Planning in the new millennium: housing needs among older NESB women

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The full content of this thesis is my own original work

Signed by: O'Brien.
Acknowledgements

This thesis is dedicated to my mother Agnes who made the spiritual journey with me, and to my partner Jane who made the physical, mental and emotional journey with me. I thank you both for the excellent way you participated in this “rite of passage”. My original aim was to run a marathon (in my track shoes), which I’m sure would have been far easier for us all than this epic venture via the computer!

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My constant four legged companions during the process were Bib & Bub (the red heelers) and Bessie (the cat), and in the early stages Josephine (the border collie) and Agatha (the beagle). Upon my desk sat two figurines, a sleepy looking elephant and a bright eyed owl – I’m not sure whom I had most in common with (be it a good or bad big T day). However, I’m hoping a bit of both might be reflected in the contents I offer here.
Abstract

This thesis argues that an imperative exists to address the relationship between language and need in the planning and provision of lone-person public housing for older NESB women. To fully understand the issues raised by older NESB women in relation to their housing needs, an understanding of the wider cultural, linguistic, socio-economic, historical and political context, including demographic, epistemological, and public policy issues is required. Thus, I focus on this context first to rethink the traditional discursive and material space for housing needs, prior to introducing the interview responses of older NESB women and other informants. My aim is to give greater emphasis and value to their experiential knowledge of housing needs.

I argue that Australia’s demography reveals the extent to which language spoken has grown as a planning consideration and a housing issue; formulate an epistemological approach to planning attuned to the issue of language; and argue that it is essential to increase the supply of public housing and enhance multicultural policies in order to address the language related lone-person public housing needs of older NESB women. I then address the relationship between established lone-person housing needs and language related needs; and outline a revised lone-person public housing provision model. This model responds to language related needs and assists in alleviating the isolation and related deterioration in health and well-being experienced by older NESB women.
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<th>Description</th>
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<tbody>
<tr>
<td>AAP</td>
<td>Australian Assistance Plan</td>
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<tr>
<td>ACMA</td>
<td>Advisory Council on Multicultural Affairs</td>
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<td>ACPEA</td>
<td>Australian Council on Population and Ethnic Affairs</td>
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<td>AEAC</td>
<td>Australian Ethnic Affairs Council</td>
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<tr>
<td>AIMA</td>
<td>Australian Institute of Multicultural Affairs</td>
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<tr>
<td>AMEP</td>
<td>Adult Migrant Education (English) Program</td>
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<tr>
<td>ANESBWA</td>
<td>Association of NESB Women of Australia</td>
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<td>APIC</td>
<td>Australian Population and Immigration Council</td>
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<tr>
<td>CHC</td>
<td>Community Health Centre</td>
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<tr>
<td>CHP</td>
<td>Community Housing Program</td>
</tr>
<tr>
<td>CSHA</td>
<td>Commonwealth State Housing Agreement</td>
</tr>
<tr>
<td>DIEA</td>
<td>Department of Immigration and Ethnic Affairs</td>
</tr>
<tr>
<td>DIMA</td>
<td>Department of Immigration and Multicultural Affairs</td>
</tr>
<tr>
<td>EAPS</td>
<td>Ethnic Affairs Policy (Priority) Statements</td>
</tr>
<tr>
<td>ECC</td>
<td>Ethnic Community Council</td>
</tr>
<tr>
<td>ECCNSW</td>
<td>Ethnic Communities Council of NSW</td>
</tr>
<tr>
<td>EEO</td>
<td>Equal Employment Opportunity</td>
</tr>
<tr>
<td>FECCA</td>
<td>Federation of Ethnic Community Councils of Australia</td>
</tr>
<tr>
<td>FPM</td>
<td>Feminist Postmodern</td>
</tr>
<tr>
<td>Galbally Report</td>
<td>1978 Review of Migrant Services and Programs</td>
</tr>
<tr>
<td>GIA</td>
<td>Grant in Aid</td>
</tr>
<tr>
<td>LGCHP</td>
<td>Local Government and Community Housing Program</td>
</tr>
<tr>
<td>MESC</td>
<td>Main English Speaking Countries</td>
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<tr>
<td>MRC</td>
<td>Migrant Resource Centre</td>
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</table>
MS  Modernist Scientific
MSU  Migrant Service Unit
NESB  Non-English Speaking Background
NESC  Non-English Speaking Countries
NMAC  National Multicultural Advisory Council
NPC  National Population Council
NSWDOH  NSW Department of Housing
NWHC  National Women's Housing Conference
OMA  Office of Multicultural Affairs
PM&C  Department of Prime Minister and Cabinet
ROMAMPAS  1986 Review of Migrant and Multicultural Programs and Services (otherwise known as the “Jupp Report”)
SHA  State Housing Authority
SSPHTF  South Sydney Public Housing Task Force
TIS  Telephone (Translating) and Interpreter Service
INTRODUCTION
Introduction

Original research contribution

The original research contribution¹ will make in this thesis comprises both knowledge of the lone-person public housing needs of older non-English speaking background (NESB) women,² and the development and application of a feminist postmodern (FPM) epistemology for analysing, ascertaining, defining and responding to these housing needs, and planning considerations more generally.

I will place a particular focus on the language spoken by older NESB women as a significant determinant of their housing needs. The requirement for this focus was revealed during my fieldwork interviews. Nowhere in the literature I reviewed for this thesis is there an indication of the significance language has in the realm of housing needs. My discussions with older NESB women and other fieldwork informants revealed the practical implications of this omission.

Similarly, nowhere in this literature has a FPM epistemology been developed or applied.³ I believed an alternative epistemology to the modernist scientific (MS)

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¹ By using the first person pronoun throughout thesis, I will remain visible and responsible as the author. Various feminist authors (eg Luce Irigaray) have employed the first person pronoun to make visible the subjective dimension of their narratives. This “tactic” does not imply the presence of a singular, authoritative all-pervading voice in the text. In particular, my use of the first person pronoun in no way implies that I will be making authoritative authorial statements on behalf of the older NESB women I interviewed, an issue I will address in Chapter 6 prior to presenting their interview responses.

² The focus is on women 55 years and over – the eligibility age for pensioner housing. NESB ‘is a term to describe someone whose first language is not English or whose cultural background is derived from a non-English speaking tradition. In statistical terms, a person is of a non-English speaking background if they, or their parents were born in a country where English is not the primary language’ (ECC, 1994).

³ Refer Harding (1986b) for a brief description of feminist postmodernism as a feminist epistemology. Two other strands of feminist epistemology have been identified: feminist empiricism and feminist standpoint. Feminist empiricism is premised on the belief that ‘sexism and androcentrism are social biases correctable by stricter adherence to the existing methodological norms of scientific inquiry’ (Harding, 1986:24). This belief has been challenged on the basis that the canons of scientific method, the scientific tradition and its methodologies, and the selection and definition of problems for inquiry are inherently sexist and androcentric (Duran, 1991:84; Harding, 1991:111 & Hekman, 1990:124). Feminist standpoint is a notion introduced by Hartsock in 1983, developed on the methodological base provided by Marxian theory. Feminist standpoint(s) refers to a viewpoint(s) from women’s distinct vantage point, their social position, activity/ies, experience/s, interests, values, conceptual scheme/s and perspective/s. For a discussion of standpoint epistemology refer Hartsock, 1995:56,73-4,79,86; Ackelsburg & Diamond, 1987:516; Duran, 1991:80,84-5; Flax, 1987:633; Grant, 1993:101,118-9; Harding, 1986b:26,141-2 & 1991:119,136,181,184,6,282; Hennessy, 1993:67-99 & King, 1995:363. Feminists have challenged the
Introduction

epistemology I will outline in Chapter 2 was integral to knowledge of (and responses to) the lone-person housing needs of older NESB women in the new millennium. The FPM epistemology that I will present in this thesis was developed through critical responses to modern, feminist and postmodern theory, evolved with, and in response to, my research project and is offered as an original theoretical contribution. This epistemology also responds to the feminist philosophical imperative to loosen the absolutist hold of much of traditional epistemology and reveal its historicist implications.4

Central argument and structure

The central argument I will pursue in this thesis is the imperative to address the relationship between language and need in the planning and provision of lone-person public housing for older NESB women. In making this claim, I will show that the housing needs of older NESB women are played out in a wider cultural, linguistic, socio-economic, historical and political context, which includes demographic, epistemological, and public policy issues. An understanding of this framework is required in order to fully understand the issues raised by older NESB women in relation to their housing needs. Thus, it is this wider context I will focus on first in my thesis.

The thesis is also structured in this way due to my desire to first rethink the traditional discursive and material space for housing needs, prior to introducing the interview responses of older NESB women and other informants. By doing so, I aim to give greater emphasis and value to their experiential knowledge of housing needs.

Initially I will claim that Australia’s demography reveals the extent to which language spoken has grown as a planning consideration and a housing issue. I will then formulate an epistemological approach to planning attuned to the issue of language. Next, I will

modernist notion of essentialised identities, and raised questions as to whether there can be a feminist standpoint (de Laurentis, 1990:137; Flax, 1987:137; Harding, 1986b:27,163). Furthermore, feminist standpoint is a position that is socially produced, and thus not necessarily available to all women. It is a position that is reached through philosophical and political struggle (Jagger cit. Hennessy, 1993:67).

4 Code, 1987:242

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maintain that it is essential to increase the supply of public housing and enhance multicultural policies in order to address the language related lone-person public housing needs of older NESB women. These arguments will provide the context in which I then address the relationship between established lone-person housing needs and their language related needs.

The arguments will also provide the basis on which I arrive at a revised lone-person public housing provision model that responds to language related needs. If a model of this nature is not developed, substantiated and introduced, older NESB women will continue to experience the negative housing outcomes I discuss in this thesis, in particular isolation and a related deterioration in their health and well-being.

Planning in the new millennium

I will rely on certain key concepts in this thesis, including the notion of a postmodern era. The postmodern era originated in the late 1940s or early 1950s, in some countries earlier than others, is usually taken to refer to the last four or five decades of the 20th century, and has a multicultural and postnational nature. Features of particular importance in this thesis are the international migration flows and globalised conditions of existence, a breaking down of the national determinants of cultural identity, and the ethnic reconstitution of localities. Specifically, in this thesis the postmodern era will be related to the cultural and linguistic interaction of persons with diverse identities and values in what can be described as global/local social spaces in the Sydney metropolitan area.

This interaction calls into question the logic of current planning theories and practices, including the validity of the existing universal model for lone-person public housing provision. To a large extent, this model involves allocating (on a wait-turn basis) the next available one-bedroom dwelling in the area nominated by the applicant. Throughout this thesis I will show that the model incorporates many of the negative aspects of MS epistemology I discuss in Chapter 2. In particular, the model

5 Forster, 1985:xiii; Harvey, 1989:42; Jameson, 1985:113
encompasses a universal definition of, and approach to housing need, a master solution, and limited knowledge of the housing needs of older NESB women. Furthermore, the model makes a dichotomous and outdated distinction between independent and supported forms of accommodation, that is, the model does not include many of the support services required by tenants, and is based on mono-sectoral provision, for example to a large extent health considerations are excluded. The alternative model I develop in this thesis will have greater ability to respond to housing needs generated by the structural ageing of Australia's population and the multicultural, multilingual aspects of the postmodern era.

If the claim is accepted that 'the postmodern era could be said to begin in 1945,' then one of its constitutive features has obviously been international mass migration. I will discuss this feature in Chapter 1 when examining Australia's new millennium (i.e. year 2001) demographics, and the context this suggests for the lone-person public housing needs of older NESB women. In some senses the postmodern era will be seen to be synonymous with the multicultural epoch. Interestingly, Australian debates over multiculturalism of the 1970s, 80s and 90s have in fact coincided with the more general debate over postmodernism.

The commencement of the new millennium can be recognised as a significant moment of time in the postmodern era and a potential turning point, as evidenced by Australia's agenda for change, including reconciliation and the possibility of becoming a republic. This agenda offers an opportunity to also change the way multiculturalism is played out in the popular imagination, and makes its appearance in planning considerations. I will address this issue in Chapter 4.

7 Structural ageing of the population can be defined as 'the declining proportion of the population to be found in younger age groups and the consequent increase in the proportion found in older age groups' (Jackson, 1999 cit. ABS, 1999:7).
9 In 1981, the prime minister of the time, Malcolm Fraser, commented: 'Australia may have stumbled into the multicultural epoch.' In Chapter 1 I will indicate that Australia's entry into the multicultural epoch can be dated from 1945.
10 Milner, 1993:126-7

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Multiculturalism is a term that has particular significance in this thesis. A number of authors have referred to the rhetoric of multiculturalism. Multiculturalism has existed in Australia as both rhetoric and reality during the postmodern era - the reality of a culturally and linguistically diverse population has been joined by a policy for managing this diversity, not without its rhetorical aspects. It is the latter definition of multiculturalism, that is, a policy (or rather, policies) related to the diversity of individuals I will explore in Chapter 4.

Multiculturalism can be recognised as 'a public policy designed to ensure the full socio-economic and political participation of all members of an increasingly diverse population.' Recently the term 'Australian multiculturalism' was coined and refers specifically to strategies, policies and programs designed to 'make our administrative, social and economic infrastructure more responsive to the rights, obligations and needs of our culturally diverse population.' However, I will demonstrate in Chapter 4 and Part 3 that multiculturalism continues to deal mainly with 'lifestyle rather than lifechances,' despite the National Council of Population's call in 1985 to allow multiculturalism to 'expand beyond the promotion of choice of lifestyles to the promotion of greater life chances for ethnic communities.'

I will maintain that a definition of multiculturalism consistent with the idea of common Australian citizenship and equitable treatment (i.e. life chances) implies the provision of services adequately recognising ethnic diversity. In this sense, multiculturalism takes in notions of social justice and rights. More specifically, multiculturalism as it appears in this thesis will be related to the provision of lone-person public housing that responds to the cultural and linguistic needs of older NESB women.

12 Castles, 1995:13. Refer also Gardiner-Garden, 1993:49. In 1989 the Commonwealth Government defined multiculturalism as 'both a description of Australian society and a policy for managing the consequences of diversity in the interests of the individual and the wider community' (OMA, 1989:vii). Similarly, in 1995 the National Multicultural Advisory Council described multiculturalism as 'not only the cultural and ethnic diversity of contemporary Australia but... also a policy for managing diversity for the benefit of all Australians' (NMAC, 1995:2 & viii). Refer also Fincher et al, 1993:105-9.
13 CoA, 1999:1 my emphasis; DIMA, 2000a
15 NCP, 1985:14
16 cf. Inglis cit. Gardiner-Garden, 1993:53-4
At various stages of this thesis I will place a focus on the relationship between multiculturalism and nationalism, and the implications of global existence. The mass global movement of people from one nation to another has indicated a requirement to revise the modern concept of nation, and traditional notions of nationalism built on the predominance of racial, cultural and linguistic homogeneity.\(^{17}\) Even so, ethnic distinctiveness remains a *sine qua non* of the nation involving shared ancestry myths, common historical memories, unique cultural markers, a sense of identity, difference, belonging and solidarity, a common culture, and a national consciousness.\(^{18}\)

Australia, like most nation-states in the new millennium, is ethnically heterogeneous and plural, a status that indicates in some ways the making of a “multinational nation,” and in other ways a superseding of the nation brought about by globalisation and the breaking down of national boundaries.\(^{19}\) Despite the rapid growth of this status during the postmodern era, it continues to be a slow process for modern notions of assimilation and integration to give way to the concept of multiculturalism as Australia's population moves down a post-national path. I will argue that nationalism remains a powerful force in the ideology guiding public policy formulation, in particular the definition of need, and this predicament has implications for responses to the lone-person public housing needs of older NESB women.

Irrespective of the postmodern nature of daily existence and the challenges this presents to planning practice, MS epistemology remains the guiding force in planning circles.\(^{20}\) The links between postmodern theory, postmodern culture, and planning practices, with

\(^{17}\) cf. Anderson, 1983; Castles et al 1992, Gellner, 1983 & 1994; NMAC, 1999:63. In other locations, for example the nation-states of the former Soviet Union, a resurgent nationalism or supranationalism has been evident (Dear, 1995:40), while for China and Hong Kong, the coming together of two nationalisms resulted in a struggle to develop a new combined nationalism (as forecast by Cuthbert, 1995:146). A resurgence of nationalism has also occurred to some extent in Australia, witness the recent “Hanson debate.”


\(^{19}\) Smith, 1991:145-6,154-5. Refer also Castles & Miller, 1993:35

a few notable exceptions, have yet to be forged.\textsuperscript{21} The theory and practice of planning, to a large extent, continues to revolve around the use of master narratives, the dominant paradigm being comprehensive rationalism.\textsuperscript{22} A master planning solution based on totalising and unitary logic is often preferred over an experiential based approach. Planning often fails to take account of the postmodern city's "multiple realities,"\textsuperscript{23} that is the diversity of communities and cultures, and the different needs these realities bring forth.\textsuperscript{24} Planning neglects to get down to the level of individual and group differences and into the community sphere. More and more planning of a supposedly homogenous nature is required to incorporate heterogeneous aspects. The complexity of human needs calls for discrete responses to each part of the city and greater sensitivity to the diversity of inhabitants and changes over time. Planning that continues to give primacy to dominant modernist themes, such as freeway provision for enhanced private vehicle usage,\textsuperscript{25} while subsuming important differences, for example the need for an 'integrated multimodal public transport system,'\textsuperscript{26} will 'universalise the dominant group's experience and culture as the social norm,' and inevitably contribute to the oppression and exclusion of particular sectors of the population and certain spatial locations.\textsuperscript{27} In effect the current planning climate calls for dissolution of the universal perspective.

A master solution, which goes beyond technical rationality and scientifically gathered information to address social and environmental issues can be recognised as a necessary and useful planning device for addressing needs. However, a problem arises when this solution is taken as the end point rather than the position from which the policy maker commences when devising an appropriate planning model for particular client groups, such as older NESB women. When accepted as the end point, the master


\textsuperscript{22} Beauregard, 1989

\textsuperscript{23} Dear, 1991:550. These realities include those initiated by modernism.

\textsuperscript{24} Refer for example, Gibson & Watson (eds) 1995 & 1994; Gleeson & Low, 2000:Chapter 7; Fincher & Jacobs (eds) 1998; Sandercock, 1998a&b; Thompson, 2000

\textsuperscript{25} Gleeson & Low (2000:164-6) aptly use the heading 'motorcar madness' to discuss this issue.


solution imposes conformity, and represses the "otherness" of individuals (i.e. their alternate epistemologies, subjectivities, and culturally and linguistically defined needs), and the "otherness" of their locale (i.e. needs arising from specific aspects of local content and the local culture and language). A repression of "otherness" has resulted in a reification of particular and universal definitions of need in public housing provision, and further, as I will argue in Chapter 2 an objective status has been claimed for these definitions. For example, to a large extent lone-person public housing needs continue to be defined from the perspective of residents having a command of the English language.

Planning in the new millennium calls for "strategies of invention"\textsuperscript{28} to unsettle the master narratives and unitary logic of MS planning discussed throughout this thesis, and to highlight its inherent inadequacies, shortfalls and obscurations. These strategies include formulating (and responding to) original versions of the needs and aspirations of older NESB women as a distinct and diversified constituency.\textsuperscript{29} This pursuit will be assisted in this thesis through the development and application of an alternative, FPM epistemology to challenge the existing model of lone-person public housing provision for older persons. Throughout this thesis I will reveal that the specific cultural and linguistic needs of older NESB women to a large extent lay outside this model.

**Housing needs among older Non English Speaking Background (NESB) women**

The content of this thesis relates to older non-English speaking background (NESB) women. The definition of older person in this thesis is persons aged 55 years and over, that is, the eligibility age for public housing for older persons.\textsuperscript{30} However, much of the data on older persons commonly called forth in the literature I surveyed reflects the statistician's concept of "the aged" and relates to men aged 65 and over, and women

\textsuperscript{28} di Stefano, 1991b
\textsuperscript{30} The *Australian Urban and Regional Development Review* delineated three groups of aged persons (55-65, 65-75 and 75 years and over) based largely on policy issues specific to each group (AURDR, 1994a cit. AHURI, 1997:33). An AHURI study classifies persons aged 55 to 64 years as the 'pre old' (1997:33).
aged 60 and over (the eligibility age for an aged pension).\textsuperscript{31} Thus, the number and proportion of older persons in Australia's population and future projections generating housing demand, is larger than what the literature indicates when the eligibility age for public housing is recognised. I will address this issue in Chapter 1.

A great deal of diversity exists among women placed within the arbitrary and all encompassing classification of older NESB women. The term encompasses, for example, older women from various countries and regions of origin, urban and rural locations, and different language groups and religions.\textsuperscript{32} Differences also exist in education, income levels, reasons for emigrating, age on emigration, and experiences in Australia. Also, the way in which older NESB women have been incorporated into Australian society differs with the period of migration, the strength of chain migration links, the size of the immigrant group, and their residential location.\textsuperscript{33} This diversity indicates the degree to which older NESB women and their lone-person public housing needs resist a simple equation. I will use the term older NESB woman in this thesis solely as a generic means of indicating that the women referred to are aged 55 years and over and have a first language other than English. Nothing further will be implied.

It is impossible to discuss tangibly so broad and elusive a theme as older NESB women without coming down to the specific cases where facts are more complicated in their relationships, to micro-studies focusing on women from particular cultural and linguistic backgrounds, and to the complex cultural social and economic processes that are operative at the local level and the linkages which exist between them.\textsuperscript{34} Only at the micro-level is it possible to understand the housing needs of older NESB women and gain knowledge of the values and interests integral to their lives. In Part 3 of this thesis I will respond to this requirement by presenting micro-level understandings of housing needs gained during fieldwork interviews. The focus throughout this thesis will be on

\textsuperscript{31} Senate Standing Committee, 1992 cit. AHURI, 1997:32-3
\textsuperscript{32} For example, self-identification as a Russian Jew is culturally different to nominating Russia as the place of birth (and different again to self-identification as a South African Jew). Similarly, cultural differences exist among women self-identifying as Greek but born in a variety of locations, including mainland Greece, Egypt, Turkey, Cyprus, Romania and Poland.
\textsuperscript{33} Fincher et al, 1993:108
\textsuperscript{34} O'Brien, 1988:8

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lone-person public housing, as there can be specific needs associated with this form of housing, for example a need for certain types and levels of support to be provided.

The postmodern era has brought with it the requirement to expand the MS concept of housing need, that is, the supposedly universal, western and English speaking notion that exists in Australia. This conception is required to open itself up to redefinition according to the world Australians inhabit in the new millennium and the tenants inhabiting public housing. Discrete needs introduced during the postmodern era exist alongside traditional universal needs defined by the state. Consequently, the concept of housing need is now (more than ever before) required to represent the complexity of human existence.\(^{35}\)

Throughout this thesis I will develop an expanded, dynamic and open-ended concept of lone-person public housing need, which responds to the cultural and linguistic identity of older NESB women as a significant determinant of housing needs.\(^{36}\) I will argue that the existing definition of lone-person public housing need is compromised by the logic of MS epistemology reflected in public housing and multicultural policies. In addition, I will show the existing definition to be compromised by the dearth of public housing supply I will discuss in Chapter 3, in the sense that reduced supply leads to a narrower definition of needs. The definition of lone-person housing need is also compromised by a less than adequate response to the implications of global existence, in particular, the cultural and linguistic diversity among Australia's older population I will outline in Chapter 1.

The concept of need is often articulated in public policy discourse, particularly in relation to circumstances that are seen to require some course of action by the state. Many of the needs responded to by the state are associated with notions of poverty,

\(^{35}\) Fischler, 2000:147 citing Doyal & Gough, 1991

\(^{36}\) Doyal & Gough, 1991: 310. Need is a concept open to a variety of interpretations, and a concept which has certain associations with the notion of rights, wants, and preferences. Needs and rights can be mutually compatible, even intertranslatable (Minow cit. Fraser, 1989:182-3). Satisfaction of need is dependent on the availability of resources, and can be met by an informal network, the market, voluntary provision and/or the state. Needs have been defined as: instrumental needs (whereby something is needed for some purpose) - normative (or standard) needs - comparative needs (having a relative position) - felt needs (perceived as a need or want) - and expressed (or articulated) needs.
standards of living, and the necessities of life. The provision of material goods through the welfare system is seen to meet these needs, and to enhance the quality of life of recipients. Enhancement, in this sense, has traditionally related to the means of survival to physical well-being and to personal autonomy. More recently, needs have been seen to include other quality of life aspects, and the state has begun to engage in a consideration of these. For example, in the case of housing estates in the Sydney metropolitan area, the NSW Department of Housing (NSWDOH) has acknowledged that housing need is more than the dwelling provided, and has begun to respond to related housing needs including family breakdown, violence, vandalism, disability, illness and language spoken.37

Any definition of need is however a discursive construction, and the state has traditionally spoken from an authoritative position rather than a position of consensus. More often than not, the recipients of needs-determined public provision do not participate in the state's definition of their needs. Even when their needs are articulated and made known in public policy arenas, these needs are not necessarily accepted as needs, and the issue becomes the validity or otherwise of the needs. The needs are often perceived to have a subjective and personal nature rather than an objective and universal status, a distinction that I will challenge in Chapter 2. Sometimes the needs are dismissed as simply being idiosyncratic preferences, and not needs at all. In the worst scenario: '[a] social pathology discourse is invoked to imply that some individuals are to blame for their own predicament and are therefore not worthy of assistance and not in need.'38 From this perspective, a distinction is made between self induced needs, or individually created needs, and "no fault needs," that is needs which have arisen through no fault of the person in need, a tenuous distinction to say the least.

The question of how needs are created has implications for the conceptualisation of need. When entering into a consideration of the concept of need, a simultaneous consideration of what factors are involved in the production of needs is informative, and can lead to a different and expanded conceptualisation of need. Needs are far more than something a subject commences life with (a built in factor), and far more than an

37 NSWDOH, 1994:32
38 Watson, 1995:170
evolutionary product resulting from the (supposedly defective) life course of individuals. In this thesis I will show that needs, and the definition thereof, are also historically produced by the philosophy of the time, by various government policies, and by cultural and linguistic identity. These aspects interact with, and impact on, the lives of individuals, and are vital considerations in defining the lone-person public housing needs of older NESB women.

The state's definition of public housing need has a universal nature, and is often based on financial considerations. For example, low-income persons are provided with public housing because they have passed a means test, and rental subsidies are based on an assessment of the type and amount of household income. Of recent times, the state's definition of public housing need has also incorporated a notion of relative needs. In the case of older persons, the definition of need incorporates mobility considerations, that is recognition of the need for older persons to be housed close to community facilities and services, such as shops and transport routes. To a limited extent, a need for their dwellings to incorporate enhanced security features and to be large enough for a carer to stay overnight has also been recognised. I will discuss these in issues in Chapter 9. By responding to these needs, public housing policy has acknowledged that the quality of life experienced by older persons relies not only on the living conditions afforded by dwelling itself, but also on the activities made possible by the location, size and design of the dwelling.

However, the fieldwork responses I will present in Part 3 reveal that there are many instances where lone-person public housing remains inadequate for the needs of older NESB women. In particular, allocation policies often generate a tenant mix whereby older NESB women, due to language difference, are unable to communicate with their neighbours. This inability to communicate with neighbours has a very isolating effect on many older NESB women, and impacts on their health and well-being. Satisfactory housing outcomes for many of the women I interviewed are dependent on specific needs related to communication, cultural identity, location, autonomy, and social interaction being recognised as legitimate concerns in the provision of public housing. Needs such as these determine the appropriateness of public housing, both in terms of standard of living and quality of life.
In many ways, the lone-person housing needs of older NESB women reflect the gender position they have been accorded over their lifetime. Gender is a significant determinant in access to housing resources in Australia. Women’s ability to acquire secure long-term tenure in their own right is often affected by economic and psychological dependency in the family, their secondary position in the labour force, and their overall lower economic status. These factors place severe constraints on women’s access (in their own right) to home ownership, and in addition often exclude them from access to rented accommodation in the private sector. The historical links between the gendered division of labour, home ownership and private sector rental are major factors behind older women’s requirement for public housing. By establishing these barriers to home ownership and private rental by women, the housing market has diminished women’s housing opportunities relative to men’s and contributed to the production and reproduction of gender-based inequalities.

Despite the existence of these factors as determinants in women’s housing tenure, academics and policy makers have largely ignored the importance of gender. However, to ignore gender denies its centrality in determining individuals needs and housing outcomes, and omits the particular needs women have in relation to housing. Further, policies that fail to address the needs of women and their lack of resources,

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40 Yates cit. NHS, 1991e:26. Women earn significantly less overall than men. For a discussion of the differences in women and men’s earnings, refer ABS Cat. 4102.0, 1995:111-114. Also, women have often been disadvantaged as a result of divorce and property settlements, and have been unable to retain or achieve home ownership (NSWMACWH, 1988).

41 ABS Cat. 4102, 1995:111-114; Coleman and Watson, 1987:1-7; Gartner, 1986:34; Munro & Smith 1989:4-5,14; NHS, 1991e:26-9,41; NHS (Howe), 1991: 25-6; NSW,WHS, 1988:1,3,5,7,10-12; Pawson, 1988:138; Rossiter, 1987:3; Sargent in OPHS, 1991:3; Watson, 1985:4,9 & 1988; Watson & Helliwell, 1985. During their lifetime, many of today's older women have had their quest for home ownership and rented accommodation circumscribed by a private housing system that reveals particular gender biases against women. For example, financial institutions have demonstrated an inability to respond to mortgage loan applications lodged by women on the basis of ability to repay alone, and have introduced discriminatory factors such as a likely absence from the workforce due to motherhood (Watson, 1985, 1988; Coleman & Watson 1987; Barclay et al, 1991: 95,114-5,194).

42 Gartner, 1986:34

Planning in the new millennium: housing needs among older NESB women
such as reductions in the amount of public housing, place older women in a situation where they are likely to be vulnerable private tenants.\textsuperscript{43}

Not until the 1\textsuperscript{st} National Women's Housing Conference (NWHC) in 1985 was gender considered as a significant variable in its own right for determining housing needs.\textsuperscript{44} The role of gender in women's housing circumstances was addressed again at the 2\textsuperscript{nd} NWHC in 1987 and has also been the subject of feminist housing texts produced since the mid 1980s. Despite these inroads, the issue of gender has not secured the position of importance it deserves to occupy in mainstream housing debates and policy formulation, and as a consequence the role of gender relations in women's housing circumstances has been denied as central to the explanatory task.\textsuperscript{45}

Housing resources become an even greater problem for women when gender is associated with other forms of disadvantage,\textsuperscript{46} for example cultural background and language spoken.\textsuperscript{47} NESB women's issues have often been considered as an "afterthought", whereas in a multicultural society a requirement exists for these issues to be an integral part of all discussions, rather than marginalised.\textsuperscript{48} The 1\textsuperscript{st} NWHC revealed that the particular needs of NESB women had at that stage even been overlooked by feminists in the forefront of housing issues, for the original conference program did not provide for any coverage of migrant women’s issues.\textsuperscript{49} This lack of coverage was rectified at the 2\textsuperscript{nd} NWHC.\textsuperscript{50} However, I will indicate in this thesis that

\textsuperscript{43}Gartner, 1986:34; Coleman & Watson, 1987
\textsuperscript{44}Gartner, 1986:34. Papers presented at this conference revealed, that female economic dependency in most living arrangements sponsors a lower rate of property ownership and also contributes to housing poverty upon marital break-up. Refer Watson, 1988, Chapter 5 for a discussion of the negative impact of marriage breakdowns and divorce settlements on women's housing tenure.
\textsuperscript{45}Munro & Smith 1989:14
\textsuperscript{46}Gartner, 1986:34; Munro & Smith, 1989:14
\textsuperscript{47}For example, indirect discrimination against NESB women has occurred due to lending institutions failing to provide information about housing finance in languages other than English (NSWMACWH, 1988:12).
\textsuperscript{48}2\textsuperscript{nd} NWHC, NESB Report 1987:72
\textsuperscript{49}Durer et al, 1985:1
\textsuperscript{50}The overall organisation, management and focus of the conference sought to ensure the participation of women from NESB and to acquire a NESB women's perspective on housing needs. This endeavour included a special Pre-Conference day for NESB women and a NESB conference report. The report mentions that a Migrant Housing Information group, comprising approximately six workers from various community organisations in NSW, had been meeting on an ad hoc basis for about two years to examine housing issues affecting NESB persons (2\textsuperscript{nd} NWHC, 1987:1,6). A NESB Housing Caucus with a similar brief was formed in NSW in the early 1990s.
Introduction

the timely response to NESB women's housing issues made at the conference has not led to sufficient focus being placed on these issues subsequently. Furthermore, I will demonstrate that an increased focus is required to arrive at an adequate definition of the lone-person housing needs of older NESB women.

In Part 3 I will reveal that many of the housing needs of older NESB women can apply to all older women. For example, the literature indicates factors such as residential location, size and design of accommodation, safety and security provided, and the health and well-being of the occupant impact on the lone-person housing needs of older women, regardless of their cultural and linguistic background. In addition, the literature demonstrates that older NESB women have particular housing needs, including needs related to the accessibility of information, language spoken, proximity to their ethnic community, and intergenerational value shifts among family members.\(^5\) However, my fieldwork revealed that these are only some of the issues affecting the lone-person housing needs of older NESB women and that many considerations are absent from the literature. The informant responses I present in Part 3 will assist in making these considerations known, and will provide an improved understanding of housing needs.

Older NESB women have not, to any significant extent, participated in the state's definition of their lone-person public housing needs.\(^5\) In effect, monological, administrative processes of need definition, based on the authorised knowledge of policy makers, have been substituted for dialogical participatory processes of need interpretation, which incorporate the experiential knowledge of older NESB women.\(^5\) Yet, as I will reveal at various stages of this thesis, an adequate definition of the lone-person housing needs of older NESB women relies on their interpretations being incorporated into the state's definition.

Responses from the women I interviewed will demonstrate that health and autonomy are primary housing needs, and further, will provide empirical evidence for theoretical

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\(^{51}\) O'Brien, 1992
\(^{52}\) Watson, 1995:170
\(^{53}\) Fraser citing Habermas, 1989:156
statements in the needs literature concerning the primacy of health and autonomy. In addition, their interview responses will indicate that, for older NESB women, health and autonomy depend on the availability of cultural and linguistic contact and support. An absence of this contact and support leads to negative features in the lives of older NESB women living in lone-person public housing, in particular, social, linguistic and cultural isolation, which impacts on their health and well-being and their ability to live independently.

**Thesis content**

In the following chapters I will bring together the issues profiled so far, and a variety of other considerations integral to an understanding of housing needs among older NESB women in the new millennium. My discussion will comprise three parts. In Part 1 I will examine Australia’s new millennium demographics and housing demand as the context for housing needs among older NESB women. I will also challenge aspects of the existing epistemological approach to planning and outline an alternative. In Part 2 I will both present and critique the historical public policy context for the housing needs of older NESB women. In Part 3 I will analyse the knowledge of housing needs among older NESB women I gained during a cross-disciplinary literature review and empirical research – my fieldwork interviews for this thesis.

A brief outline of the content of each chapter follows.

- **Part one: planning in the new millennium**

  In Chapter 1 I will reveal the extent to which the housing needs of older NESB women reflect the global population movements of the postmodern epoch, and call for a different approach to housing need. I will examine the multicultural, multilingual and urban nature of Australia’s population, plus the overall housing tenure and affordability context for lone-person public housing demand among older persons. Then, I will analyse the rapid ageing of the population that is occurring, the growth in the number

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Introduction

and proportion of older NESB persons, the growing predominance of older women, and what this suggests for housing demand in the new millennium. To conclude, I will address housing and care demands among older persons, with a focus on the increasing requirement for lone-person public housing among older NESB women in NSW, and the ongoing nature of this requirement as indicated by socio-economic forecasts and predicted household formations.

In Chapter 2 I will indicate the shortfalls in MS epistemology, argue for a revised epistemological approach to planning, and formulate a FPM epistemology. Throughout this thesis I will show that FPM epistemology provides for an improved approach and response to the lone-person housing needs of older NESB women. FPM epistemology comprises a broad and eclectic theoretical perspective, an expansive rationality and cognitive style, a transcending of binarisms, a focus on the subjective aspects of reasoning, and an incorporation of values. Other aspects of this epistemology include a cross-disciplinary, cross-sectoral approach to housing needs, and a heightened understanding of the importance experiential knowledge has in defining and responding to the lone-person housing needs of older NESB women.

- **Part two: historical public policy context**

In Chapter 3 I will argue that a large increase in lone-person public housing supply for older NESB women is required. I will examine Commonwealth State Housing Agreement (CSHA) policies that have historically affected supply, including the level of funding for public rental construction/acquisition, the sale of public housing stock, and public housing rental policy. I will then critique these policies from a FPM perspective to show that they have affected the ability of State Housing Authorities (SHAS) to invest in additional stock, reduced existing stock, and created other negative impacts, including an ongoing contraction of the definition of housing need. I will conclude the discussion by critiquing proposed alternatives to public housing to reveal that public housing is the preferred option. Throughout the discussion, I will indicate the influence that MS epistemology has had on CSHA policies.
Introduction

In Chapter 4 I will argue that despite the evolution of multicultural policy in Australia, lone-person public housing for older NESB women continues, to a large extent, to omit cultural and linguistic needs. I will present an historical analysis of multicultural policy at the Federal and NSW State level, and critique this policy from a FPM perspective. I will show that multicultural policy has only led to limited improvements in access to public housing for NESB persons; the inequitable outcomes that arise have yet to be addressed. I will maintain that lone-person public housing policies continue to reflect the influence of an outdated notion of nationalism, and questionable liberal democratic principles. Further, I will claim that the policies reflect a dichotomous MS logic, which divorces ethno-specific (for person from particular countries of origin/language groups) and mainstream (universal) provision rather than seeing this provision as part of a continuum featuring integrated approaches.

- Part three: housing needs among older NESB women

In Chapter 5 I will outline the fieldwork methodology I employed to ascertain housing needs among older NESB women in the Sydney metropolitan area, including the basis of informant selection. I will consider the extent of the fieldwork, and the difficulties and complexities encountered in gaining access to the women I interviewed. I will also provide a profile of these women and discuss various aspects of the fieldwork approach I adopted.

In Chapter 6 I will consider a variety of epistemological, ethical and political concerns that arose in undertaking and documenting the fieldwork. I will outline the fieldwork principles I adopted, for example a close and honest scrutiny of the motivations for my research. In addition, I will examine the nature of textual representations, such as the writing style I adopt in presenting my fieldwork findings, plus critique the different methods modernists, feminists and postmodernists have employed to incorporate informant dialogue in their texts. I will then discuss the reasons I decided not to present informant quotes and various issues related to the creation of a democratic and open-ended text. I will conclude the chapter with an emphasis on the partial and selective nature of my ethnography, and a focus on the housing needs I will be documenting.
In Chapters 7, 8, 9 and 10 I will present a thematic analysis of both the cross-disciplinary literature I reviewed and responses from the older NESB women and other informants I interviewed. The themes reflect patterns I found in the information, and at minimum describe and organise my observations, and at maximum interpret aspects of the phenomena. Themes were identified at a manifest level (i.e. they are directly observable in the interview data and literature), or a latent level (i.e. they were found to be underlying the phenomena). They were generated inductively from the interview data, and deductively from theory and prior/later research. Thematic analysis increased my sensitivity in understanding this information; provided a way of relating my data to my ideas about this data; allowed me to gain a more comprehensive understanding of the phenomena than I would otherwise have done; and assisted me to determine what policy intervention would be appropriate for older NESB women.

My aim in juxtaposing the literature and interview responses is to highlight specific housing needs made known by my informants that are yet to make their appearance in the literature. These needs relate to communication, culture and community. The informant responses I present will demonstrate specific unmet housing needs among older NESB women and the requirement for a revised provision model for lone-person public housing that caters for these needs. At various stages of the discussion I will outline components of a revised model to assist in alleviating the negative outcomes experienced by older NESB women living alone, in particular isolation.

55 Thematic analysis involves perceiving 'a pattern or theme in seemingly random information.' The process involves three steps 1. theme recognition (seeing) – seeing or sensing a pattern or occurrence; 2. classifying/encoding the pattern (seeing it as something) – giving it a label/definition/description; and 3. interpretation of the pattern. To undertake thematic analysis, researchers require: an openness that is sustainable plus conceptual flexibility to perceive the patterns; and the ability to "cluster" perceived themes in order to move to higher levels of abstraction (Boyatzis, 1998:1-4; Strauss & Corbin, 1990 cit. Boyatzis, 1998:7-8; Miles & Huberman, 1984 cit. Boyatzis, 1998:9).

Future planning, policy and analysis

In the final part of the thesis I will reflect on the ideas I have developed throughout the foregoing chapters to consider the contribution my thesis makes to future planning, policy and analysis.
PART ONE:

PLANNING IN THE NEW MILLENNIUM
Chapter 1

New millennium demographics and planning

An understanding of the dynamics of population growth is fundamental to planning and needs assessments. Changes in net migration, fertility and mortality have affected the size, distribution and structure of Australia's population, and provide the context for the existing and future housing needs of older NESB women. Thus, the focus of this chapter is the connections between Australia's demography, planning and housing needs, and the extent to which language spoken has grown as a planning consideration. Particular attention will be given to NSW and Sydney.

Initially I will examine planning issues related to Australia's growing multicultural, multilingual, and urban population, and to overall housing demand in the new millennium. I will then analyse the rapid ageing of Australia's population, the growth in the number and proportion of older NESB persons, and the predominance of women among older persons. My final consideration will be the demand for housing and care that has arisen from these demographic changes, including the provision of lone-person public housing for older NESB women with adequate support provided.

My discussion will provide the context for the arguments I will present in the chapters to follow. Complex planning issues have arisen in Australia in the new millennium due to the significant demographic changes I will describe, and call for an epistemology attuned to complexity, a large increase in the provision of lone-person public housing, and further consideration of cultural and linguistic issues in service provision.

Planning for a growing multicultural, multilingual and urban population

For planners, population growth translates to an ever increasing and changing need for facilities and services, including housing. Between October 1945 and August 1999,

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Australia’s population increased from about 7 million (m) to an estimated 19m,\(^2\) and is estimated to peak at around 23m by the middle of the new millennium.\(^3\) Natural increase\(^4\) has contributed more than half of Australia’s population growth, the rest involving net overseas migration.\(^5\) From 1947 to 1960 the population grew at the highest rate of the 20\(^{th}\) Century – an average annual rate of 2.3 percent, supported by high natural increase (often referred to as the “baby boom” generation\(^6\)) and high levels of immigration. The growth rate fell gradually to 1.5 percent in 1980-89 and rapidly thereafter, with a rate of 1.2 percent recorded in 1996.

Rates are projected to continue to decline over the next 50 years, with net migration increase exceeding natural increase from around 2020, thus becoming the most significant component of Australia’s population growth. Beyond 2030 only net overseas migration will contribute to population growth or a stable level of population,\(^7\) as natural increase will have fallen to zero.\(^8\) At the same time, if immigration trends established in the late 1990s continue, the percentage of the population born overseas will decline to 16 percent in 2041.\(^9\) However, the proportion will be higher among older persons, as discussed below.

At the start of the new millennium, Australia reflects the growth of a multicultural, multilingual population. This is most evident in NSW, particularly in Sydney, and has introduced an imperative for planners to address cultural and linguistic diversity. In 1947 Australia’s population was relatively homogenous and overwhelmingly Anglo-

\(^2\) DIMA, 1999b:10-11, 1999c:4 & 1999g:1
\(^3\) DIMA, 1999g:1. The ABS has estimated between 23.5m (Series 1 projections) and 26.4m (Series 3) (DIMA, 1999c:9; NMAC, 1999b:1). The ABS has based its projections on assumed fertility rates between 1.6 and 1.75 births per woman by 2005-6 and thereafter, and net overseas migration ranging between 70,000 and 90,000 per annum – DIMA’s projections are based on average fertility rates of between 1.6 and 1.7 for the whole period, and an average net overseas migration level of around 60,000 per annum (DIMA, 1999c:9).
\(^4\) That is, the excess of births over deaths.
\(^5\) That is, excess of arrivals over departures. NMAC, 1999b:1-2.
\(^6\) The “baby boom” generation refers to persons born from the mid 1940s to 1960s (DIMA, 1999g:3).
\(^7\) That is, a population that is neither increasing nor decreasing
\(^8\) ABS cit. DIMA, 1999c:4 & 1999c:10
\(^9\) DIMA, 1999g:2-3. People born in Europe, the UK and Ireland will comprise 5% (declining from 12.9% as at 30 June 1998), and those born in Asia, 7.5% (increasing from 5.4% in 1998). The proportion for
Celtic, less than 2 percent of the total population was born in a non-English speaking country.\textsuperscript{10} This changed with the commencement of an immigration “boom” following World War (WW) II.\textsuperscript{11} During the period 1946-60, net overseas migration added 1.2m people to Australia’s population, primarily during the four years from 1949 to 1952. Factors generating the boom included the large number of European displaced persons,\textsuperscript{12} a shortage of labour in Australia, substantial population growth being seen as essential to Australia’s security, post-war reconstruction process and economic future, and the Australian government’s decision to actively encourage migration.\textsuperscript{13}

Global economic, political, social and humanitarian conditions have continued to influence Australia’s migration program, particularly the size and the source countries. During the last fifty years almost 5.7m people have come to Australia as new settlers,\textsuperscript{14} and today this intake has a global nature with migrants originating from nearly 200 countries, and introducing over 100 languages and a myriad of cultural activities into Australian life.\textsuperscript{15} Their arrival has had a marked influence on all aspects of Australian society. Whereas the beginning of the 20\textsuperscript{th} Century (i.e. the enactment of the Federal Constitution in 1901) marked the creation of Australia as a nation, the first year of the new millennium (i.e. the existence of a global society) signifies Australia’s transition to a “post-national” location. However, in the chapters that follow, I will maintain that public sector facility and service provision has yet to reflect this transition. For example, in Chapter 4 I will argue that a lingering “unreconstructed” nationalism prevails in public sector policies, programs and procedures.

\textsuperscript{11} Jupp, 1991:54; Jordens, 1995; NMAC, 1999b.
\textsuperscript{12} i.e. persons from “war-torn” Europe stranded outside their homelands and unable to return.
\textsuperscript{13} ‘Agreements were reached with Britain, some European countries and with the International Refugee Organisation to encourage migration’ (DIMA, 1999b:10 & 1999f:1).
\textsuperscript{14} This total comprises about 2.9m males & 2.7m females.
\textsuperscript{15} ABS Cat. 4102, 1996:17-8 &. 2035.0, 1996:15; I&EA, 1995:1; DIMA, 1999b:2,10 & 1999f:1; NMAC, 1999b:2. Settler arrivals comprised: 1.6m between October 1945 and 30 June 1960, about 1.3m in the 1960s, 960,000 in the 1970s and 1.1m in the 1980s. By June 1998 a further 603,100 settlers had arrived.
New millennium demographics and planning

Australia has the highest proportion of overseas-born population of any major country.\textsuperscript{16} Migration has resulted in the overseas-born increasing from 9.8 percent of the population (744,000 persons) in 1947 to 23.4 percent of the estimated resident population (4.4m persons) as at 30 June 1998.\textsuperscript{17} The latter figure comprised 9.2 percent born in main English speaking countries (MESC) and 14.2 percent born in non-English speaking countries (NESC).\textsuperscript{18} This change in the first-language composition of Australia's population indicates the increasing need for multilingual public facility and service provision, including lone-person public housing for older persons. The fieldwork responses I will present in Part 3 reveal that the language spoken by older NESB women (together with housing supply) has primary significance in meeting their lone-person public housing needs. The crucial part language plays emerged from a larger assessment of the housing outcomes experienced by the women I interviewed.

In Chapter 2 I will argue that a broad and eclectic planning perspective is needed for the disparate social justice issues that arise from the cultural and linguistic diversity of the population. Culture and language joins gender and class for consideration and call for complex understandings. I will also contend that the cultural and linguistic diversity of the population calls for the deconstructive challenge of MS concepts, and will challenge these concepts in the chapters to follow. For example, in Chapter 4 I will show that notions such as nationalism and liberal democratic principles are built on the idea of homogeneity and universality and impact negatively on policies to address the needs of a multicultural, multicultural population, that is, the heterogeneity and specificity that exists.

\textsuperscript{16} In 1993 the overseas-born comprised, 4.1 million or 22.7% of the total population (Castles, 1995:1). Refer also Burnley, Murphy & Fagan, 1997:2. In 1999 the overseas-born was said to comprise 17.4% of the Canadian population, 17.5% of the New Zealand population and 9.7% of the United States population (DIMA, 1999c:4).
\textsuperscript{17} This total comprises 6.6 % born in the UK and Ireland, 6.3 % in Europe (excluding UK and Ireland), 5.4% in Asia, 2.3% in Oceania, 1.2% in the Middle East and North Africa, and 1.6% in other regions' (DIMA, 1999g:2). Hugo, 1986:263; DIMA, 1999b:10, 1999c:4 & 1999f:1; NMAC, 1999b:2 . The difference in new settlers (5.7m) and resident population (4.4m) is due to net overseas migration (i.e. excess of arrivals over departures).
\textsuperscript{18} MESC comprise the UK, Ireland, Canada, the US, South Africa and New Zealand (plus Australia). NESC are all other countries (DIMA, 1999c:4). In 1947, 81% of the overseas-born came from MESC, whereas as at 30 June 1996 only 39% were from MESC (NMAC, 1999b:2-3).
Planning for Australia's multilingual, multicultural population takes place in accordance with residential location. Australia's population is highly urbanised. The proportion of the total population living in towns and cities of 1000 or more people in 1947 was 69 percent. This increased to 79 percent in 1954 and 86 percent in 1971, and has remained around that level ever since. In 1996, NSW and the ACT were most urbanised among Australia's States and Territories, with 88 percent and 99 percent respectively living in urban locations.

The 1996 Census shows that over three quarters of Australia's population lived in three States: NSW - 33.8 percent, Victoria - 24.9 percent, and Queensland - 18.3 percent. NSW had 6.3m residents with 3.9m living in Sydney. NSW is projected to remain the most populous state increasing by 25 percent to 7.9m in 2051. Likewise, Sydney is expected to remain the most populous city increasing by 34 percent to 5.3m over the same period. Over three quarters of the overseas-born also resided in three states as at 30 June 1996: 1,519,320 persons in New South Wales, 1,145,671 in Victoria and 590,670 in Queensland. Western Australia had the highest proportion, 29.3 percent of the state population, followed by Victoria, 25.1 percent and NSW, 24.5 percent. Of the total number of overseas born residing in Australia, 35.7 percent lived in NSW.

Representation of the overseas born is even higher in the capital cities. The 1996 census revealed that 80 percent were usually resident in capital city statistical divisions, compared to 58 percent of the Australian-born – a proportion which is still higher among recently arrived migrants with 86 percent of persons who had arrived since 1991 living in these divisions. In Sydney, the overall representation was greater with 83

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19 NMAC, 1999b:7.
20 DIMA, 1999c:58; NMAC, 1999b:6
21 DIMA, 1999c:10
22 DIMA, 1999c:58
23 DIMA, 1999c:58; NMAC, 1999a:7
24 DIMA, 1999c:61
25 NMAC, 1999b:7. Settlers tend to settle in the most populous locations mainly due to the availability of employment opportunities, the support of friends and other family members already settled there, and other reasons such as climate and health (NMAC, 1999b:6).
percent of the state’s total overseas-born living in this city, compared to 55 percent of the Australian born population.26

People born in NESC represented 23.3 percent of Sydney’s total population in 1996, while a greater proportion resided in many of the city’s local government areas, the highest representation occurring in Fairfield with 52.2 percent of the total population. Ashfield, Auburn, Burwood, Canterbury, Concord and Strathfield also rank high with representations of over one third.27 Data from the 1996 Census reveal that many ethnic communities in NSW are located in "inner city" locations.

Census data on the birthplace of language groups in NSW reveal the extent to which language spoken and country of origin elude a neat equation.28 For example, the birthplaces of Arabic speakers include Lebanon, Australia, Egypt, Iraq, Syria, Iran, Jordan and elsewhere. Similarly, Cantonese-speakers were born in Hong Kong, Mainland China, Australia, Vietnam, Malaysia, Singapore, Cambodia and elsewhere. Differences of this nature exist among older women on the waiting list for lone-person public housing in the Sydney metropolitan area, as I will discuss below. In Part 3 I will show that a greater association exists between language spoken and housing needs, than country of origin and housing needs.

26 The proportion of Australia’s population living in NSW has declined over the last 20 years (ABS Cat. 3412.0, 1996-77:20).


28 Similarly, a connection between country of origin and ethnicity cannot be assumed (Birrell & Jupp, 2000:13-4). For example, the majority of Australian residents born in Malaysia and Timor, and large minorities from Vietnam, Cambodia, Papua New Guinea and Thailand are ethnic Chinese. Also, characteristics of each birthplace group may vary sharply according to their time of arrival. Thus, Vietnam-born persons encompass those who escaped as ‘boat people refugees’, those subsequently admitted under the Orderly Departure Program and the relatives of both groups admitted later. A similar variation in mix applies to persons from Lebanon, China, and Eastern Europe, and to those from the former Yugoslav Republic and the former Soviet Union.
Planning for overall housing demand

The growth of Australia's multicultural, multilingual urban population provides the historical context for existing housing demand, including the demand among older NESB women for low-cost housing. Planning issues that arise in relation to housing demand include housing tenure arrangements, in particular the proportion of home owners/purchasers and private/public renters, the affordability of home purchase and private rental, the supply of low-cost rental stock, and the increasing number of households and their declining size.

Home-ownership has been the majority tenure in Australia since the early 1950s. Prior to 1947, the home-ownership rate had fluctuated at around 45 percent of households. However, between 1947 and 1966 the national home-ownership rate rose rapidly from 52.6 to 72 percent. Reasons for this increase included strong economic growth over the period, low nominal interest rates, incomes rising rapidly, the establishment of new home savings institutions, the government's emphasis on facilitating home ownership (discussed below) and, as I will discuss in Chapter 3, the government selling at subsidised prices most of the public housing it constructed. Home-ownership hovered around 70 percent from 1966 till the 1990s.

Tenanted housing, on the other hand, fell from 44 percent of occupied private dwellings in 1947 to around 24 percent at the 1996 census. This figure consists of about 18 percent private rental and 6 percent public rental. Public rental housing as a proportion of total housing supply (excluding provision for ex-servicemen and public

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29 Kemeny, 1981:113; Stretton, 1978:107,113; ; DSS, 1996:ix,2. Most of this growth took place in the first half of the period – the national rate was almost 70% in 1961. Between 1947 and 1952, the rate in urban areas rose from 46% to 61%.
31 DSS, 1996:ix,2. The ratio of public housing to total dwellings varies considerably across the states and territories from 3.7% in Victoria to 21.4% in the Northern Territory. The variations are primarily a reflection of differences in past government priorities and objectives. Since 1961, private rental has remained stable at around 20%.

Planning in the new millennium
employees) reduced from around 20 percent in 1950 to 5 percent in the 1970s. I will discuss the public policy changes that led to this reduction in Chapter 3.

Displaced Persons arriving from Europe between 1947 and 1952 were housed in hostels, that is, former military camps usually located away from the cities. They left these in the 1950s to enter the major cities. In most States aliens were ineligible for public housing and many built homes on the outskirts of the cities. However, the Department of Immigration lobbied the SHAs with eventual success by the late 1960s. Nevertheless, few went into public housing until the late 1970s.

Rent control legislation from the 1940s to the 1960s contributed to a decline in low-cost private rental housing, especially in inner city locations, discouraged the building of new rental housing after WWII, and removed the landlord's incentive to maintain the dwelling. Also, a loss of rental stock occurred due to the legislation giving many protected tenants an opportunity to buy the houses they occupied at low prices. The combined effects of rent control and the taxation measures and favourable finance for owner-occupation (discussed below) were responsible for much of the decline in rental housing after WWII.

Rising house prices and rents in the Sydney metropolitan area over the 1990s have contributed to a shortage of affordable dwellings, limited the choice and adequacy of

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33 In the late 1970s, hostels were maintained and improved by the then Department of Immigration. Those still remaining in 1994 (mainly used by refugees) were closed by the Keating Labor Government and replaced with flats (Birrell & Jupp, 2000:5-6). Since the 1990s, only those migrants entering under the Refugee or Special Humanitarian Programs have been eligible for on arrival accommodation (Hasell & Hugo, 1996).
34 Generally speaking aliens were not eligible for public sector services until well into the 1960s (Birrell & Jupp, 2000:2). Some ethnic groups, such as members of the Chinese and Greek communities founded their own private charitable organizations, plus the Catholic church assisted immigrants from Europe who were Catholic, such as Italians, Maltese or Croatians, while Jewish charities also assisted their co-religionists.
35 Birrell & Jupp, 2000:4. Following negotiations in 1956 for renewal of the CSHA, NSW revised its policy to allow all migrants (including aliens) to register for public housing after 12 months residence. However, their chance of being housed was reduced by the allocation of 40% of public housing stock to applicants living in emergency housing settlements. Migrant hostels were not regarded as emergency housing (Jordens, 1995:64-6).
housing options, and placed further pressure on the public housing sector. Rates of home ownership are lower in Sydney than the rest of Australia, reflecting high relative housing cost. Also, affordability appears to be declining. Since the early 1990s, the total proportion of owners and purchasers in NSW declined from 68 percent of total households to 65 percent. Purchasers declined from 29 percent to 22 percent. This situation has transferred a further 3 percent of housing demand to Sydney's private rental market and contributed to rising rents and a diminishing stock of low cost rental housing.

From 1986 to 1996, 60 percent of low cost housing stock disappeared from the Sydney rental market. Of the remaining low cost stock in 1996, 45 percent was available to low income households due to the balance being occupied by higher income households. In addition, because of the constraints in supply of smaller stock, many of those who were "unaffordably" housed were paying for housing larger than their requirements. In 1994, two thirds of low-income private renters in NSW were paying more than 30 percent of their income in rent, compared to one third in 1986. Affordability is particularly critical in the high cost Sydney market. The growing concentration of low-income households in private rental is reflected in the expansion in the level of Commonwealth rent assistance provided to social security recipients.

The shortage of private rental housing stock, the high cost of rents, and the lack of affordability are factors behind the growing demand for public housing. As at 30 June 1996 there were approximately 375,000 units of public housing stock throughout Australia, while the waiting list for public housing in 1997 was approximately 235,000

37 Neutze, 1978:112
39 NSWDOH, 1999c:3,8; NSWDOH, 1999d:5. In 1998 the NSW Ministerial Taskforce on Affordable Housing reported that Sydney home ownership levels had fallen from 31% to 23% in the preceding decade.
40 'The number of cheap rental homes available fell by 7,000 a year' (Researchers from Sydney & Monash universities, cit. SMH 15/6/01).
42 Report on the Ministerial Task Force on Affordable Housing, 1998 Affordable Housing in NSW – The need for action cit. NSWDOH, 1999c:8
43 This compares with 414,800 dwellings in 1994 (ABS Cat. 4186.0.15.001 cit. DSS, 1997:49).
or 60 percent of stock. The percentage varied across states and territories with NSW having a ratio of waiting list to stock of 69 percent. SHA dwellings as a proportion of total dwellings for NSW in 1994 were 7.02 percent (or 157,000 dwellings) with 6.83 percent in Sydney and 7.31 percent in the rest of the state. In 1990, the NSWDOH described public housing as a 'scarce commodity,' a description that has increasing significance, with over 97,000 households on the waiting list for public housing in NSW in September 1999, compared with 75,520 in June 1990.

The supply of public housing in Australia to a large extent relies on the amount of Commonwealth government funding allocated for this tenure, and the amount allocated depends on the overall position adopted by the government in relation to public dwelling investment as a proportion of total public investment. A general ideology exists in Australia that the majority of government housing subsidies go to public tenants as "welfare recipients." However, this is not the case. To the contrary, home-owners have benefited from a greater amount of subsidisation. In effect, government policies have virtually created a "mono-tenural" housing system in Australia. Home ownership has been established as the superior form of housing tenure and public housing as its

45 ABS Cat. 4186.0.15.001 cit. DSS, 1997:49.
47 Carter, 1980:80
48 The principal reason this assumption has persisted is that subsidies to public tenants are structured in a way that makes them highly visible (e.g. budget allocations), whereas subsidies to home-owners are far less visible (e.g. indirect subsidies such as those operating through the taxation and financial systems). Indirect subsidies became greater during the inflationary period of the 1970s and 1980s, and were generally directed at persons with higher incomes.
50 Kemeny, 1981:113. A housing subsidies study identified several housing assistance programs in Australia. A large amount of this assistance has been directed to home-owners. For a discussion of the various means by which Commonwealth government policies have facilitated home ownership, refer Kemeny, 1981:113-4; Kemeny & Beer cit. Bourassa et al, 1995; Flood & Yates, 1987:195; NHS, 1991a:14; O’Brien, 1999; Stretton, 1978:107,113. Other government initiatives to facilitate home ownership include the establishment of the Housing Loans Insurance Corporation (HLIC) in 1965 and the Australian Housing Corporation (AHC) in 1975. The HLIC provided insurance against losses arising out of the making of loans to finance housing, which allowed for secure lending of up to 95% of valuation. In 1977 the powers of the HLIC were extended to enable it to operate in private rental markets - insurance loans were provided to finance investment in and construction of rental housing. This initiative is one of the few examples of positive policy recognition of the private rental sector in Australia (ABS, 1992 Cat. 1320.0:14; Carter, 1980:104). For a discussion of the AHC refer Pugh, 1975:57-8.
inferior counterpart. In Chapters 2 and 3 I will argue that this hierarchical definition reflects the oppositional logic of MS thinking.

The Commonwealth government has traditionally placed an emphasis on facilitating home ownership, with budget outlays, tax expenditures and market regulation and intervention having the greatest impact.\textsuperscript{51} Budget outlays for home purchase, since 1945, have comprised the loan schemes featured in the CSHAs, I will discuss in Chapter 3, and home savings grants,\textsuperscript{52} while Commonwealth taxation initiatives include tax-exemptions for capital gains and for the excess of owner-occupiers' imputed rent over housing expenditures (including mortgage and interest payments and property taxes),\textsuperscript{53} and deductibility of mortgage interest, local government rates and land taxes.\textsuperscript{54} In the case of market regulation, the greatest influence on home purchase costs has been the deregulation of the finance industry in 1986.\textsuperscript{55} Interventions in the financial system prior to deregulation included organising the system so that lending institutions advanced home mortgage loans at preferred interest rates.\textsuperscript{56}

From the late 1980s, state and territory governments have also subsidised first time home purchasers by providing loans at subsidised interest rates or with other terms

\textsuperscript{51} In part, this emphasis on home ownership has been generated by the Commonwealth government's belief that state governments get the credit for public housing, and that greater political merit can be gained from fostering home ownership and the private rental sector. On occasions the States have also found political value in encouraging home ownership for low-income persons as a means to reducing the public housing waiting list and warding off the negative political implications of a long list.


\textsuperscript{53} These exemptions have favoured investment in owner-occupied housing, and provided substantial benefits to owner-occupiers. Imputed rent was taxed on a national basis between 1915 and 1923, and in some states between 1895 and 1936 (Reece, 1975 cit. Kemeny, 1981:127).


\textsuperscript{55} ABS Cat. 1320.0, 1992:17. For much of the post-WWII period, Commonwealth policy has encouraged below market mortgage interest rates by influencing the structure of the mortgage market and also by capping rates. Deregulation led directly to the decision to remove the interest rate ceiling for post-April 1986 mortgages, and the introduction of new mortgage instruments to cushion repayments. For the rest of the 1980s, deregulation increased the flow of funds to housing despite historically high interest rates (rates did however continue to be lower than could have been expected until late 1990). The increase in housing funds can be seen in the context of a peak in house prices and private sector rentals in the late 1980s.

\textsuperscript{56} Bourassa et al, 1995. Other interventions have included the establishment of state savings banks specifically for the financing of home-ownership, guaranteeing loans by particular financial institutions to low income earners, and encouraging the growth of building societies, and directly financing loans (Kemeny, 1981:113-4).
favourable to first-time purchasers. In some cases, grants have been available for assistance with deposits. In addition, most state and territory governments provide exemptions from stamp duty for first home-buyers and generally exempt the principal residence from land tax.

The Commonwealth government has generally not encouraged private investment in rental housing. The limited forms of assistance that have been provided relate to restriction on capital gains tax, depreciation allowances and negative gearing.\textsuperscript{57} Existing state land taxes also appear to lessen the attraction of rental property as an investment, as they reduce yield. Investors surveyed in Sydney regarded land tax as a major disincentive to investment.\textsuperscript{58} In response to increasing concerns about the ability of the private market to meet the needs of low-income households, the NSW Government released a package of funding and practical initiatives in June 1998 to improve the provision of affordable housing in the private market.\textsuperscript{59} These initiatives acknowledge that the private market is failing to provide affordable housing for an increasing number of NSW households. Furthermore, Commonwealth rent assistance is not enabling private rental accommodation to be affordable in Sydney.\textsuperscript{60}

Funding for public housing has primarily been provided under the CSHAs\textsuperscript{61} and other related legislation, and supplemented by State Loan Council Borrowings\textsuperscript{62} and State and

\textsuperscript{58} NHS, 1991b:75
\textsuperscript{59} NSWDOH, 1999c:3. The Department of Urban Affairs & Planning (DUAP) administers these initiatives.
\textsuperscript{60} NSWDOH, 1999c:16.
\textsuperscript{61} Under the Agreements, Commonwealth and State governments have contributed grants for the provision of public and community housing; housing assistance to special needs groups; housing related services such assistance with rent, bond and relocation costs for people renting privately; and home purchase assistance including short-term relief for people experiencing problems meeting their mortgage repayments and/or deposit assistance.
\textsuperscript{62} The proportion of State Loan Council borrowings used for public rental construction has been limited by other state priorities. For example, in the early to mid 1980s, the South Australian and West Australian Governments gave priority to public housing by using the full amount borrowed for this purpose, while priorities in NSW, Victoria, Queensland and Tasmania determined that only thirty percent would be allocated in these states. In March 1987, the Federal Labor Government responded by announcing that in future the proportion destined for public housing would be sixty percent for all states (Pugh, 1976:37; Carter, 1980:108; Marsden, 1986:342). State and Territory Budget allocations for housing older persons have also varied widely with the amount determined by state priorities (NHS, 1991d:50).
New millennium demographics and planning

Territory Budget allocations. In NSW housing assistance has been financed through CSHAs and income generated by housing stock (mainly rents and sale of stock), and to a limited extent, joint ventures and partnerships between the NSWDOH and other government authorities, ‘not for profit’ organisations and the private sector.63

A recent report, *Immigrants and Public Housing*, found that NESB migrants experience financial barriers to entering the private housing market and a substantial demand for public housing exists.64 Even so, home ownership is generally aspired to as a long-term goal. The report’s analysis of a 1 percent sample of the 1981 and 1991 census revealed that in the longer term NESB migrants have higher rates of home ownership than migrants from MESC and the Australian born, and correspondingly lower rates of rental. After 5 years, 85.4 percent of NESB migrants were home-owners/purchasers.65 However, NESB migrants resident in Australia for less than 5 years have low rates of home ownership/purchasing (38.8 percent) and high rates of renting (62.2 percent) particularly public rental. Most overseas-born groups in public housing are over-represented in Sydney.

In the case of newly arrived migrants, 11.4 percent live in public rental and 49.8 percent live in private rental declining to 5.1 and 9.5 percent respectively for longer-term residents. This reflects a higher rate of use of public housing by refugees in more recent times. A high proportion came from Cambodia, Chile, El Salvador, Laos, Thailand, Poland and Vietnam. There is also a high representation in public housing among migrants from Turkey, Egypt, Lebanon, China and the Phillipines. Excluding Thailand, Poland and the Phillipines, these countries are represented in my fieldwork interviews with older NESB women.

A feature of overall housing demand is the number and size of households. The number of households has been increasing in Australia, while the average number of people per

63 NSWDOH, 1999c:12
64 Hasell & Hugo, 1996. Over a third of new applicants in 1999 were from NESB (DOH, 1999:6).
65 Considerable variations exist between NESB birthplace groups.
household has been decreasing. In 1971, there were 3.3 people per household (on average), a number that decreased to 2.7 in 1996. Single person households increased from 14 percent in 1971 to 22 percent in 1996. Also, a large increase in the number of female lone-person households occurred in the 1980s and 1990s, and this trend is continuing. In 1996 the proportion of lone-female households was around 45 percent for the 45 to 54 year age group, increasing to around 75 percent for the 75 years and over category. These increases have implications for the supply of lone-person public housing, an issue I will return to below and in Chapter 3.

Planning for an ageing population

Over the last two decades the need for planners to address the specific needs of older persons has increased. Older persons are currently the fastest-growing section of the Australian population, and this dynamic has significant socio-economic implications. Women predominate among Australia’s older population due to the increasing representation of women in migration over the years and improvements in female life expectancy exceeding that of males.

Australia’s population has aged steadily throughout this century, as have the populations of other advanced industrialised countries, due to falling fertility and mortality rates. In 1870 only 2 percent of Australia’s population was aged 65 years and over, rising to 4 percent in 1881 and declining slightly to 3.98 percent in 1901, a proportion that almost

66 These changes are related to the age structure of the population and associated population dynamics. Refer Burnley, Murphy & Fagan for a discussion of relevant factors (1997:23-5).
69 AHURI, 1996 cit. 1997:16
70 Projections show that this ageing will continue. This is due to fertility remaining at low levels over a long period and low mortality, especially among persons aged 50 years and over (DIMA, 1999g:3). Refer also NMAC, 1999b:5.
71 ABS, 1992 cit. Hugo, 1986:155; AHURI, 1997:37. In the 1880s older males predominated. The proportion of the male population 65 years and over decreased slightly at every census between 1947 and 1971, with the ratio of the female population in this age group rising continuously from 3.61% in 1901 to 11.26% in 1981. Coleman and Watson (1987:3,4) provide a historical account of the greater longevity experienced by women, an indication of the continuing increase in this longevity, and a statistical portrayal of widowhood.
72 McDonald & Kippen, 1999:3; NMAC, 1999b:1,5.
doubled by 1947, and rose to 12.1 percent in 1996. The changing age structure has been precipitated to a large measure by the international post-first world war "baby boom" of 1918 and the years soon after, increasing levels of migration to Australia following WWI, ageing of the massive influx of migrants following WWII, the post-WWII "baby boom", the sustained decline in fertility that followed, and increasing life expectancy.

Only moderate population ageing occurred in Australia from the mid 1940s to the late 1970s, as the sizeable increase in the numbers of older persons resulting from rising numbers of births and migrants earlier in the century, and increasing life expectancy, was offset by a subsequent rise in births and migration adding to younger age groups. However, while the birth rate fell after 1961, migration continued to augment the number of young people, through a 1 per cent target rate, which nearly doubled Australia's population growth up until the early 1970s when this target was abandoned and net migration decreased to its lowest post-war levels. Further declines in the birth rate in the late 1970s predestined Australia's future population to a larger proportion of older persons. During the 1980s and 1990s, population ageing occurred at unprecedented rates and this trend will continue for several decades in the new millennium, indicating that housing policies developed to respond to the current needs of older persons will be required to have a forward looking nature and be sustainable over the longer term.

73 This age group made up 8.3% of the population in 1971, 9.8% in 1981, & 11% in 1991 (McDonald & Kippen, 1999:3).
74 The deliberate selection of young adults during the huge increase in migration following WWII resulted in many migrants entering Australia who were born in the late 1920s, and many would now be in the 70 years plus age group. Also, significant population gains from migration occurred in the 1920s, and many of the children born to those migrants are now over 65 years of age.
76 ABS Cat. 4102, 1999:6; Rowland, 1991a:16
77 Rowland, 1991a: 18. Australia’s fertility rate continued to decline in the 1990s (DIMA, 1999g:1).
78 McDonald & Kippen, 1999:3-4. The pattern of growth of older NESB persons replicates that of the older population as a whole, and brought a peak in the late 1980s and early 1990s descending to a trough
Between 1990 and 2001, the number of persons aged 85 years and over in NSW was projected to increase by 66 percent, and over half these persons have a major disability requiring personal care and assistance. This is the age group most likely to require nursing home or hostel accommodation or other forms of supported accommodation. However, restrictions on the availability of supported accommodation, for example a limitation on the growth rate of nursing home places, have implications for meeting the future housing and care needs of older persons.

The latest Department of Health annual report revealed a shortage of 9,332 aged care places in NSW, comprising 1024 nursing home beds and 8,308 hostel places. The shortage of nursing home beds is primarily in regional NSW. However, the shortage of hostel places includes 4,085 in the Sydney metropolitan area, and only 2,035 additional places are in the pipeline for NSW. Thus, a far greater amount of independent housing with home-based care will have to be available to offset this shortfall in supported accommodation. In Chapter 3, I will argue that the most appropriate form of independent low-cost rental housing for older NESB women is public housing. I will discuss the issue of home-based care for older NESB women living in lone-person public housing below and in Part 3.

Ageing among the overseas-born is creating unprecedented cultural and linguistic diversity among older persons as successive migration waves enter into the older
population.\textsuperscript{84} In 1996 1.1m persons aged 55 and over living in Australia were born overseas,\textsuperscript{85} comprising 31 percent of the total Australian population in this age group. Of those born overseas, 59 percent were from NESC. This proportion indicates the extent to which planning for older persons, relies on an approach attuned to cultural and linguistic diversity.

The growth in the number of older NESB persons in the late 1970s was more than four times as fast as the Australian born, and even greater in the 1980s.\textsuperscript{86} Furthermore, an ageing of older NESB persons has accompanied the growth in number.\textsuperscript{87} Older NESB persons were projected to comprise nearly 25 percent of the population aged 65 years and over in 2001.\textsuperscript{88} The pattern of growth of older NESB persons replicates that of the older population as a whole, and brought a peak in the late 1980s and early 1990s descending to a trough in the late 1990s. A trough is also forecast for the first few years of the new millennium, with a rapid climb indicated to a record high during the second decade.\textsuperscript{89}

Since 1971 older persons have made up a more significant portion of migrants than in the earlier post-WWII years, with substantial numbers coming under the family reunion category.\textsuperscript{90} However, while later life migration, especially through family reunion,
augments the number of overseas born, the dominant process of growth among the overseas-born is the ageing of people who have lived in Australia for decades. Nonetheless, for many older NESB women this doesn’t translate to a command of the English language, an issue I will discuss in Chapter 7. Furthermore, changes in the birthplace composition of older migrants between 1986 and 1998 brought a shift in English language proficiency among older persons, with higher proportions of the overseas-born having fewer language skills. This shift calls for a revised approach to lone-person public housing need, particularly when it is recognised that both the proportion born overseas and in NESC are set to increase in the new millennium. In Part 3, I will argue that in order to meet their housing needs and enhance their quality of life, older NESB women rely on opportunities to converse in their first language.

A factor that has contributed to the rapid ageing of Australia’s population is mortality reductions. Significant mortality reductions have occurred over the last century, which have had a dramatic effect on survival to old age and led to an increased life expectancy for older people and a corresponding lengthening of the period of ageing. Control over mortality (primarily the saving of lives from communicable diseases) had by 1986 resulted in 67 percent of men and 81 percent women surviving their seventieth birthday. For men born in the early fifties, the proportion estimated to live beyond their 65th birthday is 72 percent, increasing to 90 percent for women. In the 1880s, only 27 percent of men and 35 percent of women could expect to live to 70 years of age, and

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91 AIHW, 2000. In 1996 only 15 NES birth groups in Australia had more than 10,000 persons aged 55 years and over. Largest among these, with 40,000 or more, were Italy, Greece, Germany and the Netherlands.
92 AIHW, 2000
93 AIHW, 2000
94 ABS, 1999:57-8; NSWDOH, 1990a:1. The reduction in mortality in the early part of last century is attributed to improvements in social conditions, eg. better water supplies, while the continuing reduction in the latter half is attributed to improving social conditions plus advances in medical technology such as mass immunisation and antibiotics (Jain, 1994 cit. ABS, Cat. 4102.0, 1995:51; ABS Cat. 4102.0, 1996:18). There have also been improvements in infant mortality rates (involving death of children under one year of age). In the years after WWII rates were just below 30 children per 1000 live births, and in 1996 these had declined to 6 children per 1000 (NMAC, 1999b:10).
95 Diseases such as diphtheria, polio, tetanus and tuberculosis have become rare and are seldom fatal. Deaths from infectious diseases declined from 19% in 1921 to 1% in 1995. Chronic diseases such as cancer and those of the circulatory system, and deaths due to motor vehicle and other accidents, have had increasing significance (ABS, 1997 cit. NMAC, 1999b:10).
only about 50 percent of men and 60 percent of women born between 1901-06 lived beyond their 65th birthday.

A substantial proportion of the growth of Australia's older population since 1971 can be attributed to the longer life span of members of the population. Improvements in mortality have been most marked for persons aged in their mid to late sixties. Between 1967 and 1997, the death rate for these persons decreased by 47 percent, while the rate for persons aged 85 and over declined by 29 percent. Over the decade 1986 to 1996, the overall death rate for persons aged 65 years and over fell by a further 12 percent. Increases in life span are continuing to occur.

Improvements in mortality are becoming increasingly significant in enlarging the number and proportion of older persons in the Australian population, and the length of the period of ageing. Nevertheless, definitive statements about the future course of mortality in Australia would be unwise, particularly given the errors generated in the past by the mortality assumptions used. In addition, insufficient knowledge of the determinants of the distinctive mortality decline of the 1970s exists to predict its continuation, slowing down, acceleration or termination.

