Hulse and Burke 2005).

Around 90 per cent of this housing is owned and managed by State and Territory housing authorities, with funding support from the Australian government through the CSHA. As Hulse and Burke (2005:4) point out, models of housing access in the private market are premised on choice; those explaining accommodation in social housing “appear to be wholly based on administrative criteria and processes”. While people may initially choose public housing as a tenure option, their ultimate destination is shaped by the institutional and policy context and the availability of appropriate properties.

Compared to private market renting, public housing offers security of tenure and more affordable accommodation for those on a low income. Public housing tenants move less than private rental tenants, and those entering the system seldom leave (Wulff and Newton 1995). A recent Australian Institute of Health and Welfare (AIHW) study (2006) noted other benefits. Tenants felt more settled, more able to manage their rent and money, could continue to live in the area and felt more able to cope with their lives. A recent AHURI study (Phibbs and Young 2005) has also found public housing tenants see positive, non-housing outcomes flowing on from their tenancies, particularly in terms of better educational outcomes for children and improvements in their health. People generally felt safer in their homes. The AIHW has concluded that public housing is currently the best system we have to offer cheap housing.

A large body of work points to the shortcomings of this type housing (see for example, Burke 2001, Industry Commission 1993). As with the private rental market, many of the challenges are experienced irrespective of family type. The quality and type of public housing stock is a concern – tenants’ greatest dissatisfaction is directed toward the condition of their homes, day-to-day maintenance and emergency maintenance (AIHW 2006). The location of public housing is a concern for researchers. The changing industrial landscape means tenants may find it difficult to find work in their local areas. Foor et al. (1994) describe the difficulties people face in accessing services (e.g. shopping, community services, health services) and public transport. In contrast, the National Social Housing Survey, over 90 per cent of the survey respondents reported adequate access to shops and banking and public transport. Being close to employment and family friends were not as satisfactory, but even on these items 84 per cent of respondents felt their needs were met (although 49 per cent of tenants were not participating in the labour force in the four weeks before the survey, and only 18 per cent were employed full time) (AIHW 2006 c.f. Phibbs and Young 2005).

Some difficulties impact more heavily upon sole parents. They are disproportionately accommodated in the public housing but long waiting lists remain a source of concern, especially for sole parents who make up the largest group on waiting lists (DFaCS 2000; Productivity Commission 2004, Badcock and Beer 2000). Under the 2003 Commonwealth-State Housing Agreement Commonwealth funding for social housing is directed to “provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of that need’ Commonwealth of Australia 2003: Schedule 1 Recital C). Housing is targeted at those on the lowest incomes and those in greatest need, a category that incorporates a number of specific and often disadvantaged groups (Hulse and Burke 2005). Contemporary eligibility criteria take into account:

- Income (determined with reference to either criteria for rent assistance in the private sector or a percentage of average (male) earnings);
- Assets (applicants are not to own property, although the definition of property and limits of cash assets varies according to the state or territory);



- Age minimums;
- Other criteria (previous tenancy records, repayment of debt).

(Hulse and Burke 2005)

As more people meet the criteria than there are properties available, a second level of eligibility criteria is usually applied. Depending on the jurisdiction, this may take the form of a segmented waiting list (where household needs are judged according to their “fit” within particular categories); a points system (where the needs of households are judged on an individual basis); or a more formal set of administrative criteria. Eligible separated parents may often be prioritised because they are a low income household with crisis needs or long term difficulties accessing housing beyond the private rental market.

There are also mismatches between existing housing stock and client need and preference. The original clients of public housing – low income workers – wanted detached, three bedroom homes but with an increasing high proportion of sole parents and single people being housed in this sector, two bedroom stock has a heavy and unmet demand. The following chapter provides more detailed information on how sole parents, as a specific group, experience public housing.

## 3.2 Child support

The next section briefly outlines the development of the Australian Child Support Scheme (CSS) from its introduction in the late 1980s with the focus on the implications of the current raft of reforms. This discussion is important to studying the child support/housing relationship for three reasons. First, a history of the CSS’s genesis and reform direction in the 17 years since its inception is a necessary precursor to understanding the contemporary impact of the scheme on separated parents. Second, the CSS’s concern to support and encourage child/ren’s relationship with the other parent has culminated in efforts to encourage 50/50 shared parenting. These changes will likely lead to an increase in more evenly shared care arrangements, with a knock-on effect to the housing needs of separated parents. Finally, as an arena of public policy, it is important to recognise that the child support payment and receipt are not static, but liable to change and variation over time.

### 3.2.1 *The Child Support Scheme*

The CSS was introduced in the late 1980s with the stated aim of ensuring the rights of children to share the economic resources of both parents regardless of whether or not the child is living with both parents (Cass 1993). The underlying rationale for the scheme was twofold: the clear link between relationship breakdown and child poverty and the obvious ineffectiveness of the existing child maintenance provisions. Prior to CSS, obtaining child maintenance was an arduous, expensive and complicated process. The parent with the child (usually the mother) needed to apply to the courts for a maintenance order or register an agreement. While legally enforceable, in practice most orders were never acted upon (Walter 2002). The awards made by the courts were often arbitrarily low with little if any provision for indexation to maintain their value. In any case, only a minority of parents subject to court ordered maintenance actually paid. In 1988, just prior to the CSS’s introduction, just 26 per cent of sole parents were receiving any child maintenance payments from the other parent (Saunders & Matheson 1990).

The CSS was enacted through two major pieces of Commonwealth Legislation: the *Child Support (Registration and Collection) Act 1988 (Cth)* and the *Child Support (Assessment) Act 1989 (Cth)*. From this legislative base, the Child Support Agency (CSA) was established to assess and collect child support monies from non-resident parents and around 94 per cent of separated parents with children eligible to register

with the CSA do so. In June 2004 the CSA had a caseload of 713,000 cases, representing more than 600,000 payee and payer parents and 1.1 million children. Currently child support can be paid in one of three ways: CSA collect through registration and collection by the CSA; private collect where the CSA registers the agreement but payment is made directly between the parents; and self-administration, where the arrangement is entirely private and between the parents. In 2004, roughly half of all child support cases elected private collect and the other half, CSA collect.

On the current, but soon to be replaced, child support formula, the non-resident parent pays an amount based on taxable income and is expressed as:  $\{(A-B)-(C/2)\}xD = E$

Where:

A = the payer's taxable income

B = the exempted amount for the payer's living expenses (\$16,000 in 2003)

C = the amount of payee income above the disregarded income amount<sup>8</sup>

D = child support percentage (18 per cent for 1, 27 per cent for 2; 32 per cent for 3, 34 per cent for 4 and 36 per cent for 5 or more children)

E = the amount of child support payable

The CSS, while more effective than the old court-based regime, and with a broad coverage of separated parents, did not result in universal receipt of child support by non-resident parents. In 1998, 10 years after its introduction, the proportion of sole parent receiving any child support was only 44 per cent (DSS 1998). The main cause was the significant proportion of non-resident parents with incomes below the child support liability threshold. And despite the oversight of the CSA, research found that resident parents were not always paid their child support entitlements on a regular basis (Walter 2002). Reforms introduced in 1998 attempted to apply at least a partial remedy via the introduction of a minimum payment for all non-resident parents (\$5.00 per week). Other changes introduced at this time included a reduction in child support liability for non-resident parents with a second family or where the resident parent was earning above a threshold amount (\$41,881 p.a. in 2006). Consistent with this overall pattern, in 2003, the average child support paid per week was \$57.23; around 40 per cent of all payers were paying only \$5.00 per week and nearly 80 per cent were paying less than \$100.00 per week. The remaining 20 per cent paid more than \$100.00 per week (HRSCFC 2003). If those paying the \$5 per week minimum are excluded, the average child support payment is around \$86 per week (or \$4,432 p.a.) for those on CSA collect and \$113 per week (or \$5,900 p.a.) for those on Private collect (Ministerial Taskforce 16: 2005).

