

# Overcoming Obstacles? Women in public housing and in paid employment in Australia

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## **Introduction**

In Australia and other Anglo-Saxon countries, the focus of welfare policies in the last decades has been to move people who receive welfare benefits into paid work. In particular, the last waves of welfare reform in Australia have sought to get groups of people who have been out of the labor market for long periods of time, such as single mothers, into paid employment. This means that women with school aged children, and in particular single mothers, are no longer seen as a group in need of welfare payments due to their caring responsibilities (Blaxland 2008, Harding et al 2005). Another assumption to these policies is that paid employment is the solution to poverty and social problems. However, previous research has shown that a number of social and structural factors including childcare responsibilities and lack of low-cost childcare facilities, welfare policies and provision, location and place, health problems, and the availability of mostly low-paid casual employment could be major obstacles to women receiving welfare benefits being able to enter and remain in the labour market (Dockery et al. 2008, Fletcher et al. 2008, Saugeres and Hulse 2008, Saugeres 2009).

In Australia, in 2006, 63% of tenants who lived in public housing were women; 22 % of public housing tenants were single parents and 89% of all sole parents in public housing were women (Australian Institute of Health and Welfare 2007). In 2004, more than 93% of all public housing households relied on a government pension or benefit as their main source of income (Australian Institute of Health and Welfare 2005). It has been shown that living in public housing could hinder people's ability to take up paid work by trapping them into unemployment and poverty traps (Dockery et al 2008, Hulse et al 2003, Hulse and Saugeres 2008). However, it has been suggested that living in public housing could also facilitate women's decision to engage in paid work by, for instance, providing security and stability, and affordable rents (Fletcher et al 2008, Wood et al 2009, Phibbs 2005).

Drawing on a qualitative longitudinal research project in Victoria, Australia, this paper examines the ways in which some women who are public housing tenants are able to

engage in paid work and the extent to which they have been able to overcome structural and social obstacles in order to do so. This paper argues that these women were not able to overcome major structural obstacles in order to enter paid work in that the struggle of female housing tenants in overcoming social disadvantage has to be located within the broader casualisation of employment, gender inequalities and the employment disincentives resulting from rent and income support systems. Very few of these women were able to gain well-paid, permanent and full-time employment that would enable them to get out of poverty. However, this paper shows that women who live in public housing have been able to take up paid work as a result of a number of enabling social, personal and structural factors at particular times in their lives. The first section reviews the literature on gender, employment and welfare and situates this research within existing scholarship. The second section discusses the methodology used in this project. The third section draws on findings of the project to show the ways in which women have been able to partially overcome some of the obstacles to paid employment for public housing tenants while still being constrained by major structural and social obstacles.

### **Gender, Employment and Welfare: Reproducing Structural Inequalities**

#### *Gender inequalities*

Feminist work has shown that welfare states and policies can reinforce women's economic vulnerability (Gatens 1998, Lewis 1992, Mitchell 1997, O'Connor 1993, O'Connor, Orloff & Shaver 1999, Daly 2000). As Orloff (1996) points out, the sexual division of labour, gendered discourses and ideologies such as those about citizenship, mothering and masculinity and femininity all shape the character of welfare states. At the same time, the institutions managing and delivering state social and housing provision also impact on gender relations. As O'Connor, Orloff & Shaver (1999) have argued, gender is also constituted jointly with class, race and nation, so that all these dimensions shape and are shaped by welfare policies and provision. In Australia and the UK and other Anglo-Saxon countries, the rise of neo-liberalism has informed welfare reforms that have encouraged the residualisation of welfare provision and an emphasis on getting people who were receiving long-term income support to get back into paid work. One of

the groups targeted by these reforms has been women with children, and in particular single mothers.

In 2006, the Australian liberal government introduced welfare-to-work reforms that made social security considerably more employment oriented than previously and established a very complicated set of payments and requirements. These policies are still in place under the current Labour Government. Single parents who applied for Parenting Payment Single after 1<sup>st</sup> July 2006 stop becoming eligible for the parenting payment when their youngest child turns 8. Prior to these reforms, single parents could stay at home to look after their children and receive the Parenting Payment Single until their youngest child turned 16, and it is still the case for those who were eligible for the parenting payment before July 2006. With these changes, a single parent whose youngest child turns 8 has to become registered as a job seeker and will go on to receive unemployment benefit (Newstart), that gives them a considerably lower income than the Parenting Payment Single. As job seekers, single parents have to look for part-time employment of at least 15 hours per week (Blaxland 2006, Hulse and Saugeres 2008, Saugeres 2009).