97 This decline has been partly due to the dramatic drop in deaths from cardiovascular diseases (AIHW, 1998 cit. ABS, Cat 4102.0, 1999:57).
99 Hugo, 1986:24,153. This 'widespread belief was challenged in 1991 when it was asserted that the ageing of Australia's population was predominantly due to fertility decline, with mortality decline making very little contribution in percentage terms (Rowland, 1991a:21,36). Indeed, ageing is a long-term process. Future ageing will bear greater relation to fertility rates decades ago, that is, the number of births that occurred from the mid 1940s to mid 1970s. Rapid ageing in the second, third and fourth decades of the new millennium will be the 'product of a sustained period of high fertility rates (1946-1975) followed by a sustained period of low fertility rates (1976 onwards)' (McDonald & Kippen, 1999:4; NMAC, 1999b:1). However, while acknowledging the large part that will be played by fertility decline, my assessment of the statistics is that mortality reductions have led to (and will continue to lead to) considerable increases in both the number and percentage of older persons, and further, to the length of the period of ageing.
101 I refer to the mortality assumptions utilised in the 1975 National Population Inquiry's (NPI) population projections, and those applied by the Australian Bureau of Statistics (ABS) in 1976 and 1978. NPI projections under-estimated the 65 years and over population by 11%, and the ABS by 9.2% and 2.9% respectively. More than 90% of this discrepancy was due to the mortality assumptions (Hugo, 1986:35,37).
102 Hugo, 1986:40; Riley & Riley, 1986:53 cit. Rowland, 1991a:45-6; Rowlands, 1991a:55. Even so, debate persists and predictions have been made. For a diverse array of predictions (and the basis on
Improvements in female life expectancy exceeding that of males have led to a predominance of women among older persons.\textsuperscript{103} Much of this sex differential is due to excess mortality of men relative to women aged 65 years and over.\textsuperscript{104} In 1998, the sex ratio for persons aged 64 years and below residing in Australia was 102.4 males for every 100 women. A notable change occurs in the ratio for persons 65 years and over with a reduction in the number of males to 77.8 for every 100 women. Similarly, in NSW the ratio was 102.3 for the younger cohort dropping to 77.1 for the older cohort.\textsuperscript{105} An even greater difference has existed among Australians 85 years and over, with the ratio of 40.6 recorded in 1991.\textsuperscript{106} This "feminisation"\textsuperscript{107} of the aged has resulted in a greater number of older women living alone than in previous decades. Women's greater longevity has also resulted in more older men having a surviving wife to care for them in their old age, and older women being reliant on persons other than a spouse - an issue of particular relevance in ascertaining their housing needs, which I will discuss below and in Part 3.

The difference between female and male mortality is due to genetic, social and environmental factors, including a reduction in maternal mortality, the apparently greater biological and constitutional resistance to degenerative diseases among women, and the greater susceptibility of older men to the major contemporary causes of death,
such as heart ailments. Many of the behavioural patterns of men have also been less conducive to longevity.

Throughout the early part of last century life expectancy at birth\textsuperscript{109} was about 4 years greater for females, increasing in the later half to a peak of 7.1 years in the early 1980s,\textsuperscript{110} before dropping to 5.7 years in 1997.\textsuperscript{111} In the period 1901-10, average life expectancy at birth was 55 for males and 59 years for females, primarily due to a higher degree of infant mortality.\textsuperscript{112} Life expectancy in 1946-48 had reached 66.1 and 70.6 years, in 1987 - 73 and 79.5 years, in 1994-96 - 75.2 and 81.1 years, and in 1997 - 75.6 and 81.3 years respectively.\textsuperscript{113}

While average life expectancy for both women and men has continued to increase since the early 1980s the differences in mortality have decreased, with the greatest changes occurring at older ages.\textsuperscript{114} Over the period from 1987 to 1997, male life expectancy at age 65 rose from 14.7 to 16.1 years (a gain of 1.4 years), and for females from 18.6 to 19.8 years (a lesser gain of 1.2 years).\textsuperscript{115} However, life expectancy at birth for males is projected to be 82 years in 2051 and for females 86.1 years, a greater average life span


\textsuperscript{109} "The life expectancy at birth measure indicates the average number of years a newly born child can look forward to live in his/her life if exposed to the death rates for a given period" (NMAC, 1999b: 10).

\textsuperscript{110} This increase over time has mainly been caused by the reduction in mortality in younger age groups of the population up to the first 50 years of life (NMAC, 1999b:10-11).

\textsuperscript{111} ABS Cat. 4102.0, 1994:53 & 1999:50, 52; NMAC, 1999b:11.

\textsuperscript{112} ABS, Cat. 4102.0, 1994:51

\textsuperscript{113} NMAC, 1999b:10-11; ABS Cat. 4102, 1999:50, 52; ABS, 1988:30 cit. Rowland, 1991a:55. In the case of NSW, the 1997 'at birth' figures differ slightly with a life expectancy of 75.4 years for males and 81.2 years for females. The reason(s) for this difference is (are) not discussed in the literature.


of 4.1 years for women, which is projected to rise further to 5.2 years by 2097.\textsuperscript{116} Women are expected to represent 56 percent of Australia’s population aged 65 years and over in 2041 and 67 percent of persons aged 85 years and over.\textsuperscript{117} The sex ratio for older persons is expected to rise from 77.8 in 1998 to 79 in 2041, reflecting the prospective reduction in the difference between male and female life expectancy.

Longer life expectancy for women is an aspect of Australia’s demography that has significant implications for policy makers, along with the ageing of the population in general, and of NESB persons in particular. The differentials in male and female life expectancy, compounded by age differences in male/female partnerships, can result in loss of support from a male partner, loss of income, a prolonged period of living alone for women, changes in their living arrangements and heightened dependence on other relatives, friends, neighbours and/or organisations.\textsuperscript{118}

In general, the mortality levels of migrants tend to be lower than the Australian born.\textsuperscript{119} However, with increased length of residence in Australia, migrant mortality is converging on that of the Australian born.\textsuperscript{120} Nevertheless, the difference remains large enough for a greater proportion of migrants to have the support of a spouse, that is, in an overall sense, a greater amount of informal support is available to older migrants than their Australian born counterparts, with less support required from other informal and formal community sources.\textsuperscript{121} Even so, this situation doesn’t apply for older NESB

\textsuperscript{116} ABS cit. DIMA, 1997:9. The projection for 2097 is 84.5 years for males and 89.7 years for females (DIMA, 1997:9 & 1999b:1). The projections incorporate an assumption that recognises the possibility of prolonged mortality decline.

\textsuperscript{117} ABS Cat. 4102.0, 1994:29.

\textsuperscript{118} Siegel and Taeuber, 1986:96 cit. Rowlands, 1991a:54. I have introduced the word can as I believe Siegel and Taeuber’s comments require qualification.

\textsuperscript{119} Refer Mathers, 1994 cit. AHURI, 1997:59

\textsuperscript{120} Estimates indicate that the overseas born had a longer life span of about 1 year at age 40 in the early 1990s (Kliwer et al, 1996 cit. NMAC, 1999b:11). A recent study found that in general the overseas-born aged 55 years and over were not healthier than the Australian-born. Nevertheless, they made less use of residential aged care facilities (AIHW, 2000).

\textsuperscript{121} Hugo, 1986:26-7; Dunt, 1982, McMichael et al. 1980, Ware, 1981:101 cit. Hugo, 1986:249-50. Epidemiological studies as migrants enter the higher-risk middle and older ages may reveal the correlates, and perhaps some of the causes, of the major degenerative diseases that end the lives of other Australians. The difference in mortality is partly due to the selective nature of the migration program, which favoured healthy, strong individuals (Hugo, 1986: 250). Yet, it has also been suggested that NESB migrants are disadvantaged to a great extent in regard to physical and mental health as many have difficulties in gaining
women living alone (i.e. they don’t have the support of a spouse/partner). The informant responses I will present in Part 3 demonstrate their pressing need for informal sources of support, and further, the valuable contribution same-language neighbours can make.

Projections indicate that ageing will have its greatest impact on Australian society during the next thirty years and will require continual policy innovation. The proportion of Australia’s population aged 65 years and over is projected to reach 24.2 percent (i.e. double) by 2051. A respite in growth is expected to occur in Australia during the first decade of the new millennium as the relatively small number of persons born in the 1930s depression reaches this age group. Nevertheless, the magnitude of the overall change is revealed by an older population of 2.15m in 1996, projected to rise to 5.5m in 2041. A similar proportional increase is indicated for NSW with an older population of 12.7 percent in 1996 estimated to rise to 24.6 percent in 2051. This growth indicates the extent to which Australia’s housing stock will be required to meet the particular needs of older persons.


 Unless otherwise noted, projections in this chapter are based on ABS Series ii (i.e. medium) estimations, and based on the following assumptions: total fertility rate will continue to fall during the next decade, then remain constant until 2051; age-specific death rates will continue to decline; and overseas migration will remain constant (ABS, Cat. 4102, 1999:6). These projections could vary depending mainly on levels of immigration and birth-rates, bearing in mind that assumptions about fertility have no impact on older cohorts during the projection period, and depending on whether death rates continue to decline (Hugo, 1986:153-4; Rowland, 1991a:32-4). The size of the older population cannot be predicted with confidence as recent experience indicates that continuing fluctuations in migration flow are to be expected. This latitude for variation in immigration leaves a wide margin for error in forecasting future numbers of older persons (Rowland, 1991a:32). Projections of the composition of the older population for the next few decades can however be made with some confidence because the persons who will be entering old age over this period possess relatively fixed characteristics (Uhlenberg, 1977:202 cit. Hugo, 1986:187).


 ABS, 1994:27. An estimated 139.4% increase in this age group is expected between 1993 and 2041, compared with a 32.2% increase over the same period for the total state population. This compares with a
A greater need will arise for both supported accommodation and independent forms of housing with support provided. By 2031 nearly half of Australia's older population is projected to be 75 years and over, with at least a tripling of the numbers in this age group between 1986 and 2031 and at least a quadrupling of persons aged 85 years and over. Further, during the period 2031 to 2051 Australia's population aged 85 and over will increase significantly. Persons aged 80 and over in NSW are projected to increase from 2.9 percent of the state population in 1998 to 8.6 percent in 2051, which is in keeping with an estimated national increase from 2.8 to 8.4 percent over the same period.

High numbers of persons aged 55-64 years are projected between 2001 (1.8m persons) and 2011 (2.5m persons), representing the "baby boom generation" reaching the older person category. Thus, an ongoing increase in demand for lone-person housing for older persons can be anticipated during this decade, despite the anticipated lull in growth of persons aged 65 years and over due to the relatively small number of persons born during the 1930s and early 1940s, a period of low birth rates due to economic depression and war. This expected growth in demand gives greater urgency to the arguments I will present in Chapter 3 to increase the supply of public housing for older persons.

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ABS Cat. 4102, 1999:157; ABS Cat. 4102.0, 1996:151; Malthur, 1996:4. Nationally, those aged 80 and over increased from 370,000 (3% of the total population) to 520, 000 (or 6%) in 1996, and are projected to increase to 1.4 million in 2031 and over two million in 2051 (AURDR, 1992:13).

AHURI, 1997:65 Further demographic affects can be anticipated as the "baby boom generation" moves through older age cohorts. Between 2011 and 2031 this generation will make a significant contribution to the number of persons 65 years and older, especially during the earlier decade, when the peak of the baby boom generation reaches 65 years of age. By 2031, all surviving "baby boomers" will be 65-84 years of age and are projected to swell the population aged 85 and over from 612,000 to 1.1m (DIMA, 1999g:3).

Kendig, 1989:10; ABS, Cat. 2015 1996:15
Planning for older persons becomes a more pressing issue when entry into this group is recognised as taking place at the age of 55. The proportion of older persons aged 55 years and over is expected to increase from almost 19.7 percent (3.3m) in 1991, to 32.4 percent (7.7m) in 2031, and 33.6 percent (8.3m) by 2041.\textsuperscript{132}

Membership of Australia's older population is subject to continual change, due to a large number of new additions each year as people reach 55 years of age, and through net migration, and a corresponding loss due to mortality.\textsuperscript{133} This dynamic highlights the difficulties faced in providing services for older persons where the client population is changing continually and there is ongoing uncertainty about the nature and level of demand. For example, factors such as health status and language spoken cannot be definitively known in advance. Population turnover also denotes the frequent changes in the circle of relatives, friends and acquaintances to which older persons are obliged to adjust, and a corresponding reduction in potential or actual avenues of support. This is an issue faced by the older NESB women I interviewed, and their responses in Part 3 will reveal that the availability of support from same-language speakers is vital for their health and well-being.

Despite the growth in older persons, population ageing has only recently become a major focus of planners and policy makers throughout Australia.\textsuperscript{134} The 'sudden emergence' of ageing as an issue is due to fertility and mortality both having fallen since the mid-1970s to a greater extent than was envisaged in the 1975 \textit{Report of the National Population Inquiry} (the Borrie Report).\textsuperscript{135}

In 1990, \textit{Directions on Ageing in NSW}, a series of nine papers, was published and comprised the NSW Government's Green Paper on Ageing for discussion and

\begin{itemize}
\item \textsuperscript{132} AHURI, 1997:15; ABS 1995a cit. AHURI, 1997:26; ABS Electronic Database, Table - 1CA, Series A, 1996 cit. AHURI, 1997:65
\item \textsuperscript{133} Rowland, 1991a:38-9
\item \textsuperscript{134} ABS, 1999:6; NHS, 1991d; Clare & Tulpule, 1994:17 cit. McDonald & Kippen, 1999:5-6.
\item \textsuperscript{135} McDonald & Kippen, 1999:3-4. The Borrie Report is the most comprehensive report on Australia's population ever taken, and the ageing of the population received only passing mention and 'no mention at all in the concluding chapters related to policy.'
\end{itemize}
consultation purposes. The Green Paper resulted from a review of policies and programs affecting older persons in NSW and sought to identify the major issues affecting older persons in NSW and to formulate strategies for addressing their needs. The NSWDOH’s contribution to this series, Directions on Ageing NSW: Housing, presents ideas and information aimed at informing discussion on housing issues affecting older persons and the direction of future strategies. In the report, the Department states that:

... the changing characteristics of the aged population in the next few decades has serious implications for the directions of housing policies in Australia in general and New South Wales in particular.

I will now consider what these ‘serious implications’ are.

Planning for housing and care demands among older persons

The increasing number and proportion of older persons, particularly women, raises issues regarding the provision of adequate levels of appropriate and affordable housing and care. In particular, planners are faced with an increasing demand for independent forms of housing with home-based care provided. I will focus on housing before proceeding to a discussion of care.

The likelihood of living alone increases with age, and older women are more likely to live alone than older men. Principal causes for a far greater number of older women living alone than in previous decades is their greater longevity discussed above, an

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136 These papers were commissioned and published by the Office of Ageing, NSW Premiers Department, and are detailed in the bibliography. In 1994, the NSW Government released the Older Person’s Housing Strategy, which will be referred to in Chapter 7.

137 NSWDOH, 1990b:43

138 As women in the “young aged” advance in years and their partners die, there is a further increase in the number of women living alone (Hugo, 1986:174). An estimated increase of as much as 30 percent in the number of older lone-person households was projected to occur between 1986 and 2001 (Burnley, 1988:32, cit. NSWDOH, 1990c:20). The increase would have been proportionately higher for lone-person households occupied by older women.
increase in the number of divorces and separations,\textsuperscript{139} childlessness, and the end product of a larger number of lone-mother households.\textsuperscript{140} Also, a lower incidence of marriage of recent years will add to the number of older women living alone in future aged cohorts.\textsuperscript{141} Population projections and socio-economic factors indicate a continuation of this growth well into the new millennium. In addition, a large increase in the number of female lone-person households and female single parent households in younger age cohorts may eventually be reflected in an even greater predominance of lone-person households among older women.

In 1996 lone-person households accounted for 19 percent of all households occupied by persons aged 65 years and over.\textsuperscript{142} Persons aged 65 years and over represented 38 percent of all persons living alone in Australia, a disproportionate share when related to their 12 percent representation in the total population. Women comprised 28 percent, and formed the largest group of people living alone, while men comprised 10 percent.\textsuperscript{143} Further, in 1998, 32.7 percent of women 65-79 years lived alone, increasing to 38.3 percent for women 80 years and over.\textsuperscript{144}

In 1997, 20.5 percent of persons aged 65 years living alone were renters – 9 percent lived in public housing and 11.5 percent in other forms of rental housing.\textsuperscript{145} Although the percentage occupying public housing is small when related to other forms of tenure,

\textsuperscript{139} Since 1987, there has been a slight upward trend in divorces per head of population, with a rate of 2.9 divorces per 1000 population recorded in 1996. The number of divorces granted that year was the highest number ever recorded in a year, with the exception of 1976 and a few years thereafter when the backlog of applications was cleared following the passing of the 1975 Family Law Act (NMAC, 1999b:9).

\textsuperscript{140} NSWDOH, 1990c:20; ECCNSW, 1988:38 [NESB women]; Munro and Smith, 1989:4; AHURI, 1997:16. Between 1976 and 1997, there was an increase in the proportion of one-parent families with dependent children from 7 to 10% (NMAC, 1999b:8). One parent families are over-represented among low-income families, and are at greater risk of poverty and more likely to experience housing stress than couple families. This is particularly so for lone-mother families, 59% of which live in rented accommodation. (ABS Cat. 4102.0, 1997:35-6).

\textsuperscript{141} In 1996 the rate of marriage per head of population was the lowest throughout the century (NMAC, 1999b:8). AHURI, 1997:16.

\textsuperscript{142} AHURI, 1997:16

\textsuperscript{143} ABS Cat. 2032.0, 1996:27.

\textsuperscript{144} ABS Cat. 4102.0, 1999:157. In 1993, 23.9% of women aged 60-69 years lived alone, rising to 39.4% for women 70-79 years and 42.6% for women 80 years and over (ABS Cat. 4102.0, 1996:150-1).

\textsuperscript{145} ABS Cat. 4102.0, 1999:140. Refer also NSWDOH, 1990a:5; Coleman & Watson, 1987

Planning in the new millennium
particularly owner occupation (69.6 percent), persons in this group make up a substantial proportion of public tenants across Australia - 16.6 percent.\(^{146}\)

Around 35,600 or 30 percent of all public housing tenants in NSW were aged 65 years or older in 1999, and about two thirds lived alone. Of these tenants, 31,000 or 87 percent received the aged pension.\(^{147}\) Demand for pensioner housing is high in most areas. However, there is an undersupply of one and two bedroom accommodation in NSW and an oversupply of larger houses. In response, from the mid 1990s the DOH increased the level of expenditure on pensioner housing, an issue I will discuss in Chapter 3.\(^{148}\)

In the 1990 publication, *Directions on Ageing NSW: Housing*, the DOH indicated its awareness of the strong growth in the number of older persons requiring low-cost lone-person rental housing, and the mounting pressure for public housing to provide this accommodation by increasing stock levels.\(^{149}\) Data presented below will show that this need remains. The Department stated that it will continue to play a key role in making appropriate responses to meet the challenges produced by the ageing of the population. Further, the Department acknowledged that strategies to address the complex issues involved require a concerted effort from all levels of government to formulate a forward-looking housing policy that promotes genuine independence and provides viable choices for older persons.\(^{150}\)

The increasing requirement by older women for lone-person public housing arises from an overall increase in older women living alone, discussed above, plus a variety of other factors. These factors include the constraints gender has historically placed on access to home ownership as discussed in the Introduction, including the barriers women have faced in attempting to obtain housing finance. Other factors are decreasing

\(^{146}\) ABS Survey Sample File, Cat. No. 4186.0.15.001, unpublished data cit. DSS, Vol 2:15&17. In 1994, lone-persons aged 55 years and over accounted for 11.3% of public renters.

\(^{147}\) NSWDOH, 1999a

\(^{148}\) NSWDOH, 1995:23

\(^{149}\) NSWDOH, 1990b:13,25

\(^{150}\) NSWDOH, 1990:43
opportunities for home ownership as people age; and a decline in other forms of housing, in particular a reduction in affordable private sector rentals, including a rapid decrease in the number of private boarding and rooming houses (which are often male dominated environments) due to gentrification in the inner city areas and tourism.\textsuperscript{151} Additional factors creating a demand for public housing are the limitation on the growth rate of nursing home places referred to above, and the economic downturns that occurred in Australia in 1974-75, 1982 and 1991-92.\textsuperscript{152}

Also, the dominant economic and social conditions facing younger age groups at the start of the new millennium will affect their housing situation in the years to come. Whereas, approximately 75 percent of persons aged 65 years and over owned their home in the late 1990s, the percentage may drop for future cohorts. An increased need for public and community housing is likely to occur.\textsuperscript{153}

The demographic and socio-economic factors discussed above indicate that the future requirement for lone-person public housing for older women can be expected to be far higher than is the case today. While it appears likely that many, but not all, persons born in the “baby boom” period will be in a better position than the current older generation in terms of home ownership and financial security, due to the relatively favourable economic conditions they experienced,\textsuperscript{154} not all lone-women have had these opportunities owing to their constrained financial position relative to men. Many of the older women who will require lone-person accommodation in the future will be in receipt of a government pension, and will never have had the opportunity to purchase a house.\textsuperscript{155} So too, a lengthening of the period of ageing indicates that older women will require their public housing for longer periods of time, and that additional stock will be required to meet overall demand.

\textsuperscript{151} AHURI, 1997:73; NSWDOH, 1999c:11. Long term, low cost accommodation in the inner city areas has been converted into serviced apartments for tourists (NSWMACWH, 1988:9) and hostels for backpackers. During a fieldwork interview, a community housing worker referred to the gender imbalance in boarding houses (eg 1 woman among 10 men) and to their poor condition.


\textsuperscript{153} AHURI, 1997:21

\textsuperscript{154} ABS Cat. 4102.0, 1999:9; Gleeson & Low, 2000:24-5
The requirement to increase the supply of lone-person public housing in NSW is evident from the number of older persons on the waiting list – 9923 as at 30 June 1999. The number of women totalled 5,600 or 56 percent of the persons registered. Demand for ‘lone pensioner housing’ from older persons (in younger age cohorts) could have been expected to level off during the 1990s, as this decade is seeing the ageing of the smaller number of persons born during the 1930s and early 1940s, as discussed above. However, demand will begin to rapidly escalate somewhere between 2005 and 2010 when the ageing of the post-war baby boom commences, an escalation which can be expected to incorporate a greater proportion of older NESB women.

Older NESB women feature among ‘those who are unable to satisfy their housing need in the private sector.’ In June 1999, 2087 or 37 percent of the total number of older women registered for lone-person public housing in NSW were from NESB, and 1070 or 51 percent of these women nominated the language they spoke as other than English. The waiting list is however an inadequate reflection of total demand. Older NESB women can fail to register or drop from the list due to the language difficulties encountered and the transient nature of their accommodation in the private rental sector. Frequent changes of address can make these women difficult to contact regarding renewals of their application (required annually) and offers of accommodation. In addition, older NESB women, along with older women in general, may be discouraged from applying due to the length of waiting lists and the immediacy of their housing needs, that is, they may not consider it worthwhile to register. Examples of this nature from among the women I interviewed will be included in Part 3.
Appendix A - Tables (i) to (iv) present a breakdown of older NESB women on the waiting list for public housing in the Sydney metropolitan area.\textsuperscript{161} The data indicates women on the list in 1994 (the year fieldwork commenced), and 1999 (the last available data set at the time of writing). Appendix B – Map 1 portrays the 18 public housing allocation zones in the Sydney metropolitan area defined by the DOH prior to September 1994, and applicable for the 1994 waiting list tables. Map 2 shows the 24 zones subsequently defined and in operation for the 1999 tables.

The maps reveal that the zones cover vast geographic areas. Thus, the distance between the suburb where an older NESB woman would choose to reside within a particular zone (given the facilities/services she uses and the support she calls upon), and the suburb in which she may be offered public housing within this zone can be great. This distance may also be made greater by the indirect nature of some bus routes, and can be exacerbated by the need to change services. Preferred location is therefore a somewhat optimistic category, and presents particular difficulties in terms of older women acquiring public housing in what they may deem to be their local area. The addition of 6 zones in 1994 as part of the Department's rezoning exercise is a step towards alleviating these difficulties.

Tables (i) to (iv) reveal that the majority of older NESB women from particular countries of origin/language groups on the NSW waiting list have registered for a limited number of "inner city" housing zones.\textsuperscript{162} The “preferred location” nominated by the women usually reflects the “inner city” location of their ethnic community. Preferred location can also be affected by differing waiting times for each housing zone. An older NESB woman may register a preference for a zone where accommodation could be expected to become available at an earlier date than the zone in which she would choose to live if the waiting period factor was not involved.

\textsuperscript{161} Tables show the country of origin, language spoken, and housing zone (i.e. preferred location) the women have nominated. The cultural and linguistic diversity and predominance of women among the older population of NSW is reflected in the waiting lists.

\textsuperscript{162} This situation reflects research findings that in Australia many ethnic groups have concentrated in inner areas of the larger cities (NWCC, 1987a:3).
Despite the existing "inner city" preference among older persons, in the years to come the requirement for low-income, independent housing will be an issue right across the Sydney metropolitan area. In the past older persons were highly concentrated in the older inner suburbs of Sydney and other states. However, larger numbers now reside in the middle ring suburbs, with a small but growing number living in the outer suburbs. This is an issue that needs to be considered in the future provision of public housing for older persons.

The association between country of origin and language spoken can vary for the women registered. This applies more generally to the overall NESB population, as I discussed above. Among the Chinese-speaking women registered are women born in Cambodia, China, Hong Kong, Indonesia, Korea, Malaysia, Mongolia, Mauritius, Singapore, Taiwan, Thailand, East Timor and Vietnam. Likewise, women born in Arabic-speaking countries (i.e. Egypt, Iran, Iraq, Israel, Jordan, Lebanon, Palestine, Sudan and Syria) who have nominated Arabic as their spoken language are joined by women on the list born in these countries who have nominated their spoken language as Armenian, Assyrian, English, French, Greek, Lebanese, Persian, Turkish, or Farsi.\textsuperscript{163} The interview responses of older NESB women and ethnic community workers I will present in Part 3 reveal that language spoken is a more important classification in service provision than country of origin, and a greater determinant of needs.

Older NESB women from particular ethnic backgrounds have a higher numerical representation on the waiting list for lone-person public housing if language spoken is taken as the defining factor rather than country of origin. For example, women registered from Spanish-speaking countries of origin (i.e. Argentina, Chile, Columbia, Cuba, Ecuador, El Salvador, Honduras, Nicaragua, Paraguay, Peru, Spain and Uruguay) represented a combined total of 194 in 1999. However, only 108 women nominated Spanish as their spoken language. Similarly, women from Arabic speaking countries of

\textsuperscript{163} I cross tabulated country of birth by language spoken to obtain this information (NSWDOH Waiting list data as at 30 June 1999).
origin totalled 317, while only 114 registered as Arabic-speakers. Nonetheless, the language reversion among older women I will discuss in Chapter 7 can result in first language becoming the spoken language as the years pass. Qualifications of this nature indicate a requirement to look below the surface of the waiting list.

The number of older persons registered for one-person public housing testifies to the need to increase the supply of lone-person public housing, while the high percentage of older NESB women on the waiting list testifies to the requirement to develop a provision model that is attuned to cultural and linguistic specificity. A similar conclusion was reached by the Ethnic Communities Council of NSW (ECCNSW) in relation to the general waiting list in a report to the federal government. The Council commented that, given the high percentage of NESB persons on the waiting list for public housing (at least 40 percent in 1988):

it is obvious . . . the shape of housing programs can no longer be determined only by the traditional needs of the Australian born and the British migrant.

The interview responses I will present in Part 3 will make this more obvious. In particular, these responses will show that the provision model for lone-person public housing is required to address the specific home-based care needs of older NESB women. Planners are increasingly required to address the link between independent forms of housing and the provision of home-based care. A major consideration is the source of this care, whether formal and/or informal, and its adequacy and appropriateness.

Improving levels of access to aged care services for older NESB persons has been a key policy objective since the late 1980s. In 1996, NESB persons aged 65 years and over represented 13 percent of home and community care clients, 19 percent of community

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164 As above, I undertook cross tabulations to obtain this information (NSWDOH Waiting list data as at 30 June 1999).
166 AIHW, 1997 cit. NMAC, 1999b:12
options clients, 22 percent of care package clients, 8 percent of hostel residents and 9 percent of nursing home residents. The data indicates that older NESB persons were more likely to use home-based rather than residential care. A key issue that emerged from my interviews (which I will discuss below and in Part 3) is the need older NESB women living in lone-person housing have for ready access to informal “carers” who speak the same language.

Three stages of the aged lifecycle have traditionally been referred to in the literature, the young old (65-74 years), the middle old (75-84) and the old, old (85 years and over). These classifications are used to indicate the level of care needed, with the middle old said to require an increased level of care to that of the young old, and the old, old to require additional care. Classifications reflect the general (but not universal) characteristics for each age range with the young old functionally independent, healthy and mentally alert, the middle old more prone to acute health problems, chronic illness and various disabilities, and the old, old having more debilitating chronic health problems and a loss of mental and physical abilities. Recently, persons aged 55 to 64 years were referred to as the pre old in a research report. Nonetheless, this group can be considered “older persons” given that 55 years is the eligibility age for public housing for older persons. From this perspective, the pre old can be seen as the first stage of the aged lifecycle with four stages overall.

Rates of morbidity among older persons determine their housing and care needs. Improvements in mortality rates suggest a higher rate of morbidity among older Australians. This suggestion refutes the earlier notion that lower morbidity levels accompany lower mortality levels. An inverse relationship is considered to exist where morbidity increases as mortality decreases. Thus, persons living longer are more likely to experience chronic illness and disablement as they enter the old, old

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168 AHURI, 1997
169 Hugo, 1986, 37-40,162-3
170 Rowland, 1991:81; Rice & Estes & Avorn, 1986 cit. AHURI, 1997:56. This relationship has been referred to as the ‘insult accumulation hypothesis’ (Alter & Riley, 1989 cit. AHURI, 1997:56).
category. A higher rate of morbidity, particularly in the case of chronic conditions, has major implications for policy makers. However, the inverse relationship has been refuted on the basis that there will be a gradual shift in illness to older age groups with a compaction in morbidity in the old, old category. In sum, the relationship between morbidity and mortality levels remains speculative. Nevertheless, the requirement to address the treatment of chronic illness (and offset a greater demand for geriatric care) is a priority of the new millennium as the number of persons in older age groups continues to increase.

Reductions in mortality and increased longevity have meant consequent increases in both short and long-term health conditions and increases in the utilisation of health services, including general practitioner, dental, pharmacy and hospital services. Also, greater use of hospital services has been joined by a decrease in the average length of stay in hospital from 6.5 days in the mid 1980s to 4.3 days in the mid 1990s. One implication of morbidity, and factors such as early release from hospital care, is a further growth in the total number of older NESB women living in lone-person public housing needing home-based support. I will discuss the role informal social networks play in this support below and in Part 3. A further implication of morbidity is the need for a cross-disciplinary, cross-sectoral approach to planning that responds to the connections between housing, health and community care. I will argue for this type of approach in Chapter 2 and at later stages of this thesis.

171 OECD, 1988a cit AHURI, 1997:56
172 Disability rates have been rising since data first became available in 1981. Female disability-free life expectancy at birth for females dropped from 64.2 years in 1992 to 62 in 1998, and males from 58.4 to 58 respectively, while at age 65 the number of remaining years of life expected to be disability-free increased slightly for women, from 8.6 years in 1988 to 9 in 1998, and for men declined insignificantly from 6.7 to 6.6 (ABS, Cat. 4430, 1999 & ABS unpublished data, 1998 cit. ABS, 4102.0, 1999:60). At the same time, it has also been suggested that not only can future generations of older persons be expected to live longer than the current generation, but to remain healthier for longer. The period of life during which older persons make the most intensive use of health care resources is not expected to widen significantly, i.e. to remain the two years preceding death (Goss, 1994 cit. ABS Cat. 4102.0, 1999:10).
173 Fries, 1980 & Manton, 1982 cit. AHURI, 1997:57. An increased reporting of illness may also be occurring among older persons due to the heightened health awareness brought about by media campaigns on health topics related to the aged, especially the links between behaviour and health status (Barsky, 1988 cit AHURI, 1997:57).
174 ABS 1998 cit. NMAC, 1999b: 10. The proportion of people with a long-term health condition (i.e. lasting for 6 months or more) has been increasing. In 1995, 75% of the population (73% of the Australian-born and 81% of the overseas born reported a long-term health condition (NMAC, 1999b:10).
The ageing of the population, incorporating a high proportion of older persons who either have no children or a low number of children, has impacted on the numbers of potential caregivers. Also, the ability of the younger generations to speak the language of their parent/s and grandparent/s and relate to their culture, and their propensity to do so, impacts on the contact and support older NESB women need to live independently. I will discuss this issue in Chapter 8. In particular, there is a greater need for culturally and linguistically appropriate community support to be available to older NESB women living in lone-person public housing. In Part 3, I will show that same-language neighbours and members of the local community can be a valuable source of informal support. Particularly given an absence of support from other sources, including family members and friends, and the restrictions that a lack of English language proficiency places on their use of public and community organisations.

Reflection

The foregoing discussion of Australia’s new millennium demographics and projected future trends makes the requirement for planners to address cultural and linguistic specificity more obvious. Older NESB women will make up a larger and more diverse proportion of the total population aged 55 years and over in the years to come, and socio-economic factors indicate that a much higher percentage of these women will require lone-person public housing. Thus, an imperative exists to give greater attention to their housing and care needs. I aim to do so throughout this thesis.

I will continue this endeavour in Chapter 2 by developing a FPM epistemology that has the capacity to ascertain and respond to the lone-person housing needs of older NESB women. FPM epistemology represents my conceptual scheme. During this research project I have used FPM epistemology to define my relationship to data and the empirical world, to determine what variables and concepts are most important, to make

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175 Rowland, 1991a:40-2
my interpretations, and to arrive at what I imagine is significant in what I understand.\textsuperscript{176} Thus, FPM epistemology is the basis for the account I present in this thesis.

Chapter 2

Epistemological approach to planning

I adopted a cross-disciplinary, cross-theoretical approach to the housing needs of older NESB women in this research project. I became acutely aware of the breadth and intricacy of issues and the requirement for a broad ranging inquiry and a much more detailed analysis than had previously occurred. My research approach involved a dialogue between the literature and fieldwork, between disciplines, between theories, and between my ideas and data. This allowed for an interactive, open and flexible process, revealed additional housing issues and dimensions, and allowed for greater conceptual understanding. In particular, the imperative to pursue the complex relation between housing, language, support requirements, and health and well-being became clear.1 Furthermore, the imperative to adopt an epistemological approach attuned to the issue of language became evident.2

The prevailing MS epistemology I discuss below has traditionally set up arbitrary divisions between discourses. However, these boundaries impede possibilities of insight and illumination as many sources of understanding fall outside the scope of traditional disciplinary and theoretical orthodoxy.3 Many of the insights on housing needs I present in this thesis are to be found outside the housing and planning realm, and were drawn from (or fostered by) empirical and theoretical texts on ageing, anthropology, demography, epistemology, ethnography, health, multiculturalism, needs, philosophy and science, among others.4

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2 'Changes in the way we imagine, think, plan and rationalise are bound to have material consequences' (Harvey, 1989:48). Refer also Agger, 1993:80; Hekman, 1990:33; Yeatman, 1994b


4 For example, some of the issues related to the connection between older persons, lone-person housing and social isolation I will discuss in Part 3 are restricted to the health and demography literature.
Moreover, these insights were made possible by the FPM epistemology I will outline in this chapter. I developed this epistemology, as an integral part of my research project, and in conjunction with my research findings on the lone-person public housing needs of older NESB women. Hence, this thesis is the result of a dialectical process, with my research findings having suggested the content of my epistemological approach, and the value of my epistemological approach being verified by my research findings. The main impetus of my thesis is in challenging or developing each of the epistemological propositions I present through my research findings. Though, in some instances, my thesis is restricted to proving an accepted hypothesis via my research results.

**FPM epistemology**

The epistemological (and moral\(^5\)) limitations of MS epistemology indicated the necessity of challenging this epistemology, and further, deconstructing and transforming the traditional conception of epistemology reflected in MS epistemology.\(^6\)

MS epistemology refers to the epistemology dominant in western cultures since the advent of the modern scientific era. This era represented a decisive historical moment, referred to by Francis Bacon, one of the founders of modern science in the 17\(^{th}\) Century, as the ‘masculine birth of time’ in which the more “feminine” (i.e. “subjective”) elements were rigorously exorcised from science and philosophy. Masculinity was associated with a more objective and disciplined epistemological relation to the world. Descartes, a pivotal figure in the birth of modernity, bequeathed to modern science and philosophy a model of knowledge that has promoted distinctively masculine modes of being in the world. A profound ‘flight from the feminine’ is at the heart of Cartesian rationalism, objectivism and mechanism, and Baconian empiricism.\(^7\)

\(^5\) 'W]ays of speaking about things have far-reaching effects for how they are regarded and treated' (Code, 1987:243). Code's text indicates many reasons for viewing epistemology as analogous to ethics.


\(^7\) Bordo, 1990:105; Ruth 1981:47 & Flax, 1983 cit. Grimshaw, 1986:54&65. A consistent and obsessive devotion to the exclusion or transcendence of “feminine” elements can be found throughout the history of Western philosophy. However the scientific and intellectual revolutions of the seventeenth century and the changes these revolutions brought about can be seen to have effected an emphasis on the
clarity and transcendence of the body and emotions are key requirements in the resulting model of knowledge.\textsuperscript{8}

In referring to the masculine nature of MS epistemology, my intention is not to describe a biological category but rather a cognitive style and an epistemological stance; a stance which entails a detachment from the emotional aspects of the thought process, and from the particularities of time and place. Masculine in this sense connotes an autonomous, separate and distanced response, a separation of knower from known, and this separation is a condition for knowledge. Masculinity is associated with a more objective and disciplined epistemological relation to the world.\textsuperscript{9}

While the possibility of escaping the rules of MS epistemology (as the dominant "discursive formation") and thinking outside this knowledge text can be considered a self serving illusion,\textsuperscript{10} many feminists and postmodernists have challenged the rules of MS epistemology to adopt a different cognitive style and epistemological stance.\textsuperscript{11} To further that challenge, I will develop a FPM epistemology here, which I will call upon throughout this thesis.\textsuperscript{12} FPM epistemology will incorporate various aspects of knowledge seeking suggested in feminist, modern and postmodern discourse in order to achieve a greater understanding of, and response to, the lone-person public housing needs of older NESB women. I will show that these aspects allow FPM epistemology to be particularly sensitive to the issue of language.

\begin{flushright}
\textsuperscript{10} Primarily this is due to the location of cognitive activity within these rules, and the common and everyday use of MS discourse as a means of communication. Escaping the rules of MS epistemology is akin to escaping one’s historical situation, cultural milieu etc, in the sense that they too are epistemological givens.
\end{flushright}
A modernist philosophical inheritance has particular implications in my development of FPM epistemology. In particular, this inheritance implies that the FPM epistemology I develop will inevitably incorporate features that have been developed by modernist theorists. I acknowledge the contribution these features make to FPM epistemology at the outset. Furthermore, I recognise the valuable epistemological outcomes that can be derived from critical modernist theories being in collusion rather than collision with feminist and postmodern theories. In some instances, the difference between the FPM approach I develop here and critical modern approaches will be more a matter of which theoretical aspect is emphasised or privileged. This approach acknowledges that revolutions in sensibility can occur when latent and dominated ideas in one period become explicit and dominant in another.

The FPM critique I present in this thesis will vary from critical modernist theories by focusing on epistemological questions that have arisen with the postmodern historical moment, such as the extent to which cultural difference refutes traditional philosophical notions. This focus on cultural difference compliments radical streams of modern thought, for example the Marxist emphasis on class and the feminist emphasis on gender. However, in FPM epistemology forms of oppression, domination and exploitation, such as those based on gender and ethnicity receive intense conceptual and political attention, rather than, for example, being subsumed into class analysis. My critique is offered as a more concerted epistemological challenge to understanding the lone-person housing needs of older NESB women in the new millennium.

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14 Gibson (1998) has presented this argument with respect to political economy theories and discourses of difference.
15 Harvey, 1989:44
Modernist comprehension is constrained by the modernist empirical and ideological world it has come to know, and this world is rapidly changing. Nevertheless, FPM epistemology calls for reformed perceptions, not an overthrow of all existing modernist theories, and recognises that there are valuable insights to be gained from modernist discourse. Rather than demanding a radical break with the conventional theoretical method of modernist theories, FPM epistemology involves a more dialectical evolution and more continuity with modernist theories than perhaps the language of epistemological revolutions implies. It is the universalising and dichotomising language of modernist theories, as discussed below, that will be seen to imprison human thought, speech and action, not necessarily the concepts and techniques these theories encompass. For example, the feminist critique of gender came out of a firm, if ambivalent, location in the modernist ethos. However, as I will show in this thesis, modernist concepts and techniques often require revision.

FPM epistemology involves turning away from "trained" subscriptions to MS perspectives and the monovocal, monological constructions of authority these perspectives sustain, to 'feminist-inspired democratic visions', to 'the democratic potential of postmodernism', and the reciprocal empowerment each offers to the other. Recognition of this combined FPM democratic potential offers a departure from the singular authority of MS perspectives, and the discovery by feminists of the possibility for a powerful multivocal and multilogical epistemology. FPM epistemology will be

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21 Given that feminism predated postmodern forms of thinking. di Stefano cit. Harding, 1991:182
22 Yeatman, 1986:290, 294
shown to have the capacity to incorporate the cognitive authority of older NESB women.\footnote{Cognitive authority has traditionally been associated with a different cluster of markings, including masculine gender (refer Alcoff & Potter, 1993:3).}

**A broad and eclectic theoretical perspective**

FPM epistemology challenges the assumption that stable and coherent theories are a desirable end. Coherent theories in an obviously incoherent world are oppressive and problematic, and achieve a great degree of hegemony. The postmodern world is more complex than these hegemonic theories can grasp, as was, to a lesser extent, the modern world.\footnote{Agger, 1993:99; Harding, 1986b:164; Strathern, 1987:650.} FPM epistemology recognises the instabilities and tensions that are part of the individual’s thought process. Causes of these conceptual instabilities are to be found in the instability of contemporary social life and the disparate issues upon which discourses are mediations, such as human diversity.\footnote{For example, difficulties are encountered in attempting to make theoretical sense of the contradictory attitudes individual members of the Australian population express in relation to multiculturalism. For a discussion of these attitudes refer NMAC, 1999c. ‘[P]eople simultaneously hold divergent, even contradictory views. The wording of the question and the context within which it is asked help determine the views respondents express [when participating in polls on immigration and multicultural issues].’} The multiple realities of the postmodern epoch, for example Sydney’s cultural and linguistic diversity, are changing social relations, at a pace that outstrips traditional theorising, and call for non-authoritarian, open-ended process oriented theories.\footnote{Flax, 1993:3; Ricoeur, 1961:238 cit. Frampton, 1985:21-2; Harding, 1986b:244; Engels cit. Harding, 1991:132-3; Jameson, 1991:39; Yeatman, 1994:20-2.}

Consequently, FPM epistemology entails a broad and eclectic theoretical perspective, incorporates a move beyond the various positionings of previous totalising theories, and introduces alternative theories that privilege the dialogized or hybrid and give attention to other voices.\footnote{Kaplan, 1988: 5; Hutcheon, 1989:142-3; Harvey, 1989:42} The value of an eclectic theoretical approach to planning has been noted among planning theorists. This approach involves culling from all the relevant disciplines those elements central to an understanding of planning in the public and
private domains. Knowledge of housing needs among older NESB women will be seen to rely on this type of approach.

FPM epistemology acknowledges the dialectical evolution of feminism with postmodernism and modernism. FPM epistemology will be seen to comprise various features of feminist philosophy, critical features of postmodern philosophy, and particular aspects from critical modernist theories such as those found in progressive forms of feminism and Marxism. Feminism, while formed within the culture and discourse of modernity, straddles and thus destabilizes the modern/postmodern binary divide. FPM epistemology will even paradoxically be seen to rely on the very premises and values it attributes to MS epistemology, simultaneously there is legitimation and undermining, both complicity and critique (a critical parody). For example, the tools of reason will be used to challenge the authority and nature of reason.

This approach speaks of ‘interpretative tools and historical critique rather than theoretical frameworks for wholesale adoption.’ In this thesis, the content of diverse theories are drawn upon for what they offer to an analysis of the lone-person public housing needs of older NESB women. Their interpretative techniques are utilised without adopting the specific frame of reference and meaning these (meta) theories employ, and without necessarily retaining general commitment to their underlying assumptions, or to their values, commitments and interests.

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28 Friedmann, 1987:39; Sandercock, 1998a
29 Hekman, 1990:126; Hutcheon, 1989:142-3; Kaplan, 1988:5. The attempt to find an absolute grounding for knowledge (or metanarratives) is rejected (Rorty cit. Hekman, 1990:4). To transcode theoretical logics into each other is to enrich each individual version through dialogue (Ager, 1993:105). Refer Hekman (1990:6-7) for an argument against eclecticism and the ability to simply choose elements of modern epistemology. MS epistemology is seen as a ‘unitary whole’, as a ‘philosophical system.’
31 Bordo, 1990:154,n1. Grosz argues, for example, that Lacan’s work can be selectively used, without being committed to its “more troublesome” presumptions. This selectivity indicates a tolerance of eclecticism, a “theory toolbox” approach (cit. Barret, 1992:452).
FPM epistemology calls upon feminism's historical insights, and acknowledges the value of diverse strands of feminist inquiry as a source of explanation and the value of a variety of views in feminist thought. Each of these perspectives contributes to the development of particular feminist theories/practices, and through their dialectical evolution, extends the insights of other feminist theories/practices, including FPM epistemology. In this thesis, FPM epistemology will be seen to reflect a dialectic with ideas developed in (seemingly) disparate feminisms, such as liberal-feminism, socialist-feminism and cultural feminism, in terms of what these ideas offer to an understanding of the housing needs of older NESB women. FPM epistemology also recognises the interpretative value of drawing from the range of views in postmodern thought, for example Lyotard's critique of (meta) narratives. In addition, FPM epistemology raises questions concerning the possible nature and status of theorising itself, and along with Marxism, focuses on the theory/practice relationship to indicate how each shapes and informs the other.

In developing a FPM epistemology, the heterogeneity of feminist and postmodern discourses means that there are areas of agreement and contestation, as well as opportunities for rearticulation. For example, while some postmodernists have called for an abandonment of particular concepts, many feminists have noted the value in their retention, and have instead engaged in a deconstruction of their meanings. The latter approach will be adopted in this thesis. I will deconstruct the grounds of knowledge and authority, in particular MS notions concerning truth, knowledge, power, history, self, language and the nature of being, which have served as legitimations for contemporary

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36 Probyn, 1987:349-50; Flax, 1990b:42. It is also recognised that mainstream postmodernists have tended to overlook or fail to acknowledge (ie deny and disarm) the contributions feminists have made to the postmodern theoretical debate, or to relegate these contributions to the textual margins, even when feminist theories inspire, overlap with, supplement or support their ideas. (Duran, 1991:88; Duyfhuizen, 1989:175; Flax, 1990b:211,214 & 1990b:225; Harding, 1991:174-5; Probyn, 1987:356,358).
Epistemological approach to planning

Western culture, and contribute to (older NESB) women's theoretical containment. Further, I will deconstruct the reifications that have occurred, and deconstruct the terms through which these concepts are articulated. For example, the modernist notion of nationalism that I displaced in Chapter 1 will be further displaced in Chapter 4 when I challenge the influence this notion has had on public policy formulation.

By engaging in their deconstruction, I will call a variety of concepts into question, and open them up to a "reusage" or redeployment that has previously not been authorised by MS epistemology. This implies the suspension of all commitments to what these concepts have traditionally referred to (i.e. their epistemological givens), and a reconsideration of the linguistic function these concepts serve in the consolidation and concealment of authority. For example, I will respond to the political imperative to retain the notion of gender as a discursive and social practice, a large scale institution, a polarity of power, an achieved fact of history and epistemology, a principal factor affecting identity formation, and an essential element in social criticism. Gender is a theoretical category through which the world is understood and challenged. A critical understanding of gender in these terms provides an incisive backdrop for understanding the context within which women's identities are established cross-culturally, while acknowledging how fluid and diverse women's identities are, across and within cultures. Gender intersects with other aspects of discursively constituted identities, such as race, class, religion and education, and is invariably produced and maintained in these political and cultural intersections.

39 Butler, 1992:14-5
Epistemological approach to planning

FPM epistemology will be used to dislodge the restrictive conventions, ideas and logocentric truths of MS epistemology I detail throughout this thesis to introduce alternate conceptualisations, and make space for (older NESB) women's voices, their experiences and values, and their needs. For example, I will indicate that the differences among older NESB women (and within their individual identities) cannot be collapsed into the universal, transcultural, transhistorical, coherent and fixed identity "older NESB woman," nor perceived sub-sets of this identity, such as older woman from a Spanish speaking background. Further, neither can their diverse (and changing) housing needs be seen in universal terms as often occurs in public policy discourse. The traditional meaning of lone-person public housing need I outlined in the introduction will be challenged, revised and expanded, and redeployed to give authority to the diversity of housing needs among older NESB women.

By subverting MS notions of knowing and being and offering alternatives, feminist discourse has made a valuable contribution to postmodern discourse. Feminism and postmodernism have both developed from a concern for excluded voices, and both endeavour to expand the signifiable, and thus the human realm. I will call forth FPM epistemology in this thesis to reveal how MS notions of knowing and being compromise

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47 Kristeva cit. Huysssen, 1990:265

Planning in the new millennium
the formulation of multicultural policies in general, and lone-person public housing policies in particular, and act to marginalise older NESB women by omitting their specific and various housing needs. I will then suggest alternative formulations that have the capacity to include these needs.

While postmodernism has often (and perhaps sometimes justifiably) been criticised for its lack of political content, throughout this thesis I will demonstrate that FPM epistemology incorporates, among other political aspects, an emancipatory epistemological politics, a politics of reaction and resistance, a feminist gender politics, a postmodern politics of identity and difference, and a politics of representation. FPM epistemology involves both contestation and complicity, and an unveiling of power, its manifestations, appropriations, positioning, language and consequences. This epistemology assists in the creation of a new discursive space, and the development of conditions under which many voices, including the voices of older NESB women, can be heard.

To reveal the illegitimacy of dominant texts is to deny their judgements and to undermine the cultural conventions of existing social orders. By destabilising the power of discourse, FPM epistemology disrupts the status quo to enunciate and provide for the alternate truths that have been suppressed, unarticulated or denied. This is a political act that insists on the ontological content of epistemology, and makes way for new meanings and values.


Epistemological approach to planning

An expansive rationality

FPM epistemology comprises an expansive rationality. There has been a tendency in MS epistemology to associate all reasoning with one specific conception of rationality – the instrumental (and systematised) reason of the Enlightenment. This tendency is often reflected in planning discourse. Instrumental reason is based on a masculine and western rationality that strives to have everything under control, to eliminate all uncertainty, unpredictability, to exclude the emotions, to banish otherness. This rationality is authoritarian, consists of “a logic” of domination and repression, and imposes conformity by purging from the realm of the thinkable all that differs from its own limited presumptions. Those adopting this form of rationality are required to repress alternative epistemologies and ontologies which fail to accord with their (meta) narrative and this of course sets limits on human rationality. This tendency can, for example, be noted when the universal criteria associated with lone-person public housing provision is arbitrarily applied to an older NESB woman applicant, rather than entering into the (sometimes messy) arena of “subjective” considerations, such as cultural and linguistic diversity.

Instrumental reason is inadequate, as it mistakes the masculine and western perspective for a universal mode of enunciation, and as a consequence denies the existence of alternative knowledge. All philosophical claims to universality can be deconstructed by unveiling the complicity between the masculine and the rational, for example the exclusion of “subjective” aspects of reasoning, and the privileging of western theory and

knowledge.\textsuperscript{55} FPM epistemology seeks another regime of truth, an expansive, "emancipated" rationality and an "expanded" or altered truth, which has the capacity to incorporate "otherness",\textsuperscript{56} including the cultural and linguistic diversity among Australia's older population I discussed in Chapter 1, and the experiential knowledge of older NESB women I will present in Part 3. Rationality is understood as a multifaceted, complex and highly fallible phenomenon entailing a complex interaction between a variety of traditional assumptions, theoretical conceptions and linguistic possibilities.\textsuperscript{57} To understand rationality in these terms indicates the error of calling for the \textit{rule} of technical reason in planning, or similarly, believing in the efficacy of scientific planning (in stand alone terms).\textsuperscript{58}

FPM epistemology expands the MS conception of rationality to include the "feminine" (i.e. the subjective aspects of reasoning): the body and senses, emotions, feelings, cultural and linguistic difference and values.\textsuperscript{59} Rationality becomes more adequate by engaging both the "feminine", and the "masculine" aspects discussed above, as to operate solely in one mode is to deny the resources and perspective of the other, and further, to deny the ways each of these modes shapes and informs the other.\textsuperscript{60} Incorporating the "feminine" contributes to a more attached, practical (intuitive, empathic, relational and contextual) style of reasoning, reveals more innovative, humane, and hopeful perspectives, and contributes to a revised union between rationality and social commitment.\textsuperscript{61}

My development and application of FPM epistemology in this thesis acknowledges the requirement to contemplate questions of meaning and rationality, and for planning, in particular the conceptualisation of need, to be based on a quest for further meanings.\textsuperscript{62}

In the following chapters, I will show that a requirement exists to incorporate other

\textsuperscript{56} Braidotti, 1986:50. This aspiration recognises the irreducible plurality of manifestations of rationality within diverse traditions (Hawkesworth, 1989:548).
\textsuperscript{57} Hawkesworth, 1990:243
\textsuperscript{58} Veblen and Robinson advocated technical or scientific planning (Friedmann, 1987:92).
\textsuperscript{59} Braidotti, 1986:56. Progressive modernist conceptions of rationality have also included the "feminine."
\textsuperscript{60} Bordo, 1986:456; Harding, 1986a:649-50
\textsuperscript{61} Grimshaw, 1986:180; Harding, 1986b:133; Hekman, 1990:52
\textsuperscript{62} Dear, 1991:545-7
meanings and perspectives into lone-person public housing provision (including those of older NESB women) - this entails engaging with particular, localized and fragmented knowledges, and paying attention to varieties of experience and value. Alternative epistemologies and subjectivities, in particular those of the older NESB women I spoke with during fieldwork, will be embraced to dislodge the existing universal and masculine mode of enunciation.

In Chapter 1 I indicated the complexity of planning for Australia's multicultural, multilingual, and ageing population, and within this context ascertaining and responding to the lone-person public housing needs of a growing proportion of older low-income NESB women. Australia's new millennium (and projected) demographic context speaks of multinationalism, of multirationalities, and a multiplicity of meanings. I will provide further evidence of this multiplicity in Part 3, when the discrete, local level, experiential, and value imbued perspectives of older NESB women are presented.

The driving force of MS epistemology is the search for certainty, 'the effort to use reason to establish absolute and universal truth.' Total comprehension by the knowing subject means doubt and uncertainty are finally overcome. The hegemonic connotations of this rationality can be recognised when held up for scrutiny, including, for example, the connection between phallocentrism and logocentrism (the masculine definition of the "will to truth" that defines MS epistemology).

The philosophical approach of MS epistemology is shaped by an adversarial method (or paradigm) defined in terms of rational autonomy and defensiveness, which limits the scope of inquiry and forecloses possibilities of understanding through reasoning restricted to the certainty of deduction and directed to oppositional ideas. This

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64 Hekman, 1990:62
66 Hekman, 1990:166
adversarial style of reasoning is often manifested in a need to be right rather than
creative or insightful, and a reluctance to entertain alternative possibilities.67

FPM epistemology calls forth dialectical logic and investigates the truth of opinions
through discussion.68 Rather than seeking to control reason, a FPM style of reasoning is
tentative and exploratory, incorporates paradox, and replaces the MS either/or
distinction with an and/also approach. FPM epistemology moves away from the
compulsion prevalent in MS epistemology to assert the ultimate dominant - away from
'the great bane categorical versus dialectical logic' - to an epistemological stance and
cognitive style where it is possible to conceive difference without opposition.69

FPM epistemology recognises the indeterminacy of truth. There is not one MS truth but
rather many truths, none of which is privileged along gendered lines, or along class, race
or any other identity lines. Truth is redefined as contextual, historical, social, cultural
and relational, as perspectival and prejudiced (i.e. preconceived), or in a word,
hermeneutic.70 The knowledge I present in this thesis highlights the multiple truths of
older NESB women living in the Sydney metropolitan area in the 1990s, can be seen
within the context of Australia’s new millennium population demographics, housing
supply and multicultural policy, and relates to their housing needs. This knowledge can

67 Moulton, 1989; Code, 1991:132. Adversarial thinking is solely based on persuasion and exclusion, and
expressed in a logical and argumentative form. This method/paradigm for philosophical inquiry is
modeled on adversarial confrontation between opponents whereby 'exploration, explanation, and
understanding are lesser goals' (Code, 1991:23-24,132-133). There are other ways of reasoning, for
example the Socratic method: 'His aim is to not rebut, it is to show people how to think for themselves'
(Moulton, 1989:13), to proceed from 'the particular to the general' (Sherwin, 1989:26).
68 Tuana & Tong, 1995:4. This approach follows the lead of particular modernist philosophers, such as
Kant, who have adopted a flexible discursive position to employ this style of rationalism to great effect.
Despite its dialectical method, Marxism remains a product of MS thought in its search for truth and
liberation (Hekman, 1990:40). Refer also Foucault, 1994:43
69 Soja, 1989:99; Wright, 1989:147
1995:24-5; Patton, 1990:84-5,88; Rossman & Rallis, 1998:7; Lyotard, 1984; Baudillard, Derrida, Hasson,
Lyotard, cit. Rose, 1991:42. Hermeneutics is the science/philosophy of interpreting texts. The
hermeneutic circle is a methodological device in which one considers the whole in relation to its parts,
and vice versa, while the hermeneutic condition is concerned with ontology (i.e. the nature of being).
Understanding proceeds from a communality that binds people to tradition (Rossman & Rallis, 1998:7;
be judged and used according to its ability to contribute to improved lone-person public housing outcomes for older NESB women.\textsuperscript{71}

FPM epistemology involves a critique of (meta) narratives and a destabilisation of their legitimacy by revealing that there is no unambiguous basis for accepting the authority of their truths.\textsuperscript{72} A necessary condition for authoritative "totalising" discourses is the subjection of localized fragmented knowledges. Through an interrogation and disruption of totalising logics, FPM epistemology aims to open up spaces in which suppressed heterogeneity, discontinuity and differences will reappear. Thus, in this thesis I will destabilise the authorised truths of MS epistemology, public housing supply, multicultural policy and ethnographic discourse prior to presenting the experiential knowledge of older NESB women.

Public policy discourse will be challenged in Chapters 3 and 4 to reveal the degree to which the knowledge associated with Australia's cultural and linguistic diversity is absent from (or subdued by) this discourse. In particular, knowledge of the lone-person public housing needs of older NESB women is to a large extent missing. In Part 3 I will present the experiential knowledge of housing needs provided by older NESB women during fieldwork interviews. I will also bring together the local fragmented knowledge of older NESB women presented in a variety of cross-disciplinary research texts to give visibility to this knowledge within the realm of lone-person public housing needs.

\textbf{An expansive cognitive style}

Throughout this thesis, FPM epistemology will be seen to incorporate, among other aspects, the "anarchic thinking," "interdependent thinking," "continuum thinking," and "sympathetic thinking" defined and discussed below. These aspects of FPM epistemology have their roots in reformist forms of modernist thinking.

\textsuperscript{71} Grosz, 1986:204;  
Anarchic thinking is a style of thinking that breaks the rules, refuses to echo the presuppositions of traditional reasoning, renounces the claim to a binding doctrine, and is thus open to a multiplicity of meanings, and interpretations. Anarchic thinking involves the play of unresolved tension, a tension that keeps thinking fluid, in motion and maintains openness to possibilities. This cognitive approach fosters a persistence in questioning, remains open to the ambiguities of words, allows for opaque and elusive language, decenters the familiar, and breaks boundaries to think creatively. The MS emphasis on reductionism, domination and linearity is replaced with the consensual, interactionist harmony of holism and complexity (while at the same time acknowledging the fragmentary and partial nature of truth).

In this thesis, I will utilise anarchic thinking to challenge the presuppositions MS epistemology takes for granted, including assumptions prefacing a variety of established conceptualisations. For example, in Chapter 3 I will dispute the assumptions that pave the way for general conceptions of public housing, as "welfare housing." Similarly, in Chapter 4 I will oppose the assumptions underlying accepted notions of nationalism and liberal democratic principles, and those behind the sole acceptance (and marginalizing) of ethno-specific needs as "special needs." Rather than taking the presuppositions behind a variety of notions for granted, I will investigate whether grounds exist for presuming otherwise, including the existence of knowledge that challenges the "truth" of these presumptions. Further, I will hold up to question the universal application of established concepts, such as equal treatment, and public policies (including public housing allocation policies) that reflect these concepts. I will seek further meanings and interpretations, and retain an openness for future possibilities.

FPM epistemology resists reified meanings, and challenges representations that constrain and oppress women. I will take up this challenge throughout this thesis, for

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71 Heidegger, cit. Stenstad, 1989:333
72 Stenstad, 1989:331-339. In presenting her thesis on anarchic thinking, Stenstad draws on ideas developed by, among others, Martin Heidegger, Luce Irigaray, Susan Griffin and Mary Daly.
74 This challenge will add further dimensions to the work undertaken by modernist reformist thinkers.
75 Wright, 1989:146-7. This resistance to reified meanings can also be noted in progressive modernist theories, such as Marxism and Liberal-feminism.
emphasises facts and causes of behaviour and employs quantitative measures while the interpretivist/constructivist paradigm focuses on the lived experience of individuals (i.e. experiential knowledge) and utilises qualitative methods. These paradigms do not have to stand in opposition to each other, but rather can have a complementary nature, the position I have adopted in this thesis. Each paradigm assisted in answering my research questions (albeit different questions), and thus was useful to my endeavours.

I recognise that positivism reflects the MS epistemology I am critiquing in this chapter. For example positivist social researchers seek to generalise their research findings to other persons and places, rather than enquire into difference and complexity, which is contrary to the aim I have in this thesis. Positivists also aspire to researcher “objectivity,” an ideal I will challenge below and in Chapter 6. Nevertheless, the quantitative methods defined as acceptable by positivism have proved useful in addressing issues I considered pertinent to my research, for example the statistical analysis of data in Chapter 1 provided information on the existing and projected need among older NESB women for lone-person public housing. Furthermore, it is my belief that ‘methods can be separated from the epistemology out of which they have emerged.’ The research methods I chose at various stages of this project depended on what I was trying to find out (i.e. the methods reflected a pragmatic choice).

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88 Positivist social researchers (PSR) use quantitative and experimental methods to test hypothetic – deductive generalisations. PSR begin with hypotheses and theory, and seek the facts or causes of social phenomena, apart from the subjective states of individuals. PSR assume a fixed, measurable reality exists external to people, and seek explanations and predictions that will generalise to other persons and places. PSR look for uniform, precise rules that organise the world, examine simplified models of the social world (using a small number of variables). PSR assume that knowledge is politically and socially neutral. PSR have a commitment to quantitative precision and the accumulation of observable, measurable “facts”. For PSR, researcher “objectivity” is of utmost concern. Interpretivists/constructivists (I/C) use qualitative approaches to inductively and holistically understand human experience in context-specific settings. For I/C, reality is socially constructed, multiple, complex and ever changing. I/C emphasise the complexity of human life, the different realities, meanings and values, and are committed to understanding social phenomena from the actor’s own perspective/experience. It is the meaning of experience that constitutes reality. I/C focus on the role of subjectivity in the research process. Refer: Bogdan & Biklen, 1998:23-4; Glesne, 1999:4-6; Minichiello et al, 1995:24-5; Patton, 1990:37-8,57,84-5,88; Rossman & Rallis, 1998:7,72,133; Rubin & Rubin, 1995:31-5.

89 There cannot, even in principle, be such a thing as a “God’s eye view,” a view that is the one true objective account. Any view is a view from some perspective, and therefore incorporates the stance of the observer (Putnam, 1987, 1989 cit. Maxwell, 1996:29).

90 Patton, 1990:90
Both the qualitative and quantitative research I undertook for this thesis required open-minded, thorough and systematic empirical inquiry that was data based.\(^{91}\) I used a combination of methodologies\(^{92}\) (i.e. triangulation\(^{93}\)) to strengthen my study. The research approaches I employed comprised *data* triangulation (the use of a variety of data sources, for example census and fieldwork data), *investigator* triangulation (the perspectives of various authors and several different workers in the field of housing, based on their own research and evaluation), *theory* triangulation (the use of multiple theoretical perspectives to interpret my data) and *method* triangulation (the use of multiple methods to study housing needs). Each method revealed different aspects of the empirical reality I was studying.\(^{94}\)

In Chapter 1, I used quantitative methods and sought the facts or causes of social phenomena apart from the experiential knowledge of older NESB women. For example, I undertook a statistical analysis of factors contributing to the ageing of Australia's population. I assumed a fixed, measurable demographic reality existed external to older NESB women, and sought explanations and predictions. I examined simplified models of the social world using a small number of variables. In doing so, I made a commitment to quantitative precision and the accumulation of observable, measurable "facts." In Part 3, I will use a qualitative approach to inductively and holistically understand the experience of older NESB women in context-specific settings. This approach acknowledges that reality is socially constructed, multiple, complex and ever changing. I will emphasise the complexity of human life, the different realities, meanings and values, and will be committed to understanding social phenomena from the perspective/experience of older NESB women. It is the meaning of their experiences that constitutes reality.

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\(^{91}\) Bogdan & Biklen, 1998:37-8

\(^{92}\) Methodology is a generic term that refers to the general logic and theoretical perspective of my research project, for example qualitative research is a methodology. Method is a term that refers to the specific techniques I use, such as in-depth interviews (Bogdan & Biklen, 1998:31-2).

\(^{93}\) The term triangulation is from land surveying and refers to knowledge of more than one landmark – ‘with two landmarks you can take bearings in two directions and locate yourself at their intersection’ (Fielding & Fielding, 1986:23 cit. Patton, 1990:187). The term metaphorically calls to mind a strong geometric shape – the triangle. Refer also Bogdan & Biklen, 1998:104

A transcending of binarisms

Throughout this thesis, the political philosophy and views of human nature reflected in MS epistemology will be seen to rely on a series of dichotomies (or rigid distinctions) of an oppositional, hierarchical and exclusionary nature that make their appearance as the language of universal rationality. For example, as I will discuss below, reason is constructed in opposition to emotion, and facts to values. The members of the binary pairs are not equal; the first member of each dominates the second, which becomes defined as the “other” of the first, and the negative, dependent and debased counterpart. Historically, the second (and secondary) member in each pair has been defined as feminine by MS epistemology.

A false appearance of unity is created by reducing the flux and heterogeneity of experience into supposedly natural opposition, which are used to order the world according to rigid, clearly articulated categories that disallow ambiguity and dissonance. These distinctions force ideas and persons into rigid polarities, reduce richness and complexity, artificially create logical neatness, and in doing so, distort truth.

FPM epistemology involves “continuum thinking,” thinking that transcends these binarisms to recognise that difference suggests multiplicity, heterogeneity, and permeability. To conceive difference without opposition is to classify without the urge to valuate and make invidious distinctions. This cognitive style leaves boundaries

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95 Facts are associated with the superior and positive item in the binary opposition, with masculine, intellectual, and objective reasoning, and values are affiliated with the negative and inferior “other”, with the feminine, the body, and subjective reasoning.


97 Flax, 1990b:36; Bordo, 1990:77


99 Continuum thinking refers to a space-time continuum rather than a linear continuum.
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flexible and permeable, and introduces a more pliable set of classificatory categories.101 The use of this classificatory schema acknowledges, for example, pluralised subjectivity and the looseness of identity strands, such as age and ethnicity in classifying subjectivity. Binary oppositions lose their arbitrary nature and rigidity, and the assumptions that accompany these distinctions remain open to question.

In Chapter 3 I will analyse the binary oppositions that exist between home ownership and public housing, and likewise between rental housing allowances and the provision of public housing dwellings and rental rebates. I will call for tenure continuum that includes home ownership, and public, private and community rental, with each type of tenure offering unique social and financial benefits, and movement occurring between tenures, as individual housing needs change over time. In Chapter 4 I will examine the dichotomous distinctions established between mainstream housing programs and ethno-specific housing provision, and correspondingly, between universal needs (i.e. mainstream needs) and “special needs” (i.e. “non-mainstream needs”). I will call for imaginative policy responses which respond to mainstream and ethno-specific provision as part of a continuum incorporating both separate and integrated mainstream/ethno-specific approaches and catering for both universally defined needs and “special needs.”

A focus on the “subjective” aspects of reasoning

Throughout this thesis I will place a focus on the “subjective” aspects of reasoning. MS epistemology represents a retreat into a universe of supposed purity, clarity, objectivity and value neutrality. Investigators must be purified of bias, perspective and emotional attachment, and the passions that obscure thinking: “subjectivity”, or the blurring of


101 Lash, 1990:19,22-3; Tuana, 1992:116. This form of classification involves repudiating the confinement of the existing categorisation and deconstructing its implications (Code, 1987:244-5). Deconstruction is used to exceed the “logocentric closure” created by the polarities. The logic of binary oppositions gives way to “supplementary logic” to reveal that the binary oppositions are not opposites at all but two confused elements that inhabit each other - elements that represent multiple difference - that cross and recross the alleged boundary between the two (Derrida, 1981:36 & 1982:329 cit. Hekman, 1990:164,171,175).
boundaries between self and world is conceived as an epistemological threat. This quest for purification involves an intellectual flight from "feminine" orientation to the world, from feeling, from experiencing, from the affective, and a flight into distance. Many planners have taken this flight, including planners influenced by traditional concerns in the social sciences for objective analysis, and the rigid separation of factual statements and statements of value.

FPM epistemology challenges the philosophical ideal of objective knowledge, to indicate the valuable contribution made by the "subjective" in the process of understanding. There is an interplay and reciprocal interaction between subjective and objective factors in the creation of knowledge. This epistemological position suggests the importance of integrating "subjective" elements into conceptions of the rational. Further, the MS epistemological claim of objectivity and dismissal of subjectivity can be reversed when it is acknowledged that MS thought "is subjective in its distortion by androcentrism;" in other words, dominant (masculine) values are accepted in the name of "objectivity."

The Cartesian conception of rationality completely excludes the emotions from the realm of the rational. In contrast, FPM epistemology demonstrates the mutually

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105 This interplay is taken for granted in Kantian philosophy. Kant articulated the importance of creativity in the production of knowledge by demonstrating that knowledge arises from a creative synthesis of the imagination involving a mediation between understanding and sense perception, and conditioning the possibility of experience. Synthesis occurs according to universal categories, with knowledge as more than the accumulation of facts and experiences, and entailing the ordering and understanding of personal observation (=the intuitive category of knowledge) (Code, 1991:28,30,56; Kant trans. N K Smith, 1929:A100 cit. Code, 1987:101). Locke and Hume also posit knowledge as derivative of experience, though their notions of experience differ substantially from Kant's (Grant, 1993:96-7). Mary Astell and Damaris (17th century French philosophers) also argued that reason should not be understood in terms of transcendence from the senses (Atherton, 1993 cit. Tanesini, 1994:211).


107 In contrast to the Cartesian conception, Rousseau saw reason and emotion as complementing one another, as interdependent, as within the realm of the rational, however reason was privileged over emotion equating to an asymmetry in interdependence (Roussea cit. Tuana, 1992:44-50).
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constitutive and sustaining relation between objectivity and subjectivity, between reason, emotion, and values.\textsuperscript{108} Emotions are recognised as a component part of cognition; there is a simultaneous necessity for and interdependence of faculties; each human faculty reflects an aspect of human knowing inseparable from other aspects.\textsuperscript{109} FPM epistemology responds to emotion as a conceptual abstraction from a complex process of human activity also involving acting, sensing and evaluating.\textsuperscript{110}

A spurious distinction has traditionally been made between “objective” and “subjective” needs in MS thought. In the case of public housing, this has made it possible to see the housing needs of public tenants in dichotomous terms as “objective” (defined by the policy maker and the staff of SHAs) and having universal validity, or as “subjective” (described by applicants and tenants) and only having individual (ie unique) validity. However, to do so, denies the participation of both the subjective and the objective in the process of reasoning, regardless of who the reasoner is. There is no perception without perspective. Nevertheless, it is the perspective of applicants and tenants, as the (potential) occupants of public housing that have particular importance in defining housing needs, and ought to be brought into the perception of the policy maker.

This requirement can be seen in the case of allocations. While allocation is officially on a wait turn basis, there are numerous occasions where this type of allocation also relies on a staff member’s definition of need. For example, an applicant must have a ‘good reason to knock it [the property offered] back,’ and retain their position on the waiting list.\textsuperscript{111} If the applicant doesn’t have a “good reason”, they “obviously” do not have a need for public housing. However, a subjective and value-laden judgement of “good reason” by the allocating officer can take precedence over that of the applicant. This hierarchical layering of needs definition also demonstrates the inherent instability in the

\textsuperscript{108} Code, 1989:47; Hekman, 1990:127. While a contrast between emotion and intellect appears plausible, this does not, however, equate to a rigid distinction between emotion and reason, as ‘it is reasonable to feel certain emotions in certain circumstances’ (Code, 1989:46, Note17).

\textsuperscript{109} Jaggar, 1989:141,149; Code, 1987:110

\textsuperscript{110} Jaggar, 1989:129. This process has connections to "cognitive" theories of the emotions expounded in philosophical psychology, and their insistence that judgements or beliefs (or some kind of cognitive state) are constituent of the emotions’ (Spelman, 1989:265; Fricker, cit. Jones, 1992:32-33).

\textsuperscript{111} Personal communication from staff member, NSW Department of Housing.
model of universal needs employed by SHAs. This model can be interrupted through agency, in this case, that of the allocations officer.

A style of thinking referred to as “sympathetic thinking” features in FPM epistemology. This is an activity whereby the objective and subjective merge and participate in the creation of meaning. Integrating “sympathetic thinking” into dominant conceptions of rationality entails a re-visioning of “objectivity”. This “revisioned” objectivity is a “dynamic objectivity,” which relies on “dynamic autonomy” - ‘an ability to move in and out of intimate connection with the world’ - and involves a pursuit of knowledge that utilises subjective experience in the interests of a more effective objectivity. Dynamic objectivity grants to the world around, its independent integrity while also relying on a connection to this world. Premised on continuity, this type of objectivity recognises difference between self and other as an opportunity for a deeper and more articulated kinship. Effort to exclude the intrusive self (and the illusions of self, language, point of view, value, etc. that result) is replaced by thought which is conscious of the self, by critical self-reflection. Sympathetic thinking reveals that taking subjectivity into account does not entail abandoning objectivity, but rather recognising the “embodied” nature of objectivity (i.e. the connection between the experiential and the perceptual).

112 Gilligan, 1982 & Keller, 1985. Sympathetic thinking has links to medieval “participating consciousness” and the notion of “intellectual sympathy” and “causality thinking”. The deepest understanding of that which is to be known comes from “placing oneself within” the full being of an “object”, and allowing “it” to speak (Barfield & Berman, Bergson, Jasper cit. Bordo, 1987:103).

113 A revisioning of objectivity acknowledges that there is more than one legitimate way to conceptualise objectivity (Harding, 1993:72).


115 Keller, 1985:116-7. ‘Static objectivity’ is a ‘pursuit of knowledge that begins with the severance of subject from object rather than aiming at the disentanglement of one from the other.’ The process of disentanglement is itself a source of insight, potentially into the nature of both self and other – a principal means for divining ‘hidden harmonies and relations’ (Poincare cit. Keller, 1985:117).

116 Keller, 1985:117; Bordo, 1990:103; Keller, 1989:179 cit. Longino, 1993:108. One’s own perspective is no longer regarded as immediately objective and absolute. ‘So long as thought has not become conscious of self, it is prey to perceptual confusions between objective and subjective, between the real and the obstensible’ (Piaget, 1972:34 cit. Keller, 1985:117). Knowledge and method is required to be self reflective and self critical to avoid rigidity.

117 Harraway, 1988:589. Cognition involves experience plus the creation of concepts to filter and shape this experience (Flax, 1995:237). Kant provides a conceptual framework that provides for ‘the active nature of human cognition, taking and structuring experience to the extent allowed by the world and human cognitive capacities.’ Also for Piaget the process of cognitive structuring entails ‘a practical and
The "revisioning" of objectivity comprises a "strong objectivity" which calls forth the research subject's (each older NESB woman's) perspective, and considers the social, cultural and linguistic conditions that create this perspective.\textsuperscript{118} Strong objectivity requires that I (the knower/analyst) be placed on the same critical causal plane as older NESB women (the "objects" of knowledge/subjects of inquiry), and requires "strong reflexivity".\textsuperscript{119} Reflexivity becomes a resource for maximizing objectivity, rather than being perceived as a threat to it.\textsuperscript{120} By adopting this style of reasoning I am seeking a natural foundation for knowledge in closeness, connectedness, and empathy; and recognise 'the failure of connection (rather than the blurring of boundaries) as the principal cause of breakdown in understanding.'\textsuperscript{121} A close, connected and empathic basis for knowledge provides for a greater depth of human understanding, including a deeper awareness of the important role played by disparate human values in the act of cognition.\textsuperscript{122}

FPM epistemology's facilitation of the subjective aspects of knowledge fosters an imaginative thought process.\textsuperscript{123} A space is opened up in which suppressed thoughts and experiences can reappear, and where it is possible to become more aware of one's biases, prejudices and ignorance, and to stretch the borders of understanding.\textsuperscript{124} Imagination provides for engaging the whole human vital repertoire of thinking, willing,
desiring and feeling. It becomes possible to divest the previous habits of thought, feeling and action, and enter into the subjunctive mood of what can be imagined. A more inventive, innovative, creative and insightful approach to lone-person public housing is made possible, and submerged understandings can emerge.

An incorporation of values

FPM epistemology seeks to incorporate values. The “objectivity” of MS epistemology relies on the deployment of an (untenable) distinction between facts (“objectivity”) and values (“subjectivity”). In making this distinction, MS epistemology misconstrues the nature of perception, obscures the value laden nature of theorising, fails to comprehend the theoretical constitution of “facticity”, and uncritically disseminates the myth of the given. MS epistemology has altered the definition of being by obscuring its value dimension, and led to silence on issues of utmost importance to life. For example, as I will discuss in Part 3, the responses of women interviewed for this thesis reveal the value they place on residential locations and arrangements that provide for linguistic contact and support, yet, to a large extent, public housing allocation policy remains silent on this issue.

FPM epistemology places an emphasis on ontology, on “otherness” and the complexity and nuances of interests and cultures to reveal narratives of legitimation as plural, local and immanent. FPM epistemology seeks to incorporate multiple meanings and perspectives, to celebrate difference and undecidability, and to address the meaning and significance of alternative human subjectivities and experience. This response to

124 Bordo, 1990:138
theorising caters for ambivalence, ambiguity, and multiplicity, exposes the need to impose order and structure, and reveals how arbitrary and oppressive this need is.\textsuperscript{129}

FPM epistemology acknowledges the organic unity of epistemology and ontology by giving emphasis to the value dimension in knowledge seeking.\textsuperscript{130} Articulation of the lone-person public housing needs of older NESB women implies a thoroughgoing critique of the values implicit in the existing public housing approach and greater attention to incorporating the values and interests of older NESB women.\textsuperscript{131} These values have become even more divergent through the postmodernist conflict of new and old cultural modes, the infinity of overlapping realities, and the sponsorship of hybrid identities.\textsuperscript{132}

Furthermore, values and power are inextricably intertwined, for power manifests according to the value it is given, which varies with cultural contexts.\textsuperscript{133} This association suggests that the incorporation of the values of older NESB women into lone-person public housing provision would provide these women with some of the power necessary for a more satisfying and meaningful existence. Indeed, responses from the women I interviewed to be presented in Part 3 reveal that an improved existence would be made possible. For example, the expressed value of having an older same-language woman neighbour translates to both women having mutual power (e.g., joint confidence) to navigate the local urban area together.

As I will reveal at various stages of this thesis, there is much less chance of arriving at satisfactory lone-person public housing "solutions" for older NESB women if an

\textsuperscript{129} Flax, 1987:642-3  
\textsuperscript{131} Hodge, 1988:167; Clifford, 1986:7 cit Mascia Lees et al, 1989:17. FPM epistemology is characterised by the interpretation rather than legislation of values (Bauman, 1987:5, cit. Rose, 1991:247n250 & Urry, 1995:146). This approach does not proceed from a desire to enact a set of values on behalf of society, to give legal status to these values; on the contrary, FPM epistemology seeks to expound the meaning of the abstruse values that already exist. These values require a non-hegemonic and consultative discourse to see the light of day.  
\textsuperscript{132} Foster, 1985:xi, cit Dear, 1986; Dear, 1986:374  
\textsuperscript{133} Power is 'a concept which is ineradicably value dependent – both its very definition and any given use of it, once defined, are inextricably tied to a given set of value assumptions which predetermine the range of its empirical application' (Lukes, 1974:26).
understanding of their values, and the effect these values have on their existence, is omitted during policy formulation. In Part 3 I will show that older NESB women live their lives according to a value-impregnated factuality; consequently there is a need to understand their specific criteria of relevance, that is, what older NESB women believe to be important to their lives. For example, some women value proximity to family members while other women value proximity to particular community workers. Being includes the value dimension and in epistemological and ontological terms public housing is required to reflect this value dimension if the needs of older NESB women are to be met.134

An emphasis on experiential knowledge

FPM epistemology places an emphasis on experiential knowledge. MS epistemology is deeply committed to epistemological individualism, to the notion that the individual (and isolated) mind is the source of, and principle agent in the production of knowledge.135 However, it is persons who know – rather than abstracted, isolated intellects, understandings, imaginations, or faculties of reason – thus an often neglected aspect of cognitive activity constitutive of modes of knowing merits epistemological investigation: the experience out of which cognitive activity emerges.136

FPM epistemology turns to the realm of the everyday, and to the methods of qualitative research to inquire into the nature of being and its relevance for social justice.137 I chose ethnographic interviews as the preferred research method for obtaining knowledge of housing needs among older NESB women. Ethnography can be recognised as an approach to knowledge that is attentive to the concrete realm of everyday reality and human agency, draws on resources of empathy, connection and concern, and provides contextual, experiential knowledge through the interactive process of fieldwork.138

136 Code, 1987:100-101
137 Smith, 1992:506; Ulin, 1991:68
The experiential knowledge I will present in Part 3 was gained through the process of “communicative perception”. This knowledge questions my first person knowledge or research expertise as the ethnographer to take into account the experience of each informant (i.e. each older NESB woman), the significance of this experience for the informant, and further, the informant's interpretation of the experience. I will show that this knowledge is discursive, interactive and interpersonal (i.e. interdependent) from the start, and is reciprocal and nonimperialistic.

FPM epistemology acknowledges the epistemic differences among women, and the way these differences are incorporated into their consciousness. Each aspect of identity affects the social experience of women, and further, that identity is assumed subjectively and discursively. FPM epistemology acknowledges the distinct, “fractured” and shifting identities among women, and the partial and multiple perspectives and standpoints, and avoids any attempt to adopt a universal epistemic perspective.

MS epistemology obscures the significance of narrative as an epistemological resource, and denies the importance of contextual understandings. In effect, being (ontology) is divorced from knowing (epistemology). The Review of Allocations Procedures from the Perspective of Clients from NESB, undertaken by the NSW Department of Housing (DOH) in 1989 displays these aspects of MS epistemology. Even though the review drew upon qualitative data from ethnic community workers to ascertain the difficulties experience by NESB persons, the review didn’t include the views of individual NESB tenants or applicants. Thus, the specific and varied housing needs NESB tenants and

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138 Stacey, 1988:21,26
139 O’Brien, 1993
143 NSWDOH, 1989b:2 & 1990b:10-11
144 A requirement exists to consult beyond the narrow range of persons usually consulted in public meetings and committee structures, that is, beyond persons who are confident and articulate workers or established clients in the migrant services field (EECVic cit. DIEA, 1986:74). Participants at the
applicants had, in addition to (or instead of) those known by workers, could not be considered in the formulation (and carrying out) of allocation policies and procedures.\(^{145}\)

In Part 3, I will show the vital link between allocation procedures and the housing needs of older NESB women, in particular the support they require and the (potential) source/s of this support.

Instead of aiming for "objective" theoretical distancing, and slotting women into pre-existing categories and theoretical spaces, FPM epistemology calls upon women's lives and experiences for contextually grounded theory.\(^{146}\) This approach requires openness, sensitivity and circumspection, a striving to understand what is being said.\(^{147}\) Older NESB women's lives and experiences provide the criteria by which their circumstances are judged in this thesis, their needs are defined, and strategies developed to provide appropriate lone-person public housing “solutions”.

FPM epistemology takes as its point of departure the embodied truth of human existence and is committed to developing the conditions through which this truth becomes known.\(^{148}\) In this thesis, embodied truth is based in the material conditions of an older NESB woman's life, is relational, contextual, situated and experiential, involves older NESB women as specifically positioned individuals, is localised and fragmented, imbued with the particularities of time and space, shaped by personal history and social relations, and expressive of alternative human experience.\(^{149}\)

Workshop on Older NESB Housing held by the NSW Office of Housing Policy in 1994 reflected this narrow range (NSWMHPUA, 1994:1). The challenge is to 'identify ways of reaching people who may otherwise not be consulted' (Milligan, OPHS, 1994a:22,41).

\(^{145}\) Government and community workers come into contact with a limited range of NESB persons, thus their comments cannot adequately reflect the diverse perspectives of NESB clients.

\(^{146}\) Grosz, 1986:193; Stacey, 1988:21

\(^{147}\) Lugones et al, 1995:507


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Older NESB women become the knowing subjects and a condition for knowledge rather than disembodied objects of analysis. This thesis seeks to preserve in its analytical procedures the presence of each older NESB woman as actor, “experiencer” and knower. Older NESB women in the full array of their diverse experiences become the agents of their own representation, and their experiences are accepted as the final authority. Nonetheless, the role and function I have as the author of this thesis, and the ways in which I can impede their agency, is acknowledged. In Chapters 5 and 6 I will review the complexities that arose in seeking to retain the presence of each older NESB woman interviewed in the chapters that follow.

There are no proper or constitutive limits to the production of meaning, and older women from diverse cultural and linguistic backgrounds impute different meanings to their living circumstances. In the current approach to public housing these meanings often remain unexpressed and unacknowledged. In Part 3 I will introduce the specific perspectives of older NESB women (i.e. their cognitive authority) into public housing discourse, ‘not as subjugated or disruptive knowledges, but as primary and constitutive of a different world.’ This approach suggests an end to the ‘privileging of writing and absence over speech and presence.’

FPM epistemology acknowledges that the way in which (older NESB) women apprehend the world and live out their lives reflects the multiplicity and diversity of their experiences. This epistemology also recognises the powerful ways in which their

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151 Flax, 1987:639
152 Foucault cit. Hartsock, 1990:171. Subjugated knowledges can be understood in two (associated) senses: ‘blocs of historical knowledge which were present but disguised within the body of functionalist and systematising theory,’ and ‘a whole set of knowledges that have been disqualified as inadequate to their task or insufficiently elaborated: naive knowledges, located down on the hierarchy, beneath the required level of cognition or scientifity’ (Foucault, 1994:41-5). Refer also Foucault in Rose, 1984:49, cit Harding, 1986:144). Feminists have assumed a self-reflexive position to challenge their own authorial authority, and highlight the differences among women. Refer for example, Pateman & Shanley, 1991:9; Audre Lord, ‘Sister Outsider’, cit. Sawicki, 1991:215.
153 Hutcheon, 1989:150
cultural identity and the language they speak structures (older NESB) women's understandings of the world and their housing needs.\textsuperscript{154}

Reflection

In the foregoing discussion I have outlined the epistemological approach to planning I have adopted in undertaking research for this thesis and presenting this text. This epistemology provides me with the means to ascertain and respond to the lone-person housing needs of older NESB women at the commencement of the new millennium. In the next chapter I will progress the arguments I have entered into so far by engaging in a FPM epistemological critique of notions surrounding the supply of public housing.

\textsuperscript{154} Hawkesworth, 1989:546
PART TWO:

HISTORICAL PUBLIC POLICY CONTEXT
In Chapter 1 I indicated the unmet demand among older NESB women for lone-person public housing in the new millennium. Due to the financial state of the public housing sector, and other reasons I will discuss below, the Commonwealth government has sought to withdraw from the funding of public housing dwellings, and to provide housing allowances instead. However, to substitute housing allowances for public rental dwellings is to lose sight of the unique financial and social benefits that public housing has to offer. These benefits are available to all renters over time, and also accrue to the public housing system and society, rather than, as is the case for the private rental sector, to owner-investors, and to a much lesser extent, individual tenants.

A critical need exists to increase the overall supply of public housing, including lone-person public housing for older NESB women. The arguments I present in this chapter, together with the informant responses in Part 3, will show that public housing remains the most appropriate and affordable form of rental housing assistance for low-income older NESB women. In particular, public housing has the greatest ability to respond to the language related needs of older NESB women living alone.

The literature on public housing supply since its introduction in 1945 gives limited attention to the specific housing needs of older persons. Their experiential (and subjugated) knowledge is missing from the historical record, as are the perspectives of housing analysts on their situation. Consequently, in the first stage of this chapter I will primarily focus on government policies related to overall supply – rather than specifically for older persons - to indicate how these policies have affected the amount of housing available to older NESB women in the new millennium.

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1 Supply was recognised as the crucial issue for older women in the late 1980s (Coleman & Watson, 1987:48). A 1997 Senate committee report into Australia’s housing found that older, single and disabled persons were being shut out of the private rental market, and recommended that the Commonwealth ensure state and territory governments provide sufficient public housing stock.

2 Likewise, consultations with ethnic leaders and service providers indicated that the advantages of public housing included: less expensive rent, greater suitability, and security of tenure (Hasell & Hugo, 1996).
I will then adopt the FPM perspective I outlined in Chapter 2 to critique these policies and possible alternatives to public housing. My critique will include a deconstruction of the surrounding policy discourse to reveal the negative aspects of MS epistemology reflected in these policies. I will employ anarchic thinking to displace the logic and authority of these policies, and utilise continuum thinking in considering alternatives. In both the policy outline and the critique I will mostly rely on the published work of housing analysts of modernist persuasion. However, I will reveal that aspects of their work offer insights in keeping with a FPM perspective.

Public housing supply since 1945

Commonwealth funding of lone-person public housing for older persons, including older NESB women, has primarily occurred through the CSHAs discussed below. Allocations to the States to provide lone-person dwellings for older persons have also been made under the 1954 Aged Persons Homes Act, and its successors, the 1969 Aged and Disabled Persons Homes (ADPH) Act, and the 1974 States Grants (Dwellings for Pensioners) Act. In 1978 grants for rental assistance for pensioners were included in the Housing Assistance (HA) Act, replacing the 1974 Act.

Under the 1954 Act, the Commonwealth provided assistance to private, voluntary, non-profit organisations, especially the churches to build homes for older persons. The intention was to stimulate the voluntary welfare system, and grants were not payable to government authorities. In 1967, the Commonwealth extended the scheme to include local government authorities. However, until 30 June 1969 only five councils had applied. The scheme was amended in 1969 to encourage the provision of personal care services, with the resultant form of housing being hostel units.

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4 DSS, 1997 Vol. 2:14
The Commonwealth granted SHAs a total of $5m a year for five years from 1969, with funds allocated to the states in proportion to the number of aged persons receiving supplementary assistance for private rental payments. Funding occurred in response to the Melbourne poverty survey finding on the large number of pensioners in need of low-income housing. The Commonwealth stated that the funds were not intended to replace state funds spent on housing older persons, and stipulated that during the period of funding (1969-74) each state was required to contribute at least five times the average annual amount it had allocated between 1966 and 1969. The amount of housing provided under the scheme differed considerably from state to state, the highest provision being in South Australia with 5.6 percent of the aged population accommodated, and the lowest in NSW with 1.9 percent accommodated.

Capital funding provided under the Acts was on a matching basis for funds raised by community organisations, the matching ratio most often being dollar for dollar. Projects funded can be regarded as joint ventures between governments and the voluntary sector. A proportion of funds came from shared-equity capital contributions by residents, and in some cases resident funded housing. Thus the basis of occupancy varies from ownership to rental. Historically, there has been no necessary provision of low rents for low-income individuals, and this resulted in a lack of effective targeting of financially disadvantaged persons. Criticism of this lack led to the cessation of funding under the HA Act in the early 1980s, and future Commonwealth funding for housing older persons being restricted to CSHAs.

The CSHAs date back to the mid 1940s. In 1943 the Commonwealth Housing Commission was established and undertook an intensive review of government housing policies. The Commission’s report recommended that the predicted post WWII housing supply shortage (estimated at 300,000 dwellings) be addressed through a large Commonwealth Government Program. This recommendation resulted in the first

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7 ABS Cat. 1320.0, 1992:11-2; Neutze, 1978:93; Pugh, 1976:22-26. Factors which lead to this demand included a decline in housing construction during the the 1930s depression and the 2nd World War; high
CSHA in 1945. Several new Agreements have been negotiated subsequently, and have been subject to a changing political/ideological context.

During the following discussion I will reveal that changing conditions in the CSHAs and related state/territory policies since 1945 have had a negative impact on the viability of the public housing sector. I will argue that all these policies have affected the ability of State Housing Authorities (SHAs) to invest in additional stock, and reduced existing stock. While each of the policies had an individual impact on supply, I will show that the drastic reduction in supply was due to the cumulative affect these policies had through their simultaneous operation. The policies have, in effect, led to a dearth of public housing, and further, this form of tenure being defined as accommodation of “last resort.”

- CSHA funding for rental housing construction/acquisition

A key factor in the shortfall of public housing in the new millennium is the inadequate level of sustained funding for public rental construction/acquisition since the first CSHA in 1945. Under the 1945 Agreement, the Chifley Labor Government advanced repayable loans to participating states (at low-interest rates with long repayment periods) for the construction of public rental housing for returned soldiers, and low and moderate-income earners. The Agreement was the only source of funds for rental

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8 The Commonwealth was given detailed control over the expenditure of funds; and issues (not included in recent agreements) such as standards, construction targets and regional planning received wide coverage (Carter, 1980:105; Pugh, 1976:27).


10 Advances were repayable over 53 years and interest was at the long-term bond rate (Pugh, 1976:27-8). The SA Government was a signatory to the 1945 Agreement, but didn’t operate under the Agreement until 1953, due to the distinct role the Housing Trust played beyond housing those in need (Marsden, 1986:14).

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The historical public policy context
home construction, as private investment in rental housing was prohibited by the rent controls I discussed in Chapter 1, which acted as a disincentive to builders, and by high building costs due to a shortage of labour and materials.\(^{11}\)

No specific provision was made in the Agreement for housing older persons although it was recognised that they were a group in need of public housing. Decisions to construct housing for older persons were left to the discretion of SHAs. Rental housing for older persons required larger subsidies as this group had traditionally paid rents below costs, and the loss-sharing arrangement in the Agreement made subsidisation possible.\(^{12}\) However, as I will discuss below, the arrangement was dependent on states’ adjusting rents to account for inflation, which they seldom did.

In 1948 the Commonwealth suggested that states allocate a definite if small proportion of their construction output to the aged. From 1945 to June 1956, the NSW Housing Commission provided 900 units for the aged, about 2 percent of total public housing completions during this period.\(^{13}\) Housing for older persons, especially state participation under the APH Act, promoted considerable Commonwealth-state animosity and there was continual debate over who should be responsible for the losses incurred.\(^{14}\)

The Menzies Liberal-Country Party (L-CP) Government that came to office in 1949 saw the SHAs as being in competition with the private rental market.\(^{15}\) This sentiment appears to have been endorsed by a number of state governments. While South Australia has a history of a high level of state funding, NSW and Victoria have made relatively insignificant allocations.\(^{16}\) During the 1950s, under both L-CP and Labor governments, three of the states, NSW, Victoria, and Queensland, provided less

\(^{12}\) Jones, 1972:54
\(^{13}\) Jones, 1972:52
\(^{14}\) Jones, 1972:54
\(^{15}\) Carter, 1980:105
\(^{16}\) Carter, 1980:130
resources to their public housing authorities, and reduced their role in conveying home ownership and providing low-income rental housing.\footnote{Streeton, 1978:108-9; Carter, 1980:130.}

From 1956 on, the states’ claim for special subsidies to house older persons was an issue frequently raised at annual Housing Ministers’ Conferences and Premiers’ Conferences, and often in the press. In 1969 the Pensioner Rental Housing Assistance Program (PRHAP) was introduced as a tied program under the CSHA to provide dwelling stock for aged pensioners.\footnote{AURDR, 1994:87-8; DSS, 1997 Vol. 2:15; Jones, 1972:53-4. The CSHAs have included specific programs tied to particular priorities.} PRHAP was subsequently widened to include other recipients of pensions and supporting parent beneficiaries. In 1972 the NSW Housing Commission declined to use funds advanced under the CSHA for the construction of housing for older persons, and instead used profits from house sales, a special state tax on poker machine revenue, and other non-CSHA funds.\footnote{Jones, 1972:54}

In 1973 there was a concerted effort by the Whitlam Labor government to increase the amount of public rental housing with record levels of CSHA funding at heavily subsidised rates of interest.\footnote{Funding comprised the most generous terms yet (Marsden, 1986:342 Berry, 1988:120; Orchard, 1989:374). Under the 1973 Agreement, funds could also be used to buy and renovate existing houses (Marsden, 1986:342, 374).} While this arrangement managed to reverse the decline in construction that had occurred in 1971 and 1972, the funding failed to establish new peak levels,\footnote{Pugh, 1976:37;42; Carter, 1980:108, 114-5} and ironically, with the exception of NSW, waiting lists for public housing were longer at the end of the Labor era in 1975.\footnote{Carter, 1980: 114, 91; Stretton, 1978:117. NSW’s list declined from an estimated 39,739 in 1972 to 27,159 in 1977 (Carter, 1980:114).} This lengthening would have been due to the economic downturn in Australia in 1974-75. Labor’s funding increases were followed by significant reductions under the Fraser Liberal Coalition Government from 1975 through to the early 1980s.\footnote{Carter, 1980:91; Paris, 1985:111; Orchard, 1989:377. From 1975 to 1978 funds were cut to one third of the amounts previously provided, and in the 1978 Agreement much higher interest rates were charged (Kendig et al, 1987; Marsden, 1986:342). The 1978 Agreement also permitted the lease of dwellings by the SHAs from the private sector as a means of diversifying dwelling types and location, and to involve private sector capital in the public provision of housing (NHS, 1991f:39-40). The 1981/82 financial year...}
Following the election of the Hawke Labor Government, the CSHA was renegotiated in 1984, with a switch to full grant funding taking place. Specified grants included the Local Government and Community Housing Program (LGCHP) I will discuss below, which included housing for older persons. To arrest the reduction of stock that had been occurring, funding of 3 to 4 times the 1979-80 allocations was provided as part of this Agreement. However, between 1986-87 and 1990-91 this level dropped again. Funding allocations under the 1989 Agreement for the four-year period to 1992 comprised an average annual amount only marginally above the 1979-80 figure. The same level of expenditure was maintained from 1992 until the “interim” Agreement negotiated by the Howard L-CP Government in 1996, with the aim remaining to increase overall public housing provision.

Reductions of approximately 10 percent of Commonwealth funds in the “interim” 1996 CSHA exacerbated the decline in public housing. This Agreement existed between 1996-1999 while the Federal Government was considering future funding options, which I will discuss below. The focus on expanding supply changed, and greater

saw a low of a third of the real level of the 1974-75 allocations, however this was offset to some extent by increased state allocations. The combined efforts of the Commonwealth and State/Territory governents doubled real public housing expenditure from 1981/82 to 1984/85 (Kendig et al, 1987:59). Specific groups were identified for program funding under the CSHA. Programs included the Aboriginal Housing, Crisis Accommodation and Mortgage and Rent Relief (NSWDOH, 1999b: 12). In 1984 young people became eligible for public housing assistance. The 1984 Agreement included an ‘equal opportunity clause’ which stated that all people in need of housing assistance should have access to CSHA programs, irrespective of age, sex, ethnicity, race, disability, religion or marital state (Carter, 1988:251).

25 AIHW, 1994:13; Orchard, 1989:373,383. This change also provided for the use of CSHA funds for repayment of debt (NSWDOH, 2000b:18). A funding reduction for the 1988/89 financial year was ratified at the 1987 Premiers Conference due to pressure on the government to restrict spending in a deregulated financial environment. This restriction on public spending remained a feature of the 1989 Agreement.
27 Orchard, 1994:31
28 National Shelter, 1997:5
29 DUAP, 1997:28

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flexibility in State use of funds was supported, for example upgrades to existing stock.\textsuperscript{32} Another Agreement was signed in 1999 for the period 1999-2003, with much reduced levels of funding.\textsuperscript{33} The future of Commonwealth funding for housing assistance after 2003 is uncertain and the funding model is likely to change.\textsuperscript{34}

The funding scenario since 1985-86, with total expenditure from all sources falling sharply in real terms, has resulted in a stagnation of overall public housing supply,\textsuperscript{35} and rising waiting lists, including the number of older persons registered for lone-person accommodation in the new millennium, as I discussed in Chapter 1. Housing funds have been directed increasingly to upgrades, redevelopments and recurrent subsidies rather than additions to stock.\textsuperscript{36} Moreover, since 1996 the decrease in CSHA funding levels in real terms has accelerated with substantial cuts. The level of (Commonwealth and State) funding for NSW was $487m in 1996/97. Under the 1999 Agreement, funding reduced to $430m in 1999/2000, with a further decline to $394m by 2002/03. This translated to 450 fewer dwellings being built in NSW in 1999/2000 compared to 1996/97.\textsuperscript{37}

Despite the stagnation in overall public housing supply, by the end of the 1980s there had been a threefold increase in the total provision of housing for older persons through CSHA programs. This increase was also far ahead of the proportional increase in Australia’s older population I discussed in Chapter 1, and is said to have had a major impact on reducing the proportion of older persons in private rental housing.\textsuperscript{38} However, the increase does need to be seen in terms of the backlog in provision. As I

\textsuperscript{32} NSWDOH, 1999b:12. Conditions in the Agreement included a decrease in the proportion of tied funds, a greater focus on outcomes, and a greater separation of Commonwealth and State roles in planning and approvals (DUAP, 1997:28). NSW directed more funds into upgrading its social housing stock and providing a range of new more flexible assistances, such as subsidies to eligible persons in private rental and headleasing properties (NSWDOH, 1999b:12).

\textsuperscript{33} NSWDOH, 2000b:2; NSWDOH, 1999b:3 & 1999c:5. Current CSHA had resulted in a $106m reduction in funding for NSW over the next 4 years (Refshauge, SMH, 1/11/99).

\textsuperscript{34} NSWDOH, 1999b:3 & 1999c:5.

\textsuperscript{35} Shelter, 1993:58. Annual additions to stock decreased from 13,900 at the beginning of 1989 to 5000 in 1994/95 (Shelter, 1997:5).

\textsuperscript{36} DSS, 1997 Vol.1:9

\textsuperscript{37} NSWDOH, 1999b:13

\textsuperscript{38} NHS, 1991d:10

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noted above, the provision of housing for older persons had not historically been an attractive economic proposition for the SHAs, given the requirement to provide larger rental subsidies. Also, the widening of pensioner housing eligibility to include younger pensioners and beneficiaries (refer above) and the number of older persons on the waiting list needs to be borne in mind.

In response to the ageing of NSW's population I detailed in Chapter 1, the NSWDOH increased the number of one-bedroom self-contained pensioner housing units being constructed from the late 1980s. While the percentage of constructions during the 1990s - 31 percent of new housing in the 1990/91 financial year rising to 44 percent in 1998/99 - was much higher than the proportional representation of older persons (aged over 60) on the waiting list - approximately 12 percent in 1990 and 15 percent in 1998, this occurred within the context of the backlog in provision and a widening of eligibility. Also, the proportional representation of older persons on the waiting list becomes larger when persons on the list aged from 55 to 60 years, who are eligible for pensioner housing, are included. Furthermore, the total number of older persons registered for lone-person public housing in NSW as at 30 June 1999 - 9,923 - calls for a substantial increase in the supply of pensioner housing units.

The NSW Government funded a limited number of projects in 1996 related to older persons under the aegis of the Older Persons Housing Strategy. These projects were primarily of a research nature. However, a mixed tenure housing project was also undertaken by the NSWDOH in partnership with the private sector to redevelop a site in Randwick. In addition, the Department funded two pilot housing projects, the Westlake Miners Retirement Village in Teralba and the Anglicare Migrant Services project in Cabramatta for older persons of Chinese-speaking background.

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39 NSWDOH, 1990a:36; 1990c:6
40 NSWDOH, 1991a:25; 1998a:20
41 DUAP, 1996:57
42 DUAP, 1998:43
Historically States have contributed a matching amount to the CSHA and borrowed commercially to do so.\textsuperscript{43} This has led to a build-up of debt, which continues to affect the viability of the public housing sector.\textsuperscript{44} The loans provided by the Commonwealth prior to full grant funding have also resulted in accumulated debt. Annual contributions to Commonwealth debt are made from CSHA funds, a situation which reduces the total amount available for rental housing provision.

- **diversion of CSHA funds to home ownership**

Diversion of a major proportion of CSHA funds from rental housing construction/acquisition to home ownership programs, to vendor financing, and to sales administration has played a significant role in the shortfall of public housing in the new millennium. Election of the Menzies Government saw the emphasis the Chifley Labor Government had placed on the public supply of rental housing replaced by the promotion of home ownership. Provision had existed for public supply of about 20 percent of all new housing under the 1945 Agreement. This measure had been criticised by the L-CP Opposition on the basis that it was home ownership, not state ownership of rental housing that should be stimulated. While Chifley had stated that selling government built housing was not a desirable policy, Menzies and his Minister for National Development, Spooner, wanted to avoid a situation where governments were the universal landlords.\textsuperscript{45}

State L-CP governments also contributed to this policy change through the 1950s by calling for an amendment to the 1945 CSHA to facilitate home ownership. Funds previously allocated by the government to rental housing were diverted to cooperative

\textsuperscript{43} NSWDOH, 1999b:12
\textsuperscript{44} At the end of the 1990s, the NSWDOH undertook a number of debt reduction strategies, including an agreement with NSW Treasury to discharge all high cost State debt in 1999.
\textsuperscript{45} Public housing was seen as fostering irresponsible citizenship, while private home ownership was said to be the font of civic virtues, to produce stability in the community and act as an impediment to Communism (Jones, 1972:118; Stretton, 1979:108). Also, a matter of contention for Spooner was that the Commonwealth government failed to receive adequate recognition for its role in the provision of public housing with the states seen to take the credit. Spooner believed the government would gain greater public recognition in stimulating home ownership.
building societies for on lending to home purchasers. This diversion of funds was extended in the 1956 Agreement,\(^\text{46}\) and, though not generally welcomed by the states, retained in the 1961, 1966 and 1981 Agreements.\(^\text{47}\) Under the 1956 Agreement, 20 percent of CSHA funds were directed to building societies for home ownership loans, rising to 30 percent in mid 1958,\(^\text{48}\) and SHAs encouraged to sell public housing built with the remaining funds. This arrangement continued in the 1961 and 1966 agreements.

The diversion of a major proportion of CSHA funds to home purchase severely reduced the amount of public rental housing constructed.\(^\text{49}\) In addition, funds destined for rental construction were often diverted to vendor finance sales of existing stock.\(^\text{50}\) The 1973 Agreement restricted the proportion of funds flowing to building societies to between 20 and 30 percent of a state’s total CSHA allocation, whereas previous agreements had specified at least thirty percent.\(^\text{51}\) A renewed emphasis on home ownership featured in the 1978 Agreement, with a minimum proportion of not less than 40 percent of funds in the third year allocated for on-lending to building societies.\(^\text{52}\) Likewise, in the 1981 Agreement 40 percent of funds were channelled to building societies.\(^\text{53}\)

\(^{46}\) This diversion provided a major boost to owner-occupation as the dominant tenure form (Berry, 1988:110)


\(^{48}\) ABS Cat. 1320.0, 1992:13; Berry, 1988:100; Carter, 1988:273

\(^{49}\) Stretton, 1978:108; Pugh, 1976:33; Carter, 1980:105. This diversion and the accompanying reduction in state funding of public housing authorities led to a reduction in the public share of new housing supply to five percent in the 1970s - excluding housing provided to ex-servicemen and government employees (Stretton, 1978:111).

\(^{50}\) Carter, 1980:125

\(^{51}\) ABS Cat. 1320.0, 1992:14; Carter, 1980:112

\(^{52}\) Increases in the interest rates charged to these institutions also occurred (Carter, 1980:124; Peel, 1994). Financing of sales of existing stock was separated from the rental construction program in the 1978 Agreement by defining separate Rental Housing Assistance and Home Purchase accounts (Carter, 1980:124-5). Loans were available to purchase public or private dwellings with the condition that these were to be made only to persons not able to obtain mortgage finance in the open market or from other sources (Harris, 1982).

• sale of CSHA rental properties

Large sales of public housing stock to occupiers and applicants, vendor financing of these sales, and sales administration costs have contributed to a shortage of public housing in the new millennium. Since the first CSHA, except for the period 1973 to 1978, there has been no limit set on the number of public rental dwellings that could be sold, and each state was left to determine the level of sales.\(^5^4\)

The 1945 CSHA required SHAs to reimburse the Commonwealth for the capital cost of any house sold. This condition discouraged house sales,\(^5^5\) and reflected the Chifley Government’s belief that selling government built housing was not a desirable policy. Removal of this requirement by the Menzies Government resulted in major vendor financed sales programs in all states from 1955.\(^5^6\) Under the 1956 Agreement, sale of public housing to occupiers and applicants on low-deposit, rental purchase terms was allowed,\(^5^7\) and SHAs gave priority to home purchasers between 1956 and 1963. The major exception was SA, which concentrated on construction of rental housing, while raising funds to support home ownership from other sources.\(^5^8\)

One of the factors promoting the sales was State concern over the losses sustained through rental operations.\(^5^9\) In 1956 the NSW government decided to sell at least 80 percent of its public housing stock due to rental losses, and did a great deal to promote

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\(^{5^5}\) Berry, 1988:98-9; Marsden, 1986:230-2

\(^{5^6}\) In 1954 over 60% of tenants were ex-servicemen, and entitled to purchase their public sector dwelling under War-Service-Homes terms.

\(^{5^7}\) Marsden, 1986:232

\(^{5^8}\) Berry, 1988:103. The SA Housing Trust vendor financed rental purchase sales, but within limits not applied elsewhere in Australia. A separate sales program was maintained by the Trust whereby houses were specifically built to be sold at a profit. Sales were partly financed by the state or semi-govt bonds (as was industrial work), and partly self-financed with many purchasers obtaining finance from banks and building societies (Marsden, 1986:93,244).

\(^{5^9}\) Berry, 1988:105.
home ownership. After 1965 the condition of sales at original capital cost no longer applied to 1945 Agreement dwellings and by 1969 most states had sold a large amount of the dwellings built during this period. A major reduction in public rental housing stock occurred through these sales, with much of the stock built from the mid 1940s to the 1960s sold to owner-occupiers. National sales of public housing between 1945 and 1971 amounted to 40 percent of total stock, which contributed to the SHAs owning only 5.4 percent of national housing stock in 1971, a figure which could have been 9.5 percent had the sales not occurred.

In 1972, the incoming Whitlam Government tried to prevent sales in order to rapidly increase the stock of public rental dwellings, and to reduce the waiting lists for public housing, but received fierce opposition from the states. In the end a compromise agreement was reached. The 1973 CSHA introduced a 30 percent limit on sales (except for Tasmania). However this restriction did not control pre 1973 stock and states were able to thwart the intention of the restriction by selling off existing stock at heavily subsidised prices up to 1978. This resulted in 50 percent of the dwellings built throughout Australia having been sold by 1978. Victoria dissipated its CSHA funds through a great deal of injudicious land buying and an accelerated house sales program, whereas NSW restricted sales of its houses in order to maintain a supply of rental housing in the areas tenants chose to live.

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60 Berry, 1988:103; Jones, 1972:119
61 i.e. dwellings constructed between 1945 and 1956.
62 Jones, 1972:135. For example, the NSWSHA sold 10,047 out of 33,950 saleable units (excluding flats).
63 NHS, 1991f:39-40
64 Kendig, et al state this as being between 1945 and 1980 (1987:56)
65 Over a quarter of the dwellings constructed had been sold by the early 1960s, two thirds of those built since 1956 (Berry, 1988:103). In Victoria between 1956-57 and 1968-69, 81% of all houses built by the Housing Commission were sold, and net additions to stock fell from an annual average of 2619 between 1945 and 1956, to 460 between 1956 and 1976 (Berry, 1988:100).
66 Neutze, 1978:94-5; refer also Shelter, 1993:19
68 Carter, 1988:248
69 Neutze, 1978:94-5
70 Carter & Sanderstock, cit. Carter, 1988:24
In 1976 some states sought an amendment to the 1973 Agreement to ease the 30 percent restriction, and this limit was removed in the 1978 Agreement. However, in recognition of the need for SHAs to improve their financial position, dwellings were to be sold at market or replacement costs (rather than historic costs), and the proceeds of sales reinvested in rental housing. Vendor financing was also abolished.72 The 1981 Agreement also stipulated that dwellings could only be sold at replacement cost or market value.73 Changes to the 1984 Agreement included the re-establishment of rental purchase, and the recouping of subsidies in providing home ownership assistance.74

The NSWDOH’s stated rationale for giving priority to home ownership in the late 1980s and early 1990s was that it provided opportunities for those not well serviced by the private sector’s standard lending arrangements and reduced the demand on the public housing waiting list. Public tenants were encouraged to move into home ownership, and further, specifically targeted as prospective buyers. New loan products were developed aimed at marginal home-buyers who might otherwise have elected to wait for public rental housing.75 The high loan default rate for the NSW HomeFund Scheme resulted in the suspension of further lending in April 1993 and a restructure of the scheme.76 Borrowers have subsequently engaged in class action proceedings against the NSW Government.77

Despite negative outcomes for many of the households who purchased their home under the HomeFund Scheme, a push for public housing tenants to become home-owners

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72 ABS Cat. 1320.0, 1992:15; Bethune, 1982:163; Harris, 1982:176; Neutze, 1978:95; Peel, 1994. A range of flexible lending techniques was encouraged by the Commonwealth, for example, escalating interest loans with income geared starts, to induce as much flexibility and capacity for innovation, or to tailor lending to need, as possible (Carter, 1988:273).
73 Carter, 1988:273-4; Orchard, 1989:382. A new system of income geared low start loans was also introduced.
74 ABS Cat. 1320.0, 1992:16
76 NSWDOH, 1999c:3,8-9. The NSW Home Purchase Assistance Authority (HPAA) administers a portfolio of rental properties occupied by former HomeFund borrowers who sold their home to HPAA under the HomeFund restructure. The HPAA also manages a number of loan portfolios arising from earlier Government home lending schemes comprising 8 home loan schemes and 9400 loans valued at $245m, plus 800 rental properties. Around 1700 home-buyers were being assisted under the Mortgage Assistance Scheme (under this scheme interest free loans can be made to eligible borrowers for up to one year).
remains evident in NSW. The Bilateral Agreement between Commonwealth and New South Wales 1999-2003 states that ‘[c]onsideration will be given to the extension of the program of sales to tenants in public housing.’87 Similarly, the NSW Department of Housing 1999-2000 Corporate Plan states that a key project for 1999-2000 for HPAA is to investigate home purchase opportunities for Department of Housing tenants.89 Many issues would need to be dealt with to progress this option in a judicious manner. One such issue is to ensure that additional rental stock is acquired to replace properties that are sold so that stock levels do not fall.

- **CSHA rental levels**

Inadequate levels of rental income have played a role in the shortfall of public housing in the new millennium. Commencing with the 1st Agreement, the rents charged by SHAs have been set at levels often insufficient to meet the full cost of outgoings. Under the 1945 Agreement, public rental tenants in effect had their rents subsidised through three means; subsidised interest provided through the CSHA for the purchase of dwellings, imputed rent (the capital gain component missing from economic rents), and rental rebates.80 Economic rents (based on historic costs of construction plus current costs of dwelling)81 were to be charged, and this contributed to States losing on their rental operations.

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77 NSWDOH, 1999c:9
78 CSHA, 1999:15
79 NSWDOH, 1999c:8
80 Bethune, 1982:159; Harris, 1982:168. The percentage of tenants on rental reductions was low (Carter, 1980:125).
81 Definitions of economic rents include: (i) reflecting repayment of advances and interest (historic costs), admin costs, maintenance and other annual outgoings and an allowance for vacancies and rental default (current costs) (Berry, 1988:98); and (ii) costs of managing and maintaining dwelling plus provision for depreciation (or periodic major repairs to prevent it), plus an amount representing the real opportunity cost of the capital tied up in the building, less an adjustment for the long-run real capital expected on the property (Hills, 1991:67). Cost-rents do not incorporate repayment of the principal amount used in the acquisition of a dwelling. To incorporate this amount would, however, result in current tenants paying for housing stocks to be used by future generations of public housing tenants, when, in fact, the policy objective of cost-rents is to enable tenants to benefit from the historic declining cost of housing (NHPR, 1989:20-1).
Provision (not often called upon by the states) existed for the Commonwealth to share these losses, providing the economic rent exceeded 20 percent of income and SHAs regularly adjusted the rents of tenants.\textsuperscript{82} However, State governments shied away from rental increases due to the political implications of such a move. It was considered politically difficult to raise rents at a time when the rent controls I discussed in Chapter 1 prevented private rents from being increased.\textsuperscript{83} Rents were often insufficient to meet the full cost of outgoings including the amortisation of capital payment, interest and variable costs such as rates.\textsuperscript{84} In practice most SHAs met the costs from the proceeds of sales and in some cases rents above the economic formula. The rental loss sharing arrangement was removed from the 1956 Agreement. Its removal was not generally welcomed by the states, and is said to have influenced state decisions to rent to older persons.\textsuperscript{85}

The Menzies Government claimed in the early 1950s that SHAs were catering for many who were not really on low incomes, a claim also made by subsequent commentators.\textsuperscript{86} The 1956 Agreement no longer made it mandatory to charge economic rents. However, most states adhered to the economic rent formula and in some cases charged larger amounts.\textsuperscript{87} By 1972 a mixture of economic cost rents, rental averaging and rebates

\textsuperscript{82} Berry, 1988:98, 101; Bethune, 1982:159; Jones, 1972:54, 119, 122; Marsden, 1986:230
\textsuperscript{83} Hayward, 1996:16
\textsuperscript{84} Up until the 1970s, rents charged by the NSWHC on older dwellings had not been regularly adjusted, and were insufficient to meet the full cost of outgoings. In the early 1980s, the NSWSHA ceased to use the rental formula laid down in the 1945 Agreement and established a policy of charging 80% of market value of rentals.
\textsuperscript{85} Carter, 1980:105
\textsuperscript{86} Carter, 1980:105. For a discussion of the eligibility requirements for public housing, including means testing (or the absence of), higher-income tenants and rental rebates, refer Berry, 1988:98; Carter, 1980:110-118, 186; AIHW, 1994:8; Marsden, 1986:342-3; Neutze, 1978:93, 95 & Paris et al, 1985:110. The 1975 Henderson Inquiry into poverty found that only 26 percent of those persons classified as poor were public housing tenants and only 28% of public housing tenants were in the poor category. The level of AWE used to categorise persons as poor was disputed: the level used by the SHAs was higher and would have substantially lifted the percentage of tenants found to be poor by the Inquiry (Henderson, 1975:164 cit Neutze, 1978:102). However, these findings provided the context to cut back on government funding of public housing and to restrict this tenure to a 'residual welfare service;' a residualisation guaranteed by the policies discussed in this chapter. Refer also Peel, 1994:18, 16, 19.
\textsuperscript{87} Carter, 1980:108/9
existed. Market rents were seen as a disincentive for tenants to improve their economic position.

The Whitlam Government proposed a uniform rent review and rental rebate system as part of the 1973 CSHA in order to increase rents for less needy tenants. A policy on rent rebates was not, however, incorporated into the Agreement, while the policy on rent reviews consisted of a vague requirement for rents to be increased when this would appear to be justified. Further, no attempt was made to introduce market rents. However, following the 1973 Agreement rents were regularly raised and rebates provided. From 1976 states moved towards market rents in line with proposals contained in two government reports and NSWHA support. Cuts in CSHA funding also promoted this move as a means to generate extra funds. Market rents were formally introduced in the 1978 Agreement, as were rebates for tenants on low incomes (as a replacement for subsidised rents) and annual rent reviews.

A condition of the 1981 Agreement was that market rents be phased in over the following 4 years, with reviews of rents to occur at least annually. The Agreement marked the final stage in the break from economic rents that had been occurring over the last decade. However, the 1984 Agreement brought a move to a new system of cost rents. This rental amount included depreciation on the current value of the asset, whereas market rents do not include this depreciation factor, and instead allow for the benefit to the landlord of capital appreciation. A condition was also introduced that

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88 In the early 1970s State governments received grants under the States Grants (Housing) Act 1971-73 to subsidise the interest payable to the Commonwealth and to assist in meeting the cost of rental rebates (Pugh, 1976:37).

89 Jones, 1972:152-3


91 CIP & PRS, 1975 cit. Harris, 1982:172. In an attempt to cushion the severity of CSHA funding cuts, SHAs sought a greater internal flow of funds from market rents for tenants, and market interest rates for purchasers.


93 Orchard, 1989:374; Paris, 1985:110


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funds could be used to provide rent rebates.\textsuperscript{95} Market rents are currently charged by SHAs with the majority of tenants receiving a rent rebate.

\begin{itemize}
\item \textbf{CSHA funding of community housing}
\end{itemize}

A limited amount of housing has been provided for older persons, including older NESB women, through community housing initiatives in the CSHAs. The Fraser Government decided to stimulate a number of small-scale co-operative and rental housing initiatives, due to dissatisfaction with existing state provision of alternative forms of social housing.\textsuperscript{96} Under the 1978 Agreement, state governments were given discretionary power to allocate funds for rental housing to local councils and community organisations, in addition to SHAs.\textsuperscript{97} Thus, the use of CSHA funds for community based initiatives, including the development of a co-operative sector became possible. Despite the opportunity created, funding of community housing remained negligible until the next Agreement.\textsuperscript{98}

Introduction of the LGCHP in the 1984 Agreement was mostly an attempt to increase the input of Councils and community organisations in social housing provision, including housing for older persons.\textsuperscript{99} While the majority of projects for older persons are small clusters of independent units, they also include Abbeyfield houses – a group housing arrangement I will discuss in Chapter 8 - and other group housing projects. The effectiveness of the LGCHP as an additional source of funds for low-income housing was to some extent compromised by a simultaneous loss of funding for self-care units under the HA Act. In some cases LGCHP funds were called upon to substitute for those previously provided under the ADPHP.

\textsuperscript{95} Orchard, 1989:377
\textsuperscript{96} Abolishment of the Australian Housing Corporation by the Liberal-Country Party Government soon after its establishment by the Labor Government in 1975 meant that other housing activities, such as the development of cost-rent co-operative housing associations, were not undertaken (Pugh, 1975:57-8).
\textsuperscript{97} Neutze, 1978:95; Carter, 1980:127
Another factor which diminished the effectiveness of any move to further incorporate local government and community organisations into low-income housing provision (for older persons) was the decision made by states not to supplement Commonwealth funding under LGCHP with allocations from their own budgets. Funds for community housing purposes were doubled in 1992, when the Hawke Government introduced a new Community Housing Program (CHP) to replace the old LGCHP, and a Social Housing Subsidy Program. States also used untied CSHA funds and budgetary allocations for community housing provision. Under the 1996 Agreement, funds previously allocated to the CHP and PRHAP were transferred to general funding. In Chapter 4, I will discuss ethno-specific housing complexes funded through the LGCHP and the CHP in NSW including Las Casitas, Van Lang and the Lao Units, and in Part 3 will present the interview responses of women living in these complexes.

Projects involving joint ventures between the SHAs, local councils and community organisations have provided opportunities for the innovative provision of low-income rental housing for older persons. These type of projects can bring other sources of finance into the realm of community housing, including development contributions and land grants, and may incorporate other facilities, such as a community centre, serviced apartments, and a hostel in the development. Examples of this type of innovation in NSW are the Dougherty Centre in Chatswood, and projects in Penrith City, the Hawkesbury Shire and Rouse Hill in Western Sydney.

**Critique of CSHA policies**

I will now critique the policies I have discussed so far - from a FPM perspective. I will argue that existing shortfall in supply of public housing for older NESB women has more to do with the economic and social inefficiency of pursuing government policies

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100 AURDR, 1994:89-92. A state funded Community Tenancy Scheme also exists in NSW with member associations leasing property from private and government landlords.

101 DSS, 1997Vol2:16

102 Las Casitas is a complex in Fairfield for older Spanish-speaking persons, Van Lang is a complex in Canley Vale for Vietnamese-speaking persons, and the Lao Units are a complex in Bonnyrigg for Lao speakers.

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with conflicting aims than any inherent lack of financial viability in the public housing sector. My critique will reveal the potential viability of the sector, and the value in expanding the sector and devising policies that contribute to this viability.

Australia's public housing system was originally a mixture of general use and welfare housing with the balance between these two categories varying across states. Public housing was not solely a commodity for the "poor", and further, did not, to any large extent, operate to fill an income support role. Subsequent CSHAs changed this picture. The funding, sales and rental policies associated with these Agreements affected the ability of SHAs to invest in additional stock and reduced existing stock.

By the 1970s, public rental housing for all intents and purposes had lost its general use function and moved to a residual welfare-housing role, with access increasingly restricted to persons on the lowest incomes. During the 1990s, the lack of stock and resources to significantly increase this stock combined with policies in other government portfolios, including health and community services to strengthen the notion of public housing as "last resort" housing.\footnote{For example, in 1999 the NSWDOH referred to public housing as 'a residualised social housing sector of last resort' (1999b:21).} These policies include, for example, deinstitutionalisation in combination with a reduction in funding for support services.

Past policies have detracted from the public housing sector fulfilling its potential and being able to meet the demand for public housing in the new millennium, including the need older NESB women have for lone-person accommodation. In effect, the policies have seriously denuded the considerable financial and social value inherent in the public housing sector, and impacted on its ongoing viability. I will now outline the policies *the ongoing viability of public housing relied on* and what this means *in the new millennium.*
*The ongoing viability of public housing relied on a build up of stock levels through capital injection and/or an operating surplus. In order to gather strength and grow public housing needed an increase in the number of properties available for rent. Also, management and maintenance costs could have been minimised through economies of scale, etc., as I will discuss below. *In the new millennium diminishing stock levels have translated to a public housing sector that lacks the requisite number of properties to meet the housing needs of low-income persons, including low-income older NESB women.

Inadequate levels of funding for rental housing construction/acquisition were provided to sufficiently increase stock levels. Funding fluctuated over the years, with increases sometimes occurring, but much more often, drastic reductions. The gradual build up of stock levels has been hampered by this ‘stop-go-stop’ pattern among other factors.\(^{104}\) with increases soaked up by previous shortfalls. Also a major proportion of funds was diverted from rental housing construction/acquisition to home ownership programs, to vendor financing, and to sales administration.\(^{105}\) In addition, capital funding was diverted to recurrent expenditure to cover operating losses resulting from such items as rental rebates and maintenance.\(^{106}\) Further, a loss of existing stock occurred through sales. All these measures seriously eroded the stock of dwellings available for rent.

Sales have mainly been at below market-determined amounts, in some cases to persons in a financial position to purchase on the open market, and have sometimes occurred in order to cover rent losses.\(^{107}\) Sales at below market value, and the transfer of a percentage of the proceeds to rental operations, left insufficient funds to reinvest in replacement stock and maintenance, and resulted in a down sizing of existing stock, and a run down in the condition of properties held.\(^{108}\) An operating deficit also arose due to

\(^{104}\) Carter, 1980:91
\(^{105}\) The NSW HC made large payments to the Rural Bank for this service, even though it has been argued that the Commission could have done this more economically and efficiently (Jones, 1972:167).
\(^{106}\) From 1989, funds were increasingly used to maintain stock (due to earlier poor construction and maintenance, and inappropriate estate developments) and restore the value of existing stock.
\(^{107}\) Both tenants and non-tenants purchased dwellings at prices approximating the original capital cost.
\(^{108}\) Shelter has questioned the efficacy of sales in the context of housing shortages (1993:11). In addition, an intergenerational inequity can be noted, as housing stock consumed by one generation (ie removed
avoiding annual rent reviews, making ‘more affluent’ households ineligible as tenants and thus foregoing income to balance operational expenses. By pursuing these policies, including the change in emphasis from capital to recurrent funding, the future provision of public housing was placed in jeopardy.\textsuperscript{109}

The overall reduction in public sector dwellings has resulted in negative outcomes for older NESB women, such as having to remain in inadequate housing situations in the private sector, as I will show in Part 3.

\textit{*The ongoing viability of public housing relied on} a differential stock of rental properties to cross-subsidise debt incurring properties. In other words, a mixture of stock was required, some financed a long time ago, and having low historic debt in relation to current values. Cash losses on new property can then be offset by cash surpluses on old property.\textsuperscript{110} The means to assemble a differential stock of rental properties is to retain stock over time, as sales undercut the rent pooling or cross-subsidisation cost advantage of a differential rental stock expanding over a long period of time.\textsuperscript{111} *In the new millennium*, a “high debt public sector property portfolio” doesn’t have the capacity to cross-subsidise low-income renters, including older NESB women.

Much of the stock built in the 1940s, 1950s and 1960s was sold to owner-occupiers. The negative impact of this decision was a loss of low-debt properties for long-term consumption,\textsuperscript{112} resulting in a sector of higher cost dwellings and a requirement for higher rents and rebates. The opportunity to cross-subsidise higher debt properties was lost, as was the opportunity for further stock acquisition. Sale of many of the older

\begin{itemize}
    \item from the public to the private realm) is not available for the next generation of renters. Future generations of renters have had to wait longer and longer for housing further and further from the city centre.
    \item The level of housing assistance has been compromised by an erosion of the asset [ie the public housing sector], that is capital funding and income have been too low to sustain the level of investment (cf IC, 1993:113).
    \item Hills, 1991:61
    \item Kemp, cit. Berry, 1988:106
    \item These dwellings had lower costs due to the Commonwealth’s subsidised interest and historic building costs.
\end{itemize}

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dwellings also led to a loss of low rental stock, much of which was of high quality (eg brick construction) in inner city locations - leaving behind a residual of low-status, often high rise, dwellings.113

*The ongoing viability of public housing relied on sufficient income being generated from rent and other sources. The means to generate further income from rents is a mix of tenants that include higher income tenants, and the restriction of rental subsidies to persons in need. *In the new millennium, an injection of capital is required, followed by an income generating expansion of the sector, if the housing needs of low-income persons, including low-income older NESB women are to be met.

The economic cost rents charged for public dwellings between 1945 and 1978, and the absence of annual reviews, resulted in a loss on rental operations for SHAs, which impacted on the economic viability of the sector.114 The rent subsidies provided related to the dwelling rather than the economic circumstances of tenants. Had rents related to the financial position of tenants, a proportion of renters could have been charged higher rents, and no debt due to rental subsidisation would have been incurred on the property occupied. Also, had market rents been charged among “more affluent” tenants, and public housing developed as a general rather than welfare use sector,115 SHAs could have generated sufficient rental income for operating expenses, the cross-subsidisation of properties occupied by low-income tenants,116 and further stock acquisition for applicants yet to be housed.117 Instead ballooning rental rebate bills since the mid 1980s have posed a threat to the financial viability of SHAs.118

114 Up until the 1970s, the SA Housing Trust avoided the general trend of stock shortfalls and rental losses by renting to "relatively affluent" tenants, and by making profits through the building and selling of homes, and using these profits to subsidise rents, subsidise a rental-purchase scheme, and increase the total stock of rental housing. The Trust had a unique role as an authority involved in industrial development, in addition to housing for low-income persons (Marsden, 1986:1-2,19,24,88,93,148,187,191,210,227,239-40,244,313,341; Peel, 1994).
115 i.e. included tenants able to pay market rents
116 Low-income tenants are unable to pay rents high enough to cover SHA costs; an expanded supply of public housing incorporating higher income renters can generate the required cash flow (Shelter, 1993:21-2).
*The ongoing viability of public housing relied on a contingency plan, which catered for a downturn in economic circumstances. The short-term political and financial expediency that motivated state governments from the mid 1940s up until the beginning of the 1970s made no allowance for a changed economic future, when a prosperous fiscal climate gave way to adverse conditions. For example, while market rents could have generated funds to acquire more housing in years gone by, and improve the financial viability of SHAs, the situation today is that these funds are required for rental subsidies and debt charges, and hence are not available for further capital investment. Similarly, no allowance was made for a changed demographic future, that is, the ageing of the population and the housing demand that has arisen.

*In the new millennium, the housing circumstances of older NESB women reflect the economic situation they have experienced over their lifetime, and exist within the context of a growing number of older persons and a growing need for lone-person public housing. Furthermore, policies such as deinstitutionalisation and the limitation on nursing home and hostel places I discussed in Chapter 1 have broadened the role of public housing. Thus, funding is warranted from other sectors, for example the health and aged care budgets.

expressed the view that tenants not in need were being subsidised, and were in effect excluding persons in need. Two issues are involved, occupation of the stock by "relatively affluent" tenants while persons on lower incomes remained to be housed, and secondly, payment of low rents by these tenants which didn't provide for additions to stock to house persons on the waiting list. If the government's intent was to establish public housing as welfare housing and a form of income support, policies were required (eg means testing) which would free up public housing for those in greatest financial need of this form of tenure, given the small amount of stock. If on the other hand, the aim was to move towards general use public housing, the expansion of this sector, and greater range of housing assistance, policies such as market related rents (together with additional government funding for further stock acquisition) were needed to increase the total stock available. The absence of either type of policies until the 1970s meant that not only was the opportunity for general use provision of public housing to be established lost, welfare housing provision had been compromised to the extent that it could no longer adequately fulfil a welfare function. Rental policies adopted by the authorities had the affect of greatly subsidising tenants but failed to contribute anything to housing those persons still on the waiting list. For many tenants, for example older persons, these subsidies were a necessary feature in paying their rent, but many tenants didn't share this requirement.

*The ongoing viability of public housing relied on consistent objectives. The means to avoid conflicting sector objectives is to consider the implications of each objective on other objectives. Introducing the conflicting objective of conveying home ownership into the public housing rental sector resulted in a damaging reduction in the number of dwellings currently available for rental (construction was greatly reduced and existing dwellings lost from the sector), and compromised the ability of the public housing sector to remain viable. Viability was also compromised by the conflicting rental and sales policies pursued in the public housing sector.

Overall there has been insufficient funding of stock acquisition, insufficient funds generated by sales, insufficient stock left in the portfolio, insufficient incomings from rents, in general no means of cross-subsidisation, and more outgoings due to run down stock and rebates. CSHA policies have created a scenario whereby public housing has moved from a combined welfare and general use sector, to residual welfare housing, and more recently to housing of "last resort," an even a more tenuous position. This scenario has resulted in a public housing sector unable to meet growing demand.

*In the new millennium, the most important objectives of the public housing sector are to simultaneously increase the number of dwellings available for rent, increase the sector's income levels, and house people on the waiting list, including older NESB women.

Lessons from the past suggest certain directions for the future. Given certain factors, for example the low acquisition costs of the initial stock of properties, the basis existed for public housing to gather momentum and grow into a thriving sector. To do this, however, policies such as the retention of housing over time were required. Retention would have allowed SHAs to realise the benefits of low-debt properties, and retain these properties for a pattern of long-term consumption. Also, alternative policies such as incorporating higher income tenants in the sector would have generated funds for the cross-subsidisation of rents and further acquisition, and provided SHAs with the

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financial viability to continue to offer affordable rents for low-income persons, including low-income older NESB women.

The dichotomous logic of MS epistemology I outlined in Chapter 2 is reflected in the competition between home-ownership and rental housing occupancy. The government’s facilitation of home-ownership through the CSHAs and the other forms of assistance I detailed in Chapter 1 has been at the expense of low-income renters, who have been unable to, or decided not to, make the transition from renter to home-owner. The government’s pursuit of particular home-ownership policies has compromised conditions in both the private and public rental sectors. Home-ownership has been opposed to public housing rental rather than both these tenures being seen as part of a tenure continuum that includes community and private sector rentals, with each of these tenures offering unique social and financial benefits, and opportunities for occupants to move between these tenures over their lifetime. A tenure continuum of a non-oppositional nature has greater capacity to respond to different and changing housing needs.119

Hierarchical opposition between home ownership and public housing occupancy was evident when the Menzies government promoted the value of home ownership and presented public housing as an inferior form of housing that promoted irresponsibility and a lack of civic virtues and stability among tenants.120 This opposition has been replicated in government expenditures at the Federal, state and local levels over the years. A clear indication of the perception of home ownership as the superior form of housing occurred from the 1950s on when CSHA rental housing funds were diverted to home purchasers and existing rental stock disposed of. These actions were not accompanied by further assistance for home renters, for example an alternative source of housing funds or stock.

119 Darcy & Randolph suggest a continuum within the social housing sector, comprising: ‘a continuum of tenure and service options, subsidised rent, cost rent, low cost homeownership etc . . . [with] cross-subsidisation of the most needy by a more diverse and economically secure tenant base, and a continuum of levels and forms of assistance to reflect this diversity’ (2000:14-5).
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An ongoing objective of the government in introducing various mortgage schemes since 1955 has been to move persons out of public housing and off the waiting list. While certain merits may be found in this intention, a drastic consequence for some low-income householders has been the loss of their dwelling (or potential ownership of their dwelling) through loan default, as happened with the Homefund Scheme I discussed above. In addition, the change from tenant to owner-purchaser, meant that responsibility for the cost of repairs and maintenance also transferred from the SHAs to the occupant.

Critique of proposed alternatives to existing public housing provision

The Commonwealth government has proposed two alternatives to the existing model of public housing provision. One proposal is to "commercialise" public housing. The other proposal comprises Commonwealth withdrawal from the CSHA and funding of public housing dwellings, and provision of housing allowances instead. In the following discussion I will critique these proposals from a FPM perspective. I will then argue that public housing is the superior form of rental housing assistance for low-income households, particularly older NESB women living alone.

Even though public housing is recognised as a cost effective form of housing that provides secure and appropriate housing for low-income people, in 1993 micro-economic efficiency and private market criteria were advocated for the operations of SHAs. The cost-effectiveness of the sector was seen to require commercial rates of return to replace the historical or economic costs formulae previously applied by SHAs. A reason put forward to support commercially based operations was the major debt problems faced by the SHAs. However, as I argued above, these debts have more to do with the economically inefficient policies adopted in the past than the inherent ability of the sector to remain viable.

120 Jones, 1972:118; Stretton, 1979:108
121 cf IC, 1993

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To advocate private market criteria for public housing is not a problem per se. The problem lies in deciding the most cost and socially effective ways to apply this type of criteria. For example, cost effectiveness doesn't dictate that commercial rates of return are required for each and every property rented. Rather, cost effectiveness for the sector can come from a viable mix of economic, cost and market related rents with sufficient income generated to cross-subsidise rentals. Commercial rates of return can also be gained from other SHA activities as indicated by the development role undertaken by the SA Housing Trust.122

Over many years various Commonwealth governments (both Liberal Coalition and Labor) have sought to withdraw from public housing provision. In 1949 Arthur Fadden, first Treasurer in the Menzies Cabinet, stated that public housing was essentially a state matter. In 1955 cabinet ministers in the Menzies government discussed the feasibility of withdrawing from the CSHA or alternatively adopting other measures, such as a scaled down version of the Agreement.123 Five decades later under the Howard government, the discussion set in train by the Menzies government continues. Since 1996 there has been a Commonwealth led push for housing allowance payments to be introduced for both private and public tenants, for the CSHA to cease, and state governments to have full financial responsibility for public housing stock.

Earlier discussions occurred within the ideological context of a fear of communism and a desire to avoid State landlordism,124 and the stated belief that SHAs were catering for many who were not really on low incomes, and were in competition with the private rental market.125 The later narrative attaches itself to short-term economic gains for the Commonwealth government, and political rhetoric regarding the inequity of providing

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123 Jones, 1972:118; Stretton, 1979:108
124 Jones, 1972:118
125 Stretton, 1979:108; Carter, 1980:105
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less housing assistance to private market renters than public sector tenants, and the ability of the private market to respond to the housing needs of low-income renters. I will challenge these claims below.

The Commonwealth’s proposed withdrawal from the CSHA comprises the logic of MS epistemology I outlined in Chapter 2. Withdrawal is an instrumental “solution” designed to achieve a particular financial outcome for the Commonwealth without adequate consideration of the negative effects on low-income renters discussed below. Withdrawal is also a universalising and totalising “solution”, that is, a “solution” applied to all existing and potential public housing tenants regardless of their particular needs, including persons defined by the government as having special needs, such as older NESB women. In addition, withdrawal takes no account of the specific value to be found in the ongoing funding of housing stock in conjunction with other forms of housing assistance.

Furthermore, withdrawal fails to acknowledge that public housing exists as a key component in the government being able to take an integrated cross-sectoral approach to the housing needs of particular client groups, including older NESB women. This type of approach is an integral feature of FPM epistemology, which I will argue for in Part 3.

Housing allowances have come into focus at various times since the mid 1970s. The 1975 Priorities Review Report argued for a wide-ranging set of public housing reforms

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126 It can also be argued that flat differentials in rent in the public housing sector are not egalitarian, as those in the worst housing receive the least subsidy (Griffin & Holmes, 1985 cit. Hills, 1991:290). Refer also Darcy & Randolph, 2000:8.

127 The narrative can be found in the 1993 Industry Commission Report on Public Housing, and its descendant, the Council of Australian Governments (COAG) position paper of June 1996. It was proposed that the Commonwealth provide income support for housing and the States take responsibility for public housing stock. The Commonwealth ceased pursuing its reform agenda through the COAG forum in February 1997. Discussions stalled when State and Territory Housing Ministers opposed any cuts to public housing funding by the Commonwealth, and expressed grave concerns about the Commonwealth’s plan to drastically cut capital works funding, and instead pay income assistance direct to public housing tenants (Parker, 1996:19; NSWDOH, 1999b:13; DUAP, 1996:51 & 1997:28; QLDDOPH, 1997:4).

128 For example, in the 1975 Henderson and PRS reports, the aborted Housing Allowance Voucher Experiment (HAVE) in the mid 1970s, the National Housing Policy Review in 1989, and the National
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including housing vouchers. In the mid 1980s, it was argued that a ‘housing benefit’ available to public tenants was required for the ongoing financial viability of public housing. A more conservative view also began to emerge. A national working party reported to Commonwealth-State ministers in April 1987 that the continuation of the rate of growth of rebates and key cost items such as maintenance made a housing benefit a suitable replacement for the whole concept of public housing.\(^{129}\)

In 1989 the Commonwealth bureaucracy expressed support for a transfer of a large proportion of CSHA funds from capital grants for public rental (supply side assistance) to income-based support (demand side assistance).\(^{130}\) The Federal Minister for Housing, Brian Howe, indicated his “broad” support for a proposal of this nature in 1992.\(^{131}\) Labor Government support came in the context of the National Housing Strategy’s call for a benchmark approach to housing assistance and full parity of assistance between public and private renters by the year 2000.\(^{132}\) Similarly, the 1993 Industry Commission (IC) Report on Public Housing drew on research results to claim that there were inequities in the housing assistance provided to public housing tenants and the assistance provided to private renters in similar circumstances,\(^{133}\) with rental assistance being less than the rent rebates received by public housing tenants.

The IC Report quotes a Department of Social Security (DSS) statement that the social security system (and presumably the Commonwealth budget) lacks the capacity in the short term to achieve full parity between rent assistance and the subsidisation of public housing, comprising both rent rebates and the wider range of benefits available. DSS suggests changes to housing assistance payments to narrow the gap in assistance in the

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129 Carter, 1988:286
130 Milligan & Persson, 1989:184 cit. Wensing, 1993:40. A national working party on the financial viability of public housing reported to Commonwealth and State Territory ministers in 1987 that the rate of growth of rebates would continue, as would key items such as maintenance (Carter, 1988:286).
131 Howe, quoted in the Australian, 1992 cit. Wensing, 1993:40-1
132 IC, 1993:258
133 Pensioners and beneficiaries who are renting privately are eligible for rental assistance from either the Department of Social Security (DSS) or the Department of Veterans Affairs to assist with the additional

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short term without additional financial outlays, and further, argues that in the longer
term the best means of achieving greater parity between rental assistance and rebates is
through an income support system.

The argument put forward by DSS can be challenged. I will now argue that existing
government support for housing allowances is driven by short-term fiscal
considerations, flies in the face of research findings on the economic viability of public
housing compared to housing allowances, and ignores overseas experience. Further, I
will contend that funds would be better targeted to housing supply, including public
housing and other forms of social rental housing. Increased rent assistance is
required, but not at the expense of CSHA funding of public rental housing.

I aim to show that public housing is the superior means of achieving cost effective and
efficient outcomes for governments, and ensuring secure, adequate, appropriate and
affordable housing for those in need of assistance, including older NESB women. This position was endorsed by the Federal Labor Government in 1989, but subsequently
abandoned, as I indicated above.

Public housing requires less financial outlay in the long-run for governments than a
housing allowance. International experience of housing allowances has revealed their
increasing cost to governments over time. Further, the level of existing
Commonwealth Rent Assistance payments would need to be at least doubled to be

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134 The changes suggested are: increases in the maximum rates of assistance, further graduation of
maximum rates of assistance and rent thresholds, and modification of the poverty traps that exist among
rental rebate recipients.
136 The Queensland Housing Minister, Ray Connor, described the Federal government's push for a
housing allowance as "a short-term, hip pocket-reaction" (QLDDOPWH, 1997:4).
1991e:79,82-3
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effective in achieving housing affordability, particularly in Sydney.\textsuperscript{141} Also increases in rents must be paid to private landlords and this results in net financial transfers from governments to landlords (and tenants).\textsuperscript{142}

Public housing is a sustainable investment for governments, is an appreciating asset, delivers a superior standard of housing at a lower cost than housing allowances can, and assists many more people in the longer term.\textsuperscript{143} The net costs of public housing are low and benefits such as capital gain can pass to the system rather than to any individual. Also substantial net (economic and social) benefits to society are provided.\textsuperscript{144} For example, 'good quality housing reduces health costs.'\textsuperscript{145} I will address this benefit, among others, in Part 3.

In addition, public housing offers allocative efficiencies. For example, allocative efficiency is offered by the SHAs being large enough to self-insure against rent arrears and property damage, and housing allowances can be more costly to administer than public housing. Public housing also offers economies of scale, scope, and density. Economies of scale can come from specialisation through the employment of skilled professionals; and economies of scope are possible as most public housing tenants are clients of government in other ways, and similarly, asset management activities can be integrated including property purchases and sales, redevelopment, construction, and financial management. The potential for economies of density exist due to properties

\textsuperscript{141} Unpublished internal research by the Department of Urban Affairs and Planning cit. Darcy & Randolph, 2000:13
\textsuperscript{142} IC, 1993:61, 137
\textsuperscript{145} Darcy & Randolph, 2000:23. A study found that among tenants provided with appropriate subsidised housing there was improved health, and a reduction in hospitalisation and the use of support agencies (Phibbs, Kennedy & Tippet cit. Darcy & Randolph, 2000:26).
being concentrated in particular locations, thus providing the opportunity for the average costs of servicing and maintenance to be lowered.\(^{146}\)

For housing allowances to commence to be an economically viable alternative to public housing, an adequate low-cost private rental market would need to exist. However, this market is a residual and declining market (particularly in Sydney as I revealed in Chapter 1), due to the relatively low returns available to investors and the intensive management required relative to other investments, is characterised by small investors (i.e. renters of 1 or 2 properties), and government initiatives to attract more professional investors have failed.\(^{147}\)

Consequently, the market lacks the capacity to both respond to the current demand for low-cost accommodation, and to the increase in demand that would be generated by a loss of public rental housing. While it can be expected that some amount of public housing would transfer to the private rental market, a reduced supply would arise from a loss of better quality public housing from the low-cost end of the market,\(^{148}\) and to owner-occupiers. Further shortfalls of low-cost accommodation would cause rents to escalate - and a blow out of the cost of housing allowances or a reduction in the amount and scope of rent assistance with a corresponding reduction in the capacity of tenants to pay and the appropriateness of housing.\(^{149}\)

The increases in rental returns for landlords arising from higher rents could be expected to encourage more investors into the market and increase supply. However, investors

\(^{146}\) IC, 1993:61-2,136,143-4. Additional efficiencies for the SHAs could, for example, come from not letting their stock run down, managing their stock well, developing and responding to performance indicators, improving rent setting practices and transfer policies, harmonising waiting lists, and improving the match between types of houses available and clients requiring housing. Given the asset value of public housing ($31 billion in 1993), small improvements in efficiency would result in significant savings (IC, 1993:62-3).

\(^{147}\) CSHA, 1999:5-7; DUAP, 1998:46; DSS, 1996; Shelter, 1997:6, 8-10; NHPR, 1989:ii; IC, 1993Vol1:143,179 & Vol2:50-2; Kemp, 1990:807; Morgan-Thomas, 1996:37-8; NHS, 1992a:36 & 1991b; NSWDOH, 1999b:9; Parker, 1996:20-1. Rather than seeing housing allowances as an alternative to public housing, both these responses are required as part of a range of necessary housing support measures.

\(^{148}\) IC, 1993:61
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may be reluctant to enter the market, stay in the market, or acquire additional stock if, by all appearances, the level of government assistance is likely to reduce.\textsuperscript{150} As evidenced by overseas experience (in Britain, the United States, Netherlands, Germany, France and New Zealand), a substantial shift to housing allowances is not enough to induce an adequate supply of low-income rentals to end the existing shortfall and further shortfalls from the loss of public housing. Consequently, a need remains for supply side subsidies.\textsuperscript{151}

In addition, there would be no net benefit to the government from liquidating its investment in public housing, with costs including the demise of the benefits gained from the pooled historic cost structure of public housing,\textsuperscript{152} the loss of a physical hedge against cyclical downturns, and rising rents (and housing allowances) due to the reduced supply.\textsuperscript{153}

Experience from New Zealand and the UK highlights the problems of recurrent models where subsidies are provided to eligible households. Until 1993, New Zealand had a similarly structured housing assistance to Australia, and then shifted to a subsidy-funding model linked to market rents in public housing. This model attempted to address inequality in support provided to low-income private and public renters. However, insufficient subsidy levels have worsened the affordability outcomes of public housing tenants, without significantly improving outcomes for private rental tenants. After housing poverty has increased among low-income households.\textsuperscript{154} Also, overcrowding is a recognised problem. The private rental market has not responded by increasing supply, and a lack of low-cost private rental in high demand areas is compounding the affordability problem. In the UK a recurrently funded model proved

\textsuperscript{150} IC, 1993:62,136-7
\textsuperscript{151} Kemp, 1990:807; Gyourko, 1990:786, 791; Wensing, 1993:42; IC, 1993:53
\textsuperscript{152} Wensing, 1993:42; NHPR, 1989:iii
\textsuperscript{153} IC, 1993:61
\textsuperscript{154} NZ Council of Christian Social Services cit. NSWDOH, 1999b:22

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expensive for the government. Rental allowance costs escalated 10 fold in 15 years after their introduction.\textsuperscript{155}

Public housing meets a wider range of objectives than housing allowances,\textsuperscript{156} and avoids some of the social, cultural and spatial inequities found in the private rental market. Inequities include poorly located and inadequate standard housing, a lack of security of tenure, and the discriminatory access experienced – issues I will discuss below.\textsuperscript{157} Introducing housing allowances as an alternative to public housing would see many more people, in particular older NESB women who lack proficiency in the English language, subject to these inequities and for longer periods of time.

Most public housing dwellings are of a superior quality to those in the low-cost private rental market.\textsuperscript{158} In addition, choice is constrained in the private rental sector by the increasing location of low-cost housing in areas with poor access to facilities and services, and further, accommodation can often be inappropriate due to being run-down.\textsuperscript{159} This constraint has also applied in the public housing sector. However, in recent times, SHA's have sought to improve choices in public housing in terms of location and appropriateness by providing public housing in established suburbs with access to urban amenities,\textsuperscript{160} and upgrading stock. Nonetheless, while improvements have occurred the extent of these activities have been limited by the amount of funds available.

Unlike public housing dwellings, housing allowances do not provide for security of tenure.\textsuperscript{161} Older NESB persons have been reported as placing a great deal of importance on security of tenure.\textsuperscript{162} Older NESB women and other private renters incur additional financial costs when relocating, such as search costs, transaction fees, rent in advance,

\textsuperscript{155} NSWDOH, 1999b:23  
\textsuperscript{156} Aaron, 1981:78  
\textsuperscript{158} Darcy & Randolph, 2000:6  
\textsuperscript{159} IC, 1993:148  
\textsuperscript{160} IC, 1993:147; Wensing, 1993:45  
\textsuperscript{162} Redmond, 1987:252
bond moneys, removal expenses and utility connection fees. When older NESB women are required to shift to another residence, they are also subject to the emotional and psychological costs and corresponding affects on their health I will discuss in Part 3.

Financial security will also remain a problem for older (NESB) women if they are unable to gain access to public housing and have to pay financially unmanageable proportions of their income on private sector rentals. Many older persons in private rental pay large proportions (as much as 80 percent) of their income on rent. Also, some landlords prefer not to rent to tenants, including older NESB women, who receive rental assistance. Their financial status (eg being in receipt of a pension) can be perceived as posing a high risk.

Public housing, as a secure and affordable form of housing, allows older (NESB) women to stabilise their lives, find community support, and develop relationships with neighbours. The combination of security of tenure and affordability also leads to improved health, and a reduction in hospitalisation and the use of support agencies. The interview responses I present in Part 3 will reveal benefits of this nature.

Discrimination also occurs for older NESB women in the private rental market due to racial or ethnic background, lack of proficiency in the English language, being older, and/or having a physical or mental disability. This can restrict their access to private rental housing. Public housing has the potential to reduce these forms of discrimination

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163 Bourke, Hancock & Newton cit. NHS, 1991e:37; VICMACWH, 1992:2-3; IC, 1993:52, 54. Some degree of assistance including relocation assistance and bond money in the form of loans and grants was available under the MRAP Scheme. NSW and Queensland also used MRAP funds for their Community Tenancy and Community Rent Schemes, and until the early 1990s, some states used MRAP funds to top-up DSS rent assistance (IC, 1993:254-5). In NSW ‘Rentstart’ (formerly the Rental Assistance Scheme) provides assistance with funds for bonds, rent in advance and removal expenses (NSWDOH, 2000b:16).

164 Coleman & Watson, 1987; VICMACWH, 1992:4. This situation has a long history. In 1975 many of Australia’s poorest households lived in private rental and were paying rents beyond their means. Also, in 1994 it was reported that poverty decreased by 60% for households accommodated in the public sector, whereas the incidence of poverty increased by 50% for households paying for private rental dwellings (Henderson, 1975 & AIHW, 1994 cit. AHURI, 1997:79).


for older NESB women, through for example the provision of interpreters, an individual case-management approach and having ‘a staffing mix which is comparable to the ethnic composition of the local community.’

A housing allowance system would compromise the targeting of need, and the requirement that will be demonstrated in Part 3 for a long-term, holistic, cross-sectoral, case-management approach to housing need. The NSWDOH states that clients with complex needs, including many older persons, require specialised housing assistance. This includes high levels of support and a wide range of housing options to meet individual need and avoid compounding social problems - linkages between public housing and support services are critical if successful tenancies and sustainable communities are to be built. Furthermore, older persons and NESB persons have special needs requiring more intensive forms of tenancy management.

Public housing has a distinctive ongoing role to play in the provision of secure, affordable, adequate and appropriate housing for special needs groups, including older NESB women. These groups are not well served in the private rental market. For example, links between the housing and health needs of older NESB women can be monitored through inter-agency approaches to housing provision that enlist health workers. Also, the need older NESB women expressed for same language neighbours (during my fieldwork interviews) can be met by a public housing allocation system that caters for this need. I will address this issue in Part 3.

The dichotomous logic of MS epistemology has been evident in the debate over the preferred means of providing rental housing assistance for low-income persons. Income support, including housing allowances has been opposed to the provision of public housing dwellings and rental rebates rather than both measures being seen as part of a comprehensive integrated package of supply and demand housing assistance measures.

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168 NSWDOH, 1999b:65
169 CSHA, 1999:6,16
170 DUAP, 1998:46; NSWDOH, 1999b:17
171 Wensing, 1993:45,47; IC, 1993:51.
Public housing supply

(i.e. a tenure continuum), which involves local, state and federal governments and the community and private sectors, reaches a larger and more diverse client group, and includes support services and other forms of social rental housing. A tenure continuum would also cater for the innovative coming together of private market and community housing criteria in the public housing sector in a cost and socially effective way.

A housing assistance mix of this nature has the capacity to respond flexibly to the varying needs of people. Public housing, as a key component of this package requires an injection of additional funds and the accumulation of equity to bring the sector back to its past financial viability. The value of housing allowances lies in their flexibility, including their ability to effectively meet short to medium term housing need, cater for more mobile tenants, and provide assistance to those on public housing waiting lists. Further, housing allowances avoid the need for capital outlay and are easily implemented. However, while the immediate cost to government for allowances is smaller than for public housing, as indicated above, the cost advantage is reversed in the longer term, and financial risks exist for governments in relying heavily on housing allowances.

Proponents of housing allowances often leave out two important considerations when placing housing assistance and rental rebates in financial opposition, namely the costing formula used to calculate the amount of rebate public housing tenants receive, and the complementary rather than oppositional nature of the amount of assistance received over time. Rental rebates are calculated using a market rather than a cost rents formula, which artificially raises the level of subsidy said to be received above that which is provided. Thus, the difference between the two forms of assistance is greater on paper than in reality. Also, housing assistance is not recognised as a complementary forerunner to becoming eligible for rental rebates. All low-income renters can enter

173 IC, 1993:66
175 IC, 1993:66,107

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public housing after a period of time on the waiting list. Therefore it can be argued that the difference in financial assistance is not inequitable in the longer term, as tenants eligible for rental assistance are also eligible for public housing.\textsuperscript{177} Further, as I argued above, public housing is the most effective long-term housing assistance for governments to provide. Consequently savings can be passed on to tenants.

To substitute housing allowances for public rental dwellings also ignores the inadequate supply of low-cost private rental housing available, including secure, adequate, appropriate and affordable lone-person accommodation for older NESB women. In addition, this aim fails to recognise the greater constraints on housing choice that exist for low-income persons such as older NESB women in the private rental sector, including discriminatory access.

**Reflection**

In the foregoing discussion I have argued that a need exists to increase the supply of lone-person public housing for older NESB women. I have presented various arguments that support future expansion of the public housing sector. I have also presented various claims that show why public housing remains the most appropriate and affordable form of rental housing assistance for older NESB women.

In Part 3, I will strengthen these claims when I present a thematic analysis of my informant responses and literature review. This analysis will reveal the many ways in which public housing can meet the lone-person housing needs of older NESB women, whereas other forms of housing assistance cannot (or not to the same extent). Their needs relate to communication, culture and community, especially the need for contact and support. Further, I will show that the existing model of lone-person public housing can be enhanced to meet more of the needs of older NESB women. In particular, a clustering arrangement could be introduced into mainstream public housing that

\textsuperscript{176} IC, 1993:149  
\textsuperscript{177} IC, 1993:259
provides for older NESB women to be housed in proximity to same-language speakers as a potential source of informal community support.

Prior to embarking on my thematic analysis in Part 3, I will consider the evolution of multicultural policies in the chapter to follow. Together with policies related to public housing supply, multicultural policies provide the public policy context for the lone-person public housing needs of older NESB women.
Chapter 4
Multicultural policies

At the start of the new millennium, multiculturalism has – in principle - become a ‘policy for all Australians’ and coterminous with social justice policies. Political discourse on cultural diversity has changed enormously since WWII, as has the intersection between this discourse and public housing policy. Arthur Calwell, as first Minister for Immigration in the Commonwealth Labor Government, stated in 1947 that migrants would not be allowed to compete for available housing. Adopting a different stance, Malcolm Fraser, as Liberal-Coalition Prime Minister spoke in 1981 of the needs and rights of migrants, while Bob Hawke, as Labor Prime Minister referred in 1989 to the ‘new Australia,’ and responding to the challenge of cultural and linguistic diversity through policy design and program delivery.

In 1995 Paul Keating, as Labor Prime Minister took this theme further with his mention of the ‘Australian model;’ of having consciously set in place mainstream programs that accept cultural diversity, as a reality and ‘a strength;’ of reaping the multicultural dividend; and of living in a modern democratic Australia. More recently, the Liberal-Coalition Prime Minister, John Howard referred to cultural diversity as one of Australia’s most important attributes in facing the challenges of a rapidly changing world. Cultural diversity is said to be a source of competitive advantage, cultural enrichment and social stability, with the Government intending to build on these achievements.

Calwell’s statement reflects the nationalism inherent in the assimilation policy of the time; Fraser’s words express the ideology of cultural pluralism which marked the early years of multiculturalism; Hawke’s proposal represents multiculturalism’s

3 Fraser, 1981:2; OMA, 1989:v
4 OMA, 1995:i
transformation to a social justice doctrine; and Keating’s remarks came within a vision for the future involving self definition by the Australian people as members of a maturing nation united by common values, and sharing diverse histories and cultures. The context for Howard’s words is the Government’s increasing focus on achieving benefits from cultural diversity, in the national interest – a focus that increasingly overshadows planning for human needs.6

The issue for the new millennium has become whether the official rhetoric on multiculturalism expressed since the adoption of this policy in 1973, in particular the vision of equity, reflects fundamental changes in government responses to cultural and linguistic diversity, or whether perhaps there remains a considerable gap between the ideal and the reality.7 In the following discussion, I will claim that the multicultural form of nationalism captured by Keating’s words has yet to be adequately recognised in public provision models, including the existing lone-person public housing model. In particular, I will maintain that there is insufficient recognition of the language related housing needs of older NESB women. This claim will be supported by the fieldwork findings I present in Part 3.

Initially I will present an historical outline of the approach to cultural diversity adopted by Federal governments. My next focus will be on policy initiatives introduced at the Federal level, particularly as they relate to older NESB persons, policy initiatives in the NSWDOH, and finally, on the findings contained in various evaluations of these initiatives. I will then critique the government’s approach to cultural diversity and related policies from a FPM perspective. As occurred in Chapter 3, my critique will involve deconstruction, anarchic thinking, and continuum thinking. I aim to show that

5 John Howard, Foreword (COA, 1999)  
6 Gleeson & Low have argued that the competition between Australian cities for investment capital has replaced planning for human needs (2000:99). The same argument can be applied (at a global level) to the federal government’s focus on the “competitive advantage” of cultural/linguistic diversity.  
7 Castles, 1995:20-1; Castles et al, 1992:57,71,73-4; Gardiner-Garden, 1993:3,16; I&EA, 1986:38,69. Some commentators have suggested that the philosophical content of government services has remained relatively unchanged since 1945. Furthermore, that the term ‘multiculturalism’ has been given a constantly shifting essence, and that there is little that an assimilationist or integrationist would disagree with in the Government’s multiculturalism manifesto (Chipman cit. Gardiner-Garden, 1993:52). Similarly, that if Australia ever were to abandon multiculturalism, it would probably not abandon any of the substantive programs conducted under the multicultural rubric (Gardiner-Garden, 1993:54-5).
Multicultural policies

Multicultural policies have had a minimal impact on mainstream public sector provision, on services for older NESB persons, and on the definition of need, in particular the lone-person housing needs of older NESB women.

Federal approach to cultural diversity

Until the mid 1960s Australia maintained a policy of assimilation in relation to migrant settlement, based on the expectation that migrants would readily embrace the Australian way of life, learn English and quickly adopt Australian ways. Settlement policy sought to ease the assimilation process for migrants, avoid the creation of ethnic enclaves, minimize public costs, reduce majority anxieties, employ migrant labour for projects of national significance (without replacing existing patterns of male employment for Australian citizens), and ensure the permanent settlement and cultural and social similarity of migrants in a reputedly homogenous and egalitarian society. Commentators have noted the nationalism inherent in assimilation policy, an issue I will discuss below.

During the 1960s, the policy of integration replaced assimilation, with the only significant change being recognition of the difficulties associated with assimilation and the length of time this process might take. First generation migrants were expected to assimilate to a substantial degree, and the second generation completely. The basic goal of integration policy remained eventual complete assimilation to ‘Australian’ mainstream culture. As part of this policy change, an Integration Branch and Migrant Services Division was established in the Department of Immigration in 1968.

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8. 'Assimilation infers almost total absorption into another linguistic and cultural group.' The policy drew its rationale from the 'White Australia' policy (DIMA, 2000a:3). Refer also DIMA, 1999e.
9. Displaced persons from Europe were bound to employment as directed by the Commonwealth (Birrell & Jupp, 2000:4).
11. For example, Castles et al, 1992:180. In 1949 Arthur Calwell as Minister of Immigration spoke of assimilating migrants and 'the ideal of one Australian family, devoid of foreign communities, thus preserving our homogeneity and solidarity as a nation' (Jordens, 1995:77).
12. I&EA, 1986:30-1; Castles et al 1992:52; DIMA, 1999b & 2000a
13. Intensive English Language courses, primarily through evening classes, were introduced that year, and English language courses by television commenced in 1971. The Immigration (Education) Act was passed in 1971 and provided the legislative basis for the allocation of resources for teaching English (I&EA, 1986:31; NPC, 1985:8; Wooden et al, 1994:326,329).
In 1973 the Whitlam Government introduced the policy of multiculturalism. This policy change followed the lead of Canada, and coincided with the reassertion of ethnic identity by many groups in Australia during the 1960s – early 1970s, a period of relative economic growth and stability, and the Whitlam Government’s quest for social reform. The Minister for Immigration, Al Grassby embraced ethnic heterogeneity, spoke of a strong and united Australian nation that drew upon the diversity of its people, and suggested a model of cultural pluralism within a ‘family of the nation.’ Thus, a link is indicated between the politics of ethnic specificity and the politics of an overriding nationalism, an issue I will return to below.

Migrant Task Force Committees, with wide-ranging review functions including consultations with ethnic communities, were established in Commonwealth Government departments in 1973. That year, the Social Security Department developed a welfare rights program, which facilitated an advocacy role by community organisations of their clients’ interests. Some positions were allocated to ethnic welfare organisations. Over the following years, ‘ethnic affairs units’ or ‘multicultural task forces’ were set up in a wide range of Commonwealth and State departments and agencies. The NSWDOH’s Multicultural Unit is one such initiative, as I will discuss below. A new Department of Labour and Immigration was created in 1974, and a process of institutional mainstreaming with the transfer of major migrant settlement services from the then

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14 A high rate of migrant return to prospering countries (eg. Britain), the arrival of unassisted migrants from southern Europe, dissatisfaction with charitable organisations, and a growth in self-help and self-government migrant organisations combined to create a crisis in settlement policy during the 1970s (Birrell & Jupp, 2000:4). Jordens, 1995:156


16 This program was dissolved in 1975 (Jakubowicz, 1989:286).

Department of Immigration to departments having functional responsibility for these services.\textsuperscript{18}

Following the election of the Fraser Government in 1975, large-scale immigration and refugee resettlement from Asia commenced and a loud espousing of the ideology of state-sponsored cultural pluralism.\textsuperscript{19} Cultural pluralism was based on the principles of cultural identity, equality of opportunity and access, and social cohesion.\textsuperscript{20} For the Whitlam Government, multiculturalism was a way of integrating migrants into general reformist welfare policies; for the Fraser Government, multiculturalism was an ideology to politically co-opt the leaders of ethnic organisations, while providing low-cost services through an ethnic group model.\textsuperscript{21} This model (which I will focus on below) entailed ethnic and immigrant groups providing welfare assistance with government support and funding.\textsuperscript{22}

In 1976 the Fraser government added an Ethnic Affairs function to the Department of Immigration,\textsuperscript{23} and the following year witnessed a reversal of the institutional mainstreaming instigated in 1974, when most settlement functions were returned (from the Departments having functional responsibility for specific services) to the Department of Immigration and Ethnic Affairs.\textsuperscript{24} An Ethnic Liaison Officer Scheme was introduced in 1978, whereby a senior officer in each Commonwealth department had responsibility for ensuring that departmental personnel and procedures were responsive to the needs of migrants, particularly in relation to the provision of equal

\textsuperscript{18}I\&EA, 1986:32
\textsuperscript{19}Castles et al, 1992:57,71; Gardiner-Garden, 1993:5. The Whitlam Government provided the preconditions for the emergence of cultural pluralism. However, the full articulation of this ideology by the Fraser Government was a key strategy in restructuring the welfare state and demolishing Whitlam-style social democracy.
\textsuperscript{20}The Fraser Government's 1977 Green Paper (produced by APIC) supported a culturally pluralist approach while still leaning heavily towards homogeneity (expressed as social cohesion) in its viewpoint. \textit{Australia as a Multicultural Society}, a report by the AEAC in 1977 presented a model of cultural pluralism based on these principles, and Fraser endorsed the principles in his inaugural address to the AIMA in 1981 (Dunn in Thompson et al, 1998:18; Fraser, 1981).
\textsuperscript{22}Birrell & Jupp, 2000:5. This model is also referred to as 'ethnic specific.'
\textsuperscript{23}Gardiner-Garden, 1993:5,15; I\&EA, 1986:33,36
\textsuperscript{24}I\&EA, 1986:34

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access and adequate information on the services provided.\textsuperscript{25} The scheme concluded in 1983 when it evolved into a requirement for Departments to produce an annual statement.\textsuperscript{26}

During the 1970s the degree to which institutions were satisfying the needs of NESB persons was questioned. A \textit{Review of Migrant Services and Programs} was initiated in 1977 and the ensuing report, the 1978 'Galbally Report' became the centre-piece of the Fraser government's commitment to multiculturalism.\textsuperscript{27} Four guiding principles were established in the Report: equal opportunity and access to services; maintenance of cultural heritage; modified mainstream services with ethno-specific programs where necessary; and client consultation and community self-help. Culturally-sensitive and culturally-flexible mainstream services rather than ethno-specific provision were favoured.\textsuperscript{28} However, despite the retention of these principles over the following decades, the interview responses I will present in Part 3 reveal that a modified mainstream lone-person public housing model flexible enough to cater for language related housing needs in the new millennium is yet to be achieved.

Galbally also called for more reliance to be placed on voluntary self-help and less on direct provision of public services.\textsuperscript{29} The Report noted that the Department of Immigration and Ethnic Affairs' services only touched upon migrant lives at limited points, and areas such as education, general welfare or education were the province of mainstream departments. As services were delivered largely or wholly in English, the departments tended to refer migrants to the Immigration Department, who then relied on

\begin{itemize}
\item \textsuperscript{25} AIMA, 1982:324-6; I&EA, 1986:35; OMA, 1990:13
\item \textsuperscript{26} I&EA, 1986:35
\item \textsuperscript{27} A move to recognising ethnic diversity occurred, and an opening up of the prospect of greater investment of public funds than previously thought appropriate.
\item \textsuperscript{28} This view was endorsed by the ACPEA in 1982. AIMA, 1982; Dunn in Thompson et al, 1998:21-22; Martin, Cox, Jakubowicz, Henderson Inquiry, APIC Report cit. Gardiner-Garden, 1993:6; I&EA, 1986:33-4
\item \textsuperscript{29} Jupp comments that Galbally's emphasis on voluntary self-help (and less reliance on directly provided public services) was criticised by some as reducing the level of professional service available. However, this approach proved very popular with a number of ethnic organisations - whereas, in the 1980s these organisations feared that the Access and Equity Strategy, which sought to improve migrant access to government services and ensure these services were appropriate for migrants, threatened the ethno-specific approach of subsidising their welfare activities (1992: 133-4,136). More recently, Jupp states that
\end{itemize}
multicultural policies

ethnic-specific services and organisations for assistance. Thus, assistance was provided via a rather circuitous and inefficient route. Late in 1978 the Department's welfare officer program was reduced and funds redirected to the emerging ethnic community welfare agencies.

The Report maintained that the proposed initiatives would reduce demand for the direct personal casework service provided by the Department's Migrant Service Units (MSUs), and shift this provision to the voluntary sector. This development would allow and require MSUs to provide greater consultancy and community development services, while continuing to provide a small social and welfare service. The Australian Institute of Multicultural Affairs (AIMA) was established in 1980 to assist in implementing the Galbally proposals.

In its 1982 report, *Multiculturalism for All Australians: Our Developing Nationhood*, the Australian Council on Population and Ethnic Affairs (ACPEA) presented social cohesion as the key for multiculturalism, stressed the notion of inclusiveness for minority groups, and added a fourth principle for cultural pluralism: primary loyalty to,

critics of the Galbally program have either seen it as too generous and 'divisive' or as a cheap alternative to public provision (Birrell & Jupp, 2000:5,7).

30 For example, the GIA workers and MRCs discussed below.

31 Jupp comments that officers of the Department of Immigration expressed concern about the lack of resources for undertaking a variety of settlement services, and their overlap with the responsibilities of other organisations, and were reluctant to retain the welfare and provision role, which the Galbally Report had expanded (Jupp, 1992:134).

32 Jakubowicz, 1989:286. These agencies had members who had arrived in Australia within the preceding ten years from non-English speaking countries (NPC, 1985:35).

33 Since 1949 the Department had employed social welfare staff to mainly provide casework service to migrants. In 1973 MSUs were established and bilingual welfare staff employed. MSU functions were the provision of consultancy on welfare services, community development, coordination, professional support and training for GIA workers, and direct welfare services (Galbally, 1978; NPC, 1985:42).

34 AIMA, 1982:199,206; NPC, 1985:42. AIMA further recommended that the functions of MSUs be revised so that their primary responsibility was direct social and welfare work in hostels, with a significantly reduced casework and community welfare role in the community, complementary to the voluntary sector.

35 The establishment of the AIMA was supported in the Galbally Report. AIMA's objectives included raising awareness of cultural diversity and promoting social cohesion, understanding and tolerance. The 1982 report, *Multiculturalism for All Australians: Our Developing Nationhood*, suggested that social cohesion was the key to multiculturalism, and stressed the notion of inclusiveness. AIMA was chartered to develop among the members of the Australian community awareness and appreciation of cultural diversity; and to promote social cohesion and an environment that affords members of ethnic communities the opportunity to participate fully in Australian society. In 1986 the Act was repealed and the OMA

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commitment to, and participation in Australian Society. By the end of the Fraser period of government, cultural pluralism became virtually synonymous with matters relating to migrants. Government ideology on race and ethnicity had changed, and in ways that had enormous implications for Australian nationalism. In particular, the sponsorship of a culturally diverse population has led to a requirement for Australian nationalism to reflect Australia's existence as a "multinational nation," as I will argue below and elsewhere in this thesis.

Following its election in 1983, the Hawke Government formally addressed the issue of mainstreaming migrant services. Major migrant settlement services were transferred from the then Department of Immigration in 1984 to departments having functional responsibility. All Commonwealth government departments and agencies were required to produce Ethnic Affairs Policy Statements (EAPSs) to indicate what was being done to make their services appropriate to the needs of various ethnic groups, and to ensure access and equity. For a limited time the NSWDOH produced EAPSs, an issue I will focus on when discussing policy initiatives introduced by the Department.

In 1984 the Hawke government reconstituted (and enlarged) the AIMA with new terms of reference including the need to promote equity and access and to combat prejudice and discrimination. These terms represented both a return to the Whitlam Government's understanding of multiculturalism, and a continued widening of the

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36 ACPEA, 1982; AEAC, 1977:16; Atchison, 1993:21; Castles et al, 1992:65-6; Dunn in Thompson et al, 1998:17,21; I&EA, 1986:33; Gardiner-Garden, 1993:7-8; NMAC, 1999:25,103-4. APIC was established in 1975, and AEAC appointed in 1977, as an advisory body to the Minister of Immigration and Ethnic Affairs. These Councils were brought together in 1981 as the ACPEA, which was replaced in 1984 by the NPC. The Racial Discrimination Act was also passed in 1975.

37 Castles et al, 1992:70

38 Castles et al, 1992:71-2

39 I&EA, 1986:32

40 These statements were modelled on the NSW EAPS (Castles et al, 1992:73-4). The development of a more specifically social-democratic form of multiculturalism came from the states. In 1977, the ALP Government of NSW established the first Ethnic Affairs Commission and introduced a new approach of equal access to services, and equal opportunities. This initiative was followed in 1980 by South Australia, Victoria in 1983 and Western Australia in 1984. Queensland established a Department of Ethnic Affairs in 1982 (Castles et al, 1972:73-4; I&EA, 1986:38).
concept of cultural pluralism that began with the Fraser Government.\textsuperscript{41} Attempts were made to make mainstream provision ‘user friendly’ for migrants through a social-democratic model reflecting that of state governments,\textsuperscript{42} and the simultaneous employment of an ethnic group model.\textsuperscript{43}

The Commonwealth government formally adopted an access and equity\textsuperscript{44} strategy in 1985.\textsuperscript{45} The strategy reflected the Commonwealth’s desire to implement social justice objectives and to achieve access and equity by mainstreaming assistance, and further, a bureaucratic concern that the Galbally strategy had not sufficiently influenced departments other than Immigration. The access and equity strategy comprised of promoting equitable participation in the life of the nation, adopting measures to achieve institutional change, and publishing Access and Equity reports.\textsuperscript{46}

The 1986 Report of the Committee for Stage 1 of the Review of Migrant and Multicultural Programs and Services, \textit{Don’t settle for less} (otherwise known as ROMAMPAS or the Jupp Report) defined a set of principles as the basis for Federal government policies: equitable participation; equitable access to, and equitable share of community resources; equal opportunity to participate in and influence the design and operation of government policies, programs and services,\textsuperscript{47} and rights related to culture, religion and language, while respecting the rights of others. ROMAMPAS also endorsed the government’s access and equity strategy. Findings included a requirement for the strategy to operate alongside ethno-specific services. Nonetheless, the interview responses I will present in Part 3 show that older NESB women still require the

\textsuperscript{41} Gardiner-Garden, 1993:16
\textsuperscript{42} i.e. equal access to services and equal opportunities.
\textsuperscript{43} i.e. funding of services that catered for ethnic diversity
\textsuperscript{44} In 1985, the NPC, the major advisory body on immigration defined access and equity as: equity of opportunity to apply for services, entitlements and benefits (NPC, 1985).
\textsuperscript{45} The strategy was extended in 1989, and by the early 1990s had incorporated a focus on structural barriers and policy limitations that impeded universal access and equity.
\textsuperscript{47} This principle was restated in a 1991 report on the implementation of Access and Equity (OMA, 1991 cit. Dunn in Thompson et al, 1998:22). Participation also featured as a goal in the Galbally Report.
opportunity to participate in and influence the design and operation of lone-person public housing in the new millennium, so that their needs can be met.

The 1986 AIMA Report, *Future Directions for Multiculturalism*, supported the ROMAMPAS findings and recommended an extended access and equity strategy, subject to public scrutiny that included NESB persons, the disabled, women and indigenous people. Significant social and economic inequalities disproportionately experienced by NESB persons were identified, and a range of recommendations made to make government agencies and services more accessible to them.48

However, in the 1986 Budget the government appeared to retreat from multiculturalism,49 a move in the opposite direction to the ROMAMPAS recommendations.50 The AIMA was pre-emptively abolished due in part to its association with the Liberal Party and bureaucratic manoeuvrings within the Department of Immigration, and multicultural programs and services were greatly reduced or abolished.51 The apparent retreat from multiculturalism proved to be politically unwise for the government. The Federation of Ethnic Community Councils of Australia (FECCA) came out strongly against the proposed budget package, as did community organisations, and many of the decisions were either reversed or modified.52 In addition, an Office of Multicultural Affairs (OMA) was established in the Prime

48 Atchison, 1993:20-22; Castles et al, 1992:70,74; Gardiner-Garden, 1993:23-28; I&EA, 1986:34-5; Jupp, 1992:143 & 1991:63-4; Wooden et al, 1994:318-9,321-2; Holton & Sloan, 1994. Many of the Report's recommendations were implemented, and most follow similar recommendations made by various reviews in the 1980s, however the review was largely vitiated by the budgetary cuts of 1986. Many of the conditions that would have provided for a social-democratic rewrite of the earlier Galbally report had changed by 1986 and concern was expressed that a planned second stage of ROMAMPAS did not eventuate.

49 Castles et al, 1992:75. Refer also Gardiner-Garden, 1993:23 & DIMA, 2000a

50 This may have been due to a concern with Australia's balance of payments deficit, and a move towards economic rationalism.

51 Severe cutbacks occurred in ESL teaching, multicultural education in schools was slashed, and National Professional Development programs to prepare teachers with migrant pupils were also abolished. In addition, the government announced the intended merger of SBS with the ABC, and the closure or scaling-down of regional offices of the Department of Immigration and Ethnic Affairs.

Minister's Department, with the Prime Minister becoming Minister for Multicultural Affairs.\textsuperscript{53}

A shift from multicultural policies which focused on assisting migrants to settle to policies which spoke of social justice for all occurred at the Commonwealth level during the 1980s.\textsuperscript{54} The first government Access and Equity Report, \textit{A Fair Go, A Fair Share} produced in 1987 signified this change, and called for services for special groups that reflected the diversity of needs of these groups, a sensitivity, flexibility and diversity in approaches, and fair access to services and a fair share.

OMA released national guidelines on the collection of ethnicity data in 1988, and in 1994 OMA combined with the ABS to produce 'Diversity Counts,' a guidebook on how service providers can use ethnicity data in planning and evaluation processes.\textsuperscript{55} However, while many service providers including the NSWDOH collect a limited amount of ethnicity data, at later stages of this thesis I will show that this data needs to be put to greater use. In 1994 OMA also released a guide to the various approaches to cross-cultural training and core principles for effective training. National directories of cross-cultural training courses and resources have also been published.\textsuperscript{56} Nevertheless, the policy evaluations I will present below reveal that further improvements are required in cross-cultural interaction.

From 1989 Commonwealth departments and agencies were required to produce Access and Equity Plans, and to report annually on the implementation of their plans. Plans

\textsuperscript{53} In late 1986 and 1987 some of the cuts in ESL were rescinded, the SBS/ABC merger withdrawn, funding increased for the on-arrival component of the schools’ ESL program, a National Policy on Languages adopted (Castles et al, 1992:74-7,181; DIMA, 2000a; Dunn in Thompson et al, 1998:22; Gardiner-Garden, 1993:26-8; Jupp, 1992:133; NMAC, 1995:33; Wooden et al, 1994:318-9). OMA's creation was a reflexive response to head off the storm of criticism, which came with the demise of the AIMA, the down sizing of the DIEA, and the peremptory 1986 budget cuts. Many of the functions of the AIMA passed to the OMA in 1987, and some to the Bureau of Immigration Research created in 1989. The Advisory Council on Multicultural Affairs (ACMA) also came into being in 1987. In addition, the Human Rights and Equal Opportunity Commission was established in 1986 (NCP, 1985:17). In 1996 OMA was absorbed into DIMA.


\textsuperscript{55} NMAC, 1995 Vol. 2:26

\textsuperscript{56} NMAC, 1995 Vol. 1:35 & Vol. 2:58
included measures to remove barriers faced by migrants and performance indicators, for example collection of data on client characteristics such as country of birth.\textsuperscript{57} Funding for the Association of NESB Women of Australia (ANESBWA) was increased to expand its capacity to consult, conduct research and provide input to government decision making processes.\textsuperscript{58}

The Federal Government’s \textit{National Agenda for a Multicultural Australia: sharing our future} was released in 1989, a culmination of various reviews of multicultural and immigration programs. Multiculturalism is defined in the Agenda as having three broad dimensions: the right to retain cultural identity and to express it; the right to social justice;\textsuperscript{59} and the need for economic efficiency.\textsuperscript{60} The Agenda also demands from all Australians an overriding and unifying commitment to the nation; acceptance of the basic structures and principles of Australian society; and acceptance of the right of others to express their views and values. This demand reiterates the association implied by Grassby in 1973 (as I noted above) between the politics of ethnic specificity and the politics of an overriding nationalism.

The \textit{National Agenda} can be seen as a major paradigm shift in the development of multiculturalism, away from the Fraser/Galbally ethnic group model, which had been in a state of neglect since 1983 under the Hawke Government. The Agenda vision includes a strong equity component,\textsuperscript{61} and refers to the requirement for Australian institutions to acknowledge, reflect and respond to the cultural diversity of the Australian community. Multiculturalism is discussed in the context of social justice, specifically equal access to essential services such as housing, equal rights, and equal

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\textsuperscript{57} Castles, 1995:20; OMA, 1989:23; Castles et al, 1992:73-4. The requirement for departments and agencies to produce Access and Equity Statements was abolished in 1994, as was the necessity to report publicly on their Equal Opportunity programs.

\textsuperscript{58} In 1990 the National Language and Literacy Institute of Australia was established followed by the introduction of the Australian Languages and Literacy Policy in 1991 (NMAC, 1995 Vol. 2:33). The same year, a National Integrated Settlement Strategy was developed to improve coordination and quality of service delivery through cooperative planning involving the three levels of government in consultation with the community (NMAC, 1995 Vol 1:24 & Vol 2:27; Castles, 1995:26). A National Inquiry into Racist Violence also commenced (NMAC, 1995 Vol. 2:39).

\textsuperscript{59} i.e. equality of treatment and opportunity.

\textsuperscript{60} i.e. the need to fully utilise the skills of all Australians.

\textsuperscript{61} Castles et al, 1992:180
\end{flushright}
life chances, specifically the opportunity to fully participate in society, and equal opportunity for all members of Australian society to participate in personal development, community life and decision making. In Part 3 I will show how appropriate lone-person public housing responses can contribute to improved life chances for older NESB women, including greater participation in Australian society. For example, the presence of same-language neighbours can provide the opportunity for companionship and making greater use of their local area.

During the term of the Keating Government, 1992-1996, access and equity remained an issue. A National Multicultural Advisory Council (NMAC) was appointed in 1994 to provide advice on multicultural policy issues and to review and update the National Agenda, and the following year issued the policy document, Multicultural Australia: the Next Steps, Towards 2000. I will discuss the document’s evaluation of policy initiatives below. The government’s response to the NMAC policy document, Our Nation was issued in 1995, and presents key government strategies to be adopted in relation to cultural diversity. Strategies include giving the Access and Equity Strategy a greater focus on demonstrated outcomes. I will address the issue of lone-person public housing outcomes for older NESB women in the following sections and Part 3.

62 Castles et al, 1992:180-1; Castles, 1995:23; Gardiner-Garden, 1993:50-1; OMA, 1989; NMAC, 1995 Vol. 2:30. Proposed measures in the Agenda included an Access and Equity Strategy, extension of ESL teaching and the status and reach of the SBS by restoring the funding that had been cut in 1986, a system for recognising overseas qualifications, and a community relations campaign to promote multiculturalism. Other initiatives included the introduction of the Local Government Development program which provided grants to assist local councils to restructure their services and develop new models of provision to address linguistic and cultural needs, and the Migrant Access Projects Scheme which provided funding for projects likely to improve access to government services for recently arrived NESB persons. This scheme replaced the Migrant Project Subsidy Scheme and was supplemented by the Pilot Equity and Access Project Scheme, which focused on longer-term residents (AIMA, 1982:206-9; DILGEA, 1989; I&EA, 1986:219-220; NMAC, 1995 Vol. 2:30; OMA, 1990:35).

63 DIMA, 2000a; OMA, 1995:41. This document presents the principles of the National Agenda in more detail, assesses the extent to which the Agenda’s policy initiatives have been successfully implemented, and identifies policy areas for further attention (Castles, 1995:20; OMA, 1995:iii).

64 Other strategies include promoting understanding of the rights and responsibilities of citizenship, promoting racial tolerance (specifically, implementation of the Racial Hatred Act 1995 including a community education program), a broader portrayal of cultural diversity on commercial television, and new measures to enhance the language skills of migrants (OMA, 1995, Vol. I:iii-iv,13-4). Language measures comprise enhancing the English language skills of newly arrived migrants, and a 26 part ESL television series for migrants with a very basic level of English language proficiency.
Despite the Hawke and Keating Government’s neglect of the ethnic group model, in the two decades since the Galbally Report, there has been a striking continuity in policy objectives. Most of the basic Galbally program (however modified, expanded or contracted) remains today despite changes to government, shifts in the source countries for immigrant intake, declining employment levels, fluctuating rises in the level of immigration, a shift in economic philosophy from Keynes towards more conservative neo-Liberal doctrines, and a large turn over of Commonwealth Ministers of Immigration.65 I will outline the program’s policy initiatives below. Galbally’s guiding principles of cultural maintenance and equality of opportunity through universal access and equity were restated in the 1982 AIMA Evaluation (discussed below), and provided much of the context for ROMAMPAS. Both the AIMA Evaluation and ROMAMPAS endorsed the value of the Galbally system.66

Following the election of the Howard Liberal Coalition government in 1996, the Commonwealth public sector’s focus on multicultural issues was reduced. The OMA was abolished and the function of multicultural affairs transferred from the Department of Prime Minister and Cabinet (PM&C) to the Department of Immigration and Multicultural Affairs.67 The shift from PM&C meant there was far less ability to influence mainstream policy formulation. In addition, the Bureau of Immigration, Multiculturalism and Population Research was abolished in 1996, and funding for ANESBWA ceased in 1997. Abolition of OMA, the Bureau and ANESBWA means that some of the accumulated knowledge on multicultural affairs has been dissipated.68

67 DIMA, 2000a
68 Birrell & Jupp, 2000:9

Historical public policy context
The government established a new National Multicultural Advisory Council (NMAC) on 30 June 1997. NMAC’s report on multiculturalism, *Australian multiculturalism for a new century: Towards inclusiveness*, was released in April 1999. The Report made 32 recommendations on how to improve and refocus multicultural policy. A definition of multiculturalism is recommended, which refers to strategies, policies and programs designed to make Australia’s infrastructure more responsive to the needs of Australia’s culturally diverse population; promote social harmony; and optimise the benefits of Australia’s cultural diversity.

NMAC suggests making “Australian multiculturalism” inclusive (i.e. for all Australians) by, among other actions, ‘drawing a clear conceptual distinction between settlement and multicultural strategies.’ Settlement programs are said to focus on migrants, whereas Australian multiculturalism relates to all Australians. The Government’s response to NMAC’s recommendations (its multicultural policy statement), *A New Agenda for Multicultural Australia* was released in December 1999. *A New Agenda* supports most of NMAC’s recommendations, and emphasises that multiculturalism needs to be inclusive, in order to be a unifying force for the nation. The aim is to break a nexus that has become problematic for the government, that is, the connection between immigration issues (= migrants) and multiculturalism (= a policy for all Australians in a ‘multicultural Australia’).

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69 The Council’s brief was to ‘develop a report that recommended a policy and an implementation framework for the next decade, aimed at ensuring that cultural diversity was a unifying force for Australia’ (DIMA, 2000a:1). Later in 1997 the Council’s issues paper, *Multicultural Australia: The Way Forward* was released for public comment.

70 NMAC, 1999a. Four principles for living with cultural diversity are proposed: civic duty (i.e. support for the basic structures and principles of Australian society); cultural respect; social equity; and productive diversity, that is, maximizing the significant cultural, social and economic dividends that arise from the diversity of Australia’s population. A major focus of the Report is on highlighting these dividends (NMAC, 1999:34,57). The principles reflect those articulated in the *National Agenda*, which are, in turn, based on goals identified by the Advisory Council on Multicultural Affairs in 1988 (COA, 1999:14).

71 NMAC, 1999a:9-10

72 NMAC extends this distinction by endorsing settlement strategies to meet the needs of recently arrived migrants (such as the on arrival accommodation I discussed in Chapter 1) and multicultural strategies to cater for a culturally diverse population. The special needs and opportunities related to this cultural diversity are seen to require proactive strategies, policies and programs (NMAC, 1999a:34,57). The 1982 ACPEA Report also expressed the view that multiculturalism could no longer be discussed exclusively in the context of ethnic affairs or NESB persons.

73 DIMA, 2000a:1
A New Agenda presents the Plan of Action adopted by the Government to ‘take forward multicultural policy.’ Proposed actions include, for example, facilitating partnerships within Australian government through a ‘Diversity Australia’ home page. A New Agenda states that Australian Multiculturalism refers to government actions to make Australia’s infrastructure more responsive to the needs of a culturally diverse population. However, the Plan doesn’t specify any actions to fulfil this aim, in particular any policy initiatives related to older NESB women.

To assist the development and implementation of the Government’s Plan of Action, a Council for Multicultural Australia was established. The Councils terms of reference include raising awareness of the economic and social benefits of cultural diversity and the importance of maximizing these benefits in the national interest. This objective dovetails with an entrepreneurial, corporate aim actively pursued by Commonwealth and State governments since 1994, that is, marketing the ‘competitive advantage’ of Australia’s multiculturalism. For example, the Commonwealth’s Productive Diversity Strategy, which aims to increase understanding of how business can capitalise on the skills and knowledge of overseas-born and educated Australians (i.e. the ‘diversity dividend’). Older NESB women residing in or waiting for lone-person public housing fall outside this entrepreneurial arena (i.e. they are not part of the workforce). Consequently, strategies of a different nature are also needed; in particular as I will argue below, the need exists for a low-income housing strategy with clearly defined objectives.

74 COA, 1999:4
75 Other proposed actions are: implementing a public information and education strategy to raise awareness of the benefits of cultural diversity; promoting the improvements achievable through diversity management strategies; and promoting an ‘outreach’ program to encourage harmonious relationships.
76 COA, 1999:1,6
77 COA, 1999:4-5, DIMA, 2000a:2. The Council replaces NMAC which was wound up in December 1999.
78 O’Brien, 2001

Historical public policy context
Multicultural policies

Federal policy initiatives

The only significant actions to assist migrants to settle in Australia during the period of assimilation policy were the introduction of the Adult Migrant Education (now English) Program (AMEP) in 1947, which provided limited resources for "survival English", and sponsorship and funding of the Good Neighbourhood movement in 1950, with autonomous Councils in each State and Territory to coordinate the efforts of charitable and religious agents working with migrants.79

AMEP has developed as a major service administered in some states through the TAFE system, and elsewhere has its own premises, teachers and courses.80 However, access to AMEP classes by (older) NESB women has been hindered by restricted eligibility requirements, for example the exclusion of persons aged over 55 years of age, restriction of eligibility to persons with less than three years residency, and giving priority to persons most likely to enter the workforce.81 These restrictions have applied even though older NESB women often require a command of the English language to participate in their local community and communicate with their neighbours. In Part 3, I will reveal the negative outcomes older NESB women experience due to a lack of English language proficiency, including social isolation.

The most notable government activity during the period of integration policy was the establishment of the Grant in Aid (GIA) Scheme in 1968 to assist voluntary welfare agencies to extend and develop their services for migrants through the employment of a

79 AIMA, 1982:170-174; Birrell & Jupp, 2000:2-3; I&EA, 1986:30; Jordens, 1995:81-7; Jupp, 1992:132; OMA, 1989:42; Wooden et al, 1994:326. DIMA currently funds organisations in each state and territory to provide AMEP courses. For details of the existing program refer DIMA 1998c. The Good Neighbourhood movement had a limited life span. In 1978 the Galbally Report supported the withdrawal of funding. Many in the movement were conservatives who accepted assimilation as a goal. However, the collapse of conservative political hegemony in the early 1970s witnessed a growing southern European revolt against the paternalism and assimilationism of the movement (Jupp, 1992:132-3). The movement was also challenged by communication barriers and by the rapid expansion of organisations and media based on new arrivals, who predominantly became industrial workers and entered the trade union and Labor movements.

80 A transfer of AMEP from the Department of Immigration to Department of Education was recommended in 1986 and 1988 without effect (refer ROMAMPAS & Fitzgerald Review). DIMA, 1998b provides details of the existing program. Charges were introduced in 1994, the exceptions including humanitarian and preferential family entrants, a large part of the clientele (Birrell & Jupp, 2000:6,8).


Historical public policy context
social welfare worker. The growth of the GIA Scheme was halted in 1975. However, qualified welfare workers were recruited in 1976 to engage in individual casework and community development tasks. In 1978 Galbally recommended extension of the GIA Scheme to ethnic associations.

Twelve “aged workers” were employed across Australia under the GIA Scheme in 1982. However, three of these workers occupied GIA positions already held by agencies, which in effect reduced the total of new positions to nine. A number of the workers spent considerable amounts of time assisting with difficulties not related to the aged, while further support for elderly migrants was provided by GIA workers in other positions. The main needs met in GIA work with older NESB women continue to comprise small social groups for conversation and activities such as arts and crafts and English instruction, information about housing etc, helping in their contact with government and private organisations, and counselling. Volunteers at the Migrant Resource Centres (MRCs) I discuss below are also involved in this work.

Key features of the GIA Scheme have changed incrementally, particularly since 1978 following government approvals of the Galbally recommendations, those of the AIMA in 1982, and a review of the AIMA recommendations in 1983. Major changes have included increases in the number of grants, widening the role of some GIA workers from traditional casework to include community development functions, and the introduction of block funding for particular organisations. The Scheme has been regarded as highly effective in providing social support for isolated and culturally deprived people, in particular women and older migrants, providing information about

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82 AIMA, 1982:174-191; Dunn in Thompson et al, 1998:21; Galbally, 1978 cit. NPC, 1985:8; Jordens, 1995:88. Recipients were usually established community agencies directing services to migrants in general rather than to specific ethnic groups. Activities of the Scheme included work with groups of migrants, community development and the supervision and training of welfare personnel, including volunteers. Emphasis was on individual casework.
83 NPC, 1985:8
84 In the year 2000, workers numbered around 250 (Birrell & Jupp, 2000:5).
85 AIMA, 1982:177,250-1; I&EA, 1986:73-4; NPC, 1985:9,11-13. New guidelines for the GIA scheme were introduced in 1979, and the objective of the Scheme was described as being ‘to encourage self-help among ethnic communities.’ Scheme guidelines in 1985 encouraged a variety of approaches, including casework and groupwork, community organisation and development, and supervision, training, coordination and research. The majority of workers spent most of their time on casework.
housing etc, assisting clients in their contact with various organisations, and counselling people with a range of problems including difficulties in adjusting to life in Australia. In many cases this work performs an important role in helping migrants, whose English is inadequate for such purposes, to gain effective access to services and resources available to the wider community.86

The Telephone Interpreter Service (later, Translating and Interpreter Service - TIS) was established in 1972, and was seen to be unique in the world in providing a free national telephone interpreting and advisory service.87 Older NESB women are eligible to use this service in their dealings with the NSWDOH, an issue I will discuss below and in Part 3. Ethnic Community Councils (ECCs) were established in South Australia and Victoria 1974, in NSW in 1975, and subsequently in all states and territories.88 The ECCs progressively undertook a wide range of functions, including direct welfare, information provision, co-ordination of the Home Tutor Scheme, and advocacy.89

In 1978 Galbally recommended the establishment of MRCs and expansion and improvements in the AMEP (which occurred). Thirty MRCs (plus 3 MRC outreach services and 4 Migrant Service Agencies) had been established nationally by the first year of the new millennium to provide a local base for ethnic groups, and services such as multilingual welfare counselling, meeting facilities, English language classes, cultural activities, general information and referral, and coordination of services in the area.

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86 AIMA, 1982:183 Agencies within the GIA Scheme have included ethnic group agencies within the larger well established communities, smaller ethnic group agencies within developing and/or small communities, multicultural agencies catering for diverse or specific ethnic groups (include MRCs and ECCs), local community agencies usually catering for persons from various ethnic groups within a locality, general community agencies catering for persons from various ethnic groups, religious based agencies either catering for a variety of ethnic groups or ethno-specific, and issue based agencies specializing in helping specific populations, e.g. women, youth, aged (refer NPC, 1985:14-16 for a fuller description of these agencies).

87 The TIS was commended in the Galbally Report. DIMA, 1998b provides details of the existing service. English language courses at the workplace also commenced in 1972 (AIMA, 1982:153; DIEA, 1986:31; DIMA, 1999b). The Australian Assistance Plan (AAP) was introduced in 1973, with migrant workers appointed in some regions to support the participation of ethnic communities in decision-making about local welfare priorities. The AAP was abandoned in 1975 (I&EA, 1986:31-2; Jakubowicz, 1989:285-6; NPC, 1985:19-20).

88 Castles et al, 1992:62; I&EA, 1986:31. The Councils are non-government organisations and are funded by the government to provide settlement services.
MRCs have also provided social facilities for groups of elderly migrants, and paid workers join volunteers for a range of self-help activities. The first "ethnic health worker" was employed in 1979. Innovatory programs operating in NSW and SA led the Galbally Report to recommend more extensive use of bilingual health workers within the health care system. Worker responsibilities included direct health education, preventive, support and counselling services. Particular attention was given to the needs of the aged, including domiciliary care and other services. At the time of my fieldwork 6 ethnic aged health workers were employed in NSW.

A series of studies on older NESB persons was undertaken by the AIMA in the early 1980s, and resulted in a package of program support in 1986. Support included funds for nursing home and hostel accommodation, for pilot community based projects, and to assist elderly and disabled NESB persons to remain in their homes. Initiatives are also needed in the new millennium for 'younger aged' NESB women living in or requiring independent forms of low-income lone-person housing. In Chapter 3 I demonstrated the need for additional public housing, while in Part 3 I will call for initiatives related to home-based support.


AIMA, 1982:191-199,251; Birrell & Jupp, 2000:5; DIMA, 1999b & 1999:1; Jupp, 1992:133; ROMAMPAS 1986:216-9. Some MRCs also engage in research and publication. MRCs are managed by voluntary committees and include a Department of Immigration representative. MRCs come under the Community Grants Program, which also includes the Community Settlement Services Scheme. This Scheme comprises worker-based and project-based awards for community organizations.

AIMA, 1982:241-2,261

Other groups given particular attention included women, people with disabilities, persons at risk of mental breakdown and individuals receiving treatment in the community. In 1980 Channel 0-28 (later the Special Broadcasting Service – SBS), the first such service of its nature in the world, began transmission (Atchison, 1993:22; I&EA, 1986:32; NMAC, 1995 Vol. 2:64-5; OMA, 1995:4-5). The establishment of non-English television broadcasting was supported in the Galbally Report.

Interview with Michael Kakakios, NSW State Manager for Ethnic Health.

AIMA, 1982:251-2

A steady expansion of the Galbally program took place until about 1986. However, a movement away from the program has occurred subsequently, which has corresponded to the growing debate on multiculturalism, Asian migration and migrant welfare. An atmosphere of stringency towards welfare in general has also prevailed. Nonetheless, MRCs and GIAs have continued at about the same level, while the ECC structure remains subsidised by the Commonwealth and some States. Additional funds have been allocated for these purposes.

Federal funding commenced in 1989 for the NSW Nursing Homes Clustering Project. Language clusters were established in predominantly English speaking nursing homes to overcome the linguistic and social isolation experienced by NESB residents. Data on age, country of origin and language spoken by NESB nursing home residents is maintained to provide for these placements. In Part 3 I will indicate the degree to which many of the women I interviewed could have their housing needs met through similar cluster arrangements in public housing. For example, their need for home-based social participation could be met.

The Ethnic Older Persons Strategy was launched in 1995. The strategy aimed to increase access to aged care services by promoting different aged care models including ethno-specific care, multicultural approaches, clustering and community care packages. Low-income independent forms of housing were not addressed in this strategy. However, an imperative exists to attend to this type of housing, due to Australia’s new millennium demographics and the shortfall in supply of lone-person public housing I indicated in Chapter 1 and discussed in Chapter 3. I will demonstrate this imperative further in Part 3 when discussing housing needs among older NESB women.

96 Birrell & Jupp, 2000:5,7
97 OMA, 1995:14. Other initiatives included the appointment of seven ethnic liaison officers to work in aged care assessment in Victoria, Western Australia and the ACT, the establishment of a national network on mental health issues; a research project to determine the levels of unmet needs and demand from non-jobseekers in adult ESL and literacy (NMAC, 1995, Vol. 2:28, 52).
Conversations with older NESB women and community workers during fieldwork for this thesis alerted me to the extent to which older NESB women rely on MRC staff and volunteers, GIA workers, and ethnic health workers for, among other requirements: their welfare needs including counselling (on matters such as family conflict); their social contact and support; their social interaction with other older persons from the same country of origin/language group (e.g., regular group meetings for social/cultural activities and English language tuition); for their information requirements; assistance in interfacing with government departments including the NSWDOH; and to advocate on their behalf. I will address needs of this nature in Part 3.

Having focused on policies at the federal level, I will now focus on policy initiatives related to cultural and linguistic diversity introduced by the NSWDOH.

**Policy initiatives in the NSWDOH**

Beginning in 1984, all state government agencies in NSW were required to prepare Ethnic Affairs Policy Statements (EAPSs) on an annual basis. The aim of the program was to ensure that community members had equal access to government services and that services were culturally appropriate and non-discriminatory. The NSWDOH's 1990 EAPS detailed achievements in areas such as resource development, and described "objectives" including those related to data collection. However, these "objectives" were strategies rather than defined objectives as they lacked the commitment to concrete outcomes usually associated with objectives. Nevertheless, a variety of initiatives have been introduced by the Department, which I shall now discuss.

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99 Other areas in which achievements were detailed included community liaison and consultation, staff training, publicity and communication (including the translation of publications and brochures into the most widely used community languages), and data collection. Other "objectives" related to staff development, information, publicity and communication, and human resources (i.e., identified positions), the Community Language Assistance Scheme (CLAS) and provision of interpreters (NSWDOH, 1990b:6-8). CLAS allowances are paid to bilingual staff to provide assistance in the same language as clients (NSWDOH, 1999a:64).
Multicultural policies

One of the most significant changes in the Department in respect to NESB clients was the setting up of a Multicultural Unit during the financial year 1986/87. Multicultural Unit personnel promoted and conducted training in cross cultural communication, fostered representation by NESB persons on Departmental committees, participated in a broad consultation process with community groups, and produced a number of documents related to the special needs of NESB persons. Personnel also attended Migrant Interagency meetings and provided assistance to community workers representing NESB clients. However, Unit staff declined from an initial 4 persons to 1 person in 1996 when the Unit was disbanded.

The Department endorsed a policy on the identification of positions requiring intercultural skills in 1988. In its 1990/91 Equal Employment Opportunity (EEO) Annual Report, the Department stated the intention to 'increase the proportion of identified positions on the Department's staff for which an essential requirement is the possession of community language skills and other cross cultural skills.' In addition, three cross-cultural training modules were produced, and operational procedures for the Department's Consultation policy were developed. In 1999 the Department was continuing to implement a staff recruitment strategy in order to achieve a staffing mix that is comparable to the ethnic composition of local areas.

The EAPS program was replaced in 1993 with the NSW Charter of Principles for a Culturally Diverse Society, and agencies were then required to produce a 'Statement of Intent' on how they intended to diversify their policies and services. From 1993 the

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100 NSWDOH, 1987a
101 Correspondence from Department of 11 July 1994 (references cited: NSWDOH, 1992 & 1993 annual reports and Unit's administration files)
102 NSWDOH, 1990a:26
103 NSWDOH, 1991a:11; Refer also NSWDOH, 1999a:64
104 The modules were: 'How to Use Interpreter Course', 'Cross Cultural Communication Course' and 'CLAS Training.'
105 NSWDOH, 1999a:65
106 EACNSW, 1993:1 cit. Dunn in Thompson et al, 1998:23. These Statements reflect the NSW Government's emphasis on equitable provision of services in a culturally diverse society. The access and equity principles enunciated include: participation in all levels of public life; respect and accommodation of the culture, language and religion of others; the greatest opportunity to make use of and participate in relevant activities and programs provided by - and/or administered by - the NSW government; and recognition and promotion of NSW's linguistic and cultural diversity as an asset.
Multicultural policies

Department has endorsed a Statement of Intent that outlines intentions on matters related to cultural diversity, including equal access, service quality, language services, information provision, community consultation, NESB representation on Departmental committees and recruitment of NESB persons for staff positions.\(^{107}\)

In 1998/99, a Departmental EAPS Working Group was established to plan, monitor and support the implementation of EAPS initiatives. By the end of the financial year, 10 key information brochures had been updated and translated into 16-17 core language groups, and were published and distributed to support and advocacy services.\(^{108}\) In addition, the Department had identified key documents for translation, such as *Rights and Responsibilities of Public Housing Tenants*.\(^{109}\) Client service teams in Area Offices were developing and running a limited number of local information and feedback sessions for ethnic communities and their clients in line with local area service priorities.\(^{110}\)

Language assistance provided by the Department includes interpreters and bilingual staff. Access to telephone interpreter services and/or on-site interpreters is available as required, as a free service to clients.\(^{111}\) Information and guidance regarding EAPS is included in training and induction for staff members, and the Department has developed and implemented a specialised training package about people, culture and communication.\(^{112}\) In addition, a checklist of housing design issues has been compiled to ensure that the housing provided to NESB clients is culturally and religiously

\(^{107}\) NSWWEAC, 1990:6 & 1993:1 cit. Dunn in Thompson et al, 1998:23. Bilingual staff were recruited to frontline service positions in localities with a high proportion of NESB persons. Information about the implementation of the Statement is included in the Department’s Annual Reports as an ‘Ethnic Affairs Priority Statement.’

\(^{108}\) NSWDoH, 1999a:64. Also ten major press releases were translated for distribution to Chinese, Arabic and Spanish media outlets.

\(^{109}\) NSWDoH, 1999a:64

\(^{110}\) NSWDoH, 1999a:64. Examples within the Sydney Metropolitan area were: sessions in the Central Sydney Region for Russian, Spanish and Jewish communities plus the Botany MRC, and in South Western Sydney ongoing interaction with ethnic community groups including the Macarthur MRC and the South West Multicultural Centre.

\(^{111}\) NSWDoH, 1999a:64. Housing commentators in the mid 1980s had recommended ‘the employment of paid bilingual workers, expansion of the interpreter services and cultural awareness training for all personnel’ (Seitz, et al, 1985:5).

\(^{112}\) NSWDoH, 1999a:47
appropriate.\textsuperscript{113} I will discuss design in Chapter 9 when I address issues identified in the literature and by the women I interviewed.

Despite the Department's efforts, discussions with community workers during my fieldwork (presented in Part 3) indicated that, at that stage, there had been minimal improvement in equitable access to lone-person public housing for older NESB women. Furthermore, the fieldwork findings I present will show that the Department's emphasis on equitable provision of services in a culturally diverse society has not translated to equality of lone-person public housing outcomes for culturally and linguistically diverse older women. For example, the negative outcomes experienced by many older NESB women through not being able to communicate with their neighbours will be demonstrated.

The Department's greatest achievement in terms of culturally appropriate housing outcomes appears to be its contribution through the community housing programs funded by the CSHA – the LGCHP and its successor the CHP.\textsuperscript{114} A number of ethnic organisations have received funding under these programs, either for projects specifically for older NESB persons, or for projects that have included units for older NESB persons.\textsuperscript{115} For example, in 1989 three ethnic organisations received funding under the LGCHP to construct dwellings, the Lao Community Advancement Co-op for families and older persons in Bonnyrigg (the \textit{Lao Units}), the Spanish Speaking Pensioners Association for older persons in Fairfield (\textit{Las Casitas}), and the Illawarra Community Housing Trust for Spanish speaking families and older persons.\textsuperscript{116} The Program also co-funded the Van Lang Housing Cooperative to construct units for Vietnamese families and older persons at Canley Vale (\textit{Van Lang}).\textsuperscript{117}

\begin{footnotesize}
\begin{itemize}
\item[\textsuperscript{113}] NSWDOH, 1999a:64
\item[\textsuperscript{114}] I discussed these programs in Chapter 3.
\item[\textsuperscript{115}] In 1987 it was suggested that the then NSW Housing Commission build ethno-specific cluster homes for older persons near shopping centres to assist in alleviating the isolation caused by a lack of English, family support and transport, and reduced mobility (\textit{2ND NWHC}, 1987:23). The Galbally Report also suggested funding accommodation for specific groups in areas with significant numbers of older persons in ethnic communities (AIMA, 1982:250).
\item[\textsuperscript{116}] NSWDOH, 1990a:14. The \textit{Lao Units} comprise 3 single units and 5 units for couples. \textit{Las Casitas} consists of 6 one-bedroom units and 4 two-bedroom units and community room.
\item[\textsuperscript{117}] NSWDOH, 1992a:3 & 1993a:7. In 1994 \textit{Van Lang} housed 3 families, 6 widows and 1 older couple. The Elderly Vietnamese Friendship Association received funding through the CHP to construct the \underline{Lac}
\end{itemize}
\end{footnotesize}
In addition, a complex of 46 units for older Chinese-speaking persons exists in Ultimo (the *Ultimo Units*). In 1984 older Chinese persons were living in ‘cubicle’ size accommodation above commercial premises in the city. This accommodation was of a very poor standard and posed a fire hazard. The Australian Chinese Association commenced a study, approached the Department of Housing, and a grant was received to undertake a housing feasibility study. Following submittal of this study, the Department of Housing commenced construction of alternate accommodation in Ultimo. This accommodation was ready for occupation in 1991. During the construction period a fire destroyed the ‘cubicles.’ As a result, Chinese older persons were also allocated units on two floors of a high-rise public housing building in Surry Hills.\(^{118}\)

I interviewed women living in the *Lao Units, Las Casitas, Van Lang* and the *Ultimo Units* for this thesis, and will present their responses in Part 3.

**Evaluations of policy initiatives**

Despite the introduction of each of the Federal and NSW State policy initiatives I outlined above, their overall effectiveness has been questioned. This doubt led to the 1978 Galbally Review (as I indicated during my earlier discussion of the Federal approach to cultural diversity) and remained in the early 1980s despite the implementation of the Galbally strategy. Furthermore, despite the introduction of the access and equity strategy in 1985, the doubt was still evident in the 1990s, as I will reveal below. Moreover, I will show that policy shortfalls over the last couple of decades with respect to older persons have implications for meeting the lone-person public housing needs of older NESB women in the new millennium.

A survey undertaken for the 1982 AIMA *Evaluation of Post Arrival Programs and Services* found that the majority of bilingual health workers had a relatively minor

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\(^{118}\) Interview with Kip Fong and Agnes Lam, Australian Chinese Association, 27 September, 1994.
involvement in services for the aged. Activities in this areas included home visits and
small discussion groups. Evidence available to the Evaluation indicated that many
needs of older migrants were still unmet, and that additional support was required.
Submissions made to the Evaluation and consultation findings revealed that the
problems and the needs of older migrants were among the most pressing confronting
migrant communities at the time. The Evaluation stated that the impact of elderly
NESB migrants was only beginning to be felt, and that special initiatives were called for
in non-residential activity and care programs. Without a doubt, a growing impact has
occurred over the last two decades, as indicated by the demographic profile I presented
in Chapter 1. Further, the statistics I presented reveal that Australia’s older NESB
population will have an ongoing impact requiring initiatives in both residential and non-
residential programs.

The Evaluation noted the breadth and complexity of issues arising in relation to the
health and welfare needs of older migrants and the requirement for a broader ranging
inquiry and a much more detailed analysis of the problems of the ageing migrant
population was also noted. Indeed, in Chapter 2 I argued for an epistemological
approach of this nature, as adopted in this thesis. In Part 3, I will show that issues
related to the housing needs of older NESB women are broad and complex and take in
health and welfare needs.

The Evaluation found (as did the 1978 Galbally Report) that there were major problems
in persuading mainstream public agencies to acknowledge the changed character of their
clientele, and this limited access for migrants. The Department of Immigration was
unable to effectively implement the monitoring and advocacy role that Galbally had
suggested. Ethnic communities and a number of official reports emphasised the need

119 Workers spent much of their time on parent and child health matters. Other areas of operation were
mental health, school health and rehabilitation (AIMA, 1982:242, 251).
120 AIMA, 1982:251,249
121 The AIMA Evaluation also noted that Australia has a comprehensive system of settlement and
multicultural services, and in several key areas Australian provisions are unique in the world (AIMA,

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for more attention and co-ordination to be given to ethnic communities in government policies, programs and services.\textsuperscript{122}

Papers given at the NSW Migrant Resource Centre Forum in 1991 argued that multiculturalism was not working and that access and equity was struggling. Problems identified were the large amounts of time and other resources community organisations were required to dedicate to client advocacy, and the lack of consultation with community groups.\textsuperscript{123} A major cross-portfolio evaluation of the Access and Equity Strategy was undertaken by OMA in 1991-92, which indicated the capacity of mainstream state provision to deliver effective services to migrants.\textsuperscript{124} Evidence of improved access and equity existed and clients surveyed reported significant improvements in service delivery. Nevertheless, a number of barriers remained. Key findings included the requirement for further improvements in language and information services, cross-cultural interaction, and, in particular, the collection and use of ethnicity data.

FECCA released a report in 1992 titled \textit{They Mean Well, But . . .}, which examined the access and equity record of eight major Commonwealth departments. The report found major deficiencies in many areas, including an absence of translation services in most areas, the introduction of user-pays interpreter services, inadequate training and education programs, discriminatory and insensitive behaviour by some Public Service staff and a lack of consultation.\textsuperscript{125} OMA's first \textit{Access and Equity Annual Report} in 1993 was criticised for a lack of community input, and in response to this criticism, the preparation of the 1994 report included a series of consultations.\textsuperscript{126} Areas identified in the 1994 Report as particularly needing further improvement include consultation and participation policies, mechanisms and processes and the collection and use of ethnicity data.

\textsuperscript{122} These included reports of the Royal Commission on Australian Government Administration, the Royal Commission on Human Relationships and the Committee on Policies for the Manufacturing Industry, and the Task Force on Co-ordination in Welfare and Health (the Bailey Report) (I&EA, 1986:33). The Bailey Report found that migrant needs should be satisfied by the general community agencies, and that there was a need for additional specific migrant programs (AIMA, 1982:318).
\textsuperscript{124} Wooden et al, 1994:322; Birrell & Jupp, 2000:9
\textsuperscript{125} FECCA, 1992 cit. Gardiner-Garden, 1993:106-7
The 1995 Report concluded that many federal agencies were not treating access and equity as an integral part of their mainstream activities.

NMAC's 1994 policy document, *Multicultural Australia: the Next Steps, Towards 2000*, found that the areas of access and equity identified by OMA earlier that year (i.e. consultation, participation, and ethnicity data) required further attention. The following year, the government’s response, *Our Nation*, gave the Access and Equity Strategy a greater focus on demonstrated outcomes. Nevertheless, the 1996 *House of Representatives Standing Committee on Community Affairs* reported that clients and their advocates viewed access and equity as an abstract ideal tacked on to program formulations as an afterthought. Similarly, consultations with ethnic leaders and service providers including SHA staff for the 1996 report, *Immigrants and Public Housing*, showed that information on housing is difficult to access, and often difficult to understand, and a perception existed of a lack of cultural awareness and understanding by SHA staff. Furthermore, it was recommended that SHAs collect comparable data on the ethnicity of both applicants and residents, and continue to emphasise the need for, and importance of, cultural awareness training of staff. I will return to the issue of information provision and ethnicity data in the following policy critique.

In 1995, the Council of Ministers for Immigration agreed that increased efforts in access and equity were required by Australian governments. This led to the release in 1998 of a government charter, *Charter of Public Service in a Culturally Diverse Society*, which was endorsed by Commonwealth, State and Territory governments, and by the Local

128 Other strategies include promoting understanding of the rights and responsibilities of citizenship, promoting racial tolerance (specifically, implementation of the Racial Hatred Act 1995 including a community education program), a broader portrayal of cultural diversity on commercial television, and new measures to enhance the language skills of migrants (OMA, 1995, Vol l:iii-iv, 13-4). Language measures comprise enhancing the English language skills of newly arrived migrants, and a 26 part ESL television series for migrants with a very basic level of English language proficiency.
130 Hasell & Hugo, 1996
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Government Association. The charter's aim is stated as: ensuring government services meet the particular needs of users and achieve intended outcomes for them.\(^{131}\)

Critique of multicultural policies

The foregoing evaluations reveal that at the start of the new millennium the policies adopted by Australian governments haven't yet fulfilled the aim of adequately responding to the cultural and linguistic diversity of the population, in particular the diversity among older NESB women.

In the following discussion, I will adopt a FPM perspective to argue that public policies have been made within a particular ideological framework\(^{132}\) that often contradicts multiculturalism and stands in opposition to meeting the housing needs of older NESB women.\(^{133}\) I will claim that, with a few notable exceptions, multicultural policies have traditionally reflected the dichotomous, categorical and universal logic of MS epistemology I discussed in Chapter 2, and resulted in either/or provision, either mainstream or ethno-specific, and the provision of mainstream services which to a large extent exclude ethno-specific needs.

Over the years, institutional arrangements have reflected an emphasis on the ethno-specific side of the provision dichotomy (i.e. Departments of Immigration have had sole responsibility for the provision of migrant settlement services), or alternatively the mainstream side (i.e. departments with functional responsibility for the delivery of particular services have provided services for migrants). Yet many benefits would have flowed from a coordinated response involving both sides of the dichotomy. Had the Department of Immigration been able to effectively implement the monitoring and advocacy role that Galbally had suggested, this type of response may well have been fostered. Adequate monitoring and coordination of mainstream programs was required,


\(^{132}\) cf Jupp, 1992:142
as was ongoing evaluation of individual programs and provision models. An approach of this nature which focused on service outcomes would have had greater capacity to indicate whether cultural and linguistic diversity was being catered for, and further, what changes were necessary to provision models for the needs of NESB persons to be met.

The categorical logic of MS epistemology has also resulted in arbitrary and dichotomous classifications, for example particular linguistic and cultural needs are seen as short-term settlement needs rather than as ongoing needs. This view was expressed in the Galbally report, by the Department of Immigration in 1986 during a review for ROMAMPAS, and endorsed by The Committee to Advise of Australia’s Immigration Policies (CAAIP) – known as the Fitzgerald review. The opposite view was expressed in ROMAMPAS and later endorsed by the OMA. It was thought that settlement might be a lifetime process for migrants not of British origin and culture. However, linguistic and cultural needs can be both short-term and long-term as the immigrant experience differs, as I will argue in Chapter 7.134

Nevertheless, the Department of Immigration has shifted its focus towards recent arrivals. This creates potential problems for many NESB Australians who came in earlier intakes, including post-war European migrants who are now ageing.135 For example, many older NESB women haven’t become proficient in English and require specific services. Similarly, the needs of older NESB women who received support from family members or ethnic-specific organisations following arrival can be different to women who have not been able to draw on this type of support. I will address these issues in Part 3.

Since 1968 there have been a small number of government initiatives involving a limited amount of resources that have provided concrete outcomes for older NESB

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133 Other factors not discussed here have also influenced policy formulation, including, for example, the political persuasion of decision makers, the existing economic climate, and the degree of political pressure exerted by ethnic groups.
134 For example, this experience relates to the degree of support available on arrival and subsequently. Statistics indicate a high level of need within both recently arrived and long established NESB communities. For the later, the need is primarily among older residents aged in their late 40s or above (Birrell & Jupp, 2000:8-10).

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persons. These include the services provided by GIAs and MRCs, bilingual health workers,\(^\text{136}\) ethnic aged programs (i.e. nursing home, hostel and home-care services\(^\text{137}\)), ethno-specific community housing complexes through the LGCHP and CHP, and the nursing homes clustering project. However, mainstream public provision models have remained relatively untouched by cultural and linguistic diversity considerations.

Service provision has been on an either/or basis, either ethno-specific or mainstream programs. Separate ethno-specific programs have been established to cater for cultural and linguistic needs. Mainstream programs have to a large extent continued to employ a universal monocultural, monolinguistic provision model that can, in many ways, be seen to have opposed, dominated and excluded ethno-specific provision, which became defined as the “other” and inferior of mainstream provision.\(^\text{138}\) This “otherness” is indicated for example by the limited resourcing of ethno-specific provision.

To a large extent, housing needs are defined in universal terms in mainstream models, while ethno-specific needs are defined as “special needs” (i.e. secondary or “non-mainstream needs”) and omitted from these models. This omission can occur regardless of whether mainstream provision is the most appropriate option, or whether (sufficient) ethno-specific provision exists.

An example of the logic guiding facility and service provision is contained in advice provided to the Galbally Implementation Task Force by the Department of Social Security. The Department:

regarded the suggestion of “ethnic places” in nursing and old people’s homes as difficult to achieve in practice, because ethnic groups preferred to have their own facilities,’ and that this was a “special need” area.\(^\text{139}\)

\(^{135}\) Jupp, 1992:137-139; Birrell & Jupp, 2000:7-8
\(^{136}\) AIMA, 1982:241-2 & 261
\(^{139}\) AIMA, 1982:250

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Yet, contrary to this presumption, the innovatory NSW Clustering Project has revealed how successful “ethnic places” within mainstream provision can be. Older NESB persons have experienced positive outcomes from being accommodated in nursing homes where speakers of the same language reside. A health worker associated with the clustering project commented that there are instances where NESB persons have blossomed. Their personality has changed, their health improved, their social life expanded, and they have managed their own psychological needs.140 In Part 3, I will indicate the valuable outcomes that would be generated by introducing ethno-specific complexes and cluster arrangements into mainstream public housing provision.

Comments made by the older NESB women I interviewed, which I will present in Part 3, challenge the universal notion that ethnic groups prefer to have their own facilities. Their interview responses will show that some women do, some women don’t. Also, the presumption that accommodation for elderly NESB persons is solely a “special need,” thus “ethno-specific” area can be challenged. A survey of mainstream nursing homes undertaken as a prelude to the introduction of clustering revealed that mainstream nursing homes were already accommodating persons who spoke a language other than English, and that in some cases staff were unaware of the language spoken by their NESB residents.

The perceived notion that cultural and linguistic needs are “special needs” requiring ethno-specific rather than mainstream attention has contributed to the neglect of linguistic and cultural diversity in mainstream provision models. The NSW Clustering Project exists as an exception. To a large extent totalising or “comprehensive” “solutions” deemed to have a unitary logic141 have been applied in mainstream models, solutions that disregard how needs differ according to cultural and linguistic identity. By ignoring differences, policies have tended to ‘universalise the dominant group’s experience and culture as the social norm.’142

140 Personal communication during fieldwork interview.
141 Beauregard, 1989:385
A universal model of this nature (which lacks flexibility) affects the ability of SHAs to respond effectively to user needs, in particular the needs of NESB persons. Furthermore, a model premised on meeting the needs of a monocultural, monolingual clientele poorly serves those who do not meet the criteria, and therefore represents an inefficient application of scarce resources. For example, many older NESB women do not meet the model's criteria of English language proficiency, and consequently experience the negative housing outcomes I will outline in Part 3, including isolation and loneliness.

Flexible models capable of incorporating discrete needs are required. Flexibility in the case of older NESB women would, for example, involve a wait turn allocation process for lone-person public housing (equity) that was flexible enough (and had sufficient data) to allocate according to linguistic difference (diversity). Many of the women I interviewed spoke of specific housing needs related to location, communication, autonomy, social interaction, and health and well-being, and it is these needs that determine the appropriateness of public housing. These needs could be catered for by a flexible lone-person public model that provides for the ethno-specific/mainstream complexes I will discuss in Chapter 8, and the clustering option I will discuss below and in Chapter 10.

The need for a revised approach to Australia's population diversity was indicated by the AIMA in 1982 in its statement that: 'adequate tailoring of programs is required to suit linguistic and cultural requirements.' Similarly, in 1999 NMAC stated that the Charter of Principles for a Culturally Diverse Society existed to ensure that government departments managed cultural diversity issues as core rather than peripheral concerns. However, scepticism remains in some ethnic communities about the ability and willingness of government departments and agencies to respond equitably to their ethnic constituency.

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143 DIEA, 1986:77
144 AIMA, 1982:106
145 NMAC, 1999a:69-70
146 Birrell & Jupp, 2000:9

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Commentators have referred to a monocultural (or assimilationist) approach to public policy that has been difficult to change, to the ideological domination of Anglomorphism, and to a continuing assumption that migrants would eventually become assimilated. The traditional notion of nationalism I outlined in the Introduction continues to guide policy formulation, despite the cultural and linguistic changes that have taken place in Australia and the projected increase in this diversity among older persons I discussed in Chapter 1. A monocultural notion of nationalism built on the predominance of racial, cultural and linguistic homogeneity has lost its validity. Indeed, the transition from White Australia to multiculturalism since 1945 can be seen as ‘one of the most advanced experiments in practical postnationalism in the world.’

Moreover, the cultural and linguistic diversity of Australia’s population calls for a notion of a heterogeneous nation-state to be formulated. A concept of this nature would further signify that “monoculturalism” and Anglomorphism no longer have credibility in responding to the needs of members of the population. In reality, these “isms” have been gradually becoming obsolete since 1945, the year that the postmodern/multicultural era can be dated from, as I argued in the Introduction.

Australia participates in a global dynamic of loosened racial and ethnic boundaries, with new forms of emerging communal identity replacing collective cultural characteristics. Australia’s community has evolved into a multitude of races, cultures, identities, and languages, and this evolution has brought with it an imperative

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147 Cox, 1991:208
149 Jayasuriya cit. Gardiner-Garden, 1993:17; also Gardiner-Garden, 1993:17
151 Castles et al, 1992:207. The transition to multiculturalism has not been without its detractors, as evidenced by the debate instigated by the historian Geoffrey in 1984 on whether to retain multiculturalism as a model for Australian society; John Howard’s criticism in 1988, when Opposition Leader, of the levels of “Asian” migration and some elements of multiculturalism, and the more recent debate generated by Pauline Hanson’s One Nation party.
152 From the perspective of deploying Australia’s cultural and linguistic diversity in the international arena, NMAC argued: ‘the globalisation of markets and the massive growth in the use of technology have made the old notion of a homogenous nation-state obsolete (1999a:63).

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for a multicultural, heterogeneous form of nationalism to guide policy formulation in the new millennium. However, to a large extent the majority of mainstream public policies continue to respond to an 'imagined community'\textsuperscript{154} with clearly defined needs, based on, for example, British ancestry, anglo-saxon culture and identity, and the English language.\textsuperscript{155} For example, as I will show in Part 3, mainstream public housing policies still give insufficient attention to specific needs related to cultural and linguistic difference in terms of the location of dwellings and the support services provided.

The revised immigrant intake from the mid 1970s combined with the ideology of cultural pluralism meant that the old ideologies of nationalism, problematic at any time, became totally untenable.\textsuperscript{156} Multiculturalism continues, however, to deal mainly with 'lifestyle' or expressive needs and 'lifechances'\textsuperscript{157} have been somewhat neglected.\textsuperscript{158} In Part 3, I will reveal that the 'lifechances' of older NESB women have been neglected because housing policies fail to address the connection between communication and their ability to participate in the local community.

By focusing on 'lifestyle', official multiculturalism appropriates and tames cultural differences and co-opts these differences as perceived departures from the Anglo-Saxon norm. An exclusionary form of nationalism continues in the rhetorical guise of multiculturalist inclusion.\textsuperscript{159} To a great degree, multiculturalism continues to reflect the nationalism inherent in the preceding policies of assimilation and integration, and the ethnic distinctiveness, homogeneity, and quest for migrant assimilation implied. From a

\textsuperscript{154} Anderson, 1983

\textsuperscript{155} Multiculturalism has yet to achieve the obliteration of ethnocentric and racist attitudes from conceptions of nationality and national identity (cf Jayasuriya, 1991:92), and their reflection in public policy. Traditional nationalism no longer holds and a pluralistic definition of Australian identity is required (NACME, 1987:23 cit. Jayasuriya, 1991:92; Castles et al, 1992:105).

\textsuperscript{156} Castles et al, 1992:65-6

\textsuperscript{157} Lifechances include the workplace, education, housing, health and welfare needs of migrants.


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nationalistic perspective, 'lifechances' can be defined in monocultural terms, and are fully catered for by the universal rights of citizenship (or residency), a perspective that dovetails with liberal democratic principles. However, common Australian citizenship calls for greater recognition of cultural and linguistic diversity in the delivery of services, such as the flexible delivery model for lone-person public housing I will outline in Part 3.

Government departments continue to design or maintain programs that, in most cases, reflect insufficient knowledge of the needs of NESB persons. Equal rights, equal opportunities and equal life chances for all Australians are primarily restricted to the issue of equitable access to services rather than equitable service outcomes. However, mainstream programs are required to serve the community as a whole, to respond to the equal rights of individuals and to their different needs as members of groups with specific characteristics.

Government policies often bear the impress of liberal democratic principles, which stipulate that all citizens are equal individuals and should be treated equally. However, the cultural and linguistic diversity of Australia's population, and the specific needs, interests, and values this implies, indicates that equal treatment is questionable as it may maintain or perpetuate unequal outcomes. Differential treatment is sometimes needed to achieve equity. For example, it is the duty of the state to combat the disadvantage arising from a lack of English language proficiency. A range of needs arises from linguistic diversity, and it is only through meeting these needs that the National Agenda's call for equal life chances and the opportunity to fully participate in society can be realised.

159 Anderson, 1993:78
160 Inglis cit. Gardiner-Garden, 1993:53-4
161 AIMA, 1982:12; Wooden et al, 1994:332
164 OMA, 1989:1, 9,19
Equitable service programs require a commitment to introducing innovative variations in service delivery that take account of diversity.\textsuperscript{165} In particular, a lone-person public housing model is required that delivers the same standard of service in different ways. For example, the expanded allocation procedure I discussed above could be implemented. A definition of multiculturalism consistent with the idea of common Australian citizenship implies the provision of facilities and services adequately recognising cultural and linguistic diversity.\textsuperscript{166}

For the most part, there has been insufficient acknowledgment by mainstream public provision agencies of the changed nature of their clientele (i.e. the growing cultural and linguistic diversity), as revealed in the official evaluations discussed above. Government agencies, including the NSWDOH, have often been criticised for inadequate consultation, participation processes and information dissemination, inadequate provision of on-site interpreters, delays in access to interpreters, difficulties in accessing interpreters by telephone, and that while women are major users of interpreters, comparatively few interpreters are women. Criticisms have also been made regarding staff insensitivity to cultural difference, inadequate tailoring of programs to suit linguistic and cultural requirements, and inadequate collection and use of ethnicity data in planning and evaluation.\textsuperscript{167}

In 1988 the ECCNSW called for amendment to the CSHA so that SHAs were required to prepare Multicultural Housing Strategies, as this requirement would have more substance for multicultural housing provision than provided for by the EAPS prepared by some authorities. The absence of any specific reference to people of NESB in the Agreement meant there was no pressure for their needs to be addressed. The Council was quite critical of the EAPS believing that they seldom came to grips with the substantive issues of implementation, timing and monitoring. Further, the Council was of the opinion that the EAPS gave SHAs the appearance of adhering to the spirit of

\textsuperscript{166} cf Inglis cit. Gardiner-Garden, 1993:53-4
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multiculturalism but tended to exist in a vacuum, unconnected to policy and program development.  

