



Positioning Paper

Social inclusion and housing: towards a household and local area analysis

authored by
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for the
Australian Housing and Urban Research Institute
Swinburne-Monash Research Centre

March 2012

AHURI Positioning Paper No. 146

ISSN: 1834-9250
ISBN: 978-1-921610-96-7



Authors	Stone, Wendy Reynolds, Margaret	Swinburne University of Technology Swinburne University of Technology
Title	Social inclusion and housing: towards a household and local area analysis	
ISBN	978-1-921610-96-7	
Format	PDF	
Key words	social inclusion, housing, household, local area,	
Editor	Anne Badenhorst	AHURI National Office
Publisher	Australian Housing and Urban Research Institute Melbourne, Australia	
Series	AHURI Positioning Paper, no. 146	
ISSN	1834-9250	
Preferred citation	Stone, W. and Reynolds, M. (2012), <i>Social inclusion and housing: towards a household and local area analysis</i> , AHURI Positioning Paper No.146. Melbourne: Australian Housing and Urban Research Institute.	

ACKNOWLEDGEMENTS

This material was produced with funding from the Australian Government and the Australian states and territory governments. AHURI Limited gratefully acknowledges the financial and other support it has received from these governments, without which this work would not have been possible.

AHURI comprises a network of universities clustered into Research Centres across Australia. Research Centre contributions—both financial and in-kind—have made the completion of this report possible.

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EXECUTIVE SUMMARY

The concept of social inclusion entered Australian policy discourse and practice following an extended period of conceptual, practice and empirical policy-oriented work internationally, most notably in France initially, the UK and within the ongoing activities of the European Union. Housing is one dimension of disadvantage/advantage typically included in policy frameworks informed by the social inclusion concept, and the related concept social exclusion, in recognition that it can represent a form of advantage/disadvantage in its own right and/or act to ameliorate or exacerbate other forms of advantage/disadvantage.

In parallel with the development and uptake of the social inclusion and exclusion concepts has been a vast amount of development work undertaken around their measurement and monitoring. While this has informed ongoing policy-oriented measurement internationally and in Australia, the frameworks have been less well used for analytic research. Notably, very little research has focused on the empirical application of the social inclusion or exclusion concepts in relation to housing specifically. In this paper we consider the usefulness of the social inclusion concept as a framework to explore the relationship between housing and a wide array of multiple forms of disadvantage empirically, and assess how it might be used in this way.

This paper is the first from an Australian Housing and Urban Research Institute-funded 2010–12 research project, *Social inclusion and housing: a household and local area analysis*, whose overall aim is to investigate the nature and role of housing in generating social inclusion/exclusion for households in different types of local areas. The overarching research question is:

- How does housing relate to experiences of social inclusion/exclusion at the individual and household level and how does this relationship vary in more and less socially inclusive areas?

To answer this question, the project addresses the following sub-questions:

- What is the relationship between social inclusion/exclusion and housing wellbeing, at the household level?
- Does this relationship vary systematically for different types of households?
- In what ways does this relationship vary for different geographic areas?
- How do residents' experiences of social inclusion/exclusion and housing wellbeing relate to local housing markets, labour markets and other local area characteristics?

In this the paper we lay some of the groundwork for the empirical analysis to follow.

Following a brief overview of the definition of social inclusion and its uptake in Australian policy arenas, we consider current understandings about the relationship between housing and social inclusion. Notably, we find that while the relationship between housing, place and social inclusion and the related concept of social exclusion is relatively well developed, there is relatively little focus on the multiple dimensions of housing *per se* within the social inclusion or exclusion literature and that this remains an underdeveloped aspect of social inclusion research.

Focusing on the empirical measurement and analysis of social inclusion, we then consider the main types of measurement frameworks that have developed for the analysis of social inclusion and exclusion internationally and in Australia. We find that while indicators frameworks are relatively well developed, with a high degree of commonality found across key frameworks, housing is an underdeveloped aspect of

social inclusion measurement, particularly among survey-based approaches to measurement. In light of the depth and breadth of housing-related disadvantage now evident across the Australian housing system, we suggest that in order to understand and accurately monitor social inclusion taking account of housing, a comprehensive suite of housing wellbeing indicators is needed within social inclusion and exclusion measurement and research.

