home truths
Female headed families experiencing the housing crisis

A research report by
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Council of Single Mothers & their Children
Executive Summary

A stable and secure home is a fundamental human need that can provide us with a place of refuge, a sense of belonging and a place in the community. It is the foundation for social inclusion: opportunities to participate in social, economic and cultural life, to make friends, find employment and to be involved in community activities.

When the breakdown of a marriage or relationship occurs, a home can provide the stability and security needed for both parents and children to successfully move forward with their lives. Yet in Australia today, 87% of one parent families are headed by women (Linacre, 2007) who find themselves in the position of being one of the most financially disadvantaged groups, with one of the key causes of their poverty directly linked to their ability to secure and maintain affordable and appropriate housing (Senate Community Affairs Reference Committee, 2004).

This report provides a timely snapshot into the experiences of single mothers and their children living in private rental accommodation, one of the groups hardest hit by the current housing crisis in Australia. It attempts to explore the systemic and gendered nature of the issue through narratives which reveal the compromises made and the impact felt by single mothers in their efforts to access or maintain appropriate and affordable rental accommodation whilst still providing a quality of life for themselves and their family.

The stories shared by the women in this research clearly demonstrate the relationship between single mothers, poverty, unaffordable and inadequate housing and social well-being. The devastating effects reverberated throughout all aspects of the women and children’s lives impacting on their physical and mental health, on their ability to work or study, to make and maintain friendships, to afford basic necessities, to feel secure about their future and to make a future for themselves and their family. Throughout these difficulties the women showed a remarkable resilience in putting their children before themselves, in their resourcefulness and creativity and their determination to remain positive and strong.

With sole parent families on the increase, it is in the interest of the wider community that this structural issue is acknowledged and addressed, and policies put in place to support our future generations.

Key Findings

Many issues were raised by the women who participated in this research that warrant further investigation. The key findings were:

- Discrimination against sole parent families occurred frequently in the rental market.
- The cost of housing in relation to the quality has increased considerably in inner Melbourne, forcing women to pay much more for an average standard of housing and at times for inappropriate or inadequate housing.
- Due to a shortage of affordable housing across Melbourne women are unable to choose where they want to live or must compromise by paying more rent.
Rent Assistance has not kept up with the increases in the rental market.
Women’s lack of opportunity to save has impacted on their abilities to pull themselves out of the poverty trap.
Women’s lack of opportunity to save has hampered their ability to reinvest in the housing market.
Irregular Child Support payments impacts on sole parents’ abilities to budget more effectively.
The health of women and children are negatively impacted by their housing situation.
The work/study/family balance is impacting negatively on single mothers and their children.
Women are responsible and resourceful with their money despite their low income.

Recommendations

The following recommendations are based on suggestions provided by the women when asked about the systemic changes needed to help female headed families achieve secure, appropriate and affordable accommodation. Due to the limited scope of this report, not all issues raised by the women were able to be addressed in detail, though these issues have been included in the recommendations. This list is not complete and further research is required to thoroughly address this issue.

1. Maximum payments in Rent Assistance should be increased in line with increases in the rental market.
2. An increase in the construction of good quality, low-rise, social housing in all suburbs is needed.
3. Government incentives are needed to increase investment in community housing.
4. An increase in government spending on co-operative housing models is needed.
5. Government incentives are needed to increase investment in the construction of quality low income housing in the inner city
6. New, innovative policies should be in place to support women into home ownership
7. Further examination of the negative gearing policy is required.
8. Government initiatives to promote savings programs for low income earners are needed.
9. Greater government support is needed for single parents who are working and studying.
10. The issue of irregular Child Support payments needs to be addressed.
11. Discrimination of sole parent families in the rental market needs to be addressed.
12. More community education and awareness of the issues impacting on sole parent families to break down discrimination and prejudice.
Acknowledgements

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Special acknowledgement must go to all the women who allowed me to come into their lives to share their journeys and experiences with them. The women’s stories uncovered a strength and resilience that has deepened my respect for single mothers and the wonderful job they do in caring for their families. I trust that through re-interpreting their narratives, I remain true to the intent of the women I have spoken to.

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Glossary

Centrepay
Centrepay is a free direct bill-paying service offered to customers receiving payments from Centrelink. Through Centrepay you can choose to pay bills by having a regular amount deducted from your Centrelink payment.

Community housing
Community housing is rental housing for low to moderate income or special needs households, managed by not-for-profit community based organisations whose operations, in the main, have been at least partly subsidised by government.

Co-operatives
Co-operative Housing is rental housing for people on low to moderate incomes where members select tenants, manage and maintain the housing. It is long term, secure and affordable. The government provides funds to build or buy dwellings and the co-op self-manages, making it a cost effective alternative to other forms of social housing. Rents are used to cover running costs, upgrades, administration and training.

CSMC
Council of Single Mothers and their Children

40/30 benchmark
See housing stress

Housing stress
Where the bottom 40% of income earners pay more than 30% of their income on housing

Negative gearing
Where the income earned from an investment is less than the costs associated with obtaining and maintaining the investment, leading to a reduction in taxable income.