The major reason for the low rates of child support is the low income of payer parents. The following table, reporting the taxable income of both payers and payees in June 2003, shows that half of all payer parents and around three quarters of all payee parents have annual income of \$20,000 or less. Low income, therefore, is a feature of both payer and payee parents. For payer parents specifically, about a quarter are reliant on income support payments, a figure well above the national average, and about half of this group receive NewStart Allowance. Data from the 2001 Wave of Households Income and Labour Dynamics in Australia (HILDA) show that non-resident parents with a child support liability were around three times as likely to be unemployed and more than twice as likely to be not in the labour force as a comparative demographic group (Ministerial Taskforce 2005).

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<sup>8</sup> For more information please see [http://www.csa.gov.au/guide/2\\_4\\_1.htm](http://www.csa.gov.au/guide/2_4_1.htm)

**Table 8: Child Support Income of payers and Payees (June 2003)**

<i>Income Range per annum</i>	<i>Payer</i>	<i>Payee</i>
<b>\$0 - \$20,000</b>	<b>50.1</b>	<b>74.0</b>
<b>\$20,001-\$40,000</b>	<b>31.4</b>	<b>20.5</b>
<b>\$40,001 - \$60,000</b>	<b>12.9</b>	<b>4.5</b>
<b>\$60,001 - \$80,000</b>	<b>3.6</b>	<b>0.7</b>
<b>Above \$80,000</b>	<b>2.1</b>	<b>0.3</b>
<b>N = 684150</b>	<b>100</b>	<b>100</b>

Source: Adapted from HRSCFC 2003: 128

Despite the low rates of child support being paid by the majority of paying parents<sup>9</sup>, higher income non-resident parents complain of paying excessive levels of child support. Based on the current formula, this group claims their child support liabilities are often well above what is required to raise a child. This pattern of low child support payments made by the majority and high child support made by the few results in what has been described as a paradox of the current child support regime: both not enough and too much child support is being paid and received by separated parents. In relation to this project, a key argument of higher income payer parents is that the high cost of child support payments operate to limit their own ability to re-establish a home after separation that is suitable for caring for their children.

### 3.2.2 *The 2003 review of child support*

In 2003, reacting to continuing discontent with child support arrangements, particularly from fathers' groups, the House of Representatives Standing Committee on Family and Community Affairs (HRSCFC) conducted a national inquiry. The inquiry's terms of reference focussed on the equity of the current child support formula and whether equal time parenting should be the default position for separating parents. This inquiry eventually rejected a presumption of equal time parenting in favour of equally shared parental responsibility. However, in recognition of the significant child support anomalies identified during the inquiry, a Ministerial Taskforce was set up to evaluate the scheme overall.

The report of the Ministerial Taskforce on Child Support, *In the Best Interests of Children: Reforming the Child Support Scheme*, was delivered in May 2005. Better known as The Parkinson Report, after Taskforce's chair Professor Patrick Parkinson, this document made 30 detailed recommendations for reform of the CSS. Most prominent of these is the development of a new formula for assessing child support liabilities. The new formula moves away from fixed percentages and is instead calculated around the costs of children. Expenditure on children in the broader population, the Taskforce argues, varies by the income level of (both) parents, whether the children's household is single or dual income and the age of the child and these factors should be considered in the calculation of child support liabilities. The new formula also considers the relative capacity to pay of both parents, not just the payer parent. Under the recommended new formula separated parents' combined income is first calculated and the costs distributed between the parents in accordance with their respective shares of that combined income and the level of contact. More intricately, child care costs, the value of government contributions such as family tax benefits and the cost of housing in the areas of residence are also included in cost calculations. For example, the taskforce recognised that while the child support liabilities of low income parents is frequently below child-related expenditure in intact families, the substantial family benefits received by low income families contribute significantly to household

<sup>9</sup> To date, there is little information on differences between male and female payers.

spending on children and these needed to be taken into account (Ministerial Taskforce 2005).

The Ministerial Task Force CSS recommendations were largely accepted by the Federal Government and will be implemented in three stages between July 2006 and 2008. Overall, the reforms will result in widespread and complex changes to the child support scheme and will involve significant change for both payers and payees of child support. The most significant change areas are as follows.

- Reducing (in July 2006) the high income cap from \$139,347 to \$104,702 per annum resulting in reductions in child support liabilities for about 11,000 higher income payers (CSAa 2006).
- Extending the period in which a resident parent (from January 2007) needs to take child support action before Family Tax Benefit payments are affected from four to 13 weeks (CSAb 2006).
- Introducing (in July 2008) a new child support formula which treats both parents' income and living costs more equally and takes into account the additional costs associated with older children.(CSA 2006c). It is estimated about 60 per cent of non-resident parents will pay less child support as a result of this change (Karvelas 2006).

Acknowledgement of the actual costs of raising children in different income-level households and across households is a key feature of the reforms. The taskforce noted that regular contact between children and non-resident parents resulted in infrastructure duplication and the loss of economies of scale across housing, furnishings and motor vehicles. Accordingly, significant changes were recommended in how the costs of parental contact are calculated and recompensed within the CSS. For example, consideration of payer parent costs incurred in maintaining on-going parental contact when assessing child support liabilities will now begin when that parent cares for the child 14 per cent of time (defined as regular care). Moreover, once the extent of shared care reaches five nights per fortnight (or its annual equivalent), child support liability is assessed under a shared care formula. The conundrum of supporting second families is also a consideration with the recommended changes.

The reforms are formally aiming 'to reduce conflict between separated parents and, in particular, to encourage shared parenting by introducing a system that is fairer and puts the needs of children first' (Brough 2006). However agreement that this will be the outcome is not unanimous. Australian Democrats and sole mothers groups argue that the reforms will lead to some sole parents being worse off. Fathers' groups also have expressed some dissatisfaction with the reforms, protesting at the changes to the level of contact required before the Family Tax A benefit is split between the separated parents (Karvelas 2006; ABC 2006).

### *3.2.3 Impact of the Child Support Scheme on payee and payer parents*

The reform of the CSS has housing as well as child support implications. The review and changes have been informed by emerging patterns of post-separation parenting and its unique costs, especially in relation to the need for both parents to maintain households that can appropriately accommodate their children. The cultural and political discourses around post-separation parenting practices mean the expectation that both parents establish and maintain housing that meets their parenting responsibilities after separation is likely to remain strong into the foreseeable future.

An important factor in the reform was the recognition of the varying costs of raising children of different ages within different household types. Raising a child is a costly exercise. Current estimates suggest that the average Australian couple will expend around half a million dollars to raise two children from birth to age 20. Within this, costs

vary by the age of the child, rising steadily from birth through to the teenage years. The costs of children also tend to expand by the level of income available to the family. The table below, from the NATSEM (2002) provides recent estimates of the average costs by child, age and family type.