Our paper ends with a consideration of methodological issues associated with operationalising the concept of social inclusion for empirical analysis, and issues associated with the measurement of housing and social inclusion specifically. We briefly outline the analytic approach to be undertaken in the empirical component of the research, to be undertaken next, and the potential benefits of the social inclusion concept for understanding housing-related disadvantage and opportunity, as well as the benefits of a more well-developed suite of housing indicators in social inclusion research generally.

1 INTRODUCTION

It is well established that financial hardship can result in poor housing circumstances and conditions. Social housing in Australia, for example, evolved to house low-waged working men and their families who could not afford to house themselves independently in times of harsh economic conditions and housing shortages (Howe 1997). Research has demonstrated that not only does financial disadvantage result in poor housing, but that this can in turn lead to poor financial outcomes for individuals, households and families. Housing that is not stable or in proximity to paid work can undermine an individual or family's capacity to make ends meet or achieve financial security via access to education or employment (Phibbs & Young 2005; Dockery et al. 2008).

Additionally, a focus on what are sometimes termed the 'non-shelter' benefits of housing broadens our understanding of the role of housing in ameliorating and/or contributing to other forms of disadvantage (see e.g. Bridge et al. 2003). This diverse and evolving body of literature indicates that housing is integrally related to a host of outcomes for individuals, communities and society more broadly, beyond those that are financial or material. At the individual household level, for example, stable housing can enhance childhood outcomes (Phibbs & Young 2005; Dockery et al. 2010) and contribute to the good health of household members (Waters 2001; Phibbs & Thompson 2011). Quality housing can facilitate psychological and social outcomes such as ontological security and a sense of control over one's life (Saunders & Williams 1988; Dupuis & Thorns 1998; Hulse et al. 2010a) as well as integration into local neighbourhoods and development of social capital (Winter 1994). At a broad level, affordable, secure, appropriate housing can contribute to overall societal cohesion (Hulse & Stone 2006, 2007).

Coinciding with this broadening of our understanding of housing-related disadvantage has been a general shift in poverty-related research and policy, away from narrow, financial-based measures, to frameworks which make the relationships between economic and other forms of disadvantage explicit. In recognition that multiple forms of disadvantage are often interconnected, in recent years numerous Australian jurisdictions and agencies, including the Australian Government, have adopted policy frameworks for responding to entrenched disadvantage that acknowledge the interconnectedness of financial and other forms of poverty.

Most notably, the related concepts of 'social inclusion' and 'social exclusion', defined below, now underpin much social policy in Australia across all levels of government (see Hayes et al. 2008). At a conceptual level, social inclusion and exclusion frameworks explicitly recognise the interconnectedness of advantage and opportunity across a range of key social and economic spheres; emphasise the agency of individuals as well as the structural and cultural conditions that can contribute to multiple forms of disadvantage; and include a focus on circumstances/experiences as well as processes relating to these (Levitas 2005). From a practical service-delivery perspective, they emphasise joined-up solutions to a host of social and economic problems, including within local areas (see Chapter 2).

'Housing' is typically included within social inclusion and exclusion frameworks used to inform both policy development and the measurement and monitoring of multiple forms of disadvantage. Yet, with the notable exception of research that examines the housing-social inclusion/exclusion nexus conceptually (see e.g. Arthurson & Jacobs 2003, 2004; Hulse et al. 2011), as well as the more well-developed literature which explores housing in relation to place and social exclusion, the range of ways in which housing circumstances can either mitigate or exacerbate other forms of disadvantage,

and in turn be affected by them, have received relatively little attention within the international or Australian social inclusion/exclusion literature.

Critically, analysis of housing in relation to social inclusion offers an opportunity to develop improved understandings of what resident experiences of social inclusion within different types of areas are and how the housing they live in contributes to these experiences, and what role local area housing systems play in contributing to or ameliorating place-based webs of disadvantage. Responding to this knowledge gap, we consider the usefulness of the social inclusion concept as a framework for examining the relationship between housing and a wide array of multiple forms of disadvantage empirically, and assess how it might be used in this way.