### *Unpaid Care work*

These changes imply a total lack of recognition of the unpaid care work that women do in the family and the volunteer work that many of them also do in the community. As Young (1995) argues, the neo-liberal focus on independence through paid employment obscures the work that care-givers do in the home and gives women a second-class status. Previous research with women receiving welfare benefits has shown that childcare and family responsibilities were one of the main obstacles to paid work for women (Blaxland 2008, Fletcher et al 2008, Howe 2007, Hulse and Saugeres 2008, Jordan et al 1994, Smyth et al 2006). This is so firstly, in terms of the cultural attitudes and beliefs that women hold about mothering and childrearing, and secondly, the logistics of combining paid work and rearing children. Firstly, research in the UK has argued that policies seeking to encourage mothers into paid work were largely ineffective because one of the most important factors influencing mothers' work decisions, whether they are partnered or not, was their moral beliefs about what was the right thing to do for them as mothers

(Duncan and Edwards 1999, Duncan et al. 2003, Holloway 1999, Marks, G. and Houston, D. (2002). These beliefs and attitudes about mothering are also shaped differently by different cultures. However, in many western countries, it is the moral belief that 'a good mother' should be there for her children that still prevails, and even those who do not subscribe to this view are still influenced by it (Hattery 2001, Hays 1996, Maher and Saugeres 2007).

Secondly, as much research has shown, the unpaid care work in the home that women are still primarily responsible for, require a lot of practical and emotional work. This makes it difficult for many women, and particularly single mothers, to combine looking for their children and doing paid employment (Blaxland 2008, Hochschild 1989, Garey 1996, Glucksmann 2000, Smyth et al 2006). There is still a lack of affordable childcare facilities and family friendly policies are taken up to varying extents by different employers and are often ineffective (Blaxland 2008, Howe 2007, Hulse and Saugeres 2008, Saugeres 2009). It is usually people who are employed full-time who have access to such policies when they are available, rather than those working part-time such as mothers in need of the greatest work flexibility (Probert 1999, Gray & Tudball 2002).

Indeed, women are much more likely to work part-time. In 2005, 43% of women in the labour force in Australia worked in part-time jobs, compared to 15% men. Two-thirds of part-time work in Australia is casual, with limited conditions and little job security (Hulse and Saugeres 2008, Pocock 2005, Probert and Murphy 2001). Research suggests that casual work is not necessarily the answer to balancing work and family as it is often low-paid work, with irregular hours, insecurity of employment and limited access to training and career progression (Pocock 2004). In addition, despite more than three decades of equal pay provisions, women are paid less on an hourly basis on average than men (Rodgers 2004). Furthermore, other aspects of unequal gender relations also hinder the ability of women who receive welfare benefits to take up paid work. For instance, many women who live in public housing have grown up in abusive families and have experienced domestic violence or abusive relationships as adults (Fletcher et al 2008,

Hulse and Saugeres 2008, Saugeres 2009, Malos and Hague 1997, McInnes 2004). The stress of being a single parent, having unresolved emotional issues, and living in areas with social problems are all factors that contribute to, and compound the ill health that many women who live in public housing also experience. Previous research found that health problems and particularly mental health was another major obstacle for women who live in public housing (Fletcher et al 2008, Hulse and Saugeres 2008, Saugeres 2009).

### *Poverty traps*

Research has shown that that the social security and public housing systems in Australia often trap people into poverty (Burke and Wuff 1993, McInnes 2001, NCSMC 2005, Hulse et. al 2003, Hulse and Randolph 2004, 2005, Hulse and Saugeres 2008). The combination of low-paid insecure jobs with high ineffective marginal tax rates in income tests on public rental rates and income support payments often provide only little if any economic benefits to families living in public housing (NCSMC 2005). Indeed in Australia, there is an 'area of free income' for people on income support who take up paid work, however this area of free income is very low, after that every dollar they earn gets deducted from their welfare payment. But in addition for public housing tenants, housing rents are set as a proportion of eligible household income, usually 25%, with a maximum level charged at the estimated market rent. This means that when the family income increases, the rent also increases (Hulse and Randolph 2004). It has been shown that public housing tenants often calculated the impact of market earnings on their income support payments and their rent before deciding whether being in paid work would be financially worthwhile (McInnes 2001, Hulse and Saugeres 2008). It was women who lived in public housing, had low levels of education, had often experienced violence, did not have any capital assets, and often had to raise children on their own who were more severely affected by poverty traps than women with higher income earning capacity and assets, living in other tenures (McInness 2004, NCSMC 2005).

### *Contribution to research*

There has been some research focusing on the employment and family decisions of mothers (Duncan and Edwards 1999, Duncan 2003, Hulse and Saugeres 2008, Saugeres 2009, Smyth et al 2006). Edin and Lein (1996, 1997) have looked at the survival strategies that mothers developed to make ends meet, including generating additional income by working extra jobs, and obtaining cash and assistance from organisations and local charities. An Australian survey of single parents in receipt of RA and living in public housing found that whilst most fully expect to work when their children are older, those with young and school children give their first priority to caring for their children even if it means existing for a while on low-levels of welfare benefits (Burke and Hulse 2002). Further, in making decisions about paid work both now and in the future, a New Zealand study indicated that the type of job was an important factor in decision making: sole parents would consider work now if jobs were available with hours and conditions that would enable them to meet their parenting responsibilities, sufficient income to cover the additional costs associated with employment, particularly childcare, and medium- to long-term certainty of income (Ministry of Social Development 2002: 45). Some qualitative research has sought to identify the barriers to paid work for people who receive rent assistance, including those who live in public housing (Fletcher et al 2008, Hulse and Saugeres 2008). A qualitative study of low-income Australian mothers after the first set of welfare measures in 2002 that aimed at getting single mothers into paid work, showed that these policies delegitimised care, failed to recognise the high levels of employment undertaken by low-income mothers, and imposed has penalties in a complex system, placing low-income families at greater risk of poverty (Blaxland 2008). However, little work so far has examined the ways in which women who live in public housing and do some form of paid work have managed to overcome obstacles to paid employment that female public housing tenants usually encounter. In particular, most studies of women's employment and family decisions, and of housing and employment do not have a temporal dimension to examine whether women are able to keep this employment, under which conditions and the different times in their lives that enable transition into paid work. This paper seeks to fill this gap by examining the extent to which women who live in public housing and are in paid work have been able to