Similarly, a State of the Nation Report referred to the disjointed and haphazard approach to Access and Equity provision within the SHAs. The NSWDOH has acknowledged the need to ensure that people of NESB are aware of the housing services available, and to improve the accessibility and appropriateness of services for people of NESB. However, a requirement remains to extend the number of languages in which the Department's brochures and pamphlets are printed, and for the number of bilingual counter staff and use of interpreters to be increased. Language difficulties can, for example, result in the negative outcomes for older NESB women I will discuss in Chapter 7, including losing their place in the public housing queue because they are unaware of the need to renew their application annually. Older NESB women also face a lack of information on the options available to them, including their entitlement to public housing.

The limited nature of multicultural policies is reflected in the restricted life span, resourcing and brief of the NSWDOH's Multicultural Unit. Minimal resources relative to other Departmental functions were allocated to the Multicultural Unit during its existence, and the Unit occupied a subordinate position in the Department's structure, reflecting the minimal degree of political emphasis placed on multiculturalism. Location of the Unit in the Secretariat and Policy Support Division from 1988 onwards gave it a higher profile than previously, and made multicultural issues more visible

170 1990b:6-8, 26; & 1990/91:11
171 EECNSW, 1988:31, 39. The NSW Women's Housing Strategy stated that NESB applicants have sometimes been deleted from the list for not responding to letters from the Department, and most appeared unaware of provisions to backdate applications in those instances (1988:14).
172 Appropriate methods of coordinating and disseminating information are required to ensure that this information reaches the target group, including persons unable to read. For example, dissemination through ethnic radio and television campaigns and informal information givers within ethnic communities (Coleman & Watson, 1987:52-3,55,63; Hasell & Hugo, 1996; NWCC, 1987b:8; Seitz et al, 1985:4-5; Williams, 1990:23).
173 The time frame for the Unit was restricted to nine years, 1987 to 1996
174 cf Kardam, 1991:64

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throughout the Department. However, the drawback was that no corresponding level of multicultural expertise, apart from bilingual language skills, was located in operational areas of the Department. Thus, research, policy papers and guidelines produced by the Unit were not necessarily reflected in operational work of the Department.

The work done by Unit personnel to raise consciousness and increase sensitivity to persons from diverse cultures now has to be joined by further “operationalism” – a greater integration of the issue of cultural specificity into the Department’s policies and programs. Further operationalism would be assisted by the development and introduction of a multicultural housing strategy appropriate to the needs of persons from diverse cultures, and would rely on a concentrated effort throughout the Department.

One aspect of this strategy would be ethnic monitoring. The need for ethnic monitoring (i.e. collection of data on the country of origin and language spoken by applicants and tenants) has been a recurrent theme in texts dealing with race and the allocation of public housing published in the last 34 years, commencing with the pioneering work of Elizabeth Burney in 1967. Nevertheless, the collection, monitoring and use of ethnicity data by SHAs remains inadequate. For example, in NSW tenant application forms request details of country of origin and language spoken, with this information being stored in an applicant database. However, when applicants are allocated dwellings the information drops out of the system, as the financial data program for tenants lacks the capacity for this information to be transferred.

Statistics on the housing position of NESB persons are the key to justifying changes to government policies and priorities, and the failure to collect this data is a denial of the

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175 NSWDOH, 1990b:8
176 NSWDOH, 1989b
177 cf Kardam, 1991:66
178 Kardam, 1991:73

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right of NESB people to make their case. The requirement to hold information on each public housing tenant was recognised by the South Sydney Public Housing Task Force (SSPHTF). The Task Force recommended that the NSWDOH develop a database and collect and collate additional data, including data on individual clients (e.g., age and ethnicity) to ensure that support needs are identified and met, and that tenants are appropriately placed. In 1999 the Department signalled its intention to extend its ‘Integrated Housing System’ data base to incorporate data of tenant’s ethnicity in addition to that of applicants. However, at the time of writing this was yet to occur. I will return to this issue in Chapter 7 when I argue for the collection and use of ethnicity data in order to respond to the needs of older NESB women.

Ethnic monitoring of older women on the waiting list for public housing, those offered housing, and those taking up tenancies could be used as an integral part of policy formulation, and assist in the provision of housing services. For example, the data could be correlated with a statistical profile of ethnic communities and a profile of existing tenancies to help ensure that accommodation was provided in appropriate locations. Also, correspondence from SHAs to tenants could be in the language nominated by individual tenants.

Diversity among older NESB women calls for imaginative housing options that respond to ethno-specific and mainstream provision as part of a continuum featuring integrated approaches, rather than the existing dichotomous response. Elements of both forms of provision could be brought together to form an appropriate mix in the provision of services, thus catering for the differing needs of users, and changes to these needs over time. A continuum is called for in ROMAMPAS comprising an appropriate mix of separate mainstream and ethno-specific facilities and services. In Part 3 I will argue for a continuum which also offers integrated mainstream/ethno-specific approaches, such as the approach developed for nursing home places discussed above (i.e. a cluster of “ethnic places” within mainstream nursing homes).

180 ECCNSW, 1988:14
181 SSPHTF, 1995:32-34
182 NSWDOH, 1999a:67

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The ethno-specific LGCHP and CHP projects indicate that a requirement exists for ethno-specific housing, and for housing located within ethnic communities. Given the limited funding for the CHP, an imperative exists for housing authorities to investigate ways to incorporate the needs of older NESB persons into public housing policies and mainstream programs. Mainstream programs could be adjusted to more adequately cater for cultural specificity, for example, as I will argue in Chapters 8 and 10, various lone-person housing needs can be met by allocating older NESB women accommodation in mainstream public housing where older women from the same language group reside. Ethnic complexes/clusters within mainstream public housing provision could complement and add a much-needed variation to the existing ethno-specific housing complexes. A key difference/advantage in provision is the use of existing public housing stock for complexes/clusters while purpose built construction has been required for the LGCHP/CHP complexes.

The measure of success for meeting needs is client-based outcomes, and these outcomes occur both at the time of application and during the period of tenancy. The Department has, to some extent, responded to the perceived communication requirements of NESB applicants (i.e. provided a multilingual public face). However, the issue of appropriate and equitable outcomes for NESB tenants, such as the design of public housing and its location has, to a large degree, been omitted from Departmental considerations. Even though the Department has recognised that 'dwellings types do not always reflect cultural and/or religious needs; and that NESB persons 'may have difficulties in obtaining housing in areas which already provide ethnic community services, and 'may experience ethnic/linguistic isolation.'

The NSW Government's Older Persons Housing Strategy states there is a need for sensitive allocation policies that meet the need of older NESB persons to live in close

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184 OEA, 1991:47
185 While this issue appears in the statement as a private rental problem, it appears reasonable to believe that the issue could equally apply to public rental dwellings.
186 NSWDOH, 1990a:3
proximity to their family, friends and community support groups.\textsuperscript{187} Allocation policies could also be developed that, as discussed above, provide the opportunity for older NESB women requiring lone-person housing to choose to have neighbours who speak the same language. In Part 3, I will reveal that the Department's allocation policies often generate a tenant mix whereby older NESB women, due to language differences among other factors, are unable to communicate with their neighbours. Responses from the women interviewed and other informants indicate that this inability to communicate has a very isolating affect on these women and impacts negatively on their quality of life, including their health and well-being.

Reflections

In this chapter I presented an historical account of the official approach to cultural and linguistic diversity, outlined policy initiatives at the Commonwealth level and within the NSWDOH, and indicated the findings in official evaluations of these policies. I then critiqued these policies from a FPM perspective to show the ways in which mainstream public provision has excluded ethno-specific needs. In particular, I revealed the absence of direct consultation with older NESB women regarding their lone-person public housing needs. In Part 3 to follow I will indicate the error in this omission.

\textsuperscript{187} OP HS, 1994c:5. Refer also ECCNSW, 1988:31

Historical public policy context
PART THREE:

HOUSING NEEDS AMONG OLDER NESB WOMEN
Fieldwork for this thesis involved both a defined method and an evolving process, based on selection criteria and available resources. At the outset, I decided to interview a limited number of women from approximately 6 of the language groups having a high representation of older women on the lone-person public housing waiting list. These women would be from both recent and well-established migrant groups, from a variety of geographic locations within the Sydney metropolitan area, and lack proficiency in the English language. I would approach community organisations listed in the *Ethnic Communities Reference Yearbook*, initially by letter, then by phone, to locate older NESB women and workers who may be willing to be interviewed.

For a variety of reasons the fieldwork also took on a life of its own, as I will indicate in the following discussion. My initial focus will be the extent of the fieldwork I undertook and the related issue of gaining access to my informants. I will then present a profile of the women I interviewed and an outline of my fieldwork approach.

**Extent of the fieldwork**

I carried out a total of 15 weeks of fieldwork in the Sydney metropolitan area during the period June 1994 to August 1995. I also held discussions with officers of the Victorian Ministry of Housing and the Queensland Department of housing to gain knowledge of any difference in state approaches to lone-person public housing for older NESB women.

I interviewed women from 23 countries of origin: Argentina, Armenia, Assyria, Belarussia, Brazil, China, Chile, Columbia, Croatia, Cuba, Egypt, Ecuador, Hong Kong, Laos, Lebanon, Macedonia, Peru, Russia, Serbia, Spain, Ukraine, Uruguay and Vietnam. First languages spoken by the women comprised: Assyrian, Arabic,

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1 This is a directory compiled each year by the Ethnic Communities Council of NSW.

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Armenian, Cantonese, Croatian, Lao, Macedonian, Mandarin, Russian, Serbian, Spanish, and Vietnamese.

I interviewed a total of 46 women individually (four of these women were interviewed while a friend who was also interviewed was present). Two women were not strictly speaking in the target group as one lived with her husband and the other with her son. I did however ask these women to respond from the (imagined) perspective of living alone so that their comments could relate to lone-person housing needs. Their responses would have been restricted to some extent by not having gained experiential knowledge of living alone on a fulltime basis. Nevertheless, the woman living with her husband spent a lot of time alone, and the other woman’s son was absent at work during the day. These situations would have provided a certain degree of understanding of living alone.

I also conducted 16 focus groups. A total of 136 women were interviewed as members of these groups, as were 12 men. The men regularly attended four of the community groups that made themselves available for focus group interviews, and were thus included. Women who fitted each aspect of the target group criteria totalled 75, that is, they were over 55 years of age, came from a non-English speaking background, and lived alone in public housing or were on the waiting list for lone-person public housing. While the remaining 61 women didn’t meet all of the criteria (i.e. did not require lone-person public housing or were younger than 55 years of age) their responses assisted in throwing light on issues related to the lone-person housing needs of older NESB women, such as cultural and linguistic issues, as did, to a more limited degree, the comments made by the 12 men.

I spoke with a diverse range of informants during my fieldwork to ensure that any differences in housing needs among the older NESB women had greater opportunity to surface.² Informants included women from countries within Asia, who were recent immigrants, and also women from European backgrounds and the Middle East, many of

² This form of selection is known as purposeful sampling and involves criterion based and maximum variation selection. The sampling goals are to achieve representativeness or typicality, adequately capture heterogeneity, select extreme cases that test my theories, and establish particular comparisons (Maxwell, 1996:71-2).
who migrated to Australia in earlier years. I acknowledged that a complex relationship might exist between the degree of familiarity with Australian society and housing needs.

In total, I interviewed 182 women, with 119 of these women being in the target population. I also engaged in interviews with community workers/service providers from 192 organisations (involving a total of 409 persons). In addition, I held phone conversations with another 250 persons representing a variety of organisations in my search for information, informants and interpreters. Many of these persons were spoken to on a number of occasions. I made an attempt to balance up the spread of research with research depth in such a way as to gain an appropriate level of insight into the issues I was pursuing. Inevitably some degree of compromise was involved. Appendix B presents a list of the persons I interviewed according to informant categories and locations.

I carried out fieldwork research in 9 of the 18 housing zones shown in Appendix C, Map 1. Primary research was undertaken in the Fairfield, Central Sydney, Canterbury/Bankstown, Eastern Suburbs, and Inner West zones. Further research was conducted in the Parramatta, Blacktown/Mt. Druitt, St. George/Sutherland and Northern Suburbs zones. The largest amount of fieldwork took place in the Fairfield zone. Women from four of the language groups interviewed had nominated Fairfield as their preferred living location, and three of the ethno-specific community housing complexes I discussed in Chapter 4 are located in this zone. In addition, a high level of ethnic and mainstream organisations are involved in activities related to older women from these four language groups in the Fairfield zone. The zones following Fairfield (above) are listed according to the descending level of fieldwork carried out.

I conducted fieldwork for each language group in more than one location to see what differences in housing needs, if any, exist across the urban context. For example, the housing needs of women living in the outer west of Sydney could quite feasibly contrast with women located in the Northern Suburbs, due to the different cultural and socio-economic content of these areas. Similarly, I sought the views of women currently

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3 'There are no rules for sample size in qualitative inquiry' (Patton, 1990:184)
housed in ethno-specific complexes among speakers of their language alongside the views of women located in mainstream public housing among persons who spoke a different language.

My approach provided for a greater awareness of the lone-person public housing needs of older NESB women. By speaking with a variety of informants in a variety of locations, I was able to obtain a more complex understanding of housing needs among older NESB women and the differences that exist.

Gaining Access

Gaining access to older NESB women came with its own set of difficulties and was a complex activity, especially given that I was seeking older women from a particular cultural/language group and housed in or requiring public housing in a specific area. Department of Housing records on tenants are not publicly available so access to the women could not be gained through this means. Even if the records had been available at the time of fieldwork, records in NSW at the time did not indicate the country of origin and language spoken by tenants. Likewise, the records of ethnic organisations are sparse in this regard. I used a combination of methods to find women willing to be interviewed. Representatives of ethnic organisations (mainstream, ethnic-specific and ethno/age specific) were approached, as were community housing providers, and ethnic health workers.

I provided these people with a “lay summary”: a verbal presentation of my research to help explain who I was, what I was doing and why, what role I would like them and older NESB women to play in my research, and what I would do with the results. In effect, the people I approached acted as the “gatekeepers” in gaining access to older NESB women, and my “lay summary” allowed them to respond to my request according to the research context.

Having intermediaries in the interview process meant that women could make their decision whether or not to be interviewed in the absence of the researcher. Hopefully,
this provided a more relaxed decision making environment for the women concerned. Of course, other pressures can intervene; for example, women may feel a sense of obligation in the direction of a worker who has previously assisted them, and may agree to an interview in this context. On the other hand, women may be able to be more frank with a worker whom they have come to trust, and be in a position to ask candid questions such as: is the researcher from the government? Will the information be used to make negative changes to my current housing situation?

On balance, I believe an intermediary process such as the one I utilised has much to recommend it. In any event, many of the women, if not all, displayed a distinct desire to be interviewed. Sometimes, for example, this was due to wanting to express the less than desirable aspects of their housing, perhaps in the hope that something might be done to improve their situation, and sometimes, whether expressing the undesirable or desirable aspects of their housing, an opportunity to communicate. I informed each of the women at the start of the interview that I was unable to assist with any requests they might want the NSWDOH to respond to. I was candidly reminded of this inability during an interview. In response to a question on what changes she would make to her accommodation, one woman asked me why I asked the question, as I couldn’t help with anything.

Finding appropriate interpreters for the interviews with older NESB women was also complicated. Complexities included gaining access to “non-professional” interpreters with the required degree of bilingual expertise. Issues associated with the use of professional interpreters included the fees involved which would have severely reduced the total number of women interviewed, and the prospect of the women having another stranger in their midst if this did not have to be the case. Further complexities included the political position workers held in their ethnic community (and the kinds of power relationships that would exist with community members), the requirement for some interpreters to work out of hours, and how factors such as these might affect the interview. Also, arranging an interpreter for women from countries within the former Yugoslavia required an awareness of the political nature of the relationships between persons from these countries.

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Interpreters from a variety of backgrounds provided their services – 23 in total: 19 of who were women and 4 men. They comprised ethnic community workers, ethnic health workers, a volunteer worker from a Senior Citizens group, a masters’ graduate, and a professional interpreter (NAATI level 3). A particular dynamic was created during the interview according to the way in which the interpreter participated. This influenced the structure of the interview and the dialectic, which in turn affected what was said and how it was said. For example, the professional interpreter participated, to a certain degree, according to her prior understanding of how an interview proceeds. In addition, community workers possessed varying degrees of empathy, understanding and ethnic community involvement, and had different levels of prior knowledge of housing issues and/or ethnic community matters that they brought to the interview.

Profile of the women interviewed

The age of the women interviewed individually ranged from 56 to 85 years. Two were able to conduct a conversation in English, and six spoke a limited amount of English.

A varied immigration context exists for the women I interviewed. For example, the year in which the women came to Australia ranges over four decades, from the 1960s up to and including the 1990s (with their period of residency at the time of interview varying from 2 to 36 years). The women also came both under the family migration program (which I will discuss in Chapter 7) and other migration categories. Many of the women from majority migrant groups, such as Jewish women from Russia, have had the advantage of being members of a well-established and pro-active ethnic community, and upon arrival in Australia have been provided with information and assisted by a community worker, for example been taken to Social Security and to English classes, while women from minority ethnic groups often haven’t had this form of assistance available to them. A number of the women had arrived in Australia with a husband, who was now deceased.
Approximately 75 percent of the women interviewed individually had lived with family members upon arrival in Australia. Many of these women then moved into the accommodation of friends, into private rental, cooperative housing, or public housing due, for example, to overcrowding in the family home and/or family conflict as I will discuss in Chapter 8. Two of the women had lived for a period of time in shared housing, and two lived in private rental prior to living with family members. Many of the women had experienced a varied/transient housing history since their arrival in Australia. For example, one woman, who had resided in Australia for 7 years, had moved from the house of family members to friends, to sharing, to community housing, and back to family members. Approximately 25 percent of the women had moved into private rental accommodation upon arrival in Australia.

A diverse range of housing situations existed for the women I interviewed. Of the 46 women I interviewed individually, 36 lived in public housing at the time of interview - 11 lived among same language speakers, 8 of whom lived in ethnic specific housing. Among the remaining 10 women I interviewed - 1 lived in community housing, 2 in private rental housing, 6 with family members and 1 at a temple. Of these women 8 were registered for public housing, and 2 were not - the woman living at the temple and one of the women in private rental. Also, one of the women living in ethno-specific housing wanted to apply for mainstream public housing so that she could move closer to family members.

Among the women I interviewed individually, those living in public housing had resided there for periods varying from 6 months to 17 years. Women living among language speakers had lived in their accommodation from 1 to 12 years, women living in private rental accommodation, between 4 months and 3 years, and women living with family members, from 1 to 3 years. The length of time the women registered for public housing had been on the waiting list ranged from 1 to 3 years. Women currently accommodated in public housing had formerly been on the waiting list from 1 to 9 years.
I did not consider it an adequate nor appropriate idea to select women for primary research on the sole basis of belonging to ethnic groups having the greatest number of older women registered for lone-person accommodation. Women from ethnic groups with a smaller representation on the waiting list were included as they might have different or additional housing needs. A number of self-selection factors also determined which ethnic groups were represented in the research. For example, Laotian, Spanish and Vietnamese speaking women were to some extent included due to the existence of the ethno-specific housing complexes I discussed in Chapter 4 (the *Lao Units*, *Las Casitas* and *Van Lang*). These complexes are working models of ethno-specific housing, and interviews with residents would indicate some of the merits and/or failings of this form of housing. Similarly, as I indicated in Chapter 4, older Chinese persons have been housed in a purpose-built complex in Ultimo (the *Ultimo Units*) and units located on two floors of a high-rise public housing building in Surry Hills. Interviews with women occupying these two types of accommodation would indicate the relative merits and/or failings of different models of clustering.

Another form of self-selection was the degree of interest shown by community workers in participating in the research project. For example, Arabic speakers became a later inclusion in the primary research group as a result of the enthusiasm displayed by a worker at a Lebanese community organisation.

**Fieldwork approach**

My point of departure for the fieldwork reflects the FPM epistemology I outlined in Chapter 2 and includes the perspective I gained while reviewing the research literature. This review provided me with a general understanding of the demographic and public policy context for the lone-person public housing needs of older NESB women, and an awareness of what the broad themes in housing issues have been, in particular, those related to older NESB women. Most women's housing research has captured the views of English speaking women, and similarly, among general housing and ageing research only a limited number of texts have focused on multicultural housing and the ageing of NESB persons in Australia. This meant that many of the considerations relevant to

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housing older NESB women were yet to be explored, and were consequently pursued in my fieldwork.

The acquisition of knowledge also proceeded as an iterative process, with the literature alerting me to particular questions to bring to the fieldwork, and the fieldwork alerting me to issues to consider in the literature. The divergent nature of each woman's comments also made me acutely aware of the requirement for a diversity of needs to be adequately catered for in the development of lone-person public housing policies, and further, that unilateral approaches are unlikely to work.

Fieldwork questions were formulated on the basis of issues raised in the research literature on housing, ageing, community services and health, and these issues will be discussed in the chapters that follow. By incorporating the literature throughout the telling of the "women's story", I aim to make it more evident what the gaps, trends and themes in the literature are and how my fieldwork research contributes to this literature.4

A copy of the questionnaire for interviews with older NESB women is provided at Appendix D. Housing issues covered can be seen to fall into the following themes: location and access, established community networks, personal support mechanisms, communication, cultural activities and facilities, and safety and security.

The average length of each interview was around 1 hour. Prior to each interview commencing, I declared my interest and appreciation to each older woman, and gave a promise of confidentiality and anonymity. I also requested permission to record the interview, explained that the interview was being taped for the purpose of analysis only, and asked each woman whether she had any questions. In the opening phase of the interview I asked a few "warm up" questions of a relatively simple nature that provided for an easy "settling in" by participants,5 and then moved to questions of a more complex nature. I monitored the way in which each woman experienced the interview, for example I took note of whether she seemed relaxed, and also sought to reinforce her

4 Wolcott, 1990 cit. Glesne, 1999:21
5 A "settling in" period can assist in dissipating factors, such as distractions, self-consciousness, and nervousness, that detract from participant's experience of the interview and the quality of the interview.
sense of competence through verbal encouragement. During the closing phase of the interview, I gave notice that the interview was coming to an end, thanked my informant and asked whether there was anything further they might like to add. I was aware that the informant might be highly involved in the interview and that a gradual winding down was required.

Interviews with older NESB women were structured around the open-ended questions shown in the questionnaire, but not restricted to these questions. Often the discussion led to further subsidiary questions being asked. The open nature of some of the questions asked during interviews, led to the discussion of many other issues. Even those questions with an apparently closed nature opened up discussion of a number of unrelated issues. Other questions acted as principal questions, with a variety of related questions being asked to obtain further relevant information, and various issues being introduced by informants. For example question 1, ‘what housing have you lived in since arriving in Australia?’ led to a number of subsidiary questions being asked, including those related to the context of immigration, length of residence in Australia, current housing situation, location of current housing, and length of time in this housing.

Subsidiary questions such as these allowed me to ‘probe’ and explore, and were used for a variety of reasons, including to encourage the informant, to clarify the informant’s responses, and to get the informant to elaborate. Another consideration was the clarity of my questions. I took care to ensure that my questions were clear to informants, by considering the language and speaking style in which they were expressed. For example, I might be asking a question about being lonely (i.e. experiencing loneliness), whereas the informant is responding in terms of being alone (i.e. living on her own). In many instances informants provided information related to a question asked previously or not yet asked, consequently the interview responses required a certain amount of juggling during the analysis stage.

In seeking to arrive at an understanding of the lone-person public housing needs of older NESB women, I believed that it was only by talking with these women in an “open-ended manner” that I could obtain a contextual understanding of their lone-person
housing needs. Face to face interactions provided greater opportunity for an honest and empathetic exchange, and for personal connection and concern. Some of the interviews took place in the familiarity of their home or the community centre they used, and in the case of focus groups, among members of the group they regularly met with.6

The open-ended nature of the questions was enhanced or limited by the amount of time the interpreter devoted to the interview (i.e. more time provided for lengthier responses from informants). Also, the participation of workers who held leadership positions in the community appeared to influence the women's responses to a certain degree, as did, I believe, the gender of the interpreter (i.e. power relationships existed). Understanding the housing needs of each woman also depended on the way I communicated with the interpreter (and in turn each woman) and vice versa. Similarly, understanding depended on how the interpreter communicated with each woman and vice versa, and the nature of direct communication between each older woman and me, to the limited extent this was possible.

Each response by each woman was also affected by how the interpreter communicated (chose to represent) the woman's words to me. For example, the interpreter might make a decision on the significance or otherwise of an issue raised and/or discussed by an informant and filter / add to the response accordingly. A long response by a woman was sometimes followed by a short interpretation, and vice versa. Through “probing” and exploring I sought clarification and elaboration of the informant’s response. Communication can be said to involve a ‘two-way and two-dimensional exchange,’7 with the addition of an interpreter expanding this into a three-way and three-dimensional exchange in the sense of the communication becoming triangular.

Focus group questioning covered between 6 and 20 of the principal questions asked in individual interviews, depending on the time available and the extent to which each question promoted discussion.8 In each of the groups the discussion focused around

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6 The site of interviews, for example the informant’s home as compared to the researcher’s office, comprise different fields of power (Ong, 1995:353).
8 Ten groups considered between 6 and 9 principal questions, two groups considered 11 of these questions, while the remaining three groups considered 13, 15 and 20 of the questions.
questions 6, 7, 8, 13, 14 and 17, and issues related to the availability of support from family members, friends, neighbours, and the ethnic community. Questions 11 (safety and security), 12 (problems encountered) were also addressed to a lesser extent, as in some cases were questions 4 (location), 5 (public transport) and 9 (living among older persons).

Interviews with service providers were free ranging, rather than being structured or having a set of guiding questions. This free ranging format opened up the parameters for conversations, and thus resulted in interviews taking in a broad range of issues. In covering such a range, I was able to gain a greater sense of what is happening on the ground in relation to the whole and often vexed subject of housing. Workers could direct the conversation to matters that they think are important. If I had imposed on workers what I thought was important, I may have missed important insights about the housing needs of older NESB women.9

For me the most rewarding experience of the fieldwork was the way in which the women welcomed me into their homes and their culture, and how we shared (to the extent this is possible) each other’s words, thoughts and feelings. Many of the women expressed the value they saw in the research they were participating in. Similarly, I participated in many conversations with service providers that brought forth common beliefs and objectives, and a sense of having a united purpose in seeking to understand and respond to low-income housing needs. I also engaged in discussions with service providers with differing views and objectives. A valuable spin-off from the fieldwork was the way in which fieldwork participants were able to learn from each other through the links and information transfers the fieldwork generated. For example, I was able to put informants (other than the older NESB women) in contact with each other to pursue particular issues and obtain research reports.

9 Rubin & Rubin, 1995:12

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Reflections

In the foregoing discussion, I have outlined my fieldwork and the ways in which I gained access to the older NESB women I interviewed. I have also presented a profile of these women and a summary of my fieldwork approach. In the following chapter I will discuss the epistemological, ethical and political concerns I addressed. These concerns are integral to the fieldwork I engaged in and the ethnographic text I am now presenting.
Chapter 6
Epistemological, ethical and political concerns

To fully recognise the uniqueness of each older NESB woman's particular experience of life, I moved away from the principles of MS epistemology (discussed in Chapter 2) into a more contingent FPM realm. FPM epistemology "preserves in the presence"\(^1\) the concerns and experiences of the ethnographer as knower and discoverer. This involved assuming a self-reflexive position, challenging my authorial authority, and recognising the complexities of a woman centred discourse.\(^2\) In particular, I gave consideration to the various ethical and political issues bearing upon fieldwork and its textual representation, such as unequal power relationships.\(^3\) In the following discussion I will consider the strategies I adopted to arrive at a greater alliance between ethnography and ethics.

Fieldwork principles

In seeking an ethical portrayal of the housing needs of older NESB women, I engaged in (what I perceived as) a close and honest scrutiny of the motivations for my research. Did my motivations relate, for example, to self-advancement (i.e. the obtaining of a PhD) or political advocacy on behalf of low-income older NESB women, or to both of these factors? Considerations included what the fieldwork might achieve, whether the research was wanted or needed by older NESB women and other informants, and whether it accorded with their desires.\(^4\) I also had to consider the expectations, hopes and concerns I might raise, and what my own values in relation to the research are and the effect they might have.

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\(^1\) i.e. continues to consider and keeps to the fore.

\(^2\) Gouldner, 1971 cit. Smith, 1987:92. Because feminist critique emerges from the experience of marginality, feminists have been attuned to issues of exclusion and invisibility and have consciously chosen to write theory that is profoundly reflexive (Pateman 1986:1,6; Bordo, 1990:141; Thiele, 1986:43). By adopting this approach, FPM ethnographers both represent and de-doxify (or disempower) reality, and engage in self-conscious, self-contradictory, self-undermining statements of doubleness and duplicity (Hutcheon, 1989:1 cit. Pool, 1991:315).

\(^3\) c.f. Jennaway, 1990; Marcus & Fischer, 1986:4; Stacey, 1988; Strathern, 1987
I believed my fieldwork and its “write-up” would draw attention to (and in many cases make known) the housing needs of older NESB women. My research appeared to be wanted by the women I interviewed and other informants, as indicated, for example, by their choice to participate in the interviews. In addition, a need seemed to exist for my research, as the experiential knowledge of informants had not previously been gathered and reported. My research also appeared to accord with their desires as a possible means of drawing attention to housing needs among older NESB women and indicating how these needs could be met.

Scrutiny also involved a focus on what my informants’ motivations for participating in the interviews might be,⁵ for example (as I suggested in Chapter 5) women may see the possibility for an improvement in their living arrangements and/or the opportunity to communicate. An issue of particular ethical importance for me was clarity regarding for whom I am writing.⁶ When engaging in fieldwork, a contradiction exists between the ethnographer as an authentic, related person and participant (i.e. a sympathetic “insider”), and as an exploiting researcher or observer.⁷ The potential existed to exploit older NESB women as the subjects of inquiry if the objective of the fieldwork process was limited to fulfilling my aims as the researcher rather than giving voice to the women interviewed and other informants, and defining the solutions these informants identified.

My fieldwork interviews provided the opportunity for an egalitarian, reciprocal relationship between me (as the knower), and older NESB women informants (the known).⁸ However, I remained circumspect about the notion of a relational egalitarian discourse, and closely examined factors that may impede this type of discourse occurring, such as differences in identity strands.⁹ For example, status and authority may be accorded to me as a university researcher and member of the “host culture,” and similarly I may confer a particular status and authority on older NESB women due to

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⁴ Refer Maxwell (1996:14-24) for a discussion of various purposes (ie motives, desires and goals) that can lead to researchers undertaking particular projects.
⁷ Stacey, 1988:23
⁸ Stacey, 1988:22

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their age and the insider knowledge that comes with their cultural and linguistic background.

I dealt with these potential impediments by attempting to establish rapport with my informants. For example, I sought to promote rapport by the manner in which I spoke to and behaved towards informants, by my attempts to minimise unequal power relationships and status differences, and by the interest I showed in what informants had to say. I acknowledged that in qualitative research, ‘the researcher is the instrument.’

My empathy, (i.e. my understanding of the informant’s perspective and actions), sensitivity, humour and sincerity were important tools in the research. I listened carefully, intensely and analytically. I was aware that I had an active role in shaping the discussion, and aimed for a congenial and cooperative experience. During interviews I communicated that I apprehended what informants meant and felt. However, I did not communicate that I shared their meanings and feelings. This may have provided a directive and enabled informants to shape their comments in response to me.

Many other barriers had the potential to impede my discourse with older NESB women, such as reticence, the problem of finding a common bond, and the difficulties/complexities associated with language, customs and religious beliefs. These barriers add to the difficulties of acquiring an “insider” view of informant values and representing these values in the research product. To some extent, I was able to proceed without these impediments through the presence of interpreters who were familiar to informants and assisted in creating a relaxed and friendly environment. Interpreters also brought with them a certain cultural familiarity that contributed to the

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11 Rubin & Rubin, 1995:12. Researchers ask for a lot of openness from their informants and are unlikely to get that openness by being closed and impersonal.
12 Seidman adopts a different stance. He refers to sharing experiences on occasion - at times when his experiences connected to that of an informant, and that this may have encouraged openness from the informant in reconstructing their own experiences (Seidman, 1998:73). This form of reciprocity didn’t seem appropriate within the context of the interviews I was engaging in. Maxwell refers to the influence of a researcher on an individual or setting as reactivity. The challenge is to understand this influence and use it productively, thus preventing the more undesirable consequences of reactivity (1996:91).
13 Hobson, 1978:55,222
14 O’Brien, 1988:59
conversation flow. A number of the women expressed their desire to be able to speak
directly to me in English, and apologised for not being able to do so. These apologies
echoed the desire I expressed to the women to be able to communicate directly in their
language.

Sometimes information was not forthcoming in an interview as I did not ask a direct
question nor pursue a definitive answer, as this may have been inappropriate/insensitive.
For example, I often made the choice not to progress my inquiry regarding a breakdown
in family relationships. Also, sometimes a requirement existed for me to tease out
further information for clarification, and this didn’t always occur. For example,
sometimes I didn’t follow up each aspect of a complex response. My line of inquiry
related to a particular aspect of the informant’s initial response, and followed a related
route, while another aspect wasn’t followed up even though further exploration was
required.\(^{15}\) In addition, it appears that in some cases there were “non-disclosures”,\(^{16}\) due
for example to a cultural taboo on family revelation (and a cultural stigma traditionally
associated with family breakdown), and/or an informant not wanting to “lose face”.\(^{17}\) In
other cases, women chose to speak out for various reasons, such as being fired by their
emotions.\(^{18}\)

My interviews led to a degree of personal involvement and rapport with my informants,
resulted in a divulgence of confidential information, and placed me in a position of trust
regarding the information provided. This trust introduced a number of obligations
bearing on the relationships I established, including the need to avoid a situation where
informants felt betrayed or abandoned for a variety of reasons when fieldwork
discussions concluded.\(^{19}\) Betrayal can, for example, come from sharing confidential
information with another informant/person or making this information public. A sense

\(^{15}\) A need also exists to relate each response to previous responses, for example is there consistency - does
the response add to or explain a previous response – does the latter response suggest that an earlier
response requires further exploration? Keats (2000:47-58) discusses different question formats, defined
as a simple structure of independent items, a chain structure of sequential items, a branching structure with
channelling affects, a sequential structure with simple feedback loops, and a branching structure with
complex feedback loops.

\(^{16}\) i.e. women chose not to disclose particular information.

\(^{17}\) Ong, 1995:356-8

\(^{18}\) Ong, 1995:354-6

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of abandonment may arise from factors such as the intervention of other activities in the ethnographic process, which demand attention, or perhaps because the researcher is less than diligent in maintaining ongoing contact with her/his informants during, or following conclusion of, the fieldwork. Informants can feel forsaken for these reasons, among others.

In response, I was more circumspect about the impact I might have on informants, and was mindful of the relationship entered into and the trust that was accorded. In particular, the limited amount of information of a confidential nature I was given has/will not be disclosed. Also, I was mindful not to cut short an interview or restrict the time I spent with each informant, by, for example, rushing off to another appointment. I was unable to maintain direct contact with the older NESB women I interviewed due to language barriers, but in some cases had ongoing contact with community workers regarding their welfare.

I pursued an ethnographic approach that foregoes the MS ideal of objective knowledge to develop a greater ‘relation between knowing and being, between epistemology [ontology] and metaphysics.’ Accordingly, I sought a unity of idea, value and fact. In contrast to the traditional scientific aim to exclude subjectivity and relativity (of researcher and informant), I gave priority to ascertaining the values of the women by engaging in discourse regarding their values. This priority assisted to bring the values of each older NESB woman to the fore, and will assist to place at the periphery of the following chapters the other values, including mine as the researcher and those of the reader, which wend their way into the text. Further, a discourse of this nature provided each older NESB woman I interviewed greater opportunity to discuss not only her standard of living but also her quality of life, and allowed me to arrive at a greater understanding of her housing needs.

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19 Stacey, 1988
20 Harding, 1986:24
21 O'Brien, 1992 & 1993
22 Refer Fischler, 2000 for a discussion of the changing focus of needs discourse from standard of living to quality of life.

Housing needs among older NESB women
In giving emphasis to the value dimension in knowledge acquisition, and seeking to incorporate the values of the women I interviewed into this thesis, I gained further insights into the experiences of older NESB women and into housing solutions that would assist in meeting their needs. These insights were made possible through retaining the original idea-value-fact form of cultural phenomena (i.e. its original tridimensional unity). A change occurs to the phenomena when any of these three components is isolated from its phenomenal matrix. For example, as part of my analysis I may isolate a culture’s religious ideology from its economic practices, and thus disturb or replace the value link (i.e. alter the nature of being). I may apprehend life as an economic mode of expression, whereas my informant may embrace life as a religious mode of expression, or vice versa. Cultural values are empowered according to the mode of expression.

It is the phenomenal matrix that expresses the nature of being as lived out by older NESB women in particular locations within the Sydney metropolitan area in the postmodern era. An emphasis on the values of the women I interviewed will allow me to present their criteria of relevance, and reflect what they believe to be important and their notion of well-being.

In Chapters 7 to 10 I will reveal that the ways in which lone-person public housing is (would be) experienced by older NESB women is contingent on a variety of factors, such as the degree of social, linguistic and cultural contact available. These factors and the meanings they hold for older NESB women can only become known through open-ended questions that explore the interpretations these women place on their housing experiences. Exploration of this nature provides for the expression of housing needs which can confirm and/or contradict established notions of needs, and further, indicates the requirement to develop housing models that respond to seemingly contradictory needs. For example, some of the women expressed a need for both same-language and

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23 O'Brien, 1988:73-7; Refer also Doeser & Kraay (eds), 1986
24 All facts are mediated facts, and values are components of the structure of mediation.
English language speakers as neighbours. Furthermore, housing needs will in some cases be shown to have a paradoxical character.\textsuperscript{25}

Much of the information provided by the women I interviewed has particular significance for housing providers, and forms an integral part of this thesis. Comments made by the women reveal specific housing issues that have not featured in women’s housing literature to date, in particular the degree to which language spoken is a factor in whether their housing needs are met. In particular, the language spoken by neighbours affects the availability of home-based contact and support. By seeking a greater understanding of the relation between knowing and being (and placing a focus on the experiential knowledge of older NESB women), FPM epistemology assists in bringing these issues to the fore. The issues can then be considered in the future reformulation of public housing policy.

My desire for an ethical ethnography\textsuperscript{26} also brought into focus the relation between the ethnographic field situation and the style of ethnographic text.\textsuperscript{27} Fieldwork conducted along ethical lines and an ethical response to my informants, in so far as this is possible, does not necessarily guarantee that this thesis will have an ethical nature. In my portrayal of older NESB women and their lone-person housing needs, ethical considerations arose regarding what qualified as legitimate representations of these women. For example, an imperative existed to avoid representations that were out of context, echoed my voice and values, carried an imputed authorial tone, or existed as allegories for Western feminism. Similarly, I was obliged to challenge the ethical nature of making certain claims, such as textual autonomy and absolute authority in this thesis. The ways in which I met these challenges are discussed below.

\textsuperscript{25} For example, statements made by older NESB women to the effect that proximity to family members is not important are contrary to the accepted opinion that older NESB women seek to participate in an extended family situation.

\textsuperscript{26} An unethical ethnography can for example involve covert research, such as surreptitious taping. Covert studies involve deception. In some cases, participants never know they are being researched – researchers misrepresent their identity and pretend to be someone they are not – others present themselves as researchers, but misrepresent or do not fully explain what it is that they are researching (Glesne, 1999:124-6). An early example of this type of subterfuge is when the sociologist Charles Booth lived anonymously among poor people in Britain in the late 19\textsuperscript{th} Century. His goal was to experience first hand the lives of his subjects (Bogdan & Biklen, 1998:11).

\textsuperscript{27} Mascia-Lees et al, 1989:10; Clifford & Marcus, (eds) 1986.
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Ethnographers have traditionally gained authority from their proximity to events as insider and participant, from “being there”\(^2^8\). The fieldwork I have engaged in (and the intersubjectivity and intertextuality this implies)\(^2^9\) conveys a certain degree of authority when discussing the housing needs of older NESB women. However, at some stage this authority becomes entwined with the authority of the ethnographic text\(^3^0\). At this moment, as ethnographer I take on a different role than that of fieldworker, and this role necessarily involves authorial (=authoritative) control over the content of this thesis. A transition occurs from the first-person “I was there” (subjective/insider) authority to the third-person scholarly authority of (objective/outsider) observer, an observer with a critical sense of the housing needs of older NESB women.

This transition also blurs the dichotomous distinction MS epistemology has traditionally made between insider/outsider knowledge. There is no clear-cut distinction between being an “insider” and an “outsider” - shades of grey enter to blur the distinction\(^3^1\). For example, an indigenous “insider” may encounter regional difference in languages or culture, or be of a different class to informants, while an “outsider” anthropologist may be incorporated into a particular culture to a degree through the fieldwork process itself.

Fieldwork and its textual representation also occur in two different time zones and two different spatial arenas. When writing about older NESB women, these women are placed in a different time and space (i.e. the discursive moment and location of the fieldwork interview) from that in which, as the ethnographer, I place myself (i.e. the existing reflective stage and site of the write-up). Ethnographers ‘write cultures whose reality depends upon a particular narrative construction, a discursive present.’\(^3^2\)

Even though, with the appropriate ingredients, such as rapport, my relationship with informants can foster a collaborative endeavour and intersubjectivity, and a reciprocal

\(^{29}\) Intersubjectivity entails the interaction between subjectivities of researcher and informant/s. Similarly, intertextuality comprises the interaction between texts of researcher and informant/s.
\(^{30}\) Hastrup, 1990:49-51
\(^{31}\) O’Brien, 1988:4

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quest for understanding, the research product is ultimately mine. This thesis presents my narrative (as the researcher), and is structured primarily by my purposes, by my interpretation, and my voice. As could be expected, a text of this nature introduces problematic features such as evaluation, judgement, and authority. The ethical challenge for me as a feminist researcher becomes how to retain the presence of older NESB women (and other informants) in this thesis, and adequately express their "situated knowledge." Further, how to, at one and the same time, incorporate my own voice and present an analysis that has interpretative acumen and political strength. The methods I used to do this will be outlined during the following critique.

Textual representations

Traditional ethnographies often display a pragmatic nature and scientific style. For example, in the construction of her text, Ursula Sharma, an anthropologist, utilises evidence, propositions, abstraction and hypothesis to create a model to explain observed, acknowledged facts about human behaviour and social institutions – to portray the culture of two North-West Indian caste villages. Sharma’s traditional ethnography is pragmatic, applied and becomes more “realistic” by dint of the stylistic sobriety.

This style indicates that Sharma has proceeded according to the tenets of MS epistemology, and has, accordingly, been governed by the ‘canons of explicitness and univocal meaning expected in scientific writing.’ By employing a scientific style, ethnographers are assured of ethnographic authority, and are able to make universal and authoritative statements about the research group based on their own point of view.

32 Hastrup, 1990:51
33 Stacey, 1988:24
34 Women, Work and Property in North West India
35 O’Brien, 1988:2
36 Fischer in Clifford & Marcus (eds) 1986:230. Refer also O’Brien, 1988:2. The following sentence provides an example. ‘For the purpose of this study I have treated a group of people as a household where there is substantial economic cooperation, common property, and mutual financial responsibility’ (Sharma, 1980:78).
37 O’Brien, 1988

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Similarly, the transition is often made from individual enunciations to cultural generalisations. 38

To a great extent ethnographic fieldwork entails a research shift away from the epistemological individualism of MS epistemology. However, by adopting a scientific style in the research text, the alternative epistemologies/subjectivities of informants are omitted. Thus, ethnographers retain a commitment to epistemological individualism in the production of knowledge, rather than producing a text that reflects the diversity of experiences out of which informant knowledge emerges.

Feminists (and more recently, anthropologists of postmodern persuasion) have questioned the validity of universal (and authoritative) statements, and displayed the value of considering each person's particular experience of life, as an experience that is unique and can vary greatly. 39 In the following chapters I will respond to each of the older NESB women I interviewed and their specific housing needs in this way. My aim will not be to get at the "one truth" and eliminate uncertainty, nor to search for dictums and make singular and definitive pronouncements about the housing needs of older NESB women, but to express various viewpoints. My purpose will be to indicate the diversity of needs that exist. In this way, ethnography makes possible the telling of powerful truths in representing the subjects of inquiry, in this case older NESB women. 40

While I do not claim that the data I have collected contains the "one truth" or is the only way of recording the empirical world studied, I do claim that my renderings can be evaluated in terms of accuracy. I have striven to have my writing be consistent with the data I have collected and to be plausible given the data. My ethnography is not a

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38 Clifford, 1988:52
39 Most traditional ethnographies have treated women as a class or category in order to arrive at universal statements regarding women. Sarah Hobson (1978:96) comments: 'It is strange how groups or structures or activities are so often analysed and categorised without regard to the individual as though separate characteristics have no value except to prove a general pattern.'
40 Clifford, 1988:112 cit. Wolf, 1992: 130-1. Any quest to impose a defining theme of the whole or a feminist viewpoint, and achieve (apparent) authority for this viewpoint, appears to rely on the suppression of the voices of older NESB women with disimilar experiences (Flax, 1987:63).
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transcendent truth, but a particular rendering or interpretation.\textsuperscript{41} The validity (i.e. correctness and credibility) of my descriptions and findings does not imply the existence of any objective truth to which my account can be compared.\textsuperscript{42} Experiential knowledge is being presented rather than objective truth.

I considered validity across three realms: my descriptions, interpretations, and theory. The main threat to valid descriptions is the inaccuracy or incompleteness of the interview data. I undertook verbatim transcriptions of my interviews to minimise this problem. For interpretations, the validity threat is (as the ethnographer) imposing my own framework or meaning rather than understanding the perspective of informants and the meanings they attach to their words/actions. I alleviated this threat by listening to my informant's meaning during interviews, by being aware of and bracketing my own assumptions (i.e. suspending my judgement), and by not guiding the informant's response (i.e. asking leading questions). In the case of theoretical validity, the threat to validity can occur through not collecting or paying attention to discrepant data, or not considering alternate explanations or understandings of the phenomena being studied. To reduce this threat, I thought about what might disprove the propositions I was formulating.\textsuperscript{43}

Validity in qualitative methods hinges to a great extent on the skill, competence and thoroughness of the person doing the fieldwork and "write-up."\textsuperscript{44} I returned to my interview data over and over again to see if my descriptions were accurate, and whether my constructs, categories, explanations and interpretations made sense, if they really reflected the nature of the phenomena, and whether an alternate explanation or rival hypothesis existed.\textsuperscript{45} To enhance the validity, I also searched for contradictions in the data (i.e. discrepant data) and methodically examined supporting and discrepant data.

\textsuperscript{41} Bogdan & Biklen, 1998:24
\textsuperscript{42} Maxwell, 1996:87
\textsuperscript{43} Maxwell, 1996:87-90
\textsuperscript{44} Patton, 1990:14.

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The representation of housing needs in the following chapters will not be confined to ethnic categories, for example “Spanish speaker.” Calling particular differences by ethnic category results in (over) generalisations and creates a sense of sameness. Rather, the aim in what follows will be to describe differences that exist among older NESB women from a variety of language groups and countries of origin, while documenting both common and disparate housing needs across and within cultures. Generalisations about cultures (i.e. oversimplified images of sameness or stereotypes) can mask significant differences, and amount to assertions that are context free. To use neat “cultural” classifications for older NESB women and their housing needs is just as anachronistic as the sense of nationalism, and implied relative homogenous cultural entities called “nations” I critiqued in Chapter 4. The different mindset adopted in FPM epistemology is required, that is, an openness to difference, to complexity, subtlety and overlap, while also retaining an openness to similarity and the possibility of reasonable extrapolation.

Across the multiple layers of their identities, older NESB women from particular countries of origin and language groups have a repertoire of cultural possibilities. Their cultural identity is defined by factors such as life and family history and experiences, social philosophy and personality. An older NESB woman’s identity is the accumulated and interrelated experience of a number of particular contexts, and is hybrid, shifting, dynamic and contingent. Knowledge of their housing needs emerges from this complexity.

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46 Cope & Kalantzis, 1997:254-9
47 Two types of generalisation exist. Internal generalisations: within the group studied (i.e. the ability to generalise finding/s to the group as a whole). External generalisations: on face value research finding/s may apply more generally, and theory may be able to be extended to other settings and subjects. Social phenomena may be too variable and context bound to allow for significant empirical generalisations. When seen in these terms, any generalisation is a working hypothesis rather than a conclusion. Refer Cronbach, 1975:122-125; Guba, 1978:69-70 & Guba & Lincoln, 1981 cit. Patton, 1990:487-8.
48 Extrapolation involves going beyond the narrow confines of the data and considering other applications of the findings. Modest speculations are made on the likely applicability of the findings to other situations given similar conditions (Cronbach et al., 1980:231-35 cit. Patton, 1990:489).
In aiming to express a diversity of viewpoints, I also recognise that the knowledge presented in my ethnographic text has been gained through an ‘intersubjective’ and dialectical process, which in some ways transforms the knowledge presented (i.e. two or more people have interacted to build new meaning). Ethnographic representations can reflect both the ethnographer’s and the informant’s understandings, and in some cases those of a language interpreter. Alternatively, some degree of shared meaning and mutual interpretation is arrived at through the dialect of “communicative perception” (I discussed in Chapter 2), that is, the informant, the ethnographer and the interpreter have input into the informant’s narrative response.

Meaning can also result from interpreting the subjective (and contextual) meanings provided by my informants and interpreters. The analytical process is both inductive and deductive. I had ideas about, for example, language barriers before I entered the field, and these ideas were influential. However, these ideas were not binding. My perspective was informed and transformed by the lived experiences of the older NESB women through engaging in a dialogue with them.

As an ethnographer, I also engage in the process of determining implicit meanings. This process involves the attribution of implied meanings to an alien practice regardless of whether these meanings are acknowledged by their informants. My interview transcripts are what the informant (via the interpreter) said, not a direct understanding of their perspective. To arrive at an interpretation of their perspective is a matter of inference from the interview data. Meaning is not a determinant object like entity.

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52 O’Brien, 1993
53 Refer also Gordon (1995:381) for comments on the texture of struggle for shared understanding.
55 Bogdan & Biklen, 1998:31
56 Asad in Clifford & Marcus (eds) 1986:160
57 A hermeneutic proposition is that human beings are text like, and can be read as texts. Interpretation attempts to give the text an overall global holistic meaning. Understanding the individual parts of a text relies on an understanding the whole, and vice versa. Every piece of human behaviour has a potentially infinite number of interpretations. The meaning (or multiple/ever changing meanings) of the particular parts of a person’s behaviour falls into place within the context of the “whole”. Hermeneutists look for overall consistency – a global interpretation (Rossman & Rallis, 1998:7; Minichiello et al, 1995:24-5 & Patton, 1990:84-5,88).
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waiting to be discovered in the text. Meaning is in the interpretation. I am “constructing” the “reality” on the basis of my interpretation of the interview data.

Ethnographic representations also result from a process of translation that has parallels with literary translation.\(^{58}\) That is, cultural aspects must often be translated in order to be read, they are transformed from language to language, from culture to culture, and from oral to literate forms.\(^{59}\) This process can be problematic, particularly when the translation is into the dominant discursive formation of the West, MS epistemology.\(^{60}\) FPM epistemology has the ability to minimize the problems of translation and interpretation I have been describing through its focus on the meanings various practices have for older NESB women. A focus of this nature comes from engaging in a discourse on their values, as I indicated above, and will assist my presentation of their perspectives in the following chapters.

In some ways (including the interpretation of subjective/contextual meanings, the attribution of implied meanings, and translation) the representations brought forth in ethnographies constitute rather than describe. Representations are created through interpretation, that is, a cognitive process. However interpretations also have to bridge the gulf between cognition and the incommensurable (ie aspects that have no common integral measure). Interpretation is ‘basically pragmatic’ in its nature.\(^{61}\) This process of rendering incommensurable elements legible involves multiple acts of the imagination as they are invented and reinvented, and interpretation becomes the art of constructing rather than construing.\(^{62}\) For example, the understanding I might have of an older NESB woman’s cultural practices doesn’t provide for a holistic interpretation of her cultural identity and her housing needs (nor by association the housing needs of women from a similar cultural background). My interpretation (and portrayal) is limited to the experiential knowledge provided by each woman.

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58 Gordon, 1995:382

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To represent the incommensurable as known closes the text, and disguises the need for further interpretation. These constituted representations, or reifications, become powerful as social facts. For example, the ethnographic “other” is objectified or silenced, and reconstituted as an exotic, in danger of being disempowered by that exoticism. In response to this dilemma, I will aim for an open text in the following chapters, that is, a text that indicates what remains unknown. An open text can avoid a reification of older NESB women and their housing needs, and signal the requirement for further interpretation in order to understand the complexity of their housing needs.

Discourse also constitutes that which it then claims to have discovered through ‘powerful "lies" of exclusion and rhetoric. That is, the authoritative claims presented in a text do not (adequately) reflect the research findings/informant meanings. Elements of exclusion include the omission of relevant data, and the values of particular informants. A different meaning can result from access to the same pool of cultural “facts”. In addition, meanings cannot be controlled by representations; implicit meanings lie beneath, within, beyond the situated words. ‘Representations are not sui generis (i.e. unique) they serve as a means of making sense of life worlds." I acknowledge that these “other” meanings will be absent from my ethnography, and point to the requirement for ongoing investigation that pursues underdeveloped themes identified during the fieldwork.

The discussion so far indicates that ethnographic representations have a tenuous nature, as they reflect the subjective nature of ethnography, and are to some extent based on the author's perspective. No production of knowledge can ever ignore its author's involvement as a human subject. This involvement can empower or restrict the account in unique ways. Even though the anthropologist Malinowski declared that ‘we cannot

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64 Mascia-Lees et al, 1989:30
66 Rabinow in Clifford & Marcus (eds) 1986:257
67 Clifford, 1986:9; di Leonardo, 1991:27; Keys, 1985 & Said, 1978:11. Ethnographers are often dominant in their texts through their own interpretations, which are dependent on, among other aspects, the conjuncture and mutual dependence of their theoretical orientations, disciplinary procedures and forms, fieldwork findings, and analysis; plus a variety of subjective factors including ideology, value

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speak of objectively existing facts,' he also indicated his concern with convincing his
readers that the facts he was putting before them were objectively acquired, not
subjective creations. Ethnographers often take painstaking care to show the
"objective" (rather than subjective) nature of data, and also employ literary conventions
that achieve an "objectivity affect." This process in effect "objectifies" the personal
interpretations of the ethnographer.

To a degree, the ethnographic representations of housing needs among older NESB
women I present in the following chapters will reflect my subjectivity, my perspective. I
don't however see this as an epistemological threat, but rather as a reflection of the
processes of "sympathetic thinking," "strong objectivity," "strong reflexivity" and
"communicative perception" I discussed in Chapter 2. These processes not only
implicated me in the creation of meaning, they also made me more conscious of the
requirement for critical reflection, that is, the requirement to stretch the borders of my
understanding and give greater focus to the values of the women I spoke with in my
representations. In this sense, my subjectivity (and that of informants) can assist in
empowering the ethnographic account. Subjectivity allows for an intimate connection
with the perspective of each older NESB woman and a consideration of the conditions
that create this perspective. Knowledge comes from closeness, connectedness and
empathy. An imaginative thought process is fostered and submerged understandings
can emerge.

To some extent, ethnographic texts also have a fictional (or literary) nature, that is a
"made", "fabricated" and "fashioned" quality, and thus introduce a degree of fiction
(falsity) into their representations. By all appearances ethnographies are a classic
example of a 'mixed-genre' text, 'ethnographic detail shares textual space with other
varieties of writing (including) literary exegesis and autobiographical confession.'

orientation and cultural background (Fontana, 1994:204; Geertz, 1988 cit. Fontana, 1994:211; Gal,
70 Rabinow in Clifford & Marcus (eds) 1986:243; cf Mead & Bateson, 1942
71 Raymond Williams cit. Marcus, 1986:188
72 Marcus, 1986:189

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At first glance, the fictional aspects of ethnographies may not be obvious given their pragmatic, applied nature, the realism they achieve through their "stylistic sobriety," and their explicitness and univocal meaning. By employing a scientific style, ethnographers are assured of ethnographic authority, however they also seek ethnographic authority by other means, for an ethnographer's credibility, like that of a novelist, ultimately rests on the power of her/his descriptions. Powerful descriptions can, for example, enable the ethnographer to 'evoke the life of a whole society.'

Ethnographers, along with all authors, seek specific ways of controlling their audience's reactions through their writing skills, and utilize narrative devices to manipulate understanding, to structure the reader's response, and to achieve a more complete mastery. These devices include the rhetoric and dialectic used in the production of ethnographies, and their metaphorical and allegorical content, devices often associated with fiction. Presenting a cultural account requires more than the mere reciting of facts; ethnographies need to go beyond scientific description to 'make the (often strange [to aliens]) behaviour of different ways of life humanly comprehensible' to the reader.

Ethnographic accounts, and written works in general, contain an intrinsic rhetorical persuasiveness that bestows an undeserved authority and serves to mask their ideological appeal. Ethnographers bring their own perspective to bear on the text and use rhetoric to convey it to the reader. Rhetoric serves to gain the reader's attention and confidence, and persuade the reader how pertinent and justified the points an author is making are. Further, authors sometimes ask, rather than answer questions, in an attempt

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73 Crapanzo in Clifford & Marcus (eds) 1986:58; Fontana, 1994:210
76 Contributors to Writing Culture (Clifford & Marcus (eds), 1986); O'Brien, 1988:2. The narrative devices present in ethnographies, and other academic texts, infuse a certain literariness and slippage of meaning into these texts and reveal that there is fiction in theory (Wright, 1988:146).
77 Clifford, 1986:101
78 Ulin, 1991:70

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to draw readers into the interpretive process;\(^79\) and add the occasional rhetorical question to manipulate the reader with a high hand.\(^80\)

Ethnographers also maintain dialectical contact with their readers by continually engaging them in conversation through the use of literary devices. For example, an ethnographer may continually use the expression “we” rather than say “I” throughout her/his text to form a link between author and readers.\(^81\) It is the dialectic approach in the text that engages the reader's interest. The reader shares in the investigation and the “truth” of opinions. Ethnographers do not simply present the “facts” to their readers for them to embrace or dispute; they (ethnographer and reader) travel the road of “truth” together. The “facts” are given validity through the reader's participation in obtaining them.

I have sought to minimise the presence of rhetoric in my ethnography by avoiding an embellishment of informant comments and of the research findings presented. The textual content seeks to keep as close as possible to the original narratives, that is to present knowledge of lone-person public housing needs among older NESB women, rather than exaggerate these needs or persuade the reader of their existence. At the same time, I seek to outline appropriate responses to these needs.

Narrative tropes such as metaphor are another aspect of ethnographic representations. Metaphor may create a feeling or impute a tone, for example tragedy in evoking a cultural image, such as the powerless nature of the research subjects lives. However, the tragedy may occur in the poignant characterization, rather than in their lives. Instead of bearing a strict correspondence to that which the author seeks to portray the metaphor diverges for the sake of literary affect. This divergence may be alleviated to some

\(^{79}\) Fontana, 1994:214
\(^{80}\) Sharma uses these narrative devices throughout her ethnography. Rhetoric features in these two extracts: ‘I am now going to describe two aspects of women's general social roles in North India which are very relevant if we wish to identify . . .’ ‘What we can quite legitimately say is . . .’ A rhetorical question features in this extract: ‘for what man would be content to settle in his wife's village where he is a stranger under those terms’ (Sharma, 1980:39,48,56 my emphasis; O'Brien, 1988:30).
\(^{81}\) Sharma uses this technique as indicated above (footnote 77) and in the following passage: “The moral of all this is that if we wish to understand how property rights actually work, we have to look at customary
degree through the use of what has been termed “colloquial metaphors,” such as independence, survival, and local identity, rather than those developed out of academic concerns. The use of “colloquial metaphors” such as these in the following chapters will assist in highlighting the actions older NESB women take to achieve independence and maintain an interdependent existence.

Ethnographic texts are also inevitably allegorical, and can easily become illustrative of the values in which the author is steeped. In presenting readers with a representation of a different culture, ethnographers continuously refer to another pattern of ideas to make that difference comprehensible. The “difference” is not translated, it is posited and transcended. An ethnography written by a feminist, may, for example, become illustrative of feminist values, and women from the culture portrayed become a western feminist allegory. By employing the FPM epistemological approach I outlined in Chapter 2 and have been discussing here, I will aim to illustrate the values of the women interviewed, thus placing at the periphery my own. As I revealed above, their values became known to me through discussing quality of life issues.

The writing techniques I have been discussing not only fashion ethnographies, they also make them “come to life.” In this sense, the techniques can be seen to contribute to ethnography as a “means of representation.” However, a dilemma remains as to how “truthful” these representations then become, and further, whether narrative devices that introduce fictional aspects have a legitimate place in ethnography. Even though the art of writing and narrative devices aid in presenting as vivid a picture as possible, they also achieve a variety of “false” representational affects.
The false affects I will seek to avoid in my ethnography include casting a negative light on particular cultural/language groups (e.g. by making undue (stereotyped) associations between these groups and identified problems), casting a particular light on the NSWDOH (e.g. by presenting uninvestigated criticisms of the Department), and adding to the stigma of certain locations in Sydney (e.g. by fostering myths that contribute to this stigma). I will also aim to avoid dramatic representations of particular housing needs by not placing extra or undue importance on these needs or grading needs. Particular needs may appear more important than others simply because some women are more vociferous in expressing these needs, while other women are more reticent in expressing equally important needs.

The textual content of the following chapters is offered as a contribution towards empowering older NESB women - through introducing their voices into the literature. The most important analytical issue for me is the possible effects of my ethnography, and thus a concern with its validity and value. I remain optimistic that the effect my ethnography will have is a greater recognition of lone-person housing needs among older NESB women, and further, an enhanced understanding of the requirement to develop appropriate responses to these needs.

Informant dialogue

In Chapter 2 I discussed how the use of “strong objectivity” and “strong reflexivity” in my fieldwork to some extent places my authority on the same epistemological plane as the authority of the older NESB women I interviewed. The more difficult consideration is ways to remain on this plane in the text that follows. Ethnographers have traditionally occupied a higher plane of epistemological authority in the research product. As I indicated above, ethnographic texts that come under the rubric of social

86 Smith, 1979, 1981 cit Harding 1986b:157
87 “Flaubert’s encounter with an Egyptian courtesan produced a widely influential model of the Oriental woman; she never spoke of herself, she never represented her emotions, presence or history. He spoke for and represented her” (Said, 1978:6).
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science research products can easily become scientific, abstract and pragmatic portrayals that background or omit the research group that gave “birth” to the text.

Anthropologists of postmodern persuasion have joined feminists in adopting a self-reflexive pose, and experimented with various textual techniques and changes to the content of ethnographies in their aim to engage the epistemological authority of their subjects of inquiry. These researchers have moved toward (a perception of) more egalitarian relations of textual production comprising, for example, dialogic scripts and collaborative authorship, and away from systems of representations which objectify and silence the ethnographic other, for example, texts containing the singular, all pervading, authoritative voice of the ethnographer.

Feminist and postmodern ethnographers have suggested that through the incorporation of a plurality of voices in ethnographic texts the authority of the ethnographer can be decentred, and a multiplicity of different perspectives emerge in the ethnographic account. Informant voices are said to appear in the foreground while that of the ethnographer recedes. By incorporating multiple authorial voices, these ethnographers believe they can move away from the conventional single-author controlled text and are able to evoke the world of the subjects of inquiry without representing it.

A claim is made that the inclusion of informant dialogue (ie extracts from this dialogue) shows these informants expressing themselves in their own terms and revealing their own attitudes rather than the ethnographer's interpretation of what each person said, thought and felt. Another claim holds that informant dialogue can help to close the gap between how the reader through the text confronts the human condition and how informants experience the human condition. Ethnographic representations that place the

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88 The challenge in adopting a self-reflexive pose is not to become so self-absorbed as to lose sight of the culturally different “other” (Rosaldo, 1989:7 cit. Wolf, 1992:131).
89 Jennaway, 1990:170-1
90 Ulin, 1991:70/1
91 Marcus, 1986:190
92 The technique of incorporating informant dialogue has been used for many years by qualitative researchers of various theoretical persuasions and disciplinary attachments, including feminists and more recently postmodernists.

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perspectives of the researched into the narrative are said to: ‘more authentically reflect the dissonance and particularity of the ethnographic research process.’

A further claim is made that the incorporation of informant dialogue in ethnography enables cultural phenomena in its original idea-value-fact form to be presented to the reader. It is suggested that the original value stress that exists in phenomena is documented through informant dialogue, and consequently the dialogue assists to place this stress in full view for the reader. Further assertions are made as follows. Informant dialogue both contains and evokes values, and its inclusion can help to place at the periphery the other outside values that work their way into the creation of a text and the reading of a text. Informant dialogue can also express the hierarchy of these values, and give each value a different stress in presenting them to the reader. The dialogue opens up the context to present the informant criteria of relevance. In this way the ethnographer’s, the reader’s and the informant’s notion of human well-being come into play and the many values encompassed within this notion.

However, this change in the method of representation requires critical response. The textual techniques and content of ethnographies coming within the rubric of postmodernism (and a postmodern style of writing) are not ‘an adequate disruption of the ethnographer’s authorial voice.’ Further, a ‘shift from a scientific to a more literary discourse may constitute a masking and empowering of Western bias rather than a diffusing of it.’ The technique of incorporating the words of informants into an ethnographic text (in order to present different points of view, or a multitude of perspectives and subjectivities in a variety of voices) does not necessarily result in a more open text than a modernist ethnography in which action is mediated by a unitary narrative voice.

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93 Stacey, 1988:25
94 I have made this claim in an earlier text – O’Brien, 1988:72-7
95 Kirby, 1991:6
96 Mascia-Lees et al, 1989:30
97 c.f. Marcus & Fischer (eds) 1986

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Authorial dominance is not only to be found in traditional ethnographies through the ethnographer’s interpretation and selection of data, the “new ethnographies” are also a product of the ethnographer’s understanding as they present selective quotes, vignettes, and events, ‘arranged and ordered textually by the design of the ethnographer.’ The words used in the representations can be described as “double voiced” words, that is they are to be interpreted as the expression of both the ethnographer and informant (or alternatively as “triple-voiced” words when the input of an interpreter is involved).

Where an informant’s words inhabit a text, they often serve only the ethnographer’s purpose and a range of unintended purposes. Extensive quotation or a polyvocal writing style cannot adequately express the intentions of a person other than the author, and arguably, the literary dexterity of the author. The author has power as the final arbiter of the text. The finished text doesn’t have the ability ‘to capture the open-ended creative character of the active flux of dialogical communication.’ Also, the procedures of the Western intellectual endeavour create a weight of alien conceptual material that disables even the most articulate and vociferous informant from speaking through the text.

The words of the informant (and sometimes those of the interpreter) are appropriated by the ethnographer as the words of the informant but used for the ethnographer’s own purposes. Through their appearance in ethnographic texts, words are subject to a new semantic orientation, in addition to their own orientation. Words are recontextualised, “transcontextualised” or transculturalised - revised, replayed, inverted. The “other” of an alien culture is recontextualised, perhaps stereotypically,

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98 Mascia-Lees et al., 1989:33. Even if there are multiple voices in the text, the editing of data provides a single overriding voice, and the intentionality of the ethnographer affects the process. (Roseman, 1991:511).
100 Written narratives are constructed as contested terrain. The ethnographer partly adapts the text for readers, and readers actively work the meaning of the text according to their conscious and unconscious motivations for reading and their expectations of the ethnography (Barthes, 1977:142-8; Chambers, 1984; Maclean, 1988:13-47; Moi, 1985:24; Rimmon-Kenan, 1983 cit. Revill, 1993:123).

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and their words are treated as symptoms of that (stereotyped) contextualisation. Understanding and evaluation is based on this stereotype or manipulation of the “other”, and a real engagement with the other’s point of view is precluded.\textsuperscript{106}

The vagary of selection also entails decontextualisation. Sometimes the contextual narrative of informants indicates a different meaning than the isolated quote would imply. The parts that precede or follow a passage of speech fix its meaning. Thus, a passage of speech can be out of context without these parts, and hence misleading. Also, using extracts from the dialogue of informants in isolation from the full conversation in an ethnography creates a greater emphasis on the comments made by an informant, more perhaps than the informant intended, has the effect of interpreting what the subjects of inquiry experience beyond their own words, and can add a particular nuance or tone, such as a layer of pathos. The ethnographer may close the text and engage in a process of interpretation.

In the worst scenario, informant dialogue is called forth to serve as a vehicle for the author’s thoughts and opinions in the text; the choice of extracts may merely reflect what the ethnographer might want to find.\textsuperscript{107} Further, by quoting, the ethnographer is not necessarily quoting the persons interviewed, and may be quoting the interpreter. The interpreter has to translate what the interviewee said into the English language, and may change the actual words of the interviewee during the process. A rewording and/or omittal of words may occur. In addition, as I discussed in Chapter 5, my interpreters sometimes chose to filter/add to (i.e. interpret) the responses of the older NESB women I interviewed, rather than translate their responses.

One means of overcoming this dilemma and maintaining an ethical stance in relation to the older NESB women I interviewed would have been to provide them with a copy of my interpretations. They would then have been able to check the original intent of their

\textsuperscript{106} Crapanzo, 1991:438

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words and verify or not the validity of my study. However, due to language difference and the resources required for translation, I was unable to use this means.

Having dwelt at length on whether there exists an ethical, and epistemologically and ontologically accurate way to include informant dialogue in my ethnography, I have decided not to present extracts from my interview transcripts. Primary reasons are the authorial subterfuge and decontextualisation I discussed above, and the possibility of misquoting the women I interviewed. Rather, the aim will be to incorporate the diversity of viewpoints among older NESB women in my portrayal of their housing needs. This will avoid giving greater or overriding visibility to particular perspectives and lessening or omitting alternate perspectives. Another issue borne in mind in making the decision is that 'the mere adoption of “democratic,” i.e. representative textual forms no more guarantees accuracy than stylised self-reflection. In other words, political representativeness does not equate to epistemological representativeness.'

**Textual style**

Rather than attempting to alleviate the power relationships inherent in ethnographies through the inclusion of the words of my informants (or collaborative authorship), a conscientious effort will be made on another front in the following chapters. To a large degree, the authorial power traditionally contained in ethnographies can be dislodged through the language of the text. A democratic and open-ended text will be sought, which provides for contingency, and for a multiplicity of meanings not necessarily contained in my interpretation, or my monological construction of authority. In particular, (as the foregoing discussion indicates) I will avoid the language style of autonomy and absolute authority, of explicit, univocal and “objective” scientific meanings, and universal (and authoritative) statements in the following chapters. Further, I will not represent the incommensurable as known (thus closing the text and

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108 Minichiello et al, 1995:213
109 Roth, cit Jennaway, 1990:173
110 Language barriers precluded this option.
disguising the need for further interpretation) and will avoid the “fictional” narrative devices I have referred to above.

This style of text can avoid the oppressive nature of universal and essentialist accounts, and sponsor an ethical portrayal. The ethical nature comes from having taken honest responsibility to present a text that does not seek authorial control through the elimination of uncertainty. Also, to present a text where I am scrupulously aware of the way in which my own assumptions, values, commitments and interests, and writing techniques can impede an ethical presentation.

In acknowledging my presence behind and within this ethnography, I will attempt to give greater emphasis to the women I interviewed and other informants by presenting a narrative on their responses (and the diverse opinions these responses reveal) as a separate entity, prior to engaging in analytical commentary. By structuring the text in this way, my presence will become more visible. Furthermore, I will show that community workers have particular value as informants due to their first hand knowledge of the housing needs of older NESB women, bearing in mind that their knowledge is dependent on the experiences they have had, the clients they have spoken with, and the catchment area of their clients.

As a feminist ethnographer who has briefly situated herself in the life of each older NESB woman and her world during ethnographic interviews, the dialectical task is to also step outside this world and its matrix of cultural meanings\(^\text{111}\) and ask some questions necessary to arrive at a sense of what it is like to be a woman in this particular situation. At the same time an imperative exists not to step too far back into the realm of precarious assumptions.\(^\text{112}\) Ethnographers encounter this problem in presenting a text - the movement from immersion to reflection, from insider to outsider, from subject to object, and back again.\(^\text{113}\)

\(^{113}\) O'Brien, 1988:58-9

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An ethical approach to ethnography also insists on a vigorous self-awareness, and a humbleness about the partial nature of the ethnographic vision;\textsuperscript{114} its capacity to represent self and other.\textsuperscript{115} The partiality, the limited nature, the contingency of the ethnography needs to be signalled to readers.\textsuperscript{116} An honest and responsible (i.e. ethical) portrayal requires that the ethnographer avoids totalistic rhetoric in the research text and only professes partial analysis and partial truth.\textsuperscript{117} This approach recognises the multiplicity of simultaneous cultural discourse(s),\textsuperscript{118} in other words, one account is not "the account" and care will be taken to avoid presenting this impression.

Furthermore, each ethnographical critique 'is a point of view, a contra version, having only provisional and limited authority,'\textsuperscript{119} and mine is no different. Authors necessarily write from a limited point of view. Texts are something "produced" by an author who must be partial, tendentious, ideological - the creation of a limited author with her/his own commitment to one aspect of reality and the broader truths she/he wants to convey.\textsuperscript{120} However, as discussed above, my ethnography can be judged according to accuracy, validity and thoroughness, that is, my ability to indicate consistency with the data and plausibility given the data.

Selection and abstraction are common to ethnography. The ethnographer's values guide the selection of material for analysis and the text presents one set of values associated with the cultural elements portrayed. Ethnographers are faced with the problem of representing reality; the task of formulating experience in words from which a selection and arrangement must be made to present life as they see it.

Partiality exists in this thesis in the sense of the limited number of women spoken to, the cultures/language groups represented, and the ethnography being restricted to the perspective of the women interviewed, that of other informants, and my own

\textsuperscript{114} Mascia-Lees, 1989:21
\textsuperscript{115} Stacey, 1988:26
\textsuperscript{116} Ong, 1995:356
\textsuperscript{117} Marcus, 1989:11, Clifford, 1986 cit. Stacey, 1988:25
\textsuperscript{118} Jennaway, 1990:167
\textsuperscript{119} Asad in Clifford & Marcus (eds) 1986:156-7
\textsuperscript{120} O'Brien, 1988:7
Epistemological, ethical and political concerns

perspective;\(^{121}\) while the findings are contingent on the methods I have employed in carrying out the fieldwork.

For the reasons cited, and no doubt others, to claim a holism on the lone-person public housing needs of older NESB women in this thesis would involve papering over the cracks. However, I also believe that the ethnographic style of fieldwork I employed has allowed me to gain a greater degree of insight into their housing needs than other, more distanced methods would, such as a standardised survey interview.\(^{122}\) Also, as I pointed out in Chapter 2, this form of qualitative research is complemented by the quantitative research findings I present elsewhere in this thesis, in particular the analysis of statistical data in Chapter 1.

In attempting to present a conscientious, equitable and honest ethnography, I have also been faced with the problem of achieving a text that explores the experience of older NESB women and reflects a sensitivity to local meanings, while at the same time adequately representing the larger order (i.e. the historical political economy or world system processes) in which they are implicated.\(^{123}\) I have sought to represent this larger order in Parts 1 and 2. Ethnographies contain 'a sense of a larger universe of significance,' and the reader of the text does well to remember it is not hermetically sealed but points beyond itself.\(^{124}\)

It is only by spelling out the textual limitations of ethnographies to readers (and the implications these limitations have for my ethnography) that I can move somewhere towards accepting responsibility for the ways in which my representations become powerful as social facts.\(^{125}\) The task for me is to not only expose the power relations,


\(^{122}\) Contextuality, depth and nuance appear unattainable through more remote research methods (Stacey 1988:26).


\(^{124}\) Fischer, 1986:201

\(^{125}\) Foucault, cit. Marcus, 1989:16; Gal, 1991:197

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and the fictional (i.e. literary) aspects entering into the production of this thesis, as discussed above, but to also work to overcome them.\textsuperscript{126}

In the following chapters I will express the diverse viewpoints of informants, including the local, experiential, situated and contextual knowledge and values of older NESB women, to the extent that this is possible. I recognise that my portrayal will be restricted to lone-person housing needs \textit{among} older NESB women and that other needs quite possibly exist for these women. The needs to be discussed in my ethnography will in some cases introduce new knowledge, and in other cases confirm and/or contradict established notions of housing needs (and similarly, correspond to and/or differ from the perspective on housing needs I brought to the ethnography).

I will consider to what extent the housing needs expressed by the women support and/or contradict the literature reviewed for this thesis, add further understanding and/or another dimension to the issues discussed in this literature, such as an appreciation of cultural and linguistic difference, and/or introduce new issues.

Links between the women’s comments and the literature are to be expected as the questions asked were suggested by the literature. In cases where the women’s comments confirm research findings in disciplines other than housing, they make a contribution (i.e. add) to the housing literature by revealing the relevance of these findings to the housing needs of older NESB women. In addition, the links between their comments and the literature of disciples other than housing are a testimony to the value of cross-disciplinary research.

My analysis of housing needs is not structured strictly in accordance with the order in which questions were asked (refer \textit{Appendix D}). A great deal of ‘cutting and pasting’ was involved as the open ended nature of the questions meant that the women often made unsolicited comments, and comments related to questions previously asked, yet to be asked, and in response to subsidiary questions. Three themes emerged strongly during the interviews: communication, culture and community.

\textsuperscript{126} Mascia-Lees et al, 1989:33

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The discussion will reveal the different needs that exist among older NESB women. This difference is a reflection of the diversity to be found in the amorphous category “older NESB women” (I outlined in the Introduction). Also, the discussion of housing needs is not limited to the physical dwelling per se, but instead responds to the larger meaning of home, and the capacity of dwellings to provide for lifestyle, and the life chances I discussed in Chapter 4.

