

'The Government is the Best Landlord I've Ever Had': Older Public Housing Tenants and Social Inclusion in Inner Sydney

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Abstract

In this qualitative study based on in-depth interviews with fifteen older public housing tenants in inner-city neighbourhoods in Sydney, the life circumstances of older public housing tenants are explored. A primary aim of the study was to interrogate the notion that public housing is a form of housing tenure that is no longer worth pursuing due to it being a harbinger of misery and social exclusion for its residents. The research suggests that this conclusion is, in many ways, mythology. For the older public housing tenants interviewed, being accommodated in this tenure form was viewed as a 'life-saver'. Despite the ever-increasing residualisation of public housing, the provision of affordable, adequate and secure accommodation in convenient locations gave them the capacity to pursue a life that they valued.

Introduction

A common sentiment of the contemporary policy era in Australia is that public housing is anachronistic — a legacy of a bygone era. It is not uncommon for it to be portrayed as an urban form that encourages anomie and a general bleakness. Randolph and Judd (2000: 93) capture this sentiment when they conclude that 'Large concentrations of public housing are now associated with populations characterized by the hallmarks of social exclusion: chronic unemployment, welfare dependence, drug and alcohol abuse, crime and other forms of social dysfunction'. There is no doubt, due primarily to the policy of accommodating an ever-increasing number of individuals who are very disadvantaged and, in some cases have challenging behaviours which their fellow tenants find disconcerting or even threatening, that many public housing estates have become areas where social exclusion and misery are common and where tenants' lives are often disrupted by difficult fellow residents (Heintjes 2006; Habibis et

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al 2007). What the data from this qualitative study illustrates, however, whilst acknowledging that there are serious issues in many public housing estates, is that this tenure can play a fundamental role in ensuring that older residents have the capacity to lead a life that they value (Sen 1999) and that the alternative, renting in the private market, is viewed as an appalling fate.

What I explore and illustrate in this study are the ways in which older tenants view public housing and the impact it has on their lives. The interviews indicated that public housing was certainly not necessarily a recipe for misery but, on the contrary, laid the basis for everyday living that was characterised by a lack of financial stress, durable social ties, a strong sense of security and a capacity to engage in the world. In sum, this housing tenure created the foundation for the older tenants interviewed to have agency, control and an acceptable quality of life. Older tenants were focused on as many had been living in public housing for a substantial period of time and had a historical perspective on the way public housing had shaped their own biographies and on how, over the last decade, increasing residualisation had affected them. Also, it is probably the grouping which is most affected by the quality and cost of their housing. Younger adults usually have a greater capacity to live in substandard conditions and to reduce costs by sharing accommodation. For older people the quality and cost of their accommodation often has a fundamental impact on their health status (Social Exclusion Report 2005). In regards to the cost of accommodation, older public housing tenants, especially in Sydney, would find it enormously difficult to afford private rental in the metropolitan areas as their age pensions would barely cover their rent (Morris 2006; Morris 2007).

Setting the Context: The Changing Nature of Public Housing

In the last two decades we can roughly identify three phases (1985–1990; 1990–1995; and 1996 to the present) in the Australian government's perception of and policy towards public housing and the housing of non-homeowners on low income. Each phase is characterised by varying emphases on public housing and rent assistance. In order to understand the challenges facing older public housing tenants in the contemporary period it is useful to very briefly sketch the bare bones of these policy shifts.

Phase One: A Renewed Commitment to Public Housing — 1985–1990

The first phase, 1985 to 1990, was characterised by a serious commitment to boosting public housing and Commonwealth Rent Assistance (CRA) was certainly a secondary policy option. Between 1985 and 1989, the public housing stock increased by 23 per cent, from 273,465 dwellings to 337,736 dwellings (McIntosh 1997: 6). The amount allocated by the federal government to the Commonwealth State Housing Agreement (CSHA), the fund responsible for allocating funding to the State governments for public housing, increased from \$557.6 million in 1982–83 to \$1284.7 million in 1986–87 (Australia Government 1993: 108).

