There's No Place Like Home:
The Politics of Women's Housing
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PHOTO CREDITS

 Courtesy of A.C.R. ................................................................., pages 10, 11
 Courtesy of The Catholic Weekly ............................................., pages 2, 4, 5, 6b, 7
 Courtesy of The Department of Housing ....................................., page 6a
 Sister Judith Souter ............................................................, Cover, pages 3, 8, 9, 12, 13

ACKNOWLEDGEMENTS

In preparing this paper several women generously took time out of an extremely busy worklife to grant me interviews. I would like to thank Margaret Barry of the Inner City Regional Council for Social Development, Michelle Strickland and Kate Swaddling of the Housing Information and Referral Service and Ann Symonds MLC, Chairperson of the Women’s Housing Program of NSW. As well as painting an overall picture of a housing industry structured against women they supplied me with much useful resource material. I am also indebted to Bronwyn Brown for her help in researching the papers of the Second National Women’s Housing Conference. Cyril Hally’s advice was greatly valued as were Catherine Melville’s constructive comments and suggestions, as she worked through the preliminary drafts typed so skilfully and patiently by Kathy Bryant.

The opinions expressed in ACSJC Occasional Papers do not necessarily reflect the policies of the Australian Catholic Social Justice Council. They are published to provide information and to stimulate public discussion on the issues.
In a memorable scene from the film "Reds", Jack Reed, a political journalist, was seated as guest speaker at a sumptuous banquet organised by some Boston businessman during the latter stages of World War I. The chairman extolled Jack's virtues, especially noting his old Bostonian connections. "And now," announced the chairman. "I introduce Mr John Reed who will tell us what this war is all about." Reed stood, looked at his expectant audience and said, "Profits", then sat down.

One could ask what the housing crisis in Australia is all about and give the same answer, "Profits." A large part of the housing industry is structured around profit. Speculators and developers, builders and those who supply them with materials, architects and real estate agents, landlords and renovators, banks, building societies and finance companies look for profit. These groups may have other motives for being involved in the provision of shelter but profit is undeniably a big incentive. Working for the homeless poor are where the least profits are made. The poor, as always, are the least attractive. They therefore bear the brunt of the housing crisis.

Profit is one reason why a country as rich as Australia with one of the highest home ownerships levels in any western capitalist society can have four million of its sixteen million inhabitants excluded from the benefits of home ownership (CCJP 1981). Seventy percent of Australians, according to the Australian Bureau of Statistics 1981, own or are purchasing their own homes (Watson 1985). Those who miss out are the poor, and the poor are mostly women (Cass 1985). Most women have little chance of owning, renting or obtaining, let alone paying off, the mortgages on a private dwelling because of their low economic status. As one participant at the Adelaide Women's Housing Conference in March 1985 so forcefully put it, "Women . . . are taught that getting and caring for their own home is their primary mission in life but the means to do so is placed beyond their power . . . the way society is structured systematically robs women of real economic power" (Broad 1985:1). For the women who miss out, the alternatives are long waits for public housing and short-term crisis accommodation.

Being poor and being a woman are much more closely linked than most Australians realise. Just before its publication, Anne Summers (1975:117) expressed her hope that the Henderson Report on Poverty would acknowledge a fact that all previous poverty surveys had not acknowledged, namely, that the vast majority of the poor in Australia are women. Her comment on the niceties of statistics is worth quoting in full: the euphemistic categories we use to describe material deprivation — 'pensioner', 'deserted wife', 'single mother', 'low income family', etc — obscure the fact that these terms refer either exclusively or overwhelmingly to women and the children for whom they are responsible, and that virtually the entire 'social' security system of Australia exists as a monumental testament to our systematic refusal to grant women economic independence.

It is only in the last decade that people have begun to acknowledge that women are not only at a distinct disadvantage in the distribution of income but also in access to housing. In other words, housing poverty has an overwhelmingly female face. Apart from the Second National Women's Housing Conference held in May, the International Year of Shelter for the Homeless in 1987 passed without a great deal of attention being paid to the plight of homeless women.

In the hope that some more light might be shed on this injustice, this paper is an attempt to examine the web of forces which operate to the disadvantage of women in the enormously complex housing system. An analysis of the social structures which rob women of economic power is important, but it does not tell the whole story. Perhaps, the plight of homeless women attracts so little attention because it finds its roots in the very fibre of our society, in what cultural anthropologists call myths: "stories of origin which develop and take shape over time and which every society uses to interpret reality and give itself an identity" (Hally 1985).
AUSTRALIAN MYTHS
The popular belief that Australians enjoy high home ownership, a middle-class life and easy access to higher education has long been part of the myth that our country is a land of opportunity (Dwyer 1977). It is, however, in the nature of myths to conceal as well as reveal (Hally 1985). The myth of home ownership reveals the value we place on it, that we think it is everyone's right and that the opportunity is always there to attain it. It helps conceal the fact that a very high number of Australians are excluded from what we regard as part of our identity.

The word 'myth' is popularly used not as defined by the cultural anthropologists, but rather in the sense of a part-truth that masquerades as a whole truth. Truth and untruth are mixed in such a way that it is difficult to distinguish which is which. President Kennedy made famous the observation that "the greatest enemy of truth is not lie but the myth". Even though he did not have the anthropological definition in mind, the same could be said about the Australian stories of origin. By refusing to face the fact that home ownership is not accessible to all, the Australian myth of origin endangers truth. It conceals more than it reveals. People uncritically accept the status quo, because the myth of origin, the very cornerstone of identity, goes unchallenged.

There is an urgent need to examine the area of values, symbols and myths because it is these that provide the meaning system which allow people uncritically to accept things as they are. The exclusion of women from housing is not part of a conscious conspiracy to subordinate women. It is their product of sets of values that place women in a certain role. In turn, this results in the formulation of policies which assume only men's needs as normative. Underlying the politics of women's housing are the myths, values and goals of Australian culture. To get to the core of women's housing demands some understanding of culture, and specifically Australian culture.

Culture is a complex phenomenon with a variety of definitions. It has to do with the human person's relationship to the whole of the environment. Hally's (1984:1) definition is simple and clear:

Culture is what results when a people in a given environment attempt to meet their basic human needs. It is a way of life evolved by a people using their imagination and ingenuity over many generations. Since it is a human construct it must be learned by new members. While a particular culture is lived by individual persons it is the possession of a people, not just of individuals.

