Moving into a Disadvantaged Tenure?
Pathways into Social Housing

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Social housing provides an important alternative to private rental and owner-occupation for low-income households. At the same time, concerns have been raised in the literature about some of the more problematic aspects of living in social housing, such as exposure to various forms of place-based (or tenure-based) disadvantage, including stigma. In this paper we present findings from a study of the housing pathways of sixty individuals in Australia who recently moved into a social housing tenancy. We examine how stigma has influenced their housing pathways, particularly their decision to apply for social housing. Yet, through analysis of their experiences of living in social housing after moving in, we argue that utilizing the concept of place-based disadvantage in this context is problematic when considering the overall positive outcomes for these households.
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In Australia, the gradual residualization of the social housing system since the 1970s has turned it into a form of tenure that is reserved for the most disadvantaged members of society, predominantly income support recipients. The concentration of increasingly disadvantaged tenants in social housing, often in large public housing estates, has raised concerns that processes of "place-based disadvantage," "neighborhood effects" or "socio-spatial exclusion" would only exacerbate their disadvantage. The "'neighborhood effect' concept suggests that 'deprived' people who live in deprived areas may have their life chances reduced compared to their counterparts in more socially mixed neighborhoods … living in a neighborhood which is predominantly poor is itself a source of disadvantage'" (Atkinson and Kintrea, 2001, 3–4). For example, in Australia, concerns have been raised that the stigma attached to neighborhoods with a concentration of social housing will reduce the residents' prospects for participating in the labor market (Jacobs et al., 2011). In recent years

social-mix has been flagged as the remedy for place-based disadvantage in North America and Europe (Galster, 2009), as well as in Australia (Arthurson, 2012).

The focus on "disadvantaged places" rather than "disadvantaged people" has been criticized from both an academic, and policy, perspective (see, for example, Darcy, 2007, 2010). Darcy (2010, 15) notes that the construction of social housing estates as "places of homogeneity, dependency and fear" in official narratives is problematic, reinforcing the perception that change can be achieved if poor households change their behavior rather than pointing to the structural factors underlying social and spatial inequity.

The notion of place-based disadvantage implies that social housing does not help alleviate social disadvantage for tenants, but in many ways reinforces it (Jacobs et al., 2011). Yet, the experiences of those living in social housing are not necessarily consistent with this view. Stubbs (2005), for example, found that former tenants of the Minto public housing estate in Sydney - considered an extremely disadvantaged estate - held the view that the strong community, friendships and networks they had enjoyed in their old neighborhood far outweighed negative problems such as drug use and thefts. Studies such as Stubbs's, which focus on the perspectives and experiences of social housing tenants, however, remain the exception rather than the norm in studies of place-based disadvantage (Jacobs et al., 2011; Pawson et al., 2012).

In much of the literature on neighborhood effects, the subjective feelings of individuals are treated as irrelevant to the question of whether or not they are disadvantaged by structural, place-based factors such as access to employment opportunities or stigma. Clapham (2010), in contrast, maintains that individuals' sense of happiness, self-esteem, and self-efficacy are important factors shaping how they respond to and influence external social conditions. Therefore, how tenants feel about living in social housing is fundamental to the question of whether this tenure is one that reinforces or alleviates social disadvantage. The limited evidence available suggests that social housing tenants are often aware of the negative reputations their neighborhoods have, but do not themselves experience their neighborhoods in such negative terms (Arthurson, 2012). This paper contributes to the body of evidence on residents' perceptions of living in social housing and consequent implications for framing and developing policies aimed at mitigating social disadvantage. The paper is based on interviews with people who have recently moved into social housing. By "social housing" we mean both public housing, managed in Australia by state governments, and community housing managed by non-government not-for-profit organizations.

In the first part of the paper, we provide background information about the social housing system in Australia. We then present a brief review of some of the key literature on place-based disadvantage and social housing. In the second part of the paper, we present findings from a study of the housing pathways of sixty individuals in Australia who recently moved from private housing into social housing. Based on qualitative analysis of data collected through in-depth interviews, we examine how

recently housed tenants experienced this move. We find that the stigma attached to social housing had temporarily deterred some from applying for social housing at a time of need. For many of the participants, the experience of living in social housing reinforced some of their prior negative perceptions. Nevertheless, the positive benefits of living in social housing - most notably affordability and security of tenure - overweighed the negatives, and many of the tenants were able to develop strategies to overcome some of the more difficult aspects of moving into, and living in, social housing.