Phase Two: A Decline in Enthusiasm for Public Housing and an Ever-Increasing Emphasis on CRA¹ — 1990 to 1995

The second phase, 1990 to 1995, saw a weakening of federal government's commitment to public housing and a massive growth in the CRA budget. The increase in rent assistance appeared to be premised on the notion that the market, with a bit of help from government, was better placed to resolve the accommodation needs of Australians on low income (Yates 1997). In this period the number of public housing dwellings did increase — from 337,736 in 1989 to 388,601 in 1995 (McIntosh 1997: 6), however, by 1992–93, for the first time, the amount budgeted for CRA exceeded the public housing budget. The following statistics illustrate the enormity of the shift. In 1984–85, whilst \$234 million was budgeted for rent assistance, over a billion dollars was allocated to the CSHA. In 1992–93, \$1.2 billion was budgeted for rent assistance and just over a billion dollars for public housing (Australian Government 1993; Wulff 2000). The number of CRA recipients nearly doubled — increasing from 491,000 in 1984–85 to 931,500 in 1994–95 (Wulff 2000). The assistance given also increased dramatically. Yates (1997: 269) estimates the average level of assistance went from \$200 per recipient per year in 1985 to \$1600 a year by 1997.

Phase Three: An Ever-Increasing Decline and Residualisation of Public Housing — 1996 to the Present

The coming into power of the Coalition government in 1996 cemented the view that the private rental market, with some rent assistance from government, was the easiest way to resolve the housing needs of low-income Australians. This was accompanied by an increase in the tendency to portray public housing as a problematic and anachronistic tenure. In sum, this period has been distinguished by an active endeavour by federal and state governments to reduce the number of public housing dwellings, residualise public housing (public housing is explicitly targeted to individuals with complex needs) and to further expand and emphasise the role of the private rental market in accommodating people on low income. The 1996, 1999 and 2003 CSHA agreements all put the emphasis on the maintenance of existing public housing rather than the building of new public housing. It is perhaps not surprising that this period has been accompanied by a decline in the number of public housing dwellings. Extensive state provision of housing does not sit well with the neo-liberal ideology that argues that individuals are responsible for their own welfare, that homeownership is attainable if you work hard and is what every citizen should strive for. As Conley and Gifford (2006: 58) argue, 'the promotion of homeownership as a social welfare goal is consistent with minimal state interventions into inequitable social and market outcomes.'

The emphasis on the private rental market rather than public housing is reflected in the budgetary allocations. Using 2003 dollars, in the ten years to 2003–4, federal government spending on rent assistance increased by seven per cent in real terms, from \$1.793 billion in 1993–94 to \$1.922 billion in 2003–4, while base grant funding to the CSHA decreased by 54 per cent in real terms from \$2,797 billion in 1993–94 to \$1.284 billion in 2003–4 (ACOSS & Nation-

al Shelter 2003: 8). The cut in the budget for public housing saw the number of public housing units decline from 388,601 in 1995 to 345,335 dwellings in 2003–4 (AIHW 2005a). By June 2005 the number of public housing dwellings had dropped by a further 10,111 to 335,264 dwellings (AIHW 2005b).

The use of discourse suggesting that public housing is necessarily a negative policy option helped lay the basis for the demolition and selling-off of public housing in some localities. Marston (2000: 364) quotes from a 1997 Queensland ministerial press release from the office of the Minister of Public Works and Housing which captures the sentiment that a concentration of public housing is necessarily bad and should be done away with. The quote also implies that public housing tenants are somehow morally deficient:

Entire suburbs of public housing are a thing of the past. Our stated aim is to have no more than 20 per cent density of public housing in any one area. This means public housing is scattered throughout the wider community and this means tenants have to behave to wider community standards.

Nation-wide, a large number of public housing estates have been subject to 'regeneration'. The process invariably involves the demolition of a proportion of the public housing in the area concerned and is premised on the argument that these locations had social problems which were so intractable that a social mix was the only solution (Arthurson 2003). Arthurson gives a number of examples of how 'estate regeneration' has resulted in the large-scale demolition of public housing. In Parks, north-west of Adelaide, the number of public housing dwellings declined from 2460 to 760 after 'regeneration'. In Villawood, in south Sydney, all of the 255 public housing dwellings were destroyed. In Salisbury North in north Adelaide, the number of public housing homes declined from 1390 to 500. Arthurson (2003: 8) concludes that 'the focus of much estate regeneration [sic] is demolition and sales on the private market, without replacement of public housing...'