Rent assistance
A Commonwealth income support payment for private renters linked to the eligible household’s private rental cost. These payments are capped at a certain rate.
1. Introduction

This report provides a timely snapshot into the experiences of single mothers and their children living in private rental accommodation, one of the groups hardest hit by the current housing crisis in Australia. With statistics showing that almost two thirds of sole parents in private rental experiencing housing stress, the systemic nature of the issue is only realised when we explore in-depth the lived experiences of single mothers in their efforts to access or maintain appropriate and affordable rental accommodation whilst still providing a quality of life for their family.

Using a narrative approach, the stories told by the women raised many important issues that were relevant to single mothers in private rental, but due to time constraints this report will only cover the key findings. These are not intended to be representative of all single mothers but offer a collection of personal narratives that together, begin to highlight the structural inequalities that disadvantage female headed families.

1.1 Background

A stable and secure home is a fundamental human need that can provide us with a place of refuge, a sense of belonging and a place in the community. It is the foundation for social inclusion: opportunities to participate in social, economic and cultural life, to make friends, find employment and to be involved in community activities (Senate Community Affairs Reference Committee, 2004).

When the breakdown of a marriage or relationship occurs, a home can provide the stability and security needed for both parents and children to successfully move forward with their lives. Yet in Australia today, 87% of one parent families are headed by women (Linacre, 2007) who find themselves in the position of being one of the most financially disadvantaged groups, with one of the key causes of their poverty directly linked to their ability to secure and maintain affordable and appropriate housing (Senate Community Affairs Reference Committee, 2004).

This point is significant when we consider that in 2006 less than one percent of rental properties were affordable to low income renters in inner Melbourne (OoH, 2006). With almost two thirds of all female headed families in rented accommodation and two thirds of this renting privately (Linacre, 2007), it is not surprising then to learn that sole parent families (of which women are the majority) are identified as being at highest risk of experiencing housing stress (where the rent paid is more than 30 percent of household income (AIHW, 2005)). In a contracted rental market the connection between housing affordability and poverty has ramifications that impact on broader social outcomes for women and children, such as their ability to establish and maintain support networks, their ability to participate in the community or women’s access to further education and better employment. The flow on effect of these issues brings to light the systemic and gendered nature of the housing crisis that prevents single mothers and their children from moving forward.
1.2 Aims & objectives

This issue will be explored through the principle research question:

*Affordable and suitable housing allows us to provide for our needs and the needs of our children- it is the foundation for opportunities to participate in social, economic and cultural life. In light of Australia’s current housing affordability crisis, what is the impact of rising rents and low vacancy rates on single mothers and their children in the private rental market and how have they responded to the situation?*

It is hoped that the information gathered will:

- Provide a starting point on the issue of sole parents and housing that may generate or inform future research in this area and eventually, appropriate policies.
- Highlight the link between poverty, housing and social disadvantage to demonstrate the broader social context that disadvantage female headed families and maintains the structural inequality facing women.
- Raise community awareness of the issues facing sole parent families, in order to break down the barriers that lead to discrimination and prejudice.

2. Literature review & theoretical framework

There is currently a growing body of literature around the issue of sole parents and their access to affordable housing in Australia. Amongst this literature however, there is very little research that details how single mothers are experiencing the rental issue and how housing stress translates in real terms.

The relevant themes that have been drawn from current research will be addressed in this chapter. These include the link between women and poverty, housing stress and social well-being. There are of course other issues but these are beyond the scope of this report. A theoretical framework based on a feminist analysis has been used to explore the issue of single mothers in private rental accommodation, which highlights the structural and gendered inequalities that prevent women from moving forward.

2.1 Feminist analysis of women in poverty

A feminist analysis provides a theoretical framework from which we can position the issue of women and poverty and thus women’s access to affordable housing. Feminist theories have often argued that patriarchy has been responsible for the gender inequality in our society. Probert (2006) tells us that in Australia, more women than ever including single mothers have joined the workforce. However, current workplace policies consistently disadvantage women economically as they earn an average of 10-15% less than men for doing the same job, tend to be employed on a part-time or casual basis with no leave entitlements, work shorter hours in order to care for their children, have little or no access to family friendly workplaces, and struggle to find affordable and appropriate childcare. The attempt to balance family and work has often been to the detriment of one or the other.
After separation or divorce, the poverty rates for women increase. Linacre (2007) tells us that in 2003-2004, although 60% of lone mothers were in the workforce, their average weekly disposable household income (with dependants) was $364 compared to $429 for a lone father and $534 for a couple with dependants. It is not surprising then to learn that of all sole parents, only 32% were home owners (7.7% of these without a mortgage) while 42% were in private rental and 19% in public housing.

The research’s focus on rental affordability for single mothers does not suggest that this issue is exclusive to single mothers (Harding et al, 2004). While lone fathers may also be experiencing housing stress, they constitute only 13% of all sole parent families, and are more likely to be employed and purchasing their homes (Birrell & Rapson, 2001). Women’s housing rights are also affected by gender specific issues such as being the primary carer after separation or divorce, being the victim of domestic violence, having a lower earning capacity or being in insecure employment (Coalition of Non-Government Workers 2004; Knapp 2005). The implications of this highlight an ongoing structural issue that continues to disadvantage single mothers and their children.