overcome obstacles to paid work and how they have been able to do or not do so at different periods of their lives.

## **Methodology**

This paper draws on an ongoing longitudinal qualitative study funded by the Australian Housing and Research Institute to gain a better understanding of why, and how, female public housing tenants are able to (re-)enter paid work despite the many disincentives and barriers identified in previous research. This project follows a group of female public housing tenants over a twelve months period through three waves of interviews. The first wave consisted of face-to-face interviews and was conducted in October/November 2008. The second wave consisting of phone interviews was conducted in March 2009. The final wave of interviews will be conducted in October/November 2009. Initially we recruited forty female respondents for the first wave of interviews. Three women dropped out in the second wave, so that thirty-seven women were interviewed in this round.

### *Recruitment*

We had chosen four areas, two metropolitan areas, one with a high concentration of public housing tenants, another with high levels of cultural diversity and mix housing, one regional centre in proximity of Melbourne, and another regional centre in a rural area further away from Melbourne. However, we decided to expand the areas in which to conduct interviews as the recruitment of the research participants proved to be extremely difficult. Firstly, people who receive welfare benefits tend to be 'a hard to reach group' because in spite of the 2006 welfare-to-work reforms, the majority of women who live in public housing are still not in formal paid employment. Secondly, it was decided to advertise the project in a range of community organizations. However, because public housing tended to be concentrated in particular areas, the places where advertising could be successful was mostly in organizations that dealt directly with public housing tenants and particularly women, and were located in areas of heavy concentration of public housing. Thirdly, a few of the women who had initially volunteered decided not to participate because they felt that paid work and caring responsibilities for their children



and/or other relatives took all their time. It is likely that busy schedule would have also impacted on other women's decisions.

Thus, contacting public housing tenants' groups was more successful than other community organizations. However, it was mostly when individual active members of tenants' group talked to other public tenants about our research and asked them whether they would participate that we were able to find people to interview. Recruitment in and around the rural area was less difficult than in the metropolitan suburbs but also took some time. Snowballing was not very successful either but resulted in a few additional participants in northern suburbs of Melbourne and the regional centre near Melbourne. Senior managers in two Departments of Housing were also very helpful in using their database to contact tenants who were registered as being in paid work. This also helped our recruitment considerably in one of the regional areas in particular.

### *Interviews*

The face-to-face interviews in the first phase of the project were digitally recorded and lasted from forty-five minutes to an hour and a half and were either conducted at the participants' home or in a room in a local community centre. The interviews focused on past and current employment and housing decisions, factors that made it difficult for them to be in paid work, and the ways they were able to overcome these, any ongoing difficulties and strategies, their priorities and housing and employment aspirations, and whether they viewed these as changing over the next twelve months. In the second phase of the project, the telephone interviews lasted fifteen to fifty minutes. They focused on the changes that have taken place in the participants' lives since the first interviews, whether positive or negative, and the impact on their ability to remain in employment, their current employment experiences, as well as their current family and housing situations. This paper draws mostly on findings from the first wave as the second wave interviews are still being analysed.

### *Profile of Interviewees*

Out of the forty respondents interviewed in the first wave, thirty-eight had children, only fourteen of whom had children under the age of eighteen, and thirty-six women were single or divorced. The age groups were as follows:

Age Groups	Number of Interviewees
25-35 years	2
36-45 years	13
46-55 years	19
56-65 years	6

The age range of respondents indicates that it is female tenants with older children who are more likely to take up paid work that is once they no longer have caring responsibility for their children. Twelve women were from non Anglo-Saxon backgrounds.

The majority of women worked part-time with twenty-four of them working between ten and twenty-nine hours per week and seven women working between two and nine hours a week. One woman did only irregular work. Only eight women worked over thirty hours hours, and out of these only four were employed on a full-time permanent basis. The women who worked between two and nine hours either had young children or had health problems, ten of the women who worked ten to nineteen hours per week also had young children or/and had health problems. The majority of the women were employed in typical female jobs such as care work, administration and secretarial, community and youth work and sales, retail and catering.

The next section explores how women decided to, and were able to, take up paid work at this time in their lives, the ways in which these decisions were made easier due to a number of enabling factors, and the ways in which they were still constrained in their decisions to take up, and remain in, paid employment.