1.1 Aims

This is the first paper from an AHURI-funded research project that examines the social inclusion concept as a means of empirically investigating the relationships between housing-based disadvantage and other forms of social and economic disadvantage experienced by Australian households. The project's overall aim is to investigate the nature and role of housing in generating social inclusion/exclusion for households in different types of local areas. The overarching research question is:

- How does housing relate to experiences of social inclusion/exclusion at the individual and household level and how does this relationship vary in more and less socially inclusive areas?

To answer this question, the project addresses the following sub-questions:

- What is the relationship between social inclusion/exclusion and housing wellbeing, at the household level?
- Does this relationship vary systematically for different types of households?
- In what ways does this relationship vary for different geographic areas?
- How do residents' experiences of social inclusion/exclusion and housing wellbeing relate to local housing markets, labour markets and other local area characteristics?

The paper's specific aims are to establish some of the conceptual and methodological groundwork for the empirical work to follow. The major focus is upon measurement, monitoring and empirical analysis of housing in relation to social inclusion.

It is anticipated that findings will have important implications for local area policy and service delivery. In recognition of the significant linkages between aspects of social inclusion/exclusion and place, it is one of the Australian Government's social inclusion priorities: to focus on 'particular locations, neighbourhoods and communities to ensure programs and services are getting to the right places' (Australian Government 2008). By providing a detailed understanding of the complex interactions among households and their housing, housing systems and socially inclusive/exclusive areas, this project aims to contribute an evidence base for determining optimal place-based housing policy interventions.

1.2 Structure of this paper

The paper is structured in six main chapters, as follows. Following this Introduction, Chapter 2 briefly reviews the definition of social inclusion and presents an overview of its policy uptake in Australia. Chapter 3 highlights the significance of housing-related disadvantage in relation to social inclusion and reviews key understandings about the nature of this relationship that can be gleaned from existing literature. Chapter 4 examines frameworks that have been developed internationally and in Australia for

the purposes of measuring and monitoring social exclusion, and includes a focus on housing measurement specifically, discusses methodological issues associated with operationalising the concept of social inclusion for empirical analysis, and considers data availability relevant to social inclusion research in the Australian context. Chapter 5 outlines the analytic approach to be undertaken in the empirical stage of this research, next, and discusses the potential benefits and cautions of using the concept of social inclusion for empirical analysis of the relationships between housing and other forms of disadvantage in Australia.

2 'SOCIAL INCLUSION' AND ITS POLICY UPTAKE IN AUSTRALIA

2.1 Social 'exclusion' and 'inclusion'

Social inclusion is a concept developed in reference to the related concept of *social exclusion*, first developed in France to describe the situation of sub-groups within the population who did not have access to adequate social security (Peace 2001; Hayes et al. 2008). While the concept has been used there since the mid-1970s (Lenoir 1974), it was not until the mid-1980s, when it was adopted by the European Union (EU) as part of its Programme to Foster Economic and Social Integration of the Least Privileged Groups, and in the early 1990s by the European Observatory on Policies to Combat Social Exclusion, that the concept of social exclusion gained widespread inter-nation acceptance and uptake as a way of understanding and responding to poverty (for discussion see Hayes et al. 2008; Hulse & Stone 2006).

At its essence, social exclusion is a wide-ranging concept which includes both a description of current circumstances of multiple forms of disadvantage experienced by individuals, households and sub-groups within a population, as well as the cultural and structural processes contributing to and/or exacerbating these forms of disadvantage (Arthurson & Jacobs 2003, 2004; Levitas 2005; Hayes et al. 2008). Social exclusion, as its name would suggest, has refocused attention on the social and cultural aspects of disadvantage, as a counterpoint to approaches to the conceptualisation of poverty and disadvantage with almost exclusively economic emphases, such as 'poverty lines' (see Hulse & Stone 2007 for discussion). Hence, within social exclusion frameworks, key realms of disadvantage are broader than income poverty and typically include dimensions such as access to services, health, material resources, economic participation and educational opportunity, as well as social and political participations (see e.g. Levitas et al. 2007).