**Table 9: Estimated Average Costs Of A Single Child, By Age Of Child And Family Income, March 2002**

<i>Level of Income</i>	<i>Average weekly income</i>	<i>0-4 years</i>	<i>5-9 years</i>	<i>10-14 years</i>	<i>15-17 years</i>	<i>18-24 years</i>
<i>Average costs of a single child per week</i>						
<b>Low income</b>	<b>\$567</b>	<b>\$55</b>	<b>\$98</b>	<b>\$130</b>	<b>\$213</b>	<b>\$215</b>
<b>Middle Income</b>	<b>\$1195</b>	<b>\$95</b>	<b>\$156</b>	<b>\$199</b>	<b>\$305</b>	<b>\$309</b>
<b>High Income</b>	<b>\$2426</b>	<b>\$167</b>	<b>\$255</b>	<b>\$315</b>	<b>\$458</b>	<b>\$466</b>
<b>Average</b>	<b>\$1324</b>	<b>\$102</b>	<b>\$164</b>	<b>\$209</b>	<b>\$315</b>	<b>\$322</b>

Source: AMP-NATSEM Income and Wealth Report 2002: 3

It follows that raising a child over two households is more costly than when both parents reside in the same household. For example, a study by Whiteford (1991) found that sole parents incur costs and limitations not faced by two parent families. Housing expenses remained similar despite the presence of only one parent and child care costs actually rose because the care of children is less easily shared. A British study (Middleton & Ashworth 1998) found that children in sole parent families cost on average only slightly less than children in two-parent families. Similarly, there was only a slight difference between spending on childcare for children in sole and two parent working families.

Neither study addressed the costs of children to non-resident parents. As part of the Ministerial Taskforce, Henman (2005) estimated expenses across the range of parenting household types. He used a budget standards approach that takes into account costs of housing, energy, food, clothing, household goods and services, health, transport, leisure, personal care, parental lost opportunity cost (due to wages foregone to care for children), time costs of parental childcare and government benefits to estimate child raising costs in all the capital cities of Australia. In recognition of the variability of the costs of raising children according to household income, costs are estimated at two levels; households with a 'modest but adequate' standard of living and households with a 'low standard of living'.

The basic results for sole parent households (assuming 100 per cent of care) with a 'modest but adequate' standard of living resonate with those by Whiteford (1991) with child raising costs remaining similar to those of raising a child in a couple family. For the present project, the calculation of costs to both resident and non-resident parents when care is shared is the most interesting. The estimates presented in Table 10 below compare child raising costs for parents sharing care at both the 80/20 level and also the 50/50 level with those incurred by a sole parent with 100 per cent of care. Overall, these estimates present a picture of significantly increasing child raising costs for separated parents. This rise in costs, for resident and non-resident parents, is higher than the costs for a sole parent or couple parent household.

**Table 10: Financial Costs of Raising a Child According to Household Type**

<i>Household and Contact Level</i>		<i>Annual cost estimate for 6 year old child</i>	<i>Weighted Average Cost of SP costs</i>
<i>Modest but Adequate – Both parents work full-time</i>		<i>\$</i>	<i>per cent</i>
<b>Costs for sole parent with 100 % of care</b>		<b>10,360</b>	<b>100</b>
<b>80 %</b>	<b>Resident parent</b>	<b>10,210</b>	<b>99</b>
<b>20 %</b>	<b>Non-resident parent</b>	<b>3,950</b>	<b>38</b>
<b>50 %</b>	<b>Resident parent</b>	<b>7,459</b>	<b>72</b>
<b>50 %</b>	<b>Non-resident parent</b>	<b>7,356</b>	<b>71</b>
<i>Low Cost – Resident parent not in the labour force: Non-resident parent employed</i>			
<b>80 %</b>	<b>Resident parent</b>	<b>5,460</b>	<b>99</b>
<b>20 %</b>	<b>Non-resident parent</b>	<b>3,320</b>	<b>60</b>
<b>50 %</b>	<b>Resident parent</b>	<b>4,776</b>	<b>87</b>
<b>50 %</b>	<b>Non-resident parent</b>	<b>4,831</b>	<b>88</b>

Adapted from Henman 2005

For resident parents with modest but adequate living standards and 80 per cent of care, a 20 per cent drop in contact does not result in a 20 per cent decrease in costs. Rather, the costs of the caring for child drop only marginally to about 99 per cent of those incurred if the parent had the child 100 per cent of the time. But for non-resident parents, having a child for 20 per cent of the time incurs costs that are nearly 40 per cent of having the child full-time. Even for those parents equally sharing care, the costs of care are not just halved. Each parent ends up paying nearly three-quarters of the cost of having the child full-time. The multiplication factor of costs is even higher for low cost of living households, with parents from these households both paying about 90 per cent of what it would cost to have the child living with them full-time for 50 per cent care.

The effectiveness of child support in ameliorating the disjuncture between reduced income and similar or additional costs of children for resident parents or in limiting the parenting ability for non-resident parents also requires consideration. In its deliberations the Ministerial Taskforce (2005) examined the current impact of the CSS on the living standards of both resident and non-resident parents. The results were mixed. Analysis of ABS data from 1982-1997/98 shows receivers of child support rose from just 12 per cent of sole parent families to 31 per cent (although the large increase in the proportion and number of sole parent families during this period should be considered here). In dollar terms (1997-98 dollars) the actual amount received has also risen, from an average of just \$12 per week in 1982 to \$41 per week in 1997-98. Estimates from Harding and Szukalska suggest rates of child poverty would be 1.2 per cent higher (representing 58,000 children) without the contribution of child support.

For payers, as indicated in earlier data, low incomes are common and child support liabilities are perceived as significantly increasing levels of financial hardship. A four-year longitudinal study of separated parents (Silvey and Birrell 2004) found that low income was a persistent feature and income levels decreased for male non-resident parents aged 25-44 years during the life of the study. Accumulation of child support debt among the group was also common. Despite the average annual child support

liability only being \$679, the average child support debt for the group was \$861. And in another study (Wolffs & Shallcross 2000) not being able to afford child support payments was given as the main reason for payers not meeting their child support obligations. There are no direct data available, however, on the impact of paying or receiving child support on housing.

### **3.3 Housing and Child Support Policy within the Australian Social Policy Realm**

The changing terrain of Australian housing and child support policies, although developed at different times and within separate government agencies, are both components of the wider Australian social policy realm. Both are also influenced by a process of on-going reform that has occurred over the last decade and which has resulted in significant changes in the direction of Australian support systems policy. Larger-scale changes in policy direction include:

- A clear preference for market-based policy options over public services. For example, in housing, the FHOG and CRA have been introduced and public housing provision reduced. Within child support, separated parents are encouraged to take up the private collection option over CSA collection of child support monies.
- Social support for families has been broadened to incorporate more families via payments such as Family Tax Benefit A and B among others. These payments have also largely been removed from the 'welfare' area, by being paid through the especially created Family Assistance Office either as a regular fortnightly payment or as a lump sum.
- Significant reform of the welfare system has resulted in the tighter targeting of income support payments and the introduction of welfare-to-work measures. For example, from July 2006 sole parents on income support are required to participate in the labour market when their youngest child is six years old. In addition, new applicants with children aged 8 years or over will no longer be eligible for Parenting Payment (Single) but will need to apply for, and abide by the mutual obligations attached to, Newstart Allowance (Centrelink 2006).