The way spatial arrangements are determined in a particular culture is one expression of its symbolic system. Hally explains this as . . .

a group of symbols and myths that stand for basic assumptions, values and goals. These constitute the basic means of communication for sharers of the culture. They stand for reality especially worldview assumptions and values. They both reveal and conceal. They are therefore ambivalent yet extremely powerful because they can be manipulated for good or ill.

The symbolic system gives meaning and motivation to the technological and/or sociological structure. Indeed, the values, assumptions and power relationships expressed by these structures become so much part of the symbolic system that they are considered to be correct and justified. However, they can cause oppression among certain groups. The assumptions and values of the technological and social structures, therefore, must be assessed according to another standard. Social oppression cannot be ignored even though it may be unintended. The Christian gospel makes this quite clear. Jesus constantly defended the rights of the poor and the oppressed. He opted to spend his life with them and did not seek the type of power coveted by the Pharisees and the Romans.

This paper will look first at the nature of shelter, then summarise housing policy in Australia since World War II. The reasons why some groups of women are constantly excluded from the provision of adequate housing will be canvassed. The question of power and influence will be examined because it is crucial to any discussion of the housing system. An assessment of some of the programs for women who miss out on housing will follow, especially the Women's Housing Program of the New South Wales Government. It will be argued finally that such programs tend to tackle symptoms only and that if women are to get cheap, appropriate and secure housing, they need to eradicate collusion in their own oppression in order to gain the kind of political power that will change attitudes as well as structures.
both government and market operating in concert (Williams 1984). Only the naive, then, would suggest that government and market promoted home ownership for the purely altruistic motives of security and freedom.

The labour movement has done little to remedy this situation. Trade unions have generally promoted demands for high wages, rather than campaigned for social wage increases such as improved housing and employment equity. This single-mindedness has undermined the possibility of real reform in this area. Lower labour force participation rates, lower incomes and unpaid domestic labour have meant that, outside the traditional patriarchal family, women have far less chance of equal access to home ownership (Porter 1987).

In her opening address at the Second Australian Women's Housing Conference in May 1987, Ann Symonds noted that only thirteen percent of female headed households are buying their own homes. When one considers the reality behind the cold statistics as does Michele O’Neil (1987) the outlook is bleak:

Women in Australia are five times as likely to be living in poverty as men and ten times as likely to be on pensions and benefits. Thirty five percent of all women over fifteen are in receipt of one benefit pension or another.

FEDERAL POLITICS AND HOME OWNERSHIP

Housing shortages and the miserable housing conditions of the poor during the Depression and the Second World War instigated major housing inquiries, the most important being the Curtin government's Commonwealth Housing Commission. Although the Federal government constitutionally does not have any responsibility for the provision of public housing except for the Territories and for Aborigines (Wall 1985), the report of this commission led directly to the introduction of the first Commonwealth State Housing Agreement in 1945. This agreement made it possible for the Commonwealth to channel money to the States, which do administer public housing, to relieve housing shortages and to improve the housing conditions of the poor (Hill 1985).

These moves lessened the traditional emphasis on home ownership. This shift of emphasis was not to last but it did have the effect of increasing the stock of public rental houses. By 1960 across Australia there were almost 115,000 dwellings in the public housing stock (Hill 1985).

The Cold War ideology changed all that. Housing policies formulated by the various governments since 1945 have favoured home ownership over both private renters and those in the public housing sector. In the 1950's the Menzies' government was particularly forceful in promoting home ownership and it had the support of all political parties. The promotion line was simple yet powerful: give people enough financial assistance to pay off and eventually own a quarter-acre block then they will be more likely to resist the communist hordes that were preparing to descend on them at any time (ABC 1985). However fanciful this notion may appear today, it was then a profound issue and was bolstered by the Chinese communist invasion of Australia was widespread. Several powerful politicians, churchmen and civic leaders called for immediate action. They claimed that only a stable, cohesive society can be strong enough to defeat the enemy and that the basis of this stability is the family unit living in its own home with the woman as mother and homemaker. Home ownership was thus part of building a solid bulwark against communism.

Such advice met with almost universal approval since the patriarchal family form and the domestic role of women formed part of the existing value system. Australian society in the 1950's was easily able to accept the Cold War ideology with its consequent social structures. Menzies was able to subordinate private home ownership to the experiments of the public renters and of those seeking public housing with hardly a murmur from the electorate. Home purchase assistance schemes, along with the systematic selling-off of the public housing sector on very favourable terms, resulted in a serious depletion of the public housing stock (ABC 1985).

Despite the Whitlam government's subsequent attempts to redress this situation by formulating policies designed to redistribute housing costs more equitably, the queue for public housing was longer at the end of the Whitlam era than in the beginning. This was the time of the grey, insensitive high-rise development for which public housing authorities received much criticism but it still managed to house more low-income households than ever before (Hill 1985).

The effectiveness of Whitlam's housing policies in decreasing inequalities both in access to housing and in the distribution of income and wealth has been assessed by Margie Hill (1985). She cites three reports of the mid 1970's: the Priorities Review Staff; the Australian Institute of Urban Studies; and the Henderson Poverty Enquiry. Hill notes that all reach a familiar and predictable conclusion, namely, that the proposed redistribution has worked not to the amelioration of the plight of the poor but to the advantage of the rich. However, these reports have one positive advantage: they help destroy the myth that Australia is the lucky country with opportunity for all.

The reason for the ineffectiveness of the reforms must lie in the disproportionate amount of taxpayer's money that bolstered the home ownership policy and the almost total neglect of research into the private rental sector. There was certainly no comparable government support for private tenants (Cass 1985). It was assumed that renters were simply in transition towards home ownership. Between 1945 and 1981, says Hill (1985), there was not only an absence of policies supporting the private rental sector but not even much acknowledgement of the problems in private rental housing. This would partly account for the private rental sector's decline from forty-three per cent of the total housing stock in Australia in 1947 to only twenty per cent in 1981. It is important to note that this decline happened at a time of greater family breakup and more responsibility by lone women for family and children needing accommodation.