The virtual halt in the building of public housing has been accompanied by a shift in tenancy policy. Thus in New South Wales, although there is still an enormous amount of security, a new tenancy and rent policy was put in place in October 2006. The new policy does away with life-long tenancies and new public housing tenants are now given fixed tenancies of two, five or ten years. They can apply for their lease to be renewed. Ten year leases are restricted to tenants who are 65 and over or Indigenous tenants who are 45 or over. Tenants receiving support from a number of listed support programs can also obtain a 10-year fixed term lease. Five-year fixed term leases are given mainly to tenants who have a child under ten or who are drawing the Disability Support Pension. The remainder of public housing tenants are offered two-year fixed term leases (Housing New South Wales 2008a). Rents are still set at 25 per cent of income for tenants on low income, but rise to 30 per cent of income if a tenant's income is above a determined level and tenants who are working full-time and earning a reasonable income have to pay market rents (Housing New South Wales 2008b).

The denigrating of public housing and the presenting of the private rental market as a viable alternative for accommodating people on low-income makes the project of establishing how public housing tenants perceive their situation an important task.

Research Approach

The study is based on fifteen semi-structured in-depth interviews. The interviews covered the following themes: how older tenants came to be in public housing; how they felt about being in public housing; what were the advantages and disadvantages of being located in this housing tenure; how did they cope financially; what activities were they involved in and how they felt about the future. All of the interviewees lived in inner-city neighbourhoods in Sydney. They were all dependent on the age pension as their main source of income and all, except one, lived in an apartment. The one exception lived in a terrace house. Ten of the interviewees were female and five were male. Six were between 65 and 70; six were between 71 and 75 and three were over 80. All of the interviewees had been living in public housing for at least ten years. Eleven of the 15 had been in public housing for over fifteen years and three had been in public housing for over twenty years. One interviewee had been living in her unit for 46 years.

The recruitment of the interviewees took place through advertising in appropriate publications, through flyers on notice boards and through word of mouth. The small number of interviewees and the mode of selection is certainly a limitation of the study. Having noted this limitation, it is noteworthy that on most topics the same sentiments were expressed by all or almost all of the interviewees. There is a possibility that the spatial location of the interviewees, as all of them lived in inner-city neighbourhoods, was significant. Perhaps public housing tenants in outlying suburbs would have had a different perspective.

Older Tenants' Perceptions of Living in Public Housing

Four key aspects are focused on in this section of the paper — financial security; security of tenure; social ties and the impact of increasing residualisation. They are discussed in turn.

Financial Security

A key positive feature of public housing is that it is affordable accommodation with rents set at a maximum of 25 per cent of income for age pensioners. At the end of 2007 older public housing tenants were paying about \$67 a week for their accommodation. Often this accommodation would be a two-bedroomed dwelling. After paying the rent this left them with about \$200 for other expenses. The relative affordability of public housing is very apparent when we compare it to the median rents of private rented accommodation in Sydney. In Sydney, at the end of June 2007, the median rent for a one-bedroomed unit in Sydney's inner suburbs was \$350 a week; in the middle suburbs it was \$275 a week and in the outer suburbs it was \$200 a week (Housing New South Wales

2007a). Thus, in June 2007, a person living by themselves who was dependent on the age pension and paying the median rent (\$275 a week) in Sydney's middle suburbs would have been devoting 86 per cent of their income (\$268.85 age pension a week plus \$52.70 a week in rent assistance) to paying the rent. The 2006 Census indicated that in Sydney, if we focus only on older private renters with an income of less than \$650 a week (these individuals accounted for 59.7 per cent of all older private renters in Sydney), 76 per cent were spending more than 30 per cent of their income on rent; 43 per cent more than 50 per cent; 26 per cent more than 60 per cent and 20 per cent were spending more than 70 per cent of their income on rent. The most vulnerable older private renters were those who were living by themselves and dependent solely on the age pension and CRA. Their income would be less than \$350 a week. Just over a third of older private renters in this situation were paying more than 70 per cent of their income in rent (ABS 2006).

