



The housing pathways of single older non-home owning women in a rural region of Australia



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ABSTRACT

This paper reports on empirical, qualitative research conducted in a rural region of Northern New South Wales, Australia. Using a Feminist Standpoint approach, this paper examines the housing pathways in relation to the current circumstances of single, older, non-home owning rural/regional women who live independently. Between June and December 2011, 47 eligible women aged 45 years and over were interviewed and the data was analysed using thematic analysis. Key findings are that relationship dissolution and a gendered ethic of care had a cumulative and negative effect over the life course, for which the participants paid a large material penalty. We attempt to show how these women have been caught in the crosshairs of changing cultural norms which may still be current in rural/regional Australia. This study is important in raising the visibility of this specific cohort in rural communities so that policymakers can plan for their future housing needs.

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1. Introduction

This paper reports on empirical research carried out in a rural region of New South Wales (NSW), Australia, that investigated the circumstances, lives and housing pathways of single, non-home owning women aged 45 years and over who live independently, that is, without the need for domiciliary services. Housing options for such a cohort are limited by a number of factors including affordability, availability and suitability (Naufal, 2009; Sharam, 2010). This group is now beginning to come to the attention of policymakers in Australia but as yet only a small body of research has been undertaken, mainly in metropolitan areas (McFerran, 2010; Sharam, 2008, 2010, 2011). To date very little work is known to have been carried out in rural and regional Australia, where a distinctive set of circumstances exists, including a different real estate market, a lack of public transport and fewer employment opportunities (Seaton et al., 2013).

Our aim in this paper is to examine the women's housing pathways in relation to their current circumstances in a rural/regional setting. Due to their age, the participants in this research have witnessed radical changes to the social landscape that they

inhabited in their early lives and arguably have been caught in the crosshairs of changing cultural norms, with consequences for their housing decisions in later life. It would seem that the intersection of ageing, gender and single status with non-home ownership creates an impending problem that will need attention in the fairly near future, probably at a national level. We conclude that there is a significant policy gap pertaining to this cohort, which may be an effect of a neoliberal rationality that has been dominant in advanced Western economies. As such, this work may be relevant to researchers in nations where neoliberalism has significantly influenced social and housing policy. It may also open a space for consideration of this cohort for researchers focusing on rural and regional housing.

We will proceed by providing a survey of the available literature and an outline of our methodology before turning to a consideration of the data in relation to the women's housing pathways. Firstly, however, we would like to discuss our use of the terms 'single', 'older' and 'housing pathways'. A brief sketch of the region in which the research took place and a demographic profile of the cohort will precede the findings and discussion.

Single, in the sense that we use it, refers to a person who identifies as single and is currently not partnered. This does not mean the women in this study were never partnered or married, but they all considered themselves single whether or not they were separated, divorced or never partnered. In this study, the cut-off age

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of 45 years was chosen, firstly because it is used in some of the literature we survey and secondly because it would be the last realistic point at which a standard mortgage could be taken out and repaid before retirement. This is relevant since our study relates to non-home ownership.

Part of the data collection for this study involved asking the women about their housing experiences over time. Beer et al. (2006) explain the different approaches signified by the three most common terms – housing careers, housing histories and housing pathways. They do so in terms of the sociological concepts of structure and agency. In the housing literature, the word ‘career’ generally suggests an established housing progression leading to successive improvements. Hence there is a focus on choice and opportunity – or agency - and the object of study for housing career research has tended to be owner-occupiers. In contrast, the term ‘housing histories’ assumes housing improvements over time are hampered by economic constraints. Thus, structural factors such as ‘class, gender, race and locality’ (Beer et al., 2006, p. 11) all play a part in the kinds of housing people will inhabit over their life course. Finally, drawing on Clapham’s (2005) theorising, Beer et al. (2006) describe ‘housing pathways’ as an approach that attempts to recognise both structure and agency (or opportunities and constraints) in combination with inquiry into the subjective meaning of housing for occupants.

We have adopted the term ‘housing pathways’ as a way of organising data to demonstrate and understand the various stages of the women’s housing over their lifecourse. However, Feminist Standpoint Theory (FST) is our overall theoretical lens. By taking the women’s standpoint and focusing upon their actual housing practices throughout their lives, we seek to make our participants the starting point from which to build situated knowledge that can be drawn upon to formulate appropriate policy in relation to rural and regional Australia.