Home ownership is promoted by the state on the grounds that the ideal is to live in a private home life in a house physically designed to support the ideology of patriarchal family relations which stress the domestic nurturing role of women. The design cannot satisfy the housing needs of non-nuclear families. For most women the way to buy into the ideal is to lock themselves into economic dependence on men so they can have access to what is a massively publicly subsidised commodity which confers status and power in the society as a whole. The force of pro-family and pro-marriage ideology is indicated in Northern Territory policy on home loan schemes. A married couple who have once been granted a state financed loan are no longer eligible for financial assistance on the breakdown of their marital relationship (Watson 1985).
THE NATURE OF SHELTER

The shape and form of shelter varies from culture to culture. The people of Sarawak, for example, build long, roomless houses to satisfy one of the most basic human needs — shelter. Husband, wife, children and the extended family live together with an ease that we Westerners, with our desire for private space, would find uncomfortable to say the least.

They see shelter as basic for the social and physical well-being of the immediate and extended family, and for that of the whole community.

The way the people of Sarawak live in and organise their space gives expression to what they regard as most valuable in their society. This is where they eat, drink, nurture their children, offer hospitality and celebrate life's cycles in music and festivities. For this interaction, housing is essential. Without shelter, such a society would disintegrate. It is a priceless element in their culture. It is for the good of the community and not thought of as an item to be sold.

Housing provides shelter for the people of any society. Construction materials, building design, forms of tenure and the spatial arrangements of dwellings may vary enormously from culture to culture, but all satisfy the basic human need of a place to dwell. Peter Hollingworth (1987:2) explains the far-reaching consequences of the lack of adequate shelter:

The household is the locus of belonging where much of our nurturing occurs, where security is offered and where family and communal life is developed through a range of emotional and social structures. Thus families who lack stable and adequate housing are often denied the most important opportunities for human growth and development, to the detriment of their children's well-being.

Australia as a modern capitalist society has organised its mode of production in such a way that there is often a long distance between workplace and home. This distancing favours structural efficiency over human development. For men, a house is a place to come home to when tired, to refresh and be ready to enter in the competitive process once more. For the women who work in the waged labour force, it is often no such haven. They have the burden of a 'double shift'. Our view of homes differs from that of the people of Sarawak. The workings of our society favour the structural aspect of dwelling rather than the human process aspect. It is not going too far to say as does Frankenburg cited in Cass (1978) that home and family have become an institution for the reproduction of labour power for the capitalist society. As such, housing is as saleable as a car. This concept of housing rejects the notion that housing is a human right as declared by the UN Charter of Human Rights (Article 25). The fact is that a basic human right is sold as a commodity in our society, even though not all have the money to buy that right. In a 1985 study on homelessness, it was found that 40,000 people have no secure housing and sleep out of doors or in refuges; another 60,000 live on the verge of homelessness and over 700,000 households, or in excess of two million Australians, are living below the poverty line after paying their housing costs (Porter 1987). Porter goes on to cite the 1986 Rossiter and Vipond study "Poverty Before and After Paying for Housing" which concluded that housing related poverty is on the increase regardless of household tenure, but was most pronounced amongst public and private tenants. Of these, over forty percent were single parents. In short, housing is a privilege that not everyone can afford.

HOUSING POLICY IN AUSTRALIA SINCE WORLD WAR II

The dominant characteristic of housing policy in Australia is that private ownership of a home is the ideal form of tenure. As a result, this country is renowned for its high rate of home ownership. Given the way access to housing is structured in our society, owning one's home is the only way that security of dwelling for life can be absolutely guaranteed.

This state of affairs did not come about by chance. Its origins are in a set of policies and ideologies that, historically, governments have promoted (Williams 1984). Our housing system is not just an expression of some impersonal or abstract priority — it is built on, and in turn engenders, a particular type of social relationship between the members of our society. The Australian myth describes it as equality despite the fact that Australia, as a capitalist society, depends for its growth and vitality on the maintenance of inequalities in property, markets, political influence and access to positions of power and privilege (Dwyer 1977).

Our policy makers did not see housing in the same light as the people of Sarawak. They saw housing not merely as an item of consumption to satisfy the basic human need for shelter but as a means by which capital is circulated and profits are made. In fact, it could hardly be otherwise in a capitalist society. Kemeny (1980) observes that not even the most "socialistic" capitalist society has succeeded in completely socialising the capital costs of housing, mainly because it represents such a huge item of expenditure and is a major source of profit within the capitalist system. The development of urban home ownership in Australia is, then, a story of local, state and federal government involvement at practically every level of the housing market (Williams 1984; Hill 1985). There has been more government intervention in this market than in most other sectors of the economy (Hill 1985), indicating that housing in Australia is an important part of a distinctive economic system — a capitalist enterprise with
RENTING: NOW OR FOREVER?
The Private Rental-Sector is considered a necessary and normal step towards home ownership. The assumption is that renting is a temporary solution that can and should meet the needs of non-nuclear family households as they progress towards home ownership, marriage and traditional family life. The reality, is somewhat different. The long waiting lists for public housing, 160,000 in Australia and 57,000 in NSW (Symonds 1987), mean that many low-income single parents have little choice but to choose the poverty trap of the private rental market.

Since access to both owner occupied and public rental sectors is restricted, the private rental sector assumes a crucial role in providing accommodation. Yet inadequate protection exists for tenants and the only support is the provision of Supplementary Rental Assistance to pensioners and beneficiaries through the social security system. This assistance pays only a maximum of fifteen dollars per week. Approximately fifty per cent of sole parent beneficiaries receive rent assistance. Eighty-eight per cent of sole parents are women which indicates that many are private renters in need of secure public housing (Porter 1987). The private rental sector is the least secure and rapidly increasing rents force many women to move frequently. No wonder 61.7 per cent of single parents who are private tenants live in poverty (O'Neil 1987).