## **Partially Overcoming Obstacles: Results from Findings**

This section shows that even though the women interviewed had succeeded in finding paid-work, they had also encountered obstacles at different times in their lives that had prevented them from doing paid work. These were mainly childcare responsibilities, health problems, location in relation to available employment, lack of education and qualifications, difficulties in finding paid-work due to long gaps outside the workforce, lack of confidence and low-self esteem, and age for women over 45, the stigma attached to living in public housing and being a single mother, and the ways in which rents and welfare payments were affected when they did paid work. Many of the women interviewed were still constrained by these obstacles that limited the nature and amount of paid work that they could take. Indeed, the majority of women had casual part-time jobs that were low-paid with little benefits, security and chance of promotion. However, the women interviewed had been able to take up paid work due to a number of enabling factors that allowed them to partially overcome, over a certain time period, some of these obstacles.

First, it is shown how women with older children were able to take up paid work because it was a time in their lives where they had less caring responsibilities. Second, it is shown how affordable and accessible childcare and flexible working practices helped women with young children in being able to be in paid work. Third, it is examined how women who had had health problems were able to take up paid work once they felt that their health had improved or in some cases to help improve their health. Fourth, it is shown how living in public housing had offered employment opportunities to women. As we will see other enabling factors such as education, location and place and voluntary work can also be important in helping women to take up paid work. In each section we also see how women have developed strategies in order to be able to accommodate paid work with other areas of their lives and how in spite of partially overcoming obstacles they are also still constrained by them.

### *Women with older children*

As the profile of interviewees revealed above, the majority of women in our sample had been able to take up paid work at this particular time in their lives because their children were now older, either in their late teens or adults who no longer lived with them. Most of the women who had now older children had stopped working in order to look after them when they were young, and had either worked on and off on a casual basis in different jobs that still enabled them to be there for their children or had stopped paid work altogether until their children were older. They had either decided to stay at home because they believed that as mothers, they should be there for their children or would have liked to work but did not have easy access to affordable childcare or thought it was too difficult to combine childcare and paid-work, especially for single mothers.

However, most of these women had found it difficult to look for and find paid work, particularly those who had been out of the workforce for a long time. They had felt that they lacked work experience and up to date skills and often lacked confidence to apply for jobs and go to interviews. As a result, most of these women took up courses to obtain qualifications in a particular line of work or updated their skills. All of them had left school at an early age before taking up paid work usually in retail or factories before staying home after they had children. They felt that it was only by getting qualifications that they would be able to find employment that was better paid, with more security and interesting to them.

For example, Asha, 52, was working full-time in an administrative position, she lived in the rural area, had been a single mother staying at home to raise her two children,

I had more or less no skills or anything when I got that job. I hadn't worked, I'd been a single mum and my son had turned 16 and I had to do something because I stayed at home and looked after my kids . . . and I had no skills, whatever job I got would have to be laboring somewhere so when Geoff turned 16 I went to TAFE and did an admin course and that was hard because at that time my daughter had a daughter, she had a child and she was a single mum. So yeah I

was supporting myself and her and the family as well. But I learnt a lot; I'd been given a computer by a person in my family and I just learnt from there . . .

Several other women like Asha had found paid employment after having done courses and obtained qualifications. Most of the women with older children were over 45 by the time they looked for work and they found that their age restricted their employment opportunities even once they had updated their skills and obtained qualifications.

Many of these women had done voluntary work at their children's schools or in community organizations while they cared for their children, and several of them had been offered paid work after having volunteered in the organization or community for a while. Some of these women had not even been looking for paid work but they took advantage of that opportunity. Several women also continued to do volunteer work as well as paid work, especially when their paid work was for only a few hours a week. For several women, doing voluntary work was a way of gaining confidence and feel part of the community. Even though some of these women said that they were financially better off by being in paid work and they had wanted to work in order to have a better standard of living, the vast majority of the women with older children had mostly wanted to do paid work in order to gain more confidence, to feel a sense of achievement and meet other people. This explains why some women were still doing voluntary work as well as paid work especially in the community sector. They felt a sense of loyalty to the organization but also valued the nature of the work because they felt that they were doing worthwhile work for their community. For example, Katie, 50, four adult children, single, living in an outer northern suburb of Melbourne, had been out of the workforce for thirty years to look after her children. She found paid work after being involved in voluntary work in the community sector,

I: How did you decide to look for work at that particular time?

R: I think probably being involved with Neighbourhood Renewal and volunteering up there and seeing the opportunities that were out, that were there and starting to see some of the things. I mean I probably, yeah I was sort of finding my voice. . . I loved the volunteering and I think being part of a

community and then getting onto the committees. . . . and being able to speak for people who had lots to say but couldn't.

I: I know that you looked after your children, why do you think you hadn't started to look for paid work earlier?