2.2 Housing stress and social well-being

The significance of housing stress has very real consequences for the well-being of female headed families. Many statistics have shown this group to be particularly vulnerable to poverty, insecure tenure of housing and housing stress (AIHW 2005, Harding et al 2004, Burke & Hulse 2002). However, how this translates into physical, social and material terms on the lives of women and children makes up only a small part of the literature on housing affordability. Burke (2007) acknowledges the inadequacy of the 40/30 benchmark that measures housing affordability in Australia. He describes the effects of housing stress on low income renters but single mothers are not differentiated and therefore their specific issues are not understood. However, the report does tell us that the impact on renters has resulted in poor job prospects, insufficient food, an inability to heat or cool the home, children missing out on school activities and health care, and the need to access welfare assistance. A Senate Report into poverty (2004) makes the link between female sole parents and the multiple levels of disadvantage they face but mentions briefly the additional contribution of the cost and lack of access to affordable housing.

It is clear from the gaps in the literature that gender specific research is needed to explore in-depth the unique issues impacting on the lives of single mothers and their children.
3. Methodology, research design & sample

3.1 Methodology

A Narrative methodology is the most appropriate framework for this research as it gives us a fuller picture of the implications of rental stress on women and children, something that quantitative data does little to reveal.

By using this approach an opportunity is presented to give ‘ordinary’ people a chance to validate their stories as knowledge, perhaps providing new insights that may challenge traditional discourses or offer a new understanding that resonates with people’s lived experiences (Fraser, 2004). Once a story becomes text it becomes ‘detached from the moment it occurred and has assumed consequences of its own… The story has been liberated from its origin and can enter into new interpretive frames, where it might assume meanings not intended by the persons involved in the original event’ (Moen 2006, p6). What may begin as an individual’s problem enters the social sphere where a collection of personal narratives may reveal structural concerns. In other words, the personal becomes linked to the political (Fraser, 2004).

The use of story telling in this research offers an empowering approach as it allows women to focuses on matters that are relevant to women, drawing on women’s experiences to define the issue, in a way that women naturally communicate.

3.2 Method

The stories in this report were collected through one focus group (with three participants) and seven in-depth interviews conducted between July and October. The original research design had intended for several focus group discussions but due to difficulties in drawing participants it was decided that individual interviews would be the most practical method (see Research limitations). Demographic data (see Appendix 3) was also collected from participants via a short questionnaire. A total of ten women were recruited for this research through CSMC’s Let’s do Lunch program, via CSMC’s email alert list and membership base and through word of mouth.

The focus group was conducted at Thornbury Women’s Neighbourhood House and ran for approximately two hours. The session was conducted in a semi structured manner with open-ended questions from the interview schedule (see Appendix 2) used to prompt discussion around key areas. Free flowing conversation was encouraged to generate fuller stories.

The individual interviews took place in women’s homes, in a café and in a bar. These locations were determined by the participants to ensure an environment that was comfortable, familiar and non-threatening. These sessions varied from approximately 40 minutes to two hours. Once again open-ended questions were used to prompt discussion. The one-on-one aspect allowed for a greater depth of story telling and exploration of issues.
3.3 Data analysis

All interviews were recorded on audiotape and transcribed after each session. ‘Clean’ transcripts were produced to enable accessible and easy reading for a general audience. Data analysis focussed on the content of narratives, where common themes were drawn from dialogue. A focus on the form of a narrative or ‘how it was said’ is a pertinent and important aspect to story telling but is beyond the scope of this research.

3.4 Ethics & confidentiality

Ethics and confidentiality were an important issue in this research given that women were sharing their and their children’s experiences of housing stress, and divulging private and sensitive information. To minimise the risk while maintaining the integrity of the research, consent forms (see Appendix 1) and information about the project were provided to all participants before each interview. Real names or other identifying information does not appear in the report to protect the anonymity of the women and their children.

3.5 Research limitations

Time constraints were a main factor in limiting the size of the sample and the scope of the research. Most of the women who expressed an interest in participated in this project were juggling work, study and care of their children, which made it difficult to find a suitable time for both participants and researcher to meet. Another limitation of the research was the difficulty in recruiting participants who had been actively looking in the rental market although many different agencies were approached. A lack of funding may have been a disincentive for those who might have participated if paid.

3.6 Demographic overview

Demographic data was collected from all participants via a short questionnaire and relates to information at the time of the interview.

Of the ten women interviewed, six were aged between 26 to 39 years, three between 40 to 54 years and one between 18 to 25 years. Seven had never been married, one was separated, one had divorced and one widowed. All were the primary carer of their children. Nine of the families had two or less children and one had five children. Of these children, seven were under five years, four between 6 to 12 years, three between 13-18 years and three were over 19 years.

Six of the participants were engaged in paid work as well as study, while one was in full time study and one in paid part-time employment. Two participants were neither in paid work or studying at the time due to a late term pregnancy and the care requirements of a child with special needs, though both women had previously been engaged in both employment and study. Six of women were in employment and receiving varying levels of Centrelink payments, while two were solely receiving Centrelink payments and two received no Centrelink payments at all.
With regards to housing, nine participants were renting in inner Melbourne and all nine had received a rent increase in the last year, with five receiving an increase of more than ten percent of their previous rent. Two of the women lived in households where they were sharing with someone other than their children, while one was soon to start sharing with other family members. Four of the women had previously been home owners.