Despite the fact that the private rental sector contains the greatest number of households in poverty, it received the least direct assistance of all forms of tenure (Porter 1987). Private tenants had higher housing costs than either owners or public tenants. In a 1984 Household and Income Survey, private tenants were paying $39.88 per week, compared to $25.37 per week for public tenants and $19.39 per week for owners (National Women's Consultative Council 1987). Moreover, what government assistance there is, is being eroded. Witness the loss of the Community Employment Program, the loss of sole parents' benefits, the loss of unemployment benefits for sixteen and seventeen year olds and the recent loss of universality of family allowance. This situation places an increasing burden on women (Symonds 1987).

Estate agents and landlords perpetuate the dominant ideology by giving overwhelming preference to nuclear family households or working couples without children. Single-parent families, groups or young people have many obstacles placed in their path when seeking accommodation in the private market. Sophie Watson in a paper delivered at the First National Women's Housing Conference, Adelaide, March (1985), cites a study she and Coleman undertook of the private rental market in Sydney, Canberra and Queanbeyan. It revealed that even in the private sector nuclear families were better housed than female-headed households. The Henderson Report stated that the landlord-and-tenant legislation was a 'scandal' and that tenants faced many problems including excessive rents and lack of maintenance. This study was done towards the end of a boom period, not in a period of crisis. The minor changes that have occurred since then have not addressed the heart of the matter — security of tenure (Press 1985).

The private rental sector is still in dire need of urgent research for it is beyond the reach of single women on benefits and pensions. In Sydney for example, a single woman on the supporting mother's pension with two children is receiving $167.20 per week. Of this $15.00 per week is rental assistance. The Real Estate Institute of Australia estimates that two-bedroom flats in the Sydney region at median price would be $123.70 per week. This means that seventy-five per cent of the pension of the supporting mother with two children is going on rent, leaving the family with forty-four dollars per week for food, clothes, bills, and all other expenses. This situation is compounded by the very tight rental market which has vacancy rates at 9.3 per cent (Symonds 1987). Elderly women pensioners over seventy are in an even worse predicament. Seventy-five per cent of people over seventy are on the pension which is a meagre $106.20 per week (Chandler 1987). The present tight rental market means that women who either have single parent status or are elderly would be excluded. Given the high cost of private rental housing and an insufficient pension they cannot afford it anyway.

The home purchaser however, as Cass points out (1985), citing a 1980 ABS Survey of Housing Occupancy and costs, pays only sixteen per cent of the equivalent'average weekly earnings on accommodation costs. Obviously private renters are disadvantaged compared with owner/purchasers. If these costs are calculated on average male incomes, women in the private rental sector must be grossly disadvantaged since they receive an annual average income from all sources which is less than half (forty-eight per cent) of that received by men (Cass 1985).
The Public Sector accounts for only five per cent of households. There has been an increase in the number of people on the waiting list for public housing from 83,000 in 1980 to 160,000 in 1986 (Porter 1987). Despite record allocations and high levels of new capital works, the supply of public rental accommodation has not kept pace with demand and waiting times have become extended.

"Increasingly more women are being forced to pay untenable percentages of income on rent, and into situations such as living in caravans, or staying well over four months in refuges." (NSW Women's Housing Strategy 1987).

The public sector exists as residual 'welfare' housing for those who don't have the means to enter the private sector and achieve the dream of home ownership which is supposed to be the norm for 'successful' families. However, it is not always made easy for sole women parents to take up a house in the public sector. In Queensland for example, as Wallace and Wiseman (1987), Queensland's only two Housing Field Officers point out:

"(A woman) must accept an offer within two days or forfeit her place on the waiting list. She is likely to have no transport, little furniture, rent arrears and the problem of finding money for these arrears, two weeks rent to the Housing Commission, fares, plus transport costs of relocating, gas and electricity deposits and the usual food costs. Furthermore, her children are removed from schools and local friends. She faces a change of social security offices and the common bureaucratic delays and frustrations".

Clearly there is need for a more sensitive and flexible system if these people are to take up public housing. Perhaps this is one reason why figures for public housing are not higher. Difficulties such as these force sole women parents into the tough private rental market.

The majority of public housing tenants and people on public housing waiting lists are women, nonetheless. It has been estimated that forty per cent of public housing waiting lists are single women with children (Milligan 1986 in O'Neil 1987). This group is of concern because it is also the most discriminated group in other sectors.

The New South Wales policy of rehousing single parents and victims of domestic violence in Mt Druitt illustrates how single-parent families face an ongoing process of marginalisation in terms of access to services and centres of employment. Despite changing demographic trends which indicate that single people span all age groups the dominant ideology has been that single parents are transitory, young and mobile and should therefore fend for themselves. Even though new housing programs in some states cater for single people they are still placed in the "special needs" category. Michele O'Neil (1987) argues that generally young and single women are excluded from access to public housing. They are forced to find an alternative. Lack of policy to distribute housing resources representatively across household groups necessarily acts to reproduce and reinforce dominant social relations. It is interesting to note, however, that the presence of dependent children in a household ensures priority treatment. Sophie Watson (1985:8) puts it another way:

"Ultimately... women as mothers, or to use a different terminology, as reproducers of labour power, not women as low-income earners, receive preferential treatment."

The reality is that to run a house according to personal choice, to paint and decorate it as desired, and to choose a location close to transport, job opportunities and childcare services a person must buy his or her own house (ABC 1985). For over two million women in Australia this is impossible. The reason for this goes much deeper than the lack of access to economic resources. Underlying all policies are certain assumptions about the values of the society. One of the keys to understanding the marginalisation of women in housing is, as Sophie Watson (1985) so accurately argues, that housing policy and provision assume that the patriarchal family form is normative. Such an assumption only serves to legitimise policies and structures, both legal and economic, which reinforce women's dependent financial status and domestic role.
HOMELESSNESS AMONG WOMEN

Sydney commuters alighting at Central Railway Station and hurrying across Belmore Park to their place of work are used to the sight of twenty or thirty men who have spent the night under the trees and benches of the park. These are homeless men who have missed out on hostel accommodation the night before. Rarely to do the commuters notice a woman who has spent the night in the park.