R: I don't know, I really don't because it's not that I was a millionaire, I wasn't things weren't easy so I really don't, maybe it was easy, to use all the excuses, the age, the fact that I don't, 'Oh I'll never get a job', 'I could never do that', you know maybe that was part of it I think it was quite easy to hide away and that. We were managing so that was ok. I think starting out with seeing what was around. I mean you start to think, 'Hey, maybe we can do more than just manage', maybe I need more than that, maybe it was the right time for me or I just, I don't know maybe I started. I probably, don't like when you hear me talking and you go oh no but I never would have said I had a lot of confidence in my own abilities and volunteering has just been, has just changed all that.

So what was most important for women with older children to get back into the workforce was to be able to gain confidence in their abilities, being given responsibilities and do paid work that was in their local community. All of them had already worked as carers for their children and other family members and by volunteering in their community, but this is not recognized as work because it is unpaid and seen as an extension of the care work women do in the home. Even though women with older children might have been in a position to work full-time, only four of them in the study did so. This was because of the difficulties that many had in finding full-time work especially as they got older, many women had or had had health problems, and many women still had family responsibilities. Some women wanted to have time to spend with their grand-children, several of them had one or more children over 18 living with them, some of them cared for a disabled or elderly relative. By staying at home with their children when these were younger for many years as single mothers, most of the women were used to living in poverty so that their aim was often not to earn considerable amounts of money but to be able to earn extra income to be slightly better off and have employment and housing security.

### *Women with young children*

The women who had young children were able to be and remain in paid work when they had found employment with flexible hours and hours that fit around their children. They usually had accommodating employers who for instance allowed them to bring their children to work if they needed to or let them leave at short notice if their children were ill. Those with pre-school age children were able to be in paid work because they had access to affordable childcare or had a family member or partner who was able to look after them. Similarly, women with school aged children had been able to find arrangements during school holidays. The women with young children tended to be in casual temporary paid work between 2 to 15 hours a week. Only five women in the sample had children under the age of 10, and another woman was pregnant with her second child. This again shows how difficult it is for women who live in public housing, most of whom are single, to combine childcare responsibilities and paid work. Some of these women had wanted to do paid work because they had felt isolated and 'bored' staying at home all the time. They also felt good that they could contribute financially to the household. However, very few earned extra cash as the kind of flexible paid work that they needed was low paid and they could only work part-time. All of them had also left school before the last year of secondary school. Some felt that they were not better off financially by being in paid work because of the amount deducted from their welfare payments, and an increase in rent. But they still did paid work because they preferred to be in work than at home. However, doing paid work even for a few hours a week could be too much for women with preschool aged children, especially if more than one. This type of employment was about 'filling-in' in between taking care of the children and was often temporary.

For example, Maria, 26, single, had two children, 11 months and 4 year olds. She had worked in retail before she had her first child but left the job because she was ill during her first pregnancy. After her second child was born, she was not looking for paid-work but somebody she knew offered her work in a restaurant. She took the opportunity because she had post-natal depression and hoped being out of the house would help her

and wanted to be more independent. Also her ex-partner had lost his job and as he had moved in with her, he was able to look after the children while she was at work. However, she left the job after a week because the pay was very low and the work arduous. She found employment in another restaurant next door where she was working for three hours three days a week,

It suits me at the moment with the kids, so with their dad watching them whilst I work, and it's just pretty much until he goes back to work because he lost his job. . . . My daughter might be in kindergarden by the time hopefully when he gets a job. So my friend said she'll help as well, so, because childcare's too much.

Even though she would have liked to continue doing paid work, she had left her job in the second wave of interviews because she could not get the hours that would have suited her better. She felt that it was too difficult to combine both work and children, in particular when her daughter had irregular times at kindergarden. Her ex-partner was still not in paid work but was not supportive of her working and did not want to look after the children for very long. She had thus decided that it was best for her children that she stayed at home and do only volunteer work until the children are older.

Therefore having accessible affordable childcare or a reliable partner or relative able to look after children, and hours that enabled women to be there for their children were very important for women with young children to be able to remain in paid work. The location of their employment was also very important for women with both pre-school and school aged children. All these women had found paid work that was relatively near their housing and convenient in order to pick up their children from school or childcare. It was work that was convenient in terms of access and frequency of public transport or if they had a car, was only a short drive away. At the same time, because the work that the mothers with young children did was mostly casual and low-paid, they could not afford to spend money on petrol or public transport to go to work. For example, Katrina, 38, two children, 16 and 8 years old, was working for twelve hours per week in retail, she had refused to be interviewed for a job that was forty-five minutes drive away:



I: Have you said no to another one before?

R: Yep. To a job in W because I said I'll be working for petrol money and they said well it's not my problem what you spend your money on and I said but that would be the facts because I'd only be working 15 to 20 hours a week that would be the petrol money that I'd be spending and so I said, I'd rather work in G, so it's hardly no petrol or I can get a bus and then I've got the benefits of my pay, not going out on petrol but they don't see it like that . . .and when you've got an 8 year old you don't need to be sitting down at W at 2.30, 3 o'clock, rushing home for her and then she's got nowhere because the after school program's closed down next door so then there's nowhere for her to go after school so I have to be here and I don't have my family up here. I'm it for her.