Given this special issue's key theme (i.e. housing policy and ethnic minorities in developed countries), we offer some comments on the questions raised by our study about the relationship between immigration and housing. Immigrants were not a specific focus of our research and were under-represented in the sample because of recruitment challenges described below. Consequently, none of the findings in our study relate specifically to immigrants. Yet, the insights gained through the study about the experiences of social housing tenants in general raise questions about the implications for immigrants, who represent approximately a third of all social housing tenants in Australia (AIHW, 2011a).

RESIDUALIZATION OF SOCIAL HOUSING IN AUSTRALIA

In Australia the social housing system is relatively small, accounting for less than 5 percent of the total housing stock (ABS, 2009), roughly comparable to the Canadian (6 percent) and New Zealand (7 percent) social housing sectors, proportionally larger than the US (2.5 percent), but significantly smaller than some European countries such as the UK (20 percent) the Netherlands (35 percent), and France (17 percent) (Lawson and Milligan, 2007, 20). Over the last half century, social housing has gradually become a more residualized form of housing provision in Australia, reserved for those in greatest need. After the Second World War, many of the people entering social housing were families of returning soldiers and lower-paid workers employed in manufacturing jobs. At that time, social housing was viewed as either a transitory tenure form in a housing pathway leading towards homeownership (often through buying one's public housing dwelling) or an alternative to homeownership. Following extensive sales to tenants beginning in the 1950s, the remaining social housing increasingly became housing for the poorest population groups - predominantly income support recipients - and for households in high need, particularly the elderly, single parents and people with a disability (Hayward, 1996; Jones, 1972). Since 2007, social housing providers have been under increasing pressure to accommodate formerly homeless people, as part of a national policy to address homelessness, resulting in even greater concentration of disadvantaged people in social housing (Pawson et al., 2012).

While tenants had been extremely disadvantaged even prior to entering a social housing tenancy, Australian researchers have paid considerable attention to the question of whether living in social housing exacerbates their disadvantaged. One concern has been the location of large social housing estates in fringe suburbs - particularly in Sydney - resulting in limited access to services and employment (Pawson et al., 2012). Another major concern has been the stigmatization of social housing estates and their residents (Jacobs et al., 2011). The literature on stigma - in Australia and elsewhere - suggests that it can reinforce the disadvantage of already weakened population groups. The stigmatization of groups of people and places can result in feelings of shame and devaluation among individuals who are stigmatized (Scrambler, 2009) and contribute to discrimination in the job market against those who are stigmatized (Bradbury and Chalmers, 2003; Palmer et al., 2005). Stigma can also discourage development of social ties between those who are stigmatized and others, further limiting access to employment and educational opportunities (Briggs, 1998; Ziersch and Arthurson, 2005).

In the next section, we draw upon the experiences of sixty people who have recently moved into social housing to demonstrate that while the tenants themselves acknowledge some of the difficulties of living in social housing, in their experiences the positive benefits outweigh the negatives. We discuss the implications of these findings in terms of the use of concepts of place-based disadvantage with regard to social housing.

IMMIGRANTS IN SOCIAL HOUSING

A third (33 percent) of all social housing tenants in Australia were born overseas, a slightly higher proportion than in the total population (27 percent in June 2010). Among social housing tenants born overseas, the largest group was born in England (making up 17 percent of public housing tenants and 14 percent of community housing tenants) (AIHW, 2011a). The slight over-representation of immigrants in the social housing system can be explained by the difficulties recently arrived migrants experience obtaining housing in the private rental sector. A survey of 4,016 recent migrants to Australia conducted in 2009 reported that a significant proportion of newly arrived migrants - approximately a quarter of survey participants - had difficulty finding housing. The main issues reported were the high cost of housing, competition with other applicants, and problems arranging references and background checks (Australian Government, 2010). While social housing may provide an alternative form of housing for immigrants who struggle to enter the private rental sector or homeownership, the question arises whether living in a stigmatized form of tenure will disadvantage immigrants.