This may be one reason why the assumption persists that there are very few homeless women. After all, it is argued, there are more hostels for homeless men than women, more men sleep in the parks and streets of the city than women. Therefore, it is concluded, there are fewer homeless women. Researchers fall into the same trap. They go to the hostels, gather statistics and conclude there are fewer homeless women than homeless men. The obvious point, as Austerberry and Watson (1983) note, is overlooked: if homelessness is mainly evaluated by looking at the services provided for homeless people, there will appear to be fewer homeless women than homeless men for as long as there are fewer beds for homeless women. Thus there is a vicious circle. The research justifies the lack of beds for women and the lack of beds pre-determines the outcome of the research. Consequently the housing needs of many women are unmet and unrecognised.

Austerberry and Watson go on to argue that women adopt different solutions such as staying with friends, and thus their homelessness is more concealed. In Australia the phrase "homeless women" is unpalatable and like all unpleasant facts, tends to be denied. Yet the facts are undeniable. There are many women desperate for shelter, such as the woman in Mt Druitt who was forced to live for three months inside a rocket in a children's playground with her two children aged two years and three months (Symonds 1985). The term 'homeless women' must refer not only to women on skid row but also to women forced to live in unsatisfactory accommodation because of lack of alternatives.

Who are the women who, by this definition, are homeless? An Interdepartmental Working Party was established in November 1983 by Frank Walker, Minister for Youth and Community Services, to find the answer to this question in the state of New South Wales. The kind of women whom the working party found to be most disadvantaged in housing are listed below:

1. Women discharged from institutions such as prisons and psychiatric hospitals;
2. Women in need of supportive accommodation because of psychological and emotional trauma or drug and alcohol addiction;
3. Aboriginal women;
4. Disabled women;
5. Migrant women;
7. Older, young and single women.

For the women in these groups, the oppression suffered because of gender is compounded by other forms of oppression. Racial and cultural intolerance, and discrimination because of economic status and physical differences, severely prejudice many women's chances of securing a peaceful place to live.

LAW AND PATRIARCHY — PARTNERS FROM WAY BACK

Jocelynne Scutt (1985) sheds some more light on the etiology of women's marginalisation from the legal perspective. Australia's legal and political structure, she points out, is based on the private ownership of property as a cultural value. Though it came to us via Britain it has its origins in a patriarchy that conceded no right of ownership of land, wealth and income to women. This gave women no chance of leading independent lives. They were regarded as the property of their fathers, husbands, and brothers. Though greatly modified, the value system on which this legal discrimination was based still exists today. Women seeking loans for purchase of land are subject to different standards from men and at times even denied the loan on grounds of sex (Watson 1985:2).

Some of the major discriminatory practices of many lending institutions are:

- "not giving equal consideration to single women because they are less needy than a married man with three children;"
- in the case of joint applications, defining women's incomes as second income and only assessing fifty per cent of those incomes regardless of who earns the higher wage, and
- only considering one-third of a woman's income because of her likely sickness . . . a euphemism for likely pregnancy" (Symonds 1987).

Thus the legal, political, and economic structure does not favour women in their quest for secure affordable housing. Considering that eighty-eight per cent of single parents are women (O'Neill 1987) and that there are almost a quarter of a million female lone parents with dependent children in Australia with two-thirds of these women dependent on the rental market (ABS 1984) this is not an insignificant matter. Only the small percentage of single women with professional careers have any chance.

1 Ann Symonds MLC was Chairperson of the Interdepartmental Working Party. Her speech to the House on this subject on 26 March 1985 is the source for this list.
In 1985, Stephen Francis, President of the Property Management Chapter of the Real Estate Institute informed me that the policy of the Institute was to abide by the rules of the Equal Opportunities Tribunal. Landlords have been advised of this policy. However, John Taylor of L J Hooker Dee Why, said the Estate Agent must work by the principle of finding a stable tenant for the landlord. If in the opinion of the landlord, character references, work references, and past landlord references do not measure up to his/her "requirements" she/he can refuse tenancy. Hence, it seems to me, that the buck is being passed to the owner leaving the REI to preach anti-discrimination yet indirectly practising it. Another agent I spoke to casually, said he would not rent to people who looked as though they might approach the tenants' union.

The reason for the discrimination must again be sought in what housing symbolises. The nuclear family is the traditional model, and single mothers do not fit this model. Therefore, to give easy access to housing to people who do not fit the model threatens the symbol of the family. And symbols, as Donald Heinz (1985:166) points out, are highly significant in political and economic agendas:

The family is a powerful symbol of great resonance on many levels. It is therefore possible for it to function effectively as a code for other agendas as well, such as capitalism, militarism, and patriarchy... Even as they function to resonate with individual needs or lend themselves to worldview constructions, symbols can unload great emotional power on political or economic agendas.

Symbols, to recall Hally's comment "can be manipulated for good or ill". The symbol of the family — something in itself good — can be manipulated in such a way as to attribute low status to divorced women, deserted wives, single mothers, lesbians, women psychiatric patients and aboriginal women. Such women, in the popular view, are regarded as not measuring up to society's standards. The putative low social status can severely hamper many of these women's efforts to gain secure shelter. Thus manipulation of the symbol of the nuclear family can result in oppression.

There is evidence that Australians, in their actions, are less committed to the values of the traditional nuclear family than formerly. However, social structures may continue to be founded on the traditional set of values even after society has begun to question that particular value system. Severe injustices can and do result from this mismatch, especially for those individuals whose beliefs or actions are not congruent with the traditional, though decreasingly dominant, ideology. When this injustice takes the form of homelessness or inadequate housing for large numbers of people, other important values concerning rights to basic needs are being negated. The situation should then become a source of widespread concern regardless of one's own values.
The sun rises the sun sets
The rich are rich
The poor are poor
And so be it.

Jack Pizzey in ABC TV production
"Sweat of the Sun — Tears of the Moon"

These words, which sum up the pluralist approach to society's structures, would have us believe that the subordination of some categories of people is a natural phenomenon. In other words inequalities need no justification; inequality is a worldwide phenomenon. Yet if we believe in the moral equality and the brotherhood and sisterhood of all humans, then all inequalities of power, status and wealth need explaining. It is necessary to go beyond social structural analyses to explain inequalities. The cultural anthropological approach establishes that there is a dynamic relationship between values, symbols and myths, and social structure.

In Australia, so says our myth, there are no basic inequalities for we are a classless society. Raskall (1977) exploded that myth in a study which revealed that ten per cent of Australians own sixty per cent of its wealth — as Humphrey McQueen (1974:155) so neatly put it:

Australia is not a classless society — a minority own the means of production, while the vast majority have nothing to sell but their labour power.

