

THE HOUSING STRATEGIES OF SOLE
MOTHERS IN INNER CITY HOBART

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ABSTRACT

The location of different social groups within metropolitan areas has always been a focus of study for Geographers. Sole mothers as a particular sub-group in society have grown over the last 10 years, at a rate faster than that for families headed by sole fathers or couples. The focus of the study is on the location of this particular group in inner city housing. The required result was an understanding of why this particular outcome should exist. The understanding was acquired by looking at a set of broad structural processes that contribute to the conditions in the housing and labour markets in Australia, and the relationship different sole mothers have within this structure.

The overall understanding developed from this study was of the importance of structure and the strategies formed by the individuals in explaining the outcome. The method also recognises the potential of processes to undergo change and the implication this may have for the future housing strategies of sole mothers.

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1.0 INTRODUCTION

1.1 BACKGROUND

Urban areas are complex in their spatial form. This complexity is evident in the social patterning of different groups - of which sole mothers in inner city private rental housing are an example. The form and location of sole mothers in private rental housing gives the study its spatial focus. The thesis aims at uncovering some of the reasons for the existence of this pattern. To do this, the study must consider the structure within which sole mothers operate. The structure being the outcome of a set of ongoing social, economic and political relationships. Specifically, the aim is to gain an understanding of the relationships between social and economic processes, opportunities for sole mothers in the housing and labour markets and their residential location. The particular urban pattern being examined is a combination of general processes and the actions of individual sole mothers. Consideration must therefore be given to individual sole mothers, and to the strategies they formulate to take advantage of the opportunities available to them within the structure.

Sole motherhood can result either from the loss of a spouse due to death, divorce, separation or desertion, or from the ex-nuptial birth of a child. Whatever the reasons, it usually means a decline in economic circumstances. This disadvantage is the outcome of the operation of interdependent social, economic and political forces. Predominant among these are the ideological forces associated with a society that is oriented towards maintaining the standard two parent family unit.

Studies undertaken over the past decade (for example; Kendig and Paris, 1987, Paris 1984, and MSJ Keys Young, 1983) have identified general patterns concerning sole mothers, and their relationship to income and housing. The evidence shows that sole mothers are placed at a disadvantage with respect to work opportunities and income. Related to this is their inability to access the type of housing that is available and affordable to other income groups in society. Sole mothers who are unable to access the home ownership market - which is the dominant form of

family household tenure in Australia - are excluded from the associated locational, psychological and economic advantages. Sole mothers on low incomes have limited finance available after housing costs for other necessary resources. Associated with this, are a greater incidence of health problems, poorer educational resources and strain associated with living arrangements (King 1980).

Although home ownership rates have remained constant at around 70% since 1961, there have been underlying social and demographic changes.

The increase in household price can be linked to incidences of owner-occupation and purchasing among older people and two income unit groups. Single income units, especially sole parents are at a disadvantage in that owner occupation is unattainable, and for many, public housing is unavailable or unsuitable. Far from being a short term tenure, private rental housing becomes permanent for those unable to take advantage of opportunities that exist in the home-ownership market. Sole mother households as an increasingly large proportion of low income households form the core of those likely to be long term tenants. Further, like other low income groups, poor sole mothers pay an excessive percentage of their income on accommodation and have little chance of home ownership.

People living in the private rental sector experience the highest incidence of housing related poverty (1985 Study into Homelessness and Inadequate Housing). Sole parents are worst off with 40% living in poverty after housing and 62% of those in private rental in poverty after housing.

Families headed by sole mothers account for 12.7% of all Australian families and this group has shown the fastest rate of growth over the last decade. Of these sole mothers, 89% are dependent on income support, a figure which is and has been consistently higher than that for sole fathers (DSS 1987). This high rate of dependence on income support is associated with traditional societal expectations of women as the primary child-carers and not having the same degree of attachment to the labour force as men. The amount and type of income a sole mother receives is closely related to her housing status, one affecting the other. Housing costs have a major influence on disposable income and living standards - while housing type

and location can also affect health, proximity to jobs and family support and quality of life. Structural relations are important. A sole mother's position in or out of the labour force does have significant influence on her life choice, especially housing.

The relationships different sole mothers have with the housing market are by no means static. While the number of sole mothers has been increasing over the last decade changing broad social, economic and political relations reshape the decision environment within which sole mothers as individuals must operate. The choices they now have with regard to housing in the inner city suburbs of North Hobart/Hobart may not be available to them in the future. The opportunities for sole mothers on low incomes are very few, as well the opportunities for renting in inner city suburbs are declining. This is related to increasing rents not being matched by a rise in the income levels of sole mothers. Constantly changing economic conditions sees shifts in employment opportunities too. These are related to the investment patterns of individuals, institutions and government bodies. The decisions of those with the economic and political power to influence change in society can not be separated from the decisions made by individuals at a local level.

1.2 OBJECTIVES OF THE STUDY

It was the intention of the study to investigate sole mothers living in rented housing in inner city Hobart. Residential patterns such as this one are shaped by the actions of a number of inter-related forces. The concern lies with the ongoing set of relationships affecting housing and labour markets and their relationship to spatial factors and individual sole mothers. The point where the structure constrains is different for different individuals. Therefore an investigation of this kind must take account of the whole set of social, economic and political relations that interact to produce the structural conditions within which these families must operate. Factors such as changing family structure, workforce participation of women as well as legal and political factors pertaining to ex-nuptial births and marriage breakdowns. Economic conditions such as levels of unemployment, availability of housing finance and tax policies influence individual decisions. At the same time

the very organisation of space has implications for the series of actions that take place.

In view of this, the specific objectives of the study were:

- To describe the broad sets of relationships that produce the structure, and uncover the mechanisms behind the series of actions that take place.
- To examine the spatial context within which decisions are made. To understand the extent to which decisions are influenced by proximity to certain social and economic functions, particularly employment, schools and child-care facilities, transport services and friends and family.

It would be misleading to conceptualise sole mothers as a homogenous group. As a group of individuals they can adopt a vast array of work, income and housing strategies. These strategies may be unorthodox or unconventional but the system still allows for them. Unique local spatial conditions are important for understanding the options open to people with varying capabilities to take advantage of them.

A further objective was to:

- uncover the employment and housing strategies sole mothers in the chosen study area were able to adopt and relate these to local spatial characteristics.

1.3 APPROACH TO THE TASK

The study was compiled in three broad sections:

- A methodology that proposes explanations in uncovering real, underlying and often unobservable mechanisms that connect phenomena causally. The theoretical framework is incorporated in the study to enable the relationships between agents to be established. Theory-informed descriptions of specific places are needed to enhance our understanding and explanations of the world (Eyles 1988).
- A broader survey to ascertain what demographic, economic and political forces are impacting the housing and labour markets in Australia. This included background reading, reference to other research in the area as well as collection of relevant data from housing authorities and welfare agencies. A comparative profile was developed using national data detailing characteristics of sole parent families, housing type and tenure in Australia as well as trends in the labour and housing markets.
- A sample survey of individual sole mothers as the specific concern of the thesis. Original data was collected to fill in the gaps in the general picture and to establish the relationships specific to the area. This involved utilizing networks and information systems, as well as doorknocking to obtain adequate empirical and attitudinal data pertaining to individuals.

The study was carried out in the inner city area of Hobart bounded by Ryde and Melville Streets on the North and South and the Brooker Highway and Elizabeth Street to the East and West (refer Figure 3.6.1). A variety of housing types and tenures, a number of different land uses and values as well as a significant number of sole mothers contributed to this choice of area.

The three-fold approach drew on various information sources:

- A review of literature; books, journal articles and unpublished papers, regarding geographical theories - urban theories in particular. Prevalent among the more recent writings is the uncertainty as to an appropriate theoretical framework for conducting social scientific research in a spatial context.
- A broad based data review of published and unpublished material including raw and original ABS data prepared by the Department of Social Security and Australian Institute of Urban Studies (AIUS) Housing Surveys. Reference was also made to poverty and sole parent inquiry literature and the wide range of national material available on the subject of housing.
- A sample survey of sole mothers. A sample of 20 sole mothers was randomly selected from the population of sole mothers in the North Hobart/ Hobart area. These parents were interviewed with a view to establishing a picture of their marital status, education and employment history and housing situation; and assessing the availability and accessibility of housing relevant to their expressed needs.

- 'The Mercury' (Southern Tasmania's daily newspaper)
was utilized to establish the nature of housing and
change in housing within the study area over a period of
five years.

On the basis of the different kinds of data collected links are able to be drawn between the structure and the abilities of different sole mothers to operate within the constraints imposed by the structure.

The nature of the system is seen to be dynamic. In view of this, the choice that sole mothers are able to exercise now, may not be available in the future. This study enables the extent to which this statement holds true for twenty sole mothers in North Hobart/Hobart to be analysed.

2.0 THEORETICAL FRAMEWORK AND METHODOLOGY

2.1 INTRODUCTION

To understand the location of sole mothers in inner city private rental housing there must be some understanding of the underlying structure and the changing sets of social, economic and political relationships. These underlying processes create the opportunities available to sole mothers with respect to the housing and employment markets. The analytical framework and methodology used in this study were chosen in order to make the connection between structure, the opportunities for sole mothers and the strategies and responses of individual sole mothers to these opportunities. The extent to which the structure constrains is different for different people. These differences arise from the set of social relations within the structure, or the control individuals have over economic resources.

An important theme to emerge from this section is the whole set of social, economic and political relations that operate to produce the structure. The nature of these relations and the differing capabilities of individuals ensure that a number of different activities will take place. Within this overarching structure, therefore, are spatial and temporal variations. The outcomes of the strategies of individuals will affect the shape and forms of the social patterns themselves.

The decisions people make are, to a certain degree, influenced by societal conditionings. The degree to which this occurs is not discussed in this study. Space however is an important component in that the individual decisions of sole mothers are made in a spatial context. For example, price of houses for purchase or rent are less in government housing department areas such as Clarendon Vale and Gagebrook. (These are two Housing Department suburbs on the northern fringe of the Metropolitan Urban Area, refer figure 3.6.2). Costs however, may become subordinate when factors such as proximity to job opportunities, child-care, transport facilities and support networks which increase with distance from the city are taken into account.

The opportunities for sole mothers to obtain employment and to access the different housing markets are affected by changing sets of social, economic and political relationships within the wider economic system. While an analysis of broad based data can outline the social, economic and political processes affecting housing and labour markets in Australia it cannot completely explain the spatial location of sole mothers in inner city Hobart. The approach used in this study recognises that there are structural relations. These are found in the operations of the state and the legal system, the nature of capital and the financial system, and, in the structure of the labour and housing markets. These relationships are likely to be theoretically or conceptually important.

Individuals operating within the structure have different capacities and control of their economic resources. This outcome is the product of a set of social relations, pertaining to the individuals position in the labour market and relationship to capital. The way individuals operate within their decision environments however, can only be really understood through an intensive investigation of their responses and strategies.

Empirical data pertinent to the pattern being examined is best used for the purposes of analysing individual strategies. This empirical analysis, however, needs to be based on a sound conceptual framework in order to gain a full explanation for patterns such as that involving sole mothers in inner city private rental accommodation.

2.2 CONCEPTUAL FRAMEWORK

The study adopts a process-based approach that focuses on the structure of the system and the operation of individuals within that structure. This ensures that the objectives are met. That is, to uncover the broad set of on-going social, economic and political relationships that create the conditions within which sole mothers with varying capabilities operate. A process-based approach aims for an explanation of the processes of capital accumulation and circulation and seeks to conceptualize

rather than generalize (Massey and Meegan 1985).

This conceptualization needs to be concerned with the components of our economic system and the mechanisms and relationships that ensure the reproduction of this system. The Australian system is based on Capitalism. The theory of Political Economy allows a conceptualisation of this system. Theory informed descriptions of specific places are needed to enhance our understanding of the world (Eyles 1988).

The conceptualization of the capitalist system in Political Economy is grounded in the concepts laid down by Marx. The advantages of Political Economy is in its ability to reflect the relationships that are necessary to ensure the continuation of the system. Political Economy conceptualizes capitalism as containing different groups, among and between which there are changing power relations. It also recognises that reality changes, a fact that is evident in the pattern of housing within and between different suburbs.

2.2.1 Elements of the Capitalist System

The broad groups recognised within the capitalist system include; capitalists, labour and the state. Capitalists have the power and control over the use of economic resources. They are concerned with the realization of profits derived through the control they have over the processes of production. The characteristic features of this 'Capitalist Mode of Production' are wage labour, co-ordination by capitalist managers and by market relations between enterprises and the appearance of the surplus in the form of profit (Edel 1981). Capital is identified as the dominant element in the system. Its relationship with other elements is emphasized in that each is necessary for the functioning of the other (Keat and Urry 1975). Labour therefore is dependent on employment to be able to participate in the system.

This relationship between capital and labour, the Social Relations of Production are defined within the dominant mode of production. It is important to understand that while an individual's position in the labour market is important it does not determine their position in life. Certainly the

control over economic resources and power increases with income, this can be related to an increased ability to function in the market place. My reading and investigation however lead to the belief that a rigid structural framework is inadequate for analysing the housing pattern of sole mothers. While their position in or out of the labour market does have significant influences on their life choices, it does not determine the responses they make within the boundaries to which they are constrained. However, "the capitalist relations of production are necessary conditions" (Urry 1985). The outcomes of the interaction of the institutions and agents within these relations however, are not only dependent on their position but on their interest and motives as well. Conflict between capital and labour and within these broad groups sees shifting relationships. The outcomes of the processes involving the interaction of these new relations are evident in the changes in structural components of the system.

2.2.2 The Role of the State

The state's role is integral to the relationships and the processes that are taking place. By failing to incorporate the state into an analysis of the urban system there is the tendency to regard it as external to the processes taking place. The state's relationship is integral to processes concerning both capital and labour. The state can directly influence the circulation of capital around the system through its infrastructure investment decisions and planning schemes. The state can also carry some of the cost of the reproduction of labour power. This involves the redistribution of surplus from capital through the tax system. This involves a relationship between the state and labour market with respect to the provision of social goods.

More generally, four particular characterizations of the state have been previously noted, based upon different functional interpretations of its role (Dear and Clark 1978). These include the state as supplier of public or social goods and services, regulator and facilitator of the operations of the market place, social engineer, in the sense of intervening in the economy to achieve its own policy objectives, and arbiter between competing social groups or classes.

These categories do not exist as entities as there is considerable overlapping. Recently, there has been a recognition that capital fractions and classes constantly interact with the state, and that since this is an on-going process, "the form of the state can be expected to alter as conditions of capital accumulation change (Clark and Dear 1981).

2.2.3 Dynamics of the System

Political economy recognises that the system is not static. Structural relationships are continually changing and being redefined by laws and policies. The changes that occur are dependent on the current structural conditions, that is; level of technology, institutional processes, power relations and the judgement of different groups within society.

The dynamics of the system are grounded in the conflicts and competition that exist within and between fractions of capital, and labour and capital. These groups or individuals compete in order to produce profits - this allows them greater power and control over economic resources. Conflicts arise when the interests or motivations of different groups do not conform with other groups or interests. The distribution of power often dictates the way the conflict will be resolved. The result is often a change in the set of relationships and therefore structural processes.

The desirability of increasing profits, to capitalists, is related to a number of mechanisms to ensure stability and continuation of the system. Integral to this is:

- The reproduction of labour power. Housing is an important component of this reproduction process, as is education, welfare services, roads and other social and physical infrastructure.
- The smooth circulation of capital around the system.

The existence of delays, class reaction to development, conflict between different fractions of capital and the increasing interaction of the state ensure that the spatial organization of the urban environment is not the perfect state

for the reproduction of capital. The city and urbanism however, function to stabilize the Capitalist Mode of Production by creating the necessary conditions or sets of relations for the reproduction of capital (Harvey 1973).

Harvey (1978), classified housing as a component of the secondary circuit of capital. A sector whereby surplus value is produced through investment in the built environment. The secondary sector comprises the built environment, or:

- the physical framework for production, that is factories and offices, which represent a form of fixed capital and
- the physical framework for consumption, that is, housing.

The pattern of land ownership and development is a major factor in the ability to create surplus value. Profit can be made through the exchange of land if it can be made to have a certain use to consumers. Developers can divide large blocks of land for example, for housing construction, and sell each block off individually for a greater return than if they exchanged the block undivided. They create a use for the land and as such are able to achieve a greater exchange value. With established dwellings, a greater use can be made from a house for commercial or industrial purposes if an area is zoned residential or commercial. Owners of a vacant property in an area zoned industrial may receive greater returns for the property as a dwelling if the area is rezoned residential. These returns may be in the form of use value or through exchange by sale or rent. All these actions imply a set of social relations exist, the final outcome being interdependent on these relationships as well as the spatial characteristics of the area.

Political economy recognises the nature of power in property and institutions, and the evidence of conflict between different interests. Traditionally labour and capital have been the focus of attention in politics and economics, and consequently formed the basis of policies. Political economy sees property as a fundamental source of power. Power is an integral part of the social, economic and political processes that shape cities.

2.3 ROLE OF SPACE

Political economy provides the necessary conceptual framework for understanding the mechanisms and relationships that produce the structure of the economic system. These relationships are grounded in the set of relations derived from the dominant mode of production. The capitalist mode of production is dominated by capital and the processes of growth, accumulation, circulation and distribution. These processes and the relationships however, take place within a spatial context.

Space and spatial relations are difficult to conceptualize. The relationships discussed previously in this section that is, the structural relations involving capital, labour and the state, can be conceptualized because primarily, they are social relations. Spatial relations are generally contingent to an area and the social and physical characteristics of that area. Factors such as the formation of space, due to previous social processes, distance and proximity to other factors, will influence the outcome of the processes currently taking place. The most profitable way of studying the structuring of space is in terms of a socio-spatial dialectic, in which the Social Relations of Production are both space forming and space contingent (Soja 1980). Because the way in which society and space can combine varies according to the local situation the credibility of a rigid structural analysis is suspect from the start.

Space is an important element in housing. The spatial location of housing and the form of housing has consequences for different sets of relations and individuals. The availability of private rental housing in inner city Hobart has important spatial ramifications. This relates to proximity to other facilities as well as the form of housing type in the area. The value of a house for residential use closer to the city increases for certain groups. This increase is related to increase in petrol prices and the rise in the cost of fringe land. Other factors that also relate to this are the changes in the structure of the population. The increase in growth of sole parent families, couples without dependents and young singles, relative to the growth in two parent families with dependents is likely to be related to a change in the type of dwelling that is required. Two-bedroom houses on small blocks, of the type in inner city areas, will be preferred to three-bedroom houses on large blocks of land.

Spatial form as the result of previous social processes that produce differing housing types, will be important to different groups within the system. Space cannot be conceptualized except that it is integral to social processes. The outcome of the interaction and relationship between different institutions and actors depends on spatial characteristics such as, location and form - as well as the outcome of decisions made in relation to other structural processes.

An approach to understanding the spatial patterning of sole mothers in inner city rental housing needs to intergrate broader structural relationships with local spatial preocesses. Traditional approaches to studying urban phenomena have failed to do this.

2.4 TRADITIONAL APPROACHES TO URBAN GEOGRAPHY

The approach used in this study enables space and local social processes to be integrated within a broad set of structural (social, economic and political) relationships. This has been done with a conceptualization of the capitalist system as outlined above. Traditional approaches to human geographic research have failed to intergrate these elements that are fundamental to an understanding of why different groups in society are located in certain spatial environments.

Actual research in human geography has changed signifcantly over the period since the Second World War. Studies carried out immediately post-war up to the 1970's were empirical. Empirical studies were based on recording and analysing empirical phenomena such as, the patterns of land-use, along the same lines as physical sciences. The outcome of such work was the expalanation of individual phenomena or events as exemplar of general laws, whose applicability is spatially and temporally invariant (for example, the laws embedded in Central Place Theory), (Johnston 1988). Empiricism has been criticized for its concentration on mapping, describing and categorization of phenomena without recourse to the underlying motives and intentions guiding human action.

It was not until the 1960's that poverty and inequality were recognized as persistent features of a system dominated by capitalism. This came at a time of changing economic circumstance and was marked by a shift in the conceptual basis of social scientific research. Approach to research therefore, focussed on the decisions made by individuals and sought to understand that social phenomena were the outcome of these decisions rather than general laws.

The weakness of this behaviouralist approach to research is that in taking the conditions in which individuals make their decisions as given, it ignores the processes responsible for the structures, institutional or otherwise, that shape the environment in which life choices or decisions are made (Badcock 1984).

A reaction to behaviouralism saw approaches used that argued, the individual or proximate causes of events provided insufficient explanation, since, they do not also account for the mechanisms that underpin their causes (Johnston 1988).

At its extreme the Political Economy framework focuses on the relationships that structure capitalists, to the exclusion of the individual. Structuralism adopts a framework which is deterministic in that it accounts for human action or motivation in none other than a mechanistic way. Individual events are seen to be the outcomes of particular cause-effect sequences. A structuralist theory however, does not predict the outcomes of sole mothers in inner city housing. We can only understand this through our theory of capitalism which demonstrate the necessity to increase productivity or create profits. Political economy as a structuralist theory does however, provide the context for studying the structure of the system within which groups or individuals with differing capabilities and abilities must operate.

2.5 METHODOLOGY

This study is concerned with explanation based on conceptualization, rather than trying to form generalization about certain social outcomes. The methodology requires the ability to uncover social, economic and political processes and to

investigate the responses and strategies of sole mothers within the context of these processes. In view of this, therefore, the concerns lie with general patterns and common properties of the population, as well as the identification of relations pertaining to the individuals. Two main forms of study method, intensive and extensive research design, allow this type of investigation to take place. Both types of research are important, but fulfill different functions; use extensive research design to suggest general patterns before applying intensive research to tease out causality (Wilde 1988).

Intensive research uses less formal, more interactive and qualitative techniques, such as, interactive interviews, to understand how a causal process works out (Sayer and Morgan 1985). It allows the researcher to examine what actions agents actually take, and explores differences, rather than generalizations. The result of investigations at this level are not necessarily representative.

Extensive research design generally relies on the use of aggregate statistics and statistical analysis techniques, in order to discover generalized patterns of change (Massey and Meegan 1985). These techniques have been used by Department of Social Security and the ABS when collecting data on Sole Parents and income support and household formation and tenancies. An analysis of these statistics can draw a broad picture of the position of sole mothers with respect to income and housing in Australia today. They do not however, provide an explanation of what causes the social outcomes that exist. They describe the inter-dependencies of different elements, their relationships and the processes that occur but, do not reflect causality.

The reasons for using intensive and extensive research design is not because of its analytical scope - but because of its explanatory framework. Both are important because they fulfill two different but essential functions, one primarily explanatory the other being primarily descriptive and synoptic (Sayer and Morgan 1985).

2.6 CONCLUSIONS

The process-based approach provides the framework for applying the research methodology and the theoretical conceptualisation used in this study. The concerns of the study lie with identifying the on-going sets of relations that affect sole mothers, their position in the labour market and the opportunities they have with respect to housing at a local level.

Political Economy provides a theoretical framework for the empirical data collected through extensive research techniques, while intensive research allows the identification of processes that arise through the interaction of agents at a local level. These processes have been identified as the causal mechanisms in the social outcomes. The framework provides no basis for the categorisation of sole mothers, as a class analysis does not emerge as important as a purely Marxist approach would suggest.

3.0 SOCIAL AND SPATIAL STRUCTURE

3.1 INTRODUCTION

The opportunities that sole mothers have with respect to housing in inner city Hobart reflect a number of interdependent forces. The relationships that sole mothers have with housing authorities, government authorities, employers, community and welfare workers and among themselves are important. The choices that they make are partly dependent on these relationships yet their options are constrained by the opportunities for employment, income and housing within the economic system. While the choices of individuals are important, there needs to be an appreciation of the social, economic and political forces impacting the national and local, housing and labour markets. It is here that the study turns to considering the general processes and structures shaping the relevant areas of Australian society and the nature of change of structural relationships.

This chapter examines the growth of sole parent families, the dominance of sole mothers in this group and their high dependence on income support. The relationship between sole mothers, married mothers and the labour force is also examined in view of their occupations and level of education. The structure of the housing market is seen to be complex and interdependent with the state's housing policies and the operation of the financial market. The availability of housing is closely related to the situation in the financial market, the ability to obtain funds, the cost of finance and the opportunities for investment. In view of this, the decline in the availability of low cost rental housing is seen to be symptomatic of conditions in the financial markets and the difficulty in gaining high, short term returns for this form of investment, relative to other forms of investment. The position of individuals in this system is derived from their level of income or position in the labour market. The ability to access finance or not is the dividing line between owner-occupation and rental accommodation, and, the increasing difficulty in obtaining this finance adds to the length of the public housing waiting lists. The location of private rental housing is compared to public housing as this has special implications for the housing decisions of sole mothers. Integral to processes both at a local and national level are three broadly defined factors. These

have been identified through the review of macro-studies (for example Flood and Yates 87, Yates 88, Paris 84) and analysis of Australian Bureau of Statistics (ABS) surveys and include:

- . The changing structure of the family unit, exemplified by the growth in sole parent families that has occurred over the last 15 years. This societal change in Australia is related to a number of different factors.
- . The change in emphasis on female especially female parents participation in the labour force. The literature and surveys conducted in this area emphasise such issues as:
 - the marked rise in the female participation rate;
 - the male and female wage differentials;
 - the career structures and positions available to women and
 - the domestic and family responsibilities that fall disproportionately on women.
- . Thirdly, the structure of the housing market in Australia, in particular the dominance of home-ownership as the motivating force behind government policy and the activities of private developers.

3.2 SOLE PARENT FAMILIES

3.2.1 Composition and Growth

The definition of sole parent family (also referred to as single, lone or one parent family) is that used by the ABS. Sole parent families are defined as "families with dependent children where there is no de jure or de facto spouse living in the household". This definition has been taken one step further to correspond with the eligibility criteria outlined by the Department of Social Security (DSS) for pension or benefits. It is a useful breakdown to use when analysing the economic characteristics of sole parents.

The great majority of sole parents on income support administered by the DSS receive either the Class A widow's pension or supporting parent's benefit. (For convenience these payments will be referred to as sole parents benefits.) The current full benefit rate is \$184.25 per week for a parent with two dependents, or \$160.25 for a parent with one dependent.

Those eligible for sole parents benefits can be a man or a woman who has at least one qualifying child and who does not receive any other pension or benefit and falls into one of the following categories:

- . a separated spouse (de jure or de facto);
- . a widow or widower (de jure or de facto);
- . a male or female divorcee;
- . an unmarried parent;
- . a parent whose spouse or de facto spouse has been convicted of an offence, and has been imprisoned as a result for 14 days or longer; and
- . a married person left caring for a child and unable to live with a spouse in the matrimonial home because of the spouse's illness or infirmity.

The beneficiary must also be a permanent resident of Australia at the time of lodgement of claim as well as being assessed under an income and an assets test. For the purposes of pensions or benefits under the Social Security Act a dependent child is defined as:

- . a child under the age of 16 who is in the custody, care and control of the person;
- . a child under 16 who is not in the custody of the person, but is entirely or substantially in the care and control of the person (provided no other person has custody); or
- . a wholly or substantially dependent full-time student aged 16 or more but under 25.

The range of sole mother types illustrates the heterogeneity of what can be classed a sub-group in society. The distinction made by the DSS in defining eligibility criteria prior to means tests cannot disguise the differences that exist in the employment or housing strategies of those involved. The eligibility criteria issued by the DSS for different supporting parent families do however, have significant social and economic ramifications for sole parent families as a whole.

Over the last 15 years the structure of Australian society has been characterised by changing economic conditions and social attitudes. Laws and government policies have, to a degree, responded to these shifts and by so doing have made certain social and economic arrangements. The introduction of the Family Law Act in 1976 provided "no-fault" divorce legislation based on the concept of irretrievable breakdown of marriage as established by at least one year's separation. Related to this has been a growth in the number of sole parent families, not only from the result of marriage breakdown, but also a growth in the number of unmarried parents. While there has been this co-incidence of change in laws and family structure care must be taken in examining the significance of this relationship. Both consequences are the outcome of a number of broader processes operating in the system. There may appear to be a cause and effect relationship but there is no evidence to suggest that this is necessarily true.

Associated with the changes in the growth of sole parent families amongst the general population, has been the expansion of Commonwealth Government assistance for this group. As such, the outlays in sole parent pensions have increased. Between 1974 and 1988 Australia's sole parent population is estimated to have increased from 183200 to 342600. As a result, sole parent families represented 15% of all families with dependent children in 1988 compared with 9.2% in 1974. Table 3.2.1 gives the figures for each year and shows the most rapid growth occurred between 1975 and 1979 when sole parent numbers increased by 55%. This corresponds both with the introduction of Supporting Parents Benefit in 1977 that extended eligibility to sole fathers and the Family Law Act of 1976. There is no suggestion that these factors are causally linked, but rather they coincide as part of the broader processes occurring within the system.

Table 3.2.1

Sole Parent and Two Parent Families, 1974-1988

YEAR	Sole parents (‘000)	Two parent families with children (‘000)	Sole parents as % of total families
1974	183.2	1805.4	9.2
1975	173.7	1816.6	8.7
1976	203.3	1808.5	10.1
1977	213.8	1807.2	10.6
(a) 1979	270.0	1844.4	12.8
1980	268.7	1856.2	12.6
1981	282.2	1860.4	13.2
1982	306.2	1864.3	14.1
1983	295.3	1876.9	13.6
1984	313.8	1882.1	14.3
1985	316.4	1884.4	14.4
1986	315.9	1885.1	14.4
1987	348.3	1887.0	15.6
1988	342.6	1934.2	15.0

(a) Data not available for 1978

Source: SSR, Labour Force Status and Other Characteristics of Sole Parents: 1974-1985, Background Paper No.8, (1986)

1988 Labour Force Status and Other Characteristics of Families, ABS Cat No 6224.0

There is a significant difference between the number of male and female sole parents. The proportion who are females has remained well over 80% since 1974 despite annual fluctuations (Table 3.2.2). Females therefore are over-represented in the sole parent family categories. This fact can be related to a number of social and economic factors, namely, the role of women as the primary child-carers and the male as the primary breadwinner in the traditional two parent family unit. Certain social and economic institutions within society, such as the education system the structure of the wage system and the housing system have developed to support and encourage the continuation of this form of family structure.

Table 3.2.2

Sole Parents by Sex, 1974-1988

Year	Females ('000)	Males ('000)	% who are females
1974	158.5	24.7	86.5
1975	148.7	25.0	85.6
1976	172.3	31.0	84.4
1977	182.1	31.7	85.2
(a) 1979	224.6	45.5	83.2
1980	228.7	40.0	85.1
1981	236.8	45.3	83.9
1982	260.7	45.5	85.1
1983	258.7	36.6	87.6
1984	274.3	39.5	87.4
1985	279.0	37.4	88.2
1986	279.3	36.6	88.4
1987	306.7	41.6	88.1
1988	300.0	42.6	87.6

(a) Data not available for 1978

Source: ibid

Consistent historical ABS data are not available on the conjugal status of sole parents, however the DSS provides the following information for its 1988 sole parent beneficiaries (Table 3.2.3). This figure shows that the majority of sole parents receiving benefits were associated with marriage breakdowns.

Table 3.2.3

Conjugal Status of Sole Parent Beneficiaries, June 1988

Category:	Females		Males		Persons	
	No.	%	No.	%	No.	%
Females - unmarried mothers	45 654	26.5	-	-	45 654	25.1
separated wives	109 819	63.8	-	-	109 819	60.3
separated de facto wives	16 605	9.6	-	-	16 605	9.1
Males - widowers	-	-	837	8.4	837	0.5
divorcees	-	-	1126	11.3	1126	0.6
separated husbands	-	-	6721	67.7	6 721	3.7
separated de facto husbands	-	-	881	8.9	881	0.5
unmarried fathers	-	-	356	3.6	356	0.2
other	-	-	8	0.1	8	0.0

Source: DSS Annual Report 1988

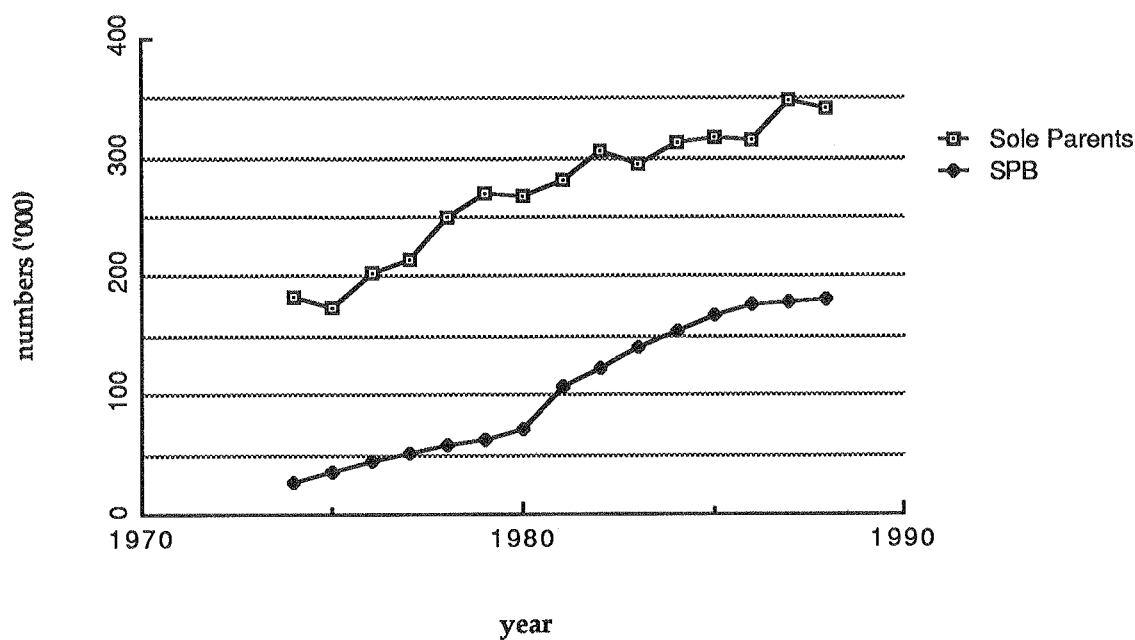
Widows have been omitted from this classification as they are eligible for Class A widows pension, for which the assessment is different.

3.3 SOLE PARENTS AND THE LABOUR MARKET

Families headed by sole mothers show distinct variations from sole father households as well as two parent households in terms of social and economic characteristics. In order to gain an understanding of these differences some comparisons have been drawn across a number of characteristics including:

- . income and welfare dependency levels;
- . labour force participation; and
- . employment status.

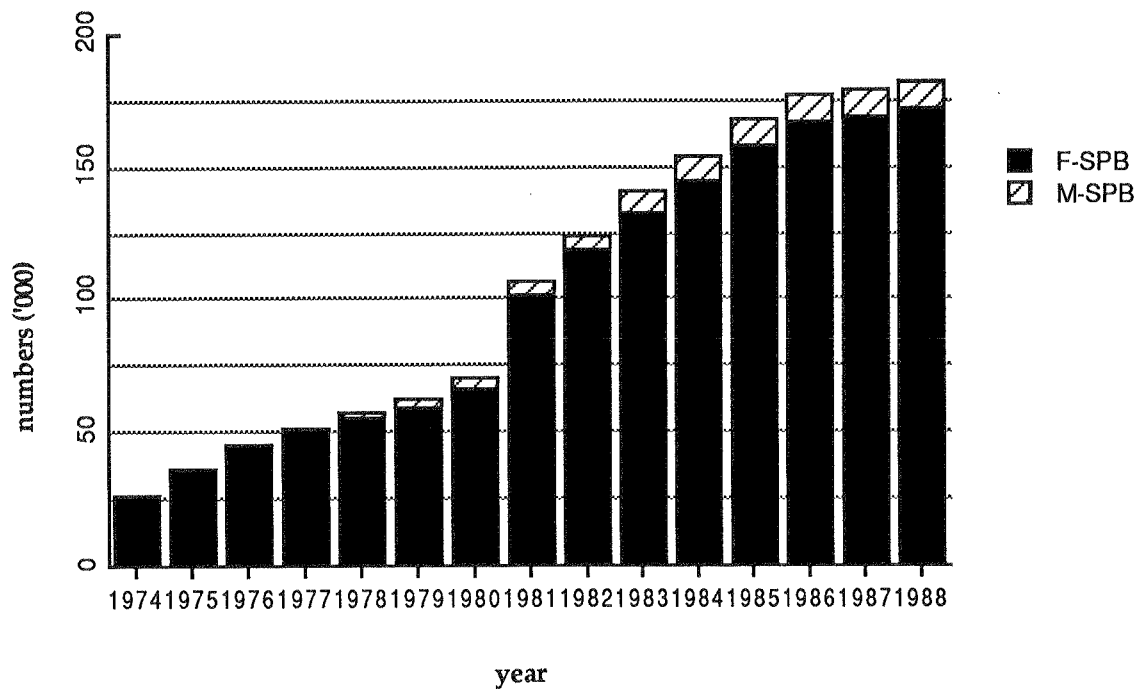
To an appreciable extent, the number of sole parents receiving Commonwealth income support has coincided with the decisions of successive governments over the period to extend social security entitlement to certain categories of recipients, so that virtually all now qualify by virtue of their sole parenthood. This of course is subject to the level of their income and assets. Figure 3.2.1 shows that there has been a consistent pattern of growth in sole parents receiving income support over the period 1973-74 to 1987-88. It is interesting to note however, that as a proportion of all sole parent families the number of beneficiaries has not greatly increased. The pattern of growth however, has coincided with the pattern of growth in sole parent families in general but again care must be taken not to imply a causal relationship. Regardless of this, sole parent families are still over represented in the low income groups.



Source: ibid

Figure 3.3.1

Sole parent and sole parent beneficiaries



Source: ibid

Figure 3.3.2

Sole parent beneficiaries by sex

Table 3.3.1**Average Yearly Income of Sole Parent Families, 1986**

Family Type	% < \$15000 p.a
Parent + 1 Dep. Child	73.6
+2	73.7
+3	77.1
Couple	32.4
Couple + 1 Dep. Child	14.5
+2	10.4
+3	12.7
Related Adults	29.8
All family types	23.4

Source: 1986 Census

Very high proportions of sole parents earn less than \$15000 per annum. (Table 3.3.1). The information refers to gross incomes which includes not only wages and salaries but other sources such as pensions, family allowances, dividends and interests. Only a very small proportion (14.5%) of families headed by couples earn less than \$15000 per annum. This places the sole parent dependents in a disadvantaged economic position compared with dependents of couples.

The number of sole mother beneficiaries has been consistently higher than that for sole fathers (Figure 3.3.2). Their substantial over representation in the sole parent population and their high rate of dependence on income support is related to the traditional view of the female as the primary child-carer and commonly it is considered that women, especially mothers do not have as high an attachment to the labour force as males. This is reflected in the labour force participation rates for women. Although they have increased markedly over the last decade they are still much lower than those for males. As well, females are more dependent on part-time or casual employment, have lower pay, poor conditions and are involved in more intensive sectors of the work-force.

While there has been a steady increase in the number of sole mothers receiving income support their labour force participation has fluctuated over the period 1974-

88 (Table 3.3.2). The last three years however have seen a steady increase in the proportion of sole mothers entering the labour force. It is only now that the participation of sole mothers in the labour force has returned to that for 1975. While the majority (70%) of sole mothers receive the full rate of income support, an increasing number are combining earnings with part pension.

The last 20 years has seen a change in attitude toward the participation of married women and women with children in the labour force. This has coincided with economic and political changes within the overall structure, such as:

- . significant moves in the states towards equal pay;
- . females continuing work after marriage - rather than resigning; and
- . introduction of maternity leave provision; and
- . the provision of child-care outside the home being more readily available (ABS 1984).

Married women's labour force participation has increased significantly over this period.

Table 3.3.2

Labour Force Participation Rates (a), 1974 - 1988

Year	Sole Parents		Other Parents	
	Female	Male	Female	Male
1974	45.1	94.7	40.7	97.9
1975	47.9	93.2	na	97.4
1976	43.6	87.7	na	97.4
1977	42.2	91.1	na	97.1
(b) 1979	43.4	87.0	44.6	96.1
1980	42.9	78.8	46.1	95.9
1981	41.2	87.9	45.7	95.8
1982	39.3	83.5	45.9	95.7
1983	38.8	79.7	46.1	95.3
1984	40.5	77.4	47.2	95.4
1985	40.8	79.0	50.5	95.0
1986	41.7	79.8	na	na
1987	44.1	76.9	55.8	94.3
1988	47.0	83.3	54.9	94.1

(a) The labour force participation rate of any group is the labour force expressed as a percentage of the civilian population aged 15 and over in the same group.

(b) Data not available for 1978

Source: SSR, Background Paper No. 8

1988 Labour Force Status and Other Characteristics of Families, ABS Cat No 6224.0

Traditional expectations were of women being financially dependent on their husbands and their careers being devoted to child-rearing. Supports from the government have always been directed at the family and, with eligibility being determined until very recently by derived and dependent status, that is, by relationships with men (Roe 1987). This ideology was partly the motivation for introducing the widow's pension in 1942. Even then however, eligibility for assistance was provided to groups other than de-jure widows. If women with children under 16 years old lost the support of their husbands through death, desertion or divorce they were not expected to engage in employment. These provisions remained largely unchanged until the 1970's when there were a number of moves by successive governments to extend income support arrangements to other categories of sole parents. In short, there was and still is a presumption that sole mothers should at least have the choice of staying at home to look after their children or going out to work.

Employment however, is the major way of raising the incomes of sole parents to acceptable levels. Despite this, the position of women as paid employees in twentieth century Australia has hardly been gainful; nor has their right to work even as the primary breadwinner been secure (Roe 1987). The incentives for sole mothers are often poor and the opportunities difficult to claim. Despite the extension of benefits to women in recent times there have been meagre supports for poorly paid female jobs and stereotyped roles (Roe 1987).

The difficulties sole mothers have in the labour-market are the same as those faced by women generally. Despite the equal wage decisions earnings of females are still consistently lower than those for males. In 1986 females were earning 64% of males wages. This is related to the generally low level of educational qualifications among women. Sole mothers in particular have the lowest education levels of all groups with children (DSS 1987). There is also the chance that job skills could become redundant when women leave the workforce during child rearing years. Furthermore, attitudes and access to child-care facilities are important factors influencing the employment intentions of both married and sole mothers.

Table 3.3.3

Average Weekly Earnings (\$) 1986

	1986
All males	446.30
Full-time adult	488.60
All females	287.60
Full-time adult	382.00
All persons	380.60
Full-time adult	455.20

Source: ABS Survey of Average Weekly Earnings 1986

Nevertheless these factors may not be quite as significant for married mothers as they are for sole mothers. Married mothers are often secondary income earners, supplementing their husbands' income. Sole parents on the other hand are by definition the primary breadwinners, hence, low wages resulting either from sex segmentation of the labour force, hours worked or low educational and skill levels are of critical importance.

June 1988 figures show that of the 47% of sole mothers in the labour force 62.3% worked full-time, compared with 52% of married mothers. It is important to note that for the sole mothers not in the labour force but who want to work there is a strong preference for part-time employment. In fact unpublished data from the ABS Survey, Persons Not In The Labour Force March 1986, showed that 75% of sole mothers wanting work preferred part-time employment. No doubt this is associated with the difficulties that arise from combining the duties of a housewife/mother with that of waged employment. Full-time well paid employment however is the most financially viable option for sole mothers. The difficulties in combining part-time employment and home duties, the increased expenditure in time, effort and income used may counteract the benefits derived from this form of employment. Full benefit joins full-time well paid employment as the two most economically feasible options of income support (Cass 1986).

Sole mothers have been identified as one of the most disadvantaged groups in the community. Assistance for sole parent families has increased, but at a rate less than

that for single pensioners without children and for married couples. The real disposable incomes of sole parent pensioners have also increased at a rate well below the increase in average disposable incomes in the community in general.

While these figures relate to the growth and participation of sole mothers in Australia as a whole, the same pattern can be identified at a local level. The following tables illustrate the relevant data for Tasmania and the Hobart Urban Area.

Table 3.3.4
Participation Rates for Sole Parents

	Sole Mothers	Sole Fathers	Married Mothers
Tasmania	37.4	77.8	44
HUA	34.6	70.8	47

Source: Census Population and Housing 1986

Table 3.3.5
No. sole parents receiving benefits in the Hobart Urban Area, 1988

	Sole Mothers	%	Sole Fathers	%
full benefits	2864	73.8	149	29.4
part benefits	892	23.0	47	9.3
total receiving benefits	3756	96.8	196	38.7
total sole parents	3878		507	

Source: DSS Liverpool Street Regional Office, Hobart

Within the Hobart Metropolitan Area the Department of Social Security administer from three regional offices. These are the Liverpool Street office in the CBD, the Glenorchy office and the office in Bellerive (refer figure 3.6.2). The Glenorchy area office administered to the highest number of sole parents (1710), a fact that could be related to the Housing Department suburbs of Gagebrook and Bridgewater being

within its administrative boundaries, and housing a large proportion of sole parent families. Bellerive administered to 1134 families while the Liverpool Street office paid benefits to 1103. Within each region the pattern was the same, female sole parents represented over 80% of all sole parents and up to 90% were receiving some form of income support.

3.4 THE HOUSING MARKET

3.4.1 Introduction

Residential patterns such as the one relating sole mothers to inner city private rental accommodation are the outcome of many processes that take place within a complex social, economic and political structure. Within this structure individuals have varying degrees of freedom with respect to, where they live, form of tenure and type of dwelling. This outcome is produced because of the limited income and earning capacity of different individuals and their inability to participate in the labour market. These limitations arise from a number of factors which are structurally established, especially; education, employment opportunities and spatial locations. Within the structure and the relationships of the system there is an interdependence between this freedom of individuals to choose and national and institutional actions (Wilde 1988). For the majority of sole mothers who are on low incomes the freedom to choose is severely constrained. The question of why sole mothers have a narrow decision environment such that they cannot choose to live elsewhere is related both to their personal circumstances and preferences, their position in the labour market as well as the operation of the processes that distributes housing in Australia. The opportunities for sole mothers to enter the labour force and their high degree of dependence on pensions or benefits were discussed previously. This section looks at rental housing in Australia; what income units utilise it, where it is located and the cost of renting compared to other forms of tenure.

An important component of the social structure is it's spatial context. Housing plays an important role in this context and within the whole environment, as it is

the predominant form of land use. Housing is one element of the structure that links both physical and social aspects of the city. It consumes both wealth and space. This link is made possible through the public and economic policies that shape the distribution and allocation processes. There is a strong relationship between the physical and spatial outcomes that is, the form and distribution of housing and the distribution of different social groups. An examination of housing can be approached from a number of perspectives. This is due both to the physical and human characteristics of housing. Initially it is a physical, durable construction - an active component of the urban scene, either as a good for sale on the market or simply a fixture encompassing a certain use value. For most of us however housing is a basic need, viewed as a part of our standard of living, and represents the greatest personal investment for the vast majority of Australian households.

The environment of the city is never static and the relationships between housing and urban spatial organization have to be continually reinterpreted in terms of shifting social, economic and political circumstances. The role rental housing plays in this dynamic environment has special implications for sole parents on low incomes.

The allocation and distribution of housing is the outcome of the operations of three sectors; home ownership, private and public rental sectors. Each of these sub-markets operate through different processes but are closely inter-related within the overall framework of the housing market. The allocation process is influenced by a number of different factors. The control individuals have over resources, their wage and other forms of income largely determines what form of tenure or what sub-market they can afford to enter. Different providers of housing cater for different social groups. This system of provision relies on the social, economic and political motivations of the different actors. For example: the government provides housing in response to welfare demands of low income and other groups and to fulfil the objectives of party policies based on underlying philosophies. Actors in the property development and housebuilding industry are motivated by opportunities for a return on the sale of land for housing or on the sale of the actual construction. Landlords in the private rental sector lease houses or flats for a variety of reasons. Most large scale investor landlords at the top end of the market who

invest for a living seek a substantial return on their outlays. The lower end of the private rental sector is characterised by small scale, amateur, owner-occupied landlordism, who tend to see their tenancies as providing a supplementary income, a means for capital gains and more recently (since 1987) the incentive to deduct tax for mortgage payments (negative gearing).

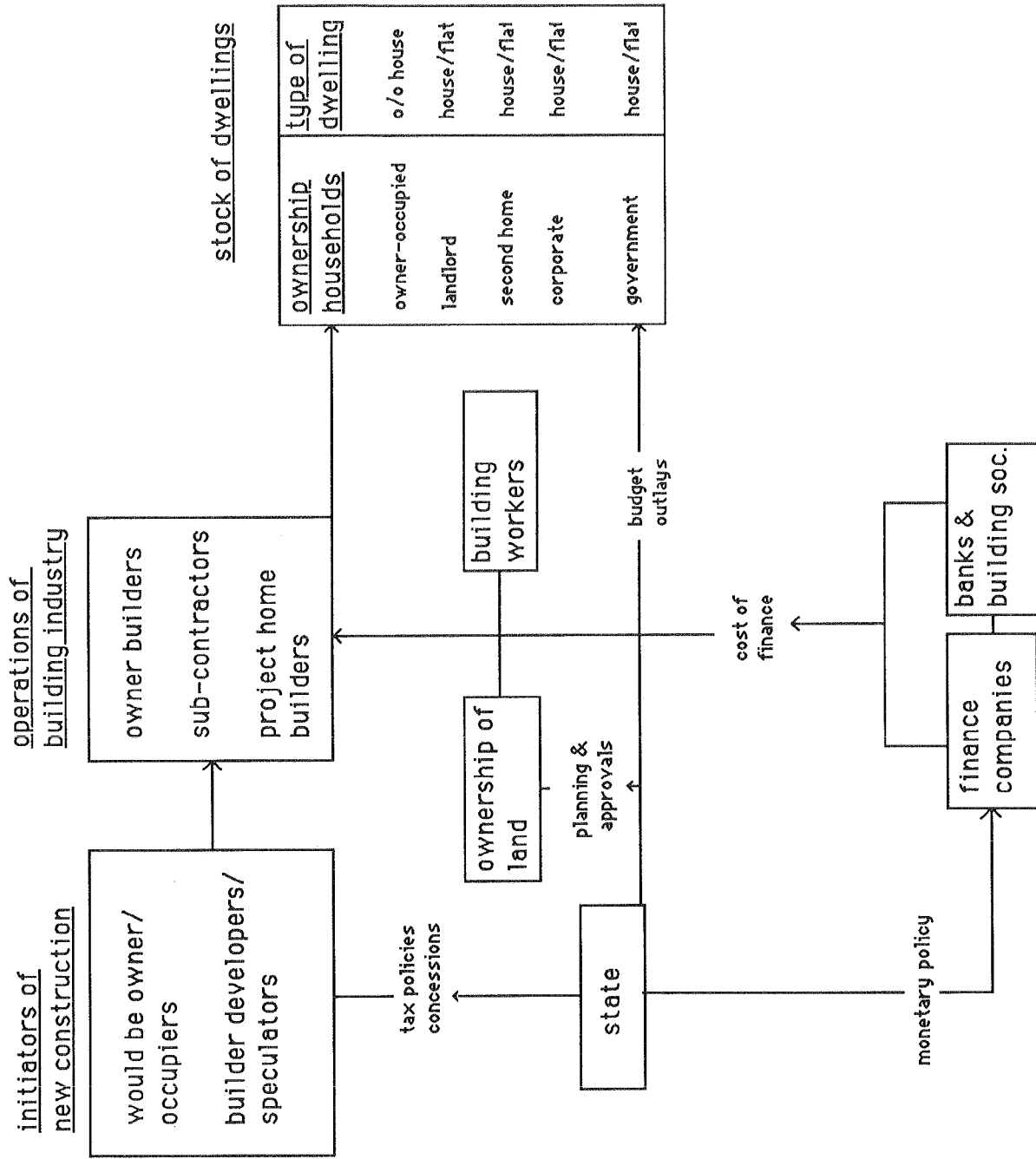
The actors and individuals add up to a complex reality. The way they operate however is governed by broader structural elements that are common to all sectors of the housing market:

- . the dominant ideology of home ownership;
- . the pattern of land ownership;
- . infrastructure, especially political, legal and planning controls;
- . financial system and capital markets,
- . the property development and house-building industry and
- . the existing spatial structure

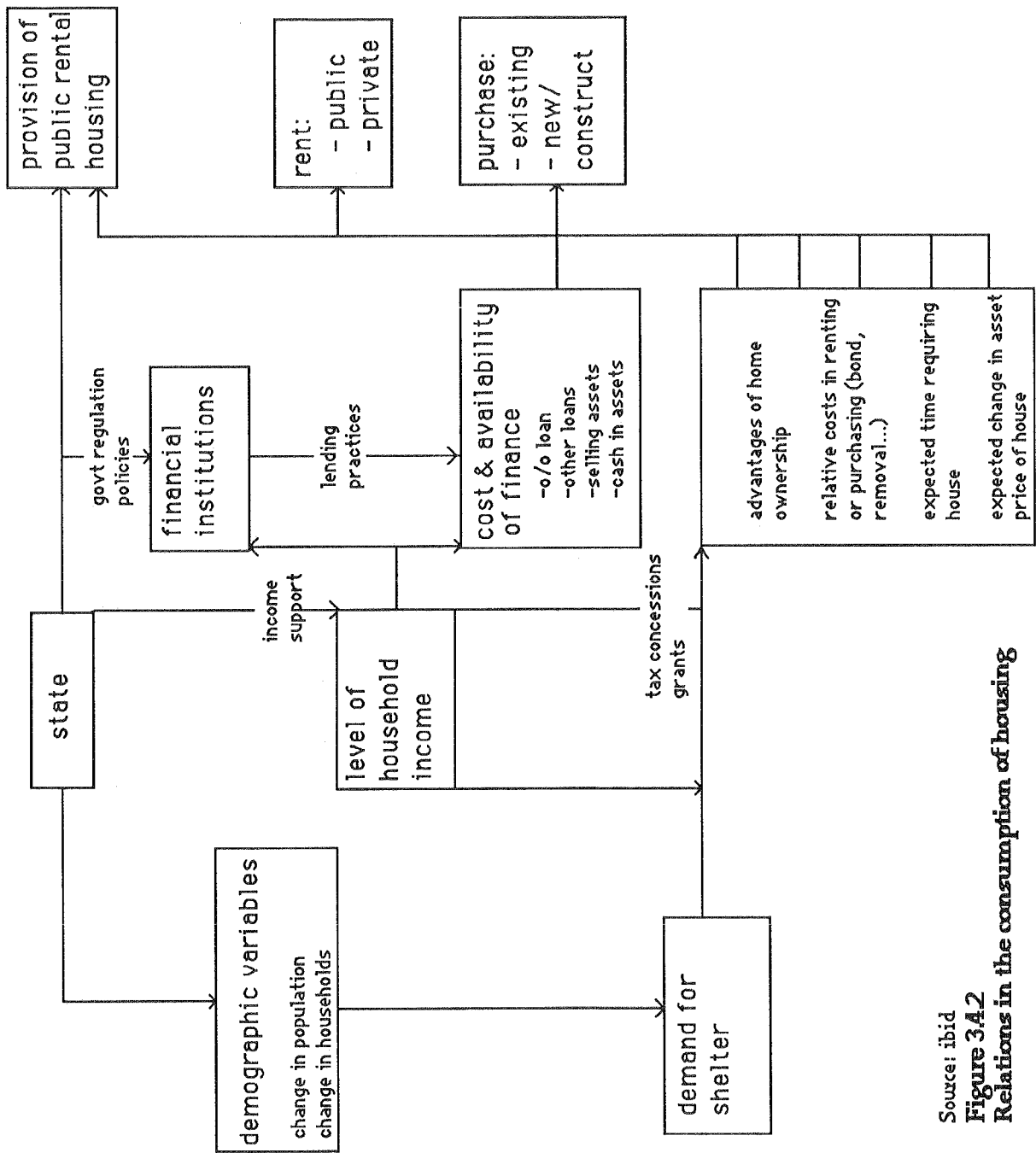
Although there is this common structure, different processes will take place between the individual agents and institutions to produce the observable outcomes. An analysis of any aspect of the housing market cannot be done in isolation from these broader considerations.

The following diagrams illustrate the way these structural elements are involved in both the provision and consumption of housing.

The system of financing housing in Australia is not fixed. Its shape and structure have evolved over time as the result of the interaction between government policies, demographic factors and changes in the structure and international position of the Australian economy over time. These have contributed to the development of the specific institutional structures, both public and private, that exist in the housing market today (Tregillis 1986). Figure 3.4.1 shows that there is a link between the finance sector of the economy and the building industry. Factors that affect the decision of developers include; the ability to access finance, the price



Source: Adapted from Tregillis 1986
Figure 3.4.1
Relations in the production of housing



Source: ibid

Figure 3A.2

Relations in the consumption of housing

of existing dwellings compared with construction costs, the price and ownership of land and the potential sale of the construction. Any changes in the activities of finance companies will impact the ability of the developers in the housing industry to make decisions. Regulations controlling interest rates, uses of funds and the relationship between various institutions are all in the process of change.

Housing is part of the broader building and construction industry, and is defined as the construction of and alterations, additions and renovations to all dwellings (Tregillis 1988). The building industry is highly geared to the mode of investment and thus dependent on the availability of funds for construction. If the cost of money (the interest rate) is high then finance for building purposes will only be affordable to a few people in the market. Public housing will be affected both directly and indirectly by changes to the level of affordability, and investment flows into the various market segments within owner occupied or private rental housing

The way individuals enter into the market for housing provision is subject to the interaction of the same structural components. The housing market is linked to the demands for housing created by the population and changes in the structure of the population (Figure 3.4.2). Likewise individual's ability to access the various sectors of the housing market are related to their ability to gain finance, which is linked to the private lending practices of the various finance institutions.

3.4.2 Ideology of home-ownership: Implications for the private rental sector

The operations of the private rental sector cannot be examined without reference to the dominance of home-ownership in Australia. Home-ownership is one of the most powerful and pervasive social and political ideologies in Australia today. It impacts all sectors of the housing market through the interaction of the actors and institutions within the overall structure. The spread of home-ownership as an important form of tenure in Australia was not something which just happened as the expression of the preferences of the Australian people with complete freedom of choice. Essentially it required the diversion of resources for new building away from the investor landlords and towards the private individuals (Kemeny 1977).

The ideological motivation of governments and the social desirability of spreading home-ownership especially to the working classes are related to a number of beliefs:

- . A national desire for autonomy in one's living environment.
- . Ownership is a basis for national security.
- . Owning a home is a symbol of achievement.
- . Encourages better work, thrift and independence (Kemeny1983).

These forces have been behind the massive government sponsorship of home-ownership especially in the 1950's and 60's. The level of encouragement has been high and has been achieved through a combination of fiscal policy measures, financial regulation and a variety of supporting policies all of which have interacted to promote the attractiveness of owner-occupation over other housing tenures (Shelter 1986).

Government Promotion of Home-ownership:

Fiscal Policy Regulation

- . First Home Owners Assistance Scheme
- . Home Savings Grant Scheme
- . Deductability of mortgage interest payments
- . Funds to States for home purchase programmes including sale of public housing, Home Builders Account, State bank programmes
- . Defence Service Home schemes
- . State Government programmes funded by Commonwealth budgets

Financial Market Regulation

- . Financial regulation has included direct and indirect controls aimed at influencing the volumes and terms of lending for housing. Principally these regulations have applied to the savings banks and building societies. They have included interest rate ceilings on loans for owner-occupied housing,

direct and indirect controls over building society deposit rates, restrictions on the asset savings banks and building societies may hold, control over the conditions attached to deposits, informal influence over the terms of new loans, the Housing Loans Insurance Corporation operations.

Other Government Policies

- . Monetary policy and its impact on the availability and cost of credit
- . Land development policies
- . Taxation policy encouraging home-ownership and comparative attractiveness of investment in housing
 - non taxation of owner-occupants imputed rent
 - capital gains tax owner-occupants exemption
 - rate rebates to pensioners
 - stamp duty concessions to some home buyers
- . Provision of infrastructure to support separate house developments on quarter acre blocks.

Government involvement extends to all aspects of the housing market. The financial and capital markets and the building industry especially are influenced by these far-reaching social and economic strategies. The consequences both social and political will permeate all processes occurring in the housing market.

The growth in owner occupation has been at the expense of the private rental sector. Government support for home-ownership, based on the right of every individual to own their own home, has meant that very little support has been given to people who invest money with a view to letting their homes, or to private tenants. There has been virtually no legislation to control rent levels, facilitate the guarantee of security of tenure or set high maintenance and repair standards. As well as this investor landlords are more than likely to sell out if opportunities for investment are likely to draw greater returns in alternative markets.

Governments full support of home-ownership has meant that they have found great difficulty in providing legislation for the rental sector. There is thus considerable divergence throughout Australia. Most states take the common law view, whereby the agreement between a landlord and a prospective tenant is that two free contracting parties, basically, should be free to contract as they choose (Paris 1984). Tasmania, for example, takes this approach. The Landlord and Tenant Act 1935 applies to all private residential leases. An attempt to introduce new landlord/tenant legislation was opposed in 1978. There are generally no legislative controls on rent or rent increases. There are no restrictions on use of bond money and there is no State anti-discrimination law. The consequence of the predominance of this type of landlordism is that the rental sector is so unattractive that those who rent tend to be either those who are so poor that they are unable to afford a home yet do not qualify for subsidised welfare accommodation or who rent by choice for various reasons and are less concerned with maintenance or security of tenure.

Government expenditure on private rental housing has not been as great as that in the public housing or home-ownership sectors of the market. Figures from Flood and Yates quoted in an EPAC study (Gruen, 1988) illustrate this point. The figures are taken from different years data but still give a general idea of the disparities between government expenditure in the different sectors.

Government Expenditure on Housing

House Buyers

- First Home Buyers Scheme 1987/88 - \$222.2 million
- Benefits from regulation of interest rates 1984/85 - \$418 million
- Non-taxation of imputed rent 1987/88 - \$3.24 billion

Public Housing

- CSHA 1985/86 - \$2.07 billion

Private Rental

- Rental assistance and Mortgage rent relief scheme (MRRS)
1986/87 - \$319 million

Some specially needy private tenants receive income tested subsidies. (The recipients are generally pensioners/welfare beneficiaries whose rental payments exceed a certain proportion of their income.) Rental subsidies are mainly federally funded (and largely administered through the social security system), though there are some relatively small assistance schemes for private tenants operated by State Governments and funded under the Commonwealth State Housing Scheme.

The impact of home-ownership on the private rental sector cannot be ignored. If the structural framework of the housing market, that is, the building industry, the financial markets and planning and legal controls are oriented towards this ideal then the activities of those in the rental market will be constrained within those structural arrangements.

3.4.3 Characteristics of the Private Rental Sector

While home-ownership is the dominant form of housing tenure there has been a consistency of tenure in the private rental sector. Social and economic changes however, correspond to changes in the composition of landlords and numbers of landlords as well as the differences in tenancies.

From figure 3.4.1 the whole housing industry is highly susceptible to fluctuations in the financial market. The rising cost of owner-occupied housing associated with the rise in interest rates are linked to the financial institutions' attempts to cope with tight monetary conditions. This factor makes owner-occupation too expensive for those on low incomes. The housing development and building industry will only build where there is a guaranteed return on investment, at the same time banks will only lend where they are certain of mortgage repayments. The usual 'rule of thumbs' is that households should not pay more than 20-25% of their gross income on housing. This rule is used by banks and building societies in assessing the capacity of the households to repay loans of various sizes. It is used in the public sector for the same purpose (Tregillis 1988). For those unable to meet this criteria or who are unable to receive public housing the private rental sector is the most accessible alternative. When the structure is so dependent on the circulation of capital and the realisation of returns over and above outlays and maintenance costs the provision of private rental housing for low income earners will be minimal.

When interest rates are low and there are rising income and rent levels the opportunities to realise surplus values in rental accommodation are good. The building industry today however, is faced with, land prices, construction costs and interest rates that are rising faster than rents. Prospects for capital gains in the rental sector in Australia are uncertain. There is very little or no evidence of any new private construction to ease the pressure, as the rent paying capacity of poor households is insufficient to allow the projects to be worthwhile. The tendency is therefore for old, poor quality housing stock or housing in out lying suburbs which cannot be used for a more profitable investment to form the main line of choice for those on low incomes.

Within land use types - such as housing, sites with lower use values are more susceptible to change than those with higher use values. The association of land prices and new home construction with escalating prices makes established houses more affordable to home buyers. Due to lack of research in this field there has been considerable debate as to whether rental housing stock has actually declined (Paris 1984). While it is true that housing once used for renting has been sold and the trend to rehabilitate older housing stock for owner-occupation has spread, several incentives do exist for potential landlords. The re-introduction of negative gearing (tax deduction of mortgage payments) in 1987 has influenced the proportion of housing being bought or constructed for private rental. These elements however are related to increases in rents and keen competition for privately rented housing stock.

The complexity and diversity in the private rental sector cannot be isolated from these broader considerations. In summary, the interaction of actors in the private rental sector;

- . are subject to the activities of investors and the state in the other housing tenures and
- . dependent on the availability of funds and opportunities for returns on investment in other forms of housing.

The private rental sector is characterised by;

- . rising rents to meet the cost of housing finance and maintenance and
- . a decline in housing that is available for those on low incomes.

A crisis exists when those unable to obtain suitable accommodation in the private rental sector add to the already long list of applicants for public housing. The outcomes in any of the housing sectors are due to the interaction and interdependencies of the actors and institutions. Each of these have varying interests and degrees of power - that is, their social relations are important and are related to their ability to operate in the housing market.

3.5 SOLE PARENT FAMILIES AND THE HOUSING MARKET

3.5.1 Who uses the private rental sector?

The focus of this study is the private rental sector. Consistently census data indicate that the proportion of households in private rental have remained stable around 20% for three decades. (Table 3.5.1) Since 1947 most households have owned or been purchasing their house or flat. The figures reflect an extremely rapid growth in ownership in the immediate post-war period and a consistency in the proportion who own or have been purchasing since then.

Table 3.5.1

Occupied Private Dwellings: Nature of Occupancy, at Census

Nature of occupancy	1947	1954	1961	1966	1971	1976	1981	1986
owner/purchaser	53.4	63.3	70.3	71.4	68.8	68.4	70.1	69.1
tenant	44.0	34.3	27.6	26.7	27.9	25.9	25.7	24.4
government	n.a	4.3	4.2	5.2	5.6	5.2	5.1	5.4
other	n.a	30.0	23.3	21.5	22.3	20.7	20.6	19.0
other	2.6	2.4	2.2	1.9	3.3	5.8	4.2	6.5

Source: Social Indicators, 1984, ABS Cat No 4101.0; 1986 Census

The most recent comprehensive figures on Australian housing come from the 1988 ABS Housing Survey. At the time of this survey 24.4% of income units rented dwellings from private landlords (Table 3.5.2). As a proportion, sole parents were over represented in this sector of the housing market. Sole mothers especially are concentrated in this form of tenure, 36.8%. Sole fathers are more than likely to own or be purchasing their own home than sole mothers.

Table 3.5.2

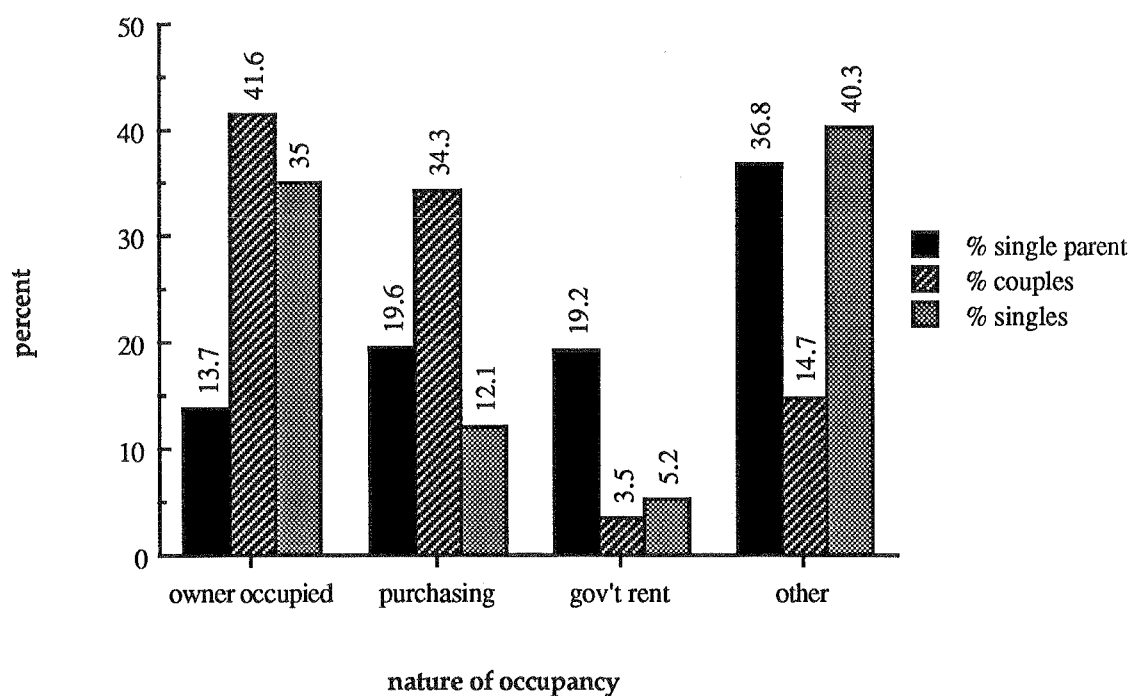
Nature of Occupancy by Income Units

Type of income unit	Nature of occupancy				
	Owners	Purchasers	Renters - type of landlord		
			Government	Private	Living rent free
Married couple					
reference person > 65	79.8	7.3	5.1	4.5	3.3
reference person 15 - 64					
- with dependents	26.7	44.9	3.7	15.8	8.9
- without dependents	47.4	30.0	2.6	17.2	2.7
Total married couples	41.6	34.3	3.5	14.7	5.9
One parent					
male	16.4	29.4	10.4	28.1	15.4
female	13.3	18.2	20.5	38.0	10.0
Total sole parents	13.7	19.6	19.2	36.8	10.7
One person					
aged 15 - 24	0.8	4.8	0.6	84.7	9.0
aged 25 - 64	29.1	18.9	4.8	41.8	5.3
aged > 65	69.1	4.3	8.8	10.2	7.6
Total singles	35.0	12.1	5.2	40.3	7.4
Total income units	38.1	26.1	4.9	24.4	6.4

Source: ABS Housing Survey 1988

The ABS defines income units as a married couple with or without children (all unmarried, under the age of 15 and all full-time students up to 21), a sole parent or a single person. It is not possible to compare this figure with the census data as the categories and definitions are different to those used in the survey.

The graph, Figure 3.5.1, was compiled from the figures in Table 3.5.2. It shows the percentages that owned, were purchasing or renting their dwelling from private or public landlords in 1988. Private landlords comprise estate agents, etc, and private individuals outside the household, employers and other persons in the household e.g boarders. It is possible to see the differences in tenure among the different income units. Private rental clearly dominates as the major form of tenure for sole parents. Ownership and purchasing rates are highest for couples. Only 33% of sole parents are in the home-ownership or purchasing sectors of the housing market.



Source: ABS, Census Population and Housing 1986

Figure 3.5.1

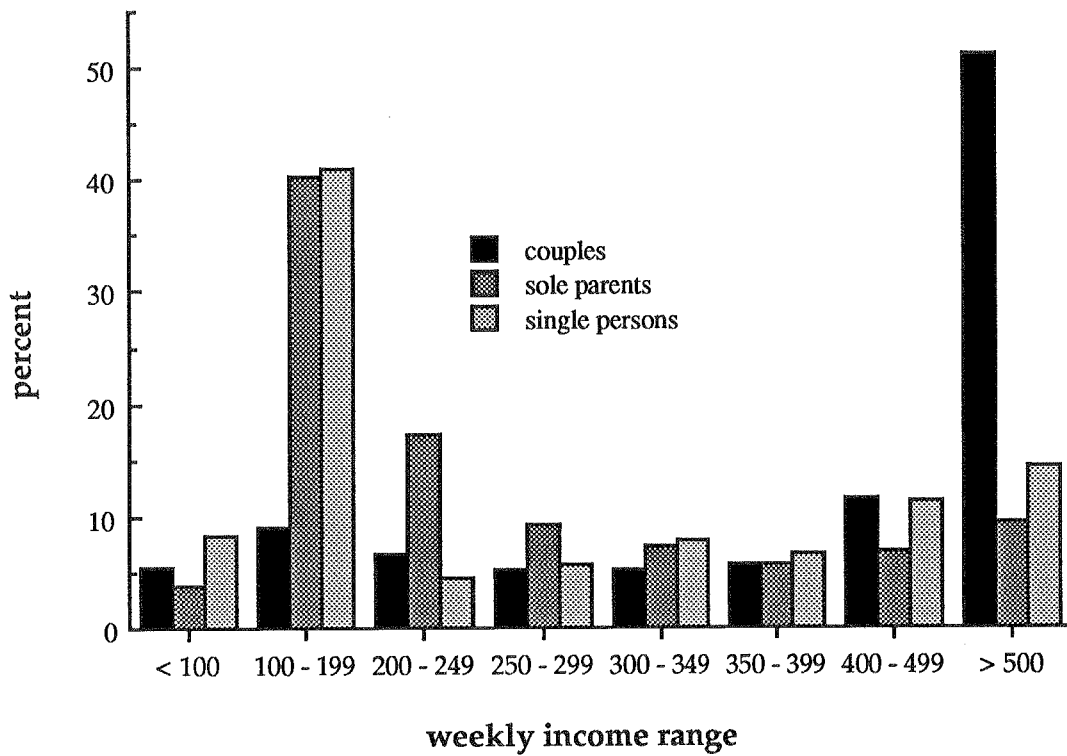
Nature of Occupancy by Income Units 1986

3.5.2 Cost of renting privately:

There are currently significant differences in the relative costs associated with differing housing tenure forms; with the cost of renting exceeding that of home ownership. Private rental housing costs on average more per week than any other form of housing tenure. With home-ownership the period in which the loan is being paid off the value of the house is appreciating with the general rise in house prices, so that, in addition to benefitting from falling real mortgage payments, the home-owner is also acquiring a capital asset which can be converted into a large lump sum at any time an exchange is made, or can be used as security for a new loan (Shelter 1986).

For tenants in the private rental sector the story is different. They cannot acquire capital gains and, except in the exceptional circumstances of falling house prices, pay ever-increasing rents related to the current value of their house or flat.

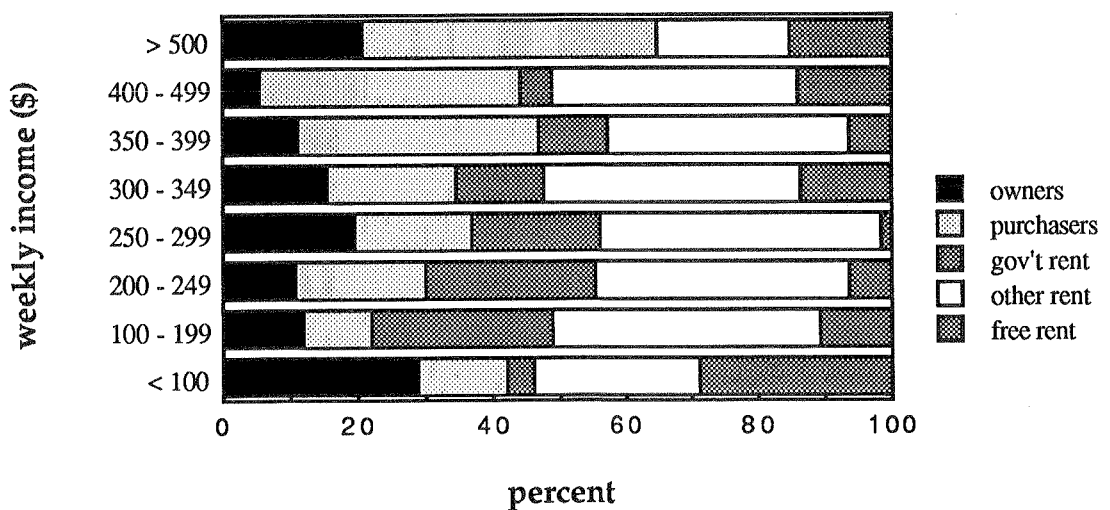
A comparatively small proportion of sole parents own their home outright or are purchasing. This is related to the fact that the majority of sole parents fall into the lower income ranges (Figure 3.5.2), and are unable to afford the deposit for a housing loan or pay off the mortgage in view of the escalating interest rates. It is important to note this relationship, particularly for sole mothers. From the preceding section the majority of sole parent families were headed by females, of these 70% were receiving income support from the Department of Social Security. More than 60% of sole parents earn less than \$250 week (Figure 3.5.2). Private rented housing accounts for the largest proportion of sole parent families especially, those headed by females. Figure 3.5.3 illustrates the breakdown of tenancy by income range for sole parents. (It is not possible to acquire a breakdown by sex across these factors).



Source: 1988 Housing Survey, Housing Costs of Income Units Australia, ABS Cat No 4117.0

Figure 3.5.2

Income ranges of income units Australia 1988



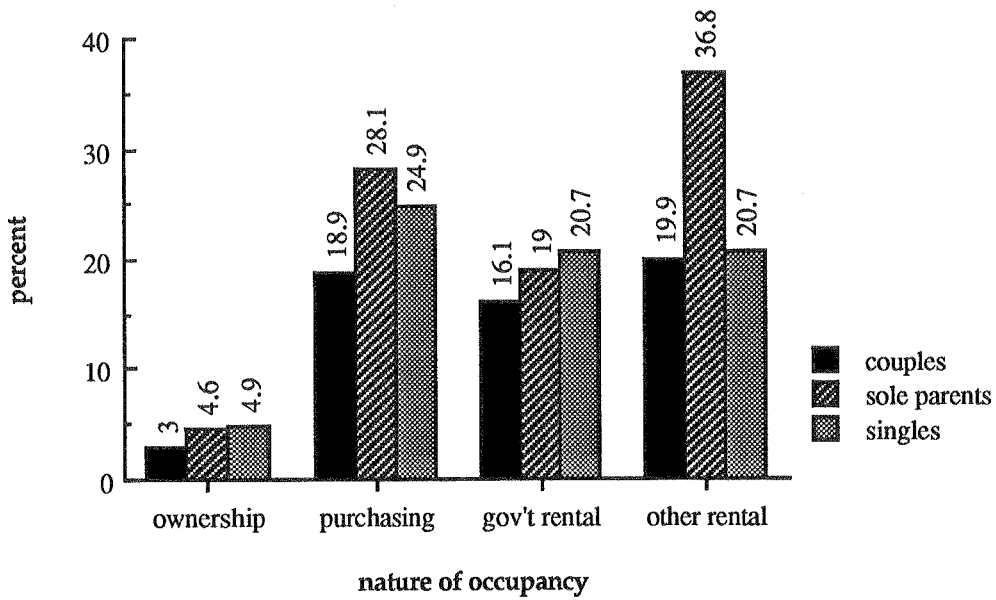
Source: 1988 Housing Survey, Housing Status of Income Units Australia, Cat No 4117.0

Figure 3.5.3

Nature of occupancy for sole parent income units, by weekly income

The pattern of purchasing increases with income, while owner-occupation is randomly distributed across the different income groups. From this however, it is possible to see that rented housing is the dominant form of tenure for almost all income groups, except the lowest where public rental and ownership are greater and the highest income group where purchasing is greatest. This distribution reflects both the higher proportion of average householders who have paid off their mortgage and the recent decline in the ability of lower income units to gain a foothold into home purchasing.

Of the four tenure groups, average incomes of those in public housing are the lowest and of those purchasing their homes highest - with private renters and those owning their homes outright being in between. The 1988 Housing Survey indicates that sole parents in privately rented housing pay proportionately more of their income on housing than any other income unit in other forms of tenure (figure 3.5.4). Among sole parent income units the proportion of both purchasers and private renters with high housing costs increased markedly over the last six years. In other words among one parent income units either renting privately or buying their houses, housing had become substantially less affordable. The financial pressures placed on sole parents with respect to housing can be resolved in a number of ways. Many accept sub-standard housing, which is very often damp, poorly maintained and dirty, while others opt for sharing arrangements (AHRC).



Source: ibid

Figure 3.5.4

Proportion of income spent on housing by housing tenure

These comparisons demonstrate the fundamental differences among the three different income units - both with respect to income and housing tenure. By comparison with married couples sole parents;

- are concentrated more in public and other rental housing;
- receive far less income on average each week;
- and pay a greater proportion of their income each week on housing.

These differences are the outcomes of a number of social, economic and political processes taking place within the system. The way the housing market operates in relation to these broader processes is a major contributor to the outcomes. While income levels of sole parents are related to one set of social, economic and political forces the operation of the housing market is influenced by other inter-related factors. In particular, the housing market is directly related to the activities of the

financial system in Australia. Factors influencing the supply of money, especially the creation of surplus funds within the system will have a direct bearing on the amount of money that is directed into different forms of housing. Society has specially created structures to channel funds into the construction and purchase of dwellings with different patterns of ownership. The position of the rental sector in this overall system is highly dependent on the operations of the other forms of tenure. For those on low incomes the availability and cost of public housing is an important consideration when making housing decisions. For sole mothers locational factors are an important issue in view of their economic disadvantage and need for support facilities that are unavailable in spatially isolated housing department areas.

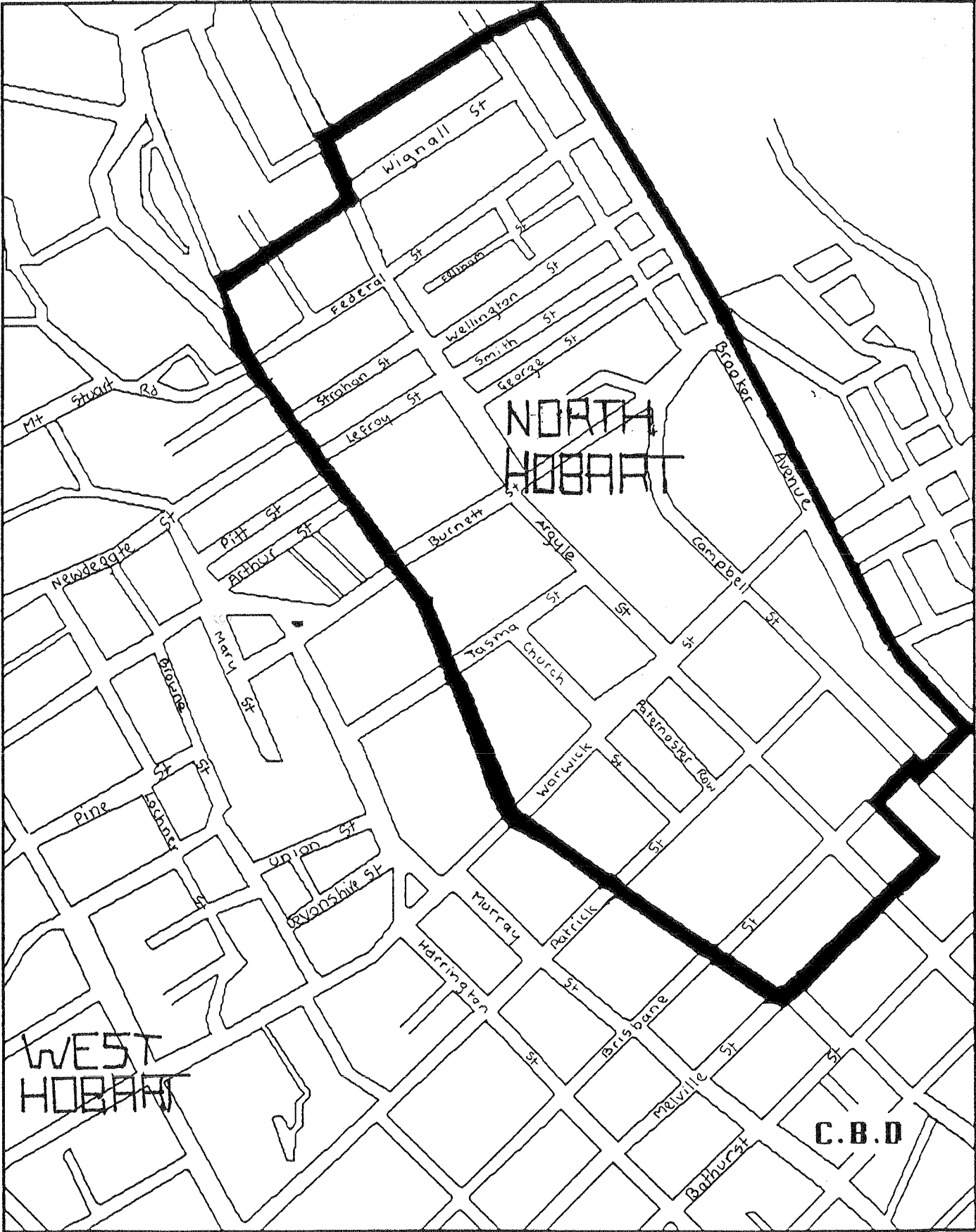
3.6 SPATIAL OUTCOMES

3.6.1 Private rental and inner city suburbs

Urban areas are spatially differentiated. They can be identified by unique mixes of social and physical elements that are the outcome of the interaction of individuals and institutions within the overall structure. The outcomes are influenced by structural changes taking place over time. These actors operate interdependently but with relative freedom given the opportunities provided within the structure.

The inner city area of Hobart chosen for the purposes of this study (see map Figure 3.6.1), can be identified with a certain set of social and spatial characteristics, within which, privately rented housing plays a significant role. Data for North Hobart and Hobart have been examined together to represent the study area. These two inner city suburbs are used, as the collector's district boundaries, like the suburb boundaries do not completely incorporate the chosen study area. The data used however, is sufficient to give an understanding of the nature of the area. It does demonstrate though, that formally defined areas are not mutually exclusive. Caution needs to be taken when analysing the data that causative relationships are not established. Individuals in inner city areas can exhibit characteristics that could easily place them in several other Hobart suburbs. Boundaries do not imply certain social conditions prevail.

Figure 3.6.1
Map of the Study Area



If 13.3% of all families in North Hobart are sole parent families and 16.1% of those in Hobart the same - there is no indication of where exactly they are located, their relation to other spatial factors or their housing arrangements. These are important considerations when looking for explanations of spatial patterns. The area chosen for this study incorporates the larger pockets of residential land use within both these two suburbs, in order to capture sole mother families in the area.

The social and economic characteristics of the inner city population will be examined. This has been done to develop an understanding of the nature of the area and to distinguish it from other Hobart suburbs. Specifically how social, economic and physical characteristics relate to housing and patterns of rent.

Factors such as proximity to the city and therefore closeness to job opportunities, shops, schools, child-care and transport influence the way people consider the area. This is reflected in the value of housing in the area. Also built into the value is the use of the construction for exchange, for renting for a return or for use as security of tenure and a place to raise children. These elements can be better understood by presenting a detailed picture of who is there, what type of housing they occupy and what they are paying for it. Different social groups value housing for different reasons, but changes take place that may well change the patterns as they exist today. These need to be related to patterns of housing in other Hobart suburbs.

3.6.2 Housing Type

The area chosen to examine the relations between rental housing, the inner city and sole mothers lies between Ryde Street and Melville Street to the north and south, and Elizabeth Street and the Brooker Highway to the east and west (Figure 3.6.1). The dwellings in the area reflect a mix of style and type developed at different stages in Hobart's history. There are very few flats or other medium density dwellings and the blocks of land are generally very small. Aspect and other physical factors can be related to different dwelling types. Higher ground such as the hill surmounted by Trinity Church contains bigger houses, of a higher quality on larger blocks and with off street parking. This reflects the pattern of housing in 1847 when it was first developed. This area was clearly a desirable residential area for those with the

power and ability to purchase land here, especially on the west side of the hill leading to Elizabeth Street and with views of Mt Wellington. The eastern side of the hill and the area immediately below it and North to Burnett St is characterised by smaller dwellings. There are Georgian style and colonial cottages and row and terraces houses. These dwellings are situated on smaller blocks, are commonly only two bedroom and face the urban periphery.

Further north the blocks contain a combination of residential and commercial functions. The houses are mostly separate brick dwellings of two bedrooms and were built between 1901 and 1954 (Solomon 1969). The infiltration of commercial and light industrial functions has been a feature of Hobart/North Hobart development, especially along the main line of northern access, Elizabeth Street. Since North Hobart was rezoned residential in 1982 commercial development has been restricted to certain pockets of the area. This fact has significant implications for the pattern of housing.

House structures that may have had a greater use value serving another function are denied this alternative if zoning is primarily for residential use. As such the use value of the property for dwelling purposes or investment for rental purposes increases. The associated rise in house prices would have to be met with a landlord charging greater rents to his tenants if he were to get a return on his investment.

Overall the inner city area chosen has a diverse mix of housing style and age:

- . terrace houses - commonly in the area within closest proximity to the city;
- . conjoined and semi-detached houses - the type most common in the area east of Argyle St above Burnett St;
- . cottages - on the eastern and lower northern parts of Trinity Hill and
- . separate houses - built around the 1930's in the area north of Burnett St between Elizabeth St and Argyle St.

Proportion of public and private rental housing in Hobart suburbs 1986

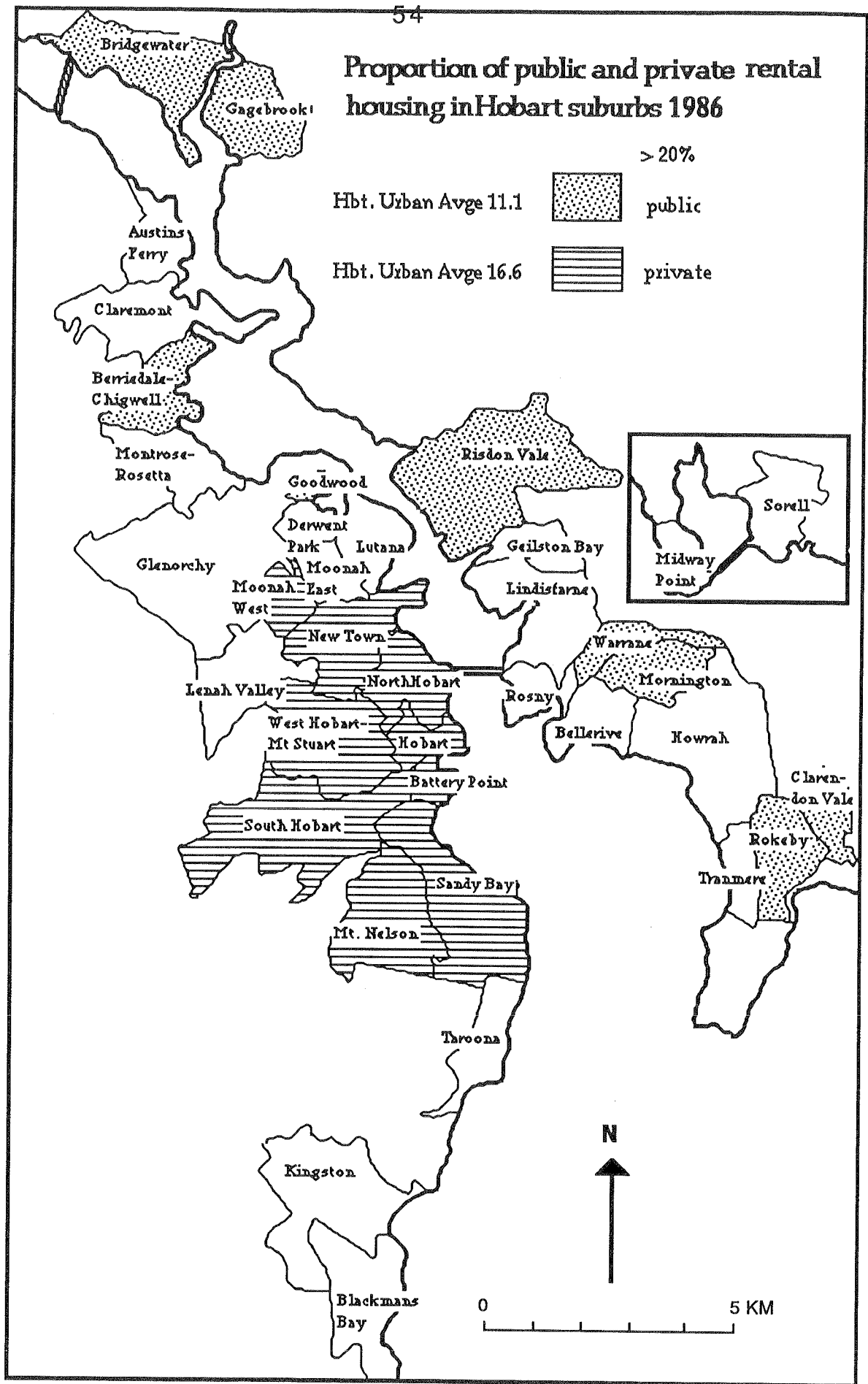


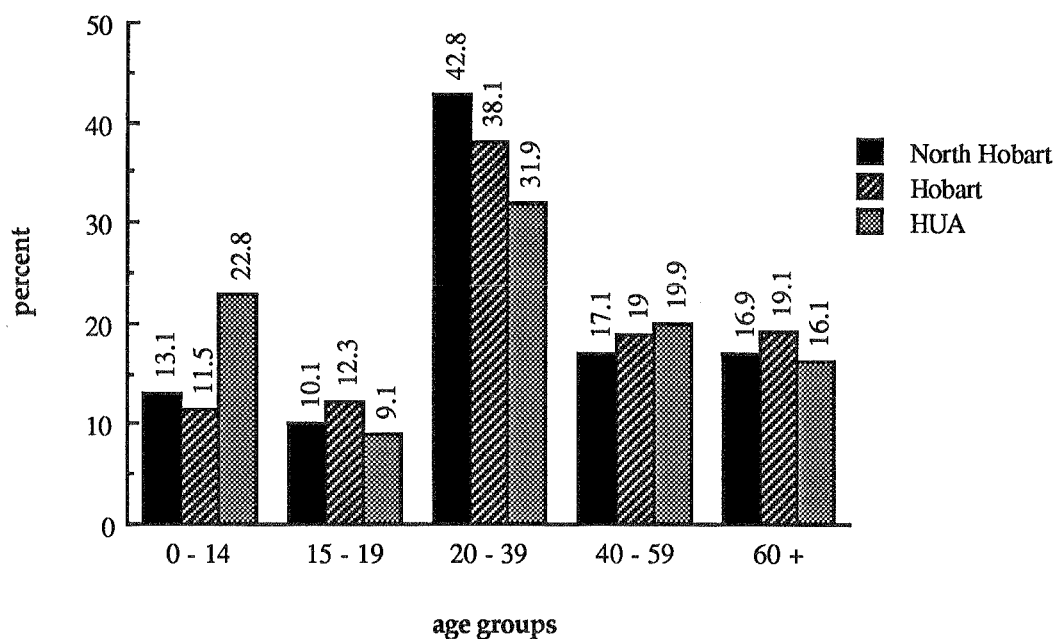
Figure 3.6.2

In addition to this the area is within walking distance of shops, schools, transport routes and other support facilities. There is a diversity in the type and number of other land uses in the inner city area being examined.

The inner city area of Hobart has a high proportion of privately rented housing (Figure 3.6.2, Wood et al. 1988). The highest level is in Hobart itself where more than 60% of accommodation is rented privately. North Hobart and Battery Point both have over 40% of dwellings rented privately. In providing a framework for understanding sole mothers in inner city housing regard needs to be made of the population in this area in relation to the high proportion of rented dwellings.

Comparisons between the population of North Hobart/Hobart and the HUA have been made across a number of different characteristics.

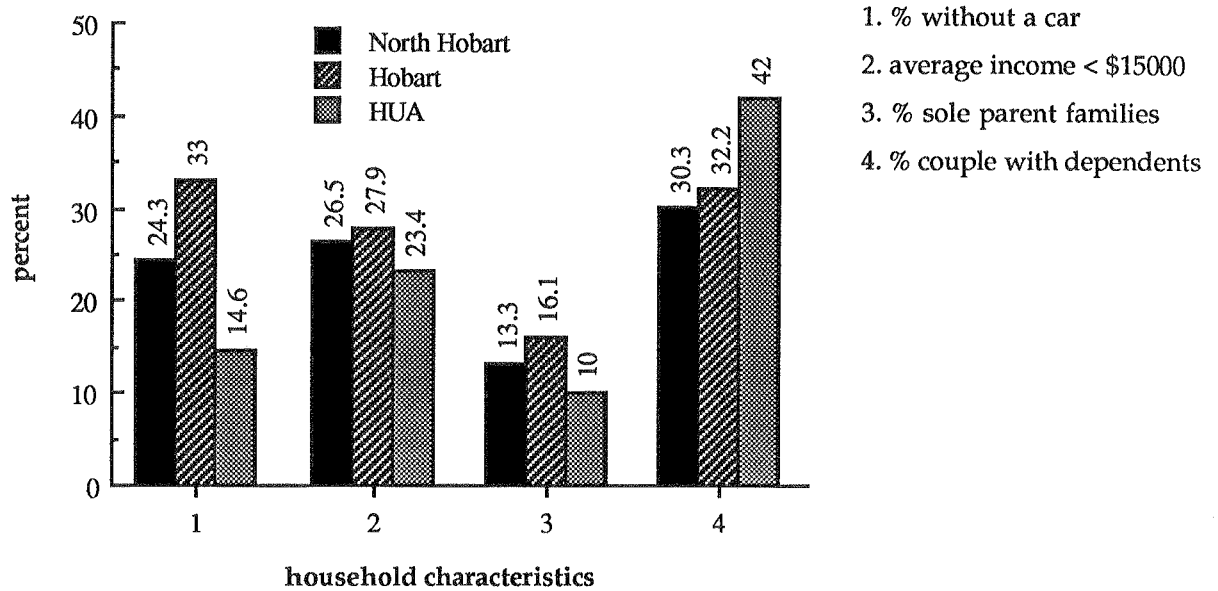
- . age of the population;
- . household characteristics and
- . housing characteristics.



Source: 1986 ABS Census, Characteristics of Hobart Suburbs

Figure 3.6.3

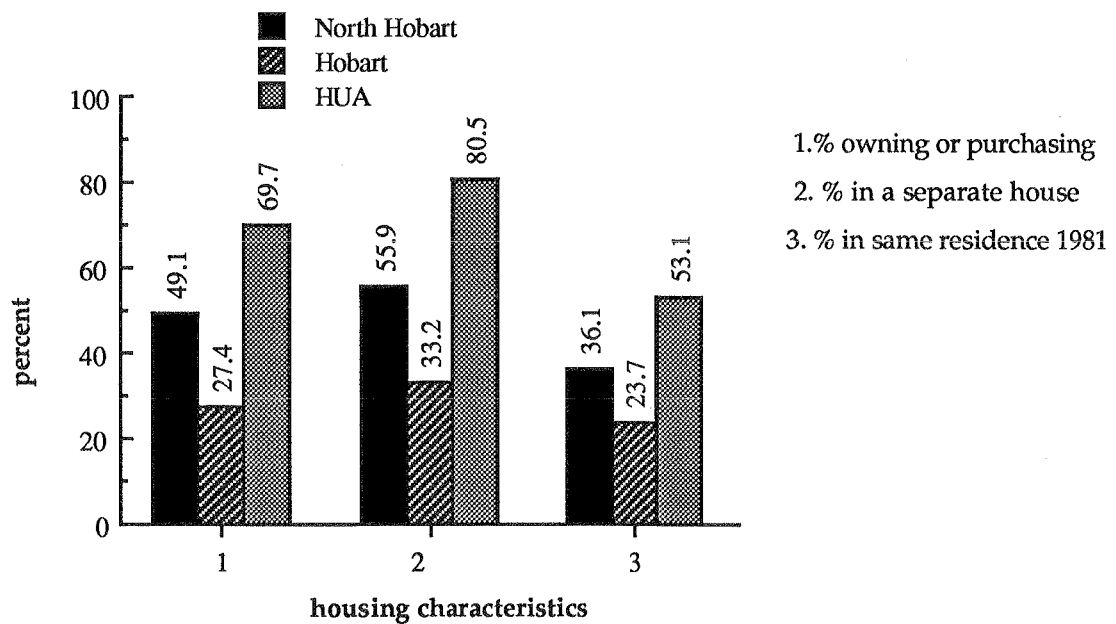
Age structure of Hobart/North Hobart and Hobart Urban Area



Source: ibid

Figure 3.6.4

Comparison of household characteristics



Source: ibid

Figure 3.6.5

Comparison of housing characteristics

From the series of graphs can see that the population of the inner city area of Hobart/North Hobart is characterised by a number of significant details.

- . a young mobile population
- . a high proportion of singles and sole parents compared to couples;
- . large percentage of households without a car and a lower level of occupation of separate houses and
- . a relatively high proportion of households with incomes less than \$15 000.

Sole parent and sole mother families are distributed through every suburb of Hobart (see figure 3.6.6, Wood et al. 1988). Of the total of families in Hobart and North Hobart 16.1% and 13.3% are sole parent families respectively. For the sole parent families in these area the following picture applies:

Sole mothers in North Hobart/Hobart

Hobart	22
North Hobart	69
total	91

Sole mothers renting in North Hobart/Hobart

Hobart	19
North Hobart	32
total	51

Proportion of sole mothers in these areas in rented dwellings therefore is 56.0%. A high proportion of families in housing department areas are sole parent families (see Figure 3.6.6). In view of this the relationship between sole parent families and publicly provided housing needs some consideration.

Proportion of sole parent families in Hobart suburbs 1986

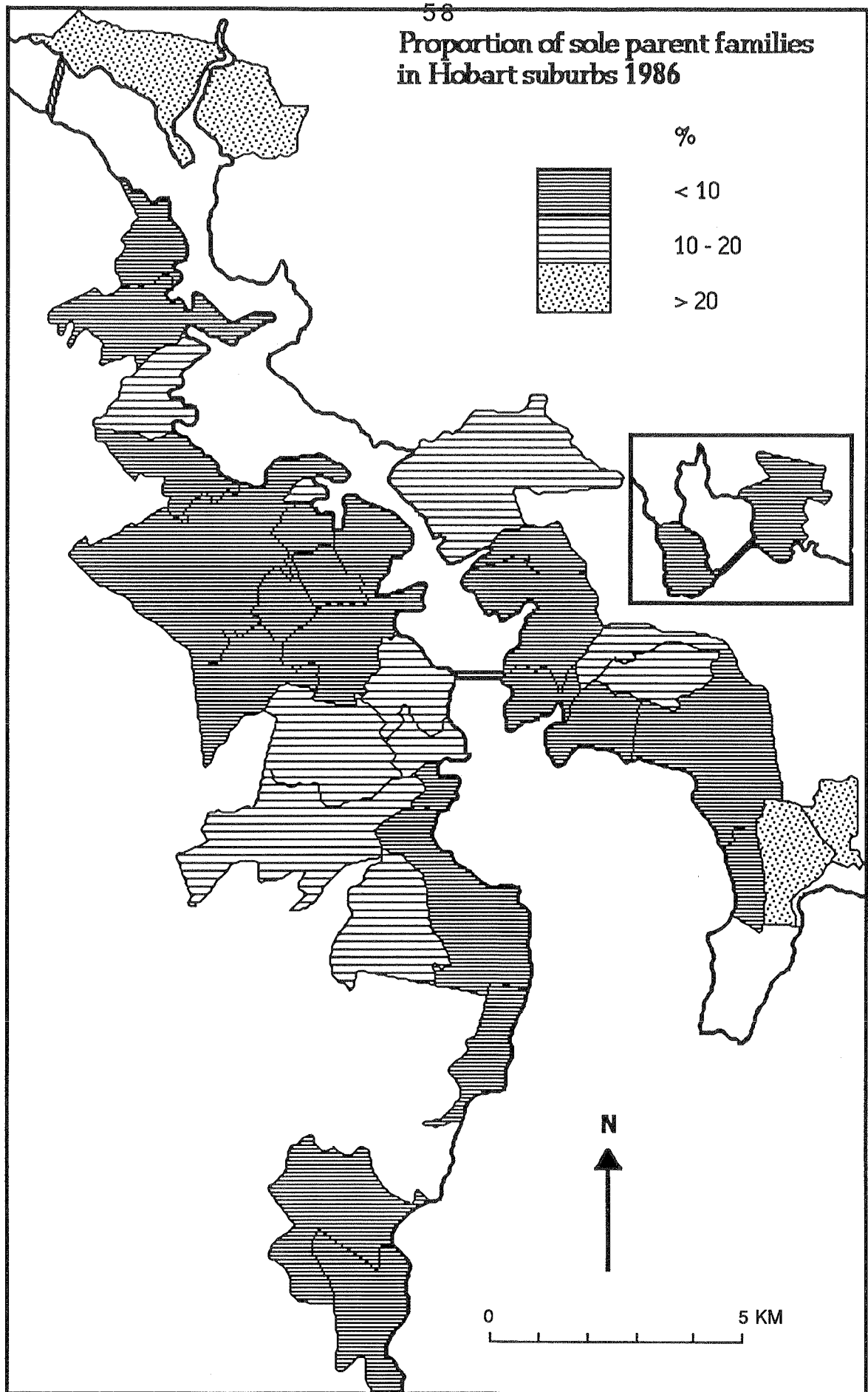


Figure 3.6.6

3.6.3 Public rental and outer suburbs

The provision of public housing in Hobart needs to be considered with respect to location, type of housing and the cost of housing. Nine suburbs within the HUA had more than 20% of dwellings being rented from public housing authorities. (See map Figure 3.6.2). The highest percentages are evident in the most recently developed estates of Gagebrook (92.9%) and Clarendon Vale (77.1%). Large scale provision of public housing began in Australia shortly after World War Two, with various federal/state agreements designed to provide rental accommodation and houses for sale to low or moderate income families. To keep costs down, implementation of the agreements in Tasmania until very recently mainly involved construction of large estates on relatively cheap, peripheral land (Wood et al. 1988).

The selection procedure for public housing depends on a number of factors. Applicants are subject to a means test, but because of the extent of the waiting lists (over 4000 applicants waiting for placement in housing department homes in Tasmania), success in obtaining accommodation is often dependent on emergency status. For sole mothers, successful applicants are those who depend on sole parents benefits and are supporting two dependents. For sole mothers with only one child but who are completely dependent on income support from the DSS the situation is not considered critical, even though affordable housing in the private sector may not be available. Sole mothers with full-time employment are considered to be in a more advantaged position than those without employment, even if their wage income is less than that if they were receiving benefits. Sole mothers in employment also lose their fringe benefits.

Different forms of accommodation are available through the public housing authorities. These are summarised below, together with the level of income required to access the different forms.

three bedroom house	flexi-lot subdivisions	villa units
rental purchase agreements.	rent from housing department at market values. No rent subsidies.	assisted rental.
Level of income:		
\$15 - 22 500	\$10 - 17 000	< \$10 000

Because rental of public housing is subject to a means test, the location of public housing estates has a critical influence on the distribution of social groups in the city. The selection procedures tend to produce concentrations of households with greater than average dependence on welfare and pension benefits and reliance on manual and unskilled occupations (SAH 1988). The proportion of sole mothers in Clarendon Vale and Gagebrook exceed 30% of total families living in the areas. This compares with 13.1% and 16% in North Hobart and Hobart respectively (figure 3.6.8). The role that public housing plays in relation to sole mothers cannot be ignored. The provision of this form of low cost housing creates an alternative to privately rented accommodation, however, length of waiting lists, location in fringe areas, lack of provision of urban support services and unsuitable housing form that is, three bedroom houses on large blocks, can affect the decisions of women bringing up children on their own.

4.0 STRATEGIES AND RESPONSES OF 20 SOLE MOTHERS TO CONDITIONS IN THE LABOUR AND HOUSING MARKETS

4.1 INTRODUCTION

The previous chapter outlined the case study area, and highlighted the broad social, economic and political processes creating the conditions in the labour and housing markets within which sole mothers operate. This chapter focuses on a more detailed analysis of how these specific issues affect a sample group of twenty sole mothers living in this area, and how they operate within those markets. While it is not meant for this group to be representative of the sole parent population in Hobart or even this area - it provides an insight into the actual mechanisms different sole mothers are able to use and the strategies they are able to adopt within the current working and housing environments. This is a crucial element of the study in that it underlines the fact that the structure does not determine all actions. The emphasis is that there is a strong relationship between the series of actions taking place at a broad level and the degree of freedom which sole mothers have to operate and what they do with this freedom.

Earlier parts of the study lay with exposing the underlying processes contributing to the operation of the labour and housing markets within Australia today, in particular, the factors which influence sole mothers decisions to work. For example; the ability to obtain welfare, the ability to gain full-time or part-time work and the cost and provision of child-care. Underlying these factors are the traditional societal views of women as primary child-carers and the development of a social, economic and political infrastructure that enforces this view. In particular and in relation to this women traditionally have had low educational expectations placed on them, and have been concentrated in low paying occupations. Added to this is the structure and operation of the housing market - whereby those on low incomes, such as the majority of sole mothers, have very little opportunity to purchase and own housing. Sole mothers are in a unique situation in that their housing needs

are punctuated by the needs of their dependents, depending on their age. My aim was to explore these issues in a spatial context, and to specifically focus on the changing nature of inner city housing and the implication this holds for sole mothers with little economic or social power. The fact that sole mothers are renting in inner city Hobart and the fact that rental accommodation for low income groups has traditionally been available in this area is related to structural processes. These processes are continually undergoing change so that the housing market does not remain constant.

This section examines how the opportunities set by these broader processes are taken up by sole mothers with different educational, employment and family backgrounds. Specifically what strategies they adopt in view of the conditions facing them in the labour and housing markets today. The differences in the housing strategies adopted by these women exemplify the differences in the decision environments even within this group. Their activities, like the broader processes, take place in a spatial context, which has important implications for the choices made by sole mothers with respect to residential location. For example when sole mothers are faced with the option of a three-bedroom housing department home at Clarendon Vale or a two-bedroom privately rented semi-detached in North Hobart cost may become subordinate to issues such as proximity to; job opportunities, shops, schools, family and other support networks. Factors that are important to a woman rearing children on her own.

The form of survey taken in this study was initially a random sample. The sample was acquired by doorknocking the dwellings within the area. Very soon however, a number of support networks involving different sole mothers were recognised. By utilising these, alternative strategies to contact sole mothers were employed. This included visiting child-care centres, the Housing Assistance Service, the associated housing co-op group and outreach groups such as Streetwork inc.. This technique generates what is referred to as a non-probability snowball sample - described thus because of its networking effect in linking subjects within a particular social group. The snowball sample was employed in this case because, it allowed scope to recruit a broad sample of sole mothers - attached to different social milieu - when random

sampling became too problematic due to time constraints. As such the sample of twenty incorporated some mothers found randomly whilst others were found through this snowball technique.

So far some of the material and ideological forces that operate to shape peoples lives have been considered. These forces manifest themselves in the social and spatial structures that have developed to reinforce and promote their continuation. These same forces can be identified as influencing people's lives and their attitudes to housing and work. What this study doesn't consider is whether the set of beliefs that people have in common are due to choice or conditioning. Rather, it has focused on the social processes which produce a common structure.

However, in order to fully understand the social and spatial manifestations of these forces, there needs to be an informed analysis of how individuals operate. As part of the objective of the study then, an inquiry was made into the lives of the selected group of sole mothers in the inner city area. This inquiry focused on their ideas and strategies for housing, but in the context of a more general inquiry into their lives as a whole.

The aim of the interview was primarily to gather information on the subject's housing situation: that is; where they live, type of dwelling and cost of housing. In addition, this schedule had to permit a wide-ranging investigation of areas of their lives other than housing - including; level and source of income, employment and education history, marital status and family relationships. The interview was constructed to allow the subjects to speak for themselves, in order to obtain their view and opinions in their own terms. It also required that the context of the subjects lives be incorporated so that their views and actions do not become divorced from the meanings in which they were originally situated.

The type of interview that suggested itself for acquiring this information was a schedule divided into sections relevant to the issues being incorporated in the study. Although the same categories of information were required from each subject - there also needed to be space for each sole mother to respond to the specific issues

affecting her housing situation. The final schedule therefore did not restrict research subjects to a limited range of responses (see appendix). In addition to the basic schedule of topics which were covered with all the subjects, special questions were developed and parts of interview rescheduled to fit the immediate circumstances of the woman being interviewed. For example, four of the women interviewed had been renting the dwelling they were currently occupying, but were now in the process of purchasing it. In the later parts of the interview therefore, several of the questions relating to rent payments and preference for housing tenure were adapted to the differing samples. These case studies were allowed as part of the research despite the fact that they were not strictly in rental housing. The reason for this concession relates to a broad range of factors including conditions of purchase, age group of dependents and the presence of family support.

4.2 OVERVIEW OF THE CASE STUDIES

Difficulties arose when trying to present the case studies because of the diversity and lack of any real coherency within the sample group. It is difficult to convey the complexities of the lives of the women interviewed. By drawing on some dominant themes there is a danger that some of the variability recognised within the group could be lost. Despite this however, my aim is to examine some of the more important elements and by so doing expose some of the other relations underpinning their housing strategies.

The relevance of the approach used to explore the issue of sole mothers in inner city housing, is evident in view of this complexity and diversity. This is an important point to note because it exemplifies the differences that exist within the dominant structure. It refutes the theory that agents operate in a mechanistic way, in direct response to a structure, or that patterns of social groupings can be generalized according to a law. Any alternate method of investigation would have missed this point and by so doing would not have the power of explanation needed to examine the social and spatial outcome.

The amount and variety of material collected on the wide range of issues that the interviewees were prepared to discuss illustrates the power of informality in interview technique. It enables the common thread within the group, that is the fact that they are all sole mothers living in inner city housing, to be related to a broad range of social and economic factors pertaining to each individual. Housing was an issue which each sole mother was willing to discuss, and one on which very strong opinions were held.

The housing decisions of all the sole mothers interviewed, impinged on their level of income or control over resources. While income was important, however, once it was established what this level was, other elements emerged as being fundamental to their choice of residential form and location. For those sole mothers working full time, and with an income higher than the average for the group as a whole, their freedom of choice was greater, for those on full benefits the choices were constrained to a limited number of options. It became apparent through each interview, however, that income and source of income were crucial factors in their lives.

The decisions of the subjects not only depended on their ability to choose, but also on their personal capabilities. Other factors that were seen to be important included; preferences, absence or presence of family support, attitude of the Housing Department, general knowledge and personal attitudes to housing. Relative to all decisions was the spatial element of living within close proximity to schools, child-care, job opportunities, support facilities and transport. Neither was any decision made in isolation of the needs of the dependents of the respective sole mothers.

An examination of the factors that relate to the income levels and source of incomes of the subjects can only add to the final understanding of why the outcome of sole mothers in inner city housing exists. There is a consistency in the set of elements that relate to the housing decisions of the sole mothers and those which relate to their income and employment decisions. This is represented in the following diagram.

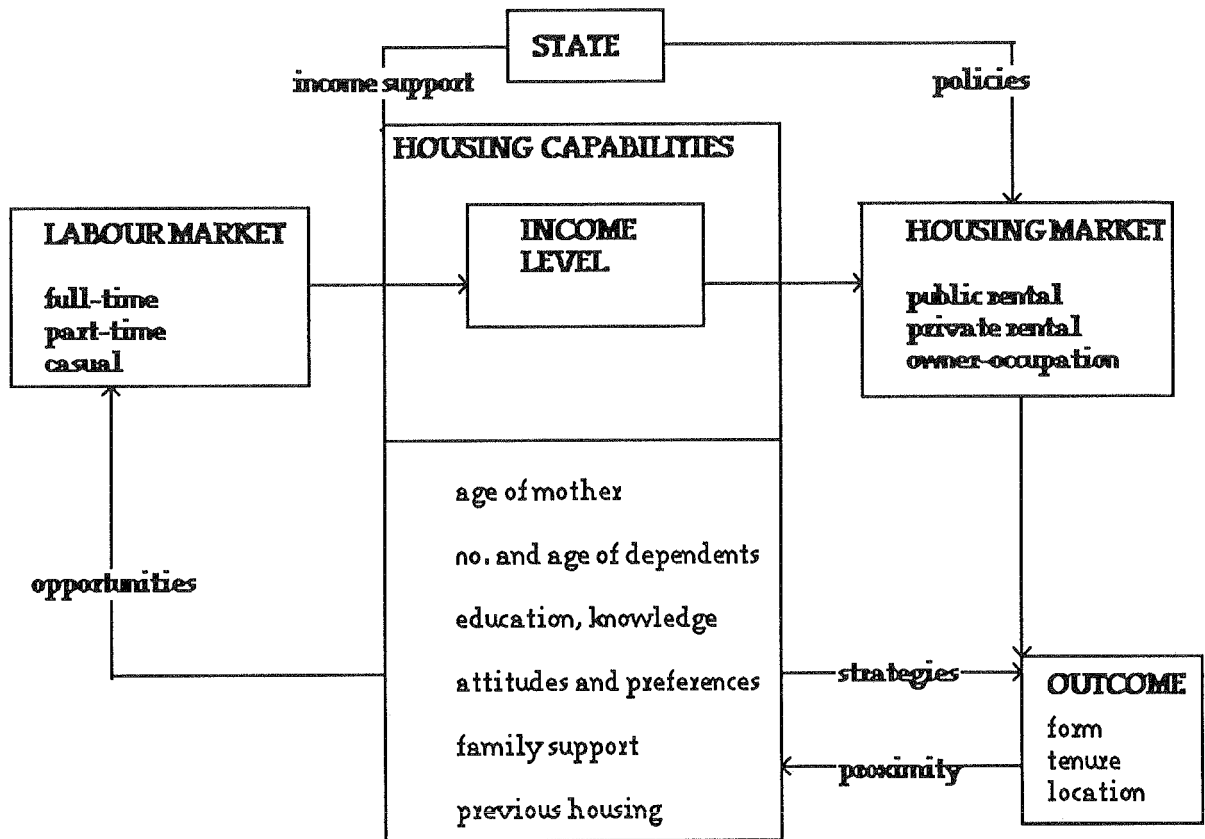


Figure 4.2.1

Dominant social, economic and personal factors relating to the housing strategies of a sample group of sole mothers.

Because the personal factors are different for each sole mother the outcomes will be different in each of the markets. An overview of the case studies may be helpful at this stage. The following spread sheet (Table 4.2.1) gives a general picture of the ages, number of dependents and income and source of income of the interviewees, as well as their conjugal and housing status.

Other issues that emerged from the overview were;

- . only one sole mother had a recent model car;
- . none had greater than two dependents and
- . there were no widows in the sample group.

case study	age	no. of dependents	marital status`	labour force status	average gross weekly income	tenure	cost/week \$	type of accommodation	comments
A	37	2	divorced	casual	\$250.25	purchasing	56.25	2 br house	parents paid deposit
B	36	2	separated	casual	\$268.75	rent	90.00	2 br house	
C	24	1	divorced	full-time	\$419.00	rent	60.00	2 rooms	share house
D	33	2	divorced	NILF	^\$215.00	rent	65.00	2 rooms	share house
E	22	1	never	* student	^\$215.00	rent	65.00	2 br flat	share house
F	35	1	never	NILF	^\$185.00	rent	75.00	2 br house	
G	41	2	never	part-time	\$284.50	purchasing	47.50	2 br house	parents paid deposit
H	33	1	divorced	NILF	^\$185.00	rent	100.00	2 br house	
I	35	1	never	student	^\$215.00	rent	45.00	1 room	share flat
J	38	2	separated	part-time	\$255.00	purchasing	75.00	2 br house	through housing dept.
K	24	1	never	NILF	^\$185.00	rent	90.00	2 br house	no laundry
L	20	1	never	NILF	^\$185.00	rent	63.00	2 br house	master tenancy #
M	20	1	never	NILF	^\$185.00	rent	63.00	2 br house	master tenancy #
N	42	2	divorced	part-time	\$242.25	purchasing	75.00	3 br house	1st home buyers scheme
O	43	2	divorced	part-time	\$312.75	rent	70.00	2 br house	pays to ex-husband
P	38	1	divorced	full-time	\$768.40	rent	150.00	3 br house	
Q	28	1	never	student	\$245.00	rent	90.00	2 br house	
R	20	1	never	NILF	^\$185.00	rent	75.00	2 br house	
S	44	1	divorced	full-time	\$410.00	rent	65.00	2 rooms	share house
T	37	2	separated	part-time	\$253.00	rent	90.00	2 br house	

* students receive full SPB plus \$30/week Austudy

` de-facto included in divorced or separated

Centacare Master tenancy for sole mothers < 24 years.

~ de-facto included in divorced or separated

^ these are below the taxable income level

TABLE 4.2.1

The ages of the interviewees ranged from 20 to 44 years, and all but two were born and raised locally. These mothers represented two of the three sole mothers who had full-time employment (case studies C and S).

4.3 EMPLOYMENT STRATEGIES FOR 20 SOLE MOTHERS

Figure 4.2.1 gives a diagrammatic representation of the elements involved in the housing outcomes of sole mothers. The labour market plays a crucial role in that outcome. Labour market conditions were discussed in the preceding chapter, and were seen to be dynamic and such that the opportunities available to women bringing up children solo were less than those for married women or for sole fathers in the community.

The factors that particularly affect their ability to take advantage of employment opportunities can be seen with respect to the left hand section of Figure 4.2.1.

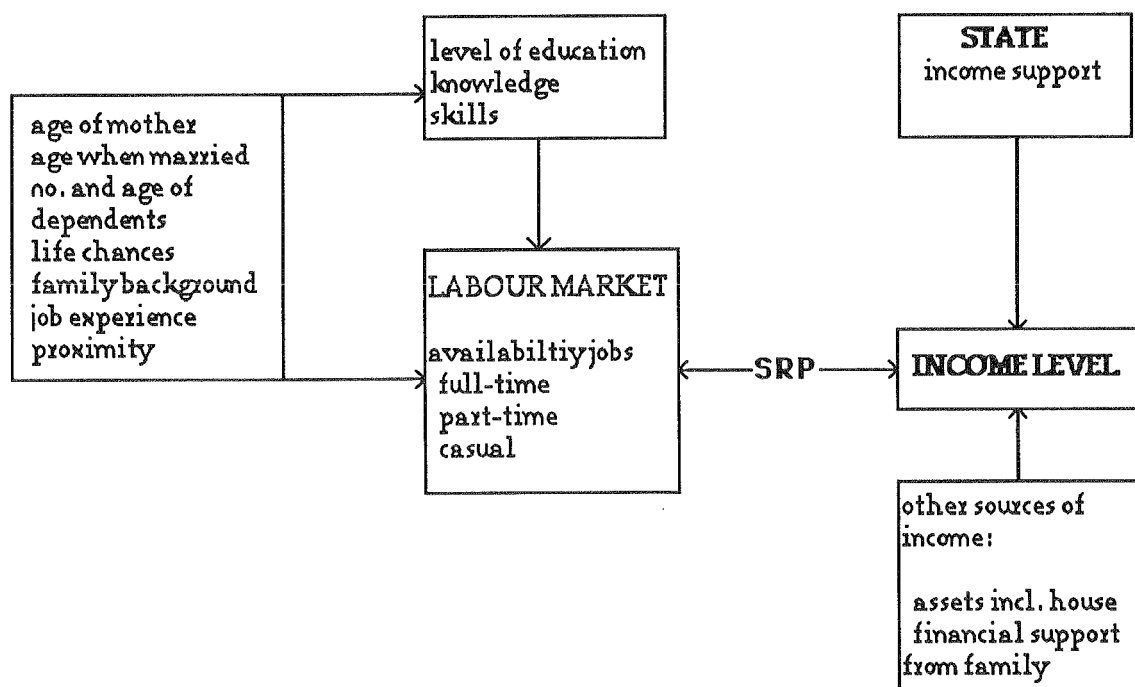


Figure 4.3.1
Factors relating to the labour force participation
of a sample group of 20 sole mothers

There are a wide range of employment and income level outcomes among the sole mothers. (Refer Table 4.2.1). There are different relationships among the sole mothers with respect to the labour market. Different elements became apparent as being more important within the various labour force categories. In view of this the following analysis will focus on the different labour force status of the sole mothers and the relationships which contribute to that outcome.

For three sole mothers in full-time employment, several factors which seemed to predominate the relationships can be inserted into figure 4.3.1.

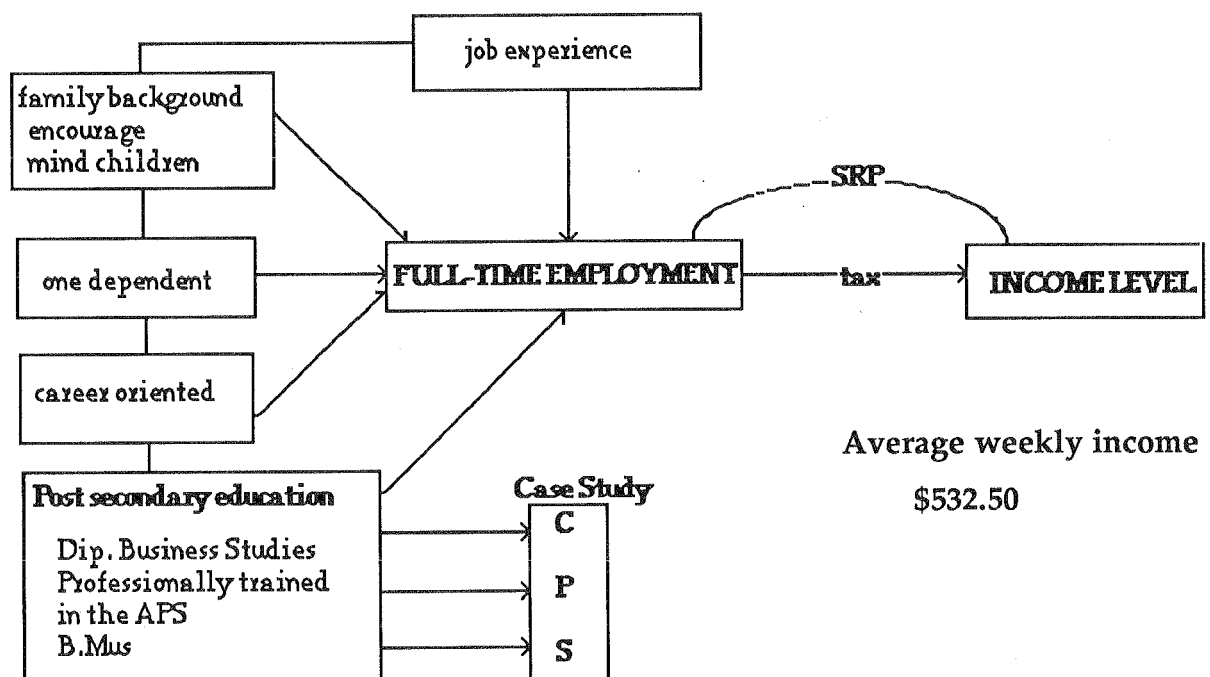


Figure 4.3.2

Dominant factors affecting sole mother's ability to participate in full-time employment

All three saw a career as fundamental to their well-being, this factor being instilled in them since early childhood. One mother had actually been the primary breadwinner whilst married to her spouse and therefore the transition into sole motherhood she found had been relatively free of any financial or employment worries. Family support and support from friends were integral to the ability to work full-time. Parents and ex-husbands were available to mind the children at regular periods when suitable to the working mother. Experience and competence in their particular field of work broadened the mother's ability to choose between industries and jobs.

For sole mothers in part-time or casual employment different elements emerged as being fundamental to their decisions. Of seven working part-time or casually none desired full-time work. The reason behind this decision being the emotional stress associated with full-time work, home duties and insufficient wages. With one exception not one of these sole mothers had the qualifications or skills to justify the move into full-time employment without the risk of becoming worse off. Loss of pension and the associated fringe benefits would reduce their degree of freedom of choice. Case study T had in fact just given up full-time work for these very reasons. Within the interview she provided sufficient information to compile the following table.

Table 4.3.1

Illustration of the impact of Case Study T taking up part-time employment

	Fully reliant on pension \$	Part-time work \$	Full-time work \$
income	-	100.00	320.00
pension	184.25	166.25	56.25
mother's allowance	12.00	12.00	12.00
rent	75.00	80.00	90.00
tax	-	5.60	54.36
child-care	-	8.00	38.00
travel	-	8.00	20.00
medicare levy	-	-	3.20
Net Disposable Income	121	176.65	182.69

A number of different factors related to the decisions to work part-time. Figure 4.3.3 represents the nature of the employment and education the sole mothers had undertaken. Number of dependents and mother's age emerged as the two dominant factors relating to decisions to work part-time. In response to question 3.2 (see appendix 1) all but one sole mother finished school at age 14 or 15 years. For those sole mothers, this was a common expectation. The employment histories of these women included office and secretarial work, cleaning, factory work, shop assistance and bar and food waitressing. All but G had married, left the work-force and hadn't returned until their children had started school. The nature of the work they now undertook ranged from cash in hand payment for waitressing and cleaning to operating as free-lance make-up artists. One woman operated a cat minding centre. It was run under her daughter's name and also with the aid of the 13 year old daughter.

The combination of Supporting Parents Benefit (SPB), and part-time employment was an efficient strategy for these mothers. Eligibility for this form of income support however, is removed as soon as dependents reach 16 years of age and do not continue with further study. The only alternative to this form of support is unemployment benefits. To be eligible for this, evidence has to be provided of the applicants attempts to find full-time work. For a woman in her forties, with minimum qualifications and job experience only in those areas where there are younger people who cost less to employ, the ability to compete in the labour market and the incentives to find full-time work are lacking.

The implication of this relationship may be greater in the future as more and more sole mothers find themselves approaching this stage of their lives.

Those in part-time employment felt they were only able to fulfill their commitments because of the flexibility of their work. As part-time employees they knew their assistance would not be cut and that they had time to co-ordinate home duties, child-care responsibilities with paid work. None would consider full-time employment until their children had left school, but even then most realized that this would be a necessity.

Four sole mothers were full-time students. Each received full benefits plus \$30/week Austudy. Government subsidized child-care facilities at the Hobart Technical College and the University of Tasmania increased accessibility to courses. Other factors that contributed to the decision to study are represented below.

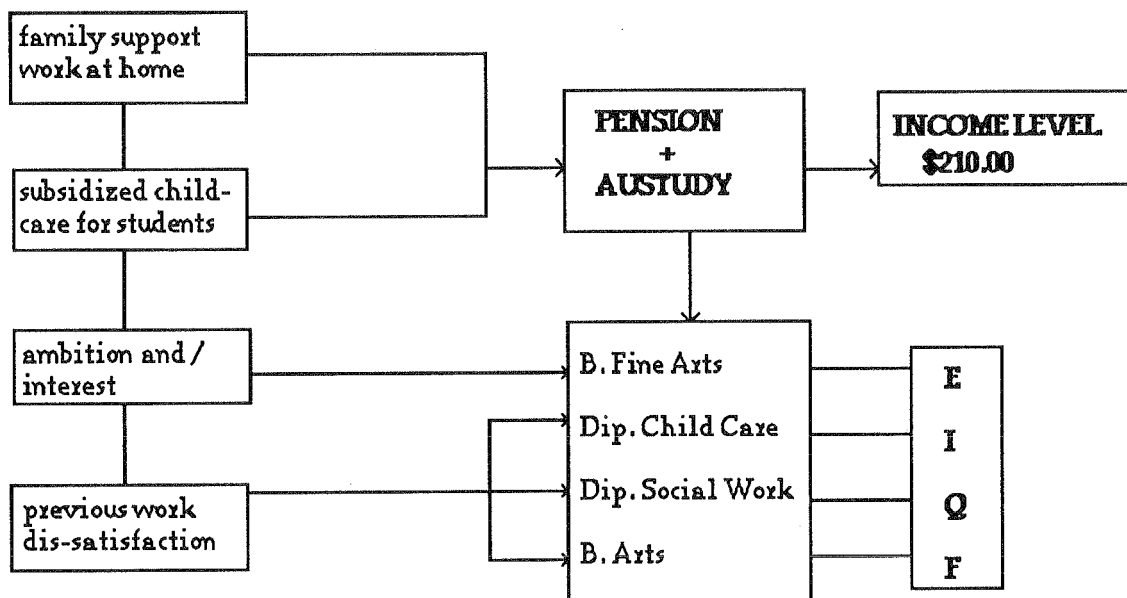


Figure 4.3.4

Factors affecting sole mother's ability to study full-time

The student's incomes actually increased after making the transition from full-time employment to full-time study. Eligibility for fringe benefits and subsidized child-care contribute to this factor. Previous work dis-satisfaction and low income levels precipitated the movement into acquiring further education.

For sole mothers not in the labour-force two distinct features emerged from the interviews. See figure 4.3.5.

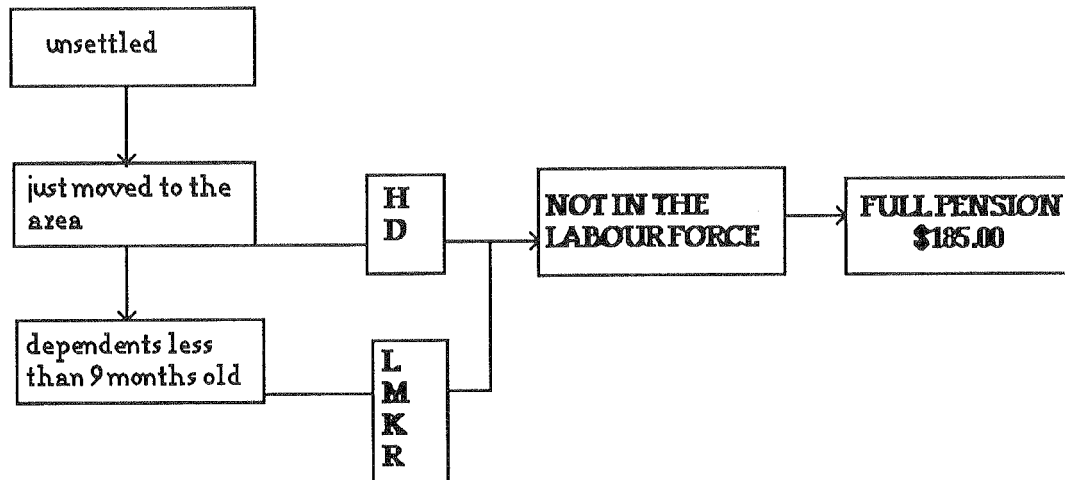


Figure 4.3.5

Sole mothers not in the labour force

The youngest mothers in the sample group each had the youngest dependents. Only one mother was involved in any sort of work, and she was actually working for her father on a casual basis in repayment of debts incurred immediately after the birth of her child. Her daughter was minded by her mother during the hours she spent in her father's shop.

As an alternative to obtaining employment in the near future, this group of sole mothers expressed a desire to take advantage of the government funded training and education program aimed at integrating more sole mothers in to the work-force. JET (Job Education and Training), is a major initiative to help sole parent pensioners into the work-force. It consists of integrated assistance with efforts from three departments: Department of Social Security, Department of Employment

Education and Training and the Department of Community Services and Health. The program provides vocational advice, training, education, job search assistance and child-care support.

There is a range of co-ordinated assistance with other departments. These include;

- . improved job availability (additional places for sole mothers in labour market programs);
- . a variety of educational courses for which Austudy is available and
- . child-care assistance (arranged by the Department of Community Services and Health).

The child-care service is provided while sole parents are in training and educational courses and for 12 weeks after they commence employment.

Stress and fatigue had precipitated the movement of one sole mother (D) from the housing department suburb of Clarendon Vale on the fringe of the Eastern Shore, to the inner city area of North Hobart. Whilst in Clarendon Vale she found herself travelling to and from Hobart twice a day for her job. This contributed to her current ill-health and lack of motivation for wanting to find employment.

4.4 HOUSING STRATEGIES OF 20 SOLE MOTHERS

The preceding sequence of diagrams represented the main factors involved in the different employment strategies within the sample group of 20 sole mothers. Housing decisions are closely related to these and to the opportunities created in the housing market. The responses of the 20 sole mothers being investigated for the purposes of this study are as diverse as their work strategies. See table 4.2.1. Although income level is fundamental it is not the sole determinant - there are no consistent links between the amount of income each sole mother earns and their

housing strategies. Opportunities exist with respect to housing which sole mothers are able to take advantage of because of relationships pertinent to themselves of which income is but one. More income means a greater choice in the housing market. However, not all people exercise choice in terms of home-ownership.

The right hand section of figure 4.2.1 shows a series of elements related to housing strategies and the housing market.

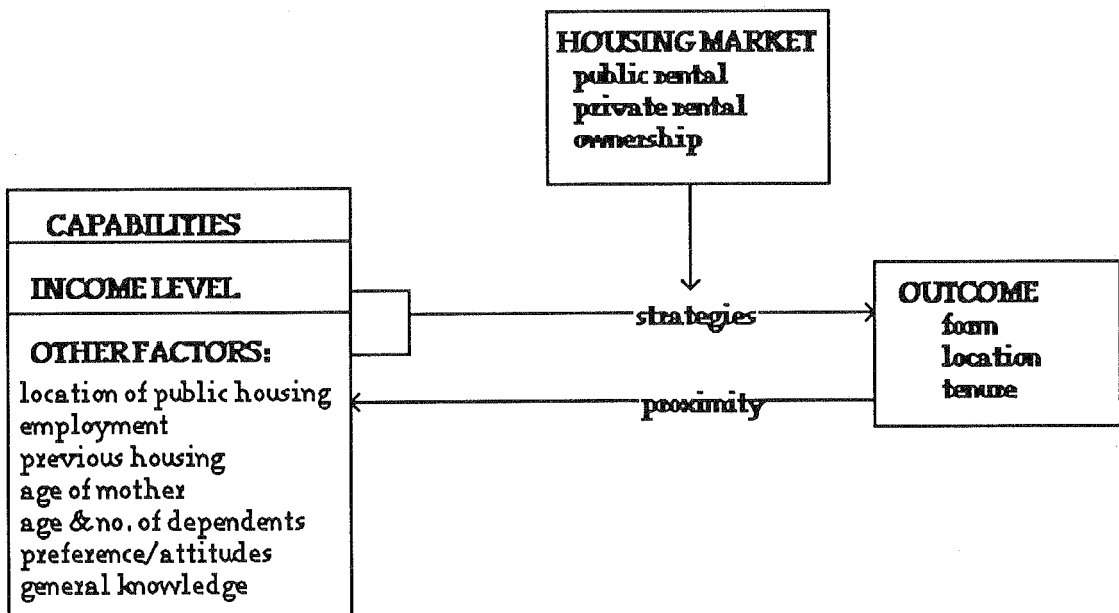


Figure 4.4.1

Social, economic and personal factors relating to the housing strategies of 20 sole mothers

In compiling the data acquired from the interviews it became clear that within the primary constraint of income, housing decisions and strategies were very much related to the personal circumstances and attitudes of the individual sole mother. The factors that repeatedly showed up through interview were:

- Despite having the resources available to purchase, some sole mothers chose to share rental accommodation or rent alone. Many enjoyed the company or did not want the responsibility of maintaining their own home.
- There was much uncertainty and insecurity about future housing prospects among a group of the renters. This was particularly evident among those not in the labour force. Security of tenure was associated with home ownership.
- Two paths of movement emerged within the group;
 - a) private rental in Battery Point, West Hobart and then North Hobart/Hobart.
 - b) public rental in Bridgewater or Clarendon Vale to North Hobart/Hobart.
 This was particularly evident among those in the low income groups. Home ownership, achieved by some was a means to increasing their control over resources.
- A high mobility rate among the low income group - one mother had moved 18 times in 11 years.
- A strong case for the establishment of a housing co-operative.

The following discussion will link these patterns to the relevant sole mothers and highlight the relationships that contribute to the outcome.

4.4.1 Home ownership within the group:

The ability to purchase a home (as outlined in chapter 3), is related to conditions in the finance market. Private sector lenders have done little to increase their lending to low income borrowers. Housing studies (Flood and Yates 1988), have shown that this arises partly because the demand for housing finance from such low income borrowers is limited by their inability to meet the deposit gap (this applies even with the more innovative, far riskier and subsidized schemes such as those operated

under state home purchase assistance programs); in part it arises from an unwillingness on the part of the lender to take on the greater risk involved. The sole mothers in this sample group were able to take advantage of low interest rates and housing deposits when the Tasmanian Development Authority introduced the first home buyers scheme in 1986. The deposit required for this form of loan was \$3000. The equivalent for 1989 is \$10 000. Two women were only able to afford the deposit with financial help from their families, whilst one sole mother worked by day as a typist and four nights a week as a waitress to raise sufficient money to pay the deposit. At the time she was renting from the Housing Department at Bridgewater and her parents were able to mind her dependents.

The remaining sole mother in this group of four had convinced the Housing Department to allow her to purchase her home in North Hobart within the guidelines of the rental purchase scheme. At the time she had been renting the house and was also working for the Housing Department.

Among the older mothers home ownership was particularly desirable. Many desired the security this form of tenure offered and the proximity to the shops and other social services that living in the inner city offered. Several had moved many times whilst sole mothers and were fed up with insecure leases and constantly increasing rents.

4.4.2 Sole mothers in rented accommodation

It was possible to group the sole mothers renting into three broad categories; those who rented by choice, those who saw their current housing situation as only temporary and those who didn't rent by choice and who were very unsure about their housing future, despite the fact that some were in employment. These are represented below.

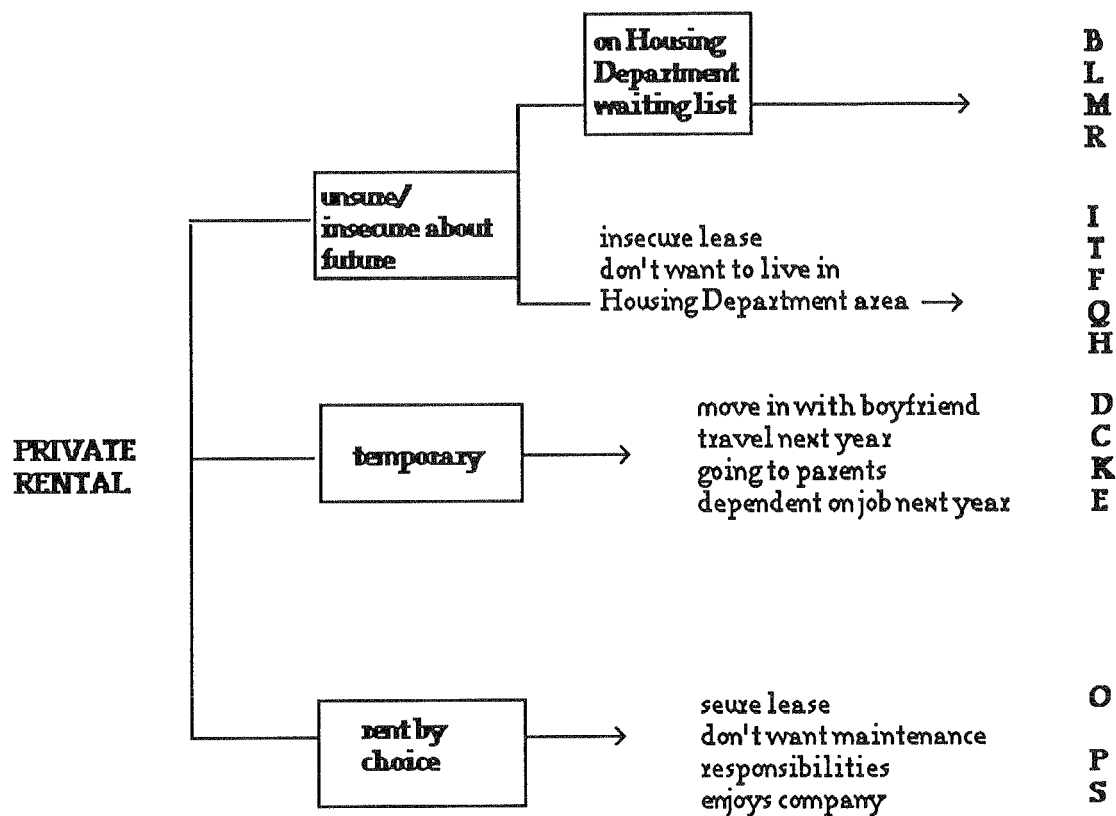


Figure 4.4.2
Sole Mothers in private rental housing

A greater understanding of why different mothers fall into these categories can be achieved by analysing the groups separately for the members in them. The majority of women in the sample group were unhappy about their housing arrangements. 9 sole mothers from a total of 16 felt they had limited control over their housing futures. 4 were on the Housing Department's waiting list but had been given no indication of when, where or what type of housing would be available for them. One mother held the belief that if she had another child she would be given priority listing. Certainly she would be in a critical position with

regards housing, but the Housing Department still could not guarantee placement. All had given preference for a two-bedroom home in Glenorchy, but their greatest chance of obtaining housing was likely to be in Gagebrook (see Figure 3.6.2). Housing Commission flats in North Hobart were seen to be too small and generally unsuitable for rearing children. The majority of tenants in these units in Condell Place and Burnett Streets North Hobart, were elderly or couples without children.

Two mothers were currently being housed through the Centacare Master Tenancy Scheme, which provides shelter for young sole mothers immediately after the birth of their child. The scheme provides accommodation for 12 months maximum within which time alternative public or sometimes private rental accommodation must be found. Rents for the houses are subsidized by the government and participants of the scheme must follow fairly strict visitor and curfew guidelines. The two mothers interviewed had both been seeking alternative private rental accommodation in the inner city area, as a preference to moving further from the city, but had found it unaffordable and generally unsuitable.

A common thread linked those sole mothers who were not waiting for Housing Department placement. Among them could be traced a pattern of movement that involved renting within and between Battery Point, West Hobart and North Hobart, and coincided with the increasing cost of renting in these inner city areas. All had been involved in private rental for over 10 years and had accepted movement as a part of their daily lives. The housing histories of these women included incidences of sharing with other sole mothers, difficult landlords that required tenants to be present at inconvenient times for rent collection and sudden rent increases. Sharing with other sole mothers was found to be unsuitable, and liable to end in conflict because of different mothers imposing their standards on the others children.

Non profit, rental housing co-operatives were an alternative to private rental or public housing that this group of sole mothers had investigated and in which three were actively involved in initiating. While flourishing overseas, rental co-ops remain largely unknown in Australia. Through registering as a co-operative, tenants, as members of a rental co-op, gain the legal right to collectively own and lease their housing. In return for paying rent to the co-op, members have the right to share in decision making about every aspect of their housing - from purchase to renovation to drafting their own lease conditions. Within the arrangement tenants are their own landlord. Their autonomy means they can guarantee their own security of tenure and standard of housing. For sole mothers this provides an attractive alternative housing option, with locational choice being within close proximity to the city.

For those on low incomes in private rental housing the government provides rental assistance through the Mortgage Rent Relief Scheme, administered by the Commonwealth Department of Social Security. Another scheme exists within the state Housing Department - Rent Subsidy Scheme - that pays \$30/week to pensioners who pay more than \$80/week in rent. The subsidy is short term - only 12 months - at the end of which time recipients are placed at the end of a waiting list. Only one sole mother was aware of and utilized this scheme.

Current rental housing was only a temporary situation for 4 sole mothers. This related to the individual's plans for the following year. Figure 4.4.1 illustrates these. Housing for only one mother was conditional on her finding employment after finishing her Fine Arts Degree. Another was moving home to live with her parents as she was commencing a course at university in the following year. Her mother was willing to assume the role of an unpaid child carer. Non-financial support was an integral part of the feeling of security these mothers had towards their housing futures, for example:

One mother was going to move in with her new boyfriend when the current lease on her rooms expired whilst C was returning home to her family in Canada and was expecting to travel for a period of time. Often when the finance was available the choice remained to rent accommodation. This is evident in the housing strategies of P and S.

4.5 LINKING WORK WITH HOUSING

The evidence suggests that housing is certainly a personal issue and very much related to the individual's degree of control over resources. These resources can be financial, but, the capabilities of the sole mothers to work and earn income as well as be able to take advantage of opportunities as they arise in the housing market are integral to the outcome. The case studies of the sole mothers show that housing impinges a great deal on elements relating to the backgrounds and personal preferences and attitudes of the individual.

Some mothers, for example had the same employment status and very small wage differentials, but their housing circumstances were vastly different. A comparison of B and J illustrates this point. The difference could be related back to attitudes to housing, family background and preferences. One mother had managed to purchase her home, while the other had only ever lived in public housing. She had recently separated from her husband and was seeking accommodation in private rental housing whilst waiting for a suitable Housing Department Placement.

It is useful to draw comparisons like this between the sole mothers in the sample group, because it shows the differences that exist for reasons not related to current level of income. For example E and F had similar incomes and a similar housing status, but where one saw it as only a temporary residence the other was very unsure about the length or security of her lease. F had lived in private rental housing for over 10 years and in this period had moved 7 times within and between Battery Point and West Hobart to her current house in North Hobart. Her refusal to

enter public housing stemmed from her belief that there should be more secure private rental arrangements and less public fringe development. She viewed private rental housing in Glenorchy or Claremont as a probable move in the future, pending her ability to find suitable employment after completing a Batchelor of Arts in 1990. Her age was a contributing factor towards her pessimistic outlook with respect to employment and housing.

Evidence therefore, suggests that it is not possible to generalize about the differing housing outcomes, even with respect to the labour-force status of the individuals in the survey. By drawing comparisons between figure 4.4.1 and each of the diagrams relating to the sole mothers employment strategies it is possible to see, for example, how financial support from families, and support from community organisations such as Centacare are, for expanding the housing options of sole mothers. As well as this; preferences, mother's age and previous housing experiences contribute to the various outcomes. There was a strong relationship between the older sole mothers renting and the housing co-op movement. These mothers wanted the advantages of being close to the city and the security of not having to continuously move.

Security of housing emerged as a major consideration for each sole mother.

Security appeared to be related to:

- home ownership;
- being able to choose a desirable form and location for renting;
- family support; option of a home to return to, unpaid child care and financial support and
- boyfriends

The first two listed are directly related to income. Home ownership was the most preferred form of tenure for all those who were not renting by choice. Only one sole mother (C) however, saw it as likely to be a future reality. She did suggest that her father would be the means by which she would be able to afford the deposit on a

housing loan. The option of ownership was denied the majority of women in the sample group because of their lack of income or financial resources. Security of tenure however was seen to be related to other non-financial factors such as family support and the option of living with a boyfriend. One woman found security of tenure in a legal agreement that involved her paying rent to her husband until whatever time she wished to move.

Insecurity of tenure was confined to those in the lower income categories. Options for housing were constrained by their position in the labour market and the cost of private rental housing. Conditions in the housing market forced movement within and between suburbs as rents increased and less affordable housing became available. The housing co-op movement is basically an attempt to increase the options of those mothers living under resource poor conditions in relation to the housing market.

4.6 CONCLUSIONS

This chapter examines the housing and employment strategies of sole mothers and the subsequent constraints their position in the labour market places on their housing strategies. One of the clearest findings in the study is that sole mother's housing decisions are not completely determined by their relationship to the labour market. Other factors such as age, desire for company and the support from community groups impact the housing decision environment for different sole mothers.

The data points to a need for available housing for sole mothers in the inner city area. Even those with the economic power to rent elsewhere chose the inner city area defined in the study. One mother, for example, had moved from Sandy Bay because she liked the shorter walk to her job in the city. Those eligible for placement on the Housing Department waiting list were willing to forego the extra money it cost to rent privately, to take advantage of the facilities and support

services that were more accessible and readily available in closer proximity to the city. As one sole mother said on moving to North Hobart after 12 years in Clarendon Vale: "It was a real culture shock. Everybody is doing things, courses at night, husbands and wives working, its go, go, go!!"

The pattern of movement from within and among inner city suburbs suggests that the option of low cost, inner city accommodation is being eroded by changing structural relations.

5.0 DISCUSSION AND CONCLUSIONS

5.1 FINDINGS OF THE STUDY

The focus of this study reported here has been on gaining an explanation for a specific social outcome, that is, sole mothers in inner city housing. Previous works on women or housing have never been integrated, the two - focusing largely on either particular features of the housing market, or on the role of women. Large scale surveys conducted by the ABS and the DSS have portrayed the position of sole mothers in Australian society. Sole mothers comprise over 80% of sole parent families with 70% of these dependent on income support. No family however, really survives without support. This support can come through families, relatives, doctors, teachers and the services that are provided by the state. It could be seen, from the interviews undertaken for the study, that the situation of sole mothers with limited financial support was improved through the support provided by families and the government. Support enables decisions to be made in a wider environment.

47% of sole mothers were in the labour force with 62.3% of these being in full-time employment. This is despite the fact that the majority of sole mothers would have preferred only part-time or casual employment. The pattern of labour force participation that has emerged for women is relatively clear-cut. Briefly, women are characteristically concentrated in low-paid unskilled and labour intensive areas of the labour market. For women as the primary bread winner and rearing children alone the effects of this are compounded. One of the sole mothers interviewed for the survey said the pressure on sole mothers was greater than for fathers. "Fathers can have a dirty home etc... that's O.K," she said. "But women have got to work and make sure the house is clean and the children are properly cared for. No one feels sorry for us, when our homes are not tidy."

The conditions in the housing market, as portrayed in broad-based surveys, emphasize the preference for and government sponsorship of home-ownership. The overall structure and the operations of the housing market were seen to be closely related to conditions in the financial market. People are constrained from entering into the home ownership sector of the housing market because of insufficient income and inability to access a deposit sufficient to overcome their income constraints. For such households, access is limited by the interaction of house prices, interest rates, income and private sector lending practices (refer Figure 3.4.1). Such constraints are most binding on low income (and predominantly single income) households - particularly sole mothers.

It was seen that in general, the attributes that distinguish owner-occupied housing from rental housing are those which arise from the socio-legal framework underlying the nature of property rights and from the institutional relations governing the finance of housing. These attributes are associated with security of tenure, management and maintenance responsibilities, with the change in housing costs over time and the financial risks associated with differing tenures. There is no evidence to suggest that attributes such as proximity and access to garden space which enables home production to take place are confined to the ownership sector. In principle factors such as these could be provided in both owned and rental housing.

In view of the dominance of home ownership rental housing offers very little for those seeking security of tenure. Rising cost of housing associated with high, short term fluctuations in interest rates has subsequent impacts on the private rental sector. In order to realise a return on investment in this area, landlords must necessarily charge rents over and above purchase or construction costs. Such factors are evident in the increase in the rents charged over time. This, together with the relatively lower cost of purchasing established homes, as compared with newly constructed homes, contributes to the erosion of what was traditionally low cost rental housing. There is no evidence to suggest that actual stock of rental dwellings has been reduced - but the availability of rental accommodation for those on low incomes has certainly declined.

5.2 CHANGING PATTERN OF INNER CITY RENTAL HOUSING

The pattern of movement of sole mothers from within and between inner city suburbs which co-incided with the rise in the rents, prompted an investigation into the change in the nature of renting in these areas.

Inner city Hobart has a high proportion of rental accommodation compared to other Hobart suburbs (refer figure 3.6.2). The amount of rented accommodation has changed little in the intercensal period. Significant changes since 1986 however, suggests that a different pattern in housing should emerge at the next census. Changes in the structure of the population, financial markets and in government policies contribute to the overall changes taking place.

Table 5.2.1

Change in the proportion of owner-occupiers and purchasers

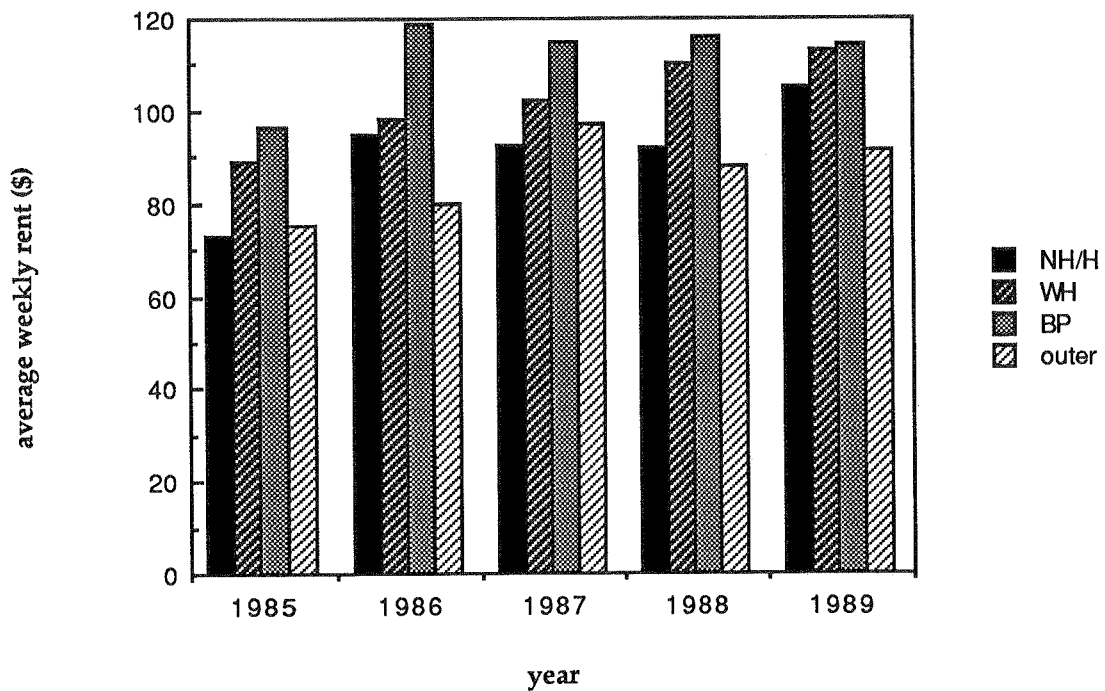
Nature of occupancy		1981	1986
		%	%
Hobart	owner	15.6	13.6
	purchaser	8.5	13.8
	total	23.1	27.4
North Hobart	owner	25.8	25.7
	purchaser	16.4	23.4
	total	42.4	49.1

Source: 1986 Census Population and Housing

The figures indicate that there has been an increase in the number of purchasers for this period in both North Hobart and Hobart. The actual proportion of owner-occupiers has declined.

Observations made from the 'to let' columns and the real estate pages of the Hobart 'Mercury' for the period 1985-1989 show an increase in market activity in inner city areas, especially North Hobart. A close inspection of comparable months real estate guides showed that on average two properties were advertised for sale each week in 1985-1986. By 1989 an average of six residential properties appear each week. Houses in North Hobart and Hobart have on average a lower price than houses in the Metropolitan Urban Area. This increase in market activity corresponds to changes such as the rezoning and the incidence of established house prices being lower than those for newly constructed dwellings. Other changes are occurring that could relate to this increased market activity. Factors such as the rise in the cost of petrol, difficulties in parking in the CBD, structural changes like the increased involvement of women especially mothers, in the labour force and the change in family structures; the growth in sole parent families, aged and young couples without dependents. There is no causal relationship between these factors yet the increase in house sales in inner city Hobart can be seen as symptomatic of broader social, economic and political changes.

In 1986 Hobart had the highest level of privately rented dwellings - over 60%. Private tenancies in the inner city vary widely in cost and quality, both between and within suburbs. The cost of rental accommodation for three types of dwellings; two-bedroom flats, two-bedroom houses and three-bedroom houses have been analysed for the period 1985-1989. An average has been calculated for the inner city suburbs of West Hobart, Battery Point and North Hobart/Hobart and outer northern suburbs. The outer suburbs figures are an average of costs in Claremont, Moonah and Glenorchy, three suburbs in which activity in the rental sector has increased over the last two years. These three tenure types were analysed specifically for their relevance to sole mothers. Only semi-furnished dwellings were considered for reasons of consistency.



Source: 'Mercury' Hobart July, November 1985-89

Figure 5.2.1

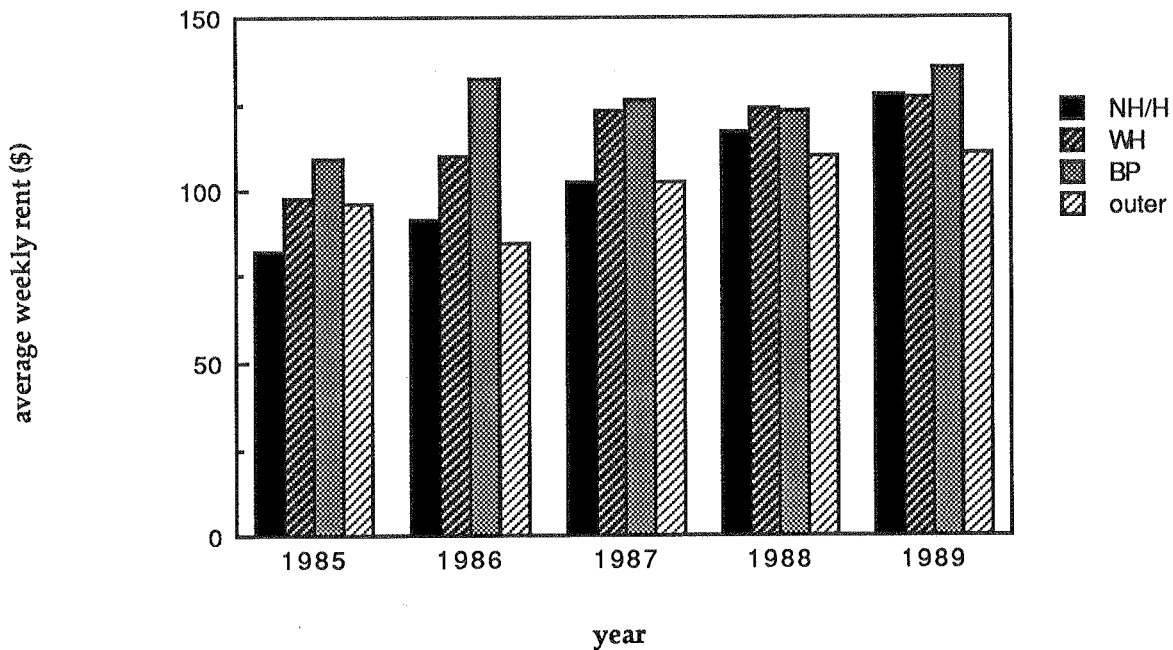
Average weekly rent for 2-bedroom flats 1985-89

There has been a general increase in rents for all suburbs over the five year period.

Average increase in rents 1985-1989:

North Hobart/Hobart	74%
Battery Point	41%
West Hobart	74%
Outer Hobart	21%

Despite the general increase every suburb has experienced yearly fluctuations, especially in the lower rental suburbs. After 1985 rents in Battery Point have remained fairly high and stable, with West Hobart increasing fairly constantly. In the last two years the difference between these two suburbs and North Hobart/Hobart has declined markedly. The average rent for two-bedroom flats in the whole MUA (Metropolitan Urban Area) for July 1989 was \$110 per week.



source: ibid

Figure 5.2.2

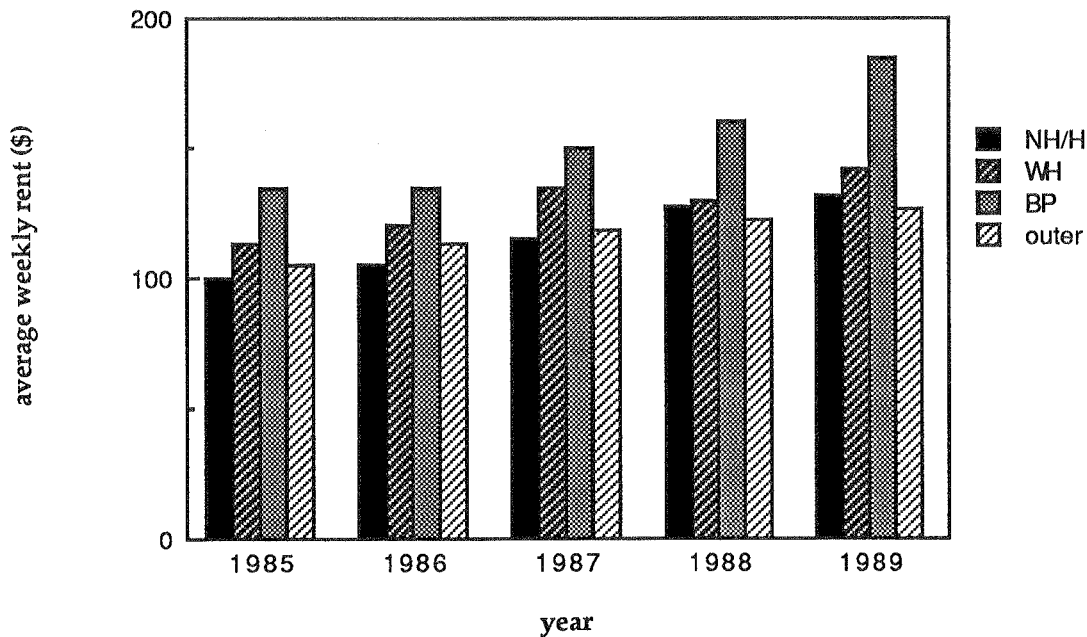
Average weekly rent of a two bedroom house 1985-89

The rental market for semi-furnished two-bedroom houses is also characterised by rising rents over time. Battery Point has the highest rent levels for all the suburbs. The difference between it and the other inner city suburbs however, is decreasing for this form of housing tenure. North Hobart and West Hobart have had by far the greatest increases in rent levels between 1985-1989.

Average increase in rents 1985-1989:

North Hobart/Hobart	88%
Battery Point	41.5%
West Hobart	88%
Outer Hobart	15%

The average rent for two-bedroom houses in the MUA for July 1989 was \$131 per week.



Source: ibid

Figure 5.2.3

Average weekly rent for a three-bedroom house 1985-89

Battery Point once again has the highest rent levels for the different suburbs. There has been a general increase in the rent levels for all suburbs over the five year period with yearly fluctuations. It is interesting to note that North Hobart/Hobart rent levels have been increasing fairly constantly over this time. The outer suburbs continue to offer the cheapest rental accommodation. The average rent for three-bedroom houses in the MUA for July 1989 was \$144. A strategy adopted by some mothers in the North Hobart Hobart area was to rent two bedrooms in a three-bedroom house. On the basis of this only approximately \$65.00 - \$70.00 each week would be paid compared with rents in the range of \$90.00 - \$125.00 for a two-bedroom house.

The increase in exchange value of properties in this area is a reflection of the capacity to produce returns. This capacity could just be purely residential returns, but

also could be real returns with respect to rental accommodation. In view of the way housing is valued, for its provision of shelter, ability to realise capital gains, security and so-on, this will have an effect on the properties about it; built into the system therefore is the notion of increasing property value. The value of a property is a reflection of all these social and economic factors. At present the inner city residential area of North Hobart/Hobart is a better place to get a return on property that is primarily for residential purposes. This links back to the rezoning in 1982 whereby only certain pockets of North Hobart can be utilized for light industrial or commercial purposes.

The rental sector of the housing market is identifiably dynamic.

In summary housing in the area chosen for this study is undergoing considerable change. This change cannot be identified with any one cause, but rather with a whole set of interacting factors within the wider social, economic and political system.

There is;

- . an increase in real estate market activity;
- . decreasing gap between rents for the inner city area of North Hobart/Hobart and other inner city suburbs;
- . a decline in the role of this suburb for providing low cost rental housing and
- . the emergence of Hobart's outer northern suburbs as low cost rental areas.

The importance of these changes lies in the effects it has on individuals degree of freedom of choice. The changing pattern of housing affects the choices that sole mothers have. Eventhough they have adopted a certain strategy for housing, shifting structural relations are such that the choices of those on low incomes could be limited to the point where they would have to locate in outer suburbs, either in private or public rental. The strategy options open to them in one area could be closed off. Therefore, in spatial terms more and more sole mothers are going to find themselves at a disadvantage with respect to proximity to jobs, child-care, schools,

transport facilities and other services. The survey of sole mothers in Hobart/North Hobart dealt with the choice currently being exercised by this sample group. There is no indication that they will be able to exercise this same degree of choice in the future. Purchasers of homes, because of their relative advantage in the housing market, can feel a greater degree of security in their choice.

5.3 CONCLUSIONS

The aim of this study has been to gain an understanding of a particular social and spatial pattern. The result required was an understanding of why sole mothers lived in a prescribed area of inner city Hobart. The process-based approach is used as the method of study, and involves understanding the outcomes of housing strategies of individual sole mothers in terms of the opportunities that exist within the capitalist system. It is an approach that incorporates process as being fundamental to the understanding of why certain social and spatial patterns occur.

A theoretical conceptualisation was seen as being integral to the study and was developed within the framework of Political Economy. This framework provided some expectation of the processes affecting the housing market in Australia and how they produce the structural conditions within which individual agents must operate. Broad based data research described these structural conditions and highlighted the dynamism of the system. The framework however provides no basis for the categorisation of sole mothers, but, as the evidence from the survey suggests a class analysis is not as important as a purely Marxist approach would suggest, because other elements or conditions in their lives emerge as being important.

The overall understanding developed from this study was of the importance of structure and the strategies formulated by individuals in explaining social outcomes. The review of macro-studies, ABS surveys and the research case-studies have tried to demonstrate that the approach to understanding the outcome of sole

mothers in inner city Hobart must incorporate both these elements. Evidence gained from the research indicates that it is not possible to generalise about the outcomes of the structural processes, because, the activities of individual agents need to be examined. The intensive study of 20 sole mothers in the inner city area of Hobart revealed a variety of responses that were closely linked with the degree of control individuals had over resources. The theoretical framework adopted for the purposes of this study was successful in informing the research that was carried out and contributed to the understanding of sole mothers in inner city housing. It allowed for the realisation that individuals with limited resources do operate within a very constrained environment. Traditional theories based on attempts at modelling the economic, social and political environment fail to recognise the implication that this lack of resources has in a spatial context. For sole mothers on low incomes the constraints are such that the choices they make regarding housing focus more and more on the outlying suburbs. The consequences of this spatial isolation are evident in the desire of sole mothers to maintain the choice to live in close proximity to the city.

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3.14 Do you involve yourself in other activities?

- | | |
|-------------------------|--------------------------|
| sport | <input type="checkbox"/> |
| community/church | <input type="checkbox"/> |
| children's school/sport | <input type="checkbox"/> |
| other hobbies | <input type="checkbox"/> |

3.15 When and where do you do your shopping?

3.16 Are there any other members of this household receiving an income?

3.17 What is the average household income per week?

- | | |
|---------------|--------------------------|
| \$0 - \$113 | <input type="checkbox"/> |
| \$114 - \$171 | <input type="checkbox"/> |
| \$172 - \$235 | <input type="checkbox"/> |
| \$236 - \$314 | <input type="checkbox"/> |
| \$315 - \$387 | <input type="checkbox"/> |
| \$388 - \$472 | <input type="checkbox"/> |
| \$473 - \$564 | <input type="checkbox"/> |
| \$565 - \$675 | <input type="checkbox"/> |
| \$676 - \$860 | <input type="checkbox"/> |
| \$860 + | <input type="checkbox"/> |

4. DETAILS OF DEPENDENTS

- 4.1 Age
 Sex
 Schooling
 Employment

4.2 Average cost of child-care/schooling per week?

4.3 How would you describe the provision of child-care facilities?

3.7 What is your current employment status?

part-time

☐

full-time

☐

casual

☐

3.8 Do you receive any form of social security?

class A widow's pension

☐

SPB

☐

unemployment benefits

☐

other

☐

3.9 What proportion of your income does it account for?

all

☐

part

☐

3.10 Do you receive any form of support from your husband?

maintenance

☐

support for children

☐

.amount

3.11 How would you describe your work now?

occupation

3.12 Do you encounter many difficulties regarding your work?

child-care

access to work

hours of work

nature/conditions

3.13 Do you consider you have enough time for your children and/or other activities?

- 2.19 Do you receive rent assistance?
- | | |
|------------------------|--------------------------|
| less than \$5 per week | <input type="checkbox"/> |
| \$5 - \$10 per week | <input type="checkbox"/> |
| \$10 - \$15 per week | <input type="checkbox"/> |

2.20 What period of time do you think you'll be living here?

2.21 What are your future housing prospects?

3. EMPLOYMENT HISTORY & INCOME:

- 3.1 At what age did you leave school?
- | | |
|--------------------|--------------------------|
| less than 15 years | <input type="checkbox"/> |
| 15 - 17 | <input type="checkbox"/> |
| 18 | <input type="checkbox"/> |

3.2 What level of schooling did you reach?

3.3 Have you had any further education or formal training since leaving school?

specify

3.4 What type of employment or jobs have you had since leaving school?

3.5 Were you working whilst living with your husband?

- 3.6 What is your current labour force status?
- | | |
|---------------------|--------------------------|
| employed | <input type="checkbox"/> |
| unemployed | <input type="checkbox"/> |
| not in labour force | <input type="checkbox"/> |

2.9 How did you acquire this dwelling?

advertisement
support group
friends
family

2.10 Was the dwelling furnished?

fully	<input type="checkbox"/>
partly	<input type="checkbox"/>
unfurnished	<input type="checkbox"/>

2.11 How would you describe your living conditions?

2.12 How much do you pay per week in rent?

\$0 - \$49	<input type="checkbox"/>
\$50 - \$99	<input type="checkbox"/>
\$100 - \$149	<input type="checkbox"/>
\$150 - \$199	<input type="checkbox"/>
\$200 - \$249	<input type="checkbox"/>
\$250 +	<input type="checkbox"/>

2.13 The length of your lease is?

2.14 How secure is your lease?

2.15 Do you belong to the tenants union?

2.16 What is the bond on the dwelling?

2.17 Did you pay it? If no who or what organisation?

2.18 To whom do you pay rent?

landlord	<input type="checkbox"/>
REA	<input type="checkbox"/>
trustees	<input type="checkbox"/>
solicitors	<input type="checkbox"/>
other	<input type="checkbox"/>

2. HOUSING & LIVING CONDITIONS

2.1 Address: House no.
 Street

2.2 Type of building
 brick []
 weatherboard []
 other []

2.3 Structure of rented dwelling
 separate house []
 semi-detached house []
 row/terrace house []
 other medium density []
 dwelling attached to non []

2.4 No. of rooms

2.5 What is the age and sex of the occupants of this house?

2.6 Your preference for housing tenure is?
 private ownership []
 public ownership []
 public rental []
 private rental []
 other []

2.7 Your preference for housing type?
 separate house []
 semi-detached house []
 row/terrace house []
 other medium density []
 flat over 3 storeys []
 other []

2.8 Where and what other forms of housing did you apply for prior to moving here?

APPENDIX

Sole mother's interview schedule, July 1989

1. PERSONAL DETAILS & EDUCATION

1.1 Age of interviewee

- | | |
|---------|--------------------------|
| 15 -19 | <input type="checkbox"/> |
| 20 - 29 | <input type="checkbox"/> |
| 30 - 49 | <input type="checkbox"/> |
| 50 - 59 | <input type="checkbox"/> |
| 60 + | <input type="checkbox"/> |

1.2 What is your marital status?

- | | |
|--------------------------------|--------------------------|
| never married | <input type="checkbox"/> |
| (a) separated but not divorced | <input type="checkbox"/> |
| divorced | <input type="checkbox"/> |
| widowed | <input type="checkbox"/> |

(a) includes de-facto

1.3 How long have you been single?

1.4 For what period were you in partnership with your spouse?

- | | |
|----------------------|--------------------------|
| less than a year | <input type="checkbox"/> |
| 1 - 5 years | <input type="checkbox"/> |
| 5 - 10 years | <input type="checkbox"/> |
| longer than 10 years | <input type="checkbox"/> |

1.5 How long have you been living here?

1.6 Where were you living prior to moving here?

1.7 Were you renting?

If no what form of
tenure?

1.8 Where did you grow up?

overseas/Australia
rural/urban