The women with young children who were in paid work were therefore able to do so if the location, the working hours and practices suited them in order to be there for their children and if their employers were able to accommodate their family responsibilities. As Katrina and the other mothers stated, as a single mother, they felt even more that it was their responsibility to be there for their children.

### *Women and health*

Third, the majority of the women interviewed had had health problems, at some point in their lives, as it is usually the case for many of the people who live in public housing. These were mostly mental health problems with some physical health problems as well. Several of the women interviewed had had to stop working for several years because of their health but had been able to engage in part-time or casual work once their health had improved. Others had ongoing health problems but found that paid work was actually making them feel better by increasing their self-esteem and interacting with others, and this was particularly the case when they suffered from depression, as for Maria above. In either case, they usually were able to work because they had found employment for a number of hours and days that suited them and employment that would not impact negatively on their health. Here as well, it was easier for women to be able to decide to take up, and remain in paid work, if they had flexible work practices and accommodating

employers. Many of the women with health problems, several of whom were also women with older children, had volunteered in the community before being offered paid work in community organisations. For example, Fay, 38, single, no children, lived in a northern suburb of Melbourne, she received the disability support pension, as she had both mental and physical health problems. Fay had found work through volunteering in community and tenants organizations, she was also doing 6 hours paid work as well as continuing her voluntary work for a city council. Her employer was accommodating so that she could do her paid and voluntary work from home and they had given her different paid work when what she did impacted negatively on her health.

I have chronic pain, so that's a daily thing to contend with and as a result I also am on some medication . . . Then I also have chronic fatigue syndrome, which is more episodic and episodic depression as well. . . I had very bad chronic fatigue yesterday and it was interesting, because I have been getting very tired, but managing to keep going with the work that I find very interesting, the unpaid work. . . And I think so the work that I do, whether it be voluntary or paid actually does, is helpful for my depression I found. . . Well I guess it's that the interactions that I have with other workers are really interesting and positive. And I grow to feel that my work and contribution is of a good quality and so that helps my self esteem. And I also feel that I'm helping my community and that's a good feeling as well. . . I tried working as a sandwich hand in a milk bar for a couple of months or something, but because of my back problems it was causing me terrible pain and wasn't sustainable. And obviously didn't draw on my strengths. I think that you're able to put in a bit more and probably give more of yourself physically, even challenge the limits of your physical ability when you're very interested in what you're doing.'

Some women with health problems, like Fay, said that they were more motivated to do work that was stimulating and interesting and gave them responsibilities in the community, whether it was paid or unpaid, whereas doing paid work that they did not find stimulating, simply created more stress and could be detrimental to their health. Most of the women with health problems worked for less than twenty hours per week as

it would have been too difficult for them to do more. Even those who felt that their health had improved did not want to work too many hours consistently so as to not lose their disability support pension. This was because most of these women felt that their health was uncertain and unpredictable; they also all needed to see doctors and undergo regular medical treatments that would be very costly if they lost their disability support pension that entitled them to a health care card, with free medical treatments and medicines. They felt that as they could only work part-time and did not know how long they could stay in employment as a result of their health, they all felt that staying on welfare benefits was a safety net that they needed in their lives. As a result, women like Fay, made sure that the paid work that they did was under the number of hours that would be the cut off point for their welfare benefits. For instance, Fay, who was previously quoted, said,

I would say that that's always a factor for me in terms of my work, that I feel really need to keep the safety net of the disability support pension. So for that reason I wouldn't go for a full-time job, but also I wouldn't go for a full-time job because I don't think I could manage it.

The majority of women over fifty-five who did not have serious health problems also wanted to keep this safety net because they felt that at their age they would need medical treatment at some point and that their employment opportunities were limited because of their age..

Other women had employment that they found had a negative impact on their health, this was mostly for women with physical problems who worked in jobs that required heavy lifting or standing all day. Several of them had had to change jobs as a result. But a number of women over fifty stayed in these jobs because they were afraid that at their age they would not find any other work that was suitable to them in terms of hours and nature of employment. For example, Kathleen, 61, two adult children, worked 16 hours a week permanent part-time as a ward assistant in a hospital in a north western suburb of Melbourne. She had been working in that hospital for ten years but as in the previous ward where she worked, she developed back and leg pains, they transferred her to a

different ward where the work was meant to be easier for her. However, the nature of the work was still impacting negatively on her health and she was due to have a knee reconstruction. Yet she wanted to continue her employment,

R: You're on your legs all day, the only time you stop is when you have a break. I get 15 minute break.

I: So is that making it worse you think, your knee, is that/

R: Oh yeah it's the job and everything is heavy, I've got bad back and so if I'm limping on my sore leg that interferes with my spine, my back and my shoulder, so have to do rubbish, carry dinner trays to the patients, which they're quite heavy and push the trolley which is heavy and the tea trolley is heavy and it's all very physical. Linen bags are all heavy, so yeah so I'm in my 60s now so I don't really want to be retrained for anything, I don't think they'd retrain me for anything. So I'm happy just to plod along as I'm going.