To a large extent, comments made by the women didn’t reveal identifiable correlations between particular housing needs and specific countries of origin/language groups, nor between needs and other factors such as length of time in Australia, geographical location, and specific age groupings above 55 years of age, and thus cannot be categorised in these ways. Also, in documenting the diversity of housing needs that exist, it is often not possible to classify these needs according to the precise number or percentage of women who expressed each particular need. To arbitrarily (if not falsely) do so, would be to introduce a definitive (quantitative) research technique into a qualitative research process that often precludes its legitimate introduction. For example, a particular issue/need discussed by a number of the women interviewed may have arisen during general conversation, rather than in response to an interview question put to all the women. In these cases, it is not possible to statistically indicate the extent to which the issue is of concern and/or the need exists among the women interviewed.

Reflections

In the foregoing, I have sought to emphasise the epistemological, ethical and political concerns that arose for me in undertaking my fieldwork and documenting it in the chapters to follow. These concerns relate to the fieldwork principles I adopted, the nature of my textual representations, my narrative on informant responses, and the textual style I will adopt. I will now embark on a detailed examination of what I deemed to be the overarching issue for older NESB women, the need for communication, culture and community.
Chapter 7

The overarching issue: communication, culture, community

During fieldwork for this thesis I ascertained three vital housing needs among older NESB women: the need for communication, the need for culture, and the need for community. In this chapter and Chapters 8, 9 and 10 I will undertake a thematic analysis of issues related to these needs, as discussed by my informants and referred to in the literature I reviewed. In some cases, the issues discussed by informants will add to the knowledge presented in the literature, and in other cases, confirm or qualify this knowledge. In particular, their comments will indicate the specific types of housing arrangements and forms of social contact and support older NESB women require for living independently in lone-person public housing. Much focus will be given to the literature in this chapter as the context for the informant responses I will present in the chapters to follow.

A principal theme in government housing reports is the requirement for housing that maximises the capacity for older persons to provide for themselves. Related themes are the alleviation of isolation and the maintenance of independence. In the National Housing Strategy issues paper: Housing for older Australians: affordability, adjustment and care, housing is shown to have a significant influence on the quality of life experienced by older persons, particularly in terms of the impact their home has on their physical, social and psychological well-being. Housing is said to contribute to the capacity of older persons to maintain their social relationships and interests outside the home. Similarly, Directions on Ageing NSW: Housing states that as people grow older the home increases in significance becoming the focus for most activities. Housing is revealed to be of crucial importance to the well-being of older persons, with inadequate living arrangements adversely affecting their life.

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1 As I discussed in Chapter 2, the need for communication, culture and community exists as ‘an overarching issue organising multiple themes’ (Winter & McClelland, 1978 cit. Boyatzis, 1998:9).
3 NHS, 1991d:x,93-4
4 NSWDOH, 1990c
A major theme in the multicultural policies I analysed in Chapter 4 is assisting NESB persons to participate in Australian society. However, a key theme in the cross-disciplinary literature I surveyed is the lack of opportunities older persons, in particular older NESB women, have for social participation and support, the isolation and loneliness they experience, and the negative impact this has on their health and well-being and their ability to live independently.

Various themes were identified in the transcripts of my fieldwork interviews with older NESB women and other informants. Primary themes included the significance older NESB women’s housing has for social interaction and support, the contribution their housing makes to their capacity to maintain social relationships, and the influence their housing has on their quality of life. Key themes also included the degree of isolation and loneliness experienced by older NESB women living in lone-person public housing and the effect this has on their health and well-being. From these themes a general theme was identified: older NESB women have specific housing needs related to social interaction and support which influence their health and well-being and their ability to live independently, to be dependent on others, and further, to have interdependent relationships.

In this chapter I will discuss various factors limiting the availability of social participation and support for older NESB women, and continue this discussion in the chapters to follow. In particular, I will examine the extent to which social participation and support relies on persons who speak the same language. I will analyse the relationship between the housing needs of older NESB women and the following factors: social participation; social isolation, health and well-being; migratory experiences; English and first language proficiency; information provision and procedural assistance; and home support and care.

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5 'Social isolation is generally understood to occur when a person has low levels of social participation and a perceived inadequacy of social activity. This can happen when a person spends a lot of time alone ... and is associated with feelings of loneliness, boredom and lower satisfaction with life' (ABS, 4102.0, 1999:37)
Throughout the discussion in this chapter and the following three, I will show that social interactions with family members, friends and neighbours can have positive effects on the social, psychological and physical well-being of older NESB women, and impact positively on their health status, and their quality of life. Their social relationships provide for attachment, social integration, opportunities for nurturance, reassurance of self-worth, a sense of reliable alliance, and obtaining guidance.\textsuperscript{6} The forms of support I will discuss include instrumental and emotional support, support related to appraisal, self-esteem, and a sense of belonging, and networks of mutual obligation.\textsuperscript{7} I aim to show that much social participation and support is (would be) fostered by the presence of same-language neighbours, including greater participation in the local community.

\section*{Social participation}

Various conditions impede the participation of older persons in society, and contribute to isolation and loneliness.\textsuperscript{8} For example, a lack of financial resources (and sometimes financial dependence on children), limits an older person's capacity to be independent and participate socially. Isolation can also be a product of ageing, particularly for women, the loss of a partner, the distant location of friends and family members, reduced mobility and transport difficulties, safety and security concerns, and cultural and language barriers. Further factors include living alone, living in rented accommodation with low income, and spending more time at home. Older women have traditionally been restricted to the home to a far greater extent than men, and are less likely to have their own social outlets and contacts than a man of a similar age. In addition, limited formal education, a lack of confidence, particularly for older NESB women, decreasing physical capabilities and poorer health generally, emotional and/or psychological health status, personality traits, weak ties with children and a lack of information play a part in isolation.

\textsuperscript{6} Cassel, 1974; Cobb, 1976 & Weiss, 1974 cit Sainsbury, 1993:13-4
\textsuperscript{7} Sainsbury, 1993
Older NESB persons have less participation in society and are more vulnerable to isolation and loneliness than their Australian-born counterparts. They have been found to be under-represented among people who were 'very satisfied' with their friendships, to be less likely to know neighbours well enough to visit, and to feel lonely more often as the years passed. Cultural difference and language barriers often prevent opportunities for social contact with persons in their local area, and participation in groups and organisations. A housing estate worker I spoke with said that there was nil use by NESB persons of the senior citizens centre at the estate. He believed this was due to a bias towards the traditional activities of older Australian born/English speaking persons, such as bingo.

Older Chinese persons who were interviewed for a research project on barriers to social participation said that they would probably participate more if they were accompanied, that they felt more secure with companions. This sentiment was expressed by some of the women I interviewed, and will be discussed in Chapters 8 and 10.

A high prevalence of inactivity and depression has been reported in some ethnic groups. Interviews with older NESB persons found that a large proportion were housebound much of the time or had few interests and activities other than household chores and watching television. Doing nothing, sitting around, resting or sleeping, and/or walking around the house was mentioned as a main use of time by some of the older persons interviewed. This inactivity at home was especially so for persons in poor health and/or who were depressed quite often. Older NESB persons who had not gone out of the house in the past week included some in ill health, and some who needed help or had problems with public transport. These persons had little involvement in organised social activities.

10 Tang & Fisher, 1992:19
11 Rowland, 1991a:67
12 Clayworth, 1986 cit. Rowland, 1991a:45
Particular factors exacerbate the problem of loneliness and isolation for older NESB women, as will be discussed below and in the chapters to follow. These factors include the loss of social networks through migration, the absence of extended kinship groups, increasing integration of children into Anglo-Australian society, inadequate language proficiency, and illiteracy.\textsuperscript{13} Key factors also include a lack of same language services, additional constraints on mobility and access to transport, a lack of confidence, low self-esteem and restricted social contact. Also, a greater proportion of older NESB women than older NESB men experience isolation and loneliness. Family roles and expectations are often different, and older NESB women may experience a loss of status both within the family and their immediate community due to their diminishing role. Older NESB women can also suffer isolation when their children move away and the family network disappears.\textsuperscript{14}

Many of the women I interviewed said they experienced isolation and loneliness living alone. A few women stated that they weren't lonely. For some women there was an extreme lack of contact. Reasons given for their isolation and loneliness included family conflict, an inability to communicate with neighbours, and the distance they lived from their friends, family members and ethnic community. Isolation and loneliness was sometimes experienced not for all of the day, but for part of the day. For a number of women isolation and loneliness occurred particularly at night. This was especially so for a Spanish-speaking woman participating in the 1\textsuperscript{st} of two focus groups at Botany Migrant Resource Centre (MRC). She said she felt very bad at night, and thinks she might die and nobody will help her.

Various ways to engage in social interaction and avoid loneliness were mentioned by the women, including going to the shopping centre where friends and members of their ethnic


\textsuperscript{14} housing needs among older NESB women
community are, attending pensioner groups, watching television, and going outside to the
garden to be with the children. An Arabic-speaking woman aged 66 had been in Australia
for 10 years, and was living in private rental in Brighton. She had previously lived with her
daughter and family, and had registered for public housing 4 years ago. She said she used
the phone to contact people, that they visited each other and she saw her daughter.
However, many of the women I interviewed stayed at home and had no contact. Other
women indicated that their same-language neighbours provided a source of social
interaction, an issue I will discuss in Chapters 8 and 10.

Some women avoided isolation and loneliness by “going out.” However, factors such as
mobility, income, and the weather can limit the ability to do so. A Cantonese-speaking
woman aged 64, who was born in Vietnam and also spoke Vietnamese mentioned “going
out.” She had come to Australia 10 years ago, and for the first few months she had lived
with her daughter and family, then with a friend in Cabramatta. Her friend moved a lot,
and she did too (about 10 times). There was not much space, so she always slept on the
loungeroom floor. She then moved back to her daughter’s house and into her public
housing in Cabramatta 2 years ago. This woman’s housing history indicates the value of
the long-term security of tenure and improved living standards offered by public housing
that I discussed in Chapter 3.  

She commented that she always goes to Cabramatta shopping centre, she talks to everyone,
and everyone knows her. Vietnamese, Chinese, and even Australians will say hello and
talk to her. She felt lonely and was alone where she lives, and that’s why she always goes
to Cabramatta. She said that when it is very cold or raining she is forced to stay home,
noone passes by and it is so dull. She commented that the same-language neighbour living
opposite was not very pleasant, so she doesn’t communicate with her. She also said she

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15 An older English-speaking woman consulted in Victoria described the difficulties she had faced in having
to frequently move in the private rental sector. Every place she had lived in since her marriage ended had
been sold – the first after 5 years, the next after 2.5 years, and the third after 1 year. She found the packing
and unpacking involved in each move difficult, and had experienced the financial difficulty of paying rent on

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was lonely when she lived with her daughter, who worked, and with a friend who went out a lot. For this woman, going out acted as a substitute for home-based companionship, but was restricted by the weather. The companionship of a neighbour who was also a friend wouldn’t be subject to the same restrictions given their close proximity.

Older women have a great need to have contact with friends. However, for older women, 'the need for friendship increases just at the time when friendship opportunities are fewer than ever before.' Co-operative and mutually supportive relations with others are a vital force in the mental and emotional health of older NESB women (as discussed below). When the organisation of their everyday lives denies them a place in the community, from informal neighbourhood contact to participation in large-scale collective activity, then they are rendered isolated and marginalised. Exclusion from a close friend or friends is a key factor in causing or exacerbating older NESB women’s negative health outcomes, as there are few opportunities to share their daily problems with trusted and sympathetic confidantes.

While the interviews did not include a core question regarding contact with friends, this issue did arise during conversations with some of the women and was raised during some of the focus groups. A number of women said they wanted to live close to their friends. Many of the women said that having friends in close proximity was (very) important. Friends could provide company, enjoyment, fun, assistance and care. Friends were considered important in dealing with difficult situations, during times of illness (to bring food, cook and help), and when treatment was needed (especially at night). Spanish-speaking women in the focus groups at Botany MRC said that friends are very important and contribute to being independent, and are sometimes valued much higher than the family. Some of the women in these groups phoned and visited each other.

one place and simultaneously paying bond and rent in advance on another, plus removal expenses and utility connection fees (WISHVICMACWH, 1991:99).


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An Arabic-speaking woman participating in a focus group at Bankstown, whose family only contacted her once or twice a year, said that she has a very good friend. A Spanish-speaking woman born in Equador had lived in Australia for 4 years, returned to Equador for 3 years, and had been back in Australia for 7 or 8 years. She had a big family in Australia and had lived with one of her sons, then rented a flat privately for about one year, and at the time of interview lived in public housing in Malabar. She said she was usually in the company of friends who speak English. She commented that on Sundays, her friend phones, they meet and go to Circular Quay to take the ferry. They don't know what to do when they arrive at their destination, so they stay on the ferry for the return journey. For many of the women, the frequency of face-to-face contact with their friends was impinged on by the travel required to visit each other, and other (unspecified) factors.

A Spanish-speaking woman aged 76 had been in Australia for 17 years and had initially lived in Adelaide for 6 years, but had no family there. She had come to Sydney to be near her son. She shared a private rental house in Carramar for 4 years, then lived in Ashfield for 2 years, and had lived in public housing in Canley Heights for the last 4 years. She experienced loneliness because she liked to talk a lot and have a lot of friends. However, her friends lived far away from where she was located, her neighbours spoke another language, and she only saw her son on Sundays. She said she had been used to being surrounded with people, so she felt very lonely. Similarly, a Spanish-speaking woman aged 85 who had lived in public housing in the Eastern Suburbs for 5 years said she experienced loneliness, as she needs to be living close to friends. She had come to Australia from Chile 16 years ago and at the beginning lived in a private rental house with her daughter and family. For both these women, the value of same-language neighbour/friends becomes apparent.

'Elderly' and pensioner groups can also provide opportunities for social participation. These groups are held at various venues, including MRCs, local community centres, Ethnic Day Care Centres, Community Health Centres (CHCs), and the premises of community, religious and welfare organisations. Organisers include ethnic, community and health
workers and volunteers. A number of women I interviewed, both individually and as members of focus groups, spoke of the pleasure they got from attending these groups. Community workers also spoke of the pleasure derived by the women. A worker with the Eastern Sydney Multicultural Health Service also mentioned the empowerment women experience through the groups, and the opportunity the groups provided for networking outside the family. A Spanish-speaking woman said that the people in her group wait for Friday, the day of the group, because they have no communication with other people of the same language. The period of time between meeting days indicates a need for other forms of social contact.

A Macedonian-speaking woman aged 59 had been in Australia for 19 years and for the first two years lived in private rental in Newtown with her two daughters. For the last 17 years, she had lived in public housing in Five Dock. She was a member of a Yugoslav pensioner group that met each Monday in Newtown for coffee, each alternate Monday for lunch, and every second Tuesday to go on a bus trip. She commented that she sometimes felt lonely.

A Spanish-speaking woman participating in the 1st focus group at Botany MRC said she feels isolated, lonely at the moment, and that it would be better if someone were close by to talk to, and for any questions and any kind of help.

Whether neighbours are old or young is also a factor in social participation. Research has indicated that many older persons experience loneliness in housing estates where all the other tenants are young. However, two older women interviewed in Victoria said they were concerned about being surrounded by older persons, as there was no one to assist with major tasks or assist in an emergency. This is a view held by a small number of the women I interviewed, which I will discuss in Chapters 8 and 10. Nevertheless, I will also reveal that the majority of women expressed a preference to live among older persons.

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18 NSWCCA, 1994:45. The NSWDOH has acknowledged that: 'For an individual, life in estates may be very isolating – both socially and economically' (NSWDOH, 1999c:17).

19 Barclay et al, 1991:78-80,199

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Tenant mix considerations, such as the age of neighbours and their lifestyle, have only recently been given attention in the research literature. Comments made by older NESB women indicate the extent to which tenant mix impacts on (and determines) housing needs. Their comments also indicate the diversity of housing needs that exist in relation to neighbours, and the need for a lone-person public housing provision model for older persons that provides for both age-specific and mixed-age housing. I will address these issues in the following chapters.

Older English speaking women have indicated their requirement for home-based companionship. These women have expressed a preference for neighbours at close quarters to assist when needed. New models of providing health services on an 'outpatients' basis and the early release of patients from hospitals also call for home-based support. Opportunities for home-based companionship are often restricted for older NESB women. A study found that fewer older NESB persons knew neighbours well enough to visit, that they mentioned problems of loneliness more frequently, and had less access to people who made them feel needed or appreciated. The interview responses I will present in Chapters 8 and 10 confirm these findings, and indicate the great value to be derived from providing older NESB women with the option of living among speakers of the same language. I will suggest a lone-person public housing model that provides for this option.

Neighbours are a prime source of social interaction and support for older persons, and affect how an older woman experiences her home and neighbourhood. In particular, neighbours can provide opportunities for social interaction when proximity or immediacy is critical. The social benefit of this interaction is assisted by, among other factors, the frequency of contact, and the intensity, content, and context of the interaction, for example, the degree of reciprocity, the availability, accessibility and adequacy of the contact, and the support provided. These issues were raised with the older NESB women I interviewed and

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20 Coleman & Watson, 1985:8  
21 SSCC, 1994:82  
23 Barclay et al, 1991:78,80,90

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will be discussed in Chapters 8 and 10. Their responses add to the literature by providing experiential knowledge of the practical outcomes that (can) arise from having same language neighbours, for example the amount of time they (would) spend with same language neighbours and the assistance they (would) seek from/provide to these neighbours.

Social isolation, health and well-being

A close relationship exists between the provision of satisfactory accommodation and the health and well-being of older women. Housing is an ‘essential component in the well-being of older women’ as this is the stage of their life when they spend more time in their home, and ‘the home takes on an increased significance.’ For these women ‘housing has a major impact on the quality of life’ and a positive impact can flow from providing women with ‘greater control in determining where and how they live.’

Research has revealed that social isolation impacts on the health status of older persons, and further, there is a greater negative effect on health when an older person has little or no ability to converse in the English language. This research indicates that psychological distress is related to disadvantaged social positions and to health and income. However, ‘ethnic difference’ from the mainstream culture and barriers to communication contributes to greater psychological distress in old age. Arabic, Greek and Italian speaking persons participating in a focus group study in Sydney perceived mental illness to be caused by social isolation and loneliness. Factors they nominated as contributing to isolation and loneliness were problems in family relationships, major life changes and bereavement.

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24 Sainsbury, 1993
25 NWCC, 1987b:1
26 Coleman & Watson, 1987
27 Rossiter, 1987:1,2
communication, culture, community

processes of homesickness, separation from close family members and extended family in their country of origin, and/or the death of a partner.30

Isolation has a large negative impact on the health status of older NESB women. The exclusionary features of their lives predispose them to less than optimal health outcomes, and poor mental and emotional conditions are common.31 Anxiety and depression stemming from isolation are particularly prevalent among older NESB women,32 as revealed, for example, in a study of the mental health needs of older Vietnamese women.33 Similarly, policy and health department documents commonly recognise that the poor mental and emotional health of older NESB women is largely related to social isolation.34 A community health worker I interviewed referred to the need to improve access for NESB persons to health services, and said that the poor health of older women was much more hidden in ethnic communities and didn't come to the attention of health workers until crisis stage.35 She stated that isolation (i.e. not having any meaningful activities or social relationships) is a key factor in health.

Social support appears to be a crucial factor in the extent to which older women exercise personal control and prevent or minimise psychological distress.36 Sources of support are mainly partners, friends, relatives, neighbours, and other members of the local community. As people age, their social network size and the availability of support decreases.37

30 Meiser, 1994 cit. CSAHS, 1995
33 Thomas, 1991 cit. NHealthS, 1993:31. A survey of 100 Vietnamese persons between the ages of 65 and 85 found that an inability to cope with Western Society, being isolated from the community, lacking English and financial independence, homesickness, and a change in family relationships caused high levels of stress and contributed to poor mental health (Thomas & Balnaves, cit. The Australian 4/8/93).
34 Subcommittee on Women's Health, AHMAC, 1993; Alcorso & Schofield, 1991; National Health Goals and Targets Implementation Working Group; Women's Health Unit, 1994 cit. CSAHS, 1995
35 A community housing worker also commented that health problems were not revealed by NESB women.
36 Schofield, 1993 cit. CSAHS, 1995
Opportunities to obtain support may be limited for older women due to the loss of a partner, friends and/or family members. Participation in formal and informal community groups and organisations appears to be the major source of support for older women, and is less available to older NESB women because of language and cultural barriers.38

Many of the ethnic health workers and community workers I spoke with have come across evidence that strongly indicates the connection between housing, social isolation and the health status of older NESB women. Also, comments by the women I interviewed (to follow) will contribute to the literature by revealing the degree to which policies related to lone-person public housing for older NESB women connect to and impact on health policy and other policies.39 I aim to show that housing policies that address social isolation would, by association, address emotional and psychological needs, and health and well-being. I will present comments from the women and associated research to indicate the imperative for home-based companionship and support. In Chapters 8 and 10 I will reveal the extent to which same language neighbours can, through providing companionship and support, enhance the living conditions and health status of older NESB women.

Migratory experiences

The migratory experiences of older NESB women affect their housing needs, in particular the support required to live independently. Factors influencing the migratory experience of all older women include age at time of arrival, kinds of social support available upon arrival, and the part played by the family in the migratory process.40 A worker I interviewed from Jewish Community Services, one of the larger ethnic community organisations in the Sydney metropolitan area, mentioned the assistance members of her community were provided with upon arrival. However, newly established migrant groups

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38 Tang & Fisher, 1991:1
39 The NSW State Manager for Ethnic Health also referred to housing policy impacting on health policy without detailing the specific impact/s or reason/s this occurred.

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or groups with a small number of migrants often do not have this formal means of support available.

Since the early 1980s, emphasis has been given to migration enabling the reunion of family members. Family migration represented over 40 percent of all settlers in each year between the year 1982-83 and 1996-97. Surveys in the mid 1990s indicated that upon arrival most migrants shared accommodation with family (70 percent) or friends (17 percent) already living in Australia. However, 46 percent of recent migrants had changed their initial accommodation 3 to 6 months after arrival, with most living in rental housing. The survey findings provide a further indication of the level of demand for rental housing I discussed in Chapters 1 and 3, and the need for family members to maintain/establish a separate residence. This option is often not available for recently arrived older NESB women, due to their financial dependence on their children.

For most older NESB women who arrived in Australia less than ten years before 1996 the main source of welfare assistance is the Special Benefit. The great majority of these women would have migrated under the parent visa category. Eligibility for Special Benefits and other welfare benefits (eg Widow’s Pension or Widow’s Allowance) has since April 1997 required two years of residency (apart from Humanitarian entrants), and any recourse to benefits during the initial two years leads to a reduction in the payment of the bond (i.e. ‘Assurance of Support’) that has been required for parents since 1991. Rather than create a situation whereby family members incur a bond reduction, older NESB

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41 ABS, 1998 cit. NMAC, 1999b:7. Subsequent settler arrivals have favoured skilled migration over family migration.
44 Birrell & Jupp, 2000:28. Persons resident in Australia for less than 10 years are not eligible for the Age Pension unless they are covered by one of the 12 pension agreements the Australian government has signed with governments in other countries, or unless they have entered under the Humanitarian visa categories.
45 Previously the waiting period for benefits had been 6 months of residency (Birrell & Jupp, 2000:vii-viii,12,27-8). During the initial two years of residence, the amount of any Special Benefit received by the parent, while the Assurance of Support applied, would become a debt owed by the assurer (usually the adult child / sponsor) to the Commonwealth. The debt would be recovered from the bond, and if larger than the bond, from the assurer.
women may remain in less than satisfactory housing situations and endure negative factors, such as the overcrowding I will discuss in Chapter 8.

The ability of family members to provide support for older NESB women during their initial two years of residency is another issue. A community worker interpreting at the focus group of Croatian and Macedonian speaking women and men at the Fairfield CHC referred to cases where older NESB women come to Australia under the family reunion scheme and family members are required to provide financial support. Family members may be unemployed and in crisis, and not have the ability to provide the support. This type of situation can apply for all migrant groups and has the potential to contribute to family conflict and sometimes 'elder abuse,' as I will discuss in Chapter 8.

For older NESB women, migration is potentially an alienating and dislocating process involving severance from relatives and friends, from their usual social networks and supports, and from organisations important to their social integration.46 Through the act of migration, older NESB women not only become detached from place, but also from the institutions of generation, kinship and rituals of passage that traditionally gave sense and order to their life.47 A change occurs from familiar surroundings to a new way of life, in which everyday activities are conducted in a different language and in different ways.48 A reduction in the ability to communicate with a wide range of people results, and this reduced ability is exacerbated by incomplete communication with English speakers.49 Limited opportunities exist for older NESB women to establish social contacts, especially with people who have shared similar life experiences.50

Widowhood migration is prominent among older NESB women, and the older a woman is on arrival in Australia, the less her likelihood of social integration. Older NESB women

46 Rowland, 1991b:66
risk difficulties associated with misplaced expectations due to prolonged separation from their children, economic dependence on relatives, isolation arising from their lack of English language proficiency, difficulties in establishing new social roles, a longing for home, and a sense of cultural loss.51

Following migration, older NESB women frequently find themselves in circumstances that are isolating, lonely and emotionally distressing. NESB women have mentioned their separation from family members and concomitant severe homesickness as one of the most important causes of poor mental health.52 While commentators have suggested that the most vulnerable to social isolation are recently arrived migrants,53 many factors that contribute to isolation arise at later stages of the migratory process. For example, NESB women who put much of their energy into establishing a new home for the family as part of the settlement process can be left behind and become isolated as the family adapts and “assimilates”.54 This situation highlights the error of always classifying linguistic and cultural needs as short-term needs rather than ongoing (and in some cases, lifetime) needs, as I argued in Chapter 4.

Older NESB women, in particular older women who have migrated to Australia later in their lives, have been reported as experiencing high rates of poor physical, emotional and mental health, including chronic depression and anxiety. Their poor health can stem from the migration process and post-migration factors, and resettlement stresses such as gaining housing and blending with the new Australian culture.55 Older NESB persons often have fewer resources for coping with stress due to migration, lifetime financial deprivation,

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54 Alcorso & Schofield, 1991:64

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discrimination, and restricted life chances.\textsuperscript{56} Cultivating their social networks protects them from increased rates of psychological impairment.\textsuperscript{57} Opportunities for social participation and support also decree whether lone-person public housing is able to meet the need older NESB women have for communication, culture and community.

A Spanish-speaking woman participating in the 1st focus group at Botany MRC offered some insight into the issue of migrating at a later stage of life, when responding to a question as to whether it was important for group members to be housed in an area where their ethnic community is located. She commented that it depends what age you are when you arrive in Australia. You can't integrate socially because everything shocks you; everything is completely different than your country of origin. You try to understand, but it's very hard, and the older you get the harder it is, because your cultural roots are becoming more established. Likewise, a Spanish-speaking woman participating in the 2nd focus group at Botany MRC said communication depended on what age a woman was when she came to Australia.

**English and first language proficiency**

Language proficiency is a crucial factor in social participation. Many older NESB women have not had the chance to acquire proficiency in the English language, and have lower levels of English language ability than older NESB men have.\textsuperscript{58} In particular, as I discussed in Chapter 4, access to English language, and practice classes by NESB women has been hindered by the restricted eligibility requirements for the Adult Migrant English Scheme.\textsuperscript{59} In order to address their needs, English language classes are sometimes run through community-based organisations and social groups using voluntary teachers.\textsuperscript{60}

\begin{footnotes}
\item[56] Markides, 1983:118 & 1986:287
\item[57] quoted in McCallum and Shadbolt, 1989:s90 cit Rowland, 1991a:40
\end{footnotes}
However, older NESB women are expected to make ‘relatively slight’ language gains when learning English due to the difficulties encountered, including a limited retention rate and articulation difficulties, and limited opportunities to practice their language skills and to acquire confidence in their use of English.\textsuperscript{61} Other reasons are a lack of literacy in their first language, a loss of the English language ability gained and reversion to their first language as they age. Even for older NESB women who have some proficiency in English, literacy is often a problem. Also, a lack of literacy in their first language means older NESB women experience difficulties with publications in their own languages, including information about the availability of services.\textsuperscript{62}

As I revealed in Chapter 5, most of the older NESB women I interviewed were unable to communicate in the English language. Many of these women indicated that their lack of proficiency in the English language greatly reduced their opportunities for social participation. Community workers I spoke with commented that this inability to communicate resulted in isolation for older NESB women. The women I interviewed who did speak a limited amount of English said they were nervous about the use of English and whether they would be understood. A few women said they were interested in learning the English language if classes were available, while some of the women who had attempted to learn mentioned the difficulties of language retention, and the fact that English lessons were stressful. A woman participating in a Cantonese-speaking focus group at Canley Vale said she was attending English classes, while another woman in this group said that sometimes she is not interested in learning English, as it goes in one ear and out the other. Her comment provides an example of the limited retention referred to in the literature.

A Spanish-speaking woman participating in the 2\textsuperscript{nd} focus group at Botany MRC commented that there were not many opportunities for English classes. A participant in a Spanish-speaking focus group held at the Hillsdale Community Centre said she would like

\textsuperscript{60} SSCC, 1994:69-70


to be integrated into an English speaking group, that when she goes shopping people talk to
her and they are very kind to her, but she doesn't understand and she can't speak so she
feels bad about not being able to say anything to them. Other women participating in the
group nodded in agreement with her. One member of the group said there was a need for
more English courses. She mentioned having a memory problem and a speech problem,
and said it would be hard to learn. She felt very bad about not being able to communicate
in English, and said that when people talk to her they are very kind, but she can't say
anything. Sometimes she can understand but when she tries to answer she can't because
she is too nervous. Her Spanish had been affected as well. She commented that she is very
nervous to attempt to speak English, and tends to get very nervous when people speak to
her, so even sometimes when people speak Spanish to her she doesn't understand.

The community health worker interpreting said she thought it was because this woman
expected everyone to speak English and when she finds someone who can speak Spanish to
her she cannot understand either. The worker had discussed this issue with a doctor, who
was of the opinion that people don't understand, that even when you speak to them in
Spanish, they don't listen, don't understand. The worker said it's desperate, because I find
the same, even if I speak Spanish. It's something about not utilising your language every
day or in the common way you do when you are in a lingual country. Furthermore, a
command of verbal language doesn't mean that you have the written language.

The worker also mentioned talking to a journalist from Chile, who said he has difficulties
speaking to the Spanish people here because if they know some words in English, they say
them in English, and then they speak half in English, half in Spanish, it doesn't make sense.
He believed they needed to maintain one of their languages. However, an ethnic
community worker interpreting at a focus group of Croatian and Macedonian women and
men at Fairfield CHC referred to language reversion, and commented that older NESB
women don't have the communication opportunities to maintain their first language.
Similarly, two workers from Liverpool MRC spoke of 1st language reversion happening

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across all language groups, and mentioned that older NESB women who had acquired the ability to speak English don’t have the contact necessary to retain this ability.

Another participant in the Spanish-speaking group was doing an English course, but her blood pressure used to go up all the time, as learning was very stressful, and the doctor recommended that she stop. Other group members also found learning English stressful. One participant said that sometimes she listens to a question and when she tries to answer her mind closes off, and she is not able to answer. She likes to learn English, but doing so is very stressful. Similarly, another group member commented that learning English was very stressful and made her very nervous.

Many of the women I interviewed were unable to use or restricted in their use of television and radio. A small number of these women said they watched English speaking television programs, and said they understood some words, looked at the action, understood the action, or guessed what was going on. A Spanish-speaking woman aged 62 had lived in Australia for 10 years and for the last 3 years in Las Casitas. For the first two years she lived with her daughter and family in a private rental house in Fairfield, and then for 5 years in the house they purchased in Busby. She said she couldn’t understand English-speaking movies but looked at the action. She commented that a limited number of Spanish speaking films were shown on SBS, and described these films as terrible movies, very old and all involved with sex. Similarly, the Spanish-speaking woman living in the Eastern Suburbs commented that the Spanish films on SBS were rubbish, while the volunteer community worker who was interpreting commented that this was especially the case for older persons.

A Russian-speaking woman aged 67 born in the Ukraine had been in Australia for 4 years. She had lived in Randwick for 6 months with her daughter and family, and another place in Randwick with her daughter (who had divorced) and grandson for 18 months. For the last

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Las Casitas is the community housing complex in Fairfield for older Spanish-speaking persons, I discussed in Chapters 4 & 5.

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2 years, she had lived in public housing in the Northcote Buildings in Surry Hills, among Russian language speakers, and said she usually stays home in the evening and watches television, mainly programs in the English language. She understands some words and tries to make sense of it. If it is interesting, she watches intently to guess what is going on. She said that there are only a few films in the Russian language on SBS, and that they are terrible movies, very old. The worker from Jewish Community Services, who was interpreting, mentioned that there were radio programs twice per week in the Russian language. However, this woman didn’t have a radio. Chinese-speaking women occupying 2 floors of a high-rise public housing block in Surry Hills have same language radio broadcasts available to them on a private channel from 7.00am to midnight (a receiver is required). Also the building has a satellite dish for television, and when leaving an interview in the early evening, I witnessed a group of women in a unit nearby watching television together.

Research has shown that use of their first language by older NESB women can be a resource in later life for reinforcing personal identity. Even for older NESB women who are fluent in English, there is sometimes a strong need to use their first language in a variety of contexts, especially in personal and emotional matters. The opportunity to reminisce is of great psychological importance to older persons generally. Through the use of their first language, older NESB women can express their shared experiences in a familiar and comfortable way, and engage in social activities involving communication in their first language. These findings are endorsed by the informant responses I will present in Chapters 8 and 10.

Among the women I interviewed, many had limited opportunities to communicate in their first language and limited opportunities for conversations with family members and friends, either face to face or on the telephone. An Arabic-speaking woman participating in the 2nd of two focus groups at Herbert Greedy Hall, Marrickville rented a flat in the private sector,
and commented that she didn’t have the phone on because of the cost. Even for women who can afford a phone, other factors can arise. For example, a community worker interpreting at a focus group of Arabic-speaking women in Lakemba said that some women don’t know how to use the phone.

My fieldwork findings on the effect infrequent use of their first language has on the language proficiency of older NESB women contribute a further consideration to the research literature. Responses from the women I interviewed indicate that first language can become an ever-diminishing personal resource for older NESB women. In addition, when comments from the women interviewed regarding their limited first language communication opportunities are considered against the research findings presented above, it can be seen that older NESB women also have restricted chances for emotional and psychological well-being. In Chapters 8 and 10 I will discuss the extent to which older NESB women would benefit from further opportunities to engage in first language communication in their local area.

Information provision and procedural assistance

A difficulty experienced by older women is the absence of information on housing options I discussed in Chapter 4. The problem of a lack of information on housing options for older women was raised during the 1st NWHC in 1985.67 Leading up to the 2nd NWHC in 1987, the National Women’s Consultative Council (NWCC) also became aware of the problem of appropriate information dispersal to older women during consultations with women’s groups. A widespread requirement exists among older women for information on the range of available services, government policy, entitlements and concessions, and their rights.68 Dissemination of information to older women themselves is required as many of these women do not come into contact with information outlets.

67 Durer et al, 1985:11

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Consultations with women living in Victoria found that there was widespread misinformation about public housing criteria, guidelines and (application) procedures, and the right to security of tenure. Women who believed they were on the waiting list, found out later that they weren’t, and women had fallen to the bottom of the list because they hadn’t advised their change of address. Ethnic community workers I interviewed also mentioned cases where older NESB women had been deleted from the list. A Cantonese-speaking woman aged 66 and born in Vietnam lived in public housing in Mt Pritchard. She had come to Australia 8 years ago with her husband who had subsequently died. She said she was on the list for 5 years during which time some of the mail from the NSWDOH hadn’t reached her. She took the initiative to approach the Department and was housed within a few months. However, she wasn’t going to accept the accommodation at first, as it was too far from where she wanted to live.

A Laotian-speaking woman I interviewed was aged 63 and had applied for public housing when she came to Australia with her husband 6 years ago (he had died 2 years later). After about 3 or 4 years the NSWDOH rang to make an accommodation offer, but her daughter didn’t understand and she was removed from the list. She had to reapply and had been on the list for nearly 3 years. She had experienced a diverse and transient housing history. Following her arrival in Australia, she had lived in public housing with her son, then with a friend for 1 week and another friend for 2 weeks, then in private rental (a Lao settlement house) for about 3 years, and then in community housing with a different son and daughter in law for 3 years. For the last 4 months she had lived with her daughter and son-in-law in a private rental flat in Cabramatta. Again, the value of living in lone-person public housing that offers long-term security of tenure is indicated. I discussed this beneficial aspect of public housing in Chapter 3 and above in relation to a Cantonese-speaking woman I interviewed.

Barclay et al, 1991:190
Older NESB women seeking accommodation not only face a lack of information on the options available, they also experience the language difficulties previously discussed. Many of these women are unaware that they may be entitled to public housing and, as I indicated in Chapter 3, are vulnerable to exploitation and discrimination by particular individuals and organisations, for example unscrupulous persons in the private rental market.\textsuperscript{70} The Victorian consultations found that NESB women had limited knowledge of the assistance they could utilise, for example interpreters.\textsuperscript{71} In Chapter 4 I indicated that information on public housing is currently available in a number of languages. However a requirement has been recognised for the number of languages to be extended, and for the number of bilingual counter staff and use of interpreters to be increased.\textsuperscript{72} Language difficulties can, for example, result in applicants losing their places in the public housing queue for the reason stated above and because they are unaware of the need to renew their applications annually.

Providing equal access to public housing for older NESB women does however require more than the translation of information. Equitable access also relies on appropriate methods of coordinating and disseminating this information to ensure that it reaches the target group, who may be unable to read. For example, dissemination through ethnic radio and television campaigns and informal information givers within ethnic communities will contribute to equitable access.\textsuperscript{73} The NWCC recommended that an information program targeted at a mass audience, distributed in several languages, and employing a range of media, be conducted to ensure a wide distribution of information to individuals as well as community leaders.\textsuperscript{74} Information dispersal through campaigns and informal sources has not occurred. However, as I revealed in Chapter 4, a limited amount of action is occurring on this front, namely the distribution of information brochures and press releases to ethnic media outlets, and holding local information and feedback sessions. Nevertheless, my interviews indicated that further efforts were needed to reach older NESB women.

\textsuperscript{70} ECCNSW, 1988:39; Darcy & Randolph, 2000:22
\textsuperscript{71} Barclay et al, 1991:191
\textsuperscript{72} ECCNSW, 1988:31
\textsuperscript{73} Williams, 1990:23; Seitz et al, 1985:4-5

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The 1996 report, *Immigrants and Public Housing* found that for the all the immigrant groups consulted the predominant source of information on public housing was informal social networks. Information on public housing was said to be hard to access and often difficult to understand, while a perception existed that the staff of SHAs lacked cultural awareness and understanding.

For the majority of women I interviewed, an inability to communicate in the English language had presented a problem in obtaining information on public housing, filling in English language application forms, and/or dealing with the NSWDOH. Community housing workers commented on the reticence of NESB persons to use interpreters and the reluctance of DOH staff to use interpreters. This situation arises despite the Department having in place the language policies and procedures I discussed in Chapter 4. A Laotian woman living at the Bonnyrigg Temple had come to Australia to visit her children, her husband had died, and she had applied for permanent residency under the family reunion program. She said she was not aware of public housing, as nobody had told her. Many of the women found out about public housing from, and were helped to apply by, workers from ethnic community organisations. Women had also obtained information or assistance from other sources, both formal and informal, including a Social Security employee, a hospital employee, members of their ethnic community, friends and acquaintances, a fellow member of the Family Day Care group, and persons living in public housing. Some of the women had attended information sessions held at their ethnic community organisation.

The reliance of the women I interviewed on community workers and informal sources for information on public housing supports earlier research findings. Comments by the women also add a new dimension to the research literature by revealing the reliance of older NESB women on community and informal sources to not only find out about, but also to secure.

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72 NWCC, 1987b:8
73 Hasell & Hugo, 1996. Consultation with ethnic community leaders and service providers including SHA staff revealed that information on SHA services, eligibility criteria and processes was provided in a variety of locations, including MRCs and community organisations.

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public housing, that is to complete the application process. Equal access to public housing for older NESB women requires SHAs give attention to this issue.

Another consideration is the information older NESB women receive as public housing tenants. In 1995, the South Sydney Public Housing Task Force (SSPHTF) recommended distribution of information updates to tenants, and provision of an orientation information kit to new tenants outlining ways of dealing with problems, for example maintenance and disputes with neighbours. Other recommendations were conducting information sessions on rehousing, and developing a brochure listing services for tenants to contact during “crisis” situations. A Tenant Handbook incorporating information of this nature was subsequently distributed to tenants, written in English. However, carrying out these recommendations in an appropriate manner would rely on a record of the language spoken by tenants being maintained by the NSWDOH, and information being provided in their language. As I revealed in Chapter 4, the Department is yet to commence recording language spoken in its tenant database. The availability of information in different languages would ensure that NESB tenants, a significant proportion of the population on most estates in South Sydney, have equity of access to information, and, in turn, improved equity of access to services. Also, information in the language spoken by tenants would reduce the workload of community service organisations. An ethnic health worker referred to these organisations undertaking DOH translations.

Home support & care

A key priority that emerged during consultation for the NSW Older Persons Housing Strategy was adequate care for older residents. An increased emphasis on linking housing

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76 NSWDOH, 1996a:2; NSWDUAP, 1996:57. I was shown a copy of this Handbook by a tenant in Waterloo during a later research project.
77 Language spoken by tenants is maintained in Victoria and used to a limited extent. For example, at the time of my fieldwork mail boxes in high-rise public housing in Richmond were colour coded to indicate the language spoken, and staff of the Office of Housing hand delivered form letters in the language indicated.
78 NSWDOH, 1999:67
79 SSPHTF, 1995:64,81-2
80 NSWCCA, 1994:3

housing needs among older NESB women
communication, culture, community

and aged care services was advocated in the Strategy. The strategy states that community housing providers have developed direct linkages between housing and other support services, allowing them to be more responsive to the needs of individual residents. Little attention has been given to home support and care services for older public housing tenants. The older population in public housing has aged considerably over the last decade and changes in entry conditions (in particular, a relaxation of the requirement for tenants to be able to live independently) have led to the profile of newer residents becoming frailer. Consequently, services are required to meet the needs of these frailer residents.

A 1997 report on ageing and housing maintains that informal care providers will continue to play an integral role in caring for older persons into the 21st Century, and that community organisations will continue to make a significant contribution in the care of older persons. An important issue is said to be the ability of care providers to address the needs of special groups within the community, such as low-income NESB persons, and for support to be client specific. The report also states that the heterogeneity of older persons will necessitate diverse and flexible approaches to the delivery of housing. In Chapters 8 and 10 the interview responses I present will reveal that same-language neighbours and community workers (can) have a substantial role in providing informal care for older NESB women living in lone-person public housing.

In Chapter 10 I will argue that an enhanced allocation procedure is required with the capacity to provide for same-language neighbours, if an applicant chooses this option and the local client base makes the option possible. This option would assist older NESB women to live independently, especially given their greater need for home-based

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81 OPHS, 1994:9,12-3,18
82 In subsequent documents, the NSWDOH has stated that an overall need exists to establish and coordinate these linkages at the local level for public housing tenants to improve the sustainability of tenancies and communities (NSWDOH, 1999b:21 & 1999c:5).
83 NHS, 1991d:98
84 NHS, 1991d:74,79
85 AHURI, 1997:146
86 AHURI, 1997:22

housing needs among older NESB women
community care, due for example, to their greater mobility problems. I will address the issue of mobility in Chapter 9.

Public housing provision has traditionally reflected a mono-sectoral approach. The job of SHAs has been to provide low cost housing for persons in need, and the focus has been on the dwelling per se and the physical ability of tenants to occupy the dwelling. The emotional, psychological, and psychiatric needs of tenants have been someone else's concern. An imperative for SHAs to address these needs, has, however, evolved in accordance with the evolution of housing related government policies, including health, community services, and immigration policies. Policies include those related to deinstitutionalisation, family reunion immigration programs, community support services, and ethnic-specific services, and require recognition and endorsement as valid needs definers in the realm of public housing policy formulation.

Public housing tenants include: persons who have psychiatric, physical and/or emotional disabilities, drug and alcohol dependencies and HIV/AIDS related illness; persons who are victims of domestic violence; children classified as "at risk", and persons who belong to particular age and cultural groups, and/or are single parents. The needs of these tenants can differ greatly and are often exacerbated by living alone. Similarly, the needs of older NESB women who have received support from ethnic-specific services following arrival can be different to those of women who haven't been able to draw on this type of support. Further, the needs of recently arrived older NESB women can differ markedly from those of women who came to Australia in earlier waves of migration. This diversity among tenants calls for the adoption of a flexible cross-sectoral, case-management approach by SHAs. Research produced during the 1990s acknowledged that linkages are required at Commonwealth, state/territory and local government levels, between housing policies, urban and regional planning, facilities and services, welfare provision, and informal sources.
of care and support. In the absence of these linkages, housing provision often remains inadequate and inappropriate for older NESB women.

The NSWDOH traditionally saw its duties as fulfilled once an applicant had a roof over his or her head; however this philosophy has been shifting from a bricks and mortar approach to a client-need philosophy. Following its restructuring in the mid 1990s, the Department was required to undertake local needs assessment on a regional basis to ensure the Department's services have been integrated with the services of other agencies in similar geographic locations. However, greater opportunities for needs to be met would arise from undertaking these assessments at a suburban rather than regional level, as the informant responses I present in the following chapters will reveal.

Traditionally, population profiles, facility and service maps, and housing stock inventories have been used to ascertain appropriate public housing provision in each Local Government Area (LGA). This information has provided an overview for each LGA (e.g. the number of dwellings by postcode location). However a lack of more detailed information at the suburban and street level (including the type of housing stock) has precluded investigators from knowing, for example, the exact location of each unit of stock within the LGA and the type of dwelling. In some cases, public rental stocks are not differentiated according to housing types or the age of occupants. Similarly, detailed information on individual tenants has not been maintained. An absence of this information means housing related issues and problems fail to be identified, policy formulation and cross-sectoral planning responses are hindered, as are case-management approaches, tenants are housed in

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87 The need to respond to the relationship between service sectors is increasingly being referred to in policy focused research literature (refer Alcorso & Schofield, 1991:91; NWCC, 1992:58; Sargent, 1994:7), as is the need for improvements in service provision (NHS, 1991d:103 & 1991e:78-85). In addition, the links between housing and care services have recently become an important focus of policy deliberations in NSW (Fahey & Milligan in OPHS, 1994a:12-3 & 21; OPHS, 1994a:9,18; OPHS, 1994f:5).
88 Milligan, OPHS, 1994:45
89 Westacott, 1994:5. In 1982 the AIMA also recommended that greater emphasis be given to encouraging consultation with, and between, agencies working at the local level (AIMA, 1982:322). This recommendation has even greater significance in the late 1990s, as has the requirement for more effective consultation with older NESB women.
90 Action of this nature was recommended by the SSPHTF, 1995:32-34).
91 IC, 1993 & AIHW, 1994 cit. AHURI, 1997:18

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housing needs among older NESB women
inappropriate locations, and the quality of services provided to public housing tenants are severely compromised.

In Chapter 4, I indicated that the NSWDOH has signalled its intention to extend its collection of ethnicity data to tenants (in addition to applicants). A tenant database that maintained detailed information on individual tenants, including ethnicity data, would enable an improved match between tenant needs, housing allocated and support services provided, assist in the Department's new case management approach, and ensure greater tenant compatibility and satisfaction. Improvements in the collection of information, and the sharing of available information within and between key agencies, including the Departments of Housing, Health, Community Services, and Police would impact on the quality of services provided to tenants. Clients are often "shared" - outcomes in one portfolio can affect those in other portfolios, and often problems require joint strategies to effectively address them.92 An effective, shared database, which incorporates local area information, would greatly assist a cross-sectoral approach.

Reflections

My focus in this chapter has been on factors affecting the social participation of older NESB women and by association their ability to live independently. I have shown the connection between these factors, their health and well-being, and the provision of home-based support and care. The factor I have shown to have the greatest significance is language proficiency. Three vital housing needs can be identified among older NESB women, the need for communication, the need for culture, and the need for community. In the next chapter, I will examine the role played by members of their family and ethnic community in meeting these needs.

92 SSPHTF, 1995; AURDR, 1994:18

housing needs among older NESB women
In this chapter I will analyse issues related to the connection between the lone-person housing needs of older NESB women, their families and their ethnic community. In particular, I will consider the extent to which family members and members of their ethnic community provide for communication, culture and community. I will then examine whether ethno-specific housing complexes and shared housing are viable options in the future provision of public housing for older NESB women.

Migrant families

A particular notion exists in Australia regarding the nature of the migrant family. Migrants are viewed as members of an extended family with a network of support encompassing each generation of the family. This view fosters the belief that the well-being of older NESB persons is catered for by the care and attention they receive from their children and grandchildren. Recent literature reveals that, contrary to popular belief, older NESB persons often experience a lack of (or limited) family support, have no relatives in Australia apart from their children, and are more likely to be socially isolated than their Australian-born counterparts.

For older NESB women, alienation often occurs from younger family members, who have acquired different attitudes and values. These differences threaten the self-image and quality of life of older NESB women. Many older NESB women come from traditional rural societies where age has positive associations, where older persons make valuable contributions and are valued. These are the values that older NESB women

1 refer ACOTA, 1985, 131-2; Jakubowicz, 1989:449; Rowland, 1991a:30
4 Legge, 1987:16
5 Buckland-Fuller, 1988:11
often relate to, values that have been developed throughout their life span.\textsuperscript{6} Research among members of Australia's Greek communities found that the major problems experienced by older persons were due to changing values and attitudes of the younger generation.\textsuperscript{7} The researcher states that reports from other ethnic communities confirmed the existence and extent of this, and that the majority of older Greek persons included in the study expressed feelings of isolation and alienation.

A Cantonese-speaking woman I interviewed, aged 67 and born in Hong Kong, had been in Australia for 7 years, and had lived with her son and family for the first 3 years and in community housing in Surry Hills for the last 3 years. She stated that her son phoned two or three times a year and commented that she had a generation gap with him and her daughter-in-law. Similarly, an Arabic-speaking woman participating in a focus group in Lakemba, who lived with family members, said she had (unspecified) problems with her daughter-in-law. In some cases, the family (or certain family members) of the women I interviewed never communicated or made contact because of conflict. A Laotian woman aged 74 had come to Australia 14 years ago. For the 1\textsuperscript{st} week she lived in the Westmead Hostel in Villawood, with her son-in-law in Cabramatta for 9 years, then another location in Cabramatta for 2 years, and had lived in private rental with a friend in Cabramatta for the last 3 years. She had contact with her daughter on the phone and during shopping trips. However, her son-in-law never contacted her because of conflict.

An Arabic woman participating in a focus group at Lalor Park said her son in law comes to see her, but she hadn’t seen her daughter for a year. A Serbian-speaking woman aged 56 living in public housing in Pendle Hill had been in Australia for 27 years and had lived in Paddington, Kensington, and elsewhere in the inner city in private rental. She had lived in public housing in Pendle Hill for 4.5 years, had recently been widowed and one of her two daughters had died. Her other daughter visited a lot, however there was conflict.

\textsuperscript{6} Legge, 1987:19
\textsuperscript{7} Buckland-Fuller, 1988:12

\textbf{housing needs among older NESB women}
Research has revealed that a significant incidence of intergenerational conflict occurs after migration, at times due to differences over the maintenance of traditions and customs.\(^8\) Value incompatibility arises from rapidly changing social values that affect life satisfaction, for example values related to cultural and religious practices.\(^9\) These changes may be more critical for older NESB persons, and in particular women, owing to the stress that occurs due to the different levels of language competency.\(^10\) Language proficiency affects the ability of older NESB women to function in their own home if the younger generations in their family habitually communicate in English.\(^11\) Extreme feelings of alienation and isolation occur for an older NESB woman when the children, or more likely the grandchildren, are unwilling or unable to hold a conversation in her language or dialect.\(^12\)

Living with family members

Older NESB women, some whose migration is sponsored by relatives, are often unable to live with family members, as their lives are too different.\(^13\) Also, “overcrowding” in the house of their supporting kin, family tension and normative preferences to live apart and avoid dependence on relatives,\(^14\) fosters a requirement for alternative accommodation. Women I spoke with confirmed these general findings. Their comments also add to the literature by: providing information on the specific issues that promote their need for independence, examples of the overcrowding that occurs, and detailing factors such as noise, a lack of privacy, an absence of communication, and the presence of conflict.

The woman aged 62 living in *Las Casitas* referred to her need for privacy and to live independently. She had problems living with family members related to cleaning, lack of privacy, and family tensions. She mentioned getting along very well with her daughter, however she had a special way of doing things, and you can bother people if

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9 Legge, 1987:17  
11 Rowland, 1991a:25  
13 2nd NWHC, 1987:10  
14 Rowland, 1991b:74
you are living with them. She said that when she lived with her daughter, she shared (and lived) the family’s problems, and got upset. She said it helped her when she got her flat, as she was so nervous and had lost a lot of weight. Likewise, a Spanish-speaking woman aged 84 living in public housing in Bonnyrigg for the last 6 months (with many same-language speakers in the building) had a very supportive family, but said she is very happy she can keep living independently and doesn’t want to live in the homes of family members. She had been in Australia for 7 years, and on arrival had lived with her son at Cabramatta, and in a caravan beside her son’s house in Campbelltown and then in private rental in Fairfield. A worker for the Spanish-speaking community also referred to the self esteem of older women being low, and this being reflected in how they are mentally, that they feel useless and a burden for the family.

A Spanish-speaking woman aged 84 born in Argentina had lived independently for 3 years in Las Casitas - initially with her husband, who had died 18 months ago. She had been in Australia for 10 years, and had previously lived in a small flat at the back of her son’s house for 7 years. She said she realised the house belonged to them and had spoken to the community worker about alternative accommodation. Her relationship with her son and daughter-in-law was good. At the time of the interview they regularly provided various forms of support. However, in response to a question on whether she had experienced any problems where she had lived before, she mentioned that when her son and daughter-in-law had visitors she and her husband were asked to go outside to their flat. One of the women attending the focus group of Croatian and Macedonian persons commented that it was important to be close to family members and friends, but not to live together, because living together does get in the way sometimes.

Among the women I interviewed individually, three women (Arabic, Chinese and Russian speakers) referred to large families and ‘overcrowding’ living with their children, and three women (an Arabic speaker plus two Spanish speakers) referred to there not being enough room - in one case, this was due to the imminent arrival of a baby. An Arabic-speaking woman participating in a focus group at Lakemba, who was living in two-bedroom accommodation with her son and family, stated that she shared a
bedroom with her three grandchildren. Two workers from a MRC referred to parents in their 70’s being left to sleep on the floor, while a worker from a community housing association spoke of grandparents who were accommodated in the garage or in a room sharing with their grandchildren, of the house being crowded, and the grandparents working for the family.

Many of the women I interviewed said they had found it hard to communicate with the family members they had lived with due to different lifestyles and/or a generation gap, and had experienced conflict. Three women (an Arabic-speaker, the Laotian-speaking woman living in the temple, and a Vietnamese-speaker) mentioned the level of noise in the family home. The Vietnamese-speaking woman also referred to the lack of privacy. The Laotian woman mentioned she had problems with noise and needed to meditate, but couldn’t because of the music and this was hard to stop. She said that living with her children/family was lonely, as they were hard to communicate with, and that the people she lived with at the temple were friendly.

For some of the women, communication while living with family members had been reduced by family members being absent from the home for extended periods. A Cantonese-speaking woman aged 71 and born in China had been in Australia for 13 years, and had lived with her son and family in North Ryde for 10 years, then alone in a unit in Artarmon for 1 year because she had to have specialist treatment on her neck each day. She had experienced loneliness living with her son’s family, as there was no transportation and facilities around, her son’s children went out to work each day, and she stayed home Monday to Friday. For the last 2 years, she had lived in the Ultimo Units.\(^{15}\)

The Laotian-speaking woman living with family members in private rental in Cabramatta said there was conflict with the son she lived with when she first came to Australia and he had forced her, and her husband (now deceased), to leave. Also, the other son and daughter in-law she later lived with had more children, so there was not enough room for her. Consequently, she had moved in with her daughter and son in-

\(^{15}\) The Ultimo Units are the housing complex for Chinese speakers I discussed in Chapters 4 & 5.
law and family. The Cantonese-speaking woman living in public housing in Mt Pritchard said that her daughter-in-law was unaccustomed to living with an older person, and this prompted her to move out. Similarly, a Russian-speaking woman aged 83 who had been in Australia for two years had problems with her daughter-in-law whom she lived with during her first year in Australia, and this encouraged her to find alternative accommodation. She had lived in public housing in Coogee for the past year.

A Vietnamese-speaking woman aged 72 had lived in lone-person accommodation in Van Lang for 15 months. She had come to Australia 5 years ago under the Family Reunion Program, and had lived with her son and daughter-in-law when she first arrived for 16 months. Due to problems with her daughter-in-law she had moved out to share a unit with a friend. She said her son was very upset when she moved out, and that he didn’t know about the problems she had. A woman participating in the focus group of Croatian and Macedonian speakers said her son who had brought she and her husband to Australia had died, and they had problems living with their daughter in law. They would like to get out and find their own accommodation, but there are cultural problems. They don’t like to discuss their situation openly, and they feel ashamed to leave. Another woman in the same group said she was living with her daughter and they don’t get along, and that she would like to have her own little room, and even if she had to sleep on the floor, at least she knew that she would get her freedom.

A worker from the Lebanese Welfare Centre mentioned that older NESB women often experience isolation living with family members. She said their children speak English, the television is in English, and they have no idea what is going on. Often they don’t particularly like to eat the food the family eats, and would prefer to live somewhere else and cook their own meal. A worker at Innari Housing said that the majority of older NESB women they housed couldn’t live with family members, particularly their daughter in law. Similarly, a community worker spoke of cases of older NESB women not being wanted by family members as they interfered with their marriage etc. During my fieldwork I became aware that women living with family members whom they were alienated from, and in some cases experienced conflict with, often chose to spend their

16 Van Lang is the community housing complex in Canley Vale for Vietnamese-speaking persons, I discussed in Chapters 4 & 5.
time away from the family home, for example at their ethnic community centre, and their place of worship.

Older NESB women may also experience elder abuse. Older people occur in all communities across all classes. However, the Final Report of the NESB Women and Abuse Project suggests that older NESB women may be more vulnerable to abuse due to specific needs and issues that arise from their cultural, migration and settlement experiences. Another report suggests that older NESB women are more vulnerable as a result of their greater dependency on their family for support. This Report found that there is a need to establish culturally appropriate accommodation options for older women, to address issues of social isolation, accessing services and utilities (eg. transport), and developing community networks. I will suggest culturally and linguistically appropriate accommodation options for older NESB women below and in Chapter 10.

A worker in the Spanish-speaking community referred to older women experiencing trouble in their family and elder abuse. The Arabic-speaking woman, who mentioned overcrowding, also spoke of problems, tensions and abuse living with her children, in-laws and grandchildren. She was aged 72, had been in Australia for 5 years, and mostly lived with her son and daughter-in-law, sharing a bedroom with her grandchildren. She also moved about, staying with her other children in their homes for about a week at a

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17 The NSW Taskforce on Abuse of Older People (1992) defined abuse as 'any behaviour that results in the harm of another person and may be categorised as financial, physical, psychological/emotional, sexual abuse and neglect' (cit. IWSANSW, 1999:ii). Elder abuse has been defined as 'either physical, sexual, psychological, economic/financial abuse and/or neglect in institutional care, in the home, by strangers, crimes and assault in the streets or the discrimination that may occur in accessing goods and services' (Kurul et al, 1992:674 in D’Urso, 1998 cit. IWSANSW, 1999:viii). There are a number of programs, policies and discussion papers that deal with issues relating to elder abuse (IWSANSW, 1999:iv).

18 This project included the Turkish, Filipino, Vietnamese, Samoan and Korean ethnic communities, as ‘less established’ communities, with a particular focus on the Turkish and Filipino communities (IWSANSW, 1999:2).

19 IWSANSW, 1999:ii,1. Greater vulnerability is also related to isolation, dependency, and an absence of English language proficiency, and further, to ‘poverty, confinement in the home to care for grandchildren, financial dependence on their spouse or children, lack of support networks, lack of access to private transport and lack of awareness of their rights and of available services and programs.


21 IWSANSW, 1999:iv

22 At different stages of the interview, the community worker interpreting said this abuse comprised the grand children hitting her, emotional abuse from family members about not having the right to continue to live with them, verbal threats, and family members screaming at her.
time, as they didn’t like her to stay for longer periods. All her children had large families, she had no privacy, it was very noisy, very lonely, and she cried all the time, especially at night. She wished she could find some people who could understand her problems so she could talk to them. For the first 3 years in Australia, she wasn’t allowed to go out the door (her children feared for her safety) and she cried a lot, but the last 2 years she had insisted on going out by herself, regardless of what they said to her. She attended an ‘elderly’ group at the Lebanese Welfare Centre, which provided an avenue for social contact and support.

She said that when her son was absent from the house, other family members abused her. The worker from the Lebanese Welfare Centre who was interpreting said that this woman had been having a very tough time, that her daughter-in-law had threatened to throw her out of the house, and that she had high blood pressure and a number of physical health problems and took a lot of medication. She regularly left her daughter’s home at 9am and returned at 3.30pm, as she couldn’t tolerate family members screaming at her anymore and saying she has lived with them long enough. This worker said she spent her time wandering around, in the shops, at Lebanese Welfare, having coffee with members of the older persons group she attended, at the school, and church, and meeting with her ethnic health worker.

The Laotian woman living in private rental with a friend in Cabramatta said the daughter in-law she previously lived with for 11 years in Cabramatta was all right, but she had conflict with her son in-law and three grandsons. The son in-law never communicated with her after the first year, while the grandsons, whom she had looked after, showed a lack of respect, threatened her and would not communicate for the last year she was living with them. She said it was lonely at her son in-law’s house, that he would not allow her to watch television or use the phone, and that it was better living with her friend; it was a little bit lonely but she could watch television (as she understood the action) and use the phone. She had heard about public housing from friends, but had a lack of understanding of how to apply. The community worker interpreting said that this woman would have to live far from where she currently lived and didn’t know yet whether she would apply.
The women's responses add a further dimension to the research findings on elder abuse, as they provide knowledge of abuse encountered by women in language groups not covered in the literature. Published research has been limited to Vietnamese, Turkish, and Filipino women, and to a lesser extent, Samoan and Korean women.

Family contact and support

Despite the absence of family support discussed in the literature and evident in the comments of some of the women I spoke with, research has indicated that older NESB women are most reliant on their family for support, whereas the Australian-born and migrants from English-speaking countries obtain more assistance from neighbours, friends, paid help and services. Care of older NESB persons has often been provided by another migrant and by people who are old themselves. This research also indicates that older NESB persons are more likely to desire close ties with their children and to have high expectations of family support. However, the older NESB persons surveyed also reported a lack of sufficient opportunities for family contact or exchanges of assistance. This suggests that a lack of proficiency in the English language restricts older NESB women's ability to seek and receive support from sources other than family members, and that they have a need for further support. The women I interviewed revealed the extent to which older same-language neighbours (can) provide contact and support. I will discuss this issue below and in Chapter 10. Their responses also support the research finding that older NESB persons often provide care for other older persons.

Some of the women I interviewed wanted to live close to family members. This proximity was considered important when medical support was required, when sick during the night, and when more than one bus was needed to visit family members. A Russian-speaking woman aged 69 had been in Australia for 17 years and had lived in private rental in Bondi for 5 years with her husband. She had then lived in public housing in the Northcote Buildings in Surry Hills for 12 years and for the last 11 years.

months, since her husband’s death, in the same residence alone. She preferred to live closer to her children in Bondi but said she was quite happy, that she had good access to facilities and services and used the community bus.

A Laotian woman aged 75 had lived in the *Lao Units*\(^{24}\) in Cabramatta for the last 3 years. She had been in Australia for 17 years and had lived in Sydney in the Asia Hostel for 3 months, in Melbourne for a year, and in public housing in Bonnyrigg for 13 years. She wanted to return to mainstream public housing to be closer to her family, to obtain assistance. She saw her grandchildren once per week, and experienced a lack of communication with them, as they spoke a different language, but they were able to understand each other. Her son, whom she could communicate with, visited once per month, and she saw her daughter-in-law twice per year. Her family had previously been nearby but had purchased a home in Yenora. This situation indicates that the housing needs of older NESB women do not remain static, and further, opportunities to transfer from one residence to another could respond to their changing needs. However, these opportunities are greatly limited by the shortfall in public housing supply I discussed in Chapter 3.

For some women visits from family members occurred weekly or more often, in some cases daily. In a few cases regular or irregular phone contact took place. The son and family of the Spanish-speaking woman living in Canley Heights came every Sunday to take her to their home in Bonnyrigg, a short drive from her accommodation. There was no direct bus service from her residence to Bonnyrigg (the bus took 40 minutes whereas it was 4 minutes by car). A Spanish-speaking woman aged 67, born in Peru and quite fluent in English, spoke on the phone to her sister who lived in North Sydney every night. She had been in Australia for 21 years and had lived in private rental with her mother and two sisters. Her mother had died 10 years ago and one of her two sisters had died 3 years ago. She was living in public housing (a one bedroom villa unit) in Mascot and her niece lived with her. She had been offered two-bedroom accommodation but said it wasn’t any good.

\(^{24}\) The *Lao Units* are the community housing complex in Bonnyrigg for Lao speakers, that I discussed in Chapters 4 & 5.
The Spanish-speaking woman living in Bonnyrigg had contact with her family members every day in the evening, and said they were very supportive. She called a family member if she wanted to go to the doctor. One of the Russian-speaking women in Surry Hills had regular contact with (and provided assistance for) her daughter and eight year old grandson. The Cantonese-speaking woman living in public housing in Cabramatta stated she could call her daughter if she needed anything, while the Laotian woman living with family members in Cabramatta had contact with her all her family members (except her eldest son) each weekend for company, transport, picnics and dinner together.

Some of the women had family members who provided support. Assistance included doing the shopping, especially for heavy items, shopping with them, accompanying them to their doctor (some women had doctors who did home visits), interpreting/ translating English language texts, cleaning etc. Family members also provided support during illness, emotional support, company, transport, and engaged in social activities. In some instances support with banking was provided, as was financial support. Women participating in an Arabic-speaking focus group commented that it was a family responsibility to have regular contact and provide support, that this was their religion, belief, culture.

However, this cultural edict doesn’t always apply. An Arabic-speaking woman commented that she didn’t depend on her family. She had been in Australia for 24 years and had lived with family members in Chatswood and Greenacre for 6 years before moving into public housing in Narwee 3 years ago. Two Arabic-speaking women participating in the focus group at Lakemba also said that they didn’t rely on family. One of these women commented that her children lived too far away. A woman from the same group said she relied on transport, and another woman said she relied on her feet.

One of the Spanish-speaking women living in Las Casitas stated that her daughter helps her in every way, while a Spanish-speaking woman participating in the 2nd focus group at Botany MRC said that one of her sons lived close by and helped her when she needed
assistance. Another Spanish-speaking woman participating in the focus group at Hillsdale Community Centre said it was important to be near her son. She had been living at Homebush and was now at Maroubra near her son, and if she needs him, he can be there in 5 minutes. A Vietnamese woman living in public housing in Fairfield Heights had lived in Australia for 17 years and in public housing for 12 years. If she required assistance with the television, company, or medical attention she called her daughter. A Cantonese-speaking woman aged 77 and born in China had been in Australia for nearly 20 years. She had lived in Maroubra with her daughter for 9 years (who was now deceased), then in a shared 8 bedroom cooperative house in Ultimo for 5 years, until she was locked out and moved to Redfern for a couple of months. She had been living in public housing in Surry Hills for the last 6 years. She was able to phone her grand daughters who lived in Maroubra for assistance with cleaning etc. She said they visited quite often and sometimes phoned to see how she is.

The Russian-speaking woman aged 69 living in the Northcote Buildings in Surry Hills didn’t see her children very often, and said she lived far away from them, but talked to them every day on the phone. Likewise, a Vietnamese woman living in Van Lang\(^25\) had been in Australia for 10 years, and had lived with her brother for 8 years and then for 2 years in public housing in Villawood. Her brother lived far away in Malabar and didn't have transport usually; they talked on the phone.

For some women, contact with family members did not occur or was infrequent (in some cases once per month, in others several times per year). Relatives were said to be busy, to have their own family, to be very busy working and not have any time, and to live far away. Another reason for this infrequency was family members not having transport. The lack of or infrequency of family contact for some of the women interviewed indicates that other sources of social, cultural and lingual contact are required. As I will later argue, same-language neighbours can be a particularly beneficial source of support.

\(^{25}\) *Van Lang* is the community housing complex in Canley Vale for Vietnamese speakers, that I discussed in Chapters 4 & 5.
Ethnic Community

The literature places a limited focus on the support older NESB women seek from members of their ethnic community. Reference is made to their desire for proximity to family members (discussed above), to other older persons of their own culture, to shops where their language is spoken, and to cultural, religious and social pursuits. The women I spoke with revealed a host of specific benefits that can be derived from residing where their ethnic community is located, including the maintenance of their cultural and linguistic identity, as discussed below.

Lifestyles and life chances depend greatly on the quality of interaction older NESB women have with their ethnic community as well as, or instead of, the immediate family. Communication difficulties can cause an older woman to 'retreat into the security of her ethnic group, and to reassert her ethnic values.' What is important for older NESB women 'is to retain feelings of being contributing members of an effective community.' Much evidence exists to suggest that an absence of support from members of their ethnic community, with whom they are able to converse, can contribute to the problem of: 'psychologically withdrawn, isolated old people cut off from the culture which birthed and nurtured them.'

Most of the older Greek persons consulted for the study on ageing (referred to above) believed in retrospect that it was advisable to establish friendships and networks with other persons of their own choice from their ethnic group. Friendships with peers provided the opportunity for older persons to retain their independence, a situation that can have flow-on affects, as these friendships and the associated independence are also 'conducive to the retention of the affective support of adult children.'

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27 Rowland, 1991a:68
28 Legge, 1987:20
29 Williams, 1990:24
30 Buckland-Fuller, 1988:12
31 Legge, 1987:17
Ethnic and women's housing analysts have called for public housing allocation policies that facilitate the location of older NESB women in areas where strong cultural and community support is available. Accommodation in these areas allows them the opportunity to enjoy their own culture, practice their own religion and maintain preferred social patterns. The community and local links of older NESB women determine to a large extent their ability to adapt to the public housing environment. A study of migrant women living in public housing estates in Melbourne revealed that some of these women have faced problems of loneliness and isolation. These problems can be caused by English language difficulties, which act as a barrier to integration with the rest of the community; the fear and insecurity stemming from an unfamiliar environment and geographical relocation; and the cultural isolation that occurs. I will address the issue of local community links for the women I interviewed below.

Housing located in proximity to members of their ethnic community would assist in reducing the isolation experienced by older NESB women (I discussed in Chapter 7), and assist in improving their health and well-being. However, the allocation of public housing in locations where particular ethnic groups reside is dependent on the availability of stock. Older NESB women have often been placed in accommodation remote from their family and ethnic community members because of the lack of appropriate housing in areas where particular ethnic groups reside. This situation suggests there is great value in introducing clustered housing for older persons from the same language group in locations as near as possible to their ethnic communities. The merits of having this option are discussed below and in Chapter 10.

For the majority of the women I interviewed, being in close proximity to ethnic facilities and services was important, including their ethnic community organisation, place of worship, ethnic shops (eg. for cooking products they had in their country of origin), market and club, and ethnic retirement village. Women spoke of having a same language priest and health centre worker, and same language storekeepers, medical

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33 Yuen et al, 1985:1-3; Durer et al 1985:13
34 Yuen et al, 1985:3; Seitz et al, 1985:4; Durer et al 1985:13
35 NWCC, 1987b:4
practitioners (including practitioners who made home visits) and pharmacy assistants, plus bilingual people to translate English texts. Also, an Arabic-speaking woman who had been in Australia for 8 years, with the last 5 in public housing in Merrylands, said it was important to be located close to the doctor, and to the Arabic-speaking health worker. She stated that there were Arabic speakers at Social Security, the banks, and the CES at Bankstown, and the Arabic Welfare Centre was located there.

The women commented that proximity to their ethnic community was important in order to be on the community transport route, to be able to walk to facilities, and be close to a relative who had a vehicle for transport (issues that I will discuss in Chapter 9). Proximity was also considered important for membership of clubs, independence, and getting outside the house. An Arabic-speaking woman was able to be close to her son. A Russian-speaking woman aged 56 and born in the Ukraine had arrived in Australia 2 years ago. She had been on the public housing waiting list since her arrival wanted to live close to her children. For the first 6 months she had shared rental accommodation in North Bondi with a family she had come to Australia with, and had lived with her son, daughter in law and grandson for the last 18 months in the Eastern Suburbs.

The women commented that their ethnic community, including the shopping centre, is the place where community members gather, where contact is available, where lots of people speak the same language and where friends are. The Cantonese-speaking woman living in community housing in Surry Hills mentioned that some of her friends living in the same suburb she met at her place of worship, and also stated that communication kept her linked to her culture. The Russian-speaking woman living in Coogee said she wanted to live where all her friends were in Dover Heights and Bondi. She had been sick recently and had got a lot of calls from her friends. They all complained because she lives so far away, and said if she was closer to them they would have been able to come and bring her some food, cook for her, and help her. One of the Arabic-speaking women living in Merrylands said that a friend who is a member of the ethnic elderly group she attends, and who speaks English, is going to take her to have a mammogram done.
Among the women I interviewed, their ethnic community was considered important for socialising, for food, meeting with friends, attending their ‘elderly’ group (as I discussed in Chapter 7) participating in English language classes, obtaining information and meeting with their community worker. The Spanish-speaking woman aged 84 living in *Las Casitas* commented that it was good to be near the community worker because she had done so much for the older Spanish-speaking persons. A Spanish-speaking woman aged 67 and born in Argentinia had been in Australia for 20 years. For 4 years she lived in private rental in Vaucluse and for the next 14 years elsewhere in private housing (at the beginning she lived with her husband and son, then separately). She had lived in public housing in Maroubra for the last 2 years, and was a volunteer for Botany Neighbourhood Centre. Likewise, an Armenian-speaking woman participating in a focus group was a volunteer for her church, and the Russian-speaking woman living in Coogee helped as a volunteer at hospitals and nursing home for the Jewish community.

The ethnic community was said to provide for cultural activities, communication, sharing moments, activities, asking things, for problems, links to culture, and feeling safer. An Arabic-speaking woman participating in the focus group at Lakemba commented that the ethnic community prevents isolation. The Arabic-speaking woman living in Merrylands with family members said being housed in an area her ethnic community is located breaks her communication barriers. She commented that she has built up a few friends through the elderly group, and sometimes they go on little outings, meet at the centre, and/or shop for ethnic food. One of the Spanish-speaking women living in public housing in Mascot said that the people in the elderly group she belonged to waited for Friday (their meeting day each week), because they had no other communication with Spanish-speakers.

The Cantonese-speaking woman living in public housing in Cabramatta said that when she went to the Cabramatta shopping centre she talked to everyone, that everyone knew her – Vietnamese, Chinese and even Australians would say hello and talk to her. An Arabic-speaking woman participating in the 1st focus group at Marrickville said that if
something happened to her, she wouldn't be able to communicate to do anything, and that she might die as nobody would know what has happened to her. There is no person where she lives for company, friendship, to make telephone calls for her. The community worker interpreting stated that this woman lives in an area where there are no same language speakers at all, that she has nobody at all, no contact, and that is why she always has contact with her at the community centre. The worker commented that this woman had lived in Marrickville, her ethnic area, and was then allocated public housing in Bass Hill, about 17 kilometres away. She broke her leg, and did not know what to do.

The women commented that support was available where their ethnic community is located including various forms of assistance, information, and information sessions organised by the ethnic community. Location within the ethnic community meant the women were close enough for friends to visit when sick, and to provide food and assistance, to a relative with vehicle for transport, and to family support and community support. The Spanish-speaking woman living in Bonnyrigg had a recommendation from her doctor to have a knee operation, and her community worker was going to put her in contact with a woman, who had the operation, so they could discuss it. The worker also suggested she speak to a friend from the group she used to attend who had also had the operation.

Members of the Cantonese-speaking focus group at Canley Vale mentioned that older persons don't want to go away from the assistance provided by community members. Other women mentioned community members taking them to cultural functions, church, doctors, shopping etc, obtaining assistance from same language speakers, and feeling confident, comfortable being housed where the ethnic community is located. Similarly, a worker for the Spanish-speaking community commented that having access to same language speakers allowed older women to feel confident and be independent.

A small number of women stated that it wasn't very important to be housed in an area where their ethnic community is located. The reason given by one of the Russian-speaking women living in Surry Hills was that she doesn't communicate with a lot of

housing needs among older NESB women
people, her residence is convenient for this, but she would have accepted anywhere in Sydney. The Macedonian woman living in Five Dock placed more importance on access and transport, as she travelled to her doctor who spoke the same language, and belonged to an ethnic pensioner group. She said it didn't matter about residing among community members, that all groups have good and bad people, and sometimes there is a problem with privacy.

The Cantonese-speaking woman living in Mt Pritchard believed it was not necessary to be housed in an ethnic community, but found it important to be close to cultural food and other items. She wanted to be close to her son and be able to visit her friends in Canley Vale, the area she previously lived in. The Vietnamese-speaking woman living in Fairfield Heights had Vietnamese neighbours and stated that for her it was not important to be housed where her ethnic community is located, as she preferred it to be quiet. She said that sometimes living among the ethnic community you get more problems, there was crime and violence in some ethnic areas, but there are problems with communication if people don't speak the same language.

The Russian-speaking woman living in Coogee wanted to be closer to her children in Dover Heights, even if the accommodation is worse than the public housing she lives in, with less same language neighbours, less shops, less everything. She also wanted to be closer to her friends, to classes, and to friendship clubs.