The concept of social exclusion and the ways it has featured in policy development nationally and internationally have been the subject of considerable policy critique and review (see e.g. Levitas 2005; Arthurson & Jacobs 2004; Hayes et al. 2008 and Hulse et al. 2010b for discussion).

Levitas et al. (2007, p.25) provide a highly influential definition of social exclusion that succinctly presents the way the concept has been interpreted and developed across the UK and Europe:

Social exclusion is a complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.

This definition is particularly useful when considered in conjunction with distinctions drawn by Miliband (2006) who emphasises the multidimensionality of social exclusion as well as differences between types or 'degrees' of social exclusion. Miliband distinguishes between 'wide exclusion', among those who are deprived on a single indicator and the more significant problem of 'deep exclusion' among people excluded on multiple counts. 'Concentrated exclusion' then refers to the geographic concentration of deep exclusion in particular local areas (Miliband 2006, p.7). Also focusing on the way dimensions of social exclusion manifest and impact at different stages of the life course and among different population groups, Miliband proposes

that different minimum standards be set for various population groups within society taking account of changing and varied individual and household needs.

It is beyond the scope of this paper to revisit key debates or extend this already vast literature. For our purposes, it is sufficient to acknowledge that while the social exclusion concept is defined in varying ways across policy frameworks, and attracts policy critique as well as support, several key common understandings have emerged:

1. Social exclusion is valuable in recognising the complex interplay between *social* and *economic* processes (for discussion see Hulse & Stone 2007).
2. Social exclusion is a concept that refers to both current *circumstances* (observable and subjective forms of disadvantage and opportunity) as well as the societal *processes* that contribute to these. In relation to processes, there is recognition that not only do structures and processes contribute to social inclusion, but individual (subjective) experience is also important, and that this is based on previous histories as well as current circumstances (Levitas 2003).
3. Stemming from the conceptualisation of social exclusion in terms of both circumstances and processes, it is generally accepted in the literature that social exclusion can be experienced by *individuals* or *sub-groups* within the population (Miliband 2006).
4. In terms of the ways in which social exclusion manifests, there is now general agreement that it can be understood as manifesting in *deep* and *entrenched* ways. These are defined by the length of disadvantage, the degree of multiple disadvantage, and the incidence of disadvantage within defined population groups (see Levitas et al. 2007 for review and discussion).

The concept of social inclusion is often defined in relation to social exclusion—generally as the positive end of an advantage/disadvantage continuum in which a society, for example, with low ‘levels’ of social exclusion can be considered a ‘socially inclusive’ one. In this way, various authors see social inclusion as contributing to socially cohesive societies (Australian Social Inclusion Board 2010; Hulse & Stone 2006; Hulse et al. 2010b).

Alternatively, social inclusion can be understood as a more independent suite of factors which together can act to minimise or buffer the development or effects of social exclusion (for discussion see Hayes et al. 2008). This approach emphasises the interconnection of factors of disadvantage whereby a positive change in one sphere of life might act as a protective factor in another. As discussed by Hulse et al. (2010b), social inclusion is somewhat more difficult to define than the closely related concept of social exclusion: while social exclusion explicitly concerns various forms, processes and experiences of disadvantage, social inclusion is understood as the lack of these.

For most policy-related measurement and monitoring purposes, as will be seen below, the same types of spheres or dimensions of one concept also feature in the other: both social inclusion and exclusion concepts typically include economic, social, health and cultural spheres. For the purposes of this paper, the concept ‘social inclusion’ will generally be referred to, in keeping with the Australian emphasis on this concept. However, throughout this paper the concepts of social inclusion and exclusion are understood as integrally related, as discussed, hence the paper is also relevant to understandings of housing and social exclusion.

2.2 The policy uptake of social inclusion and social exclusion in Australia

The concept of social inclusion entered Australian policy discourse and practice following an extended period of conceptual and empirical policy-oriented work internationally, in France initially, the UK and within the ongoing activities of the European Union (Levitas 2005; Hayes et al. 2008; Hulse et al. 2010b). Its international foundations as a means of understanding and responding to disadvantage and opportunity establish much of the groundwork for a peculiarly Australian interpretation and application of the concept. While the social exclusion concept now has considerable traction as a framework for understanding and responding to disadvantage throughout Europe, including the UK, in Australia the uptake of the social exclusion framework has been far more recent, and has been done in terms of the closely related concept of 'social inclusion' (Hayes et al. 2008).