All of the interviewees felt that the rent was fair and that it gave them the capacity to live a reasonable, albeit fairly frugal life. The low rent allowed what Esping-Anderson (1990) has called 'decommodification' in that it allowed the interviewees to live adequately despite not being in the labour force: 'I've never had any problems with the rent. I really don't. And I have what I want' (Zelda). Zelda is 83 and has been living in her inner-city flat for 27 years. She was clearly very content with her situation.

All of the interviewees felt that the rent they paid meant that they were able to cope with everyday expenses and maintain their health. Dorothy, who was 85 at the time of the interview and had been living in the same public housing unit for 46 years, had the following comment:

Well the rent's very good here. I pay \$120 a fortnight but there's water in that ... I'm always ahead of me rent. Always four weeks ahead. I'd never be able to live if I had to go out private. I look at it that way. It [her life] would be a lot different. It's only because the rent's so light here that I got a few shillings for myself to spend ... I feel lucky.

A number of the public housing tenants were so blasé about the rent that they did not know what their rent was: 'Yes, I do [think it's fair]. It's 50 [dollars] ... I forget how much it is. I'll go and get the little portfolio' (Mary). Interviewees were acutely aware of their relative fortune in regards to the cost of their accommodation. A unanimous sentiment was that if they were forced into the private rental market the quality of their accommodation and of their lives would drop dramatically. Mary articulated this in the following way: 'I wouldn't be able to live. I'd be in a one room. A \$120 room ... no one on a pension can live in private rental.'

For the interviewees a key spin-off of the low rent is that it allowed them to maintain their independence. Many feared that if they did not have access to public housing they would be forced to move in with family. This was certainly not a desired option:

I know that you get rental subsidies and so forth these days, but I think for me it would probably be very, very hard. It would probably be a case of sort of having to live with someone in the family (Mary).

The low rent meant that tenants were generally able to buy what they needed and have a small amount in reserve. Mary gave the following account of her spending:

I just can't run out and say I'll buy this and I'll buy that, you know ... I buy what I need and make sure that I've got enough for the medication and everything, you know, and anything that I have to have. And if there's anything left I can save it and there's usually never that much ... I'm having a good fortnight this fortnight. I've got about \$100 and something left. But next fortnight, I won't have that much because I have to pay a couple of bills.

The quote indicates that she was able to purchase the items she wanted/needed and was able to save a small amount most weeks.

Bella, who was 85 at the time of the interview and had been living on her own in the same public housing unit for 27 years, had the following assessment of the financial capacities of older public housing tenants: 'People, if they don't have a large rent they can manage on the pension but you can't do stupid things like smoking ...'. Bella, who painted in oils for a hobby, was able to buy art equipment and appeared comfortable. She was well-groomed and clearly took a good deal of care in regards to presentation and style: 'And if people ... like to dress nicely, like I do ... I don't want to go out and pay \$200 for dresses that I would like to wear. I wait for the end of the season sale then I buy it. I've got a beautiful wardrobe.'

Rob (72), who had been in public housing for 23 years, felt financially secure: 'I'm quite comfortable, I don't really want for anything ... If I want anything I can just save up for it'. John (70) had a similar sentiment: 'Yeah it's cheap [living] and I've usually got plenty of money for food and stuff'.

Dorothy was able to save money and donate to charity: 'Yes. I've always got a couple of bob over. I'm never without any money. I've never got to ask anybody for anything ... I can buy what I like. Yes. I can manage. I manage well on my money' (Dorothy). She made a regular donation to her favourite charity once or twice a month: 'I give them what I can afford you know. If I've got anything left over from my pension ... I might have \$30 left over or something like that I walk up and give them that.'

The knowledge that their rent was predictable and would always be affordable was a great source of comfort. It allowed interviewees to think ahead and plan their lives and laid the basis for ontological security. Even for those interviewees whose residency in public housing was characterised by persistent anxiety because of their fear of some fellow residents and their associates, the low cost of their accommodation meant that they could not contemplate moving out: 'The rent would be so high. That's why I think you know I can put up with it — the Housing Commission. It's only to go to bed of a night time. So for the money I can ...' (Jill).