The overall policy direction shift has significant implications for this study. Their likely effects on future housing and family/child support policy development will be borne in mind during our data collection phase, our analyses and the reporting and discussion of the project's findings.

Finally, it should also be recognised that Australian policy transformations are to some extent a reflection and a response to the rapidly changing landscape of the Australian family described in section three of this positioning paper. More broadly, policy and family change are inextricably connected to the wider social and economic change occurring within Australian society. These trends broadly mirror those occurring in other western countries and include the rising influence of the global market economy, the restructuring of the welfare state and changed labour market conditions and circumstances. Current high labour market participation rates, especially among Australian women with children, and record low levels of unemployment are particularly pertinent.

### **3.4 Summary**

Australian researchers and policy makers are starting to explicitly consider the connections of family and housing policy, and how and why each area needs to be informed by the other. All housing policies and practices affect families but they do so in different ways, according to a family's structure and history. Home ownership – a long standing and almost hallowed component of Australian housing policy – is almost never discussed with reference to the position of sole parent families. Its benefits and

pitfalls are most commonly considered with reference to the traditional families and, increasingly, single people, with a growing emphasis on low income households (a category that includes, but does not specifically address the position of sole parents). How sole parents enter and then remain in home ownership – and in the family home in particular – has not been a key and longstanding policy focus. Similar issues arise in relation to CRA payments. They are an important means of reducing housing stress among low income earners, and have been used as a key assistance model for housing affordability for sole parents, but they cannot specifically address the non-financial challenges faced by sole parent households. At the State level, housing strategies recognise the importance of housing when seeking employment, bringing up children and establishing strong communities but actual responses to housing needs remain primarily focused on public housing management. Thus, responses are directed to the needs of low-income earners, a category that includes sole parent households but does not target their specific needs.

The importance of housing and child support policy is thrown into relief when we consider currently available data on the housing circumstances and needs of separated parents. The following chapter highlights the often difficult and unstable housing conditions of sole and separated parents.



## 4 HOUSING AND SEPARATED PARENTS

The following discussion teases out the nuances of what we know about housing, family structure and parenthood. As noted in the introduction, there are surprisingly few studies on housing and separated parenting and almost nothing related to sole father households specifically, or people (usually fathers) who have regular contact but are not the primary resident parent. Existing data is often old, collected in the early and mid-1980s and published in the mid-1980s to 1990s (for example Khoo 1993, McDonald 1986, McCarthy and Simpson 1991, McCarthy 1996). There is also limited Australian discussion, and some of the findings presented here are English (for example, McCarthy and Simpson 1991, McCarthy 1996). Thus, the discussion is most usefully read as indicative of further avenues of research rather than reflective of the contemporary housing negotiations and outcomes of parents and their children.

### 4.1 Tenure

#### 4.1.1 Home ownership

Sole parents' experiences of home ownership have not been a significant concern for social researchers. Flatau et al. (2004) note in the case of separation and divorce the topic has largely been ignored because of a lingering conceptualisation of housing careers as a progression of tenures, culminating in home ownership. Yet Peter McCarthy (1996:83) comments "in terms of housing, marriage and divorce may be regarded as a game of snakes and ladders". Marriage is most commonly the entry into home ownership; separation and divorce throw open the possibility of "the slippery snake down" (McCarthy 1996:83). After loss of employment and reduction in income, divorce and family breakdown are the most commonly cited reasons for mortgage defaults (Berry et al. 1999; see also Dauze and Dhooge 1993, Ford et al. 1995).

Sole parenthood limits the opportunities of home ownership. As a group, divorced and separated parents have lower rates of home ownership than married couples, and rates comparable to those who have never married. This pattern holds regardless of age. Those who re-marry have rates similar to continuously married households (Flatau et al. 2004). Sole parents are far more likely to be public or private renters (deVaus 2004<sup>10</sup>). Burke and Hulse (2002) use 1996 Census data show 52 per cent of sole parents<sup>11</sup> were home owners or purchasers. Those with non-dependent children over the age of 25 had a home ownership rate of 72 per cent, which was slightly higher than the 1996 national average at the time. Those on low incomes (under \$300 in 1996) with children under the age of 25 had home ownership rates of 32 per cent. Home ownership places significant stresses on these families' incomes: 57 per cent of home purchasers paid more than 30 per cent of their incomes in housing costs and 20 per cent paid more than half their incomes to those costs (Burke and Hulse 2002).

Separation and divorce are associated with processes that make home ownership difficult. Those paying off the marital home can find it difficult to extricate themselves if they are subject to high levels of debt or a declining or stagnant value of their house (McCarthy and Simpson 1991). Once divorce assets are divided; if the family home is sold in this process, neither party may have enough capital to re-enter home ownership. After divorce – and in sole parenthood generally – people find it difficult to save (on average, sole parents spend more than their income each week) so that a deposit is out of reach. Those who remain in the home – most often women – may find their reduced incomes cannot meet the ongoing costs of home ownership (Flatau et al.

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10 In this context, 'sole parent' refers to a family with one adult parent and child(ren) under age 15

11 In this context, 'sole parent' refers to a family with one adult parent and child(ren) under 25 only, either dependent children (under 15), dependent students (15-24) or non-dependent children aged under 25 and living at home.

2004:32). Child support from partners often does little to mitigate their financial distress, particularly when interest rates rise. Problems may be compounded if the person who retains the home entered into further debt to buy out their partner's share (McCarthy and Simpson 1991). Parents who pay child support and those who maintain contact with their children may also find these costs make it difficult to meet mortgage payments. Thus, many people move, experiencing both a change in tenure and a decrease in the standard and value of their housing, even if only in the period following separation.

Despite its problems, home ownership can mitigate housing difficulties. In their British study on post-divorce housing, drawing on data from the mid-1980s, McCarthy and Simpson (1991) described the relatively strong position of owner-occupiers. They had more assets – notably equity in the family house – that could be used to secure housing after separation, which contributed to better long term housing outcomes. Khoo (1993), reporting on an Australian longitudinal study of post-divorce housing from the early and mid 1980s, noted that while many owner occupiers moved into private renting in the first years following separation, they were able to re-enter home ownership in the longer term. In that study, of those who had owned their own homes outright, 34 per cent still fully owned their homes eight years after separation and another 43 per cent had mortgages; 21 per cent were renters and two per cent of this group had moved into public housing. Of those who were paying off their homes at separation, 54 per cent had not changed their tenure eight years later, 16 per cent fully owned their homes and 15 per cent were renting.

People who enter sole parenthood via divorce may be able to draw up on greater resources accrued during the marriage and enjoy better housing outcomes than some other groups. They may face few options beyond public housing or low cost private rental housing. A recent NATSEM (2005:1) report, derived from HILDA data, suggests that while women's disposable income and needs adjusted income falls more sharply than men's in the year following divorce, the average woman is more asset rich than the average man, due to their subsequent equity in the family home (if they are primary carers for the children of the marriage) (NATSEM 2005:11). In contrast, never-married mothers are not likely to have generated housing and other assets, and are more likely to have lower education achievements and lower earning potential (Birrell and Rapson 2002:19). Home ownership during marriage is, therefore, a particularly important resource for women.