In such a capitalist society it is a natural tendency for the rich to get richer and the poor, poorer. Inequalities in income and wealth abound in Australia. They form the basis of inequalities of power and are necessarily associated with the dominance of some people over others (Stillwell 1976). Some understanding of the complex concept of power is necessary if we are to unravel the relationship and processes which marginalise women in the Australian housing market.

Power and Ideology

Max Weber's uncomplicated definition of power as summarised by Aron (1967:236) suits admirably here:

Power is defined simply as an actor's opportunity to impose his will on another, even against the other's resistance. Thus power exists within social interaction and designates a situation of inequality in which one of the actors has a chance to impose his will on another.

The forces which shaped our society had the capacity not only to exert considerable influence on governments but were also powerful enough to point society in the direction that suited their best interests. These were the forces of capitalism which McQueen (1974:160) defines as 'a social relationship grounded on the unequal ownership of the means of production'. The inequalities that resulted from this social interaction came about not only because some individuals are more talented than others but because society is organised in a way that favours the members of particular social groups to the disadvantage of others. This inequality is part of the social system and is maintained and perpetuated by the members of the society.

The myth in Australian society says that anyone can make it. What the myth conceals is that the path to power, that is "who succeeds", is often already determined by the rules of the game (Dwyer 1977). The myth also conceals the fact that many women are not in the running because they do not have enough money. Women and men are guaranteed equal pay for doing the same job. This does not mean that women have equal access to high-paying jobs. In fact, they do not.

There are many players in the Australian game. Obviously the political party in power rules through its legal, judicial, coercive and cultural apparatuses. Linked with the state apparatus are the international and national players who in the pursuit of capital gain, set Australia's agenda. These are powerful forces, fully aware that they need to work together to
maintain their power. They will always act in their own interest and pursue their own goals (Playford 1972), and thus can be counted on to perpetuate inequalities.

One group in the complex web of Australian society, whose power stems not from ownership of capital but from its position, is the bureaucracy (Sheehan 1980). It responds to prevailing ideologies and values. Political parties come and go; the bureaucracy stays and makes decisions. Historically the decisions of the public service especially in the welfare sector favours only those who produce. This quote from Rennison (1970:173) epitomises this philosophy:

> There is a firm belief in our society that those who do not work should not enjoy the same standard of living as those that do. We still tacitly assume that those who have retired from the work force because of age will continue to enjoy their accustomed standard of living because they can supplement the pension society grants them with their own savings and accumulated possessions. We concede that those who do not earn should not starve, or lack shelter or medical attention, but we do not concede their right to live like the rest of us, without respect for their deserts or the nature of their disability. We still impose strong moral judgements of desert, even though in so doing we punish people for their weakness, their physical and mental handicaps. By the same token we punish many children whose only fault is to have been born to the wrong parents. We do all these things despite an intellectual awareness of their injustice.

As well as children we also punish women. The State is saying to those who do not earn: "Take our welfare handouts — that is all you get, because until you earn and contribute to the State you do not have the right to live like the rest of us, even when the opportunity to earn is not available". From time to time the State, in conjunction with its media apparatus, tells us of the women or Aborigines who have made it. The message is: "If you don’t make it we have not disqualified you from the good life — you have disqualified yourselves".

Many members of Australian society complain bitterly that taxes are wasted on, among other things, ‘welfare’ housing. The truth of the matter is that more taxpayers’ money is put into subsidising home purchasers than into helping private renters and ‘welfare’ housing, refugees and other support schemes (Nicolades 1985). This is a perfect example of ideological discrimination — if you don’t earn, you don’t count. Insult is added to injury by the continued false belief that the victims of the system are its beneficiaries.

In Australia many are concerned by the increase of marriage breakdown and family dislocation. The present crisis, like many other crises throughout history, spells the feared word ‘change’. Generally speaking, human beings resist change because it threatens not only the jealously guarded privileges, status and vested interests of the most powerful but also the identity and security of many in society. Reaction to such fundamental change is swift, blame is apportioned and the scapegoats are found and punished. Women in Australia at the present time are the scapegoats blamed for family breakdown. Conservative groups object to the funding of Women’s refuges for battered women and abused children for fear these will become anti-family indoctrination centres. Moreover, in focussing on the comfortable, reassuring and ancient symbol of family, these groups succeed in diverting attention from the real issues of homelessness and inadequate shelter for thousands of women and men and thus lull Australians into thinking all is well.

One of the reasons for the success of the New Christian Right in the US says Donald Heinz (1985), is that the movement tapped symbols which are powerfully resonant in the lives of many people. These symbols may promise a recovery of the sacred or of a lost dimension of society. In other words, these people are searching for single, uncomplicated answers. The resurgence and popular appeal of the militant Right in Australia seems to indicate that there is national insecurity in search of the black and white certainties of the 1950’s. Should they be successful in tapping into this national insecurity the consequent responses of the community may well make social reform and better distribution of wealth a political impossibility.
As it is, the politicians and the bureaucracy respond to what values they think people hold. Because the provision of women's refuges and sufficient, adequate public housing for single parents goes against the ideology of the patriarchal family form accepted by so large a group in the community, it is extremely difficult for single parents to escape the poverty trap. A change in community values is needed.

Politicians could perhaps use the basic myths of equality and 'fair go' to sell such a change to the electorate. It is time governments gave a lead in policy changes rather than reacting to the temperature of the electorate. Values can be challenged by confrontation with certain other values, and perhaps a solution to the problem of unequal distribution of wealth in Australia could be found by tapping conflicting values. The recent campaign on television, "Let's get Australia together — together", could be taken much further. "Let's get all Australians housed" could be the basis of a worthwhile campaign.

Power, then, operates at both the ideological and economic levels. There is a dynamic relationship between the two. Usually, whoever can gain control of ideas and values can control the economics and the politics of a society. However, precisely because power is dispersed among the various sectors of society, the balance is constantly shifting. Women are like Aboriginal peoples in that they do not rate highly in our society in economic terms. Now, after years of struggle, both groups are achieving, if not greater economic power, at least the right to express an alternate vision of political power.