Methods

Sixty tenants who recently moved into their current social housing placement were recruited for interviews using a mail survey distributed by their housing providers. The interviews were held in three different states in Australia - New South Wales, Victoria and Queensland - and were equally distributed across metropolitan and non-metropolitan areas, and the public and community housing sectors. The survey was distributed to tenants who live in areas with a high concentration of social housing, as well as those living in areas with a majority of private housing.

The mail survey used for recruitment of participants was translated into simplified Chinese and Arabic in order to increase participation rates amongst tenants speaking a language other then English at home. Arabic, Cantonese and Mandarin are the most commonly spoken languages other than English amongst this group. However, distributing the translated surveys to the relevant households was difficult (requiring substantial resource investment on the part of participating organizations) and as a result tenants speaking a language other than English, including immigrants, were under-represented in our sample.

The interviews were semi-structured, and included questions about the past housing experiences of participants; their reasons for applying for social housing; the social housing application process; the experience of being on the waiting list for social housing; and (if applicable) the reasons for transferring between social housing tenancies and the processes involved in transferring. The interviews were audio recorded, transcribed and coded using a grounded theory approach - extracting key themes from the data collected (Strauss and Corbin, 1997) - with the assistance of the software program NVivo.

Analysis of the interviews followed Clapham's (2002) housing pathways framework, sought to identify patterns of housing mobility over time, not simply as movements between different addresses and tenures, but also as changes within a household or changes in the discourses and meanings that tenants attach to their homes and their circumstances.

The Housing Histories of Study Participants Before Moving into Social Housing

Our sample of sixty recently housed social housing tenants revealed a wide range of housing histories. While private rental was the most common feature of these histories, a significant number of participants experienced episodes of owner-occupation on the one hand, and homelessness on the other.

Most of our participants (52 of 60) experienced episodes of living in private rental accommodation before moving into social housing. In their interviews, participants described experiences of private rental characterized by significant financial stress, poor quality housing and difficulties in entering and sustaining tenancies, resulting in high levels of often involuntary residential mobility.

Barriers to obtaining private rental tenancies included lack of references, or special requirements due to limited mobility or health problems. Most commonly, however, applications for private rental were rejected without an explanation. Work or care duties restricted the time some participants were able to dedicate to searching for a property.

When participants were eventually successful in obtaining a private tenancy, it was often described as being of very poor quality:

> Most houses I found at the time were…some [were] really badly organized—what I would call [a] hovel—meaning they were probably circa 1940 … damp, unrenovated … I found that a bit hard to stomach. (female, 35-54, Brisbane public housing)

> A dreadful place; a hundred year old worker's cottage … It had gaps in the floor about that wide, it was crawling fleas. It was absolutely dreadful. (male, 65+, Brisbane community housing)

Further, high rents were a source of financial stress, making it difficult for tenants to sustain private rental tenancies, with rent increases often meaning they were forced to move out:

> I moved out of that house under duress because … they once again said we're going to put the rent up to $320. I was making only $678 a fortnight, so I couldn't even pay the rent, let alone the bills. (female, 35–54, Brisbane public housing)

In other cases, their tenancies were terminated by the landlord, often without an explanation, or because the landlord had sold the property. Lack of security of tenure was described by several participants as the most negative aspect of their private rental experiences:

> Each instance they sold the houses and you were left high and dry … With private housing you don't know how long you're going to live there. (female, 55–64, regional Queensland, community housing)

Nearly half of the participants in our study had experienced episodes of homelessness prior to entering their current social housing tenancy. The triggers of such episodes were diverse and included eviction from private rental, relationship breakdown, domestic violence, death of a relative who provided accommodation or support, and natural disaster (floods). A few participants (3) described their homelessness as a life-style choice that involved travel and no stable home.

The length and nature of such episodes of homelessness varied significantly. Some were able to find informal forms of accommodation, others experienced episodes of sleeping rough, in some cases because they preferred it over emergency accommodation and boarding options because of safety concerns, strict rules or the costs of rent in boarding houses:

> Once you've lived in a few boarding places, you find the street's a lot better to live in. (male, 55-64, Brisbane public housing)

A substantial proportion of our interview participants (13 of 60) had been owner-occupiers at some point in their pathway before moving into social housing. Loss

of ownership was triggered by relationship breakdowns, relocation between cities or illness of a family member as in the following case:

> Up until when my daughter died I owned everything outright, never had a problem. But once all the money went [for medical treatments] and my daughter died and ...all the house prices got inflated, well then things got bad. (male, 65+, Victoria public housing)

Moving Into a Stigmatized Tenure

Several of our participants who experienced severe housing crisis - either homelessness or immediate risk of homelessness - were nevertheless hesitant to apply for social housing, to some extent because of the stigma associated with this form of tenure:

> Public housing in [town], it's all [concentrated on] one hill. If you lived on the hill, you were the low life. Even though my parents lived in the town, you're still treated like low life. You get that stigma, you're public housing. (female, 55-64, Melbourne public housing)

The quote above does not verify or refute the stigma of social housing as much as express the participant's desire not to "get that stigma" - that is, not to be associated with it. Other participants described their concern about social housing as a stigmatized tenure as a reason for delaying their application:

> Never thought once about it [applying for social housing], which could be a throwback to my childhood, because I actually grew up in a Housing Commission [public housing] house, back in the bad days when there was a huge stigma attached to it. That was a really, really rough area and still is (female, 35-54, regional Victoria public housing)

The participant above described social housing as a stigmatized tenure, but also acknowledged that in her own experience social housing was and still is "really, really rough." It appears that both her perceptions of the stigma associated with public housing, and her earlier experience, acted as barriers that deterred her from moving back into social housing, despite her difficulty in obtaining and sustaining tenancies in the private rental market.

The stigma of social housing was not the only reason for delayed applications, however. Some participants underestimated the severity of their housing crisis, considering their situation to be a temporary drawback in an otherwise upward housing career. Other reasons for delayed applications were the paperwork requirements coupled with a concern that the application would not be successful anyway given the length of waiting lists and very strict priority rules. In some cases, applicants who are assessed as eligible for social housing are not granted priority status, and they may have to wait many years before being offered a social housing placement. As noted above, several other participants considered their unstable housing situations (or homelessness) at the time to be a lifestyle choice and therefore did not apply for social housing.

Despite hesitations and delays among some, all of our participants eventually applied for social housing because of sudden changes in their circumstances. These sudden changes encompassed both changes in their housing situations (such as the termination of their rent contract) and non-housing life events (such as the birth of a child or the death of a family member).

The Experiences of Social Housing Tenants

Participants emphasized the benefits of living in social housing in their interviews. The major advantage of living in social housing for most participants was the relative affordability compared to private rental. Most social housing tenants pay rent that is below the market rate, calculated as a proportion of their income (typically 25 per cent). Living in social housing alleviated the financial stress that many experienced while living in private rental units, thereby allowing them to live within their means. With this in mind, many participants were willing to accept some tradeoffs such as the size, location or quality of the dwelling:

> I live within my means, I try to anyway, and having this place is a godsend really. It's not big but then again, as they say, what does one person need? (male, 55-64, regional Queensland public housing)

Another major perceived advantage of living in social housing was tenure security. Prior to entering social housing, many of the participants in our study had experienced very volatile housing pathways characterized by frequent and often involuntary moves between private rental properties. Much of this volatility resulted from their inability to afford private tenancies and/or owner-occupation, and the lack of security of tenure in private rental. For some, these past experiences meant that they saw security of tenure as the key positive aspect of living in social housing:

> It is security. That's the big difference between that and private rental. [In private rental] you never know when your rent is going to go up or whether they're going to sell, you know. [In social housing] you can actually make this your home because you know you're safe there. That's what I mean, like I came in and did the carpets and put shelves in and did everything and really made it home. But in the [private] rental you couldn't do that. (female, 65+, regional New South Wales public housing)

In both private rental and social housing, tenants require the landlord's permission to make alterations - such as those described by the participant above - and are generally required to restore the property back to its original condition once they move out (Hulse et al., 2011). In social housing, however, there is a greater incentive for tenants to undertake such alterations at their own cost since they are likely to stay a longer period of time at the unit. Indeed, the security of tenure in social housing was closely associated with a strong sense of home and symbolic ownership for some participants:

> I can come home and everything's where it supposed to be. (male, Brisbane, public housing)
>
> I just absolutely love this place. Here, I treat it as... I keep it nice and clean …

I treat it as my own. (male, 65+, regional Queensland public housing)

I would have rather gone out further [towards the metropolitan fringe] than here but it's better than nothing. It's better than what I was in the past putting up with. At least it's mine and I can do what I want when I want. (female, 65+, Melbourne, public housing)

Participants, especially those who experienced episodes of homelessness in the past, valued the shelter provided by their social housing tenancies, as well as the basic amenities and the level of safety and protection provided by the housing unit:

In my space [sic] from losing my sister to becoming homeless to realizing now I'm back to literally nothing with lots of potential but very little hope - it suits my needs in that I have a roof over my head that's mine. It's lockable - I'm protected and technically it's within my budget range. (female, 35-54, Brisbane public housing)

Yeah it's good, finally having a hot shower every night and all that type of thing. It's worked out really good. It's all the things I'm still going through at this point in time because I've only had the place for six months. I'm still used to that life of living rough and that. Now you've got a place. It's like luxury sort of thing…if I didn't get this place and I was stuck at my oldies, I would have ended up - my mental illness would have ended up getting worse. This place has really saved me. (male, 35-54, regional Queensland public housing)

At the same time, many of our participants had experienced various threats to their personal safety, or the safety of their families, while living in social housing. Such issues were raised by tenants who lived in large social housing estates as well as tenants who lived among private renters or owners in suburbs with high crime rates:

It was terrible. I had a drunken neighbor up there…. I couldn't live next to that man. He gave me a nervous breakdown. I never had a mental health problem to my knowledge, not a diagnosed one, until I moved up there. The man next door was so horrible and such a loud-mouthed, swearing drunkard, which he did constantly. He hated me from first sight. I got physically sick and then with him - I'm not going to blame him altogether and then I got depression. Yes. (female, 65+, Melbourne public housing)

So we were there for three years. We moved out of that house because it is on a main road and right beside us were drug dealers. The police were constantly there, they were raiding the house. The girls - I've got two girls - they were probably, oh God - [name] was probably around seven and [name] about - oh she would've been about four/five. It seemed that every single day police dogs, SWAT teams, you name it, it happened there and we were just waiting for the day that someone pulled out a gun and shot someone. It was bad. (female, 18-34, Brisbane public housing)

For those who stayed in the same social housing tenancy despite their safety concerns, many have employed the strategy of self-segregation by "keeping to themselves":

I have lived in Housing Commission all my life, but … I have never had any dramas with neighbors or anything like that because I keep to myself. I will say, hello, how are you doing but I won't go in for a coffee or nothing like that. I keep to myself and I think that's the way to be and I told [my son]

the same, don't get clicky with your neighbors. (female, 35-54, regional New South Wales community housing)

They've had a few parties. They have asked me to go to them but best to keep out of them and keep to yourself. That way you can't get in any trouble, can you? (male, 65+, regional New South Wales public housing)

Well to be perfectly honest I don't mix with the crowd. I don't mix with the people, I mean I'm quite happy being here but I know there are some good people on the estate but I don't mix with them. I mean I've got a very nice neighbor that lives across the way, I talk to her and I talk to a few people but that's as far as it goes. (female, 65+, Melbourne public housing)

I don't like to make friends with neighbors. I like to be on a hi/bye [relationship]. So if they see something they'll let you know and vice versa, that's the neighbor relationship I like. I've had trouble with neighbors in the past. So I just stick to the hello, how are you, goodbye, enjoy your day relationship. (female, 35-54, Sydney public housing)

Similar strategies of "avoidance" have also been identified in Rainwater's (1966) celebrated study of tenants' in the Pruitt Igoe public housing estate in St. Louis in the United States.