Both government and non-government sectors across Australia have now adopted social inclusion and the related concept social exclusion as a principal framework for understanding and responding to multiple forms of overlapping and entrenched social and economic disadvantage (South Australian Social Inclusion Unit 2005; Adams 2009; Australian Social Inclusion Board 2010). This reflects the recognition of the interconnectedness of multiple and complex forms of disadvantage.

The launch of the South Australian Social Inclusion Unit a decade ago in 2002 marked the first formal, state level uptake of the social inclusion/exclusion discourse in Australia. This initiative is strongly evidence, policy and practice-based and seeks to integrate policy-delivery innovation with research and evaluation across several key spheres of disadvantage. These include multiple forms of disadvantage among particular population groups including the Indigenous population, young people as well as people living with disabilities, among other groups who are identified as at risk of multiple forms of disadvantage. It includes an emphasis upon particular places such as The Parks, via neighbourhood renewal strategies, and whole spheres of policy, notably health (see for example South Australian Social Inclusion Unit 2004, 2005). The South Australian initiative has been highly influential as the concepts of social inclusion and exclusion have since been taken up in other jurisdictions.

Like South Australia, Tasmania also has a dedicated 'social inclusion' policy emphasis via its recently established Social Inclusion Unit (see Adams 2009 for discussion). The Tasmanian approach is strongly influenced by Victorian initiatives, and includes an emphasis upon evidence-based policy and local area initiatives. Most recently, the Australian Capital Territory has established a similar initiative to draw together in coordinated, innovated ways policy responses to multiple forms of disadvantage and highly disadvantaged groups within the population in and around the Canberra area (ACT Chief Minister's Department 2007).

Other jurisdictions have adopted largely similar approaches to joined-up policy development and delivery, using different terminology. New South Wales, Queensland and Victoria, for example, have well-developed policy frameworks based on similar conceptualisations of disadvantage to that underpinning the social inclusion/exclusion concepts: that disadvantage is multidimensional, affects individuals and families and manifests and can be responded to at local community levels as well as structurally.

New South Wales and Queensland, similarly, have been involved in highly integrated policy and monitoring approaches using frameworks that are broadly compatible with the social inclusion agenda, again focusing on state issues as well as development work relating to specific programs as well as communities.

Building on these significant state and territory initiatives and platforms, in 2009 the newly-elected federal Labor Government formally integrated the concept of social inclusion into its policy agenda by establishing the Australian Social Inclusion Board as well as a Social Inclusion Unit within the Department of the Prime Minister and Cabinet (Social Inclusion Unit 2009a). This policy agenda explicitly draws together, within an integrated approach, responses to a host of economic, social, health, housing, employment, education, infrastructure and related policies and programs. Particular population groups, including Indigenous Australians, are explicitly acknowledged as requiring targeted policy support to combat social exclusion.

While not the first jurisdiction to adopt the inclusion/exclusion framework for underpinning social policy, the adoption of the social inclusion framework by the Australian Government firmly cemented the concepts of social inclusion and social exclusion into Australian policy discourse and practice. The uptake of social inclusion and related exclusion concepts at the federal level is highly influential in the way problems of poverty and disadvantage are perceived and responded to by policy-makers, the community sector and the wider community. As set out in *A Stronger, Fairer Australia* (Social Inclusion Unit 2009a, p.2), the government's aspirations for a socially inclusive society and means to achieving this are:

Social inclusion means building a nation in which all Australians have the opportunity and support they need to participate fully in the nation's economic and community life, develop their own potential and be treated with dignity and respect. Achieving this vision means tackling the most entrenched forms of disadvantage in Australia today, expanding the range of opportunities available to everyone and strengthening resilience and responsibility.