4. Experiencing the housing crisis

In this chapter we begin by defining what appropriate housing means to single mothers, to give an indication of what is important and acceptable to their families. The report goes on to describe the implications of not having these needs met: living in inappropriate or substandard conditions, the feelings of insecurity and the compromises made. It also documents the discrimination experienced as some of the women are forced to look for alternative accommodation.

4.1 What is appropriate housing?

Most of the women had similar expectations of appropriate housing though their specific needs were influenced by the ages of their children. Most women wanted standard amenities that were expected for a decent standard of living. These included:

- Affordable rent (some of the women were paying/had paid up to 60% of their income on housing).
- Ability to choose the location of their home, unhindered by cost. This would allow women to be close to their support systems, schools, shops, services and transport.
- A safe and secure home: structurally safe, working appliances and locks on doors & windows.
- Decent level of cleanliness.
- Heating
- Separate bedrooms for all family members.
- Bath and shower especially with younger children and an indoor toilet.
- Backyard especially for younger children.

All women spoke of “not wanting to go backwards” or having to move to a home that was of lesser standard. Some of the older women felt their expectations of housing were much higher and did not want to compromise on quality, forcing them to accept the high prices that were asked.

“With children your value systems are really different...you want your children to have good food and good shelter; they’re probably at the top of my list and what I spend most of my money on: rent and food. Anything else is luxury in a sense”. Penny
4.2 House hunting & discrimination

The issue of prejudice and discrimination against single mothers was an important issue for many of the women. Whether it was perceived or experienced, the women felt that it was a barrier to accessing housing, and in some cases prevented them from moving. Some also felt they could not compete against double income families in a competitive market place despite having good rental histories and most women had stories to tell of the discrimination they had experienced. Only one woman felt that it was not any harder to secure housing as a single parent and had no trouble renting a home.

Gina describes how she managed to secure her house:

“When I applied for this house I’m in now, I applied for a few, maybe about five or six that I didn’t get. Then when I applied for the one I’m in now, my ex-partner said he was going in with me. We said we were going in as a couple and I got it. Well they’re just going to say you didn’t get it, they’re not going to say why. And if I was going to get another house, cos the rent went up, I was going to ask a friend to pretend they were going in with me, like a girlfriend or something, so I could get a house. I was just going to do it straight off. I wasn’t even going to bother on my own. I know another friend, a single parent who did the same. Her friend applied with her, she worked full time. I think the owners of this house now realise what was going on, like they probably knew. I felt a bit deceitful but I had to do it”.

When looking for affordable housing, most women found there was some degree of compromise. This was individual for all women and depended on what they valued or needed most. Location, cost of travelling, cost of housing, quality of housing, standard of living, access to employment, good schools, family, friends, support network, services and house sharing were all considerations to weigh up, though choosing one was always to the detriment of the other.

4.3 Living in inappropriate or substandard conditions

Although women expected a certain standard from their housing, this standard was not always met and some women were forced to compromise by renting inappropriate or substandard accommodation, though not necessarily paying cheaper rent. This meant that housing was not suitable for the size of the family or not appropriate for the needs or ages of children or did not meet basic housing requirements. Of those women who had been house hunting, all spoke of the high costs relative to the quality, suggesting poor value for money especially in inner Melbourne but also further out.
Kathy relates this story of house hunting:

“We tried to look for something around the same price and that didn’t exist, and then we went up $40 a week more than what we were paying when we started looking and that didn’t exist, and then we went up $90 over what we were initially paying when we started looking, and that even doesn’t exist. It’s not out there...But what we looked at for even $90 a week more was a much worse house that had the bathroom and toilet outside and like I said, even for $50 a week more than what we were paying here the kitchen was outside as well! That’s not even doable really”.

The following account details a scenario that few would expect to occur in an affluent society such as ours. Fiona is the mother of a large family, with children ranging from teenagers to young adults. In a bid to find affordable housing for her family, she was forced to accept accommodation that was highly inappropriate for the needs of her family.

“...We had been given a notice to vacate and...we couldn’t find anywhere and I just had to take what I could find which probably, that real estate agent never should have offered it to us because it was such a tiny little cottage and we had to just had to squeeze into it. So I have been sleeping on the couch. I haven’t had a bedroom for three years. I had my clothes in a cardboard box. I had to get changed in the bathroom which is one single little tiny bathroom about the size of this dining table, actually smaller, with the toilet and the shower and everything and the whole family sharing that one bathroom. So we just had to have time management down and resource management right down to a tee so that I knew I had five minutes to get myself ready and changed so I could go out to work. It was crazy, it was absolutely crazy...there was only two bedrooms and then there was an open plan lounge/dining, it was just open, so I had one end of the lounge- that was my bedroom on the couch. The other end there was a son and he said, ‘Look, the lack of privacy is sending me bananas’ and he was starting at university and he needed a place to work, so [he] took over the outdoor laundry which was this tiny little outdoor laundry that he converted into a shack...and then one son said, ‘Look I’ll help out. How can we make this better?’ And so we had a brainstorm and we hired a caravan to put in the driveway, so we had a caravan in the driveway. I was on the couch, I had a son in the laundry and that’s how we...we just had to always work at how can we make better the situation that we’re in. And there were times when we just had the most terrible rip roaring fights because of the lack of privacy and the lack of space to function as a family... We lost that space and losing that space meant we became fragmented as a family”.