Security of Tenure

A perception that you will be able to stay in your home for the foreseeable future without financial difficulties is an important source of contentment, especially for older people (Hiscock et al 2001). Feeling insecure in your accommodation and moving in old age can be traumatic and can have a serious impact on the health of the individual affected (Nettleton & Burrows 1998). Rob adroitly outlined the psychological impact of having security of tenure and an affordable rent:

Especially in this day and age when security is not too good and things are changing all the time and governments change and ... and that sort of thing ... but there is a certain feeling of security when you've got the Department of Housing ... Landlords can always put up their rent and I found that the government is the best landlord that I've ever had. They're very responsive. They leave you alone and as long as you pay the rent, they don't interfere and ... so I do feel that there is a terrific lot of security here. It makes for a far more peaceful life especially when you get older. When people get older, as you know, they sort of become easily stressed and the accommodation is probably at the top of the list where you live and so on.

For all of the interviewees, the security of tenure that public housing offers was viewed as a very significant positive: 'Well the positive aspects are mainly security. When I say security, I mean security of the tenancy. You're not going through that getting notice to quit because it's being strata titled. All that type of thing' (Ray, 70). Ray had been living in public housing since 1989.

Geoff, who had been in the same public housing unit for 21 years (his unit was impeccable), describes his life prior to settling in public housing: 'I was sort of going from boarding house to boarding house, flat to flat you know because I came up from Melbourne where I'd been living for about 10 years'. During this unsettled period he had, had periods of homelessness and excessive drinking. Accessing public housing gave him security and stemming from this the capacity to retake control of his life. He is now a teetotaler and a very active member of the tenants association in the area where he resides.

All of the interviewees had been in the same accommodation for over a decade. This gave them a powerful sense of belonging and being settled. Zelda (84), who had been living in her unit for 27 years at the time of the interview, commented, 'I belong to the place'. Almost all of the interviewees were delighted to be in public housing and all of them felt that they would be there until they died. Bella, who had been living in the same unit for 23 years, had the following view: 'I'm extremely happy here ... and I have no intention of moving ... I'll go out in a box'.

Social Exclusion or Social Cohesion and Inclusion?

Social exclusion implies that some citizens, due to a lack of resources, are not able to participate fully in activities which most of their fellow citizens are able to (Saunders 2003). This could be in the areas of consumption, production, pol-

itics or social interaction (Saunders 2003). For older private renters, the issues of consumption and social interaction would be key. As already shown, the low accommodation costs means that older public housing residents are able to purchase all or most of what they require.

A common argument is that disadvantaged neighbourhoods are characterised by a lack of social networks and cohesion (Social Exclusion Unit 2005). The interviewees did not appear to be lonely or socially excluded. All of them were engaged with the community in one form or another and had busy lives. A crucial facilitator of this was the low cost of their accommodation and security of tenure. For many of the interviewees the immediate neighbourhood was the fulcrum of their everyday lives.

A number of the residents were active on their tenants association. This gave them recognition and a sense of place and meant that they were in contact with a number of people:

I suddenly became community oriented about 18 years ago ... From that day to this I'm still part of that community centre. I'm vice president down there and I'm also involved in the Central Sydney Community Transport which runs weekly shopping buses, and monthly excursions and I'm vice president of that as well. I'm also on the Advisory Board with the Department of Housing and I'm the original member of that. I've been on that board for 11 years. (Geoff)

Bella, despite being in her mid-eighties, had had stints on the local Tenants Association and taught English to non-English speaking tenants in the housing complex. Dorothy, who lived in the same complex as Bella and Geoff (it is reputed to be the largest public housing complex in Australia) had the following observation:

I like living here ... Since I've got older we got the bus that comes and calls for me and takes me shopping and brings me back again ... I go in a lot of activities in the centre. I'm teaching the Chinese [residents] English and I go to different places with them all. I go to concerts and they come and pick me up and take me to the movies. I'm quite happy with that.

The size of the estate appeared to facilitate rather than work against social cohesion.