While not denying that there is a long struggle ahead, the women's movement has shown that the powerless, once organised, have the potential to wield power at the ideational level and to work towards changing the structures that oppress them. Despite there being no clear consensus on how patriarchy should be defined there is the recognition of its structural importance. Michaela Kronemann (1981:225) underlines the magnitude of the task when she points out that the patriarchal family form is deeply woven into society's structures:

Just as the family reflects society, so through its patriarchal structure and ideology the family and the need for production help to structure society.

For the struggle to have a successful outcome change must be sought at both the attitudinal and structural levels.

### MEETING WOMEN'S HOUSING NEEDS

There are several schemes that attempt to meet women's special housing needs. Though these schemes and the examples that follow come from NSW, the data is typical of other states and it is reasonable to draw conclusions about national causes.

1. **The Supported Accommodation Assistance Programme (SAAP)** set up in January 1985, funded jointly by Commonwealth and State Governments on a five-year matched funding agreement. SAAP provided support for women, youth and people in special need.

2. **The Community Tenancy Scheme** is administered by the New South Wales Department of Housing. Funding is provided to community-based housing organisations to provide low-income tenants with secure affordable housing, by subsidising rents for single people and families through local community-based committees.

3. **The Mortgage and Rent Relief Scheme** is a joint Commonwealth-State-funded program now under the Commonwealth and State Housing agreement. It funds the Community Tenancy Scheme.

4. **Women's Refuge** are crisis accommodation for women victims of domestic violence. The forty-four women's refuges in New South Wales are funded by the State. They do not, as formerly, accommodate women with drug and alcohol problems or psychiatric illness. They offer accommodation for up to three months, assistance in finding alternative accommodation, childcare, legal support, advice on how to deal with the Housing Commission and Youth and Community Affairs. In the period from April 1983 to March 1984 women's refuges turned away 1471 women and children. Eighty per cent of people placed by the Special Allocation Committee with the Housing Commission came from women's refuges (NSW State Women's Housing Conference 1984). Yet from July 1983 to March 1984 this committee could not assist 1140 households who were either homeless or inadequately housed (Symonds 1985).

The situation has not improved. At the second National Women's Housing Conference, Ann Symonds (1987:3) cited two reports from small community based organisations:

In one month, the Blacktown Women's Cottage turned away forty-four women and ninety-one children. A local emergency family accommodation organisation reported for April 1987, that they had forty-six households vying for one vacancy; these households were broken down into sixty-six adults and seventy-seven children, twenty-five of the forty-six households were single women and their children.

The Refuge Movement in NSW is not able to cope with the needs of the unwritten victims of the housing crisis, that is, women who have suffered incest, psychiatric illness or developmental disabilities. Inadequate accommodation has had a significant role in prolonging their suffering.

5. **The Women's Housing Program**. In response to a Working Party's report indicating a worsened crisis in women's housing needs the Minister, Frank Walker, proposed a new program to assist women and children in the greatest need. The objectives of this program are to provide medium-term housing for homeless women and their children for a period of three to twelve months; to provide a range of support services to women accommodated under the program; to acquire through purchase or construction a supply of public housing to be available to women for medium-term use; to assist women to manage the program at the local level through community-based organisations; to continue to develop the program to meet the needs of

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d Conversations with Ann Symonds MLC and Officers of the NSW Department of Housing on this question are my sources for this summary of the housing programs.
homeless women and their children; and to contribute to the development of a national women's housing program. The women's housing program is located in the communities program group within the New South Wales Department of Housing. The Department is used as the purchase, design and construction authority for the program, and capital stock is leased to participating organisations, of which there are now 122. By the end of 1987 the capacity had increased from six hundred women and their children to between one thousand and fifteen hundred women.

Another development in NSW which began in November 1986 is the NSW Women's Housing Strategy jointly sponsored by the NSW Department of Housing and the Ministerial Advisory Committee on Women's Housing. Its chief objectives are firstly to document and analyse housing and related needs and preferences of women, including the particular needs of Aboriginal women, women of non-English speaking background and other specific need groups; and secondly to evaluate existing policies and services and make recommendations. A third objective is to develop means for improving women's access to and control of their housing needs, preferences and rights and lastly the Women's Housing Strategy aims to contribute to the development of a National Women's Housing Policy (Women's Housing Issues Working Party Report 1987).

Undoubtedly these programs have and will continue to meet a real need. However, it seems that the mainstream response is one of caring for the victims — treating the symptoms but doing nothing to remove the cause of the problem. Thus these schemes confirm the inevitability of marginalised women's predicament. They are schemes that deal in charity not justice. Charity can be a means of maintaining the status quo ideology. Charity does not challenge the present arrangements but simply makes adjustments at the margin. Perhaps the women's movement in fighting for these schemes is unwittingly accepting a pluralist approach.

One idea to help solve this problem came from a group of Aboriginal women in Western Australia who were keen to form a housing co-operative. For them the advantages were that they would control the co-operative. They would have the right to ask violent men to leave and they would not be constantly upset by having to move. This would give them support and security of tenure (Taylor 1987). Housing co-operatives managed by women could be a way forward to help solve their present plight.

Jocelynne Scutt (1985) argues that the women's movement needs to evaluate its philosophy and practice in this area by searching for the real reason for women's lack of home base. In many instances, she says, women are without shelter because of a violent man in their home life. No longer able to endure the violence they move out, frequently with their children, to emergency housing. This very fact, Scutt argues, is consenting to the belief that these women in fact have no home, that the home belongs to the man and that it is he alone who has the right to remain. The irony is that the woman and her children are forced to live temporarily in a woman's refuge in less than ideal circumstances. The man often remains in a house with the support of familiar surrounds, while the women and children struggle to accommodate to new neighbours, new schools and new environment. It is the same patriarchal logic that inspires police to advise women to lock themselves in their homes when a rapist is on the prowl. It is never suggested that men should stay off the streets.

Scutt makes two more points that must be faced about assistance programs. First, the very nature of temporary or emergency accommodation works against long-term thinking. Second, the promulgation of the view that women are an emergency, to be dealt with by temporary and changing emergency measures, is fraught with danger. The danger is that in accepting the treatment of symptoms, women will be categorized as being unable to participate in the real world of economic planning and distribution because they are pre-occupied with questions like: "How long can my children and I live under this roof? Where is the next emergency shelter coming from?"