The Social Inclusion Unit (2009b, p.3) within the Australian Government has defined social inclusion as people having the 'resources (skills and assets, including good health), opportunities and capabilities they need to:

- *Learn*—participate in education and training.
- *Work*—participate in employment, unpaid or voluntary work including family and carer responsibilities.
- *Engage*—connect with people, use local services and participate in local, cultural, civic and recreational activities.
- *Have a voice*—influence decisions that affect them.

The adoption of a framework that makes explicit the interrelationships between economic, cultural and social forms of disadvantage both reflects and underlines contemporary emphases upon joined-up policy and service delivery. This is evident in policies such as *Opportunity for all* in the UK which seeks to integrate top-down policy delivery with bottom-up, localised responses and approaches to concentrations of disadvantages within highly disadvantaged areas (see Levitas 2005). It is also reflected in recent Australian policy development work including *Ahead of the game: blueprint for the reform of Australian Government administration* (Australian Government 2010), a review of the extent to which service delivery can be better integrated for end users. Similar approaches strongly underpin whole-of-government approaches to addressing disadvantage across state and territory jurisdictions.

In relation to housing policy specifically, the adoption of a social inclusion framework in the Australian context places existing housing support policies such as the provision of homelessness support services, the administration of rental assistance for tenants in the private rental system as well as the supply and administration of social housing firmly within a holistic government framework which emphasises the linkages

between housing and other types of support services and policy. Additionally, adoption of similar types of conceptual frameworks across tiers of government has the advantage of linking household-based housing support at a federal level with state and territory initiatives which focus on particular locations requiring support such as via neighbourhood renewal strategies, and to particular groups who are at heightened risk of experiencing multiple forms of disadvantage (for a detailed account of housing policy and social inclusion in Australia, see Hulse et al. 2011).

In practice, many of the implications of a social inclusion policy framework mirror those for social exclusion. These include an emphasis upon holistic, joined-up policy and service delivery responses to multiple forms of disadvantage, as well as the need for multidimensional measurement and evaluation tools for monitoring the success or otherwise of interventions aimed at reducing exclusion and enhancing inclusion. An example in policy terms is the recent 'Toolkit' developed for policy-makers within the Australian public service (Social Inclusion Unit 2009b). This describes the processes of identification of population groups and/or individuals experiencing multiple forms of disadvantage and desired responses in terms of the following 'six steps':

1. Identify groups at risk of exclusion.
2. Analyse the nature and causes of disadvantage and exclusion.
3. Strengthen protective factors and reduce risk factors.
4. Work with other agencies to coordinate efforts across government and other sectors.
5. (Re)design delivery systems and promote changes in culture.
6. Establish a clear implementation plan and monitor delivery (Social Inclusion Unit 2009b, p.7).

2.3 Estimates of social exclusion in Australia

Recent estimates from the Australian Social Inclusion Unit (2009a, p.5) indicate the following levels, types and impacts of social exclusion within Australian society:¹

- Approximately 5 per cent of the population aged 15+ years experience multiple disadvantages which impact adversely on their ability to learn, work, engage in their community and have a voice in decisions that affect them. Women account for 60 per cent of these people.
- Multiple disadvantages often include low income and assets, low skills, difficulties in finding and keeping a job, housing stress, poor health and lack of access to services. Substance misuse, mental illness, disability, family violence, discrimination, homelessness and combinations of these can contribute to and further entrench multiple disadvantages.
- As well as adversely affecting individuals' lives, long-term multiple disadvantages have implications for the whole community and can lead to increased health expenditure on preventable chronic disease and mental illness, increased provision of cash support to people who are unable to work, a less skilled and smaller workforce, higher justice and policing costs, and neighbourhoods in which disadvantage has become entrenched.

¹ The Social Inclusion Board estimates are based on an analysis of ABS (2006) GSS data (Social Inclusion Unit 2009, p.5).

3 SOCIAL INCLUSION AND HOUSING: EXISTING UNDERSTANDINGS

Existing evidence provides important insights about the significance of housing-related disadvantage in Australia as an aspect of inclusion/exclusion in its own right, as well as current understandings about the relationship between aspects of housing and multidimensional understandings of disadvantage that have developed via policy and research framed by the social inclusion and exclusion concepts. In this chapter we review select aspects of this literature, focusing on understandings that have emerged about the relationship between housing and social inclusion, as well as the identification of key knowledge gaps.