Ethnic community workers I spoke with indicated that older NESB women are adversely affected (sometimes severely) by being placed in locations remote from cultural and linguistic contact/support. One worker stated that it is much better for older NESB women to live within their ethnic community, as they then have a bilingual worker to read the mail for them, and it is where they know people, the doctor, community services, and get used to the area. Workers commented that pressure was sometimes placed on applicants to nominate/accept housing in an area with a shorter waiting list. Also, a worker referred to accommodation offers being made to older women that were not in accord with their application. A community housing worker commented that a revolving door scenario existed for older NESB women due to being
allocated housing in inappropriate locations (they moved from community housing into public housing and then back to community housing).

Comments made by the women I interviewed add a new dimension to the literature by indicating that living in proximity to their ethnic community and the services provided is not solely a case of what older NESB women might depend on. They are also provided with the opportunity to be more independent and interdependent. Further, a small number of women, who stated that it was not important to be housed within their ethnic community, contradicted the literature. This contradiction adds another dimension to the research literature, and is another indication of the diversity of housing needs existing among older NESB women.

**Ethno-specific housing complexes as an option**

I will now analyse issues related to the connection between housing needs and the language spoken by neighbours, plus their age, as discussed by my informants who lived in same-language housing complexes. I discussed these complexes in Chapters 4 and 5 and have referred to them subsequently (the Ultimo Units, Lao Units, Las Casitas and Van Lang). This is an area not covered in the literature I reviewed. I will resume this particular discussion in Chapter 10 when I examine housing needs related to same-language neighbours in mainstream public housing.

The informant responses I will present are offered as 'a straightforward ethnographic read.' I asked each of the women 5 principal questions related to neighbours (refer Appendix D, questions 7, 9, 13, 14, & 17). These questions focussed on: why it was/wasn’t important to have neighbours from the same country of origin or language group; why it was good/bad to have neighbours who were older persons; whether they did/would like to spend time with their neighbours; whether they had experienced problems not being able to communicate with their neighbours; and the kinds of assistance they would seek from/provide to their neighbours.

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36 In the sense that the text will be descriptive rather than analytical. In contrast, Sharma states that her 'ultimate goal is to develop the discussion of women at a more theoretical level. Those who like a straightforward ethnographic read will groan to themselves' (1980:2). O'Brien 1988:28
I will group the women’s responses according to the complex they live in, and thus the first language spoken, to illustrate whether there are any discernable differences in needs between the language groups represented. Upon completion of the responses, I will provide an overall summary and analysis.

- **Ultimo Units – Chinese-speakers**

The Cantonese-speaking woman aged 71 living in the *Ultimo Units* said having same-language neighbours was important to communicate, to share feelings, food, and conversation. In the year prior to the interview she had an accident and had to rest for 3 months. She had assistance from her neighbours, they visited, helped her in the home and with shopping. She commented that it was good living among older people as they share experiences and make good companions. She seldom spent time with her neighbours, except for a chance meeting in the corridor or yard, and then they talked for a while. She would rather spend time with her classmates, as they have the same interests and can communicate and share things. She said she didn’t expect assistance, as her doctor could come for home visits, also after hours, and said the doctor was from the same church. She would provide assistance to her neighbours and accompany to the doctor, and provide companionship.

Another Cantonese-speaking woman aged 75 lived in the *Ultimo Units*. She had been in Australia for 13 years, and had lived in Queensland with her daughter for 8 years, then in a house in Sydney for 5 years. She said it was important to be housed next door to people speaking the same language for communication. It was good living among older people as they can assist a lot, for example, take you to the doctor, and were like a family. She watched videos with her neighbours and had tea in Chinatown with them. She would seek/provide assistance associated with medical treatment, and had a housekeeper who came once per fortnight for 1.5 hours.
The woman aged 75 living in the Lao Units said that neighbours of any nationality are ok, that she didn’t care. She said that because they are elderly people there wasn’t so much communication. She watched the television and would go outside for a while. She said it was good to live among older persons. She said there was not too much communication with her neighbours as the neighbours have family (lots of grandchildren) to visit them, and she avoided disturbing the family. The community worker interpreting said that this woman had a problem with communication, as she only spoke about 80 percent of the Lao language, and was ethnic Chinese and spoke Te Choo. She said she would seek assistance with English, would provide assistance with shopping, domestic tasks and transport, and seek assistance if she had a problem. She would provide companionship if the neighbour was a friendly and good person, and would arrange medical treatment.

The Spanish-speaking woman aged 62 living in Las Casitas believed it was important to be housed next door to people speaking the same language. They could communicate with each other and help each other. She didn’t know really how she felt about living among other older persons, that it was the same for her, young or old. She liked to spend time with her neighbours. The community members come to use the meeting room (at the front of the units) on Fridays and the residents sat in there and talked. Her daughter assisted with English. If she didn’t have problems with her hands, she could help with tasks, but not with transport. She and the neighbours made company for each other. She mentioned having taken her neighbour to the doctor. She said that when she was sick and her daughter was in Uruguay, the neighbour downstairs took very good care of her, more than a sister, and prepared her food.

She experienced loneliness despite having same-language neighbours. However, the presence of same-language neighbours reduced her loneliness. She said she is very lonely all the time. She felt happy when she was living with her daughter, the children...
were there and she never felt lonely. Now she is lonely, because she decided to be that way; she feels comfortable where she lives. She stated that her grand daughter frequently stayed overnight. She also said that a very good friend in one of the other flats in Las Casitas had died a year before the interview and another woman had moved in and they were good friends, the same age. Her comments indicate that loneliness is not necessarily dissipated by having a neighbour/friend who provides home-based social contact, or having relatives stay overnight. For this woman loneliness was a constant and a product of living alone.

The other Spanish-speaking woman living in Las Casitas aged 84 liked having same-language neighbours, because they could understand each other. She said that when they didn’t understand each other, they tried to, and that the women living in Las Casitas were very nice. It was important to be among older persons and children also, because if they needed some help, she would like to assist. She said she liked to spend time with her neighbours on occasions. She didn’t try to be in contact with them every day, but sometimes if they called and invited her to visit, and she wanted to chat, she visited them. She stated that if her leg was ok, she would provide some help, but now she doesn’t even cope with the buses. Her son and daughter in-law translated English language texts for her.

- **Van Lang – Vietnamese-speakers**

A Vietnamese-speaking woman aged 62 had lived Van Lang for 15 months. She had been in Australia for 10 years, during which time she had lived in a house in Mt Pritchard for 1 year, a unit in Cabramatta for 2 years, a townhouse in Cabramatta for 1 year, and with her daughter in Canley Vale for 5 years. She believed it was good if her neighbours were the same age as her, as they could share experiences and get on well. She would like to spend time with her neighbours very often and would provide companionship. She would seek assistance with shopping and transport but only if they were going to her destination. Her neighbour provided assistance with English for simple matters and her son assisted with more complex matters.
The Vietnamese-speaking woman living in Van Lang aged 72 said it was very good having older persons as neighbours. Her same-language neighbours provided a source of social interaction. She had been lonely living with her son, lonely when she shared her unit with a friend, as she couldn’t communicate at all. She said that in the morning she opened the door, and the neighbours usually asked how she was in her language. If she didn’t see them getting up, she knocked on the door to see if they had any problems. She said they looked after each other, like neighbourhood watch. She said that it was a daily habit in the morning and in the evening to sit on the bench and talk to each other. She would seek companionship from her neighbours, but hadn’t asked for their assistance with the English language because she has a card for an interpreter. She also had the address of the NSW Vietnamese Community organisation in Cabramatta and could ask them to for help. She said she didn’t require assistance with domestic tasks, and if she needed transport somewhere, she asked her son to take her there. If she needed medical treatment, she phoned and arranged a home visit, as there were lots of Vietnamese doctors in Cabramatta.

The other Vietnamese-speaking woman living in Van Lang said it was good among older persons because they were helpful. She said that the neighbours could assist with English, and if she were sick she would sometimes ask them to shop. She shared transport with her neighbour and family to the temple. She would provide companionship. She said she sometimes felt lonely living among language speakers. However, at her previous address, Villawood public housing estate, she was lonelier as she couldn’t communicate with her neighbours. Thus, loneliness had been experienced to different degrees, and the extent depended on the language spoken by her neighbours.

- **Overall summary and analysis of responses**

The foregoing responses reveal that there are many benefits to be gained from living in ethno-specific housing complexes. Same language neighbours are important for communication and companionship, sharing feelings and understandings, sharing food, “keeping an eye” on each other, accompanying each other (eg to the doctor and place of worship and on social outings), and providing domestic and medical assistance.
Furthermore, neighbours who speak the same language are an important source of assistance when older women living alone are incapacitated/house-bound. The presence of same-language neighbours didn’t completely alleviate loneliness for one of the Spanish-speaking women and one of the Vietnamese-speaking women, but this housing arrangement did reduce the degree of loneliness they experienced.

Most of the women preferred to live among older persons who spoke the same language, to share their experiences, have companions, and gain/provide assistance. However, for one of the Spanish women the age of her neighbours wasn’t an issue, while the other Spanish woman thought it important for her neighbours to include children, as she would like to assist with their care. The propensity to spend time with their neighbours and the frequency of doing so is dependent on whether and to what extent communication and companionship is available from other sources, and the personality of each woman (for example, whether she feels she might be disturbing her neighbours), plus the availability of neighbours. Having older neighbours who spend much of their time at home would enhance availability.

Despite the many benefits in living in same-language housing complexes, the option I will discuss in Chapter 10 of same language clusters within mainstream housing may be the preferred option for some women. A worker at Fairfield Community Health Centre said that residents of Van Lang came to the groups she ran at the Centre every Tuesday. She said they didn’t like to live together like a village, that they would like 2 or 3 people from the same background, but not all of them, as they’re bored. It’s not a drastic feeling that they would like to change the situation, but they said they would. They know each other from Vietnam, from here, now they’re stuck together again. Maybe when they’re having a barbeque or something, they would like some Spanish people to show what they’re doing. They need somebody to communicate with but not every second.

A Vietnamese health worker involved in the Van Lang project said a policy could also be adopted that designated ethno-specific complexes within public housing estates, comprising a small number of units (say 10 as is the case under the CHP) for each housing needs among older NESB women
Family and ethnic community

ethnic group, with community management involved. These complexes would break down the division between ethno-specific and mainstream provision (and “special needs” and mainstream needs) I discussed in Chapter 4, and enable cultural and linguistic needs to be met within mainstream housing. The complexes would assist in overcoming the loneliness and isolation experienced by older NESB women and would serve as a necessary complement to the CHP provision. This form of housing would offer similar benefits to ethno-specific nursing homes and the ethnic specific hostels provided in the past, and would become one of a variety of options available to older NESB women. A variety of options are better able to cater for the disparate housing needs among older NESB women I have been discussing (and will continue to discuss) in this part of the thesis.

Shared housing as an option

Shared housing would be another option for older NESB women in the new millennium. This style of living can offer companionship, security and different degrees of support. In the mid 1980s shared housing was recognised as an accommodation type of considerable potential for the future. Residents of a shared house for older persons (established by the private sector) said they valued the social contact and the sense of security sharing provided.

The Abbeyfield Society, a non-profit organisation, which offers supported group housing with a live in housekeeper (but not care services) is a testament to the value of providing older women with the choice to live in a group situation. Abbeyfield was established in Australia in 1986 by volunteer community groups and provides communal living with a high level of independence. Shared housing is promoted by the Society as an alternative that enhances the quality of life of older women. The

37 Seitz et al, 1985:5
39 Baum, 1985:1
40 Baum, 1985:5
41 WISH/VICMACWH, 1991:203; Baum, 1985:5; McColl, 1985; NHS, 1991d:91,97; Watson, 1985. The Abbeyfield concept was developed in the United Kingdom in the 1950s, and over 900 houses had been established by the early 1990s. Since 1981, Abbeyfield houses have been established in Australia, mainly in Victoria (VICMACWH, 1992b:4,15)
42 Stimson, et al, 1997:70

housing needs among older NESB women
Abbeyfield Society sees its target group including but going beyond very low-income earners. Abbeyfield houses comprise 7 to 10 older persons from similar income or ethnic groups living together in converted or purpose built domestic dwellings. The aim is to provide older persons with a supportive and secure environment that provides the basis for an independent lifestyle. The live-in housekeeper does household shopping, heavy cleaning, and prepares two meals a day. Private bed-sitting rooms, sometimes with en-suite bathrooms, sometimes without are provided; other areas including the kitchen are communal. A guest bedroom is available for friends and relatives of residents.

Abbeyfield houses go part of the way towards filling the gap that exists between sole occupancy and institutional care. The social, emotional and economic support provided by this form of housing can delay or even negate the need for care-oriented accommodation and reduce the need for government support services. Thus, in addition to the health benefits experienced by older women, scarce resources, such as hostel and nursing homes places and home-care provision, are conserved.

Residents of an Abbeyfield house in Croydon who were interviewed were unanimous in their positive response to this housing option and continually stressed the supportive environment provided by other residents and the housekeeper, whilst bed-sitting facilities provided privacy. Private bathrooms and snack-making facilities were seen as essential to their quality of life. The design allowed them to combine security, friendship and support with autonomy and independence. All of the women mentioned the value of having a guest room and ensuite so that friends and relatives could stay.

Similarly, older women consulted in Victoria who were sharing their own homes indicated that sharing with others could be extremely positive, creating friends, company, a caring relationship, people to share tasks with and the economic advantages

\[\text{References:} \]
\[43 \text{Herbert, 1990 cit. VICMACWH, 1992b:4} \]
\[44 \text{VICMACWH, 1992b:15-6&45.} \]
\[45 \text{Refer also WISH/VICMACWH, 1991:72. In some cases, private bathrooms are not included. Residents interviewed in Victoria saw it as important to be able to get their own breakfast, use the kitchen, and leave the residence during the day to engage in their own activities. They also valued the caring friendships they had with other residents.} \]
of reduced living costs. Additional benefits noted by one woman were having someone to maintain the house and garden and to look after her house and pets while she went away on holidays and visited her family. Sharing a home can also enable a positive response to conservation issues (for example, reduced energy consumption) and provide more space and a higher standard of housing than available in lone-person housing.

SHAs and some local governments have responded to the requirement for a wider range of accommodation types by developing shared housing as an option. With the assistance of community groups, the NSWDOH has added shared housing to the range of accommodation offered. Large, old houses have been converted in a variety of ways, the amount of privacy differing between designs, and tenants being specially selected for the scheme. Similarly, the Victorian Ministry of Housing provides the option for older persons to form a group and jointly apply for shared accommodation. A sample survey conducted in 1991 to review Victoria’s Shared Housing Program revealed that a significant proportion of the existing 2150 tenants were older persons - 21.4 percent were over 60 years of age, and most of the tenants surveyed preferred sharing. The main reasons cited by older public housing tenants included companionship, a caring relationship and economic advantages of reduced living costs. The consultants who undertook the survey recommended that ‘greater promotional efforts be undertaken amongst waiting list members with a special emphasis upon older persons.’

Nevertheless, shared public housing needs to remain one of many options available to older women as a number of the women applying for public sector accommodation may prefer individual living arrangements, and have a desire for independence, autonomy and privacy. Interviews with older English speaking women living in private rental housing have indicated a preference for sole occupancy. The benefits associated with

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46 WISH/VICMACWH, 1991:71-2
47 Baum, 1985:5
48 Rossiter, 1987:13
49 Personal communication from staff member in 1992; Coleman & Watson, 1987:71
50 Shared housing was introduced as a housing option in the public sector in Victoria in 1983 (VICMACWH, 1992b:45).
51 Baum, 1985:4; Coleman & Watson, 1987:29, 56; refer also Austerberry & Watson, 1983 cit. Watson, 1985:10
living alone include privacy, autonomy and control over one’s environment. Also conflict can arise in shared households, due to, for example, different approaches to household cleanliness and tidiness, shared use of one bathroom and energy usage. However, sole occupancy can contribute to isolation and loneliness. Issues related to personal security may also arise, including a fear of intruders and fear of being left alone in the case of illness or accident. Thus, there are potential health benefits in sharing, particularly for older frailer women, due to reduced isolation, and reduced safety, security and health concerns.

Commentators have suggested that benefits could flow from a number of older NESB women residing in a shared living arrangement with other women with whom they have common interests. The shared and supportive housing offered by the Abbeyfield Society is a highly flexible concept that ‘could be adapted to the needs and lifestyles of different migrant groups and would provide independence, support and security for residents.’ It has also been suggested that a NSW Council of the Ageing model could be used whereby a group of Greek older persons live in single accommodation and form a support group.

The majority of women I interviewed had a negative reaction to living in a shared house. Many had a strong reaction. Among these women, the negative aspects mentioned were the different lifestyles, habits, ideas, needs and levels of cleanliness and tidiness of the other person/s, the lack of privacy, and the lack of control over their environment. Other negative aspects were having to please the other person, being concerned about their personality/character, and the possible frictions. The Arabic-speaking woman living with family members in Merrylands said she wanted to avoid any problems as she gets a lot of blood pressure and faints. Women also spoke of being accustomed to living alone, and preferring independent living. One of the Spanish-speaking women living in Las Casitas said she had always lived independently and

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52 VICMACWH, 1992b:3-4
53 Buckland-Fuller, 1988:13; Seitz et al, 1985:3
55 Among the women who said they didn’t want to share their accommodation, there was also mention of what they saw as the good aspects of shared housing: the assistance, company, support, not being lonely and being able to take care of each other, and the opportunity for more communication.
couldn’t cope with having another person, while the Serbian woman living in Pendle Hill said that it was very bad to live in a shared house, and she couldn’t live like that.

A Mandarin-speaking woman aged 76 had lived in public housing in Surry Hills for the past 3 years. She said she didn’t want to share, but didn’t perceive a lack of privacy or control. She had come to Australia under the Family Reunion Program 12 years ago, and had lived with her daughter and family at Sefton for 3 years, then for 6 years in a private rental flat with her grandson in Ashfield for 6 years. She was on the waiting list for public housing for 6 years while she lived with her grandson. Similarly, the Cantonese-speaking woman living in public housing in Cabramatta stated that she wouldn’t mind the lack of privacy at all, as she didn’t have any secrets.

For some women, their concern was with sharing particular parts of the residence, for example the kitchen, or using particular parts, for example the bathroom, whenever you want to. Noise levels are another consideration. A Serbian-speaking woman aged 62 and born in the Ukraine had been in Australia 25 years, had lived alone in private rental in Newtown, and for over 8 years in public housing in Belmore. She said that there is no privacy, sometimes she is sick and wants quiet, and others may be dirty.

The Russian-speaking woman living in Coogee said that she would like to have some privacy at the end of her life, and didn’t want to share. In Russia it was a very common thing to share accommodation and it was a very bad experience for everybody. She hated the idea. One of the Russian-speaking women living in Surry Hills said that when she was old enough to go to a nursing home, she would have to share anyhow. The other Russian-speaking woman living in Surry Hills had shared in Russia, and said it was much better to live in a separate, even if very small, accommodation, that was your own, and that she found it better to be alone. She lived her own life and did whatever she needed to. However, she also stated that she would be much happier if she had a place where her daughter could live. The NSWDOH had asked her if she would like to share her daughter’s residence, but she had said she didn’t want to.
Some of the women I interviewed saw it as preferable for company and support to come from neighbours. The Spanish-speaking woman living in Bonnyrigg commented that even when her same language neighbours called her on the phone, she felt that she was not alone.

A small number of women had a positive reaction to shared housing. For these women, a positive feature was the availability of company, support and communication. The Cantonese-speaking woman living in public housing in Surry Hills commented that it would be quite good, because at least you would have someone to be a companion, and if something happened, somebody would know. Also, you can talk with each other, as, particularly at their age, it can be very lonely. The main benefit is to share everything, rather than be alone. The Cantonese-speaking woman living in Mt Pritchard commented that you would save a lot, and you would have companionship and support. However, you must be careful living with others, and you do not feel free. One of the Spanish-speaking women living in Las Casitas said that you should get along well in the first place. She commented that she got along with everybody, and also said there would be a lack of privacy, and that privacy was very important for her.

An Assyrian-speaking woman participating a focus group at Fairfield CHC stated that she had shared for four years with another woman who had public housing. A Vietnamese-speaking woman aged 58 had been in Australia for 2.5 years (her husband had arrived 7 years before). On arrival she shared with another person and for the last 10 months had lived in public housing in Villawood (initially with her husband who had left because of noise). She said she wouldn't mind sharing because of the support offered. However, there would be no privacy and control, cleaning would be a problem, and there would be a clash of time over access to the shower and kitchen.

The Cantonese-speaking woman living in public housing in Cabramatta said she would like to share a house with other people, it didn’t matter how many persons or what nationality, if they were good people it would be good for her. A Spanish-speaking woman participating in the 1st focus group at Botany MRC said she would share with one or two persons for the company, that she can’t assist, but maybe she can do the housing needs among older NESB women
shopping. A small number of women said it would be good to share with one other person, or with two persons, but not a group. One of these women, the Laotian woman living with family members in Cabramatta, commented that when she got sick there would be support and assistance, that sometimes there would be a problem with privacy and use of the kitchen, but she would try to solve this to live together. She mentioned she was looking for an older person to share with, while an Armenian-speaking woman participating in a focus group at North Ryde also indicated she was seeking another older person to share with.

A Spanish-speaking woman participating in the 1st focus group at Botany MRC suggested introducing a scheme for persons to share with older persons. She said that if she was sharing with a woman that was older maybe she could do the shopping, and they could provide company for each other. Another woman participating in the focus group of Croatian and Macedonian-speaking women at the Fairfield CHC asked whether two women could apply to live together. Two Spanish-speaking women participating in the 2nd focus group at Botany MRC had each arranged to share their public housing with a friend. One of these women said she has children who live far away and cannot come to her during the night when she is sick. Likewise, an ethnic health worker referred to an older Spanish-speaking woman, a diabetic, who had requested a transfer to share with her friend. This woman had Spanish-speaking persons living in the same area, but was unaware of this until the worker informed her.

Community housing workers echoed some of the problems mentioned by the women interviewed (these problems had occurred in the shared housing they managed), and also told of some success stories in shared housing. Small-scale share housing with two women sharing was considered more likely to work. In some cases, larger scale arrangements may also be successful. The Spanish Speaking Grandparents organisation at Fairfield managed a 4 bedroom shared house, which accommodated a maximum of 10 persons.56 A representative I spoke with said the women have no problems with sharing, that they help each other, and if one woman is sick the others look after her. They think they are all family. The organisation had also received funding under the

56 The house has two stoves, and also has two toilets.
Family and ethnic community

CHP for another share house, and the house to be built would have two rooms for emergency accommodation and house 6 persons, mostly women.

The number of older NESB women among those I interviewed who saw value in shared housing, including the availability of company, support and communication, plus were interested in sharing, points to this form of housing as a viable option. Responses from the women indicate that shared housing may have greater popularity among Spanish and Chinese speaking women. However, one woman from each of five other language groups represented in my interviews also had a positive reaction to shared housing. Their comments suggest that a household of two or three women might be the optimum situation, and further, the value in SHAs offering two-person shared living arrangements. In cases where two women want to share together, but are out of kilter on the waiting list, the allocation of two-bedroom accommodation to the woman first on the list would mean that the 2nd bedroom would either be available for a carer to stay overnight (an issue I will discuss in Chapter 9) or for the woman further down the list to become her co-tenant.

Comments made by the women indicate that a need exists for further shared housing options to be developed and promoted. The issue of privacy for older NESB women, and control over their environment can be responded to in group sharing arrangements by providing two living areas; an older NESB woman would have her own self-contained living area but also access to a communal living area.\(^57\) It is essential however that older NESB women are involved in planning and developing such accommodation,\(^58\) and are fully informed of the choices available and related aspects.

Reflections

The interview responses I have presented in this chapter show that for some women, family members and members of their ethnic community provide sufficient opportunities for communication, culture, and community, whereas for other women

\(^{57}\) Baum, 1985:5,6 Baum suggests that shared housing has the potential to play a role in reversing the negative aspects of excessive privatisation.

\(^{58}\) Rossiter, 1987:13
this is not the case. I have also demonstrated the need many women have to live independently from their family members, and the value some find in ethnic-specific housing complexes and shared housing. In Chapter 10 I will consider the extent to which the women's responses suggest that same-language neighbours within mainstream housing would be a source of communication, culture and community. In the following chapter I will focus on lone-person public housing dwellings and related considerations.
In this chapter I will analyse issues related to the size, design and location of lone-person dwellings for older NESB women. I will also examine safety and security, racism, personal mobility and access to transport. Except for racism, these are the issues given the greatest amount of attention in the housing literature. In particular, I will consider the ability lone-person dwellings have to provide for communication, culture and community.

Size

Older women have dispensed with the notion that bed-sitters can adequately meet their housing needs. A lack of space can become a very restricting and isolating factor for older women, negatively impact on their privacy, prevent friends or relatives visiting and staying overnight, affect the ability of older women to maintain their social relationships, and prevent the storing of valued possessions collected over a lifetime. Women consulted in Victoria also stated that bed-sitters were hot in summer, and were noisy and dangerous, due to there being only one exit.

The size of their accommodation also affects the ability of older women to have a live-in carer when required, for example during times of illness. The presence of a live-in carer at crucial times can assist in improving the health and well-being of older women and assist them to remain independent for longer. The inability of lone-person public housing to accommodate additional persons in their role as temporary care providers may contribute to older women seeking other forms of housing, such as nursing homes, where care is provided.

2 WISH/VICMACWH, 1991
The Spanish-speaking woman living in Canley Heights was in a very low standard fibro bedsitter, and said she had no space to accommodate anybody, nor for friends or neighbours to visit her. She wanted a one-bedroom unit with a good amount of space, and commented that her friends had given her a lot of presents. Likewise, the Spanish-speaking woman living in Malabar said her bedsitter was too small and she wanted a bigger flat.

SHAs now acknowledge that older single persons require more space than bed-sitters provide to lead a satisfactory existence. In 1974 the then NSW Housing Commission ceased construction of bedsitters for older persons and one-bedroom units are now the standard design. However, housing allocations occur within the constraints of existing housing stock, which includes bedsitters from earlier construction programs. In the case of bedsitters constructed prior to 1974, the NSW Department of Housing (NSWDOH) has a policy whereby applicants have a right of refusal for this stock. Nevertheless, refusal results in a longer period on the waiting list. Consequently, an accelerated program of stock replacement of bedsitters is required.

The lack of space for friends and relatives to stay overnight is not necessarily alleviated by the provision of one-bedroom units. Many older public housing tenants have indicated that the provision of one-bedroom units prevents them from having relatives and friends to stay. The NSWDOH has been trialling two-bedroom Pensioner Housing developments in order to provide space for a carer or visiting family member. Developments of this nature reflect the wider government shift from institutionalised to community care, and the

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4 Previously it had been assumed that older persons needed less space because of their advanced age and limited social relationships.
5 Construction of bed-sitters also ceased in Tasmania from 1975, Western Australia from 1978, Victoria from 1980/81, and in the ACT from the early 1980s (Coleman & Watson, 1987:70-71, 65, 69). The NSWDOH has also converted bedsitters in the Waterloo Estate to one-bedroom accommodation. However, conversions have resulted in a reduction in the total number of units. Thus in some instances (where it is feasible) replacement of stock rather than conversion may be the preferable option.
6 The proportion of bedsitters in NSW remains 4% of stock (NSWDOH, 2000a:36).
7 OPHS, 1994:5
9 OPHS, 1994:19

housing needs among older NESB women
Dwelling aspects and related considerations

shortage of supported accommodation - factors which help to explain why there has been a response to this issue despite reduced government funding for public housing stock.

The majority of older NESB women I interviewed, who were living in bed-sitters or one-bedroom flats, confirmed earlier research findings. They expressed a requirement for additional space/a second bedroom for family members and friends. Some of these women said they needed extra space for a carer if they were sick, and for carers, such as children or grandchildren, to stay overnight.

Responses from the women indicate that the provision of two-bedroom accommodation would assist them to maintain social relationships and accommodate a carer when required. Accommodation of this size would have positive affects on their health and well-being and contribute to them remaining independent for longer, due to the connection between social participation and health and well-being I discussed in Chapter 7. An implication of these women having to seek alternate accommodation that includes support is that further resources would have to be channelled into dependent and cost intensive styles of living such as hostels and nursing homes. This outcome could affect the overall funding of public housing by diverting Commonwealth resources away from the CSHA to aged care provision.

However, the requirement for two-bedroom accommodation does not necessarily apply for all older women. A small number of the women I spoke with said they were (very) satisfied with having a one-bedroom unit, or wanted this type of accommodation, and didn’t need additional space for visitors. The reasons they gave included having the opportunity to stay overnight at a relative’s house, placing a bed on the living room floor to sleep on while a friend or relative stayed overnight in the bedroom, and having a sofa bed in the lounge-room for relatives. The Cantonese-speaking woman living in public housing at Cabramatta stated that it would be better if there were more space, but she seldom had friends or relatives to stay overnight.
Factors other than functional considerations can also influence housing needs. The Arabic-speaking woman living in public housing Narwee said she preferred to be alone, and that there were problems with family members, for example her grandchild, staying overnight and she wanted her freedom. The Spanish-speaking woman aged 84 living in Las Casitas occupied a two-bedroom unit, and had done so with her husband until his death. She wanted to continue to occupy this residence and stay with the memories. However, as a lone-person she was no longer eligible to do so and was required to move to a one-bedroom unit in the same complex. This requirement to move had the potential to result in negative impacts to her health and well-being, and demonstrates a need to review the eligibility criteria.

A further issue is the desire older persons may have for a domestic pet. A woman consulted in Victoria commented on the restriction being housed in a bedsitter placed on having a dog (i.e. the size of the dog allowed), while another woman spoke of the emotional attachment she had to her dog, and the companionship her dog provided. The ability to have a pet was an issue that also arose among the women I interviewed. The Spanish-speaking woman aged 85 who lived in the Eastern Suburbs described herself as very fit, and wanted a dog or cat, to pat and walk with. She said that the gentleman downstairs who is confined to a wheelchair is allowed to have two dogs for therapeutic purposes. Also, an Arabic-speaking woman had acquired two dogs for safety reasons etc, as I will discuss below.

Design

Housing commentators have indicated the requirement for housing designs with the ability to provide appropriate living conditions for older women. Internal and external details and layouts are required which are suited to older women, and that have flexibility and innovation in design to enable older women to continue to live independently and to remain

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10 WISH/VICMACWH, 1991:68,202

housing needs among older NESB women
in their local area (i.e. to age in place). This endeavour would involve a radical rethinking of resources and constraints, such as existing housing stock (as discussed below), and the direct involvement of older women, including those living in or registered for accommodation in the public sector. Comments from the older NESB women I interviewed, to follow, could contribute to this endeavour. Their comments could also inform the checklist of housing design issues that the NSWDOH now considers when constructing, allocating and purchasing accommodation for NESB clients.

The women consulted in Victoria emphasised functionality when discussing ‘good design.’ Design has traditionally commenced with the viewpoint of the architect and emphasised the importance of form over function. For example, ensuite bathrooms have been located adjacent to the bedroom in lone-person accommodation. While this may be in keeping with the form of the dwelling, the placement of the ensuite requires visitors to enter through the bedroom. One of the Spanish-speaking women living in Las Casitas and an Arabic-speaking woman participating in a focus group at Bankstown said they would like their ensuite to be located elsewhere (i.e. for the dwelling to function differently).

Quality of life can be improved through design features that focus on personal characteristics, lifestyle and daily activities (i.e. personal use of the dwelling), and facilitate both independent living and social integration. Personalisation theory embraces a concern with environmental meaning and expresses a distrust of standardised solutions. Personalisation commences with the viewpoint of the user(s) - in this case, older NESB women - and provides for a definition of meaning that incorporates function and social

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11 In recent years standard features in public housing constructed for older persons comprise ‘grab’ rails in bathrooms, walk in showers, and level access (AHURI, 1997:85).
12 NWCC, 1987a:2 & 1987b:2; Slade, 1985:7; Gartner, 1986:35. Historically the nuclear family has asserted itself as the consumer unit, and this has led to the vast majority of housing stock being designed with the nuclear family in mind. This emphasis is no longer appropriate as nuclear family households continue to diminish as a proportion of total households (Wilks, 1986:36; Baum, 1985:3; 1981 census, cit. Watson, 1988:56; 1986 census, cit. Rubbo, 1992:5). I discussed this issue in Chapter 1.
13 NSWDOH, 1999a:65
14 WISH/VICMACWH, 1991:203,139,142,209-10
15 Goodchild, 1991:132-5,141
16 Rowland, 1991b:59
activities.\(^{17}\) A dwelling acquires meaning as a home through this personalisation, and is positively valued as a place to which a person feels a sense of attachment.\(^{18}\) In other words, a house becomes a home.

Further research on the design preferences promoted by cultural background is required to add to the limited amount published to date. An in-depth report on the housing preferences of Polish, Turkish and Indo-Chinese persons living in public housing in Melbourne indicated that design was important for persons from Turkish backgrounds but not for persons from Polish and Indo-Chinese backgrounds.\(^{19}\) This does not necessarily imply that design is of little consequence to these two groups. The demonstration of differences in environmental perception (promoted by cultural background and other variables, such as gender, age, and class) is notoriously sensitive to the type of survey, interviewing process employed, questions asked and characteristics of the sample.\(^{20}\) Because differences have not yet been demonstrated does not mean none exist, and as recommended in the report ongoing consultation is required, as is the development of more comprehensive design guidelines.

Interestingly, the authors of *Immigrants and Public Housing* found that the design of public housing is important for all immigrant groups, and state that the design of houses fails to cater for cultural/religious practices. This finding was based on consultations with ethnic leaders and service providers including SHA staff. The report recommended that SHAs give consideration to acquiring housing which is culturally appropriate to the needs of NESB people. The NSWDOH’s checklist of housing design issues for NESB persons (refer above) is in keeping with this recommendation. However, as indicated above, checklists of this nature require the direct input of older NESB women.

\(^{17}\) Refer Thompson, 1996 for an analysis of the meanings of home for migrant women.  
\(^{18}\) Goodchild, 1991:132-5, 141  
\(^{19}\) ECCNSW, 1988:32;  
\(^{20}\) Goodchild, 1991:135; NMAC, 1999b:2
In response to a question on what changes they would make to their accommodation and a “wish list” question on what housing they would choose, some of the women I interviewed chose particular forms of housing other than their current housing form, while a number of women nominated their existing accommodation as the housing they would choose.

Four of the women I interviewed “wished” for a house. The Cantonese-speaking women living in community housing in Surry Hills specified an independent house with front and back yard, and the Vietnamese-speaking woman living in Fairfield Heights opted for a two-bedroom house in Canley Heights area, not having a big back or front yard as it would be expensive to cut the lawn. One of the Russian-speaking women living in Surry Hills chose a big house of her own, and close to the beach, while the Vietnamese-speaking woman living in public housing in Villawood “wished” for a three-bedroom house in Bankstown with one of these rooms spare and one for relatives. Two of the women chose otherwise. The Mandarin-speaking woman living in Surry Hills said she didn’t want a house, as there is no sense of security, while the Serbian-speaking woman living in Belmore said she would feel uncomfortable with a house.

The Spanish-speaking women living in Las Casitas (a 2 storey complex of 10 dwellings and internal gardens), plus the Vietnamese-speaking women accommodated in Van Lang and the Laotian woman residing in the Lao Units (single storey complexes of 10/8 dwellings with internal courtyards) expressed their preference for the type of dwellings they had. The woman living in the Lao Units added she would like more private area outside, and for the accommodation to be (as it was) single storey and brick. Similarly, the Laotian woman living with her daughter and son-in-law in Cabramatta wanted a separate dwelling with a shared courtyard for about 10 families. The Laotion woman living with a friend in Cabramatta also wanted a villa unit with a courtyard. Their choices suggest the popularity of accommodation of this nature among older Laotian women.

One of the Chinese-speaking women living in the Ultimo Units (a two-level block of flats with internal courtyard) said she would like to make the internal design different and...
redecorate, and change the external design. Design details were not specified. She also added that she wouldn’t make any other changes, that it was very good where she lived. A Spanish-speaking woman living in Mascot had lived in Australia for 13 years, for the first 8 years in private rental in Maroubra and for the last 5 in public housing in Mascot. She said she wanted the villa unit she lived in, which was part of a single storey cluster for older persons. Similarly, many of the women consulted in Victoria said they were very satisfied with cluster housing.21

The majority of the women I interviewed said they would not make any changes to their existing accommodation. However, other women commented on a variety of design considerations. I will present their responses now according to each particular design aspect, plus related issues from the literature.

Women consulted in Victoria wanted environmentally friendly dwellings and space and light.22 They expressed a need for light and warmth from the windows and views ('a window on the world.'). The Arabic-speaking woman living in Merrylands desired a residence that was spacious, open, and full of light, with security. She said she wanted to be able to breathe, that she gets agitated. Other women also wanted dwellings with the sun coming in. Thus, the orientation of their dwellings and the amount of glazing can make a positive contribution to the living standard and quality of life experienced by older women, and reduce energy consumption and costs.

Women in Victoria wanted outside space, and a balcony or verandah.23 A number of women I interviewed also expressed a desire for an outdoor area, a balcony, a garden and/or backyard. The Arabic-speaking women living in public housing in Narwee said that because she didn’t have a balcony she didn’t see anybody. She also wanted a backyard for growing, for outdoor social activities and to sit in the sun, as she felt like a prisoner in her flat. Another Arabic-speaking woman had been in Australia for 7 years, and lived with

21 WISH/VICMACWH, 1991: 202, 145
22 WISH/VICMACWH, 1991:139,142-3, 175209-10
23 WISH/VICMACWH, 1991: 141-2

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family members in Narwee. She wanted a verandah, and said it is very traditional to use the verandah if a friend visits, while two Arabic-speaking women living in Brighton also desired a balcony (without giving a particular reason). Thus, in this instance there appears to be a connection between design (inclusion of balcony) and culture (i.e. Arabic culture).

For two women, the positioning of their balcony introduced privacy issues. The Russian-speaking woman living in Coogee said she had no privacy as her flat was very open to people living nearby, and that the woman living in the block of flats adjacent watched her all the time, and when she went out to her balcony this woman was there. Similarly, the Serbian-speaking woman living in Pendle Hill had a balcony that faced her neighbour’s and there was a lack of privacy. This problem could be avoided or at least minimised by paying greater attention to issues of privacy in the future design or renovation of public housing.

For one of the Spanish-speaking women living in Mascot, a garden was especially wanted if she spent more time at home. One of the Spanish-speaking women living in Las Casitas said that the residents did their own gardens, and the gardens were beautiful. The Spanish-speaking woman living in Maroubra believed a garden was important for flowers and plants, while the Spanish-speaking woman living in the Eastern Suburbs wanted the building where she lived to have a garden. The Laotian woman living with family members in Cabramatta wanted a garden to grow vegetables and flowers, to sit in and look at in the evenings and on weekends.

The Cantonese-speaking woman living in Surry Hills had previously lived in Maroubra with her daughter (from the time of her arrival in 1975 until about 1984). She loved gardening, and said the garden was the most beautiful in the street and there were so many plants on her balcony. However, she feels weaker and weaker so cannot do all the gardening. Other women said they wanted a garden for the activity, to keep fit, and for something to do. Responses from these women indicate the value of incorporating private and community gardens into housing estates. Community gardens exist in a limited
number of housing estates in the Sydney metropolitan area, and have encouraged social and cultural interactions between tenants.24

Some of the women wanted accommodation in a block of flats, with the preferred size of the block ranging from large to medium to small. Large blocks were desired in order to have many people living there, and for security, while a block with a small number of flats was wanted for privacy. One of the Russian-speaking women living in Surry Hills in the Northcote Building (a complex of several large blocks of public housing) said it didn’t matter how many flats, while the Russian-speaking woman living in Coogee said she wouldn’t change the number of flats around her, the bigger the better, as it was easier to choose people to communicate with.

A Cantonese-speaking woman participating in a focus group at Canley Vale specified about ten units in the block. The Vietnamese-speaking woman living in Villawood wanted a quiet life and expressed a preference for only four flats in each block. She had initially lived in Villawood with her husband, but he had left because of noise. The responses of these women suggest that a mix of block sizes would have greater ability to meet the needs of older NESB women in the future, than for example standardising the block size for older persons.

Some of the women had a preference for ground floor accommodation, with others wanting a higher floor. The Spanish-speaking woman aged 84 living in Las Casitas wanted to continue to live on the ground floor, as she couldn’t climb any stairs. She had recently had her knee operated on, but had subsequently fallen over, and needed an operation to completely replace the knee. However, her heart was too weak for this to occur. The Spanish-speaking woman living in Canley Heights said that for her it was the same to live on the ground, first, second, or third floor, but the fourth floor is too high (no reasons were stated). The Serbian-speaking woman living in Bankstown wanted to move up to the

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24 For example, in response to requests from tenants, the NSWDOH provided a community garden on the Waterloo Estate, and the garden has encouraged interaction between the many cultural groups living there (NSWDOH, 1999a:27).
second floor of the building she lived in, as there would be less noise and commotion. A housing estate worker also referred to the incompatibility of children’s playgrounds being located outside the ground floor units where older persons lived in the estate. The Serbian-speaking woman living in Belmore was on the first floor of a block of flats, and said she would need the ground floor later when she was sick. A feature not mentioned by the women was ramped access to their accommodation. Some of the women consulted in Victoria wanted this.25

The Russian-speaking woman living in Coogee had a third floor flat and led a very active life. However, she said there was no lift in the units and it was getting worse to climb the stairs. She would prefer the first floor, but if there were a lift there wouldn’t be a problem if it were higher. The Russian-speaking woman living in the Eastern Suburbs said she couldn’t live high up because she had problems with her blood pressure, while one of the Russian-speaking woman living in Surry Hills was happy to live on the fifth floor with a lift, while also commenting that the lift was noisy. The Arabic-speaking woman living in Merrylands didn’t want a lot of stairs, as she couldn’t climb stairs, but also didn’t want the ground floor, as she was afraid someone might break in. One of the Cantonese-speaking women living in Ultimo had a problem with her leg following an operation on her knee-cap, and said she would prefer the first floor, that sometimes there was a problem with the lift due to a lack of maintenance.

Other women preferred to live on a higher level, including a woman who used a walking frame. An Arabic-speaking woman participating in the focus group at Bankstown said that the stairs to her residence would be a problem later on and that she would have to be moved, which would involve emotional problems. Another woman in the same group, who had a problem with using the stairs to her flat, said she stayed inside, as she didn’t want to move from where she lives. Comments from the women indicate that the level on which their flat is located has implications for ageing in place. Their comments also indicate the different requirements in terms of the level of accommodation need to be catered for. For

25 WISH/VICMACWH, 1991:139-140, 210
some women the ground floor is needed for mobility and health factors, while for other
women a higher level is needed for factors such as noise reduction and safety. Also, in
some cases the latter need calls for a quiet, well maintained lift.

A small number of the women said they preferred to live close to the street for
convenience, for a taxi or bus, whereas a large number of women wanted to be away from
the street. The Cantonese-speaking woman living in public housing in Cabramatta desired
a busy street so she could catch a cab more easily and not have to ask her neighbour to
phone and book one for her. One of the Arabic-speaking women living in Brighton wanted
traffic around, as she gets bored, and similarly her friend (also being interviewed), wanted
traffic around. One of the Arabic-speaking women living in Narwee said she didn’t mind
the traffic, while the Arabic-speaking woman living in Merrylands didn’t mind whether she
was near or not near the street. Similarly, one of the Russian-speaking women living in
Surry Hills commented that the street didn’t matter.

The Laotian-speaking woman living in the temple wanted the street to be small, and two
Arabic-speaking women wanted the street to be quiet (one of these women lived in the
Riverwood Estate and the other was on the waiting list for public housing). Other women
said they wanted to be away from the street because of the pedestrians, the street being
noisy and dirty, and because of safety problems. These women included three Arabic-
speaking women living in Merrylands, Narwee and Brighton, the Mandarin-speaking
woman living in Surry Hills who was afraid of crime, and the Russian-speaking woman
living in Coogee because she found it very noisy.

Thus, while a majority of the women wanted to be away from the street, much diversity
exists in the women’s needs in relation to the proximity and size of surrounding streets and
traffic flow and volume. Again, a diverse range of stock would appear better able to meet
future housing needs among older NESB women, than a standard stock model for older
persons. The women’s responses also reveal that an expanded allocation model is needed
that goes beyond a wait-turn, one-offer model to cater for needs such as those I have been

housing needs among older NESB women
discussing. Notwithstanding, a crucial need exists to increase overall public housing stock, as I argued in Chapter 3. This increase would provide for greater stock diversity and further flexibility in allocations.

A number of women said they would choose to have specific features in their dwelling. These features included a convenient/modern kitchen and bathroom, and a bathroom rather than an ensuite off the bedroom (as discussed above). Other desired features were a laundry in the unit so that it was closer and not shared with male neighbours, noise insulation in a unit to avoid sounds from neighbours, and wooden floors, as they were considered easier to clean than carpets. Further features mentioned were ventilation for cooking smells, a douche in the bathroom, increased storage area so there was room for the sewing machine, and a cupboard for cleaning items. Outdoor features included fences, gates, and trees to block out the sun. All these features warrant consideration in the future provision of public housing for older persons living alone.

Overall, comments from the women reveal a diversity of housing needs exist in relation to the dwelling aspects I have been discussing. Their comments give strength to research findings that a greater choice in the range of public sector dwellings available for older women is required. This requirement would be best met through an overall increase in public housing stock. Comments made by the women also indicate that their quality of life could be improved through dwellings that facilitate both independent living and social integration. I will focus on the issue of social integration in Chapter 10.

Location

Public consultations with a wide range of women's groups in the late 1980s revealed concern about the often remote location of pensioner units, and the consequent relocation of people away from services, friends and support services.26 One of the two principal reasons

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26 NWCC, 1987a:2. Refer also Davison et al, 1993 cit. AURDR, 1994:16. Consultation with ethnic community leaders and service providers including SHA staff has also revealed that public housing is often isolated from community networks, services and public transport (Hasell & Hugo, 1996).
older English-speaking women in the private rental sector gave for choosing this sector over the public was locational (size being the other reason). Many of these women wanted to remain near the city, where they had lived most of their lives or had social and service networks established. Location was also one of the two major complaints (the other complaint being size) made by older English speaking women in the public housing sector. Isolation was a major concern for these women, which stemmed from distance and transport problems, and from the downgraded local conditions experienced.

Many older English-speaking women moving into lone-person public housing have been housed away from the areas where they spent the majority of their adult life - familiar areas where their friends, social venues, facilities and services, including their doctor, are located. This has been an untenable arrangement for these women, especially when it is considered that residential location is at least as important as living conditions, if not more so, for the quality of life. Public housing authorities have become cognizant of the importance of providing housing for older persons in familiar areas and close to friends, family and services, and this consideration entered into the planning of older persons housing from the mid 1980s. However, in the late 1980s older English-speaking women revealed that there was still a long way to go in effectively implementing this consideration. So too, comments made by the older NESB women I interviewed revealed that much remained to be done. Effective implementation is dependent on stock changes, as discussed below, and epistemological issues, such as those I have been discussing in this thesis. In particular, effective implementation is dependent on older NESB women

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28 Coleman & Watson, 1987:37
29 Coleman & Watson, 1985:7 & 1987:33; Slade, 1985:5-6
31 Refer, for example, the Victorian Ministry of Housing's 1985 Review of Housing Policies (Sharwood, 1989:23). The South Australian Housing Trust also stresses the importance of enabling older tenants to retain neighbourhood networks of friends and services (cit. Coleman & Watson, 1985:8, 1987:39). Refer also AURDR, 1994:17 & NSWCCA, 1994:45
32 Coleman & Watson, 1987

housing needs among older NESB women
providing further experiential knowledge of their specific locational needs. My aim in this part of the thesis is to present knowledge of this nature.

A lack of access to services and facilities sometimes reflects the legacy of past construction programs, which concentrated public housing in particular locations. For example, specific ‘gaps’ have been identified in services available to public tenants in the South Sydney area, including a lack of access to appropriate infrastructure on many housing estates. Areas such as Woolloomooloo lack even basic infrastructure, both public and private, such as adequate shopping facilities, transport services, banks and post offices due to the low socio-economic status of residents in the area, most of whom are public housing tenants. Community consultations in the South Sydney area identified poor access to services and facilities, and the inequities associated with this, as major issues for older NESB persons. For example, poor access resulted in social isolation for many, a lack of sense of being part of a community as well as a reduced quality of life due to inadequate health and housing outcomes.

Older NESB persons have indicated their desire to be close to facilities, such as shopping centres, public transport, doctors and recreational facilities. A closely related issue is the lack of fluency in languages other than English on the part of most members of the health and welfare professions. A variety of research reports have revealed that a high proportion of older NESB women are unable to use, or encounter difficulties in using, existing community services, and/or have less knowledge of these services, due to language and cultural barriers. I discussed these barriers in Chapter 7 and revealed the ways in which they limit access to necessities such as transport, health and welfare services and basic shopping requirements, and to leisure pursuits, and further isolate older NESB

33 SSPHTF, 1995:42-44,77-79
34 SCCC, 1994:69
35 Redmond, 1987:252
36 Alcorso & Schofield, 1991:84/5; Rowland, 1991a:25,27

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women. In contrast, proximity to their ethnic community allows older NESB women ready access to same-language shopkeepers and services, and the other benefits I discussed in Chapter 8.

Older NESB women may have the option of being rehoused in another location. The Department’s rehousing policy defines the eligibility criteria for rehousing as living in a location or dwelling that has an adverse affect on their medical condition or well-being, and the risk of harassment or abuse. Older persons are eligible for rehousing if they require accommodation closer to family or friends for support purposes, or if increasing frailty makes their accommodation unsuitable. The NSWDOH also introduced a Mutual Exchange Program in 1992, whereby tenants can ‘register interest in “exchanging” their accommodation with another tenant to achieve locational preference.’ A community worker I spoke with indicated the success she had with rehousing tenants. Three of her clients, two of whom were NESB, had been rehoused in the last year due to compelling circumstances.

However, the opportunities for rehousing, and for exchanging with another tenant were very limited at the time fieldwork was undertaken. An Arabic woman participating in a focus group at Bankstown had lived in Australia for 14 years, for the last 9.5 years in public housing in Greenacre. She had asked to be rehoused close to her son in Doonside 8 years ago, and had a doctor’s report indicating the need for this. At the time of the interview, the DOH hadn’t been able to meet her request. The Cantonese-speaking woman living in Mt Pritchard was accommodated in a high standard one-bedroom dwelling, but located far from the facilities and services she used, and had applied to exchange this residence. She had only had one tenant express interest in exchanging, however she had declined his offer

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38 Johnson & Kambouris, 1992, cit. CSAHS, 1995  
39 Previously, the NSWDOH had also offered the opportunity to transfer to clients accepting accommodation in unfamiliar locations. Interviews with older English speaking women indicate that this ability may however have been restricted to women whose level of despair, deriving from the sense of isolation, resulted in a medical condition. (Coleman & Watson, 1987).  
40 NSWDOH, 1994a:19  
41 For example, in the year leading up to the fieldwork, 1993-94 6,281 registrations for mutual exchange were received, while only 812 exchanges were achieved (NSWDOH, AR 1994:19).
due to the standard of the dwelling and it being in an area known to have safety problems. The Serbian woman living in Bankstown (in a bedsitter) had also applied for an exchange dwelling. She spoke of being in an isolated area with no close transport, needing additional space in her residence, and a lot of noise from a nearby factory and passing traffic. Also she had concerns about her safety and security where she lived and feared her defacto partner.

The Spanish speaking woman living in Canley Heights was accommodated in a small, very poor standard fibro bedsitter and had been waiting 4 years to be rehoused, but at the time of the interview hadn't been offered alternate accommodation. She had accepted the bedsitter as an immediate but interim means of acquiring a dwelling, rather than taking up her "right of refusal" (refer above). The situation that eventuated indicates a requirement for greater focus to be placed on enabling tenants to move from interim accommodation to longer-term housing of an appropriate standard.

An issues paper produced for the National Housing Strategy in 1991 suggests 'the development of flexible relocations policies within public housing.' Likewise, in 1995 the South Sydney Public Housing Task Force (SSPHTF) recommended that the NSWDOH review its rehousing policy to enable all interested tenants to apply. Public tenants living in South Sydney expressed dissatisfaction with their housing for a range of reasons, including problem neighbours. The above responses from 4 of the women I interviewed provide further evidence of the need to introduce greater flexibility and eligibility into relocations policies, and further, the need to develop programs to put these policies into action.

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42 Extreme temperatures were experienced in the dwelling both day and night, and there was an absence of trees or shrubs around her residence to provide protection from the sun. The high temperatures placed large restrictions on cooking, while the low temperatures meant the heater had to be kept on all day, resulting in very expensive electricity accounts. In addition, there were vermin inside the dwelling, the carpet was mildewed, and the furniture couldn't be moved to vacuum the floor due to the limited space.

43 Cass, NHS, 1991:43

44 The most common reasons were unsuitable accommodation (including the type, size, and/or accessibility provided by this accommodation), undesirable location, and conflicts with neighbours, due for example to noise and/or neighbours problems sometimes being manifested in undesirable or anti-social behaviour (SSPHTF, 1995:49-50).
Additional evidence of this need will be provided below when I present responses from the women relating to safety and security.

**Safety and security**

Older women living alone have been reported as finding personal safety and house security problematic, and having a fear of being ill or alone.\(^{45}\) Interviews with older women have revealed their requirement for financial, emotional and physical well being, as well as the knowledge that timely assistance and support is available when required.\(^{46}\)

In recent years, the NSWDOH has responded to the issue of physical security by designing accommodation with this factor in mind and including safety measures such as security doors and panels.\(^{47}\) Emotional and physical well-being and support is still however compromised by older women being housed in dwellings without these security features, and in isolated living arrangements. This situation was also found to be the case among NESB women living in Victoria in 1991.\(^{48}\) The women felt vulnerable due to not having a command of the English language, and wanted security doors.

A small number of the women I interviewed outlined the security features they would like their dwellings to have. The features mentioned were security doors and windows, and bars on the windows. For example, the Arabic-speaking woman living in public housing in Narwee wanted a security door, and security windows on the main-road side of the flat she lived in. In the past the lack of security features connected to the NSWDOH’s funding priorities. However, more recently this lack bears greater relation to concerns about the ability for timely entrance or exit from the dwelling during emergencies. Nevertheless, the issue appears to be associated with legal liability rather than safety and security alone, as

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\(^{47}\) Personal communication from staff member in 1992; NSWDOH, 1999a

\(^{48}\) WISH/VICMACWH, 1991:199
tenants are able to have these features installed at their own expense on the proviso they remove them if they vacate the dwelling.

For some women, safety and security issues related to their dwelling, the block their flat was in, and/or the grounds of their units. The Spanish speaking woman living in Canley Heights said there was an attempt to break and enter her unit during the night, and later someone was knocking and asking her to open the door, and that she saw two men standing in the front garden. She commented that she hadn't felt safe or slept well since then, and had lost confidence in the place. The Serbian woman residing in Pendle Hill said that the area she lived in was relatively safe, but she was scared at night, and that the garages in her block of units had been broken into. The Laotian-speaking woman living with family members in Cabramatta commented that in the building she lived in young people used drugs and slept on the staircase every week.

One of the Spanish-speaking women housed in Las Casitas said she felt safe and secure as the gate from the street into the yard was closed 'early' each day. One of the Vietnamese-speaking women living in Van Lang said she didn’t feel safe and secure because there had been young people intruding in the grounds of the units, including on three occasions a group who took drugs. She said that there was no gate from the street into the grounds to deter intruders and the units were located on a no through road, so if anything happened it was very dangerous. Also, one external light wasn’t working and it was dark at night-time and scary. The women’s comments reveal the value in having security access not only to their dwelling, but also to their building and grounds (I will discuss this issue below).

A number of women had experienced incidents involving their safety and security where they lived. For some women, these related to local crime and violence, and for other women, the behaviour of their neighbours. The Laotian woman living with her friend in Cabramatta had been assaulted in her neighbourhood and two years later had her home

49 Other reasons mentioned by the women for feeling a sense of safety and security included the presence of security guards all day long, being able to phone family members, to dial 000 for assistance, and living in a quiet location.
broken into in. She was scared to walk alone because of youth gangs. The Laotian community worker interpreting at the interview commented that it was safer in the block of units now as about 4 or 5 same language families had moved in and there is more communication. One of the Cantonese-speaking women living in the Ultimo Units said she had been robbed, and one of the Spanish-speaking women living in Las Casitas had been assaulted crossing to the school across the road. One of the women participating in the focus group for Cantonese-speakers in Canley Vale had been pushed to the ground to take her necklace, and another participant had been attacked in Maroubra. The Mandarin-speaking woman living in Surry Hills said she feels safe from crime and violence. She also referred to having been confronted by a bag snatcher. However, she gave him $1 and he left her alone.

The Laotian woman living with family members in a private block of flats at Cabramatta said she didn’t like being in the area she lived in, as there were a lot of bad people, and there were problems with gangs, drugs, and alcohol. This situation varies in Cabramatta. The Cantonese-speaking woman living in public housing in Cabramatta said that where she lives is quite safe in the sense that there is not much crime and violence.

Women mentioned the crime and violence in their area. The Serbian woman residing in Bankstown said she feared robbery, burglars and violence, and that there was a lot of violence in her area, and she couldn’t venture outside alone after dark. One of the Russian-speaking women living in Surry Hills said she tries not to go out at night, but if she has to it is not a problem, while the other Russian-speaking woman living in Surry Hills said she didn’t go out in the afternoon as there were cases of robbery and it was not that safe in the surrounding area. The Russian woman living in Coogee said the area where she lived was very quiet and she preferred not to go out by herself, and that she was scared to go out in the evening and didn’t go out alone at night. Similarly, the Arabic woman living with family members in Merrylands said she had security bars where she lived, and that if there were hardly any people on the streets or it was getting dark, she wouldn’t go out. Two

50 For two women, their perception of crime was gained from television broadcasts.
women commented that they were afraid all the time, especially at night. I will discuss the issue of being alone at night in Chapter 10 when I consider the safety and security provided by same-language neighbours.

In recent years, there have been significant changes to the profile of public housing tenants with many tenants requiring high levels of personal support, including crisis care.\textsuperscript{51} This situation prompted the SSPHTF to recommend in 1995 that the NSWDOH investigate strategies for changing the concentration of high needs tenants within housing estates in South Sydney. Persons with complex, and often multiple, physical, mental, emotional and drug and alcohol dependent problems were being housed in public housing without corresponding developments in support services.\textsuperscript{52}

Public housing in South Sydney was also characterised by high proportions of aged persons, NESB persons and persons living alone.\textsuperscript{53} A number of older long-term tenants in South Sydney said they were frightened by the behaviour of their neighbours and wanted to move, but were ineligible for rehousing and felt trapped. Many were afraid to go out (and sometimes even to stay at home) or build up relationships with neighbours. A community worker mentioned that the task force had found that there were people who hadn't been out of their unit for a fortnight, and were too scared to do so. High levels of depression and anxiety were a common experience among these tenants. Thus, the tenant mix can be seen to have been generating additional problems and needs, and spiralling demands for support services. A review of allocations policy and improved monitoring of allocations was proposed by the task force along with other strategies for improving the social balance of population mixes on housing estates, including ensuring adequate support services.\textsuperscript{54} A

\textsuperscript{51} Westacott, 1994:3
\textsuperscript{52} The Task Force report states that 'high numbers' of housing estate tenants in South Sydney were being visited by psychiatric teams, as disproportionate numbers of persons with mental disabilities were being placed in the region. Also, that 'high numbers' of tenants were receiving visits from community nurses and a 'high frequency' of complaints and calls to the police for assistance were made.
\textsuperscript{53} SSPHTF, 1995:66-7
\textsuperscript{54} SSPHTF, 1995:49,67. The Task Force recommended that the Department of Community Services and Department of Health investigate the problems experienced by funded bodies in delivering appropriate and accessible services to priority population groups including the possible development of new (more flexible and responsive) service delivery models.
community housing worker in another location stated that an initial concern with tenant mix would offset later problems.

Reduced funding for support services in South Sydney had resulted in an increase in unmet needs within the community and contributed to further problems (such as increases in dysfunctional behaviour, the generation of fear and anxiety and a lack of sense of security) and associated needs. For example, defunding of the generalist GIA Worker position at South Sydney Community Aid, which targeted NESB persons in the area (predominantly public tenants), left a void in service delivery to these persons.55

The NSWDOH responded to the security issues raised by the Task Force through its Neighbourhood Improvement Program (NIP).56 Boundary fencing and fencing for open areas around walk-up apartment buildings was installed, as were electronic access systems at high-rise and walk-up apartment buildings, and lighting in common areas was upgraded. My interviews indicate the value this form of extended security would have in other locations. Attempts were also made to reduce the concentration of people with disadvantage, and to integrate the delivery of human services to tenants. Measures included allocation initiatives aimed at achieving an improved social mix (i.e. allocating accommodation in Matavai and Turunga, the high rise complexes, to persons 55 years and over only), and the appointment of two specialist staff members. An evaluation of the NIP found that the physical improvements and changes implemented by the Department have generally been successful.57 However, the NIP objectives of addressing mental health issues and achieving close and integrated inter-agency cooperation have proved more difficult to implement.

An ethnic health worker spoke of the difficulties experienced by older NESB women living in lone-person public housing through being housed among young people, and among drug

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55 SSPHTF, 1995:69-71
56 NSWDOH, 1999a:27. A major proportion of NIP expenditure (around 92 percent) was used to physically improve and reconfigure the housing stock on the Waterloo estate, due to it being in poor condition (Randolph & Judd, 2001).

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and alcohol dependent persons. The worker stated that this situation can be very stressful and affects the health of these women, and can cause isolation, depression, which is sometimes severe, and pain. The women become scared to leave the house, use public transport less, and become more afraid of using it. These women “never” have a chance to air their problems, neglect to look after themselves, visit the doctor frequently (as someone to talk to) and take anti-depressants. An overuse of medication is occurring among these women, and many swap their medication. A worker for the Spanish-speaking community also referred to women suffering pain and taking medication, and said that a campaign had been conducted and a program run to show women how to use the medication properly.

Other community workers also spoke of the problems in housing estates, the drugs and violence, there being no sense of community, and cases where women will not go outside their front door. Older NESB women were said to be located away from whatever is meaningful to them, and there was a need for housing to link with support services. Workers mentioned the poor health status of older NESB women living in public housing, that health problems associated with age were exacerbated by language difficulties, and further, that older NESB women present with more complicated (and multiple) health problems and keep their health status disguised. Evidence such as this provides an indication of the degree to which a causal connection exists between tenant mix, social isolation, fear, mobility, and the health status of older NESB women, and the requirement to respond to ethnicity in public housing provision.

One of the Russian women living in Surry Hills said that during the day she and her same language neighbours sat in the park and at 7pm she went home, some people continued with walks in the evening, but she didn't. She said she didn't feel safe in the block of units, and didn’t converse with her neighbours, apart from “greetings”, and locked the door and didn't go out. The Serbian-speaking woman living in Pendle Hill (who was a diabetic) said she had experienced problems having a neighbour, a woman aged in her thirties, who appeared to be affected by alcohol and/or drugs, and played loud music. She said there was

57 Randolph & Judd, 2001

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ongoing abuse, and that she was scared, sick and nervous, and this made her blood sugar level rise. An Arabic-speaking woman participating in a focus group at Lalor Park said that young persons were knocking on the door at 1am and 2am, and that she bought a dog. She commented that the neighbours loved the dog, and now she had a second dog.

The Cantonese-speaking woman living in public housing in Surry Hills said that a couple of months after moving into her unit a young man who lives upstairs broke into her unit and stole cash. She said it wasn't safe in the area due to drugs, alcohol, and robbery, and she was scared to walk downstairs particularly after dark. She didn't believe she could call upon her immediate neighbours, that they can't do anything as they are all old. She also said that if anything happened, for example fire, the neighbours would observe and would knock on each other's door to say what was happening. If it were not an emergency, she would go to her grand daughter who works in walking distance, if it was she would look after herself, just go and try not to bother her grand daughter.

The Cantonese-speaking woman living in public housing in Cabramatta, said that sometimes her three male neighbours got drunk. When she first moved into her flat, they knocked on the door and she was very frightened. The Spanish-speaking woman living in Malabar said that the people living next door to her, two men in separate flats, one of whom had visitors, drank and got violent. She said she closed the door and put on the TV, and didn't want to go out. The Vietnamese-speaking woman living Villawood said that her neighbours had put a hose under her door, the letterbox had been broken, and her car damaged many times. She complained to them, and they threatened her about phoning the police, so she rang the community worker who was interpreting if there was trouble. She commented that a dog ran up and down the stairs in the building she lived in, that she was scared of the dog, and that the tenants denied to the NSWDOH that it was their dog.

58 Among other women who spoke of problem neighbours, mention was made of a neighbour who is affected by alcohol and yells when she has visitors, neighbours who get drunk and shout on Fridays and Saturdays and sometimes other days, and young neighbours who are affected by drugs. Comments were also made regarding a neighbour who smashed windows, and a neighbour who knocks on the adjoining wall of unit.
Another Vietnamese-speaking woman aged 74 had been in Australia for 10 years, and initially lived with her daughter in Belmore for 3 months, then for 1 year in Wollongong, and then shared public housing (a 4 bedroom house in Padstow managed by the Indo-Chinese Refugee Association) for 3.5 years. At the time of the interview, she lived in public housing, a two-bedroom flat in Bankstown (she had applied with a friend and the friend had moved away, and now wanted her grandson to stay with her). She said there is a football field in front of her flat and balls hit the garden, and sometimes the children fight there and knock out the flowers and vegetables in the garden. She said she dares not report them, as they would take revenge. Nonetheless, she wanted to continue living in ground floor accommodation and a block where many people live, and was happy with the existing housing.

NESB women interviewed in Victoria felt particularly vulnerable if they couldn’t speak English and were unable to call their neighbours or the police, and didn’t have the language skills, confidence or information required to call emergency services.59

Many of the women living among same language neighbours that I interviewed felt safe and secure because they were able to call for assistance. The Spanish-speaking woman living in Bonnyrigg said that same language neighbours could understand, and could provide assistance and the telephone number for emergency services. Reasons given by other women for feeling safe and secure were because people are close by, due to the friendliness of the people around (not feeling any interference from the neighbours and them being good) and the neighbours being so cooperative. The Spanish-speaking woman aged 84 living in Las Casitas felt a sense of safety and security due to having same-language neighbours who would assist her, and being visited by a same-language worker from Home Care and a same-language volunteer from the neighbourhood aid program. Similarly, one of the Cantonese-speaking women living in the Ultimo Units said she could go to the same-language caretaker for assistance.

59 WISH/VICMACWH, 1991:78-80

housing needs among older NESB women
Many of the women interviewed said they would feel safer and more secure if there were same language speakers around to provide assistance. A woman participating in the Armenian-speaking focus group commented that it was safer as you can communicate and check on each other, while a Spanish-speaking woman taking part in the 2nd focus group at Botany MRC mentioned that she would also feel safer if there was a bilingual person to arrange an ambulance. The Cantonese-speaking woman living in public housing in Cabramatta commented that when she felt dizzy and needed to go to the doctor, she showed her English speaking neighbour the message a nurse had written in English and he phoned for a taxi. A Spanish-speaking woman participating in the 2nd focus group at Botany MRC said she was afraid to get sick at night, and she mightn’t be able to use the telephone. A woman participating in the focus group for Croatian and Macedonian speakers at Fairfield CHC said she couldn’t call out to neighbours for assistance due to not being able to speak any English, that she was scared about everything, and really only knew how to say help.

A small number of women who lived among neighbours who spoke a different language said they didn’t have concerns for their safety and security. The Cantonese-speaking woman living in community housing in Surry Hills said she felt safe and secure as she had two people living upstairs who had offered to provide assistance if she needed it, and while it was a problem to communicate she had a sense of security knowing they were there.60 A Spanish-speaking woman participating in the 2nd focus group at Botany MRC said she felt secure and left everything open, that she has a friend close by, and didn’t believe the neighbours would respond, that it is the Australian way of life.

Responses from the women I interviewed and other informants introduce a new consideration into the discussion of housing needs in the research literature, by revealing the degree to which language spoken by neighbours impacts on their sense of safety/security and the availability of support when required.

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60 Comments among other women included being pretty sure the neighbours would assist, having double locks on the doors of the dwelling, the neighbourhood being ‘good,’ and for one woman having two women neighbours who are ‘good’ and being able to contact them by phone.
Racism

In response to a question on whether they had encountered any racism, most of the women said they hadn’t. Only a small number of women elaborated on this issue. Reasons suggested for an absence of racism were being old, not inciting racism, and Australia being a friendly country. The Mandarin-speaking woman living in Surry Hills mentioned having received assistance from an English speaking man. The Cantonese-speaking woman living in public housing in Cabramatta said her neighbours treat her as a friend and greet her. The Cantonese-speaking woman living in community housing in Surry Hills said she had never felt any racism. However, she also commented that sometimes her young male neighbours have pointed and made comments, and said the word Chinese.

Among the women who said they had encountered racism specific details were not always provided. One of the Arabic-speaking women living in Narwee spoke of the attention headwear - a Hijab creates and being scared to go on trains with young people, and one of the Vietnamese-speaking women living in Van Lang said that sometimes walking along the street there were comments from young men in cars. The Serbian-speaking woman living in Belmore said she had experienced lots of racism when she first moved to the area, while the Serbian-speaking woman living in Pendle Hill mentioned, without specifying the details, racism from a shopkeeper and for her daughter at school. The Russian-speaking women living in Coogee said she didn’t want to tell the truth because the tape was on (interview was being recorded). The Spanish-speaking woman living in the Eastern Suburbs mentioned not having her greetings returned by neighbours, and the Serbian-speaking woman living in Bankstown said she receiving a lot of complaints about the music she played.

Mobility and transport

Mobility and transport are key considerations in meeting the housing needs of older persons. Often the more active and mobile older people are, and the greater the sense of
control over their lives, the better their health status and sense of well-being.\textsuperscript{61} Changes to the spatial structure of cities incorporating long distances to service centres\textsuperscript{62} and lower density public transport networks\textsuperscript{63} mean that greater individual mobility is required to gain access to community facilities and services (including shops) and to the homes of friends and relatives. The requirement for greater mobility has heightened the isolation experienced by older women who have difficulties in driving, walking or using public transport, and lack alternative means of transport.\textsuperscript{64} Mobility related to transport rather than physical mobility is focussed on in the literature. I will address this imbalance by focussing on physical mobility below.

A key priority that emerged during the 1994 consultation \textit{Housing Choice for Older People} was transport to enable full participation in the community. Adequate transport was seen as crucial for older persons to remain active and healthy in their later years. Adequacy was also hindered by car ownership declining with age.\textsuperscript{65} Older women are less likely to own or drive a car than men of a similar age, may never have held a drivers license, or may find their capacity to drive has decreased with age.\textsuperscript{66} In addition, bus timetables /transport services primarily cater for people in the full-time workforce (ie peak travel times and direct routes).\textsuperscript{67} Off peak services are less frequent and more circuituous local area travel is not catered for. Some of the women I interviewed also had problems with the lack of singular bus routes to particular places, and the requirement to catch two or three buses. I will discuss these issues below. The safety of their locality and the fear of potential physical violence also inhibit women’s use of public transport, especially at night.\textsuperscript{68}

\begin{footnotes}
\item[61] SSCC, 1994:82
\item[63] i.e. services which are restricted to main routes
\item[66] Slade, 1985:5; Rossiter, 1987:1-2
\item[68] NBEET, 1991 cit. NHS, 1991e:68
\end{footnotes}
Consultations with older persons living in South Sydney revealed the negative aspects of existing public transport, including poor frequency of routes and services, and associated waits for services. Physical barriers to using public transport were poor access, such as long walks to bus stops and train stations, steep flights of steps at train stations, and the steps onto buses and trains. One woman I interviewed had problems with the height of the step into the bus. These factors discouraged the use of services available and caused people to rely on other means including taxis (if they could afford them) and community transport. Limited spare capacity within existing community transport services was also recognised as a problem, with this form of transport increasingly being used for medical reasons.

Despite the problems encountered, older English speaking women are major users of public transport, and its availability allows them to maintain their independence and minimise social isolation. Consequently, it is essential that older women's housing is accessible to public transport.

Older NESB women are more likely than their Australian born counterparts to experience difficulty with mobility outside of the home, including a lack of transport. They are less likely than Australian born women to hold a driver's license and to have access to a car, and most do not drive. Also, many older NESB women cannot use, or experience considerable difficulty in using, public transport independently, largely because of language barriers. Moreover, as three ethnic community workers I spoke with at Auburn stated, language plus technology is a problem, for example ticket vending machines at railway stations. In addition, poor public transport provision exists in the areas in which older NESB women are concentrated, notably the outer western suburbs of Sydney and Melbourne, and other large metropolitan centres. Some of the women I interviewed did not have a public transport route in the area where they lived and used a private bus service. An Arabic-speaking woman participating in a focus group at Bankstown, who lived in...
Condell Park, said it took ten minutes to get to the bus stop, that there was no seat, and only one route. An Armenian-speaking woman participating in a focus group mentioned that there was no bus on Sundays where she lived (Regents Park), while the Laotian woman living in the *Lao Units* said that the private bus was too expensive.

Transport difficulties such as those I have referred to increase the isolation experienced by older NESB women, particularly when they are required to travel some distance to where their ethnic organisations, services and/or friends are located (as I will discuss below).\(^{72}\) Another Armenian woman participating in the focus group said that she had experienced problems getting to the Armenian Church in Chatswood where she worked as a volunteer. The Spanish-speaking woman living in Canley Vale, who had previously been close to the facilities and services she used and preferred to walk, said that since moving to her public housing she had to travel one hour by bus. She commented that sometimes a friend came to pick her up because she didn’t have much concentration and didn’t remember the location of places.

A large number of the women I interviewed said they had not encountered any problems getting to where they wanted to from their home. Some were able to ask a relative to provide transport on occasions. Also, community transport was provided for some of the women, for example one of the Russian-speaking women living in Surry Hills said there was a community bus to the shops once per week and once per month to the fish market. In some cases ethnic community members or members of the groups they belonged to transported women in private vehicles. However, a substantial number of women were unable to get to various destinations due to a lack of transport.

Many of the women stated that language barriers prevented/hindered their use of public transport. These women said that they were unable to communicate with the driver or read the signs, didn't know how to get to places, and got lost. An Arabic-speaking woman

participating in a focus group at Auburn Ethnic Day Care mentioned having missed the station when travelling by train. The Cantonese-speaking woman living in Mt Pritchard didn’t know how to get beyond Cabramatta, including how to get to Social Security to obtain a pensioner bus pass. Her son helped her to write to Social Security and she was sent the papers. The Laotian woman living with family members in Cabramatta said she knew how to catch the bus but not how to return by bus, and could not use the bus or train because of a lack of communication. She got the bus once, lost her way and cried. She now goes with friends by car or walks with friends, but doesn’t go with friends on public transport. An ethnic community worker interpreting at a focus group for Arabic-speakers at Auburn Ethnic Day Care commented that older NESB women are scared on their own, and cannot use public transport. Likewise, a worker for the Spanish-speaking community said that women are afraid to go out on their own, and a health worker spoke of an Italian woman living in Burwood who had never seen the harbour, who would not do this as an individual. In Chapter 10 I will discuss the confidence older women derive from having a same-language neighbour to walk/use public transport with.

The Spanish speaking woman living in Bonnyrigg who had been at this location for six months said she didn’t dare use the transport yet, and worried that she will miss the way, as she didn’t have much concentration and didn’t remember the location of places. The community worker interpreting said she would ask a same language neighbour of this woman to teach her, as part of their neighbourhood aid program. The woman commented that she would like to go to the swimming pool (for health reasons) and to the community group again. The worker mentioned that the woman being interviewed was no longer within the area covered by the community transport service, and that she was trying to arrange alternative transport for her. Comments made by both the woman and the worker reveal the support available from neighbours (refer Chapter 10) and from members of their ethnic community (refer Chapter 8), and the social participation this provides for.

For some women, their health prevented them from using public transport. Health factors mentioned were worrying and getting dizzy, it being hard on the buses due to having a sore
leg, and reduced vision, which created problems with reading the bus number. A worker in the Spanish-speaking community also referred to cases where women take medication that affects their mobility and they can fall down. The availability of community transport can assist in overcoming health factors of this nature. However, as indicated above further capacity is required within existing community transport services to ensure that these services don’t end up operating for medical purposes alone.

The barriers to public transport use experienced by older NESB women impinge on their ability to maintain their independence, minimise their social isolation, fully participate in the community (a stated objective of the multicultural policies I examined in Chapter 4), and remain active and healthy. A sense of independence contributes to older people staying well.

Among the women who used public transport, the reasons for doing so included to visit and assist relatives, to travel to facilities/services, and to do the shopping. Some women commented on the need to take a number of buses to get to their destination. The worker interpreting at the focus groups for Spanish-speaking women at Botany MRC commented that there were no shops in a number of outlying suburbs in the eastern area of Sydney, and the older persons living in these suburbs have to travel by bus to shop, and further, that there was no corner store for milk and bread.

The Serbian-speaking woman living at Pendle Hill, who was a diabetic, wanted to be close to public transport because she was in constant need of a GP and medical services. The Russian-speaking woman living in Coogee travelled by bus to do her shopping, and to get to her English classes, place of worship, and to doctors (all of which were said to be far away). Also, every weekday she picked up her grand daughter from school and travelled to her son’s house in Dover Heights. She had to travel on three buses to get her son’s house and to her place of worship. The community worker interpreting stated that this woman had applied to change the location of her housing because of the difficulties with transport, to be closer to her son’s place and facilities she uses, and to her social connections, club,
friendship classes and grand daughter. The worker also commented that at the moment the woman being interviewed was fit enough to travel, but she would prefer to live in walking distance, as jumping all day long from one bus to another gets harder and harder each day.

Some of the women said they were taught to use public transport by friends. One of the Cantonese-speaking women living in the *Ultimo Units* said didn’t know how to get to places until she joined English and Chinese Opera classes, and fellow members taught her. Another woman caught the train with friends, the only form of transport she knew how to use, as one of her friends had taught her. The community worker interpreting commented that this had really improved her mobility, as her children didn’t take her anywhere. The comments display the ways in which informal sources of support such as friends (and same-language neighbours, as I will discuss in Chapter 10) can contribute to the social participation of older NESB women, who may otherwise become house-bound.