2. The literature

In Australia, home ownership has historically been an achievable ideal for many, the ‘great Australian dream’ being a ubiquitous aspiration since the end of the Second World War. Rates of home ownership have traditionally been high, at well over 60 per cent from the 1950s onwards, and peaking at more than 70 per cent in the mid 1960s (Australian Productivity Commission [APC] 2015, p.2). Thus two-thirds of Australian households are owner-occupied, though rates have been declining since the beginning of the 21st century (APC, 2015, p. 2).

During that time, real estate prices have escalated dramatically (Atalay et al., 2015, p. 19) owing to changes in policy settings. It is argued that this escalation is partly the result of investors entering the market in large numbers when negative gearing was introduced in the late 1980s, displacing first home buyers. As Grudnoff (2015) explains, negative gearing allows investors to deduct losses on investments – mainly real estate - from other sources of income. In combination with the policy of a reduced capital gains tax for property owned for more than 12 months (introduced in 1999), a powerful incentive to invest in real estate was created. Arguably, these policies have impacted on housing affordability in the last 15 years, with the house price to income ratio rising sharply after 2000 (Grudnoff, 2015, p. 7). Grudnoff also notes Australia’s very expensive housing market in relation to similar countries.

This points to the fact that housing is not only a shelter providing for physical, emotional and psychological needs, but is also an asset. The Australian Productivity Commission (2015, p. 3) go so far as to assert that it is ‘a key determinant of people’s wealth and financial security in old age’. Australia’s age pension system was traditionally based on the supposition that most retirees would

own their own homes, leading to a lack of attention in policy settings to those who do not (Wood et al., 2010). In 2011, 73 per cent of people aged 60 and over owned their own homes (APC, 2015, p. 9), leaving the other 27 per cent vulnerable to poverty.

Decreased housing affordability is compounded by a rental market that favours landlords or investors. Cutcher (2014, p. 12) argues the incentives discussed above drive speculative investment, which in turn creates a “simultaneous constriction of supply and expansion of demand for affordable rental housing”. Furthermore, Australian renters have very little security of tenure, as typically tenants sign short-term leases and then rent month to month upon the expiry of the lease (Hulse, 2014, p.39). Hulse contrasts this to some European nations where tenants have much more secure occupancy.¹

Exacerbating this situation is the decline in public housing provision in Australia since the mid-1990s, though this was ‘partially offset by an increase in community housing’²(Morris, 2010, p. 36). Over the last few decades, the emphasis has been rather on supporting households in the private market through a variety of mechanisms such as an increase in Commonwealth Rent Assistance for low income earners and a grant for first home owners (Morris, 2010). Such policy developments are the logical outcome of a three-decade long shift towards neoliberal modes of governance, where the emphasis is on the free market, small government which facilitates market-like modes of assistance and deregulation. Individuals are seen as responsible for themselves and thus accountable for their ‘failure’ to provide for themselves (Hartman, 2005).

As a result of the reduced availability of public housing, applicants with complex needs are now prioritised, leading to lengthy waiting lists. In NSW, age pensioners are not prioritised until they are 80 years of age, forcing many to depend on private rentals (Morris, 2010, p. 36). According to Faulkner (2007), aged persons who rent in the private sector are in the greatest financial need. Many of these are single, older women.

Although the phenomenon of non-home owning single, older women is perhaps not a recent one, it is nevertheless rapidly growing in line with demographic trends in Australia. Darab and Hartman (2013) reviewed the factors identified in the literature that might lead to such an outcome, including an ageing population with women outliving men (The Treasury, 2010), the rising prevalence of single person households, women’s significantly lower retirement savings than men (Australian Human Rights Commission, 2009) and the state of the housing market.

There are few studies on this issue that have been conducted in the recent past in Australia. Sharam’s (2008) *Going It Alone* Melbourne-based project identified the hidden nature of the phenomenon and the structural disadvantages faced by this group of women, in particular their gender, but also their single status and their early lives, which were shaped by normative expectations of marriage and the homemaker role (Sharam, 2008, 2010, 2011). Her 2011 project showed that even single women who are high-income earners are not necessarily able to attain home ownership before their age makes a mortgage unsustainable (Sharam, 2011, pp.

¹ Kemeny (2006) distinguishes between dualist and integrated rental markets, where the dualist system (common in Anglophone countries) creates both public and private forms of tenure with different conditions. He notes, ‘in the dualist rental system...the tenants have weak or non-existent security of tenure’ (Kemeny, 2006, p. 2). Integrated rental markets (more common in Western Europe) allow non-profit housing bodies to compete with for-profit bodies on the same conditions.

² Community housing (also referred to as social housing) is subsidised housing that is usually provided by not-for-profit organisations that are generally funded by government grants. This is in contrast with public housing, which is directly provided and managed by State Governments.

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