Among the interviewees place attachment was strong. Mary (65), who has lived in the same terrace in the inner-city for about twenty years, spoke of the 'love' she has for her home and the neighbourhood:

It's just a lovely house, I love it. I wouldn't want to live anywhere else. My cousin wanted me to move to ... her and ... I said, 'what do I want to leave here for?' I'm close to transport. I don't have any problems with the hospitals, doctors, you know. You've got everything central, why would you move away from something you have to what you don't know. I couldn't imagine living anywhere else.

The couple of interviewees who were living in situations not conducive to social relations with their fellow tenants, resolved this by spending a great deal of time outside of their immediate locality. Their low accommodation costs and security of tenure gave them the capacity to move around, pursue hobbies, and form stable and enduring relationships. An interviewee, who avidly disliked her particular housing complex because of the ever-increasing residualisation of the neighbourhood, spent every week day at a community centre outside of her neighbourhood: 'I live here [community centre] every day... I'm on the committee here and I do things every day. This is my home, my family. Everybody is friendly with everybody. We have outings and things' (Jill).

The Increasing Residualisation of Public Housing Tenants and its Impact

A key issue that has emerged over the last 15 years for older public housing tenants is the increasing marginality or residualisation of a proportion of public housing tenants. Historically, a large proportion of public housing tenants were couples with children, with at least one member of the household employed (Hall and Berry 2007). From the mid-1990s, the emphasis was on placing people on low incomes (generally dependent on income support) and often with complex needs, in public housing (Heintjes 2006). A proportion of these tenants have mental health and or substance abuse problems and once placed in public housing there is no guarantee that they will receive the support required from the relevant agencies (Heintjes 2006). The lack of consistent and/or appropriate support means that they can become difficult neighbours. All of the interviewees mentioned the placing of difficult tenants in their housing complex and the negative impact it was having on their everyday lives. It was usually presented as the primary problem they had to face as a public housing resident.

Linked to residualisation is increasing fluidity as residual tenants tend to be far less permanent. In many public housing estates there is constant flux which means that long-term residents are forever living among unpredictable strangers. This can evoke fear and anxiety, especially if the behaviour of the tenant concerned is not predictable or their behaviour is not within the bounds of what is commonly perceived as acceptable. Jill, who of all the interviewees was probably the most affected by difficult fellow tenants, had the following observation:

Well, as I said, it's scary. People come and go in Housing Commission and you don't know who you've got, and now I've got this neighbour who is causing the trouble, but you don't know who the others are, and they come and go all the time.

The placement of difficult tenants in her block had created an intolerable situation:

I haven't got very good neighbours, and it's not a happy place. There's six floors and I'm on the fifth floor and you've got no idea. They fight all the time. Throw their furniture over the balcony... Not a very nice

atmosphere. So I only go home to sleep. And I'm up bright and early in the morning ... I keep my door locked and do not open it for anybody.

Bella, an otherwise contented tenant, described the situation in her complex in the following way:

There's too many schizophrenics [sic] here. There's too many drug pushers coming and going. There's too many. They'll kick out one or two druggies, they'll let someone else in ... [At] the last meeting [of the Tenants Association] ... I said, 'Is this a dumping ground for sick people [people with serious mental health problems] ... A dumping ground for druggies. Something's got to be done about it ...'

Geoff had a similar analysis:

I think the type of client that they're getting in lately is deteriorating owing to the drug problem and the single [biggest] ... problem that we seem to be having you know is the housing [of] all those people in here with the older people. Every morning between four and six you can hear screaming and ranting and raving from people who are coming down off highs ...

Not surprisingly, the interviews suggested that living next door or nearby people with serious mental health problems who have limited support can be very stressful:

I'm not happy with the fellow next door ... He's been there for years and he's a dreadful man but there's nothing that they [Department of Housing] can do about it ... He's a man you can't help. If you offered him anything he'd swear at you and things like that. If he's coming one way I go the other. I just don't have anything to do with him ... No one speaks to him cos he abuses them when you talk to him (Dorothy).

It could be argued that the residualisation of public housing reflects a lack of respect for the tenants and, of course, it gives credence to the argument that public housing complexes are places characterised by fear and social exclusion and that the housing tenure should not be expanded.