Despite the practices described above, living in social housing did not necessarily result in social isolation for our participants. On the contrary, for some participants in our study, the relative security and affordability of social housing provided an opportunity to make friends and develop stronger social networks. One participant described her difficulty managing an active social life as a private rental tenant, being preoccupied with financial stress. Once she moved into social housing, she found for the first time in many years the mental strength, the time and the resources she needed in order to become more socially engaged:

I'm joining more groups now and I'm getting around more, you know and yeah, I'm happy. (female, 55-64, regional New South Wales public housing)

In addition, for some people, social housing becomes a place where they live in proximity to people with whom they share some aspects of identity. For example, the proportion of older residents in social housing has increased in recent decades, and some social housing complexes are now age-specific. For some of our participants, this was seen as a positive form of segregation, allowing greater personal safety:

I love it, because they're all over 55s …it's good to know that here it's safe. Everyone knows everyone, but … they stay out of your business. (female, 55-64, Melbourne public housing)

Unlike the practice of "keeping to yourself" described above, some residents in age-segregated social housing complexes described a strong sense of community in social housing and very positive reciprocal relationships with some of their neighbors. These positive relationships alleviated some of the safety concerns that were present at their previous location:

I get on with both my neighbors, we help each other. I put my bin out in the morning on bin day and somebody, either this neighbor or my other neighbor brings it up and I go down and collect the mail for this neighbor, so we

> work - yes, and then if we're going on holiday, either one of us looks after the mail. (female, 65+, regional Queensland public housing)

> If I didn't have people around me that check up on me and see I'm okay… the guy next door, if he's not up by about 10 o'clock I'll go and knock on his door and say are you okay, then we sort of check on each other. Like if I walk down the street everyone says good day - they mightn't all know my name but they know my face. (male, 65+, regional Victoria public housing)

> I helped this man [an elderly neighbor] a lot. I sent him to hospital twice and saved his life twice. He's a really happy man. So his cousin made friends with me as well. So then he helped me [with my transfer application]. What goes around comes around. (female, 65+, Melbourne public housing)

> I feel safe here and everyone keeps an eye on everyone else. (female, 55-64, Melbourne, public housing)

These findings are consistent with gerontological research that has long held that age-segregated housing can offer increased opportunities for social contact for older people (Lawton and Simon, 1968; Yen et al., 2012).

However, some older tenants expressed concern about an increasing number of younger tenants with mental health issues that had moved into their aged-specific complexes:

> But see it's for 55 and over here. So we don't have any young ones or anything. No wild parties… but now we do get a few mental health clients, as they call them today. Things like that. (female, 65+, Melbourne public housing)

The concerns raised by some participants about inclusion of younger people with mental illness in age-specific complexes echo Heumann's (1998) study in the United States which suggests that such a mix may result in conflicts between neighbors, diminished quality of life for older tenants and management problems.

The Housing Aspirations of Social Housing Tenants

In our study, most participants were either unable or unwilling to move out of social housing. The expressed desire of most of our participants to stay permanently in social housing reflects a reaction to the very hectic housing pathways they had previously experienced in private rental and their desire for a more secure and stable future.

> No, I don't want to move. I think I'm tired of moving. (female, 35-54, Brisbane community housing)

Others described staying in social housing as a necessity rather than a choice or desire, noting that their financial circumstances or medical conditions were not likely to improve in the future, limiting their housing options:

> Well, I can't go anywhere else because I won't ever have any more income than I have now. (female, 65+, Melbourne public housing)

> All I know is I don't want to be here. [But] I pretty much think [my son with a disability] will be with me forever…here. (female, 35-54, Sydney public housing)

However, while hoping to stay permanently within the social housing system some participants were keen to see their children move into the private housing market as adults. One participant described her daughter's expected move out of the parental home, and out of social housing, as a "natural next step" - despite her own very negative experience in the private rental market:

> I personally will stay here, you'll probably have to drag me out in a pine box after all we've been through. Nineteen moves in less than 18 years is too many. It just - emotionally and physically - it's just so draining, so I will probably stay here for a very long time. [My daughter], well, she's looking at some stage this year, branching out to … a shared house situation with some friends. I guess that's the natural next step for a young person, so she's looking at doing that. (female, 35-54, regional Victoria public housing)

Ten of our participants who expressed a desire to stay permanently in social housing nevertheless wished (in some cases desperately) to transfer to a different dwelling to gain better access to services or a better quality dwelling. However, transfer opportunities for social housing tenants in Australia are very limited. In 2009-2010, less than 3 percent of public housing tenants transferred to a new dwelling (AIHW, 2011b).

Only a few participants expressed a desire to move out of social housing into the private housing sector. This echoes findings of the Australian national survey of social housing tenants (AIHW, 2012) where only about 6 percent of respondents in public housing, and 11 percent in community housing, primarily younger tenants in both cases, indicated that they were planning to leave social housing in the next five years.

Among those who did express a desire to move out of social housing, some hoped to move straight into owner-occupancy, reflecting their identification with the "Australian Dream" of homeownership, but also to some extent their weariness of the instability and insecurity of private rental:

> I will [stay here] until I can afford to buy a house…I will once [my daughter] gets a little bit older. Then I will be able to get a job and earn more money, more saving. (female, 18-34, Melbourne public housing)

DISCUSSION AND CONCLUSION

The housing pathways of social housing tenants in our study were shaped by their limited financial means as well as a range of other factors such as disability and relationship breakdown. After experiencing hectic housing pathways in the private housing market, often including episodes of homelessness, participants were eventually able to access social housing as a way to achieve greater security of tenure. The stigma associated with social housing did initially deter some from applying at a time of need, yet eventually they overcame their concerns and applied for social housing successfully - in many cases under circumstances of personal crisis, and

often with assistance and encouragement of external support agencies. This finding sheds new light on the process through which the stigma of a place is internalized by its own residents. It suggests that some tenants developed stigmatic perceptions of social housing in general, and particularly of neighborhoods with concentrations of social housing, before they moved in and became residents of these places.

For many the experience of living in social housing had confirmed some of their existing negative perceptions, particularly about safety and crime in areas with concentrations of social housing. In response, some sought to minimize their social interactions with others in the local area. For many contemporary urbanites - whether they are social housing tenants or not - social networks are not necessarily tied to their local neighborhood (Forrest and Kearns, 2001), yet for low income populations local neighborhood social ties can be especially important, for example if they cannot afford transport costs to maintain ties with people living outside their neighborhood, or if they have no access to the internet.

Previous research suggests that geographic concentrations of socially disadvantaged people, such as those created in neighborhoods with a high proportion of social housing, can further exacerbate their residents' disadvantage through various forms of neighborhood effects (Atkinson and Kintrea, 2001). Pawson et al. (2012, 20) note that there has been no explicit attempt in Australia to detect or measure neighborhood effects. Our argument here is that whether or not neighborhood effects exist in large social housing estates, from the perspective of most residents we have interviewed, they are far outweighed by the positive benefits of living in social housing. Above all, affordability and tenure security allowed them to live within their means and develop a strong sense of home and belonging. This was stark contrast to their past experiences in the private rental market where they were subject to hectic, typically unwanted, moves making it difficult to settle in a home and a place. For most of the tenants we interviewed, social housing was seen as preferable to the private housing market, and most expressed a desire to stay permanently in social housing.

As pointed out by Clapham (2010), tenants' feelings about living in social housing must not be dismissed as irrelevant to debates about "structural" causes of disadvantage. In particular, for most social housing tenants in Australia opportunities to step out of poverty are extremely limited in the first place. Therefore, subjective feelings such as level of satisfaction with their homes and neighborhoods must be an important consideration when framing and developing policies aimed at mitigating social disadvantage.

What are the implications of this study for immigrants to Australia? A third of all social housing tenants in Australia were born overseas (AIHW, 2011a), reflecting the high proportion of immigrants in the population, as well as the difficulty for recently arrived tenants to obtain housing in the private market. A possible risk is that moving into a disadvantaged tenure such as social housing will make it more difficult for overseas-born tenants to settle in their new country. However, our

study indicates that most social housing tenants consider that overall, social housing has played a positive role in their lives. This may also be the case for immigrants, although their experiences of moving into, and living in, social housing may be different from those described in our study. The issues surrounding management of "ethnic-mix" in social housing, for example, are arguably very different from the issues related to "age-mix" in social housing, which were discussed above. Given the significance of social housing for immigrants, further research on this topic would be beneficial.

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