I: Right ok, because you don't think you could find anything else?

R: No not at my age, got no other skills . . .

For women like Kathleen, in spite of her health deteriorating through her employment, being in paid work and earning an extra-income was still better than not being in paid work.

As we have seen, the majority of women interviewed struggled with some health problems, particularly depression, but also physical health problems. In previous research on people who received rent assistance, we argued for a correlation between the abusive and dysfunctional childhoods of the vast majority of the respondents and their health conditions as adults. The same correlation can be established in this research. Thus, in order to be able to take up paid work, women with health conditions need flexible employment in a supportive and understanding work environment where they can gain confidence in their abilities and improve their health in the process. The health care system in Australia also hinders these women's abilities to engage in more paid work as even though the social security covers some medical costs, these are only partial,

so that without a health care card or well-paid employment, they are trapped further into poverty.

### *Women and public housing*

Several women interviewed said that living in public housing had created employment opportunities for them. This was the case mostly for those who lived in some of the Northern suburbs of Melbourne where some charity organizations in partnership with city councils and the Department of Housing were offering public housing tenants paid traineeships and work experience in different sectors of employment. For instance, public tenants could do a one year paid traineeship with work experience as contact community officers (also called concierge) employed by a charitable organization, the Brotherhood of St Lawrence, working in the reception in some of the high rises in their area. Several of the women interviewed had taken this opportunity. Local paid traineeships available to public housing tenants in certain areas were also usually flexible in terms of hours in order to accommodate tenants with health problems and women with children who also had access to low-cost childcare. These traineeships only lasted a year but tenants could then continue working there on a casual irregular basis. These lead to some regular paid employment opportunities for some women but not for all of them. These traineeships seemed to also be mostly available in northern inner suburbs of Melbourne but not in the western suburbs and the regional centres and rural areas.

For example, Neya, 38, from a Turkish background was single and had an eleven year old daughter, she lived in a high rise flat in an outer north eastern suburb of Melbourne, and was doing the one year traineeship for 30.4 hours a week as a Contact Community Officer in the building where she lived.

. . . we get work because we're public housing. So they're trying to help people in public housing to get work, which they don't only just do this. There's heaps of other stuff that they do. It's also to get the Certificate III in Community Contact Service. . . So if I go to apply for another job I can say I've done this, instead of I've just sat at home. Because I'm a single mum and because I didn't work for

that long time, most people don't want to employ you. But see with the Brotherhood, they're not like that. They don't judge you for who you are, what you are. They judge you on you and if you're capable of doing the job and if it suits you, which is good. . .

Other women found that living in public housing had given them work opportunities because they got involved in the community as volunteers, for instance in the local public tenants association, and this led them to finding paid work either in a related field. Several of the women who lived in geographical areas where employment schemes linked to public housing did not exist said that being in public housing neither helped or hindered them finding paid work. Other women found that living in public housing could have a negative impact on paid work and employment opportunities. Several of the women reported that it was very difficult when they needed repairs or maintenance done to their housing as the system did not make any allowance for the fact that they did paid work. This could be very stressful for women and could have negative impact on their work. For example, Esmā, 38, from a Turkish background, two children under 18, worked for 6 hours per week as a cleaner on a casual basis during the first interview. She lived in a northern suburb of Melbourne. She said,

R: . . . if I've got to call maintenance I always tell them please call me so we can arrange a day and a time because I'm working and they don't follow those guidelines. They will rock up at your door, leave an orange card and then when you ring them, look I was at work can you please, can we arrange another day. Well are you home at 8.30 and if I start work at 9 they're not going to be out of my house by 9 and then I'm late to work. . . It's really, really, really hard. Really hard. That affects my working as well. . . They've got to arrange a way for working people, you know working mothers about the maintenance, like to arrange certain days, maybe Saturdays or they should hire some people that do those certain jobs for working people. You know, I'm sure the government can kind of you know work around us working people. We want to be helpful to them, they've got to be helpful to us . . .

Esma expressed here, as other women did, that it was expected for public tenants not to be in paid work and even though welfare policies tried to get public housing tenants back into the workforce and that some tenants were in employment, the housing offices did not have a system by which they were able to accommodate tenants who are in paid work with maintenance and repairs.

For many of the women interviewed, the double effect of an increase in their rent and reduction in their welfare benefits when they did paid work had a negative effect on their employment. The vast majority of women found that the income free area before their rent increased and their welfare payments decreased was too small and being in paid employment often did not enable them to get ahead financially. Indeed, as we have seen the majority of women who are public housing tenants have low levels of education and can only work part-time due to their care responsibilities and/or health problems. As a result the kind of employment available to them is mostly low-paid and casual. As the more hours they get, the higher their rent is and the lesser their welfare payment is, several women found that they were better off with fewer hours of employment. In addition, as the Office of Housing in Victoria assesses the rent every six months and women's earnings can vary considerably during that time, several of the women interviewed found themselves in rent arrears. For example, Patricia, 60, from a Pacific island, living in the north of Melbourne, during the first interview worked for sixteen hours plus a week as a Contact community officer in a high rise on a casual basis and also did other community work. At the time of the second interview, she had reduced some of her hours because her rent had increased,

. . . the more I earn the less Centrelink sends, the pension, and then my rent just gone skyrocket, I almost pay the normal market rental on a three bedroom home. . . So the rental has gone skyrocket I sort of went back to my rental fees because I didn't pay so now I'm about \$800 in arrears because my granddaughter was working in that period as well. So one it's good because I'm working and I'm earning a lot but the other is constraining on my economy and things like that. . . Well because when I was on Centrelink I earn about \$500 right for that work so

the \$500 take about rebated rent so I'll have probably 300, 200 for a fortnight to live on and then of course there's the utilities . . . like my electricity bills. And then of course I need to eat so by the time I have that there's nothing for me left so I don't go anywhere. One way I like the job but in another way there's penalties in every area so I can understand now why people in these high-rise don't feel like working.

Other women whose incomes varied considerably from week to week due to irregular hours, working overtime, having their children or other family members living with them earning different incomes, had decided to pay the full market rent even when they might have been entitled to a further rebate, simply because they preferred to have a fixed rent amount they knew they had to pay every month and to avoid having to report these changes in income on a regular basis to both Centrelink and the Office of Housing.

Therefore, for the women interviewed, living in public housing could provide employment opportunities while also constraining these. All the women interviewed said that public housing gave them security by being able to stay there even once they were in paid work and by having cheaper rents than in private rental, often even when they had to pay full rent. However, increases in rents and reduction in welfare payments did not enable women to save and be significantly better off financially until they were able to earn good wages in full-time permanent employment, few of whom were able to.

This section has shown that the women interviewed were only able to partially overcome the major social and structural obstacles to paid work that were identified in previous research because these are rooted in wider gender and socio-economic inequalities. Women being primarily responsible for the care of children and other family members, flexible employment being mostly casual and low-paid and in sectors that represent extensions of women's unpaid care work in the home are part of persistent unequal gender relations. Women experiencing violence, women finding themselves with children and little or no assets after relationship breakdowns, often in public housing, often with health problems as a result of their stressful lives are also all consequences of



unequal gender relations. At the same time, a residual welfare provision, the general casualisation of employment, the rise of unemployment, and poverty traps resulting from housing and social security systems are also part of broader unequal socio and economic inequalities. However, as it was shown women were able to enter paid work when it was a time in their life when they had less or no more childcare and other caring responsibilities, when they felt that their health problems could benefit from paid work or that their health had improved enough to be in paid work. Other factors such as friendly family practices, flexible hours, accessible and affordable childcare, the availability of local employment in the community all enabled women to decide to take up and remain in paid work. Yet, until women were able to work full-time in well-paid positions, very few of whom, had been able to do so, they had to often reassess whether being in paid work was worthwhile for them, not only in terms of their financial situation but their caring responsibilities and health.

## **Conclusion**

This paper has shown that women who live in public housing and are in paid employment have not been able to overcome major obstacles to paid work because these are social and structural. Women who live in public housing are not necessarily better off by being in paid employment. Indeed, most of the women who live in public housing can only get low paid-employment on a casual basis. Because the welfare benefits they have to live on are low and their rent increases while their income decreases with a small free income area when they do paid work, they are rarely able to get themselves out of poverty through employment. As the findings from this project reveal, women cannot simply take paid work because welfare policies seek to make them return to the workforce. They look for and take paid work when they feel that it is a time in their lives that they can be in employment and when they feel that it is the best thing to do for them and their families. Because women are still primarily responsible for the care of the children and other dependent relatives, and most of women with children in public housing are single mothers, women with children under the age of eighteen should have access to employment that is flexible and suited to their needs, with affordable childcare, and work

that can lead to permanent employment with opportunities for progression. Flexible hours and flexible work practices are also necessary for women with health problems to be able to take up, and stay in, paid work. Women who have been out of the workforce for long periods of time due to caring responsibilities or/and health problems need to have programs aiming at boosting their confidence and self-esteem. This paper also shows that for all women who live in public housing, employment opportunities in their local community that draws on women's skills and gives them responsibilities are very important in helping them to get back into paid work. Most of them already worked as volunteers in their local community before they took up paid employment. Paid employment schemes and traineeships specifically designed for public housing tenants should also be increased and take place in both urban and regional areas. In addition, the ways in which the rent and welfare payments are affected when public housing tenants are in paid work should be changed so that they are able to get ahead financially and do not get trapped into poverty in spite of being in paid employment.

However, even though these are necessary in order to improve the lives of women who live in public housing, welfare policies would also need to recognize the unpaid care work that women do in their homes and their communities. Women who are forced to look for paid work when their children are of school age often can only earn very little extra income, if any, while having to operate within the social and structural constraints discussed in this paper. As we have seen here, when women are finally in a position of being able to look for better ongoing paid work, they often feel discriminated because of their age and their lack of experience. At that time in their life most of them feel that it is too late to be able to earn enough over a long period of time to be able to also get out of poverty.

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