3.1 The depth and breadth of housing-related disadvantage

3.1.1 Housing affordability

Research evidence indicates that housing-related disadvantage in Australia is multi-dimensional in nature, and affects a broad range of households across the housing system. Problems related to housing cost and affordability are central to many of these problems. Today, increased housing costs in both the home ownership and private rental sectors have resulted in a crisis of affordability where many types of households, beyond those most financially disadvantaged, struggle to meet housing costs or to access housing in the first place (Yates & Milligan 2007).

Whereas problems of housing affordability have historically been associated with public housing and low-income private rental housing, they now feature across all parts of the Australian system. The seriousness of the problem has been acknowledged in high level public inquiries such as those undertaken by the Productivity Commission in 2004 and the Senate Select Committee in 2008.

In an extensive analysis of affordability across housing tenures, Yates and Milligan (2007) show that problems are not restricted to either low-income private rental households, nor to those who occupy or seek to occupy public rental housing. In 2002–03, approximately 11 per cent of all households were paying at least 30 per cent of their gross income on housing costs (Yates & Gabriel 2006). Among low-income purchasers, the incidence of housing stress was 49 per cent (Yates & Milligan 2007).²

In a detailed account of the nature and experience of low to moderate income home purchase, Hulse et al. (2010a) illustrate that while households who are buying their home may perceive that they are ‘living the great Australian dream’, the reality in some cases is stressful and insecure, with many undertaking extensive trade-offs to various spheres of life, housing and locational quality to service mortgages and other ongoing housing costs, even once high initial entry costs are met.

Yet, in volume and extent, affordability problems remain most acutely felt in the private rental market (Burke 2007; Yates & Milligan 2007). In 2002–03 the incidence of housing stress among low-income private renters was 65 per cent (Yates & Milligan 2007). Arguably, social housing now provides less relief than previously, with a declining stock in terms of numbers of dwellings available to those on waiting lists and many occupants required to pay market rent (McNelis 2006).

² Low-income households are defined as those in the bottom two quintiles of the income distribution. Housing stress is measured using a 30 per cent of income on housing costs rule.

In short, housing affordability problems have increased in recent years and are now experienced in a variety of forms by many Australian households across the housing system as a whole.

3.1.2 Housing-based disadvantage beyond affordability

The extent of these affordability problems has flow-on effects. One effect is a 'spill over' of households whereby those who might once have purchased relatively easily now occupy dwellings in the private rental market for longer (Yates & Milligan 2007). This not only increases rents and decreases vacancy rates, but can also result in a lack of housing access for many households who might once have relied on the private rental market either short or long term. In these situations, extensive trade-offs are made by some households in relation to housing adequacy, quality, security and safety to meet immediate housing needs (Burke 2007; Burke & Pinnegar 2007; Hulse & Saugeres 2008).

As well, the private rental sector has changed dramatically in structure and roles and in many ways can now be seen as the problem tenure in the Australian housing system (Burke 2007; Yates & Milligan 2007). It is now home to a larger number of households for longer periods of time due to an increased number of households saving in the rental market for home purchase for longer.³ Many of those at the lowest end of the market face high mobility, low security and high degrees of housing trade-off (Burke & Pinnegar 2007; Hulse & Saugeres 2008).

Designed originally to address many of these issues, the public housing sector is now characterised by a host of housing-related problems experienced by resident households with multiple forms of disadvantage and complex needs. Increased and long-term targeting of allocations policies has resulted in a clustering of some of the most disadvantaged households within this tenure form. Despite some benefits (rent subsidy in some cases, some maintenance, more secure leases than in the private rental sector), public housing can be experienced as insecure and unsafe as a result of such concentrations of disadvantage (Hulse & Saugeres 2008; Mee 2007).

Home ownership has traditionally provided a means for households to achieve security and stability, among other benefits. Policies aimed at addressing problems associated with access to home purchase arising from affordability problems have focused primarily upon young households in the form of assistance such as the First Home Owner Grant. However, many households experience access and affordability issues. