



# Positioning Paper

## Housing, public policy and social inclusion

authored by

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# **EXECUTIVE SUMMARY**

## **Social inclusion and housing disadvantage**

Social inclusion is a term sometimes deployed by policy makers to signal an intent to address long-standing inequalities within society. The aim of policies framed by social inclusion is to assist people who are marginalised to secure better outcomes in areas such as health, housing, education and employment. It is widely recognised that policies to enhance social inclusion require a whole of government approach across a range of service delivery areas alongside fiscal policies and resources to ensure that programs are adequately funded.

The current focus of Australia housing policy in relation to social inclusion is across three areas: homelessness, place-based disadvantage and the disadvantages experienced by Indigenous households. This Positioning Paper provides a review of the literature on social inclusion and housing as the foundation for an empirical research project that seeks to understand the best forms of policy intervention to secure optimum outcomes for individuals and households who experience housing disadvantage. The aim of the paper is to make explicit the ways that housing processes 'perform' in accentuating or ameliorating social disadvantage.

## **The Australian policy context**

Australian federal government policy in relation to social inclusion draws upon, and extends, the UK experience in developing policies to improve the opportunities and conditions of individuals who have experienced long-term disadvantage. The government's premise for framing policies under the banner of social inclusion is the finding that, despite more than 15 years of economic growth, many households are still excluded from mainstream opportunities. The suite of policies initiated in Australia includes establishing partnerships across government and non-government agencies and resources to tackle long-term unemployment and welfare dependency. The main policy vehicle in relation to housing disadvantage is the National Affordable Housing Agreement 2009. Specific policy commitments are to halve overall homelessness by 2020, provide additional funds to improve the quality of housing occupied by Indigenous households and provide additional resources for the states and territories to construct 20 000 new social housing dwellings and repair 2500 existing social housing dwellings, with the injection of economic stimulus funds. In addition, 20 priority regions with high unemployment and 20 remote regions with large Indigenous populations have been identified as locations that will be targeted to break the entrenched cycle of disadvantage. State and territory governments have also initiated social inclusion strategies which include consideration of housing disadvantage. For example, in South Australia the emphasis is on tackling the high incidence of homelessness and improving resources for public housing. In Victoria, policies have been implemented to increase social housing through additional funding and modifications to the planning system. In Tasmania, the newly established Social Inclusion Unit is prioritising tackling homelessness in its policies.

## **Review of the international literature**

Six key findings are evident from the literature on social inclusion and housing disadvantage reviewed for this paper:

1. Academics and policy makers have sought to provide definitional and operational clarity to the terms social inclusion/exclusion. Increasingly researchers have made distinctions between wide exclusion (i.e. large numbers of people excluded),

concentrated exclusion (i.e. specific spatial locations) and deep exclusion (multiple and overlapping processes).

2. The importance of *home* for individual capacity building and establishing a positive sense of self. It is now generally recognised that an individual's capacity to make social connections and access societal resources is enhanced by having the opportunity to access good quality housing.
3. Across all tiers of government, indicators have been deployed to measure the effectiveness of policy interventions, yet the task of developing reliable indicators has proved difficult, mainly because of the complexity of establishing clear connections between policy intervention and outcomes. Setting aside specific resources for public housing, for instance, may not necessarily translate into improved outcomes at times when employment opportunities for public housing tenants are constrained. The establishment of meaningful indicators remains a challenge for policy makers.
4. Policy interventions that are targeted to disadvantaged households may be of less significance in comparison to wider societal and structural changes in the economy. In seeking to understand more fully the ways that social disadvantage becomes entrenched, researchers have begun to interrogate the processes of how it can take place not only as a consequence of exclusion *from* housing but also *through* housing. Research on exclusion *from* housing often examines how people's limited incomes (e.g. homeless people) impinge on their capacity to find suitable housing. Alternatively research on exclusion *through* housing often focuses on the way that location can affect opportunities to secure employment and various government services.
5. Contemporary research seeks to uncover the ways in which both housing processes and social exclusion are intertwined. One example of this direction is exploring how homelessness can become 'a way of life' because of mental health problems and poverty. Housing also impacts on the scope for individuals to make meaningful connections with others. Neighbourhoods that are located a long distance from good quality schools may, for instance, affect the educational opportunities available for children in adverse ways.
6. Social processes can augment or diminish the capacity of households to achieve appropriate housing, yet the ways these processes interact are difficult to fathom. For example, does access to home ownership enhance social inclusion? Can living in social housing create additional problems for households? What are the effects of moving within the private rental sector for individuals' sense of social connectedness?

## **Next steps**

The empirical component of the project has four strands. The first involves case studies of policies and programs that have a significant housing component in three states, Victoria, South Australia and Tasmania, selected for their innovative and different approaches on housing and social inclusion over the last few years. The second strand is a national case study which will consider federal policies including taxation, workforce participation strategies and housing policies and programs that help shape housing outcomes. The third is a review of the UK experience 1997–2010, looking at policies and programs that were successful and those that failed. Finally, policy workshops will be convened in three locations to gather the views of policy makers and other agencies with knowledge of the social inclusion/housing agenda.

# 1 INTRODUCTION

Social inclusion means building a nation in which all Australians have the opportunity and support they need to participate fully in the nation's economic and community life, develop their own potential and be treated with dignity and respect (Australian Government 2009, p.2).

The concept of social inclusion has been employed by governments in Australia and internationally to provide a framework for a whole of government approach to public policy. Despite considerable debate and research, there is no unambiguous definition of social inclusion. It remains essentially a metaphor for a better society (Levitas 2003) in which people are able to be fully included through participation in the economic, social, political and cultural spheres of life. Social inclusion is a goal to aspire to whereas the paired concept of social exclusion refers to current conditions in which some people are marginalised and are unable to live a full life for many reasons including ill health and disability, low level of education, inability to get a job, lacking money and other resources, not having a home or various combinations of these.

Social inclusion and exclusion are 'inextricably intertwined'. One can only conceptualise inclusion by identifying people who are excluded (Lister 2007). Since social exclusion refers to existing conditions, it is easier to operationalise, identify, develop strategies for its amelioration and measure achievement towards this goal. It is inherently more difficult to specify what a socially inclusive society would be like, how to move towards that objective and whether we could measure progress.

There have been several key foci of debate and research internationally in what is now a very extensive literature on social in/exclusion. There has been much discussion of the idea of deep social exclusion, in which some people are trapped in a web of disadvantage due to complex and interrelated factors, and from which it is difficult to escape. It also refers to the cumulative effects of experiencing such disadvantages over time and across generations. The concept of place-based social exclusion has also received considerable attention. This refers to the concentration in one place of people experiencing multiple disadvantages and the consequent risk that this exacerbates disadvantage over time. In addition, each nation has groups that are particularly disadvantaged, often living in particular areas. In Australia, the multiple disadvantages of Indigenous people have been recognised through many indicators of poverty, health, education and wellbeing for which Indigenous people have starkly different outcomes than the population generally, particularly in remote communities (Steering Committee for the Review of Government Service Provision 2009).

## 1.1 Housing and social in/exclusion

Within the broad context outlined above, this paper is about the role of housing in relation to social inclusion and social exclusion. It seeks to expand and inform debates about the ways in which housing processes relate to social in/exclusion. By housing processes we mean the interaction between market factors, public policy settings and the perspectives, actions and experiences of households. Public policies using the social in/exclusion framework have focused mainly on three housing-related issues. First, there has been a strong focus on people who are homeless. Second, attention to place-based disadvantage has raised issues about the effects of concentrations of social housing. Indeed, in Australia and internationally, place-based disadvantage is often equated with large public housing estates. Thirdly, policies to improve the housing of Indigenous households in remote areas have been a central part of policies to address Indigenous disadvantage. These three issues concern clearly

identified groups of Australians who are considered to experience deep social exclusion, often associated with living in particular places.

In the debates and research about social in/exclusion, housing circumstances are seen predominantly as indicators of poverty and low income. The Australian government's document *A Stronger, Fairer Australia* that outlines its strategy for social in/exclusion, for example, does not envisage housing processes as a driver of social exclusion, unlike lack of access to jobs or low levels of education. Rather, housing stress and homelessness are seen as manifestations of poverty, low income and income inequality (Australian Government 2009, pp.6–7). This is akin to much of the work internationally which identifies housing circumstances, typically living in social rental housing, as a key marker of poverty and exclusion (Stone & Hulse 2007).

In this paper, we explore some of the ways in which housing processes may relate to social in/exclusion and the potential role of housing and related policies in contributing to social inclusion and mitigating social exclusion. Our investigation includes, but is broader than the three groups highlighted above (homeless people, residents of some public housing estates and Indigenous households in remote areas).

## **1.2 Research aim and questions**

This Positioning Paper is the first output of an AHURI Project (50566) on Housing, Public Policy and Social Inclusion which aims to broaden and deepen understanding of the ways in which housing processes interact with social and economic disadvantage and whether, and to what extent, housing and related policies and programs can be effective in ameliorating these disadvantages and promoting social inclusion. It builds on prior AHURI projects, including project 40199 which reviewed the literature on social exclusion and housing and explored some of the possible linkages (Arthurson & Jacobs 2003, 2004); and project 50300 which provided a conceptual and empirical investigation of the linkages between housing, housing assistance and social cohesion (Hulse & Stone 2006, 2007; Stone & Hulse 2007).

The research questions for this project are:

- In the context of contemporary economic and social change, how do housing processes affect the ways in which some people, and people living in particular places, experience disadvantage?
- What are the implications of the above findings for housing and related policies that aim to contribute to social inclusion and how effective are current programs?
- What are the lessons for Australia of international good practice in evaluation of housing and other relevant policies aimed at achieving social inclusion?

The project investigates the way in which housing processes have been considered as part of debates about social inclusion, the policies and programs which have been implemented to address housing disadvantage, and available evidence on the effectiveness of these policies and programs and the measures. It is not our aim in this project to investigate people's experiences of disadvantage since this has been the subject of other research (e.g. Peel 2003).

This paper addresses the first of the research questions. It is based on a review of the literature on homelessness, housing, place and social in/exclusion. It also discusses the development of the methodology for the empirical part of the project. The Positioning Paper will be followed by a Final Report that will detail the findings of the empirical research and discuss the implications for policies and programs, including the policy learning from international best practice.



### **1.3 Structure of the paper**

Chapter 2 outlines the Australian policy context for this project at federal and state/territory levels. Chapter 3 explores the ways in which housing processes link with the dimensions of social in/exclusion. Chapter 4 seeks to deepen understanding of these linkages, drawing on insights from the housing research literature about the importance of home and place. Chapter 5 outlines the next stages of the research and provides a brief conclusion.

## 2 AUSTRALIAN POLICY CONTEXT: LINKAGES BETWEEN HOUSING AND SOCIAL IN/EXCLUSION

Social exclusion through housing happens if the effect of housing processes is to deny certain social groups control over their daily lives, or to impair enjoyment of wider citizenship rights (Somerville 1998, p.772).

In this chapter, we outline the policy context for consideration of the linkages between housing processes and social in/exclusion in Australia. Firstly, we discuss the process of policy transfer of these concepts from Europe via the UK to Australia. We then outline the deployment of these concepts by the Australian federal government and by governments in three states (Victoria, South Australia and Tasmania), highlighting the extent to which housing processes have been considered along with the role of housing policies. Finally, we consider briefly the critique of social in/exclusion as a means of explaining social advantage and disadvantage at a household and societal level.

### 2.1 Policy transfer: social inclusion and exclusion as means of framing public policies

As discussed in the Introduction, there is no single definition of either social inclusion or social exclusion. Instead, there are debates ranging from philosophical questions about the appropriateness of the concept raised by policy makers and scholars to more practical policy questions about what features might promote social inclusion and whether social exclusion is increasing or decreasing.

Notwithstanding these debates, there is a rough consensus among policy makers and researchers that social inclusion and exclusion:

- Include multiple dimensions of inequality (economic, social, political and cultural) and the linkages between them.
- Provide an understanding of inequality as dynamic, not static, focusing attention on the processes that cause inequality (sometimes referred to as the drivers of social exclusion) as well as opportunities for the future.
- Are relational concepts, that is, they are located in specific economic and social contexts.
- Include the ways in which people respond to inequality as well as structural factors such as labour market changes (Sen 2000; Arthurson & Jacobs 2003; Millar 2007; Hulse & Stone 2006).

French politicians first used the concept of social exclusion in the mid-1970s in reference to individuals not entitled to receive social insurance payments (Peace 2001; Hayes et al. 2008; Vinson 2009a). It was also deployed in the late 1980s to encompass locations of disadvantage such as run-down public housing estates. However, it became prominent when utilised within the European Union in the mid-1990s as a means of establishing a broad consensus to address disadvantage in member states (Hulse & Stone 2007; Hayes et al. 2008; Vinson 2009a). Social exclusion became a descriptor for poverty in the European context, due to considerable opposition from some conservative politicians about using the term *poverty* because of its resource-based connotations. Poverty is a distributional outcome whereas exclusion is a relational process of declining participation, solidarity and access (Silver & Miller 2002).

As an amorphous term, social in/exclusion is less controversial than poverty and can appeal to politicians from both sides of the ideological spectrum (Arthurson & Jacobs 2004). This quality is probably one of the main reasons why the concept has also been adopted by many other international agencies seeking to reach a consensual approach to policy development. For example, agencies such as the World Bank and the International Labour Organisation deploy the term to describe individuals who are not just poor in terms of material resources but also without the networks to access employment or educational opportunities which enable participation in economic and social life.

The major impetus for the adoption of social in/exclusion in Australia stems from the commitments of the UK Labour government (1997–2010). Perhaps as a way to distance itself from the previous Conservative government, the new government developed strategies to address social exclusion alongside resources set aside to support individuals and communities deemed excluded. The main vehicle for these strategies was the Social Exclusion Unit 1997–2006 within the Office of the Deputy Prime Minister. Over 13 years, the UK government engaged in numerous policy initiatives in areas such as homelessness, crime, housing, health and education. The overarching approach was that different government departments and agencies need to work in partnership to address the complex problems relating to social exclusion, that resources should be provided to support local area based initiatives, and incentives offered to encourage the long-term unemployed to seek work.

The UK Labor government's social exclusion agenda met with considerable criticism, particularly as the gap between rich and poor has increased during its period of office. Hills et al. (2009), for example, claim that while significant progress was made in some areas (child and pensioner poverty, educational attainment, narrowing the economic divide between deprived and other areas), the percentage of children living in poverty remains the highest in Europe and health inequalities have widened. Campbell (2002) argues that too much of the social exclusion agenda is based on providing incentives to assist the long-term unemployed without taking sufficient account of the obstacles that undermine job-seeking activities. It is too soon to gauge what effect the election of a coalition Conservative/Liberal Democrat government in May 2010 will have on this approach. However, the UK Labour government's strategies provide us with considerable data on the problems that were identified and the outcomes of policies and programs to address social exclusion which have direct relevance to the Australian context, both in terms of what policies appear to have worked and also what have not.

## **2.2 The Australian government: Social in/exclusion and housing processes**

In the international literature, there is some discussion of why and how governments use different concepts to frame their public policies (e.g. Hulse & Stone 2007). A seminal work is Levitas' (2005 account of three separate discourses of social in/exclusion in the UK. In Australia, such a detailed examination of policy discourse is beyond the scope of this report. However, it is important to note that while the Liberal/National coalition government 1996–2007 did not use the concept of social in/exclusion to frame its public policies, many federal government agencies put in place policies similar to those being pursued contemporaneously in the UK. For example, the then Department of Family and Community Services developed 'joined-up' projects linking education, police and social service agencies, with the aim of strengthening families and communities. There was particular interest in ideas about social capital which informed the development of some of these approaches.

The newly elected Australian federal Labor government (2007) introduced an explicit social inclusion agenda in recognition that, despite sustained economic growth since the early 1990s, many households still experience 'deep' social and economic disadvantage. The government frames its agenda in terms of social inclusion rather than social exclusion:

An inclusive Australia is one where all Australians have the capabilities, opportunities, responsibilities and resources to learn, work, connect with others and have a say (Australian Government 2009, p.2).

The strategy involves focusing on 'people facing the most disadvantages' to help them in building skills and also to establish the conditions so that marginalised groups can engage more fully in mainstream society. It is based on a number of principles including building on strengths rather than a deficit-based approach, building partnerships with key stakeholders, developing services tailored to needs, giving a high priority to prevention and early intervention, and using joined-up services and 'whole of government(s)' solutions (Australian Government 2009). The strategy is informed by the approach of the UK government since 1997, discussed in the previous section. An implicit assumption is that entrenched disadvantage is not reducible to income poverty alone but incorporates 'complicated links' between its economic, social, cultural and political dimensions that require integrated solutions (Hayes et al. 2008; Smyth 2008).

Notwithstanding these broader objectives, the key priorities in the current social inclusion agenda involve addressing deep social exclusion. They are focused on families with children where no adult is working, disadvantaged neighbourhoods (many in regional and rural Australia), homelessness, employment prospects for people living with a disability or mental illness, and the challenges faced by Indigenous Australians (Australian Government 2009). There is a commitment to developing indicators of social inclusion (Australian Social Inclusion Board 2010).

From a housing perspective, the main mechanism for addressing deep social exclusion has been through the National Affordable Housing Agreement (NAHA) 2009<sup>1</sup> which was negotiated through the Council of Australian Governments (COAG). The Agreement aims 'to ensure all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation,'<sup>2</sup> explicitly recognising the foundational role of housing in enabling social inclusion. The main priorities are specific groups who experience deep social disadvantage.

### *2.2.1 Homelessness prevention and services*

'Reducing the incidence of homelessness' is one of the five priority areas of the social inclusion strategy. The White Paper on homelessness, *The Road Home*, set two goals to be achieved by 2020: to halve overall homelessness and to offer supported accommodation to all rough sleepers who seek it (Australian Government 2008). The first of these refers to all types of homelessness whereas the second is primarily focused on single homeless people. Resources have been allocated towards

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<sup>1</sup> COAG, National Affordable Housing Agreement, [http://www.coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/IGA\\_FFR\\_ScheduleF\\_National\\_Affordable\\_Housing\\_Agreement.rtf](http://www.coag.gov.au/intergov_agreements/federal_financial_relations/docs/IGA_FFR_ScheduleF_National_Affordable_Housing_Agreement.rtf)

<sup>2</sup> COAG, Fact Sheet on the National Affordable Housing Agreement, [http://www.coag.gov.au/coag\\_meeting\\_outcomes/2008-11-29/docs/20081129\\_national\\_affordable\\_housing\\_factsheet.pdf](http://www.coag.gov.au/coag_meeting_outcomes/2008-11-29/docs/20081129_national_affordable_housing_factsheet.pdf)

achieving these goals through the National Partnership Agreement on Homelessness<sup>3</sup> which supports the umbrella NAHA. There is an emphasis on innovative approaches to assist those who are homeless or at risk of homelessness, such as through Common Ground and Foyer style facilities (Australian Government 2009, pp.37–40).

### 2.2.2 *Remote Indigenous housing*

The government's 'Closing the Gap' strategy which aims to increase the health and wellbeing of Indigenous Australians to the standard of non-Indigenous Australians is another priority area. This is reflected in the National Indigenous Reform Agreement<sup>4</sup> negotiated by COAG which includes 'healthy homes' as one of the 'building blocks' for implementation of 'Closing the Gap'. Resources have been allocated through the National Partnership Agreement on Remote Indigenous Housing<sup>5</sup> which aims at addressing overcrowding and environmental health issues through the maintenance and repair of existing housing in remote communities. In addition, the partnership agreements on homelessness (outlined above) and social housing (discussed below) are intended to provide resources to address homelessness and the shortage of secure and affordable housing available to Indigenous households. The new arrangements require that dwellings for Indigenous households be properly managed and maintained by state/territory housing agencies, and that tenants adhere to standard tenancy agreements. All governments have committed to clarifying roles and responsibilities and funding for services and ongoing maintenance. Consideration of housing disadvantage as a component of Indigenous social in/exclusion has drawn attention to the need for policy making that is at once strategic and pragmatic (Vinson 2009b) and includes local decision making in which 'the excluded' have a greater sense of personal agency and control (Hunter 2009).

### 2.2.3 *Social housing*

Initially, the Australian government appeared unconvinced that social housing could play a major role in contributing to social inclusion. In the COAG negotiations for a New Affordable Housing Agreement, there was a modest increase in funds for additional social housing, for only two years to 2009–10, framed in terms of improving access to housing for homeless people. The vehicle was another National Partnership Agreement, this time on Social Housing<sup>6</sup> which makes specific reference to promoting social inclusion through contributions to reduced homelessness, and improved outcomes for homeless and Indigenous Australians. However, following the global financial crisis of 2008–09, the government made a large investment (\$5.6B) to construct additional social housing dwellings, and repair existing ones through its Nation Building Economic Stimulus Plan. This was given effect through another

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<sup>3</sup> COAG, National Partnership Agreement on Homelessness, [http://www.coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/national\\_partnership/national\\_partnership\\_on\\_homelessness.rtf](http://www.coag.gov.au/intergov_agreements/federal_financial_relations/docs/national_partnership/national_partnership_on_homelessness.rtf)

<sup>4</sup> COAG, National Indigenous Reform Agreement, [http://www.coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/IGA\\_FFR\\_ScheduleF\\_National\\_Indigenous\\_Reform\\_Agreement.pdf](http://www.coag.gov.au/intergov_agreements/federal_financial_relations/docs/IGA_FFR_ScheduleF_National_Indigenous_Reform_Agreement.pdf)

<sup>5</sup> COAG, National Partnership Agreement on Remote Indigenous Housing, [http://coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/national\\_partnership/national\\_partnership\\_on\\_remote\\_indigenous\\_housing.pdf](http://coag.gov.au/intergov_agreements/federal_financial_relations/docs/national_partnership/national_partnership_on_remote_indigenous_housing.pdf)

<sup>6</sup> COAG, National Partnership Agreement on Social Housing, [http://coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/national\\_partnership/national\\_partnership\\_on\\_social\\_housing.rtf](http://coag.gov.au/intergov_agreements/federal_financial_relations/docs/national_partnership/national_partnership_on_social_housing.rtf)

intergovernmental agreement under the auspices of COAG<sup>7</sup> and the focus was very much on sustaining the residential construction industry and retaining jobs within that sector. The funds were made available to construct around 20 000 additional social housing units and provide repairs and maintenance to 2500 existing public housing dwellings. The Partnership Agreement indicates that the Australian government has some other objectives for social housing including improving efficiency (e.g. consolidation of waiting lists) and enlarging the not-for-profit sector's stake in service delivery to avoid concentrations of disadvantage associated with some pre-existing public housing (Schedule C of the Agreement).

One of the key priorities in the Australian government's social inclusion strategy is 'breaking the cycle of entrenched and multiple disadvantages in particular neighbourhoods and communities'. This refers to concentrated social exclusion and is operationalised as addressing disadvantage in 20 priority regions with high rates of unemployment and dependence on Centrelink payments and in 20 remote areas with significant Indigenous populations (Australian Government 2009, pp.57–62). Whilst the Australian governments agreed to work together on a number of areas in addition to those which have been resourced through National Partnership Agreements, there is no new funding for addressing concentrated social exclusion associated with some public housing estates.

As discussed earlier, a key focus of the social in/exclusion framework is setting targets and developing indicators to measure progress against these. Housing is conceptualised as a resource, like health, education and social resources. At this early stage of development there are only three housing-related indicators that directly relate to the social inclusion strategy: the proportion of the population who are homeless, the proportion of lower-income households paying more than 30 per cent of income in housing costs, and the proportion of people experiencing repeat periods of homelessness (Australian Social Inclusion Board 2010, pp.64–66). However, these are augmented by targets and indicators within the specific agreements on housing discussed above.

#### *2.2.4 A lack of focus on the private rental sector*

Although the 'aspirational objective' of the NAHA is that 'all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation',<sup>8</sup> there is little reference to people in lower-income households in the private sector. This is perhaps surprising in view of the large body of research evidence that such households have the highest level and intensity of housing stress of all Australian households (e.g. Yates & Milligan 2007). For example, there are almost a million recipients of rent assistance in Australia who are on lower incomes and who rent privately. The disadvantage experienced by this group was not a pressing issue in the UK where the private rental sector is relatively small (although growing) and where the emphasis was very much on people living in social housing, particularly where they were concentrated on specific estates. The difficulties experienced by lower-income private renters do, however, pose an important challenge for social inclusion in Australia where there are approximately two lower-income households living in private rental for each one living in social housing. Further,

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<sup>7</sup> COAG, National Partnership Agreement on the Nation Building and Jobs Plan: Building Prosperity for the Future and Supporting Jobs Now, [http://coag.gov.au/coag\\_meeting\\_outcomes/2009-02-05/docs/20090205\\_nation\\_building\\_jobs.pdf](http://coag.gov.au/coag_meeting_outcomes/2009-02-05/docs/20090205_nation_building_jobs.pdf)

<sup>8</sup> COAG, National Affordable Housing Agreement, [http://www.coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/IGA\\_FFR\\_ScheduleF\\_National\\_Affordable\\_Housing\\_Agreement.rtf](http://www.coag.gov.au/intergov_agreements/federal_financial_relations/docs/IGA_FFR_ScheduleF_National_Affordable_Housing_Agreement.rtf), p. 3

in Australia, there is growing evidence of concentrated social exclusion associated with lower-income households in receipt of rent assistance living in private rental in specific middle and outer suburbs of major capital cities (Randolph & Holloway 2007).

Whilst the NAHA includes some consideration of demand subsidies (rent assistance), initiatives to improve the supply of affordable rental housing have been largely outside of the new intergovernmental framework, other than social housing as discussed above. For example, the Australian government's National Rental Affordability Scheme (NRAS) is a hybrid private/not-for-profit program which largely runs in parallel to the new agreements. Most significantly, there is no mechanism for improving coordination of policies and programs on, and regulation of, the private rental sector, either between governments or across portfolio areas. Whilst there have been changes to residential tenancies legislation in some states/territories, there are no national standards and there is little coordination between regulation and either housing assistance policies or other policies affecting the private rental sector such as taxation. This lack of coordination is the subject of another AHURI project (50565: Secure occupancy in rental housing: a comparative perspective).

## **2.3 Australian state/territory governments: Social in/exclusion and housing processes**

In Australia's federal system of governance, state and territory governments are responsible for delivery of most government services to households, such as education, physical and mental health services, social housing and a variety of social services. However, there has been increasing awareness that these services may not be achieving desired outcomes. Some people cannot access them whilst for others they are inappropriate or inadequate. Further, governments have been concerned about entrenched social problems, with interconnected causes, requiring coordination across traditional portfolio areas. Some places are also considered to be experiencing deep social disadvantage which traditional services cannot tackle. Within this context, the states/territories have also developed specific strategies to address social disadvantage and promote participation in economic and social life. Not all of these are framed in terms of social inclusion, some preferring alternative concepts. Some predate, whilst others follow, the Australian government's social inclusion strategy discussed above. Whilst acknowledging developments in most Australian jurisdictions, here we consider strategies to address social in/exclusion in the three states which are the focus of our empirical work: South Australia, Victoria and Tasmania.

### *2.3.1 South Australia*

The South Australian Inclusion Initiative of 2002 clearly reflects the transfer of policy ideas from the UK. It involved the creation of a Social Inclusion Board, establishing key priorities for action, and a commitment to measurement and evaluation of progress very much in tune with the Blair government's approach highlighted above. Two elements of the strategy involve housing. Most notably, addressing homelessness was seen as a key dimension, with various initiatives introduced to reduce the incidence of homelessness. A key guiding principle has been the 'housing first' approach, namely, that other issues cannot be addressed unless and until a homeless person is able to access stable housing. The homelessness strategy has included models which incorporate this approach, in particular, Common Ground models based on the original New York model have played an important role in the transfer of ideas about addressing homelessness from the US. Another component of the South Australian strategy is 'improving the circumstances of families with multiple, complex needs in identified geographical locations' referring to place-based disadvantage (South Australian Social Inclusion Board 2005). The major initiative has

been The Parks Neighbourhood Renewal Program, which centres on a public housing estate. It involves a joined-up approach to addressing social and economic disadvantage in Adelaide's north-west, including extensive urban regeneration.

### 2.3.2 *Victoria*

As indicated, not all jurisdictions have framed their policies using the concepts of social in/exclusion. Victoria, for example, has preferred 'A Fairer Victoria' to encompass its strategy for a whole of government approach to addressing social disadvantage (Government of Victoria 2005). Indeed, there is no reference to the concepts of social in/exclusion in this strategy. Nevertheless, it includes means of promoting social inclusion (access to universal services and reducing barriers to opportunity) and addressing social exclusion (support for disadvantaged groups places), as well as working with a variety of partners in different ways. The Victorian strategy takes a broad view of the role of housing and related policies which may assist in enabling participation in economic and social life. It envisages that: VicUrban, the government's land development agency, will lead the market in providing affordable housing; implementation of the housing component of Melbourne's planning strategy (Melbourne 2030); a planning system which will support affordable housing options; and increasing home ownership among low-income Victorians (Government of Victoria 2005). In addition, there was a clear commitment to 'boosting access to social housing', involving significant injection of state funds, as a means of reducing barriers to opportunity (for which one could read promoting social inclusion). Subsequently, there has been a change to the planning legislation to fast-track the development of social housing projects, although this change is time limited.

As in South Australia, there is a focus on homeless people and disadvantaged communities, many of them public housing estates, as a means of addressing disadvantage (or mitigating social exclusion). There is a strong emphasis on a 'housing first' approach in the state's recent homelessness strategy, which also includes a major investment in implementation of the Common Ground model (Department of Human Services 2009). There are also a number of initiatives to address place-based disadvantage under Community Renewal and Community Building programs managed by the Department of Planning and Community Development, and a Neighbourhood Renewal Program managed by the Department of Human Services, which centres on disadvantaged public housing estates. These programs focus on individuals who are experiencing disadvantage (such as homeless people, the vulnerable unemployed and Indigenous people) or dilapidated public housing locations where a high proportion of poor households reside.

### 2.3.3 *Tasmania*

The Tasmanian government established a Social Inclusion Unit in March 2008 and subsequently a social inclusion strategy for the state was released by the Social Inclusion Commissioner (Adams 2009). As in South Australia and Victoria, there is a strong focus on homelessness, with the CEO of Common Ground preparing a report for the premier (Haggerty 2008). The government subsequently announced the development of a Common Ground facility in inner Hobart.<sup>9</sup> The Tasmanian strategy focuses on means of linking up, and leveraging from mainstream services, including housing. However, it acknowledges that 'there is no doubt that, for example, higher levels of income support payments from the Commonwealth or a significant investment in social housing would markedly improve prospects for social inclusion'

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<sup>9</sup> Tasmanian Department of Premier and Cabinet, 2010, Common Ground, [http://www.dpac.tas.gov.au/divisions/siu/common\\_ground\\_tasmania](http://www.dpac.tas.gov.au/divisions/siu/common_ground_tasmania)



(Adams 2009, p.19). Interestingly, the Tasmanian strategy recognises that 'housing and homelessness will be a contentious public policy issue' suggesting that the debates are normally about volume (how much is needed), who pays, who gets priority and how best to efficiently deliver infrastructure.

In addition to these broad, state-wide strategies drawing on the social in/exclusion and related concepts, state housing agencies have in some cases reviewed their housing management practices as the main instrument under their direct control for addressing social disadvantage on social housing estates. Previous AHURI projects have examined some of these initiatives, particularly around local allocations plans (Hulse et al. 2007). However, there is an inherent tension in contemporary targeting of social housing to households with the most urgent and complex needs whilst at the same time implementing programs to address deep social and economic disadvantage associated with some older-style public housing estates which now house people with the most urgent and complex needs. Nevertheless, all state/territory housing agencies have implemented programs which involve physical renewal of social housing stock, in conjunction with initiatives to involve residents of social housing and of surrounding areas in addressing deep social exclusion associated with particular locations. There has been rather less activity at a state level in addressing areas of disadvantage with a concentration of lower price rental housing occupied by lower-income households, since these typically are not seen as a priority for housing policy, although they sometimes are considered by state/territory community development agencies.

## **2.4 Summary**

The concepts of social in/exclusion have been contested but, however applied; revolve around reframing public policy through joined-up government to address some difficult contemporary problems with multiple dimensions for which causality is complex and difficult to establish. Ideas about social inclusion originated in Europe and, as applied in the UK, were transferred into the Australian policy context where they have influenced federal and state/territory governments for more than a decade.

All Australian governments have focused their efforts on deep social exclusion, referring to multiple and overlapping disadvantages experienced by some people, in particular, those who are homeless, Indigenous people and people living in social housing. They have also developed policies and programs in respect of concentrated disadvantage which refers to spatial concentrations of people who experience deep social exclusion, for example, in remote Indigenous communities and some public housing estates. There has been less focus on the relatively large numbers of lower-income households living in the private rental sector who experience housing stress, including the spatial concentration of such households.

The development of policies and programs to address social exclusion has been part of a broader process which has changed the architecture for public policy implementation in Australia. These new arrangements have the potential for better vertical integration of public policies across levels of government. They may also enable, but do not in themselves address, the horizontal linkages across policy domains that are central to policy learning about the importance of joined-up government. As suggested in some of the recent literature about joined-up government, the new public management paradigm which was so dominant in the 1980s and 1990s created hierarchical accountability systems (performance targets, key performance indicators) in different government businesses which made horizontal integration more difficult to achieve (O'Flynn 2007). In this respect, the use of concepts such as social inclusion could be seen as an example of a further swing

of the pendulum of public policy to other paradigms such as public value which includes building trust and confidence in the capacity of government.

Whilst social inclusion is about joined-up government, the not-for-profit sector is often the main source of innovation in service models and in developing practical examples of initiatives to address social exclusion, which work across traditional portfolio areas of government. In this context, for example, the Australian government proposes a National Compact with the 'third sector' (Australian Government 2009, p.67). This may have the potential to address some issues of horizontal policy coordination. The social in/exclusion strategies that we have discussed in this chapter include targets, some more specific than others, a commitment of resources in some areas, and a process of monitoring and evaluation. In the housing context, the clearest targets in terms of outcomes are the Australian government's target of halving homelessness by 2020 and some specific targets for housing outcomes for Indigenous people in remote communities around overcrowding, and the supply and condition of housing.<sup>10</sup>

Achieving targets requires resources and a capacity to measure progress, often through the use of indicators. One of the most reliable indicators to assess the capacity of programs to advance social inclusion is the amount of resources committed. Put simply, it cannot be achieved without significant budgetary expenditure in areas such as housing, education and health. This said, social inclusion is more than just expanding the budgets of health, education and welfare services. One of the most important lessons from the UK is that policies to enhance social inclusion can be undermined by other government interventions. So for example, while the UK Labour government committed significant sums to improve the physical infrastructure of many run-down public housing estates, they have remained enclaves of social deprivation as a consequence of the allocation policies that prioritised applicants with acute social needs. Thus, while there is an emphasis on a whole of government approach, this can be very difficult to achieve in practice. The challenge for governments in developing social inclusion policies is to anticipate these consequences and devise measures to ensure that spending commitments are effectively targeted. As noted by the Tasmanian Social Inclusion Commissioner:

The history of social inclusion is littered with visions and plans that have come to nought because they have been too distant from the capabilities of the time, not engaged the public and failed to tackle the critical issue of how to organise solutions (Adams 2009, p.6).

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<sup>10</sup> COAG National Partnership Agreement on Remote Indigenous Housing, [http://coag.gov.au/intergov\\_agreements/federal\\_financial\\_relations/docs/national\\_partnership/national\\_partnership\\_on\\_remote\\_indigenous\\_housing.pdf](http://coag.gov.au/intergov_agreements/federal_financial_relations/docs/national_partnership/national_partnership_on_remote_indigenous_housing.pdf)

### 3 HOUSING PROCESSES AND SOCIAL IN/EXCLUSION

Housing outcomes – including the scale and nature of homelessness – are likely to be strongly influenced by levels of poverty and inequality that are produced by welfare regimes; the housing system, both in terms of the operation of the market and policy interventions, is capable of either reinforcing or counterbalancing the influence of welfare regimes (Stephens & Fitzpatrick 2007, p.201).

In the Australian public policy context, as we saw in Chapter 2, housing policies framed by social in/exclusion concepts are directed at specific groups experiencing deep social and economic disadvantage, sometimes concentrated in particular places. This chapter seeks to *broaden* our understanding of the role of housing processes in relation to the economic, social and political dimensions of social in/exclusion. Chapter 4 aims to *deepen* understanding of the role of housing processes in relation to social in/exclusion, focusing on the importance of home and place.

This chapter (and the next) is informed by a review of Australian and international literature. It is not intended to be a comprehensive review of the literature on housing or social in/exclusion, but a means of asking questions, and opening up debates, about the ways in which housing processes relate to social in/exclusion in Australia. In so doing, it draws, and builds, on prior AHURI research on a range of topics.

#### 3.1 The explanatory value of social in/exclusion

We have noted the considerable support for the concepts of social inclusion/exclusion within policy communities, but how useful are they for understanding social inequality? A substantive criticism is that the terms reduce a disparate set of issues into a 'catch-all' concept that is too imprecise to have explanatory value. For example, Byrne (2005) argues that the term 'social exclusion' breaks an explicit connection with material resources and provides a justification for policies that lack a sufficient resource commitment. The risk is that policies that seek to promote social inclusion are, in practice, little more than an attempt to adopt a different management approach to governance (e.g. through adopting partnership working or joined-up government practices).

In response to some of these criticisms, academics and policy makers (e.g. Somerville 1998; Levitas et al. 2007) who have used the terms have sought to be more precise and to distinguish different dimensions of social in/exclusion (e.g. economic, social, political and cultural). Another influential approach adopted by the UK government (Miliband 2006) differentiates between wide exclusion (large numbers of people excluded on a single indicator), concentrated exclusion (specific locations) and deep exclusion (multiple and overlapping factors).

Levitas et al. (2007, p.22) make the important point that even though definitions of social exclusion may appear precise, this does not necessarily mean that they are empirically useful in relation to measurement: 'operational definitions are always a compromise between conceptual precision and clarity and what is theoretically and practically measurable'. They suggest a composite definition of social exclusion:

A complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the ability to participate in the normal relationships and activities, available to the majority of people in society, whether in economic, social, cultural or political arenas. It affects both

the quality of life of individuals and the equity and cohesion of society as a whole (Levitas et al. 2007, p.25).

Much of the recent scholarship in relation to social in/exclusion has sought to highlight the relational aspects of exclusion, namely, the interaction of social, economic and political processes and how these can accentuate poverty. For example, they have pointed to the interaction between individual agency (motivation etc.) and structural factors such as the influence of the economy and societal values. It is widely understood that exclusion in one area can compound disadvantage in others. Residing on a public housing estate without good transport links, for instance, can affect capacity to access labour markets.

Yet, the most controversial debate in respect of social inclusion is the degree to which individuals can be judged culpable for their predicament. This is a political assessment and not an analytical issue as it involves judgements by others about behaviours and the underlying values that they are assumed to represent. Critics of social exclusion agendas in the UK claim that structural factors such as the economy are not addressed sufficiently by policy makers (Byrne 2005). They argue that governments might develop policies to enhance social inclusion through a series of managed interventions but this will have only a marginal effect unless more deep-rooted structural inequalities are addressed. In terms of housing disadvantage, this would mean that improving a household's income, for example, would not in itself address some of the manifestations of disadvantage which stem from the operation of the housing market.

With these issues in mind, the rest of this chapter explores the links between housing processes and the economic, social and political dimensions of social in/exclusion.

### **3.2 Exclusion from housing and exclusion through housing**

The framing of Australian social in/exclusion strategies discussed in the previous chapter indicates a focus on groups who are excluded *from* housing, particularly homeless people and Indigenous people living in remote communities. People and households are excluded from housing for a variety of reasons, although in almost all cases there is a lack of financial resources and, in most, a lack of suitable, affordable housing. Problems in obtaining, and remaining in, housing are also sometimes linked to a broad range of personal factors, including mental and physical health problems, low level of education and skills, and inability to get paid work.

A focus on exclusion from housing draws attention to the characteristics, lifestyle and biographies of people who are so excluded as much as to the processes of in/exclusion. There is a danger of attributing causation to individual pathologies (behaviours and values) rather than to broader economic and social processes that might contribute to social in/exclusion (Marsh & Mullins 1998). There may be an emphasis on the 'anti-social behaviour' of some social housing residents, rather than on the consequences of pressures to tightly target access in highly residualised social housing systems; or the lack of motivation, capacity and skills of people living in some areas to get paid work, rather than structural changes that limit the type and location of job opportunities relative to the availability of affordable housing. Some of the UK literature suggests that using a social in/exclusion framework for public policies reflects an emphasis on issues of social integration such as participation in the labour market and active citizenship, rather than addressing a lack of material resources such as poor housing conditions (Somerville 1998; Cameron & Field 2000).

A consideration of exclusion *through* housing processes has the potential to broaden understanding of the linkages between housing processes and social in/exclusion

(Cameron & Field 2000; Marsh 2004). It enables investigation of the relation between housing processes and economic and social advantage and disadvantage. Unpacking these linkages is difficult since housing processes may contribute to, reflect and compound economic and social disadvantage in complex ways. For example, recent Australian research has identified linkages between housing instability and mental health issues (Hulse & Saugeres 2008) and between housing mobility and levels of educational achievement (Stone & Hulse 2007). Consideration of housing processes also draws attention to the distributive, spatial effects of housing processes which limit housing opportunities for lower-income households in areas with good access to jobs and services and provide more affordable housing in outer suburban, fringe metropolitan and some regional areas in which households face higher non-housing costs, such as costs of travel. Thus, lower-income home buyers and renters living in such areas may have little time and even less money to engage socially in their communities. This is not usually considered to be a public policy issue as such households do not experience deep social exclusion.

The distinction between exclusion *from* housing and exclusion *through* housing is in part a manifestation of long-standing debates about the relative importance of individual and structural factors in contributing to 'housing problems' (Marsh 2004). Our reading of the literature suggests that the best way to understand the relationship between housing processes and social in/exclusion is to acknowledge the different components as being intertwined. In other words, housing not only informs other outcomes such as employment, health and education but is also itself shaped by them. The linkages between housing and other processes which contribute to social in/exclusion are neither unidirectional nor monocausal.

### **3.3 Processes of exclusion from housing**

Homelessness is perhaps the most extreme and visible form of social exclusion. It is a core part of the framing of social in/exclusion in Australia and the research evidence was reviewed in the lead-up to the White Paper on Homelessness, *The Road Home* (Australian Government 2008). Homeless people are not a homogenous group, and the causes and manifestations of homelessness vary between types of households and are sometimes complex to unravel. However, the international research indicates that the welfare regimes that produce high levels of poverty and inequality also produce higher rates of homelessness (Stephens & Fitzpatrick 2007). In such cases, homelessness is almost always associated with a lack of material resources and difficulty in accessing suitable and affordable housing. This has been found to be the case in countries such as the US where an increase in homelessness was originally attributed to a range of personal factors (Quigley & Raphael 2001).

For some homeless people, homelessness is also associated with range of issues such as substance dependence/abuse, mental health problems, low level of life skills, family conflict, and experience of domestic or family violence. It is a long-standing challenge for public policy, however, because correlations between homelessness and a range of other factors do not in themselves indicate the direction of causality. Recent research into linkages between homelessness and mental health, for example, suggests that mental health problems may be a significant contributor to homelessness for some people but also that the experience of homelessness associated with poverty may precipitate such problems (Chamberlain et al. 2007).

Australian research into homelessness has focused predominantly on single homeless people and, in particular, young people living apart from their families. It draws on one source, the national data collection on the Supported Accommodation Assistance Program (SAAP), which reflects current policy settings and priorities. We

know far less about families with children who experience homelessness (Noble-Carr 2007), except that such families are the group most likely to be turned away from SAAP services (Australian Institute of Health and Welfare 2008). Homeless families are also reluctant to approach government services because this contact carries risks for them (Hulse & Kolar 2009). From the available Australian research, it appears that homelessness amongst families is not primarily about personal behaviours or characteristics but the difficulty of finding somewhere to live on one low income following a relationship breakdown (Hulse & Kolar 2009). Further, homelessness can have very adverse effects on the children in these families particularly where they 'come to expect instability as a way of life' (Kirkman et al. 2009, p.2).

Exclusion from housing is not restricted to people who are currently homeless. There are a variety of other ways in which people can be excluded, many of which revolve around access to the private rental market, which as we have seen earlier does not feature strongly in social inclusion strategies in Australia. These include risk management practices in the private rental sector (Short et al. 2008). In the Australian context, the main mechanism which has attracted attention is electronic tenancy databases. Households identified as 'high risk' are very vulnerable and 'can be forced into the more volatile and less secure informal rental market: sharing accommodation, informally sub-letting, relying on parents or friends, and so on' (Short et al. 2003). Households who are unable to access rental housing may have to live in various types of marginal housing and boarding/rooming houses, with relatively weak security of occupancy. Some are not able to access social housing, for example, tertiary students, households with poor tenancy histories, and recent refugees and migrants whose sponsorship arrangements have broken down (Hulse et al. 2007).

Many more households who are on lower incomes experience ongoing insecurity and instability in private rental housing, sometimes interspersed with periods of relative stability. At times, their circumstances could be described as homelessness but they may never come to the attention of support agencies (Hulse & Saugeres 2008). Rather than making a distinction between homeless people and people who are housed, it appears more accurate to think in terms of a continuum in which some lower-income households experience ongoing difficulties in accessing, and remaining in, adequate and suitable housing. This is in large part a reflection of economic inequalities, which we discuss next.

### **3.4 Housing processes and economic inequalities**

As indicated earlier, in the European literature on social in/exclusion, housing is often treated as a key indicator of economic inequality. For example, Berger-Schmitt and Noll (2000, p.15, p.47) in their work for the European Commission see living in social housing as a key indicator of social exclusion and housing policies as most relevant to reducing disparities and cleavages between groups of people and between people living in particular areas.

There is ongoing evidence over many decades of a relationship between housing tenure and income poverty in Australia, such that the poorest households are found predominantly in rental housing, in particular the private rental sector. This literature was reviewed in Hulse and Stone (2006, Ch.4) and will not be replicated here. More recently, AHURI's National Research Venture 3 on Housing Affordability for Lower Income Households provided a wealth of quantitative evidence about the extent of financial stress experienced by such households, particularly those in private rental housing (Yates & Milligan 2007).

What is perhaps most striking in recent research is an understanding that for lower-income private renters, the consequences of 'affordability problems' go far beyond

lack of material resources. These include cutting back on necessities of life, including food, reduced access to services, living with risk, worry, and stress on family relationships (Burke & Pinnegar 2007). Both the quantitative and qualitative research finds that the intensity of stress experienced by lower-income private renters is greater than for home purchasers, although the latter group attracts more political and media coverage and support for policy interventions.

Economic disadvantage is reflected in processes that contribute to experiences of housing insecurity by lower-income households who rent their housing, which compound over time. Hulse and Saugeres (2008) explored six interrelated dimensions of housing insecurity: mobility, instability, lack of privacy, feeling unsafe, lack of belonging and lack of physical comfort. Underlying all the dimensions was a perceived lack of control over housing and other life circumstances. Further, housing insecurity was often associated with insecurity in other aspects of life, comprising a web of insecurities (personal, family, financial, employment, health) that were termed 'precarious living'. The research suggests that the cumulative effects of renting for lower-income households over time not only reflect their economic position but can also deepen economic disadvantage and contribute to broader social disadvantage.

Conversely, home ownership is often considered as a primary means of social inclusion. Indeed, governments' support for home ownership is often premised on the belief that it has a broad range of benefits for households, including lower housing costs over time, insurance against economic hardship in older age, enabling households to build wealth, and a range of non-economic benefits associated with independence, security and control (Hulse & Burke 2009, Table 1).

There is a long-standing debate in the research literature about the role of home ownership in perpetuating or mitigating inequalities derived from the labour market. Much of the empirical research over the last 20 years is informed by, or a rebuttal of, Saunders' (1990) work in which he argued that home ownership is basically progressive in its effects, enabling ordinary people to reduce their housing costs over time and to build wealth through capital gains. A major part of his argument is that even though there are differences in capital gains accruing to households at different income levels, these are less than differences in their incomes; thus home ownership reduces disparities in income and wealth. Research conducted following the recession in many developed countries in the early 1990s indicated that this was not always the case and that some recent home purchaser are at risk of negative equity if dwelling prices fall (e.g. Ford & Burrows 1999; Ford et al. 2001). A new study by AHURI suggests that in Australia the wealth effects of home ownership vary substantially by time of entry into the housing market and, increasingly, by geographic area (Hulse et al. 2010).

There is growing concern that housing processes appear likely to exacerbate not only economic inequality between households but also across generations. Yates et al. (2008) found that the current housing system in Australia poses serious issues in terms of economic inequality. One manifestation of this is likely to be an increasing number and proportion of households in the private rental market in housing stress over the next 40 years. This is likely to lead to significantly higher expenditure on household subsidies for renters, in lieu of any other type of assistance. The authors suggest that from intergenerational sustainability and equity perspectives, the main question is how to ensure fair shares of housing for all Australians. These longer-term and broader issues are missing from current policy debates about social in/exclusion.

### 3.5 Housing processes and social connectedness

Housing processes do not only relate to economic inequalities. Recent research for AHURI found that aspects of housing and characteristics of place are not only indicators of economic inequalities but, as we discuss next and as is assumed in much of the literature, also relate directly to the dimension of social in/exclusion which refers to social connectedness and participation (Stone & Hulse 2007).

Ability to participate socially is affected by a wide range of factors that may facilitate or impede social inclusion. These range from where people live to personal characteristics, life events, ability to meet basic needs and individual capabilities. From this perspective, a complex set of factors may prevent people from achieving their full potential. Thus, it is important to consider the *social or relational dimension* of disadvantage and how this links with social inclusion (Sen 2000, p.9). Housing processes are important in affecting opportunities for interactions with families, friends, neighbours and other networks. Home, as we discuss further in Chapter 4, is a principal space where these sorts of social interactions, dynamics and relationships of social inclusion or exclusion are enacted and lived, and shared life experiences unfold, whether positive or negative (Dupois & Thorns 2002; Easthope 2004).

The social dimension of social inclusion encompasses who a person mixes with and encounters in their day-to-day life. Housing is inextricably linked to the social dimension of social inclusion because if people do not have somewhere suitable to meet and entertain family or friends, the chances of experiencing social isolation and, in turn, social exclusion are increased. Given the compounding nature of disadvantage, the factors contributing to social inclusion may be as basic as whether or not a person can choose to live close to family and friends and other needed support networks and for their children to remain in the same school. This has been recognised in Australian housing regeneration projects where relocation policies have attempted to move elderly neighbours to adjacent streets in new neighbourhoods to ensure that their long-term friendships and support networks are maintained.

The relationship between housing and the social dimension of social inclusion appears different across diverse groups, such as the elderly, disabled, youth and people with diverse ethnic backgrounds. For instance, it may appear logical that the elderly can make do with smaller housing, perhaps with a one-bedroom unit being adequate for one person. For some elderly people, having greater than 'adequate' housing space appears especially important, questioning conventional wisdom that smaller housing is more appropriate for this group (Schwirian & Schwirian 1993). Specifically, many want adequate space to entertain friends and family, and have their grandchildren to stay over. Many have pets, requiring housing with a suitable yard, and walking the dog and meeting others helps them to remain actively engaged and socially included. Likewise, people with disabilities need housing designed to be receptive to their needs and which enables carers, friends and family when needed to stay overnight. Narrow doors and passageways will restrict or prevent wheelchair access. There are also the cultural needs of different ethnic groups. For some groups, for instance, the open plan kitchen and dining areas of modern houses that blend food preparation and socialising with the rest of the family may be deemed inappropriate.

Housing processes also affect some of the day-to-day activities a person is involved in within the local neighbourhood that may extend beyond the immediate family and close friends. For instance, some people participate in school councils or church groups which may build self-esteem, skills and open up networks to other resources. Others have a less formal involvement in child-minding, caring for older people, shopping and other activities which provide mutual support. Housing processes may



facilitate or impede these interactions in a variety of ways. For example, if people do not know where they will be living (housing instability), they may be hesitant to engage in this way. Where people move frequently, as in much of the private rental sector, they may not be able to develop social networks or social bonds. Recent Australian empirical research found a strong positive association between stability in housing and various aspects of social connectedness, whilst mobility is negatively related with social connectedness (Stone & Hulse 2007). Impoverished or dysfunctional social networks can lead to social isolation resulting in social exclusion.

The relationship between housing and the social dimension of social inclusion is complex and sometimes contradictory. In the language of social capital, people who have a low level of financial resources may have high levels of 'bonding' social capital within their immediate neighbourhood, but lower levels of 'bridging' and 'linking' social capital across neighbourhoods and with economic and social institutions respectively. For example, a study of two neighbourhoods in the UK—one predominantly Bangladeshi and the other mainly white—illustrated that it is possible to be well housed but socially excluded, and poorly housed but socially integrated (Cameron & Field 2000). This type of research illustrates the importance of accessing supportive networks that act for the benefit of different groups. These networks provide emotional and social support which helps people to get by or ahead in daily life (Madanipour 1998). This also helps to explain why individuals can be income poor and living in stigmatised housing or neighbourhoods but still feel socially included.

### **3.6 Housing processes and the political dimension of social in/exclusion**

In the international literature, there is some emphasis on the political dimension of social in/exclusion. This is understandable in terms of the origins of the concept in the European Union which faces considerable challenges in dealing with cultural and political differences both within and between countries. The political dimension is defined in different ways, but a useful distinction is made by Somerville (1998) who uses the term 'political' exclusion to describe people unable to participate in democratic institutions, whilst 'social' exclusion denotes those whose access to education, health and other services is constrained, for example, by where they live. There is a further dimension, 'cultural' exclusion; which might indicate that certain groups are denied rights that are accessible to others. In the Australian context, cultural exclusion could be relevant, for example, to explore the difficulties faced by Indigenous households in accessing mainstream housing, whether for purchase or different types of rental.

The political dimension of social in/exclusion in the literature includes, but is much broader than, voting at elections, although the latter is an important concern in countries which unlike Australia have voluntary voting systems. It refers to involvement in local or national decision making (Burchardt et al. 2002), lack of involvement in community organisations, and problems accessing structures and processes that enable and facilitate effective community participation (Arthurson & Jacobs 2004).

In a thoughtful paper on housing and social inclusion in Canada, Chisholm (2003) suggests that a social in/exclusion framework provides an opportunity to view housing institutions and policies through a different lens: to replace increasingly 'tiresome' arguments about whether housing problems result from inadequate supply of housing or inadequate household income. She suggests that at its heart:

Social inclusion can be defined as people's capacity and agency—their means and support—to control their lives. It is about their ability to play an active role

in influencing their circumstances and making autonomous decisions. So, for us, there are three important components to consider: capacity, agency and autonomy (Chisholm 2003, p.3).

This raises important questions about ways in which housing processes may augment or diminish these components. For example, does home ownership always encourage autonomy as is commonly assumed? Does having the status of tenant rather than home owner restrict capacity to engage in decisions that affect people's lives? This could range from non-inclusion in the decisions of owners' corporations and bodies corporate to the ways in which local governments might respond to the needs of residents who are not ratepayers. Does the involuntary and high level of mobility associated with the private rental sector diminish agency and autonomy and discourage participation in civic life? Here frequent moving and housing instability, not knowing whether and when the next move will take place, may affect not only social connectedness but also willingness to engage in local issues. Do tightly controlled allocations of social housing to lower-income households diminish the agency and autonomy of those within the system? Are alternative approaches such as choice-based lettings important means of supporting the agency and autonomy of such households? Is it better to develop specific forums in which social housing tenants can have a voice, such as community governance structures associated with neighbourhood renewal projects, and/or to what extent would improvement of existing local democratic processes encourage their participation in mainstream democratic politics? Some of these issues have broader implications in terms of the cultural dimension of social in/exclusion. For example, as described by Morrison (2003) in a UK study, do processes for attracting funding for community/neighbourhood regeneration reinforce a view of areas where residents lack capacity and autonomy? Whether this is so in practice may depend on the extent of residents' involvement in such regeneration projects.

An important part of the current project is to broaden consideration of social in/exclusion through asking a different range of questions about housing processes. In some cases there is an emerging body of Australian research which can assist in considering these issues, for example on participatory processes as part of neighbourhood renewal projects. In other cases, there is little Australian evidence and the project will review evidence from the UK, where relevant, and elicit the views of key stakeholders in a number of Australian jurisdictions on these and related issues. We discuss the research design further in Chapter 5.

## **4 THE IMPORTANCE OF HOME AND PLACE: INSIGHTS FROM THE HOUSING LITERATURE**

Housing is a gateway through which we connect to our immediate environment and society at large. It reflects social status, belonging to community, a centre to gather with friends and family and has a direct bearing on the extent to which we experience social inclusion or exclusion (Chisholm 2003, p.3).

There is a good deal of evidence from the housing research literature about the ways in which home and place contribute to personal safety and security, provide a space for intimate relationships including caring for children, and enable feelings of attachment and belonging centred on place. Most of this literature is not framed by the concepts of social in/exclusion but nevertheless provides important insights into the ways in which home and place can have a profound impact on social in/exclusion.

This chapter draws on this literature to deepen understanding of the links between housing processes and social in/exclusion. It examines the ways in which the safety and adequacy of physical shelter, feelings about home, and attachment and belonging to place can affect the ways in which some people experience disadvantage and social exclusion. Housing can be seen as the base from which people make their way into the community, and as such is closely linked with matters of inclusion.

### **4.1 Physical shelter, safety and social inclusion**

We start by going back to basics in considering the importance of housing. In 1943 Abraham Maslow wrote his seminal work, *A Theory of Human Motivation*, in which he identified five levels of basic need. The most basic of these is physiological (breathing, food, water, sex and sleep), followed by safety, that is, the need for safety and security which are important for survival. Maslow identified these as security of body, employment, resources, morality, the family, health and property. He claimed that it is only once the lower levels of basic need have been met that an individual can move towards self-actualisation. Maslow's work is still relevant when examining the linkages between housing and social inclusion, as it may be for other areas. Housing has been described as 'the setting through which basic forms of social relations and social institutions are constituted and reproduced' (Saunders & Williams 1988, p.82) and is therefore central to social inclusion. Importantly, adequate housing in stable accommodation provides the routine and predictability that we need in order to come to an understanding of ourselves and others (Thomas & Dittmar 1995).

The view that the safety and security associated with adequate housing is a basic need which is essential to wellbeing and good physical health suggests that it is also a prerequisite for social inclusion. On this basis, there have been calls for adequate housing to be regarded as a fundamental human right. For example, in the 1990s French legislation to combat and prevent social exclusion mandated coordinated intervention in ten areas, including universal access to housing. Likewise, in the UK, policy responses to combat wide exclusion (experienced by a relatively large proportion of the population) include enhanced access to adequate housing (Buckmaster & Thomas 2009, pp.4–5). Some studies find that improvements to poor quality housing not only result in increased wellbeing in terms of residential satisfaction but also lead to improved health outcomes and social inclusion (Marmot & Wilkinson 1999). There is some interesting work on housing and health from New Zealand which indicates that improving heating and thermal comfort in dwellings can lead to improved health outcomes for lower-income households, for example, relief from respiratory problems (Howden-Chapman et al. 2009a, 2009b).

The importance of safety and security for homeless people is well recognised as:

safe and secure shelter of a standard that does not damage their health or further marginalise them through failing to provide either cooking facilities, or facilitates that permit adequate personal hygiene (Neil & Fopp 1992, p.8).

There has been less attention to the importance of safety and security in considering wide social in/exclusion, or the characteristics of housing and place that might facilitate social inclusion. From the literature, it appears that the physical aspects of the home, including location, design and size, both enable and constrain different relationships and patterns of action (Mallett 2004, p.68.) Even when the physical structure of the built environment is adequate, what is happening immediately outside the curtilage of the dwelling can impact on whether or not our safety needs are met. For example, Dalton and Rowe (2004) identified that in inner Melbourne, reasonable quality public housing apartments with good facilities became unlettable because of drug dealing problems on the estate in which they were situated. Other studies have shown that social housing allocation policies can undermine whether residents feel secure in their housing (Mee 2007, p.221).

An important concept in considering safety is ontological security, which refers to the confidence that people have in the continuity of their self-identify and in the constancy of their social and material environments (Dupuis and Thorns 1998, p.27). If people no longer feel safe in their homes because of what is happening immediately outside, their ontological security is affected in two ways: they no longer have their fundamental need for housing security met, and they are frightened to venture from their homes in order to participate in society. Dalton and Rowe (2004) found that the chaotic behaviour of drug users waiting around to buy drugs had removed the sense of safety that residents previously had in their homes. Further, even when the physical attributes of housing provision are adequate, the sense of safety can be impaired for women and children who endure domestic and family violence within the home (Nunan 1995).

The dominant paradigm in discussing housing in recent years has centred on affordability. Clearly, the price of accommodation relative to household incomes does affect who is able to live within it, and who is not, in ways that affect capacity to participate in various ways. For example, if people are not able to afford accommodation that meets their physical needs, they may not progress towards self-actualisation and engaging as fully with society as they might otherwise have done. Examples include people living in marginal housing such as boarding houses which may be quite unsafe, people who have to share with others to afford accommodation, and people with disabilities living in unsuitable and sometimes unsafe housing.

Conditions of occupancy may also affect in/exclusion. Access to owner occupation and private rental is based on wealth and income, whereas access to social housing is not determined by the market and is therefore potentially less exclusionary (Somerville 1998, p.773). Indeed, Australian research suggests that social housing is valued by residents not only because it addresses lack of affordability but also because it provides more secure occupancy, and sometimes a higher quality of accommodation, than the alternatives (Burke et al. 2004; Mee 2007). Whilst social housing is often considered as a marker of social exclusion, this research suggests that it can be a source of ontological security and positively related to social inclusion, for example, by opening up opportunities to (re)-engage in education (Mee 2007, p.219). However, as Dalton and Ong (2007) point out, the amount of well-located, affordable housing available to low-income persons has been in short supply.

The housing literature suggests that there is no simple relation between housing tenure and social in/exclusion. Home owners sometimes live in poor housing conditions where the physical fabric of the building is in poor state of repair, or the occupants are overcrowded, such that maintaining intimate relationships is difficult and opportunities to use the home as a base for relationships with friends and neighbours are constrained. Conversely those who cannot afford to buy their own home and live in private rented accommodation are not necessarily socially excluded although high rents may lead to poverty, which can lead in turn to exclusion. Private rented accommodation which is only affordable in an area where a household do not wish to live may lead them to be isolated from work and support systems, and in turn lead to exclusion (Somerville 1988, p.773). However, private rented accommodation can offer a greater choice of size, quality and location than public housing which may enhance a sense of agency and autonomy (Burke et al. 2004).

The design of individual dwellings may also be important in enabling or disabling social inclusion (Mallett 2004). For example, one criticism of much public housing stock is not only that it is ageing but is also of poor design. Some new public housing developments incorporate good design, mixed tenure and layout used to create more sustainable and socially diverse communities (Atkinson & Jacobs 2008). In the UK, large-scale remodelling and rebuilding may be the only viable ways in which to improve social housing design in order to make estates attractive enough to encourage households with a wider income mix to the area, and so make social exclusion less likely (Hills 2007). Canadian research suggests that the factors that increase human capacity include using vernacular design that blends in with existing neighbourhoods, involving residents in the design of new properties, choosing the right location and ensuring access to amenities and transport (Chisholm 2003).

The physical aspects of housing, and housing tenure, are important in shaping who is, and is not, included within our society. However, it is not only material conditions that are important. Emotional and physical wellbeing, loving and caring social relations, control and privacy and living/sleeping space are also key dimensions of home, as identified by homeless people (Watson & Austerberry 1986, p.85), as we discuss next.

## **4.2 Home, identity and social inclusion**

There is a difference between living in a dwelling and having a home. In recent years there has been much cross-disciplinary interest into the concept of home (Mallett 2004). Authors agree that home is a difficult concept to define (Watson & Austerberry 1986; Neil & Fopp 1992). It is variously, and often, described as a place or a feeling, and is sometimes conflated with a dwelling, family or self (Mallett 2004, p.62). Some argue that this has occurred deliberately, and that governments of developed countries have encouraged the conflation of house, home and family as an ideological means of shifting responsibility for citizens' welfare away from governments (Mallett 2004). In any case, the home intertwines physical, social and spatial elements (Saunders & Williams 1988).

A further dimension relates to emotions and feelings, as places 'that hold considerable social, psychological and emotive meaning for individuals and groups' (Easthope 2004, p.135). In this case, the home is important in developing a sense of identity, self-worth and ability. This is relevant to the debate concerning housing dimensions of social inclusion because participating and being included in society is intrinsically wrapped up in sense of identity. The view one has of oneself in the world impacts on perception of the right, and ability, to participate in that world. Somerville (1998) identifies six key signifiers of home that involve the physical and the social: shelter, hearth, heart, privacy, roots and (possibly) paradise. An effective home provides the

permanence, continuity and routine that people need. Home is therefore a secure base in which identities can be constructed (Dupuis & Thorns 1998) even when the outside world might be perceived as uncontrollable. A safe and secure home, coupled with the ability to explore the outside world, allows people to participate in society more confidently.

Concepts of home as a source of identity and expression of self are linked to ontological security. Those that are tenuously housed might find it more difficult to be ontologically secure, and therefore be disadvantaged in making links with society. Home is a place where people's basic security systems can be repaired (Dupuis & Thorns 1998) and, as such, is a necessary factor in order to effectively interact with the outside world. Although tenure may have an influence in shaping life chances, in terms of providing ontological security and a feeling of home (as indicated by Somerville and others) tenure is not necessarily relevant providing the requisites of home are provided.

The home is often depicted as a private enclave where people can relax and are in control of their lives, a view sometimes conflated with assumptions of a white, middle-class and heterosexual nuclear family (Mallett 2004). However, this can be very different from some people's lived experiences of home, which for those suffering domestic violence or sexual abuse it can be a very different sort of place (Wardhaugh 1999). For women and children, particularly, home can sometimes be more dangerous than the outside world, and a sense of home can be negated by fear (Nunan 1995). There are gendered conceptions of home, and men and women may have different perceptions of what is most important (Cramer & Carter 2002; Neil & Fopp 1992). In most developed countries young people leave home at an appropriate point in order to create a new home of their own. Those who have to do so before they are financially and emotionally able because of conflict within the home are at risk of becoming socially excluded (Mallett 2004). Likewise women and children who leave home because of family violence can be at risk of poverty and exclusion. Leaving home because it is unsafe and insecure can in itself be a route into exclusion.

The opportunity to form relationships is the centre of an understanding of social inclusion (Chisholm 2003, p.1). Without the profound level of physical safety and security together with the feelings that constitute home, it is perhaps more difficult to form effective relationships, and therefore to participate, and be included, in society. If people do not feel settled, then they might not wish, or feel able, to put down roots by making links with the neighbourhood and wider society.

### **4.3 Place, attachment and belonging**

The bond between home and place is stronger for some people than others. Home is a particular type of place and the lived experience of locality (Gurney 1997). Awareness of one's place is part of many people's self-consciousness, and their feeling of home is made up not only of the home inhabited by family, things and belongings (Mallett 2004, p.63), but also by their neighbourhood. The relationship between people and places influences how identity develops (Easthope 2004, p.137) and therefore has an impact on capacities to manage socially.

It is well recognised that social exclusion manifests spatially in particular neighbourhoods and locations of cities that concentrate and intensify social problems (Social Exclusion Unit 1998; Baum et al. 1999). It is also obvious that the wealthiest neighbourhoods have the best housing and the poorest neighbourhoods have the worst housing, with higher levels of poverty, disadvantage and social exclusion.

There are three critical aspects of location that can affect residents' capabilities and life chances and social inclusion: the physical amenity of the neighbourhood which incorporates housing quality discussed previously in this chapter; neighbourhood social networks; and access to services that are available within the residential environment. The rest of this section briefly explores each of these factors and begins to draw together the pathways between these domains and housing and public policy and the potential opportunities or barriers they may provide for social inclusion.

#### *4.3.1 Neighbourhood amenity*

The amenity of the residential environment where the housing is located, particularly aspects such as incidences of crime and anti-social behaviour, socioeconomic mix and neighbourhood cohesion, and the reputation and image of the area all influence the social inclusion of residents. Fear of crime and perceptions of safety within neighbourhoods have been linked to lowered health and social inclusion outcomes (Ziersch & Baum 2004).

#### *4.3.2 Social networks and social capital*

Location of the housing also affects local support networks and community ties, along with the associated social capital resources gained through these networks. Different population groups including the aged, socio-economically disadvantaged, ethnic groups and single parents appear more reliant than others on social networks and social capital for their wellbeing and social inclusion (Ziersch & Baum 2004). Where supportive and productive ties exist, there is greater satisfaction and social cohesiveness (Baker & Arthurson 2007).

Despite social networks providing important supports, strong bonding networks can inhibit ability to adjust to new environments, develop broader networks, make new contacts and take steps that lead to more fulfilling and productive lives (Saunders & Tsumori 2002). There has been an ongoing debate that argues that where low-income housing is concentrated, a lack of diverse social networks can impede a person from reaching their full capability and potential. Clusters of poverty and disadvantaged residents concentrated within particular places limit people's opportunities and impact on their capabilities to become socially integrated and full citizens. This situation is observable in neighbourhoods where all the residents are unemployed and there is a lack of networks to access information and resources about job opportunities. Youth, for instance, maturing in environments where their bonding networks extend only to other poor and less resilient residents lack broader support networks and role models to integrate them into the activities of mainstream society, such as employment (Wilson 1987). Living in or moving to a different neighbourhood that facilitates the establishment of new bridging or more diverse ties may provide access to resources not previously available, such as information about employment opportunities (De Souza Briggs 1998; Ziersch & Arthurson 2005). Wider networks between diverse groups appear more beneficial for accessing broader resources in society. For instance, knowing a politician, lawyer or doctor may be a connection to accessing services (Szreter & Woolcock 2004, p.655).

#### *4.3.3 Residential location and access to services*

Depending on the location of housing, residents experience differential access to particular services and resources that may assist in social inclusion. In disadvantaged neighbourhoods, residents experience area stigma, competition for jobs, higher levels of conflict and dissatisfaction, and limited access to decision making and political activity, such as engagement in local and national collective decision making. Living in a particular neighbourhood influences whether or not there is access to these

differential factors. For instance, employment opportunities vary across neighbourhoods, with access to jobs more limited in some areas than in others.

Accessing local neighbourhood services relevant to education, employment and health appears more important for low-income residents, given their generally limited financial resources and lower levels of car ownership, than the wider population (Atkinson & Kintrea 2004). In some locations, access to services may be compromised if they are too expensive for low-income groups, or service overload might be experienced in areas of concentrations of low-income residents.

There is some evidence from the Moving to Opportunity and HOPE IV programs in the US which suggests that low-income groups relocating to neighbourhoods with lower concentrations of poverty experience increased wellbeing across a range of factors, including health and mental health (Leventhal & Brooks-Gunn 2003) and improved educational outcomes for children (Orr et al. 2003). However, commentators contend that these findings result from self-selection effects and other problems with program design that do not control for the effects of outlying variables, and caution against generalising the findings (Feins & Shroder 2005). Nevertheless, studies from the UK also suggest that the socioeconomic status of the area that people relocate to is important, with moving to a low status area being associated with lower levels of wellbeing (Kearns & Parkes 2003).

#### **4.4 Summary**

This chapter has looked at how the safety and security, the physical quality of housing, the meanings attached to home, and feelings of belonging to place are likely to influence the extent to which individuals and families are socially in/excluded. It used to be taken for granted that housing does not give rise to distinctive bases of social exclusion, but rather is an expression of the exclusionary effects arising from labour processes (Somerville 1988, p.778). However, the literature suggests that the role of home and place is much more complex. A more recent view based on some of the research that we have discussed is that home and place are critical sites in which people construct their sense of self, their intimate relationships, and cope with or challenge routine, habit and established codes of conduct (Vaiou & Lykogianni 2006, p.732). Housing circumstances do not just reflect economic inequalities. As a report for the Canadian government states:

Housing serves as a catalytic component that, besides providing benefits in and of itself, can facilitate and perhaps even magnify the effectiveness of other supports. As a place that should offer a sense of stability and physical security, housing can provide an individual with the constancy required to establish and nurture key assets and relationships that are vital to avoid marginalisation (Policy Research Initiative 2005, pp.1–2).



## 5 NEXT STEPS

As set out in Chapter 1, the aims of the project are to enhance an understanding of the role housing performs in shaping social and economic disadvantage and to consider how policies can be developed to address these. Up to this point, we have set out the Australian federal government's policies on social inclusion and the ways that state governments in South Australia, Tasmania and Victoria have put in place policy interventions to ameliorate these disadvantages. We have also considered the way that housing processes can accentuate social disadvantage and the importance a sense of home and place can have for an individual's capacity to access resources, establish social connections and become socially included.

### 5.1 Gaps in knowledge

However, gaps in knowledge remain in relation to the effectiveness of housing programs. For example, are joined-up approaches as productive as their supporters claim? What are the unintended consequences of housing policies specifically intended to advance social inclusion? What barriers undermine policies aimed to address social disadvantage? What forms of program evaluation are most reliable and how can these be undertaken with minimal resource implications?

### 5.2 Data collection activities

The empirical stage of the project will enhance the conceptual discussion and review of literature set out in this Positioning Paper by undertaking case studies and workshops with policy makers. We will seek answers to the following questions:

- Do integrated policies ameliorate social exclusion (both horizontally between policy areas and vertically between levels of government)?
- What are the unintended consequences of housing policies specifically intended to advance social inclusion?
- What barriers undermine policies aimed to address social disadvantage? What forms of program evaluation are most reliable and how can these be undertaken with minimal resource implications?
- How do housing processes affect the ways in which some people experience disadvantage?
- What are the lessons for Australia of international good practice in the evaluation of housing and other relevant policies aimed at achieving social inclusion?

To answer these questions the following data collection activities will be undertaken.

#### 5.2.1 Case studies

The three state case studies will include a review of documents and interviews with eight to ten key policy makers in each jurisdiction in housing, planning, health, community services, local government and social inclusion units. Our specific objectives in the case studies are to:

- Identify how and to what extent, housing processes are included in consideration of social inclusion.
- Scope policies and programs to promote social inclusion that have an explicit or implicit housing or place component.
- Review evidence on the housing and place outcomes of policies aimed at improving social cohesion, including ways of measuring their effectiveness.

We have selected South Australia, Tasmania and Victoria because these states have undertaken innovative work in considering social exclusion and will therefore provide insights into housing processes that provide challenges or opportunities in terms of social inclusion<sup>11</sup>. Each case study will focus on different components of the social inclusion agenda and the role of housing in addressing social disadvantage for diverse groups:

- Uneven economic development and urban regeneration (South Australia).
- Dispersed settlement and demographic ageing (Tasmania).
- Economic restructuring and cultural diversity (Victoria).

Our interviews with policy makers will be semi-structured and based on the key themes/questions set out above.

### *5.2.2 National case study*

The national case study is to ensure that consideration of social inclusion extends beyond joined-up state-level services to include housing processes that are related to federal policies in areas such as taxation and welfare payments, workforce participation strategies, and education and skills development. It will involve a review of documents and interviews with five policy makers covering similar areas to those in the state case studies.

### *5.2.3 UK case study*

The UK case study is to learn from the experiences of more than ten years of policies/programs aimed at increasing social inclusion. The particular emphasis is on what worked, what did not, and experience in developing indicators to measure progress. Whilst this paper was being finalised, a new UK Conservative/Liberal Democrat government was elected. This provided the opportunity to undertake some interviews with senior academics working in this area in the UK who are in a position to assess the effectiveness of the social inclusion strategy in that country.

### *5.2.4 Workshops with policy makers*

Finally, since an important component of the project is an engagement between researchers and policy makers, we will convene three workshops with policy makers after the case studies have been finalised, to be held in Adelaide, Melbourne and Canberra. In these workshops, we will present our findings to facilitate discussion of policy implications. We anticipate that the workshops will enhance our understanding of ways in which housing processes are linked to social inclusion, enable consideration of good practice (what policies are effective), discuss challenges and obstacles to promoting social inclusion through housing and other policies, and consider best practice on evaluation of social inclusion outcomes. Whilst the workshop discussions will be recorded for reference, they will not be transcribed and individuals will not be identified in the analysis.

## **5.3 Data analysis**

The data collected from the above activities will be thematically collated under three headings:

- The opportunities and challenges of pursuing a social inclusion agenda through housing policy interventions.

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<sup>11</sup> We selected three states to study in more detail their somewhat different approaches to housing disadvantage and social in/exclusion. There are interesting developments in most Australian jurisdictions but not all could be studied in some depth.

- The contribution of housing programs in advancing social inclusion.
- Best practice for evaluating policies aimed at achieving social inclusion.

It is anticipated that the Final Report will be completed towards the end of 2010.

## **5.4 Conclusion**

This Positioning Paper has introduced the research project that will consider the ways that housing policies can effectively enhance social inclusion. It noted how appropriate housing provides individuals with a base to make social connections with others and to access services, which are relevant to achieving social inclusion. However, housing processes may contribute to, reflect and compound economic and social disadvantage in complex ways, for example, through linkages between housing instability and mental health issues, housing mobility and levels of educational achievement and housing markets. To understand the links between housing and inclusion, an argument was made for an analysis that disentangles the circumstances of people and the characteristics of place and the ways in which these may be interrelated when considering policy interventions and their effects.

The next stage of the project will collect evidence on housing policy interventions to enhance social inclusion as a basis to make judgements about best practice.

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