Patricia’s story also highlights the substandard conditions that women are forced to accept due to the lack of affordable housing. Patricia eventually moved into a new rental property but was forced to pay over 50% more for a better home.
“She had just bought the property and we were her first tenants and we were there for 7 years but it was an old house. Once again for $200 I couldn’t ask for new plumbing even though the toilet got blocked every six months and we had sewage everywhere every six months which was unhealthy. The place was infested with red backs. We had rats at one stage, which we had to get rid of. It had asbestos roofing, it had lead paint. There were so many health issues which low income earners don’t get to have the luxury of, ‘I won’t rent that because…’...that almost was the straw that made me take this house because I didn’t want to go backwards again and I didn’t want to put my kids in an unsafe environment which I had for 7 years. It was opposite a power plant that was emitting well over the radiation levels. They’re the low income places because people who can afford more won’t rent them and they get dilapidated and they are just money spinners...at the bottom end of the market, the house that you afford on a pension, really, $200 you get nothing...some people wouldn’t even house their dogs in them”.

Living in unsuitable and poor quality housing has broader implications for families that go beyond the immediate discomfort. Such conditions can impact on the physical and mental health of family member which in turn impede on their ability to work, study or socialise in the community.

4.4 Housing insecurity

Insecure tenure of housing was a major concern for most of the women. The fear of coming home to find a notice to vacate was a possibility for all renters and some women felt that this contributed to the feeling that, “It’s just a house, not a home”. Some women spoke of the stress this caused them and related it directly to the current state of the rental market. This feeling was linked to the perceived discrimination in the market place and the fear of not being able to obtain housing if they were forced to leave.

Tasmin has been quite satisfied with her home despite a small rent increase but the insecurity of renting is a reminder that her home is not her own:

“Even with my garden, like I was buying a couple of things for it but no way near would I...did I do that compared to my mum’s house when I lived there. We had thousands and thousands of plants... I won’t do it even if I did have money. I wouldn’t do it at this place even to make it beautiful because I know it’s not mine and if I have a big rent increase or something, I won’t be there to enjoy it and I’ve put all this money into it and he’s going to profit from it. I mean I’ve got veges and flowers from cuttings and stuff and I look after it which is good anyway...I’ve got things still in boxes which I’d love to have out on display but I think no, just in case I move and I’ve been there for over four years...I got some beautiful little sculptures from a local artist and I’ve got them boxed up, because, just in case...I don’t know why but I’m not enjoying simple things like that...just in case I have to go”.

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Penny describes her experience of having to move out of the home she had established:

“It is quite a traumatic thing being kicked out of your home when you do create that sanctuary. That’s one thing I find with the rental market is that you are really at the beck and call [of the real estate agent] and then they suddenly decide to rip the carpet from under you. I remember last year for me I was quite a mess after I moved and I didn’t get a lot of help because I had a share house... Luckily the father was there at that time to help me. He was able to help and a couple of other people came in briefly but it was very intense and traumatic”.

Insecure tenure of housing also has great impacts on the well being of children. It affects their ability to establish and maintain friendships, to do well in school and to join in on community activities. Fiona describes how constant moving affected her children:

“...the transience was so high, one of the children got rid of all their belongings, this was when they were very small, because they said there’s no point in having anything because it gets lost when we move and another one said, ‘There’s no point in us unpacking because as soon as I unpack my things we’re going to be moving again’. There was a sense of such a high level of transience they couldn’t settle and then what happened at school, they couldn’t settle in class, they couldn’t do their homework, all these things came out”.

The cost of insecure housing inhibits people’s ability to find their place and to contribute to their community. For children especially, this could have ramifications that continue through to their adult lives.

5. Impact of the housing affordability issue

In this chapter the women relate the financial, material, health and social impacts that are a direct result of the lack of affordable and appropriate housing. One issue impacts on the other and have a cumulative affect on both the women and their children. This section also highlights the strength and resilience of the women as some of them speak of their ability to be responsible, resourceful and positive through their experience.

5.1 Financial impact

Although all of the women talked about having to balance a tight budget, most were very conscious of managing their money carefully and did so responsibly. Women consistently mentioned paying rent as the number one priority, with food and bills next. Some women had in place systems such as Centrepay or asked for bill extensions that enabled them to spread the costs of bills. Many women acknowledged the importance of regular child support and had this built into their budgeting systems to help cover expenses.
Krista explains how she prioritises her rent by managing her money accordingly:

“I’ve got a system going [with rent] if I put $125 a week away for rent and then when my child support comes in, which is $300 a month- that’s my rent. If I don’t put that money away or if I have to dive into it for food I find that when it [rent] comes around sometimes I have to find the money... but I haven’t been behind or anything... I don’t have a credit card. I know if I had a credit card I would be in a lot of strife so I choose to pay... to do it that way. ...I’m not a huge shopper like, I like to spend money but I’m not like a shoppaholic like some people like to spend money... I’m paying [bills] through Centrepay, paying like $10 week or fortnight so that helps as well. I do get a bill but it’s not as high obviously cos I’ve been paying fortnightly. Whenever I get a bill I ring up and get an extension. It gives me more time to pay it off. That’s normally what I do. It helps cos then I just pay off a bit each week. .. I’m really cautious now. I always just pay a bit each week. Sometimes I find I might not have any money left but I always make sure I’ve got food...”

Some mothers spoke of their resourcefulness and creativity in generating or saving money. Things such as having market stalls, selling hand made craft items, shopping at op shops, cutting their own hair, doing swaps, sharing clothes or even sharing accommodation. There was a conscious shift in priorities for some women who spoke of realising the value of money and what was important in their life.

“I felt good because I didn’t have this choice to go out and open my wallet again for just crap, just meaningless things, consumer items... I can actually keep my wallet closed, there’s nothing in it but I don’t have to fork out all this money left, right and centre and go crazy over things... that was one positive, I guess, if I can say that. I thought geez, I actually felt, I’ve paid all my rent, I’ve paid all my living expenses, we don’t have much at the moment but we don’t need anything. The pantry’s full and the rent’s paid and the house is here, car’s full, there’s toys, there’s millions of books, he’s got a massive library of books. I thought, this is all we need, we’ve got electricity on, you know, we just need to be creative to try and get through things”. Tasmin

Despite the careful budgeting some women employed, women still found they were not able to cover all costs, especially those that were unexpected such as medical or dental bills or parking fines. Some reported being in credit card debt or being in debt to family members. Half the women mentioned the need to access food & bill vouchers and relief grants from welfare agencies, though there was a sense from some that they weren’t as needy as others and preferred not to do so unless they were desperate.

“The last couple of months I just didn’t spend money on anything at all except on rent and food and bills. There is no extra money. The only extra money was the stuff I have to put on my credit card and now that’s full. I’m in pretty dire financial straights at this very second. I’ve just applied for a relief grant for my last electricity bill. It’s the first time I’ve done it”. Rachel
One mother talked about a savings program she had joined where there was a general assumption that low income earners were bad with money. Rather than recognising that there may not being enough money in the first place, the blame was placed on the women rather than on the system.

Almost all the mothers spoke of their lack of opportunity to save. Those who had received money from the sale of a property reported using it to make up the short fall in cash each week or as a back up system in case of an emergency or unemployment, rather than putting it back into housing.

“It’s always been a struggle since I’ve been a single parent but for me personally when we split up we did own a house and I had a little bit of money from the sale so I sort of lived…that was my extra buffer and I lived off that which I could have saved as a deposit and bought another house but that was my extra back up and that’s all gone now. So it wasn’t as bad then but now I have more pressure cos I don’t have that back up. And to live, I needed that extra money. So now I don’t know what I’m going to do. I’m just swimming, I’m just going like that, keeping my head above, just surviving.” Gina

The women who received rent assistance spoke of its inadequacy of keeping up with rising rents. Kathy explains:

“It [rent assistance] certainly helped up until now but I haven’t noticed any increases that match what’s going on in the rental market. In fact when we started living here because I’m on my own and we pay Melbourne rental prices I think I get really close to the maximum allowable rate for someone with one child, and that hasn’t gone up since…Now we’re looking at moving somewhere that’s $130 a week more and no extra rent assistance. We went up $40, then $60 more when we first moved and no extra rent assistance and now it’ll be $130 more”.

Another important theme for women was the compromises made in the work/study/family balance where a focus on one would be to the detriment of another. Some women who were studying also needed to work in order to pay for household expenses but this often meant spending less time with the family. Those who wanted or needed to care full time for their children or aging parents were not able to work and so struggled with their finances. Other women in insecure employment worried about the implications of losing their jobs and how this would affect their ability to pay the rent. All the women raised many examples of the financial implications of paying high rents, which warrant further detailed investigation

5.2 Material impact

All of the women spoken to had curtailed their expenditure on material items in order to cover the cost of rent, food and bills or to save some extra money. Many women said they did not spend money on clothes for themselves though some did not want their children to go without or feel like they were missing out. Some children received clothes and toys as gifts from family and friends, which eased the burden for mothers.
Some of the mothers who owned cars told of the high cost of running and repairing them, while one mentioned they could not afford to replace it and another was thinking of selling her car. For many women it was a case of balancing their wants and needs while still maintaining a quality of life.

Esther reflects on her situation:

“\textquote I think I do always put myself last. If I’ve got a bit of extra money I’ll buy Josh a present and after a while you realize that you haven’t bought yourself anything and you actually get to that critical mass where after a few years all your clothes are just worn out and you can’t ever get back to that point. You can’t even get to that point where you were at again. Like all my dining room chairs are falling apart, you know. There’s a point where you can’t climb your way back.\textquote”

5.3 Health impact

The women who participated in this research spoke of the cost to their health and the health of their children (see housing insecurity) resulting from being homeless, looking for a home, struggling to afford a home, or worrying about the insecure tenure of their home. Some women described feeling demoralised, stressed, suffering depression and chronic anxiety. Two of the women revealed they required medication as a direct result of their housing situation and their stress over money. Almost all the women spoke about being stressed at some point.

“\textquote I’ve been really stressed out. It’s been hard. Mainly because I haven’t been quite sure what I wanted to do. Like the pressure of knowing I need to do more, to get more money. But I haven’t been absolutely sure how I’m going to do that.\textquote”. Rachel

“\textquote I’ve been on antidepressants for about a month because of the rental, definitely that’s what’s tipped me over the edge. The doctor said to me, I wouldn’t quite say that you were depressed, but you’re suffering from chronic anxiety because of your stress and she said, I think anyone in that situation would be feeling the same way, because there’s so many things where I don’t have options.\textquote”. Kathy

Many women felt that the impact of juggling working and/or studying and caring for family was immense and contributed greatly to their feelings of stress and depression, which then impacted on the children (see financial impact).

Esther has a young child and works four days a week. She is on contract and has no job security and is conscious of needing to save in case she is made redundant.

“\textquote Yeah, my sanity [is compromised]. I’m pushing myself to the absolute limit and I think that’s because of the demands of single parenting, because its 24/7, it’s relentless, it’s just relentless... I’m very conscious all the time that I’m just at my limit, I’m just at my limit. It’s often that if I get too tired then I’m yelling at Josh and you know, he suffers for it. It’s a really fine line I think, that balance between quality of life and quality of parenting.\textquote”
Some women described the impact of competing for housing in a tight rental market as disheartening and demoralising. Women spoke of their efforts to maintain their positivity and trust through visualisation and meditation to help them through the process. One mother spoke of seeing the potential in a house and her ability to turn it into something special.

### 5.4 Social impact

Participating in the life of a community brings enjoyment, improves well being, builds friendships and networks and consolidates support systems. For single mothers with little money to spare, social activities or entertainment are often the last thing women spent their money on. Some of the women spoke of feeling embarrassed at having to tell people they were broke or having to accept help from family or friends. When women did go out, some women said they felt guilty at having spent money on themselves. Children also missed out on social activities such as after school and holiday activities. Many women also said they could not afford to go on holidays with their families unless they had a friend or relative who owned a holiday house.

"You know those things that you pay money for like Luna Park- I just don’t do. Or going on holidays; we don’t go on holidays and I can’t afford them so they miss out there. Well they go one week with their dad and one week with me and usually I’m working or something so they go into vacation care. I don’t get much holiday time with them and I can’t afford to take them on holiday. I’ve been down to my brother-in-laws beach house because I didn’t have to pay...I haven’t been on a paid holiday- I wouldn’t be able to do it”. Gina

On the other side of the coin some of the women in this research talked about being resourceful or creative to keep social events cheap:

"I’m a pretty good cook, and I’ll just scrape together a good meal out of nothing so I don’t have to go out of my way to shop expensively and I can still have people round for dinner and a few drinks”.

For others, it was a matter of including social events in the budget:

"Once a week we have lunch, like me and few of the girls from the group, we go out. I always make sure I’ve got money for that. And plus I know its coming, like it’s a weekly thing and we have it here. It’s only $10 for lunch; like it’s not nothing extravagant...I normally plan ahead like if I want to go out somewhere. I put money aside and make sure that we can do that”. Krista

The issue of housing affordability as illustrated by the women in this chapter reveal a wide range of experiences that demonstrate how being disadvantaged in housing has financial, material, social and health implications on both women and children. It is a vicious cycle of systemic disadvantage that some women struggle to overcome. This is revealed further in the next chapter where women talk about their housing future.
6. The future

6.1 Home ownership, is it possible?

“The Australian dream is gone for anybody who doesn’t have a double income over $60,000, it’s gone really. People won’t be able to do it unless they inherit it….Housing affordability will be out of tenure for so many. This could well be the last generation who will feel that the Australian dream is tenable”. Patricia

When women were asked about their ideal housing situation, many would not even allow themselves to dream. When probed further just about all women mentioned wanting to own their own home. When the women were asked if they could see this happening in the future, the responses were varied. Only two women thought they would achieve home ownership with others feeling unsure or that they definitely would not. Some responses were:

“...Ideally I’d love to buy my own home…I definitely can [see myself buying a home in the future]...if you want it bad enough you’ll do it, and I really want to do it”.

“...I’ve sort of given up the whole thing of having this house in the future and I’ve moved towards living in the immediate present...”

“...if I could go with someone else, like if my sister and I bought a place, or if my parents helped me out with a deposit for a house or if I met someone who already had a house... definitely not on my own”.

“I can’t imagine ever being in a financial position to own a house in Australia unless I met someone who already owned a house and got in a relationship with them. I just don’t think that’s going to be my experience ever, unless some rich relative I don’t know about dies and leaves me a home, or I win lotto”.

“It’s hard to predict the future. That to me is all around job security. If I can maintain the job that I have now or a similar job than yeah, I could see that happening. If not, than no”.

Those who were younger or had higher qualifications were slightly more optimistic about their future housing. Some of the older participants could not see themselves owning a home or if they did, it would be with little money to spare for anything else.
The stories shared by the women who so generously gave up their time to participate in this research clearly demonstrate the relationship between single mothers, poverty and unaffordable and inadequate housing. The devastating effects reverberated throughout all aspects of the women and children’s lives: impacting on their physical and mental health, on their ability to work or study, their ability to make and maintain friendships, their ability to afford basic necessities, their ability to feel secure about their future and their ability to make a future for themselves and their family. Throughout these difficulties the women showed a remarkable resilience in putting their children before themselves, in their resourcefulness and creativity and their determination to remain positive and strong.

Key areas of concern related to discrimination in the rental market against sole parent families; the high cost of housing in relation to the quality; limited choice in relation to location affecting women’s key needs; the inadequacy of rent assistance; women’s inability to save to get ahead; women’s inability to reinvest in the housing market; the importance of regular child support; and the health and financial impact of balancing work/study/family. Many more issues were raised by the women and warrant further attention.

With sole parent families on the increase, it is in the interest of the wider community that this issue is acknowledged and addressed and policies put in place to support our future generations.

The following recommendations are based on suggestions provided by the women when asked about the systemic changes needed to help female headed families achieve secure, appropriate and affordable accommodation. Due to the limited scope of this report, not all issues raised by the women were able to be addressed in detail, though these issues have been included in the recommendations. This list is not complete and further research is required to thoroughly address this issue.
Recommendations

1. Maximum payments in Rent Assistance should be increased in line with increases in the rental market.
2. An increase in the construction of good quality, low-rise, social housing in all suburbs is needed.
3. Government incentives are needed to increase investment in community housing.
4. An increase in government spending on co-operative housing models is needed.
5. Government incentives are needed to increase investment in the construction of quality low income housing in the inner city.
6. New, innovative policies should be in place to support women into home ownership.
7. Further examination of the negative gearing policy is required.
8. Government initiatives to promote savings programs for low income earners are needed.
9. Greater government support is needed for single parents who are working and studying.
10. The issue of irregular Child Support payments needs to be addressed.
11. Discrimination of sole parent families in the rental market needs to be addressed.
12. More community education and awareness of the issues impacting on sole parent families to break down discrimination and prejudice.
Bibliography


**Coalition** of Non-Government Workers (2004) *Report to the UN Special Rapporteur on Housing: Women and the right to adequate housing in Australia*.


Appendix 1

CONSENT FORM

Single Mothers & their Children in Private Rental Accommodation
2007

I have read the information sheet provided and I understand that:

- The research involves an interview that will be tape-recorded and transcribed.
- All research data will be treated as confidential.
- Any research data gathered for the study may be published. Participants will not be identified unless they have specifically requested it.
- I (the participant) am free to decline to answer particular questions.
- I (the participant) am free to withdraw from the research at any time without prejudice.

Participant’s name…………………………………………….
Participant’s signature………………………………………..Date…………………..

I certify that I have explained the study to the volunteer and believe that she understands what is involved and freely consents to participate.

Researcher’s name……………………………………………
Researcher’s signature………………………………………..Date……………………

Home truths: Female headed families experiencing the rental crisis
Appendix 2

INTERVIEW SCHEDULE

Single Mothers & their Children in Private Rental Accommodation

2007

1. What is appropriate housing for Single Mothers and their Children? What is important to you and your family when choosing a home?

2. How easy/hard has it been to find appropriate housing at an affordable price?

3. How have the housing affordability issue/ rise in your rent impacted on you and your children?
   - Financially
   - Socially
   - Physically
   - Materially
   - Psychologically

4. What trade-offs or compromises have you made to afford/maintain your housing?

5. How have you responded to your situation? If looking for alternative accommodation, what has been your experience?

6. How long has housing affordability been an issue for you and your family? Do you think it is due to the housing crisis or is it part of being a single mum?

7. What do you think is preventing you from obtaining appropriate and affordable rental housing/ type of housing you require?

8. What impact has rent assistance had on your ability to rent the type of housing that you require?

9. Do you think being in paid employment has helped you or would help you obtain appropriate/better housing?

10. What would be your ideal housing situation? How do you see your housing future?

11. If home ownership is your future goal, how do you see yourself achieving this?

12. What needs to change systemically to help Single Mothers and their Children achieve appropriate, affordable and ultimately sustainable housing, whether renting or buying?
Thanks for taking the time to fill out the Participant Demographic information form. This information will be used for statistical purposes only and will not be used to identify you in any way.

Name (Optional) _____________________________________________________________

Age

| 18-25 □ | 26-39 □ | 40-54 □ | 55+ □ |

Are you

| Separated □ | Divorced □ | Never married □ | Widowed □ |

Are you the Primary carer?       Yes □       No □       50/50 Shared □

Number of children ___________________________________________________________

Ages of children _____________________________________________________________

Are you currently in paid employment?          Yes □       No □

If yes, do you work

| Full time □ | Part-time □ | Casual □ |

Are you currently undertaking any study?       Yes □       No □

What is your highest level of education? __________________________________________

What is your average weekly income after tax?

| $200 - $300 □ | $301 - $400 □ | $401 - $500 □ | $501- $600 □ |
| $601 - $700 □ | $701 - $800 □ | $801+ □ | Specify (optional) ____________ |

What suburb do you currently live in? ___________________________________________

How long have you lived at this address? ___________________________________________

Do you share with others apart from your immediate family?       Yes □       No □

Are you renting privately?       Yes □       No □       Other _______________________

Have you moved in the past year?       Yes □       No □

Have you experienced a rent increase in the past year?       Yes □       No □

If yes, was it more than 10% of your previous rent?       Yes □       No □

How much rent do you pay per week? ____________________________________________

Do you receive rent assistance?       Yes □       No □

Have you previously been a home owner?       Yes □       No □