**SUMMARY AND CONTRIBUTIONS TOWARDS AN AGENDAFORTHEFUTURE**

Both social structures and the dominant value system are forces which together operate towards the disadvantage of women in the housing system. At both National Women's Housing Conferences in Adelaide and Sydney some participants frequently pointed to the social structures that disadvantage women in the housing market while others looked at the problem from the perspective of the patriarchal family form. There have been a number of recent improvements. Some of these include the developments towards a National Women's Housing Policy, the beginnings of tenancy participation and subsidised housing co-operatives. On the other hand the overall picture is grim as available resources are shrinking. Construction for public housing will be cut by half in 1986. This means that even more women who desperately need access to this type of housing will be forced to remain in housing which is insecure, violent, unaffordable, unsafe and unsatisfactory (Symonds 1987).

The resolutions from the Conferences insisted that women have more control over how and where money is spent to eradicate housing injustice. This approach is necessary in the search for solutions to a problem that many would prefer remain hidden. In my opinion, however, the fundamental question persists — why does our society operate as if women by nature are inferior to men? We now know that false biology and patriarchy combined to substantiate the secondary position of women. Earlier cultures did not consciously militate against women, but their lack of scientific information can partly explain the social structure and mores of those periods. The primitive notion of sexual reproduction was that men were life-givers and women simply nourishing receptacles of the male seed in much the same manner that the soil received the farmer's seed and brought forth a harvest. This notion was finally laid to rest by scientists towards the end of the last century. But the early notion has been woven into the political, economic and religious systems of every patriarchal society (Chittister 1983).
This is not news to educated modern Australians. We know that the age-old understanding of women has undergone rapid change since the feminist movement began. People today talk about women being "different but equal" even though the evidence for social equality is scarce. The political and economic structures and the value system obviously have not caught up with the change. Why? Certainly, the changes and their implications are so dramatic and so difficult to understand that people fear them and therefore tend to resist them. This however is only some of the answer. I believe that part of the problem and realistically much of the solution lie with women themselves.

Margaret Jones (1985) asked why men find women so threatening. She comments that the "curious male dread of recognising women as fully participating members of the human race must have more behind it than economic reasons. It is almost as though men feel that women, if uncontrolled by biological or familial curbs, become somehow dangerous". Jones has, however, missed a crucial point. The dread resides in both men and women but it can be overcome. Because women have been socialised into being less than fully participating members of society and conditioned to play a passive dependent and subordinate role, they have internalised a negative view of themselves. As Paulo Freire (1972:23) puts it, "The oppressed, having internalised the image of the oppressor and adopted his (sic) guidelines, are fearful of freedom. Freedom would require them to ejeet this image and replace it with autonomy and responsibility".

Freire points out that the fear of freedom is also found in the oppressors in a different form — the oppressors are afraid of losing the 'freedom' to oppress. Here is an answer to Margaret Jones' question. Many women have internalised their oppression and in trying to come to terms with their alienation still accept the role thrust upon them.

Over the centuries it became public knowledge that women are not on par with men and that their domestic non-breadwinning role is to be lived out in the private but not in the public decision making sphere. This view has become so much a part of the value system that it is considered the correct one. I believe, therefore, that one of the solutions to women's housing problems, and indeed to the marginalisation of women generally, must begin with women freeing themselves from collusion with men, and with some women, in order to know their true status as biologically "equal but different". Some women must educate the vast majority of their sisters who still accept the status quo. This is an essential first step as men will not change their views while women accept their own oppression. Women then must assertively challenge men to accept a new definition of the relationship between the sexes. Injustice will continue until this change happens.

Goulet (1983) suggests that oppressed people who have a vested interest in their own servitude need a psychological transformation to dispel inertia. Charismatic leaders in the women's movement are needed to dispel the inertia of centuries of collusion and thus initiate change.

Not to dream of change is to discount action for change. Nevertheless in seeking change the Australian political reality must be faced. The housing industry in Australia is structured for profit. The many different housing interests are sufficiently powerful to ensure that even the most determined reformist government can only offer a safety net for a small percentage of the most needy members of society. Because government and market operate in concert, the possibilities of public housing are limited.

The market in Australia will not permit full scale public housing because it will reduce the large profits that presently characterise the industry. There are no profits to be made from the poor. Consequently some policies and decisions for action inaugurated at both National Women's Housing Conferences are tackling symptoms only. They have been designed to accommodate the present system rather than seek fundamental change. The argument is that to work outside the system renders one powerless and, though I have to agree with that, I do not believe that this is the only possible stance. The basic myths, values and goals of our culture can be manipulated to preserve the status quo or change it. Theoretically, there is no reason why these values cannot be used in a public education program to change society's perception of women.

The Australian ideal of equality, equal opportunity, a "fair go" could form part of a campaign against sexism equivalent to the present strong campaign against racism. However, sexism is not publicly acknowledged and confronted in the way that racism is. Racism is not an issue confronted on a daily basis like the issue of the social relations between sexes, therefore people are more willing to accept that racism exists than to accept that sexism is central to the political, legal, social and cultural institutions of society. All the more need, then, for a public education program.

By manipulating the myths, housing policies that disadvantage women may catch up with the biological reality of equal contribution, in terms of genes and chromosomes, to the reproductive process — of women being in equal partnership with men. Perhaps this may be a way of maximising the opportunity of those most disadvantaged in order for them to gain minimum justice (Rawls 1971). Although focusing on symptoms, the strong stances and actions called for by both the Adelaide and Sydney Conferences are needed in a nation that boasts of its affluence yet cannot adequately house its two and a half million poor. The present injustice is a scandal and only women, by first changing themselves in terms of their new consciousness, can become effectively engaged in the art of creating new possibilities.

Just as there is false and detrimental collusion between women and men, there is collusion of a different kind between capital and the state. These prevent secure housing for the poor, the majority of whom are women. Both sorts of collusion demand a change in the whole spectrum of human relationships and the social structures that presently support them. For both men and women this will require a revolutionary leap into the dark.

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