Despite their initial losses, divorced, separated and widowed men have home ownership rates similar to those of women. This is so even though women receive, on average, two thirds of the household's shared basic assets (including property) (Sheehan and Hughes 2003). The absence of higher rates of female home ownership may be due to men's greater earning capacity, which allows them to re-enter home ownership, or women's failure to keep the home after settlement because their incomes cannot cover home ownership costs (Flatau et al 2004:37). Thus, the impact of home ownership for both women and men needs to be considered over time.

Home ownership alone does not guarantee security of tenure. Khoo (1993) concludes continuing residence three to five years after separation was associated with the needs of children, the mother's lack of financial independence and mid-level occupation (undefined) and income, and most significantly, staying in the marital home following separation. The most important predictor of continuity of residency was occupation of the home soon after the initial separation. The marital home was likely to be sold if it had a high value, was subject to a large mortgage or if it represented a large proportion of the couple's wealth (Khoo 1993). Those who fully owned their homes before separation were more likely to experience a change in tenure, with men more likely than women to experience a move into becoming purchasers or renters. Those purchasing their homes were least likely to experience a change in tenure; those who did moved into outright home ownership or private rental. Of those who left the marital

home, more moved into renting than into purchasing another residence; this pattern was most prominent among people whose former spouses continued to reside in the matrimonial home. These studies indicate that disruption was greatest in the years immediately following separation. After that time separated parents seem more able to consolidate or rebuild/ establish equity in homes (see also Flatau et al. 2004).

#### *4.1.2 Private rental*

Private rental declines in significance over the life course but remains far more important for sole mothers than for women with partners. Birrell and Rapson (2002:85), drawing on 1996 Census data, show 57 per cent of sole mothers were renting: 37 per cent were being accommodated in the private rental market and 20 per cent were living in public housing (see also Whiteford 1997). No figures were reported for the 17 per cent of sole parents who were sole fathers. Of those renting privately, 61 per cent paid more than 30 per cent of their income toward housing, over 33 per cent were paying more than 40 per cent, and 20 per cent paid more than half their income to those housing costs.

McCarthy and Simpson's (1991) UK study found ex-spouses (both resident and non-resident parents) living in privately rented accommodation were the least likely to stay in the marital home (McCarthy and Simpson 1991). Australian data produced similar results. Of those who rented privately at the time of separation, 60 per cent owned or were purchasing their homes eight years later; one third were still renting privately (Khoo 1993).

In another British report Simpson and McCarthy (1991) describe the difficulties faced by private renters. Accommodation could be difficult to find; affordable and high quality rental accommodation was scarcer still. In the Australian context, sole mothers describe difficulties with landlord discrimination, based on the presence of children, their employment status and their low incomes (Econsult 1991).

#### *4.1.3 Public housing*

Birrell and Rapson (2002) found sole mothers are over-represented in public housing: 21 per cent of public housing households were headed by female sole parents. In terms of affordability, public tenants were slightly better off than those renting in the private market; in line with public housing most spent less than 25 per cent of their income on housing. However, public tenants experienced the same types of financial difficulties as people living in the private rental market. Upon divorce and separation public housing clients have few housing options available to them. Limited public housing stock means the person who leaves a public housing tenancy usually needs to enter the more expensive private rental market, or move in with parents or friends (McCarthy and Simpson 1991:47).

British and Australian studies come to different conclusions about the appropriateness of public housing in fulfilling sole parents' needs. In the British context, those living in public housing were often dissatisfied with their housing. Most described it as low quality, inappropriate for children, and isolated from necessary services and social networks. Resident and non-resident parents often felt they were living in "bad areas" that could contribute to adverse outcomes for children. Public housing was particularly difficult for men to access (McCarthy and Simpson 1991). In contrast, Burke and Hulse (2001) surveyed Australian sole mothers and found public tenants chose this form of support because private rents were unaffordable and they actively wanted to move into public housing. Only half had really considered private rental as an option, largely because they were concerned about the cost and availability of suitable properties. Those in public housing were also more likely to have had friends and family living in public housing. They chose a particular area in consideration of their children's education, and the presence of family and other sources of social support. Public

housing tenants expressed high levels of satisfaction with their housing and its location; most did not wish to move from public housing. These positive responses fit the patterns evident in other Australian studies conducted among the broader public housing population (see for example AIHW 2006, Phibbs and Young 2005)

## **4.2 Transitional housing**

Transitional housing is also an important consideration in investigating housing outcomes post-separation. Clark and Dieleman (1996) make the point that divorce and separation do not simply happen; it is a process that can take months or years. McCarthy and Simpson's (1991) UK study found it could take up to three years before parents felt settled in accommodation. In the three years of that study twenty per cent of participants and their ex-spouses had made more than two moves since separation; those without the day to day care of children moved more often.

People used a variety of accommodation options as transitional housing – shared accommodation with friends or, more commonly, family were the most common forms of transitional housing. While staying in someone else's house could provide a 'port in the storm' and a short term solution to a housing crisis it could also give rise to tensions. McCarthy and Simpson (1991) concluded problems were usually the result of over-crowding or a clash of lifestyles (most common when non-resident fathers stayed with their parents). Other accommodation included refuges and emergency accommodation (usually in the event of domestic violence), and short term rentals in the private market. In McCarthy and Simpson's study, people – most usually resident mothers – also saw particular public housing accommodation as a short term option. While they might remain public tenants, their initial placements were often inappropriate and were treated as transitional, the first of many moves as people pursued strategies to gain better accommodation within the sector. These findings refer to the British context and reflect the generally lower levels of satisfaction found in that study; they are less reflective of the stability and satisfaction of Australian parents living in public housing.

## **4.3 Location and mobility**

The type of tenure affects mobility of sole parents. 1996 census data show those owning or purchasing their own homes were significantly less likely to have moved in the previous year or five years. Public tenants were less mobile than those renting privately (private rental sector is marked by high levels of mobility for all household types). Sole parents with younger children have higher rates of mobility compared to those with older (15 – 24 years) children. This was the case irrespective of whether older children were dependent on their parent (Birrell and Rapson 2002).

Birrell and Rapson's (2002) AHURI study remains the most recent, extended and empirically based research on the location and mobility of sole mothers. Their focus debunks theories suggesting concentrations of sole parent households are formed through migration as people are pushed out of areas where housing and living costs are high, and transfer to areas where the costs are lower, attracted by public housing or low rental costs (for example, from urban to regional centres) (see Flood 1992, Watson 1988). While there are areas of relatively high concentrations of lone parents, this is not the result of a link between low cost housing and migration. Rather, 'home grown' factors are the key cause of concentrations.

Birrell and Rapson's (2002) work finds that sole parents are mobile but their movements tend to be local (e.g. within a metropolitan centre rather than between centres or regions). Data tracking movements from 1997 – 1999 show that in metropolitan areas, the movement of sole parents is contiguous, from the core into the middle suburbs, or from the middle to the outer suburbs; that is, it occurs over relative short distances (Birrell and Rapson 2002: 45). Earlier data from the 1986 – 1991 intercensal period showed few moved from the cities to the regions (c.f. case studies by

Budge 1996) and an even smaller number relocated interstate. Regional centres were usually stable, and movements were largely sole parents relocating from the hinterland into a regional centre. Birrell, Dibden and Wainer (2000), looking at data from 1991-1996 conclude there was little migration from urban to regional areas where public housing played a role; it may be that cheaper housing keeps people in regional areas but does not attract them to those areas. Thus, while sole parents are mobile, their movements are not a significant cause of any concentrations of sole parents, or in the housing tenures associated with those areas.

Birrell and Rapson (2002) conclude that any disproportionate concentrations of sole parent households arise largely because of the social, cultural and economic circumstances of the areas in which they arise. Areas with high concentrations of sole mothers are marked by the combination of early child rearing and child bearing outside of de facto relationships and marriage. Marital breakdown was also more common in these areas. Women left school earlier than those in economically strong locations. In metropolitan areas, concentrations of sole parents were associated with high levels of unemployment and low male income, and women with low educational and employment opportunities, and few resources for improving their access to these opportunities. In these circumstances there are few advantages to putting off child rearing. Relationship breakdowns occurred in a context where men found it difficult to provide economic stability for their family. For women, welfare payments may provide a degree of financial security that is not available through work or partnering (Birrell and Rapson 2001:16). In short, the particular characteristics of an area contribute to prevalence of lone family structures.

#### **4.4 Parenting patterns and housing needs**

The presence of children shapes the housing needs and negotiations of their parents upon separation and divorce. The daily care and control of children is the most significant predictor of who stays in the marital home after separation in all tenure types (McCarthy and Simpson 1991). Women are more likely to take responsibility for the day to day care and control of children, post-separation, and this pattern of care, rather than their gender, contributes to their greater likelihood to stay in the marital home (see also McCarthy and Simpson 1991, Khoo 1993, Stewart 1991, McCarthy 1996). When men took primary responsibility for the daily care and control of children they were even more likely than resident mothers to remain in the family home (McCarthy 1991, Khoo 1993). It seems most couples accept the premise that housing stability is important for children; the parent with primary care and control of the children benefited indirectly from this assumption.

The proportion of nights a child spends with each parent has significant and direct financial implications. Overnight contact between the payer parent and the child above the current threshold of 30 per cent reduces child support liabilities of the payer. The exception to this rule is where the liability of the payer is the minimum of \$5.00 per week. Regular contact also qualifies the payer to access a portion of the Family Tax Benefit A being paid to the resident parent for the child. The policy rationale for this reduction is that there are costs for both parents in caring for the children and that in effect, as outlined above, two households are needed to be maintained for the children. On the other hand, such contact can operate to reduce the level of child support payments and the Family Tax Benefit entitlement of the payee, without subsequent reduction in housing costs.

The pattern of access also shapes housing needs. Overnight contact means that the non-resident parent needs housing that can adequately accommodate their child/ren. This would generally translate to an extra bedroom or bedrooms set aside for the regular use and perhaps also to store children's belongings between contact stays. Post-separation parenting, therefore, translates into housing needs for the non-resident parent that are more expensive and larger than needed just to house themselves.

Overnight contact requirements also shape the type of housing that might be considered suitable. Some housing options, which may suit the individual non-resident parent, such as an apartment in a large block or in densely populated areas may not be appropriate for children. The housing needs of the resident parent are similarly affected. Regardless of how many days and nights the child/ren may be spending with the other parent, housing that will accommodate both the parent and the child(ren) needs to be maintained.

In light of these needs housing becomes an issue that can shape extended contact with children. Stewart's (1991) study of divorced Canadian parents found that 32 per cent claimed they had little choice in their housing, the size and location of which was often constrained by custody and access issues. Non-resident fathers may feel they have to present themselves as childless in order to be accepted as tenants in privately rented housing (McCarthy 1996:91); as noted above, mothers also faced these pressures. Even when they were on limited incomes and had significant contact with their children – that is, when they were in much the same position as their ex-partners – fathers' housing needs were not considered to be a priority, comparative to those of resident mothers (McCarthy and Simpson 1991). The few fathers who were offered help felt they were provided with unsatisfactory housing, which did not meet the needs of their children.

The limited information about men's experiences suggest the use of investigating the meaning of home for men as well as for women. Darke (1994) describe the symbolic and significance of home, its acquisition and loss, as seen by men and women. Gaye (1996) explains these differences in terms of child rearing, which is the dominant social role of women. Looking after children occurs primarily in the home, which means accommodation takes on a symbolic and well as practical significance for the children's carer (most usually women). However, given the calls for shared care, and the changing social expectations surrounding fatherhood, the gendered importance of "home" may need to be revisited.

When parents live in inappropriate housing it can be difficult to establish overnight stays; even day visits may need to be arranged outside of the home (McCarthy and Simpson 1991, Smyth et al. 2004). Smyth et al. (2004) noted fathers whose contact was limited to day contact may live too far away for overnight stays to be an option. Some non-resident parents (almost always men) lose contact with their children as a result of these difficulties and can find it difficult to re-establish a relationship even when their housing situation is fixed (McCarthy 1996:89). In contrast, the Australian Institute of Family Studies report shows those partners who developed and maintained shared care arrangements tended to live close by to each other (Smyth et al. 2004). To sum up, "if joint-parenting is to happen, the need is for two family homes" (McCarthy 1996:96).

## **4.5 Summary**

Sole parents have different housing outcomes compared to those living in other family types. They are less likely to be homeowners and more often face financial difficulties and housing stress. They are more likely to be accommodated in private rentals and public housing. In light of the national emphasis on home ownership and its benefits, these are problematic outcomes. The patterns are also cause for concern when they are considered with reference to the parenting that is expected of separated mothers and fathers, and often desired by them. Housing shapes, and is shaped by, the needs of children and the contact and care arrangements between parents. These concerns impact on individuals but they are also important social issues, particularly given the recent and explicit policy emphasis on child support and parenting in non-traditional households. But there are very few contemporary Australian studies dedicated to these issues. Thus, the present project will fill an important gap in our understanding of housing, child support and payment.

## 5 METHODS

This project will assess the relationship between the receipt and payment of child support and the relative impact of paying or receiving child support, government income support and housing assistance to the housing outcomes of separated parents. To achieve this aim the project will use a two-phase methodology. In the first, quantitative phase the child support status and housing outcomes of separated parents (resident and non-resident) will be examined and compared using data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey. This phase will also identify the specific factors related to positive housing outcomes for separated parents with a focus on the role of child support in those outcomes. In the second, qualitative phase semi-structured in-depth interviews will be undertaken with a broad sample of separated parents to explore how separated parents understand the place of child support in their post-separation housing outcomes. The two research phases are linked in that the results of the quantitative analysis will help inform the development of the qualitative analysis. The following section outlines each of these phases in more detail.

### 5.1 Quantitative analysis phase

#### 5.1.1 *The data*

The key method of this phase is an empirical analysis of housing and child support data contained in the HILDA Survey. While all waves of HILDA (Waves 1-4) will be utilised within the broader analysis, the major components of this phase will focus on the Wave 4 dataset. HILDA Wave 4 (released January 2006) is a nationally representative panel study of over 7,000 households and nearly 18,000 adults, with interviews conducted between August 2004 and February 2005 (Goode & Watson 2006). The dataset contains household and individual respondent data on over 3000 descriptive, historical, derived and spatial variables encompassing a wide range of social, economic, labour force, demographic, household and family related topics.

The breadth of the data items contained within HILDA provides a rich field from which to select those items most relevant to facilitate a detailed descriptive and multivariate analysis of the research question/s. The structure of the HILDA sample allows both recipients and payers of Child Support, timing of parental separation and housing circumstances and arrangements to be precisely identified.<sup>12</sup> Directly relevant data item sets include:

- housing variables including tenure; costs, value, debt level, dwelling type and condition and respondents' satisfaction with current housing
- household composition and family type
- children's living arrangements with each parent; distance between parents homes
- amount of child maintenance paid and received
- relationship history variables
- household expenditure items
- labour market variables;
- spatial variables
- detailed income variables.

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<sup>12</sup> The HILDA Wave 4 dataset also has limitations in relation to its child support variables. For example, the status of the respondent with the Child Support Agency is not ascertained. Such shortcomings reduce the range of questions that can be answered using these data.

The longitudinal nature of HILDA is an important factor in this analysis. In particular, access to longitudinal data enables us to identify and track the housing pathways of respondents who have separated in more recent times, and whose housing needs may be most acute. In this analysis those respondents who have separated since 2002 will be a particular focus of analysis. This group will be compared to respondents in intact families and to longer term separated parents, both resident and non-resident. Comparative analysis will allow differences in housing circumstances, post-separation housing pathways to be identified and links between housing circumstances and child support payment or receipt to be established.

The HILDA datasets, while providing an important window of analysis into the connection between post-separation parenting, child support payment and receipt and housing outcomes, have their limitations. The HILDA data were not constructed or collected with this study in mind and, therefore, will not always precisely meet our analyses needs. Also, information from FACSIS (pers. comm. 2006) indicates that non-resident parents may be under-represented within the HILDA sample. While these limitations will be borne in mind during the analysis and highlighted where relevant in the reporting of results, HILDA still provides the most broad-ranging and useable datasets available in Australia with the capacity to address our key research questions.

### *5.1.2 Stage one of the quantitative analysis*

The analysis will be conducted in two connected stages. In the first stage a series of univariate and bivariate analysis will be undertaken. These analyses will use descriptive cross-tabulations, correlations and comparisons of means to establish the relationship and level of association between key variables which will include: child support payment and receipt status and amounts; parental status; period since separation; housing circumstances and arrangements; post-separation parenting arrangements and the number of children. For example, these analyses will examine and compare separated parents in receipt of child support with those without against a detailed list of housing outcomes. This stage will also explore the differences in housing outcomes and pathways between resident and non-resident parents (according to the time child spends in each household) and child support payment status. This first stage provides the essential context and background for development and implementation of the multivariate analysis in Stage 2.

### *5.1.3 Stage two of the quantitative analysis*

Stage 2 is made up of a number of multivariate analyses, principally using Logit and Ordinary Least Squares Regression modelling techniques. The Logit analysis will examine the likelihood that positive housing outcomes are related to a number of factors, such as dollar amount of Child Support (paid and received), age of parent, education of parent, employment status, and amount and type of other government assistance. A range of housing outcome measures will be developed from the available housing variables. These will be:

- a housing satisfaction measure,
- a housing affordability measure,
- a housing tenure measure and
- a housing suitability measure.

Ordinary least square regression modelling will be used to explore the relationship between the key housing, socio-demographic and child support variables from the other direction. These analyses will ascertain the relative importance of a range of key independent variables including housing circumstances and post-separation parenting arrangements to the dollar amount of child support paid or received per annum.



## 5.2 Qualitative analysis phase

Semi-structured, in-depth interviews are a key tool in understanding how people make sense of their lives. This knowledge contributes to a full and nuanced understanding of the reasons for the patterns identified in the quantitative component of the study. It will allow us to develop our understanding of people's perceptions of their situation and how this interpretive dimension shapes the decisions, strategies and negotiations around housing circumstances, and the use of resources available to them. It will also allow the investigators to incorporate issues important to participants but so far unidentified in existing approaches.

Following the quantitative component, semi-structured, in-depth interviews will be conducted with 30 separated parents (15 men and 15 women) in each of Brisbane, Melbourne and Tasmania (in major centres and rural areas). Every housing market is different, and spreading the qualitative study across three states allows key differences and similarities to be identified (e.g. experiences under differing private rental occupancy rates and the availability and location of public housing). Additionally, incorporating three states allows some discussion of the implications of any variations in state housing policy and practice. The sample will incorporate different tenures, receipt of government assistance, and payers and receivers of child support. Efforts will be made to recruit people whose payments/receipts are managed through both CSA Collect and Private Collect.

Snowball sampling will be used after initial newspaper advertisements in local papers. The advertisements will be used to contact an initial sample, who will then be asked to nominate others who might be interested in the study.

It is envisaged the initial recruitment through newspapers will generate a group of people in a variety of circumstances, which will in turn mitigate the potential homogeneity of participants that can sometimes result through a snowball sample method. The advertisement and subsequent approaches will be carefully worded so that it appeals to people in a range of circumstances, and not simply those who are dissatisfied with their current arrangements. The interview schedule will be piloted in Tasmania. Participants will be offered \$30 to cover their time and expenses in attending the interview.

The qualitative component of the study will be submitted to scrutiny by the University of Tasmania Social Sciences Human Research Ethics Committee. Details of the process can be found at: [http://www.research.utas.edu.au/human\\_ethics/social\\_science.htm](http://www.research.utas.edu.au/human_ethics/social_science.htm)

An interview schedule will be developed to explore in more detail the relationships identified in the quantitative component of the study. Interviews will focus on:

**Processes** – how do separated parents negotiate the payment/ receipt of child support with ex-partners? How do people decide what type of housing they need? What strategies do people put in place to meet their housing needs and aspirations? How and why do they decide to seek assistance, and where do they go? How do those in receipt of child support decide what to use it for and what priority do they give housing costs? And, does payment cause financial pressure and how is this managed?

**Attitudes** – what value do people place on paying and receiving child support, and how does this compare to other forms of assistance? How does the relationship between ex-partners and parents and children shape the payment and receipt of child support, and does it have implications for housing? What housing outcomes do people aspire to?

**Outcomes** – how does the payment/ receipt of child support shape housing situations, directly and indirectly? Is it more or less important than other forms of assistance in leading to housing outcomes? Do current forms of assistance meet people's housing

(and related) needs? What creates barriers to desired housing situations and what enables them?

The data will be digitally recorded and then transcribed and analysed using thematic analysis. This will occur throughout the qualitative data collection period. Analysis will occur in NVivo, a qualitative data management package. This can be used to systematically search across interviews for common ideas, claims and practices, from which key themes are identified, and their relationship with each other and the research questions can be mapped into concept 'nodes'. These practices ensure that insights and theory generation are rooted in the data and remain referenced to the participants' perspectives. NVivo is necessary for managing the volume of data generated in a large qualitative study of this type.

A number of measures have been implemented to strengthen the rigour and validity of the qualitative component of the study. The size and diversity of the sample will facilitate the identification of the relevant attitudes, expectations and strategies. The interview schedule will be developed with reference to survey data generated from a representative sample, and so that the interviews build detailed and nuanced explanations for patterns that are generalisable (although the findings, like all qualitative data, cannot be generalized to the broader population).