As I indicated above, physical mobility is also a key consideration in meeting the housing needs of older persons. Factors that impacted negatively on the physical mobility of older women consulted in Victoria were a fear of traffic, a lack of pedestrian lights where required and underdeveloped paths and sidewalks. The first two factors were also raised during my fieldwork. Nevertheless, many of the women I interviewed said they preferred to walk to their destinations. The reasons they gave included for health reasons, because the bus stop was a long way away or up a steep hill, wanting to walk, and wanting to walk with friends. One of the Spanish-speaking women living in *Las Casitas* mentioned that even though public transport was close by she walked with her friend/neighbour, as she liked to walk. Similarly, the other woman living in *Las Casitas* said the shops are close, and we can walk. One of the Russian-speaking women living in Surry Hills mentioned that she walked to the market each week. She didn’t use the community bus, and believed if she couldn’t go by herself, then she is old, so she preferred to walk while she can.

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73 WISH/VICMACWH, 1991:203

housing needs among older NESB women
Some of the women indicated a lack of or reduced physical mobility, for example getting tired walking a long way, not being able to walk far, and for one woman experiencing problems with breathing and her heart. The Cantonese-speaking woman living in public housing in Surry Hills had reduced vision due to cataracts, which affected her mobility, and was scared to go out alone and very cautious when walking. She said she very rarely went out, sometimes once per week with friends, walked with a stick, and when alone crossed the street with somebody. Other problems mentioned by the women included heavy shopping and traffic crossing the road.

Interviews with the women confirmed that there is no direct correlation between age and mobility. I found the mobility and zest for life of two women aged in their eighties was particularly impressive, an observation that cannot, however, be applied universally. An ethnic worker commented that the medications older NESB women take affect their mobility, and another worker spoke of medication overuse occurring, due to the loneliness and depression discussed so far, a situation which led to an education campaign among members of one language group.

The women's responses add a new dimension to the literature by revealing the contribution that same-language neighbours can make to mobility by providing a companion to walk and travel with. Also learning from same-language neighbours or friends how to use public transport promotes their use of public transport and their local area. This use brings with it the essential and beneficial features discussed above, including improved health and well-being, social participation and communication.

**Reflections**

Comments so far from the women interviewed reveal the extent to which further opportunities to live among same language speakers would contribute to the housing needs of older NESB women being met. Many other benefits arise from having same language neighbours, and I will discuss these in Chapter 10.

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housing needs among older NESB women
In this chapter I will analyse issues related to the connection between housing needs and the language spoken by neighbours, as discussed by my informants. This area is not covered in the literature I reviewed. In particular, I will consider the extent to which same-language neighbours provide for communication, culture and community. I will then examine whether same-language housing clusters within mainstream public housing would be a viable option in the future provision of lone-person public housing for older NESB women.

Theoretical texts on needs argue that neighbours operate as an informal network in the satisfaction of needs. The needs satisfied by neighbours are associated with standards of living, knowledge, social relations, physical, mental and emotional well-being, and personal capacity and autonomy. For people to have minimal levels of autonomy, they require sufficient confidence for social participation, and communication with others about their aims and beliefs. Autonomy provides people with the ability to shape their life and determine its course and requires the physical, intellectual and emotional capacity (and as I will reveal below, the linguistic capacity) to interact with others over sustained periods in ways that are valued and reinforced in some way. Loss of autonomy entails a disablement of this ability, and an inability to create or share in life.

The responses of the women I interviewed will contribute to the research literature by providing empirical evidence that neighbours who speak the same language can satisfy a variety of lone-person public housing needs among older NESB women. These needs include (but are not confined to) those referred to in the theoretical literature above. I will show that autonomy for many of the women I spoke with is greatly enhanced by the linguistic capacity to interact with their neighbours. Responses from the women will indicate the ways in which same language neighbours (can) operate as an informal network

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Housing needs among older NESB women
in the satisfaction of their housing needs. Their responses will also reveal the intersection of these needs with the overarching issue I have been addressing, the need for communication, culture, and community.

In a limited number of cases older NESB women live in mainstream public housing among same language neighbours in the Sydney metropolitan area. Examples that I came across during my fieldwork were a predominance of Chinese and Russian language speakers in particular high-rise buildings in Surry Hills. Women living in these buildings were among my informants and their responses are included below.²

Contact and support from same-language neighbours

In presenting the women’s responses I will follow the approach I adopted in Chapter 8 in relation to ethno-specific housing complexes. Thus, their responses will be offered as ‘a straightforward ethnographic read.’³ To recap: I asked each of the women 5 principal questions related to neighbours (refer Appendix D, questions 7, 9, 13, 14, & 17). These questions focussed on: why it was/wasn’t important to have neighbours from the same country of origin or language group; why it was good/bad to have neighbours who were older persons; whether they did/would like to spend time with their neighbours; whether they had experienced problems not being able to communicate with their neighbours; and the kinds of assistance they would seek from/provide to their neighbours.

As occurred in Chapter 8, I will group the women’s responses according to the first language spoken to illustrate whether there are any discernable differences in needs between language groups, and further, to demonstrate whether their responses indicate that same-language housing clusters would be a viable option for each of the language groups represented in my interviews. I will then provide an overall summary and analysis.

² Other examples I was made aware of during fieldwork were a prevalence of persons from the former Yugoslavia living in public housing in Petersham, Armenian-speakers living in North Ryde, and Russian speakers living in Waterloo.
³ Sharma, 1980:28
• Arabic-speaking women

The Arabic-speaking woman living with family members in Merrylands said that except for communication there were no problems having neighbours who do not speak the same language. They all like her, and they share food, and wishes her children would like her as much as her neighbours. She would love to spend time with her neighbours, would seek their assistance with English, and wishes they could teach her English. If she had good neighbours she could ask them for assistance with tasks, and if they needed assistance she would be more than willing to help them. She wanted to have friends, and even get to know their friends and go on group social outings. She would seek the company of other women if she could communicate with them, but not men, as she is afraid of men.

Two Arabic-speaking women interviewed together at Al Zahara Muslim Women's Association in Auburn expressed similar views in relation to neighbours. One of these women lived in the Riverwood Estate, had been in Australia for 8 years and had previously lived with her family. The other woman was on the waiting list for public housing, had been in Australia for 8 years and lived with family members. They thought that it was very important to have same-language neighbours, would like to spend time with them, and would seek their companionship. They would also seek their assistance with domestic tasks, but added that their children would assist if they lived close by.

An Arabic-speaking women living in Merrylands, who resided with her husband, had been in Australia for 14 years and previously visited for 1 year. She said that it wasn’t important to have same-language neighbours, as she was living with her husband. Also, it didn’t matter whether she lived among older persons. However, she also stated that would like to spend time with same-language neighbours, and would provide companionship and exchange assistance.
The Arabic-speaking woman living in Bankstown was a friend of this woman and they sat through each other’s interview. She said it wasn’t important to have neighbours who spoke the same language. She would prefer to live among older persons, and would like to spend time with her neighbours if they were the same age. She would provide assistance, and buys things for her English-speaking neighbours. She would visit an Arabic-speaking neighbour. All her neighbours are different nationalities and just say hello – that’s it. She had a lot of questions about the local area when she first moved there, and if it weren’t for her Arabic neighbour across the road she wouldn’t have known the answers. She also relied on the Arabic health worker at the Merrylands Health Centre.

The Arabic-speaking woman living in public housing in Narwee said it was important to be housed next door to people speaking the same language for communication, as she feels she is a prisoner where she lives. No one knows what is happening with her, Arabic speakers would knock on the door. She had accepted her accommodation because she thought she would go to the bottom of the list or come off the list. She would prefer to live among older persons, and didn’t want young neighbours. She said she would of course spend time with her neighbours, and would provide any assistance, that it is part of the Arabic culture, a ‘belief,’ ‘custom,’ and is automatic. She would visit Arabic-speaking neighbours, and invite them to her home. For English translations she can rely on her friend’s daughter. She would call upon neighbours for the arrangement of medical treatment.

An Arabic-speaking woman living in Narwee with family members had been in Australia for 7 years and on the public housing waiting list for 3. The NSWDOH had indicated that she could expect to wait another 4 years. She wanted same-language neighbours, as she was desperate to have communication. It would be good for her if she lived among older persons, as they could understand. She would like to spend some of her time with her neighbours, but also likes her privacy. She would seek and provide assistance with tasks, and seek assistance with English language from bilingual persons. She would elect to have the company of neighbours, and have coffee, talk etc. Also neighbours could assist with medical arrangements. She quoted an Arabic proverb, which was then translated into

Housing needs among older NESB women
An Arabic-speaking woman had lived in Australia for over 8 years, and in a private rental flat at Campsie for the last year and a half. She had restricted mobility and needed to use a walking frame. She wanted same-language neighbours, as her family didn’t come to visit very often. She didn’t really mind whether she lived among other older persons. She liked the area around where she lived and was close to her children. She had been assessed for home care, and was eligible to have a person to do cleaning once per week.

An Arabic-speaking woman living in Brighton with family members had been in Australia for 5 years and on the public housing waiting list for 4 years. She would prefer same-language neighbours. It didn’t matter whether she lived among older persons, as the greater consideration was whether they were good people. She would spend time with her neighbours if they were good people, and would seek their company.

The Arabic-speaking women living in a private rental unit in Brighton wanted same-language neighbours for company and assistance. It didn’t matter whether she lived among older persons. She would seek assistance with English, provide assistance with domestic tasks if the person were sick, provide company and seek assistance in arranging medical treatment.

Another Arabic-speaking woman living in the same block of private rental units at Brighton was a friend and they sat through each other’s interview. She had lived in Australia for 20 years, and at one stage lived with her daughter in a flat for 14 months. She was registered for public housing for 5 years, refused the accommodation she was offered, and had been on the list for another 5 years. She wanted same-language neighbours for company, and said it didn’t matter whether she lived among older persons. She would like to spend time with her neighbours, and would seek assistance with English, provide assistance with tasks...
Same-language neighbours

for sick person and seek the company of her neighbours. These two women wanted their public housing units to be close together.

Arabic-speaking women participating in the focus group at Auburn Ethnic Day Care thought it very important to have neighbours who spoke the same language for company, for an emergency, customs and celebrations. It was good to live among the same age group, as they had the same feeling, same understanding, and commented that younger ones couldn’t understand. They would like to spend time with their neighbours, and would provide and seek assistance.

The majority of women in the 1st Arabic-speaking focus group at Herbert Greedy Hall, Marrickville thought it important to have same language neighbours if something happened to them, and for company and friendship, and to make phone calls for them. They wanted neighbours to be the same age. If they couldn’t get someone the same age, younger persons might be ok if they speak the same language. They would provide companionship and advice.

Arabic-speaking women participating in the 2nd focus group said they preferred to have neighbours who spoke the same language, and were the same age, as they could think the same way, have the same feelings, same problems. [The community worker interpreting commented that’s why they come here to the pensioner group, they wait for the day.] One of these women commented that young people dislike the elderly. They would like to spend time with their neighbours, and would communicate with them, play cards and help them when they are sick.

Arabic-speaking women participating in the focus group at Lakemba said it was important to have same language neighbours for communication, and to understand each other’s culture and customs. They didn’t mind the age of their neighbours, as long as there were no drug addicts and drunks. If their neighbours were nice they would spend time with them. They would rely on their neighbours when they were sick or had a problem. They

Housing needs among older NESB women
would provide assistance with domestic tasks and companionship, depending on the neighbours they had.

Arabic-speaking women participating in another focus group at Lakemba believed it important to have same-language neighbours as they can provide assistance and understand. They have a similar background and a full heart, and it’s very rare not to want contact. They also thought it good to live among other older persons for understanding. Same-language neighbours can express themselves, and understand. It was mentioned that some women don’t know how to use the phone. They would assist with domestic tasks and provide companionship.

Arabic-speaking women participating in a focus group at Bankstown thought it important to have same language neighbours for an emergency, help with shopping and for company. One of the women in the group said it would be a bit quiet living among older persons, while another woman said she wouldn’t spend time with her neighbours, as she preferred to be alone. A woman in this group commented that she knew of a woman who broke her right arm, and her neighbour did everything for her. Another woman in this group said she had an Arabic neighbour who does not provide assistance because of her age.

Women participating in an Arabic-speaking focus group at Lalor Park said it was important of course to have same language neighbours, for companionship, to assist and support. They all agreed that their housing should be old people together, that they had had problems with younger neighbours. Participants said they would assist neighbours and visit each other.

- Armenian speaking women

Women participating in the focus group of Armenian-speakers at North Ryde considered it important to have same language neighbours to be able to speak with someone. When they meet each other it makes them happy. One of these women commented that it was
important for her emotional health, as she is away from her family, and scared, and not a happy person anymore. The women also believed it good to live among other older persons. They would like to spend time with their neighbours, and to visit them. Four of the women would seek from, and provide assistance to their neighbours. Two of the women would have problems providing assistance. Members of the group believed that same-language neighbours would be good for medical assistance. They indicated that their English language assistance came from a variety of sources, a Social Security staff member, a neighbour (as an interim measure), a volunteer worker, and a community worker.

Women participating in a focus group of Armenian-speakers at Forestville thought it important to have same language neighbours for communication, visiting, everything. To live among other older persons was good. They would mainly seek companionship.

- Assyrian-speaking women

Assyrian-speaking women participating in a focus group at Fairfield believed that neighbours who spoke the same language were important. A woman in this group said if they speak the same language, young or old is good, while another woman said their age made no difference, that it is a problem of language. They would of course assist each other with tasks, this is part of their culture, and would help if their neighbour were sick in the middle of the night. One woman mentioned she could obtain assistance with the English language from her community worker and her bilingual neighbour.

Assyrian-speaking women participating in a focus group at Fairfield Community Health thought it important to have same language neighbours for communication, assistance, and company if alone. There is a degree of cultural understanding. If they are sick their neighbours will look after them, will have a cup of tea with them, sleep in the same residence, and provide emotional support. One woman mentioned that her bilingual neighbour had rung for an ambulance. It was good to live among other older persons as
you could live in peace and had the same needs. They would visit their neighbours, play cards, shop together and go to church together.

- Chinese-speaking women

The Mandarin-speaking woman living in Surry Hills among other Chinese persons said that same-language neighbours were very important to share the feelings, talk to each other, and sometimes go shopping together. She said it was good living among older people, and spoke of sharing each other’s feelings and experiences, and attending social functions together - the Australian Chinese Community Association had a party once per month. She mentioned going to the park with her neighbours each morning to exercise, to walk. She would provide companionship, and sometimes buys something for her neighbour in Chinatown. This is a reciprocal arrangement.

The Cantonese-speaking woman living in public housing in Cabramatta said it was better for her if there was someone around who spoke her language. Most of her neighbours are English-speaking people, so she cannot communicate with them. She said it was neither good nor bad for the neighbours to be older persons, as they don’t communicate with each other, just greet each other. If people are Chinese or Vietnamese depends on what kind of people they are, if you can get along with them then they are good. She would like to spend some time with her neighbours if they speak the same language, and if they are good persons. She wanted assistance from a neighbour with medical arrangements, to telephone for a doctor or a taxi, and to read papers in the English language. She said she doesn’t mind whether they can provide companionship, if they can that’s better, preferable, but not the most important thing. It doesn’t matter if neighbours can provide assistance with domestic tasks, if they can that’s good, but it doesn’t matter if they can’t. Neighbours could provide assistance with transport, and those with cars could provide a lift in bad weather. No one has a car where she lives.
The Cantonese-speaking woman living in Mt Pritchard said it was important to have at least some same-language neighbours to communicate with and for company. She has a Chinese couple living upstairs. She doesn’t have much social contact with them but likes them being close by because they are Chinese speakers. She said it was good living among older people, that older people can communicate and trust each other, and that among younger people she would feel worried. She didn’t seek to spend time with her neighbours and preferred to go out, and said her neighbours go out at different times. She didn’t want any assistance, and said her children do the vacuum cleaning etc. She doesn’t expect the neighbours to ask for assistance but would like to have someone around who speaks her language. She likes the couple living upstairs being close by because they speak Chinese.

The Cantonese-speaking woman living in community housing in Surry Hills said it isn’t important to have same-language neighbours. She added that it depends if they are good people, or if they are busybodies. She said Australians could be kind and helpful. There were no Cantonese speakers around that she knew of. It didn’t matter whether her neighbours were young or old, as long as they are good. She said that to live with good older people is good. They can communicate and understand each other and share feelings. They have similar experiences at that age. They can go shopping together, to Yum Cha, and to the temple. She would like assistance with the English language, companionship, assistance with medical treatment or transport if necessary, if she has good neighbours. She would offer or receive assistance with tasks.

The Cantonese-speaking woman living in public housing in Surry Hills said it was important to be housed next door to people who spoke the same language. She has 2 levels of Chinese persons in her building. They can communicate with each other, sometimes there is a gathering, and sometimes they go to Yum Cha and make friends. She said it was good living among older people, they can talk to each other, then she feels happy. They do quarrel sometimes, but if there is any friction they can return home. She would like to spend time with her neighbours if they are able to communicate, to go shopping together, to Yum Cha and to the temple. She would make friends with someone she can talk to, but if
they were not easy to approach she would not bother. She spends time with her neighbours, not often but sometimes. She wanted her granddaughter to read her mail to her. She does her own cooking and small washing and her granddaughter picks up the heavy washing she has. She walks to doctor in Chinatown, and if she feels ill, she can call her granddaughter to take her to the doctor. She may seek Chinese home help (government care package) later on for cleaning and housework because her granddaughter has to work.

Cantonese-speaking women participating in the focus group at Canley Vale wanted to spend time with their neighbours if they spoke the same language. They can assist each other, and can draw people into community, for example for meetings, transport, safety, information sharing, and company. They can have a leader for meetings and report to the NSWDOH. Also, neighbours can assist with medical arrangements and English.

- Laotian-speaking women

The Laotian-speaking woman living at the temple believed it was important to have same-language neighbours, as there was more understanding, communication and companionship. Same-language neighbours were important for obtaining assistance, and they could help each other. She expressed a preference to live among older persons speaking the same language, and would like to spend time with her neighbours. She would like assistance with the English language, and would seek/provide assistance with shopping and domestic tasks, and this could be reciprocal.

The Laotian-speaking woman living with a friend in private rental in Cabramatta thought it was very important to have same-language neighbours for communication and sometimes she needed support. She expressed a preference to live among older persons speaking the same language. They can communicate, and help each other. She would like to spend more time with her neighbours, and to help each other. She would seek/provide assistance with the English language, shopping, domestic tasks and transport, provide companionship and arrange for medical treatment.

Housing needs among older NESB women
The Laotian-speaking woman living with her daughter and son in law in private rental accommodation in Cabramatta said she spent a lot of time talking to her neighbours. She believed it was important to have same-language neighbours. She thought same-language neighbours were important for communication, and to help and support each other, and expressed a preference to live among older persons speaking the same language. They can communicate, help each other, and they can support each other. She said the neighbour and community members provide assistance with the English language now. She would try to help her neighbours if she can, as they request. She might require assistance with shopping in the future, but now she is healthy, strong enough, and would provide companionship and arrange medical treatment.

• Russian-speaking women

The Russian-speaking woman aged 56 living with family members in the Eastern Suburbs believed it was important for same-language speakers to live close by. She wanted to live among persons of the same age, and added that she didn’t want old people or children or teenagers. She had learnt a small amount of English since coming to Australia, and would like to spend more time with her neighbours, but communication is a problem. Australians speak very fast, with a closed mouth. She said that she can read English herself, would provide assistance with shopping etc, and would like the company of a neighbour.

The Russian-speaking woman living in public housing in Coogee thought it was very important to be housed within her cultural group. However, she commented that some people living in Waterloo, these terrible people only spend their time gossiping with no other activities at all and she wouldn’t like to live in such an area, to talk to these people, to be within their community. She is very selective and prefers to communicate with people who have the same interests. She is a very sociable person, and has a lot of phone calls from her neighbours and friends and doesn’t feel a lack of communication at all. Her friends now are English speaking, she is happy with this. She would prefer to live among

Housing needs among older NESB women
Same-language neighbours

English-speaking people to improve her English, as she has to practice. She just talks in Russian to discuss other neighbours and their problems. She attends 3 Russian friendship classes and has enough communication there, so it’s not necessary for the neighbours to speak Russian.

She said it was easier to live among younger people. She has some neighbours who are old, and is bored to see them all the time, and prefers to spend time with younger persons. She asked how can I communicate with a lady who can’t hear, can’t speak, can’t see. [The community worker interpreting added that the woman being interviewed helps as a volunteer with older people from the Jewish community at the hospital and in nursing homes, and had arranged for two friends, aged 50 and 55, to volunteer to do this.] The woman being interviewed said she would spend time with her neighbours with pleasure, and said she knew some people who would come and visit her, but not in Coogee due to the distant location. She tries to translate English herself with the help of a dictionary and shows English texts to her family members or a friend who knows English well. She would help with shopping and other tasks, and provide company. She tries to cope herself with medical treatment, but if there is something important she asks for an interpreter for a doctor’s appointment, and likewise for an interpreter at the NSWDOH or Social Security when she is afraid she might miss something.

The Russian-speaking woman living in the Northcote Buildings, Surry Hills had a lot of neighbours who speak Russian. [The community worker interpreting mentioned that they call this place the Russian Embassy as a lot of Russians live there. She also commented that the only problem is that no one speaks Russian in the management office in the building. This is very important for them that someone in the office speaks Russian or they have an interpreter there once per week because they have some problems and they can’t discuss them. More than 50 Russian families live in the Northcote Building. They have English classes and club meetings on a Tuesday, which is good, because they can communicate, and discuss the radio news, TV news, and newspaper articles. They can speak to each other. There is a radio program twice per week in the Russian language, and

Housing needs among older NESB women
two Russian newspapers. There are meetings in the Community Room on Mondays and English classes for Russian community.] The woman being interviewed said she wanted older persons for neighbours because they have a lot of things in common. She said the times were very few that she had spent with neighbours who spoke another language, but she spent a lot of time with her Russian neighbours. She stated that she would ask her children to assist with the English language. Her neighbours help her with shopping and tasks if there are any problems, and she helps them. She would provide companionship. She used an interpreter at the doctor and now sees a Russian doctor.

The Russian-speaking woman living in another block in the Northcote Buildings had one woman who spoke Russian (aged 80) living in her block. She wanted to have more, but said sometimes it is necessary to run away from the neighbours, from their gossip, so she prefers not to have Russians around. It is very nice to hear people speaking your native language, but it depends what they say. She didn’t want young persons as neighbours because of noise and loud music. She felt scared when the unexpected happened, a knock at the door, the phone ringing, because she was alone. She said that usually with elderly people it’s not that scary. She asked why does she have to spend more time with her neighbours? They’re all elderly, they’re all single, and they talk about their medication. Every person has his or her own problems. She asks the office workers or the neighbours who speaks Russian to translate English texts. She stated that if someone asked her assistance with tasks she would always assist. She has this neighbour who comes to have a cup of tea at her place, and she goes to see her sometimes, sometimes to listen to Russian Radio broadcasts.

- **Spanish-speaking women**

The Spanish-speaking woman living in Canley Heights said it was important to be housed next door to Spanish speakers for communication. She said it made no difference whether she lived among other older persons. She had good neighbours but was isolated where she lived. She added that her neighbours were all men, that she didn’t understand English, and
she didn’t want to stay where she was living as nobody spoke her language. She would like to spend time with her neighbours. She would phone someone to come and read a letter/document or would wait till someone comes who can understand English. She said she would help the neighbours with tasks and keep them company.

The Spanish-speaking woman living in Maroubra said it wasn’t important to have neighbours that speak the same language. She has a neighbour downstairs, a friend, whom she can communicate with. She stated that she didn’t care about the age of neighbours. She would like to spend time with her neighbours. She is willing to provide assistance with shopping, other tasks and arranging medical treatment, and to provide companionship. She is able to obtain assistance with English from her son when it is difficult to understand.

The Spanish-speaking woman living in the Eastern Suburbs believed it was important to have neighbours who spoke Spanish for communication, but said she could manage as she could call the volunteer who was interpreting. Her neighbours were mostly older women, very calm and lived inside, said that she had no problems living among older persons and she feels young, then added it depends, and then stated it doesn’t matter. She would like to spend time with her neighbours, and would help Spanish-speaking neighbours, as she cannot assist people who don’t understand her.

The Spanish-speaking woman living in Malabar, who had lost her previous ability to speak English, said it is important to have Spanish-speaking neighbours, as it wouldn’t be so lonely. She stated that she preferred to live among other older persons. She would like to spend time with her neighbours, but the problem of doing so was not related to language, but how they are as people (she had problem neighbours where she lived). She would assist her neighbours, and would seek the assistance of neighbours if they were Spanish-speaking women. She has the assistance of her friends to go to the doctors.

One of the Spanish women living in Mascot, who spoke a small amount of English, said that neighbours who spoke Spanish were important for socialising, communication, for help

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and for activities. She lived independently, and didn’t communicate much with her neighbours, and doesn’t ask for anything. She would arrange her own medical treatment. She said she wouldn’t like to spend time with her neighbours, as her friends don’t live where she lives.

The other Spanish-speaking woman living in Mascot, who was quite fluent in English, said neighbours who spoke Spanish were important for communication, health matters and socialising. She wanted to talk to her neighbours and to help them, but she couldn’t. She had a Greek woman for a neighbour, but there was no way she could communicate with her, and this woman was very alone. She commented that some people are not very healthy and need people close by. She said a complex with 3 or 4 Spanish speakers would be good. She wouldn’t like to live in an ethno-specific Spanish-speaking complex, as she would not be able to speak English with anybody. She preferred to live among other older persons because of the noise generated by younger persons. She liked to spend time with her neighbours sometimes, and would seek and provide assistance, provide food and help with gardens.

The Spanish-speaking woman living in Bonnyrigg thought it important to have Spanish-speaking neighbours. It was very important to have company because the neighbours replace the relatives, and the neighbours in Uruguay that were so friendly. [The community worker interpreting commented that this woman used to work in the hospital in Uruguay as a volunteer. She used to put needles in everyone in the neighbourhood when they needed it. She has been very active, and if she hasn’t got that contact, she feels like crying.] The woman being interviewed said it was very good living among older persons, as there was no noise, no complaints, nothing. Everyone leads their own life, they say hello everytime and she feels happy with that. She had no problems as she had neighbours who spoke her language. For problems with neighbours of other languages, she used body language. She could not assist with English translations, shopping and tasks. She would be happy to be assisted and would provide companionship but not for long periods because of the pain she experiences.
Same-language neighbours

Spanish-speaking women participating in the 1st focus group at Botany MRC said it was very important for communication and for shopping to have same language neighbours. A person feels more confident living among people who speak the same language. Women participating in the 2nd focus group said it was very important to have same language neighbours for communication and in times of illness. A member of this group said when she has a difficult problem she needs to contact any person who speaks Spanish. This is very important for her. Her communication with speakers of other languages is limited to a smile and greetings. Another participant commented that her family now had their own problems with their own family, and her friends are helping her. Participants agreed that they all had problems with language. One member said communication was very difficult, but she is trying to do the things she needs to. Another member said she would like to spend time with her neighbours if they spoke Spanish. One participant had a lot of Australian neighbours who were very friendly and greeted her, however when they want to talk, it is virtually impossible. Another member commented that she is very happy, that she had Italian, Spanish and Argentinian neighbours in Liverpool. Likewise, an ethnic health worker stated that older Spanish-speakers who had recently been consulted about their housing expressed a preference for co-location.

Members of the Spanish-speaking focus group at the Hillsdale Community Centre said that it was important to have same-language neighbours to communicate and for assistance, that they had a fear about illness, and needed help if there was an emergency. All the participants thought it important to be housed with Spanish speakers, but for others it should be flexible, and people should be able to choose. Sometimes Australian people are very good and they are very helpful, the only problem is with the language. They would like to spend time with their neighbours. One of the women lived in private housing across the road from two of the other women in the group. She had an Australian neighbour and looked after her.
A community health worker referred to the difficulties experienced by older NESB persons living in public housing, especially as they develop dementia as they age, have reduced mobility and revert to their first language. This worker mentioned older NESB persons living in a particular location who were losing touch with reality, and said it was difficult for them to live by themselves because often they walk out and forget where they are. One of the Spanish-speaking women living in Las Casitas said a woman who had lived there used to visit her a lot. However, her mind was always in the past, and she was forgetful, which was dangerous for the other residents, and she now lived with her family.

- Women from the former Yugoslavia

A Croatian-speaking woman aged 82 years, who spoke some English, had been in Australia for 36 years, and had lived in Melbourne for 4 years, then in Woolahra, Bronte and Willoughby in private rental. For the last 10 years she had lived in public housing in Erskinville with her son. She believed it was very important to have speakers of the same language around. She has English speakers around, and has relationship with them, but One of her neighbours, a widow, invites her when “they” have a barbeque. She said it doesn’t matter whether she is living among other older persons, and added that it was sometimes good to live among other older persons and also the middle generation. She would like to spend time with same language neighbours. Her son can provide assistance with English, and she would seek assistance from a same-language neighbour and provide companionship.

The Macedonian-speaking woman living in Five Dock said it was not important to have a neighbour who spoke the same language, and had a good relationship with a neighbour who was very helpful. Her neighbours, except for one young person with a little daughter, were older persons and she felt comfortable with this. She didn’t have much contact with her neighbours, as they were not at home all the time. She would assist neighbours, and

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4 The reason/s for this qualification was/were not indicated.
commented with respect to companionship that a different culture exists in Australia and that she respects the privacy of her neighbours.

The Serbian-speaking woman living in Bankstown thought it important to have same-language neighbours for company, and to communicate and socialise. She said it was bad to live among other older persons and that she liked to be among a mixed age group. She would like to spend a lot of time with her neighbours. She would seek assistance with transport and provide companionship.

The Serbian-speaking woman living in Belmore believed it was important to have at least one same-language neighbour. She has nobody, and stays at home. She liked her neighbours to be friends, young or old, but thought it was better around older persons. She would like to spend some time with her neighbours if they are all right. If there were too much gossiping she would choose to be alone. She would seek assistance with English and would do everything for her neighbours.

The Serbian-speaking woman living in Pendle Hill said that maybe sometimes later in her life she would like to attend meetings with persons from her country of origin, but she wouldn’t like to live with them in the same building. She said it didn’t matter about the language, that it was good people she liked. She thought it was better to live with young people, but doesn’t know really. She commented that she had two women downstairs, who were very old, coughed all night, didn’t sleep, and made noise. She thought it better to live with young people who were not sick. She then stated that age didn’t matter for her, but she didn’t like the problems created by the behaviour of some of her neighbours, that their substance abuse and noise was a much bigger issue for her. She said she would never ask for assistance, but would help as much as she can, especially an old lady who needs help.

Croatian and Macedonian-speaking women participating in a focus group at the Fairfield CHC said it was very important to have same language neighbours for communication. A
member of this group commented that they have no idea what the neighbours are saying due to language barriers, and can’t reply.

- Vietnamese-speaking women

A Vietnamese-speaking woman living in the Villawood Housing Estate wanted to live among speakers of the same language if they were good people. She believed it was good to be among a mixed age group. She would like to spend time with her neighbours if they were good. She would like assistance with English. She said she has a different way of cooking so couldn’t cook for her neighbours, and has her own car for shopping. She would provide companionship.

The Vietnamese woman living in Bankstown thought it would be very good if her neighbours spoke the same language. They can talk to each other. If they can’t talk to each other, it is very hard – just look around and smile. She believed it was good to live among other older persons. Old people never created problems for each other. You can grow a flower, and young people come and throw it away. She would spend time with her neighbours if they could speak the same language. She has neighbours in a nearby unit who speak Vietnamese. They visit each other and inform each other when they go out. She asks her neighbour for assistance with the English language. She doesn’t need assistance with domestic tasks, nor with arrangements for medical treatment, as there are 10 Vietnamese doctors in the area. Companionship would be very good. For an ambulance or a fire she would need people to help.

The Vietnamese-speaking woman living in Fairfield Heights had same-language neighbours. She said her Australian neighbour was very good, and it doesn’t matter if her neighbours are from other countries. The issue for her is she can’t speak English. She said it doesn’t matter about having older persons as neighbours. She usually spends time with her Vietnamese neighbours. She also participated in a day care group for older persons each Tuesday and was a member of the Vietnamese Elderly Association and Vietnamese...
Women's Association. She would seek assistance from her neighbours for English translations, for problems with television, and would provide companionship. For arrangements with medical treatment she rings her daughter.

**Overall summary and analysis of responses**

In the following discussion, I will provide an overall summary and analysis of the women’s responses.

For a small number of women it wasn’t important to have same language neighbours. However, the majority of women wanted same language neighbours. Some qualified their response by stating that same language neighbours were wanted if you can get along with them, and if they are good people. Most of the women who had same language neighbours spent time with their neighbours. In some cases, same-language neighbours acted as a substitute for family members and friends (many of whom, as I indicated in Chapter 8, didn’t visit very often).

Responses from the women reveal that the need or lack of need for same language neighbours is to some extent sponsored by whether these women have the ability to communicate in English, and have other (adequate) sources of same language communication. Also, whether they require a level of understanding from neighbours that comes with a shared cultural background, seek the company of neighbours or a more private existence, and whether neighbours speaking the same language would be looked upon for assistance and support. In addition, the location of their housing, their degree of mobility and access to transport can affect whether face-to-face social contact is available from other sources.

Some women expressed a preference for only three or four same language speakers, or for at least one other same language speaker, as they wanted to avoid gossip, to have people with same interests, and/or to improve their English by conversing with English speaking

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neighbours. These responses suggest the value in introducing same-language clusters into mainstream public housing, as I will discuss below.

The majority of women preferred to live among other older persons for the compatibility offered (including common interests and a quieter/calmer lifestyle), the absence of problems, the opportunities provided to communicate and engage in social and cultural participation, the support available for independent/interdependent living and personal welfare, and the sense of security and trust engendered. Two of the workers at Liverpool MRC also suggested women live in a block that predominantly housed older persons, and said that women would then have a neighbour to key an eye on them. A small number of women preferred a mixed age group. For some women the most important issue was the person’s personality and character rather than their age.

Most of the women would seek and provide assistance to same-language neighbours. The assistance they would most often seek was medical treatment, English language translations, and companionship. A number of women would restrict seeking assistance from neighbours to a particular requirement, and in some cases relied on family members, friends, or community members/workers for other forms of assistance. Some of the women said they would seek and/or provide assistance subject to certain conditions, such as their neighbour being ill. A small number of women said they wouldn't seek assistance from neighbours, as they had other sources of assistance. Also, not all women have the capacity to provide assistance, and English language assistance relies on a person with bilingual skills.

The forms of support same-language neighbours (can) provide include the sharing of feelings, understandings and experiences, and the emotional and psychological well-being derived from conversations in their first language. Same language neighbours (can) provide welfare, care and observation, contribute to safety and security, instil confidence and provide a source of happiness. Also, opportunities are provided to participate in social and cultural activities, to walk and travel together, and participate in the local community.
The women's responses challenge the dependence/independence dichotomy to reveal the interdependent (i.e. reciprocal) nature of the support they provide, and further, the ways in which support contributes to autonomy. Their responses also challenge the distinction made between dependent and independent forms of housing, to reveal the beneficial aspects of interdependent housing arrangements, such as the ethno-specific and shared housing options I discussed in Chapter 8, and the same-language clusters I will discuss below.

The ability of older women to live independently depends on the availability of support when required. Responses from the women reveal that support is of particular importance when they are incapacitated, require medical attention, need assistance with the English language, desire company or have an emergency. Same language neighbours can alleviate the isolation, loneliness and negative health impacts experienced by older NESB women, and through the provision of support contribute to their autonomy. The support provided by same language neighbours affords particular benefits related to proximity and immediacy, and can be regular and reciprocal.

Reductions in the number of relatives, friends and acquaintances who can potentially provide support, accompanied by increased morbidity among older NESB women, has implications for the definition of housing need. Entry into public housing can require a move away from existing or potential support. Longer life expectancy for women, who have no children or partner to care for them, indicates a growing requirement for residential based support, which is culturally and linguistically appropriate. Many older NESB women do not have family members to provide the needed assistance, nor sufficient resources to obtain private sector assistance.

The demographic outlook indicates that pressure on public funding of services for older persons will increase greatly over the coming decades. Strong pressure thus exists to develop alternative ways of funding, discover innovations in service delivery, or restrict

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Same-language neighbours

assistance. The development of an allocation policy that provides for older NESB women being located among same language speakers in mainstream public housing would be one such innovation. The foregoing discussion reveals the great value to be derived from this option. As I will discuss below, same-language clusters within mainstream public housing offer older NESB women the opportunity to have same-language neighbours. The ethno-specific complexes within public housing estates I discussed in Chapter 8 also offer this opportunity. Along with complexes of this nature, same-language clusters would overcome the division between ethno-specific and mainstream provision (and “special needs” and mainstream needs) I discussed in Chapter 4, and would enable cultural and linguistic needs to be met within mainstream public housing.

**Same language clusters as a mainstream public housing option**

Same-language clusters have ‘been found to be effective in mainstream residential care facilities [and] could be adopted more widely in general housing provision.’ Clusters respond to the linguistic and cultural needs older NESB persons. A worker with the NSW Nursing Homes Clustering Project, which I discussed in Chapter 4, spoke of the beneficial affect living among speakers of the same language had on older NESB persons. Housing of this nature had led to an improvement in their health, an expansion of their social life, and an ability to manage their own psychological needs.

The responses of the women I interviewed and other informants reveal the imperative for older NESB women to have the option of being part of a language cluster in lone-person public housing. An allocation policy is required that has the capacity to allocate dwellings to older NESB women in public housing complexes where other persons speaking the same language reside. Clusters can be maintained through the use of census data and waiting list data, with changes in the ethnic composition of particular housing zones alerting the NSWDOH to the need for linguistic shifts in these clusters. Responses from the women

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5 NSWDOH, 1990a:42.
7 OPHS, 1994a:24

**Housing needs among older NESB women**
and past research also indicate that different perceptions exist of the desirability of living among age peers or in 'less segregated settings.' These findings indicate a requirement to incorporate language clusters into both age specific housing and 'mixed age' housing complexes.

A key priority that emerged during consultation for the Older Persons Housing Strategy was adequate care, when and where it is required. Access to same language neighbours as an 'informal,' proximate and immediate form of support assists older NESB women to live independently, and reduces the likelihood of their inappropriate relocation to other forms of accommodation such as hostels and nursing homes. Clusters provide 'congregate care communities' for older persons who do not require nursing care but need assistance with some tasks. In addition, clustering responds to the issues of social justice and equity I discussed in Chapter 4. Clustering provides for interdependence, fosters self-sufficiency and greater participation in Australian society, and offers equality of opportunity.

By introducing language clusters into mainstream public housing, the isolation and loneliness experienced by older NESB women will be alleviated. Furthermore, their health and well-being will improve. Clusters will complement other means of reducing isolation, such as resourcing the development of social networks and support groups among NESB women. The overall outcome will be the availability of informal networks of support, the promotion of cohort self-sufficiency, independence and involvement in community life and a lessening of reliance on other sources of home-based assistance. Moreover, other sources are not necessarily available for older NESB women, as same-language home care is rare.

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9 NSWCCA, 1994:3  
11 Rowland, 1991b:64  
12 Alcorso & Schofield, 1991:88  
14 I&EA, 1986:15

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Clustering will assist in addressing the need older NESB women have for communication, culture and community, and will, by association, address emotional and psychological needs. Social interaction, interdependence and personal autonomy are fostered, and older NESB women are better able to determine the direction of their own lives and realise their full potential. Clustering will also enable ethnic support services and volunteer welfare workers to have access to older NESB women from the same language group in one location.

Clustering will not involve changes to existing public housing stock, nor does the introduction of this allocation choice in public housing have to await the much-needed increase in stock I argued for in Chapter 3. The Department's allocations process is admittedly constrained by: the concentration of public housing in particular suburbs; the type of stock available; the great demand for particular types of accommodation; and the legacy of historical public housing policies, including those related to the type of dwellings constructed. Despite these constraints there is much scope for introducing clustering, particularly given the vacancy rates in some areas, such as South Sydney.¹⁵

In proposing that a cluster option be introduced into mainstream public housing, there is also a need to challenge the notion of ethnic enclave and ethnic ghetto through a deconstruction of the meaning of these terms.¹⁶ Only by deconstructing their meaning and the power these terms possess is it possible to disempower the ways in which these terms are often used. This power fosters the notion that as soon as persons from the same country of origin or language group come together they are marking out their turf in a negative way, and coming together in a territorial fashion. This notion can bring negative reactions to the idea of clustering occurring, including the argument that persons living in these clusters are

¹⁵SSPHTF, 1995
¹⁶Birrell (1993) 'defines “ghetto” in terms of the level of ethnic residential concentration occurring in a given area and the association of socio-economic disadvantages with the ethnic concentration' - Jupp (1990, Vol. 2:47) defines ghettos as 'districts of multiple social problems inhabited primarily by a distinct ethnic group or groups generally held in low esteem by the majority population living elsewhere' - Ward (1982:158) defines ghetto as a ‘residential district, which is almost exclusively the preserve of one ethnic or cultural group’ (cit. Burnley, Murphy & Fagan, 1997:36,38).
Same-language neighbours

separating from the wider Australian community and not engaging in the process of integration.

Contrary to this notion, a small number of older NESB persons living together don’t constitute an isolated or segregated group. Being able to communicate with a neighbour provides far greater opportunity to integrate into the community than does the presence of neighbours with whom there is an inability to communicate. For example, older NESB women can get to know and spend time in their local area through having transport routes and ticket vending machines explained to them by a same-language neighbour, and by making journeys together to shop, socialise and ‘sight see.’ Older NESB women venture out of their homes because they feel the safety and security of being in their local area with a person they can communicate with, and have the joint confidence to navigate this area together. In addition, a same-language companion can assist them to communicate with persons they come into contact with, who speak a different language. In another research report, residents of Las Casitas explained how being in a group has given them courage to go out and practice their English and to learn about Australia.\(^\text{17}\)

Lone-person public housing options are required which are sensitive to the needs of older NESB women, including the care and support required.\(^\text{18}\) The housing arrangements of older NESB women can contribute to, or hinder opportunities to participate in mainstream society. Social integration predicts morale or life satisfaction, and older NESB women require housing which maximises opportunities to participate in and contribute to society.\(^\text{19}\) Same language neighbours can offer opportunities for home-based support, assist older NESB women to live independently and contribute to their personal security, health and social participation. A lone-person public housing model that includes same-language clusters has the capacity to respond not only to standard of living but also to quality of life.

\(^\text{17}\) DHCS, 1992:12  
\(^\text{18}\) NSWCCA, 1994:3-4  
Reflections

My aim in this chapter has been to introduce a new consideration into the realm of housing needs, namely the association that exists between the language spoken by older NESB women and their lone-person public housing needs. The informant responses I have presented show the value of same-language neighbours, while the clustering option I discussed caters for same-language neighbours in mainstream public housing. In the chapter to follow, I will reflect on the knowledge I have presented throughout this thesis to indicate why this knowledge is important for future planning, policy and analysis.
CONCLUSION
Conclusion

Australia’s new millennium demographics call for an epistemological approach to planning/housing need attuned to the issue of language. Language plays a critical part in the lone-person public housing needs of older NESB women, in particular their need for communication, their need for culture, and their need for community.

An understanding of housing needs among older NESB women is dependent on the integration and assessment of knowledge from a variety of sources. FPM epistemology unearths relevant empirical data and theories, and facilitates greater conceptual understanding. FPM epistemology also addresses the range of epistemological, ethical and political issues that arise in obtaining and documenting the experiential knowledge of older NESB women.

A pressing requirement exists to increase the overall supply of public housing, specifically lone-person accommodation for older NESB women. Public housing remains the most appropriate, adequate and affordable form of housing for low-income older NESB women in the new millennium, and further, has the greatest ability to respond to their language related needs. Moreover, public housing is the most cost effective form of housing assistance that governments can provide and delivers substantial economic and social benefits to society.

To meet the housing needs of low-income older persons, an injection of capital into the sector is warranted, not only from the Commonwealth and state housing budgets, but also from the health and aged care budgets given the shift in responsibility from these sectors to SHAs. A need exists to expand the sector, to house higher income tenants, and in doing so to work towards an operating surplus that generates sufficient income to cross-subsidise low-income tenants.

Public housing remains a key component in the government’s ability to take a flexible, long-term and integrated cross-sectoral, case-management approach to housing need. Public housing stock will be better able than other forms of housing assistance to meet
both the growing need for dwellings and the diversity of housing needs in the new millennium. Qualitative research is required to ascertain what these needs are and to formulate appropriate responses.

The life chances of older NESB women will be enhanced through addressing the connection between lone-person public housing, communication and their ability to participate in the local community. Data on the language spoken by applicants/tenants is essential for this purpose. Specific types of housing arrangements and forms of social contact and support are required for older NESB women to live independently in lone-person public housing. In particular, a significant requirement exists for informal sources of same-language care. Informal care is often not available from family members, friends, members of the local community, community workers and fellow members of organised groups, or in cases where it is available may not meet their overall requirements.

For older NESB women living in lone-person public housing, informal care often relies on the availability of same-language neighbours/co-tenants and has been extremely limited due to this requirement. Housing arrangements which provide for same-language neighbours/co-tenants will assist older NESB women to maintain a level of independence that delays or negates the need for supported accommodation. Shared arrangements also respond to the oversupply of larger houses/under supply of one and two-bedroom dwellings.

In the new millennium, lone-person public housing for older NESB women will be enhanced by SHAs providing a variety of wait turn options. Older NESB women would register for lone-person public housing, with the option of nominating a zone where members of their ethnic community reside, an ethno-specific complex, a cluster arrangement and/or small/large-scale shared housing. Older NESB women would have the choice of accepting whichever form of accommodation became available first or continuing to wait. In this model the allocations officer would be responsive to a range of factors. This greater level of concern with the appropriateness and adequacy of housing allocated will generate positive outcomes for older NESB women.
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APPENDICES
APPENDIX A

WAITING LISTS

Table (i) - 1994 - country of origin
Table (ii) - 1994 - language spoken
Table (iii) - 1999 - country of origin
Table (iv) - 1999 – language spoken
### APPENDIX A - NSW Public Housing Waiting List

#### Table (i) - 1994 - Country of Origin

NESB women (aged 55 years +) registered for lone-person housing as at 27 July 1994

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<tr>
<th>Country</th>
<th>Sydney metropolitan area zones:</th>
<th>Total for Sydney</th>
<th>Other NSW</th>
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**Housing Zones:**

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L2 St George / Sutherland
L3 Liverpool
L4 Campbelltown
P1 Parramatta
P2 Blacktown / Mt Druitt
P3 Fairfield
P4 Penrith
S1 Central Sydney
S2 Eastern Suburbs
S3 Inner West
S4 Northern Suburbs

**Total NESB Women:** 1617  **Total Women:** 5713  **Total persons:** 10033
# APPENDIX A - NSW Public Housing Waiting List

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**Housing Zones:**
- L1 Canterbury / Bankstown: P1 Parramatta
- L2 St George / Sutherland: P2 Blacktown / Mt Druitt
- L3 Liverpool: P3 Fairfield
- L4 Campbelltown: P4 Penrith
- S1 Central Sydney
- S2 Eastern Suburbs
- S3 Inner West
- S4 Northern Suburbs
APPENDIX A - NSW Public Housing Waiting List  
Table (iii) - 1999 - Country of Origin  

NESB women (aged 55 years+) registered for lone-person housing as at 30 June 1999  

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<td>2</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Thailand</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>East Timor</td>
<td>5</td>
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<td></td>
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<tr>
<td>Tonga</td>
<td>9</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Turkey</td>
<td>20</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Ukraine</td>
<td>25</td>
<td>5</td>
<td>12</td>
<td></td>
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<tr>
<td>Uruguay</td>
<td>44</td>
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<td>7</td>
<td></td>
</tr>
<tr>
<td>USSR</td>
<td>68</td>
<td>28</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Vanuatu</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td>NSW Sydney metropolitan area zones:</td>
<td>Total for Sydney</td>
<td>Other NSW</td>
<td></td>
</tr>
<tr>
<td>-----------------------</td>
<td>-------------------------------------</td>
<td>-------------------</td>
<td>-----------</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CS1</td>
<td>CS2</td>
<td>CS3</td>
<td>CS4</td>
</tr>
<tr>
<td>Vietnam</td>
<td>107</td>
<td>8</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Yugoslavia</td>
<td>74</td>
<td>6</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2087</td>
<td>168</td>
<td>195</td>
<td>56</td>
</tr>
</tbody>
</table>

**Housing Zones:**

- CS1 Sydney
- CS2 Eastern Suburbs
- CS3 Botany
- CS4 Leichardt/Marrickville
- CS5 Northern Suburbs
- SS1 Bankstown
- SS2 Canterbury
- SS3 Inner West
- SS4 Sutherland
- SS5 St George
- SS6 Riverwood
- SW1 Fairfield
- SW2 Liverpool
- SW3 Campbelltown
- WS1 Parramatta
- WS2 Auburn/Holroyd
- WS3 Blacktown
- WS4 Mt Druitt
- WS5 Penrith

**Total NESB Women:** 2087

**Total Women:** 5600

**Total persons:** 9923
### APPENDIX A - NSW Public Housing Waiting List

Table (iv) - 1999 - Language Spoken

NESB women (aged 55 years +) registered for lone-person housing as at 30 June 1999

<table>
<thead>
<tr>
<th>Language</th>
<th>NSW</th>
<th>Sydney metropolitan area zones:</th>
<th>Total for Sydney</th>
<th>Other NSW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>CS1</td>
<td>CS2</td>
<td>CS3</td>
</tr>
<tr>
<td>Arabic</td>
<td>114</td>
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<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Armenian</td>
<td>16</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assyrian</td>
<td>23</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bangladeshi</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bosnian</td>
<td>11</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bulgarian</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burmese</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cambodian</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cantonese</td>
<td>182</td>
<td>44</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Chinese</td>
<td>11</td>
<td>3</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Croatian</td>
<td>22</td>
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<td>1</td>
</tr>
<tr>
<td>Slavic</td>
<td>3</td>
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<td></td>
</tr>
<tr>
<td>Dutch</td>
<td>2</td>
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</tr>
<tr>
<td>Estonian</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Farsi</td>
<td>8</td>
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<td>4</td>
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<td>Filipino</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Fijian</td>
<td>4</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>French</td>
<td>7</td>
<td></td>
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<td></td>
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<tr>
<td>Greek</td>
<td>36</td>
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<td>5</td>
</tr>
<tr>
<td>German</td>
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</tr>
<tr>
<td>Hindi</td>
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<tr>
<td>Hungarian</td>
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<td>Indonesian</td>
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<tr>
<td>Korean</td>
<td>70</td>
<td>1</td>
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<td>12</td>
</tr>
</tbody>
</table>

- CS1, CS2, CS3, CS4, CS5, SS1, SS2, SS3, SS4, SS5, SS6, SW1, SW2, SW3, WS1, WS2, WS3, WS4, WS5: Area codes of the Sydney metropolitan region.
- Total for Sydney and Other NSW: Total number of NESB women registered for lone-person housing as at 30 June 1999, indicating the language spoken.
<table>
<thead>
<tr>
<th>Language</th>
<th>NSW</th>
<th>Sydney metropolitan area zones:</th>
<th>Total for Sydney</th>
<th>Other NSW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>CS1</td>
<td>CS2</td>
<td>CS3</td>
</tr>
<tr>
<td>Laotian</td>
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<td></td>
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<tr>
<td>Lebanese</td>
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<td>1</td>
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<td></td>
</tr>
<tr>
<td>Macedonian</td>
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<td>1</td>
<td>4</td>
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</tr>
<tr>
<td>Maltese</td>
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<tr>
<td>Mandarin</td>
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<tr>
<td>Malaysian</td>
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<td></td>
</tr>
<tr>
<td>Not Known</td>
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<td>3</td>
<td></td>
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<tr>
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<td></td>
</tr>
<tr>
<td>Polish</td>
<td>35</td>
<td>1</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Portuguese</td>
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<td>Romanian</td>
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<td></td>
</tr>
<tr>
<td>Russian</td>
<td>63</td>
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<td>Samoan</td>
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<td></td>
</tr>
<tr>
<td>Serbian</td>
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<td>Slovenian</td>
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<tr>
<td>SNH</td>
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<td></td>
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<tr>
<td>Spanish</td>
<td>108</td>
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<td>13</td>
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<tr>
<td>Tagalog</td>
<td>9</td>
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<tr>
<td>Tetum</td>
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<td></td>
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<tr>
<td>Thai</td>
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<td></td>
</tr>
<tr>
<td>Turkish</td>
<td>16</td>
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<td>1</td>
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<tr>
<td>Ukrainian</td>
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<td></td>
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<tr>
<td>Vietnamese</td>
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<tr>
<td><strong>Total</strong></td>
<td>1070</td>
<td>106</td>
<td>82</td>
<td>25</td>
</tr>
</tbody>
</table>
APPENDIX B

MAP 1 – Allocation Zones prior to September 1994
APPENDIX B

MAP 2 – Allocation Zones from September 1994
APPENDIX C

INFORMANTS
Appendix C: Fieldwork Informants

Ethnic Community Organisations & Informants

• National and State Organisations

Association of Non-English Speaking Background Women of Australia – Debbie Georgopoulos
Ethnic Communities Council of NSW – Denise Ward, Mary Shiner & Dorothy Buckland-Fuller
Immigrant Women Speakout - Paula Aboud, Assistant Executive Coordinator, Cordine Alcorso, Pat Johnson, Loretta Viecelli

• Migrant Resource Centres (MRCs)

Blacktown - Jonathan Nanlohy, Housing Worker
Botany - Maria Sifuentes, Veronica Dematties, Yvonne Sharah, Asma Wang & Rosa Loria, Coordinator, 
Canterbury / Bankstown - Sam Nguyen (also Vietnamese Community in Australia), Hahn Pham, sessional workers for Vietnamese & Mary Hanoun Khilla, Arabic Worker Fairfield - Juana Reinoso, Jan Collier, Coordinator
Granville Multicultural Centre – Eman Sharobeen, Arabic elderly & women’s health
Holroyd / Parramatta Migrant Services, Joseph Ferrer & Sam Skaf, Migrant Placement Officer
Liverpool - Angela Ivanic, Community Projects Officer, Thida Yang, Ethnic Minority Project Coordinator, Estella Yuen & Gabriella

• Local and Metropolitan Organisations

Al Zahra Muslim Women’s Association - Ibtisam Hammoud, Grant in Aid Worker
ANCCORW – Thanh Nguyen
Arabic Community Welfare Centre - Rollar Sowaid
Arabic Senior Citizen Group, Herbert Greedy Hall, May Murray Neighbourhood Centre - George Habib
Armenian Community Welfare, Chatswood - Asniv Iskenderian, Isabella Semsarian & Julie Momdjian
Armenian Senior Citizens Group, Forestville – Sato Hacopian, Health Worker, Armenian
Association of Bhanin El-Minieh – Rollar Souaid & Katina
Assyrian Australian National Federation, Sam Warda
Fieldwork Informants

Assyrian Welfare Association, Fairfield - Marlin Babakhan, Social Welfare Worker & Shamiran Daniel
Auburn Asian Welfare – Van Trinh & Joy Coombs
Auburn Ethnic Day Care, Auburn - Jane Blackall, Coordinator & Evet Raphael, Bilingual Worker (Arabic)
Australian Arabic Welfare Council - Mary Hanoun Khilla, Arabic Worker & Hend Saab, Coordinator
Australian Arabic Welfare Council, Bankstown – Marial Sabry
Australian Chinese Community Association, Surry Hills – Kip Fong, Agnes Lam, Sherman Wong, Viola Yeung, Flora Wong, Health Worker & Mr Chan, Caretaker of Ultimo Units
Australian Chinese Community Association, Granville – Carmel
Australian Chinese Descendants Mutual Association, Arthur Lee
Australian Chinese Services Society, Cher, Be Koh & Elsa Ho, Elderly Chinese Group
Australian Jewish Community Services - Lana Kofman, Tanya Ryvchin & Marta Chepurin, Immigration Worker
Australian Korean Welfare Association, Jisoo
Bankstown Multicultural Centre – My Linh Nguyen, Vietnamese Worker & Hien Tran
Chilean Community Network, Amanda Araya
Chinese Catholic Community Incorporated, St Josephs Church, Camperdown – Sr Teresia Seeto, Religious Coordinator
Chinese Elderly Welfare Project, Angela
Croatian Catholic Centre - MarijaVarga, Social Worker & Fr Vladimir Novak
Croatian Community Centre, Summer Hill - Coordinator
Croatian Welfare Association of Australia, St Johns Park - Sr Angela Jurinic
Fraternal Society of Tripoli & Mena, Lakemba - Souad Daizley, Coordinator & Ibrahim Mahjer, Welfare Worker for the Arabic Aged
Greek Orthodox Parish, Senior Citizens Group, Kingsford – Eva Lamone, Coordinator
Harb Charitable Association, Roy Nasser
Immigrant Women’s Resource Centre, LorettaViecelli
Italian Senior Citizens & Friends Centre, Fairfield – Mrs Vicki Fontana
Lao Community Development NSW Coop Ltd, Cabramatta - Phout Mingsisouphanh, Community Worker
Lebanese Welfare, Merrylands - Rital Fadel
Macedonian Australian Welfare Association – Kate
Mt Druitt Ethnic Communities Agency (MECA) – Lachlan Murdoch, Community Development Worker, Kathy Henderson
Muslim Womens Association, Lakemba - Maha Abdo and Wafa Zaim
NESB Housing Caucas – Aida Morden
NSW Chapter of Vietnamese Association, Cabramatta Community Centre - Sun Doan
NSW Indo-Chinese Association Inc, Canley Vale – Kek Kong Tai, Coordinator, Annie Chen, Aged Worker, John Wan, Welfare Worker & Be Be, Social Worker (also sessional worker at Canterbury Bankstown Migrant Resource Centre
Phillipino Australian Community Services Incorporated - Sally Anolin
Polish Welfare and Information Bureau in NSW, Ashfield - Stefan Beirut, Coordinator
Serbian Australian Welfare Centre, Cabramatta Community Centre - Radmilla Dubocanin & Zeljka Josipovic

Planning in the new millennium: housing needs among older NESB women
Fieldwork Informants

Serbian Orthodox Saint Sava Association – R Illic
Serbian Senior Citizens – Maria Varga
Spanish & Latin American Association for Social Assistance (SLASA), Cabramatta
Community Centre - Monica Lamelos & Amanda Araya (Case Workers for Aged),
Melany Ramos, Beatriz Cidade, Rosa Granados and Walter Broom, Coordinator
Spanish Pensioners Association (Las Casitas) - Amelia Pastore,
Spanish Speaking Grandparents Association, Canley Vale – Teresita Pereina
Spanish Senior Citizens, Waverly Community Centre – Blanca Olivera
Tamil Senior Citizens Association - Rajah
Tongans, Merrylands – Kalolaine Tupoula
Vietnamese – Australian Budhist Women’s Association, Cabramatta – Nua Hoa, President
Vietnamese Australian Welfare Association – Ninh Nguyen & Sun Doan
Vietnamese Community Association – Thanh Lam & Son Duan
Vietnamese Elderly Friendship Association – Mien Nguyen, President
Vietnamese Elderly Group, Canterbury – Sam Ngoc Trinh
Vietnamese Women’s Association – Thuy Ai, Case Worker & Yen Nga, Community Development Worker
Yugoslav Australian Welfare Association, Newtown Neighbourhood Centre – Svetlana, Dusanka & Emra Vukovic

• Community informants

Antonio Kapsalis, Padstow – community health worker, sessional worker – dementia -
day care - CRAGS & Healthy Women Project
Lea Loeve, Migrant Women’s Support Group, Bondi
Kisca Magney, Macedonian Social Worker
Chrissi Gottis Graham - Greek Older Women

Community Housing Organisations

• National and State Organisations

Association to Resource Co-operative Housing (ARCH), Darlinghurst - Kerri Jackson,
Wendy Rockwell, Resource & Education Officer & Karine Shellshear, Coordinator
NESB Housing Caucus – Aida Mordern
NSW Federation of Housing Associations - Deborah Georgio, Joan Ferguson &
Michelle
Older Women’s Housing – Margaret Howard
Tenants Union - Merlin
The Accommodation Rights Service Inc. (TARS) – Gen Betz & Leisa Simmons, Senior
Education Officer
Women in Community Housing – Margaret Sargent, Convenor

Planning in the new millennium: housing needs among older NESB women
**Fieldwork Informants**

- **Local Organisations**

  - Bankstown Community Housing Association – Mara, Housing Worker
  - Burwood Area Community Housing - Jan Finklestein
  - Canterbury Housing Ltd – James Prineas & Carmen
  - Central Sydney Regional Public Tenants Council – Shiri Krishna
  - City West Housing – Tracey Bowen
  - Darlinghurst Area Rental Tenancy Cooperative (DART) - David Haberfield, Housing Officer
  - Eastern Suburbs Rental Housing Association - James Heywood & Jan Hurst
  - Hume Housing Association, Fairfield - Judith Beveridge & Lesley Wyatt
  - Innari Housing, Christine Mantakul
  - Inner West Housing & SWISH, Newtown Community Centre, Newtown - Lucille Bernard & Rita Wilkinson
  - Ku ring gai / Hornsby Housing Association – Doreen Thurgood & Margaret Sasse
  - Lower North Shore Housing - Coral Garrat & Dianna
  - Marrickville Area Housing, Newtown Community Centre, Newtown - Lynden Baxter
  - NESH Women’s Housing Scheme, Fairfield – Mira Mitrovic, Admin/Coordinator
  - Northern Beaches Community Housing - Wendy Edwards & Lyn
  - Riverwood Housing Estate – Will Roden, HCAP Worker
  - Ryde – Hunters Hill Community Housing Cooperative Ltd – Claudia & Angie
  - South Western Regional Tenants Association Inc., Liverpool - Val Cook, President, Ruth Bailey, Pat, Pat & Janette, Regional Tenant Worker
  - St George Community Housing – Debra Mc Farlane & Pam Hood
  - Sutherland Housing Network - Tom Ledden
  - Van Lang Housing Association – Tran Huynh Anh & Dinh Bui, Secretary
  - Waverly Tenants – Sarah Crawford
  - WESTHIRN – Harvey Volk & Sundar Mahtani
  - Women’s Housing Company, Surry Hills – Bobbie Townsend

- **Community Health**

- **Area Health Services**

  - Central Sydney - Angela Manson, Area Director of Multicultural Health Services
  - Eastern Sydney - Ilona Lee, Area Director, Migrant Health Services, & Bev Medworth.
  - Ethnic Health Workers: Joanna Blazic (Greek), Edelia Porcu (Spanish), Flora Wong (Chinese P/T), Tanya Ryvchin (Russian P/T), Maria Petrohilos Maria Lipiec (Polish), Ethnic Aged Worker P/T, Multicultural Health Unit, Health Promotion & Multicultural Health
  - Northern Sydney – David Small, Area Coordinator, Ethnic Services, Sato Hacopian, Health Worker (Armenian) & Geneve Sahakayan
  - Southern Sydney - Toni Beauchamp, A/Senior Project Officer - Older People (Healthy Older Persons Project), Health Promotion Unit
  - South Western Sydney – Yvonne Santa Lucia, Ethnic Aged Advisor
  - St George, Kogarah – Georgia Zogalis, Area Ethnic Aged Health Worker, Barry Readhead, Social Worker

Planning in the new millennium: housing needs among older NESB women
Fieldwork Informants

Western Sydney - Lyn Berlin & Jan Kang, Migrant Health & Phil Sandford & Maria, Transcultural Mental Health

- **Community Health Centres (CHCs)**

  Ashfield - Katrina Hazelton, Coordinator & Magdy Massoud, Health Worker (Arabic)
  Auburn - Servgi Cakir, Team Leader (Health), Lyn Berlin, Senior Migrant Health Education Officer, Dawalt Ghattas, Ethnic Health Worker (Arabic P/T), Agnes Polese (Arabic P/T), Myna Hua, (Vietnamese / Chinese) & Theresea Chow (Chinese)
  Bankstown Lidcombe – Quang Van Truong, Community Health Worker Vietnamese (also Indo-Chinese Senior Citizens Association of NSW) & Ahmed Razek, Dawat Ghattas, Health Workers (Arabic)
  Blacktown - Lindy Greschke & Emal Ibrahim, Social Workers, Tadija Popovic, Ethnic Health Worker (Croatian)
  Bondi Junction - Ramiz Gasanov, Russian Speaking Bilingual Counsellor
  Cabramatta - Rema Nohra, Spanish Speaking Bilingual Community Educator, Tuyet Nguyen, Bilingual Counsellor (Vietnamese), Sam Ly Phimavong, Bilingual Counselor for Lao & Sarafina Zubinov, Ethnic Health Worker
  Canterbury – Charlie Saade, Lan Truong, Elderly Worker, Kim Low, Mental Health Worker
  Chatswood Community Health Service - Behnaz Nesvadarani
  Fairfield - Joe Chung, Coordinator, Anees Talia, Health Worker (Assyrian) & Sebia, Clerk for Mental Health
  Hoxton Park – Hilda Valenzuela, Health Worker (Spanish), Rosa Granados
  Marrickville – Xuan Duong, Health Worker (Vietnamese), Mua Nguyen, Bilingual Counselor (Vietnamese) & Suan Duong, Multicultural Vietnamese Health Worker
  Merrylands – Eline Salama, Ethnic Health Worker (Arabic) Souzanne Guirguis & Wies Schuringa, Social Worker
  Parramatta - Ranya Yacou, Arabic Health Worker & Shani Prosser, Women’s Health Promotion Officer
  Rockdale – George Businoski, Health Worker (Macedonian)

- **Ethnic Day Care Services**

  (Funded under the Home and Community Care Program)

  Auburn – Jane Blackall, Coordinator, Evett Raphael, Bilingual Worker (Arabic) & Nancy Makhoul
  Bankstown – Hien Tran, Cordinator & Rosa Maras
  Blacktown / Mt Druitt – Shirley Brown & Maria Posa, Coordinators
  Ermington – Nadia Bartrand
  Fairfield - Beba Pazin, Coordinator
  Lalor Park (Lindenen Day Care) – Vanessa Nikolovski, Coordinator
  Liverpool – Jorge Lamelos

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Planning in the new millennium: housing needs among older NESB women
Community Organisations

- National and State Organisations

Australian Council of Social Services (ACOSS) - Adam Farrar and Don Stewart, Housing Worker
Burnside – Anthea Jackson
Carers Support Service – Angela Jankovic
Combined Pensioners and Superannuants Association – Jill Whitehead, Housing Officer
Council of the Ageing (NSW) Inc, Millers Point - Merrilyn Aylett & Anthena Hay, Information Officer

- Local Organisations

Anglican Home Mission Society – Careforce, Cabramatta - Douglas Lee
Auburn Community Development Network Incorporated – Katina Varelis
Australian Nursing Home Foundation - Kip Fong, Chairman
Bankstown / Auburn Live at Home Service – Bernadette
Bankstown Youth Development - Mark Lack, Youth Development Worker
Blacktown City Community Services Network, Glendenning - Deborah Hatzi, Ethnic Worker & Arnold Bailey, Housing Worker
Botany Family Day Care – Kay Miller
Botany Family and Child Centre - Carol Krikorian
Botany Neighbourhood Centre - Barbara Kelly
Burwood Community Welfare – Rita Leung
Cabramatta Community Centre – Echo Chung, Convenor & Maria Inglesias
Canterbury Earlwood Caring Association Limited - Nadia Cossetto, Community Development Officer
Canterbury Home Visiting, Ula, Coordinator & Nina (community aged care packages)
Canterbury Multicultural Aged and Disability, Toni Stephens, Coordinator, Day Care Project, Multicultural & Stella Kemp
Careforce, Summer Hill – Cheryl Webster, Ethnic Services Worker
Dee Why Neighbourhood Centre – Nigel Preece
Deli Community Centre - Maria Ivanes
Ettinger House Inc., Fairfield - Margo Rawsthorne & Patrick Yeung, Community Worker, Housing
Georges River Community Centre, Mortdale Pat De Corsio, Coordinator & Abd El Sayed Awad, Arabic Worker
Inner Sydney Regional Council for Social Development Co-op. Ltd., Waterloo - Margaret Barry
Marrickville Home Visiting – Virginia Abalos
May Murray Neighbourhood Centre Inc. – Jan Pearson, Consultation Protocol Officer, Inner West
MOSAIC – Reefaa An, Coordinator
Newtown Neighbourhood Centre, Newtown - Dusanka,
North Sydney Community Services - Michelle Lowen
Older Women’s Network – Joy Ross, Joint Coordinator, Margaret Howard & Monique

Planning in the new millennium: housing needs among older NESB women
Randwick Information & Community Centre – Sandra Marchesin & Annie Tucker
South Sydney Community Aid Cooperative, Brenda Newman & Lewina Jackson
WESTHIR – Peter Rogers, Executive Director

NSW Government – Housing

• Ministry of Housing, Planning and Urban Affairs

Office of Housing Policy – Carol Mills, Principal Housing Analyst, John Mason, Principal Housing Analyst, Tracey Gee, Assistant Housing Analyst, Eloise Murphy, Debbie Evans, Senior Program Officer & Susan Crane, Community Housing Operations, Toni Ovadia & Linda

• Regional Offices, NSW Department of Housing

Central Sydney Region – Jennifer Westacott, Regional Director, Catherine Tracey, Area Manager, Central Sydney Region & John Becker, Area Manager
Southern Sydney Region, Department of Housing - Mike Allen, Regional Director, Ray Brincat, Area Manager & Theresa Mock, Strategic Planner
South Western Sydney Region, Beryl Jamieson, Regional Director, Ross Woodward, Deputy Regional Director, Cheryl Prosser, Strategic Planning & Policy Section, Aldo Manitta, Area Manager, Fairfield, Donald Proctor & Patrick Yeung, Program Development Coordinator, Strategic Planning and Specialist Housing Programs
Western Sydney Region - Neil Sandall, Regional Director, Janette Milligan, Manager, Strategic Planning & Specialised Housing Programs & Vicky Lioumis, Area Manager, Auburn/Holroyd/Baulkham Hills, & Lyn Manitta, Senior Coordinator, Strategic Planning & Specialist Housing

• Central Office, NSW Department of Housing

Community Housing - Karen Cadwallen, Angela Kroner & Debbie Evans,
Multicultural Unit - Kim Bryant, A/g Manager, Cheryl Prosser, Blanca Benedicic & Kerry Bowen
Housing Production Division, Bill Dorman, Development Manager, North Western Business Team
Client Services Coordination Unit - Liz Mackdacy, Manager
Public Affairs – David Marr, A/g Manager
Library - Sue McGinty

• Hostel & Care Program, Parramatta

Bill McDonald, Helen Guthrie, Project Coordinator, Debbie Evans & Losena Ma’ake

NSW Government - Health

NSW Department of Health - Michael Kakakios, State Manager, Ethnic Health

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NSW Government - Education

NSW Department of School Education – Amanda Burke

Local Government Councils – Sydney Metropolitan Area

Ashfield - Dawn Purdue, Community Worker (Aged and Disability Services)
Auburn - Gary Handcock, Community Projects Worker
Bankstown City – Paul Proctor, Community Projects Worker, Susan Yeung, Aged Services Worker & Stella Yeung, Health and Building Services
Blacktown City - Stella Lichioulis, Community Projects Worker & Mick Fell, West Sector Planner
Botany - Patrick Hildago, Aged Worker
Burwood – Sue Small, Community Worker & Tracey Sweetman, Aged Services Worker & Debbie, Admin Worker
Canterbury City - Joanna Stobinski, Community Worker Multicultural Community Worker & Sandra Saxton, Aged Services Worker
Fairfield City – Donald Proctor, Architect/Planner Housing, Linda Livingstone, Community Project Officer & Marta Aquino, Active Seniors Program Coordinator
Holroyd City – Christine Bush, Aged Worker, Theresa Leung, Ethnic Services & George Hashim, Social Planner
Hurstville - Elizabeth Dunbar, Aged and Disability Worker
Ku-ring-gai – Jeanette Smith & Anthony McDermott
Manly – Ellen Turley, Aged Services Worker
Marrickville - Nelson Contador, Ethnic Worker & Marie-Louise Irving, Aged Services Worker,
North Sydney - Jill Napier, Director Community Services, Cheryl Kelly, Aged Worker, Leslie Hall, Housing Officer & Marilyn Klein, Community / Social Planner
Pittwater – Nan Bossler
Randwick City - Therese Coyle, Housing Officer, Darleen Taylor, Aged Services Worker & Tom Hutcheson, Housing Planner
Rockdale – Jenny Andriadis
Ryde City – Mary Grice
South Sydney - Bev Medworth, Joanne Ryan & James Harrison
Sydney City Council – Stacey Miers, Residential Planner
Warringah – Robyn Wilson, Manager, Community Development, Val Brown, Aged Services Worker & Heather Nesbitt Housing Consultant
Waverley - Meryl Bishop, Housing Officer, Annette Trubenbach, Community Worker Migrants & Debbie Coulter, Aged Services Worker
Willoughby City – Barry Styles

• Local Government Association

Mandy Moore, Aged & Disability Officer, Christine Johnston, Housing Officer, Alison Bailey, Darlene Taylor
Queensland Government - Housing

Department of Public Works and Housing – Chris O’Keefe, Di Glynn, Strategic Planning Officer & Rhonda Phillips, Manager Community Housing, Lyndall Holz, personnel from Tenancy Participation, and Mary, Librarian

Victorian Government - Housing

Department of Planning & Development, Office of Housing, Melbourne – Helen Thomas, Policy Officer, Policy and Standards & Anne Atherton, Librarian, Richmond Area Office - Peter McNicol, Housing Manager & Pauline Rodriguez, Team Leader, Richmond Area Office

Commonwealth Government

Department of Housing and Regional Development, Canberra - Shirley Browne, Bronwen Roberts & Michael Lye, Client Access & Linkages Section, Supported Accommodation Branch, Dugald Munro, Director & Vikky Bailey, Community Housing Program
Department of Housing and Regional Development, NSW State Office – Jeff Smith & Julie McKenzie
Human Rights Commission, Sydney - Sue Zelinka, Racho Donef & Ian Hazeldine

Nursing Home Clustering Project, Ethnic Aged Health Unit, Prince Alfred Hospital - Grace Lee, Manager, Alberto Castella, Benedicte Cruysmans, Gay Moore, Anna Szarycz & Catherine Russel

Interpreters

Abd El Sayed Awad, Arabic Worker Georges River Community Centre
Nguyet Cao, Cabramatta
Annie Chen, NSW Indo-Chinese Association Inc
Shamiran Daniel, Assyrian Australian Association
Souad Daizley, Fraternal Society of Tripoli & Mena
Rital Fadel, Lebanese Welfare
Souzanne Guirguis, Mt Pleasant
George Habib, Arabic Senior Citizen Group
Ibtisam Hammoud, Al Zahra Muslim Women’s Association
Elsa Ho, Haymarket
Asniv Iskenderian, Armenian Community Welfare
Maria Ivanes, Deli Community Centre
Itaf Khalil, Hornsby
Lana Kofman, Australian Jewish Community Services
Phout Mingsissouphanh, Lao Community Advancement NSW Coop Ltd
My Ling Nguyen, Bankstown Ethnic Day Care
Vanessa Nikolovski, Lalor Park Community Centre
Blanca Olivera, Waverly Community Centre

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Fieldwork Informants

Olga Paredes, Fairfield
Amelia Pastore, Spanish Pensioners Association
Beba Pazin, Fairfield Ethnic Day Care
Evet Raphael, Auburn Ethnic Day Care
Geneve Sahakayan, Chatswood
Flora Yu, Dural
Appendix D: Questionnaire

Name: 
Country of Origin: 
Age: 
Language Spoken: 

(1) What housing have you lived in since arriving in Australia?

(2) Are you, or have you been on the public housing waiting list - if so, for what length of time?

(3) Have you had any problems obtaining information on public housing - if so, what problems?

(4) What, for you, is important in the location of housing? For example:
   * is access to community facilities and services (shops, place of worship, doctor etc) important?
   * is the ability to remain where you have lived previously (where established social, service, and community networks exist) important?
   * is the ability to walk [or drive] to places, and/or to have a bus or train close by important?

(5) Have you had problems getting to where you want to go from your home (walking [driving] or by public transport) - if so, what problems?

(6) Do you have contact with / or support from your family, if so how often?

(7) Is it important for you to be housed next door to people from the same country of origin, or people speaking the same language - if so (or if not), why?

(8) Is it important for you to be housed in an area where your ethnic community is located - if so (or if not), why? For example:
   is it important for * cultural pursuits, religion, or social patterns?
   is it important for * shopping / purchase of food items?

(9) How do you feel about living among other older persons, is this good or bad, and why?

(10) Do you need additional space in your home for visiting friends or relatives (that is, for these persons to stay overnight)?
(11) Do you feel safe and secure where you are living / or about where you will be living in the future? For example:

- do you feel safe * from crime and violence?
- do you feel safe * because people are close by to provide assistance?

(12) Have you experienced any problems where you live, or have lived before? For example:

- * a lack of privacy, * presence of noise, * presence of difficult neighbours,
- * loneliness, * or other problems?

(13) Do you, or would you like to spend some of your time with your neighbours?

(14) Have you had problems having neighbours who do not speak your language?

(15) What changes would you make to the accommodation you have lived in / are going to live in / or to public housing? For example:

- * changes to the internal and external design details and layout?
- * changes to the surroundings of the accommodation?
- * changes to the number of flats around you?
- * changes to the position of the accommodation, such as ground floor or upper floor flat, near or not near the street, etc?

(16) What would you find good or bad about living in a shared house? For example:

- * the company and support offered?
- * the lack of privacy or control etc?

(17) What assistance would you seek from, or provide to your neighbours? For example:

- * assistance with the English language?
- * assistance with shopping, washing, cooking, cleaning, transport etc?
- * provision of companionship?
- * arrangement of medical treatment etc?

(18) Have you encountered any racism where you have lived in Australia or in the community, if so, what sort?

(19) If you could choose what your housing was like, what would you choose?

(20) Is there anything about your housing that I haven't asked about which you would like to tell me?