Conclusion

In the metropolitan areas the situation for individuals and households who are not homeowners and who are dependent on income support has become critical. Housing affordability indices have dropped to record lows, and point to a scenario where an ever-increasing proportion of Australians will not become homeowners in the course of their life-time (Yates, Randolph & Holloway 2007). If you are not a home-owner, you are expected to find rented accommodation in the private market; however, in Sydney and other metropolitan areas rents have reached record highs and it is becoming increasingly difficult even for employed non-homeowners to find decent, affordable accommodation (Yates & Milligan 2007). The key aspects which public housing offers are affordability and security. It thus gives older people on the age pension control and agency. They are able to plan and live lives they value. In contrast, research

on older private renters indicates that they are usually constantly beset by insecurity and a lack of agency (Morris 2006, 2007). Many are in a constant state of anxiety — concerned about the possibility of rent increases, finances and where they are going to live (Morris 2006).

The interviews indicated that the security of tenure and permanence which older public housing tenants experience gives them the capacity to engage with their communities and to establish solid and enduring social ties. Research has indicated that there is a significant association between an individual's housing situation and their psychological wellbeing. Individuals in affordable, adequate accommodation where they have security of tenure are more likely to experience psychological wellbeing than individuals in situations where their tenure is uncertain and where accommodation costs consume a large part of their income (Hiscock et al 2001).

The issue of housing stability and related to this, place attachment, is especially important for older individuals. An extensive study by Evans, Kantrowitz and Eshelman (2002: 82) concluded that 'Housing can play a critical role in maintaining the health and independence of an aging population' and that housing quality and place attachment were significantly related to wellbeing. The interviews suggest that public housing creates the basis for ontological security in that it gives the age pensioner a secure, affordable base which they know is theirs until they die. What is concerning is that the drive to 'regenerate' public housing estates and relocate tenants appears to be ongoing. At present, in the Sydney area, there are two major regeneration projects underway. Although residents in these two areas (Minto and Bonnyrigg) are being promised that they will not lose access to public housing, many will have to be rehoused in different areas (Housing New South Wales 2007b). The ontological security of older public housing tenants in these areas has probably been seriously undermined. How to regenerate public housing and not undermine the ontological security of residents is clearly a major challenge.

As illustrated, one significant negative feature of public housing for the interviewees was the fear and anxiety evoked by the increasing marginality of their fellow residents and the constant flux. The placing of difficult tenants in public housing perhaps reflects a particular attitude towards people who are in a marginalised position in our society. It does suggest a lack of respect and a failure to take their views into consideration. How can we explain the determination to residualise public housing and in the process undermine people's quality of life? Clearly, there are structural explanations. The intensification of neo-liberalism has meant that an increasing number of individuals are finding it difficult to maintain a place in the mainstream. This is especially so for those individuals who have a disability or are single parents. Both of these groupings have expanded substantially over the last two decades. Perhaps, a more cultural explanation could be that within the contemporary period, there is a sentiment that there is no need to treat people who are not in the work-force and/or are marginal, with respect. They are punished for their lack of achievement. As Sennett (2003: 58) argues, 'The work ethic is competitive, requires comparative judgments of worth; those who win may turn a blind eye to those who lose.'

Public housing tenants are viewed as that part of society that has 'lost'. This lack of respect does not only extend to placing people who require substantial support in public housing, and subsequently provide little or no support, but to a seeming incapacity by police to control the drug dealing and drug use in units. Interviewees were adamant that they were able to identify the units where drug usage was an everyday occurrence, but the occupant was able to stay. This evoked much dissatisfaction and bewilderment.

Despite the difficulties associated with residualisation, all of the interviewees felt extremely fortunate that they were in public housing and had developed strategies to deal with difficult tenants. There was consensus that public housing gave them the capacity to live a full and active life and a sense of place and security that would be impossible in private rented accommodation. The research illustrates how powerful interventions by government can be. The capacity to live in affordable, secure housing should be a basic human right. The fact that older people who are non-homeowners and dependent on the age pension for their income are increasingly forced to find housing in the unaffordable private market is a recipe for misery and despair on an ever-increasing scale.

Notes

1. In November 2007, rent assistance was pegged at a maximum of \$105.40 per fortnight for a single person.

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