While care must be taken in generalizing the findings, they will be indicative of the challenges and opportunities facing separated parents in other jurisdictions. It is also useful to be sensitive to the aim of qualitative research: to identify and describe the processes involved in a particular phenomenon (in this case, how people access and understand their housing situation), rather than their distribution in a population. This is achieved through using information rich cases providing the opportunity to develop a sophisticated and nuanced understanding of the phenomenon. Rice and Ezzy (1999:43) put it this way: "The aim is not to generalize about the *distribution* of experiences or processes, but to generalize about the *nature* and interpretive processes involved in the experiences". In this way a qualitative focus contributes a different nuance and depth to the generalisable, statistical component of the study.

## 6 POLICY IMPLICATIONS

Policies surrounding family dissolution recognise its challenges and are increasingly engaging with housing issues. Upcoming changes to the Child Support Scheme reflect expectations of shared parenting and have made some recognition of each parents' housing needs, but there is still further scope to engage with housing needs in the management of child support payment and receipt. This is particularly true with respect to questions relating to how the child support payment obligations of the non-resident parent (mostly, but not always, fathers) impact on payers' access to, and ability to maintain, suitable post separation housing. Similarly there continues to be a need to closely consider if and how the specific needs of lone parents can be met through housing policy.

The project aims to inform policy development in the following ways:

- Assessing the significance of child support, relative to other forms of assistance, as income for parents accessing private rentals, public housing and home ownership. Extrapolating from current knowledge, this project is likely to find that for most payees, child support is a proportionately small amount of income and in light of low incomes it may not significantly impact upon financial wellbeing and housing outcomes.
- Investigating and determining how receipt of child support payments can enhance or restrict housing options for separated parents. With respect to the *receipt* of child support: can child support payments be directed to sustaining tenancies in the private and public housing markets? Can receipt limit rent arrears, particularly in public housing where current levels of receipt are low?
- Assessing the impact of the payment of child support upon housing outcomes. It may be that given the low incomes of most payers, even payment the minimum amounts may add to financial and subsequent housing stress. If this is the case, is there a place for supports available to payers that might facilitate entry into sustainable tenancies or re-entry into or maintenance of home ownership?
- Assessing the degree to which child support shapes demand for housing assistance. Does it impact upon demand for public housing (availability, location and type)? Does it contribute to sustainable tenancies and minimise demand for private rental support programs? This in turn can provide an evidence base for developing State housing policy and practice that more efficiently meet the needs of lone parents.
- Payment and receipt may also be indicative of an on-going relationship between the non-resident parent and children. If this is the case, how does it impact on the location, type and size of residence necessary to house children, for both parents? This in turn will impact upon housing cost and affordability and availability, and may impact upon the services and supports sought by parents.
- What supports may facilitate home ownership, particularly of the ex-marital home, after divorce? How might the payment and receipt of child support interact with those supports?
- In light of the low incomes and low home ownership rates among sole parents who have not married, what supports may facilitate entry into and maintenance of home ownership?
- Considering the high 'churn' rates of lone parents in the private rental sector, what supports would best mitigate the social and economic costs of multiple moves and facilitate sustainable tenancies?

- Identifying appropriate non-financial sources of government support which might facilitate housing stability and sustainability (in home ownership, private and public rental).
- Determining whether housing and income assistance can be structured to take into account the amount of child support and the regularity of its payment, in order to facilitate positive housing outcomes.

In sum, the project aims to inform policy development through a holistic perspective on the relationship between child support and housing.

## 7 CONCLUSIONS AND FUTURE DIRECTIONS

While there is political debate and public concern over the social implications of new relationship and parenting patterns, there are significant gaps in our focus on associated outcomes. One of these gaps lies in the relationship between the receipt and payment of child support and housing outcomes. It is understudied but it has implications for home ownership and housing in the private and public rental markets. The increased financial stress facing mothers, fathers and children post-separation contributes to mothers' disproportionate representation among public housing tenants and on waiting lists. Sole parents (mostly mothers) and their children in public housing are less likely to receive child support with which to augment their low incomes, and this may contribute to rent arrears and other negative outcomes. For those in the private rental market, additional money from child support may be swallowed by higher rental costs, and if financial stress leads to the breakdown of the housing situation, increase demand upon private rental support programs. Home ownership, still seen as a core goal, is problematised for separated parents – some slip out of home ownership as their relationship changes, some find their family responsibilities (and linked resource base) and income employment prospects are a barrier to moving in to home ownership.

The importance of child support is acknowledged within proposed shared parenting legislation and in expectations that parents first seek financial support from the child's other parent before relying on government transfers. While there is recognition of the importance of private support via the mechanism of child support, there is little work on how it shapes housing outcomes, for those who receive it; even less so for those who pay it. The emphasis on shared parenting following separation has implications for the housing needs and costs of partners, both of whom may need to accommodate their children for significant periods of time. In addition, location may be a significant consideration, as parents seek to minimize transport costs and disruption in using services like schools or childcare centres.

The project is guided by the research question: how does the payment and receipt of child support, along with the receipt of government income and housing assistance, affect the housing outcomes of single parent households (both resident and non-resident parents)? It is a primary aim to assess the relative contribution of Child Support, government income support and housing assistance to the housing outcomes (tenure, dwelling type, stability, affordability and residential location) of separated families. This aim is informed by the lack of social research and policy focus on one of the key responses to changing relationships patterns. The public and political contestations over child support refer to housing implications in an ad hoc way but we lack detailed analysis to inform future approaches to how we best respond to the difficulties faced by separated parents.

The project will use two methods. The first is to conduct a secondary statistical data analysis of the Household, Income and Labour Dynamics in Australia (HILDA) dataset, a nationally representative panel study. The first stage of analysis will compare a detailed list of the housing outcomes of single parents in receipt of child support with those without. It will also explore the differences in housing between resident and non-resident parents (and according to the time child spends in each household). Furthermore the quantitative analysis will examine the likelihood that positive housing outcomes are related to a number of factors, such as dollar amount of Child Support, age of parent, education of parent, employment status, and amount and type of other government assistance. This approach is necessary in order to establish objective and generalisable patterns on a largely studied issue.

The second method uses semi-structured, in-depth interviews that will be conducted with 15 men and 15 women in each of Melbourne, Brisbane and Tasmania (Hobart and

rural areas). The sample will incorporate different tenures, receipt of government assistance and payers/ receivers of child support. Interviews will focus on how people negotiate child support with their ex-partners and allocate monies to housing needs, perceptions of the role of child support in housing outcomes, and how people interpret the significance of child support payments. This component of the project is also necessary in light of the absence of data on the links between child support and housing outcomes. It provides a new dimension by allowing us to investigate how people experience the statistical relationships identified in the quantitative component of the study.

The focus and methods of this study can inform policy in a number of ways. Fundamentally, it explicitly articulates the need to consider the links between the Australian Child Support Schemes and Federal and State housing policy. It points to the use of studying separated parents as an identifiable group, rather than one sub-category of low income households. The study also reminds us of the need to consider the gendered implications of separated parenting, taking into account the needs and outcomes of both men and women, and payers and payees.

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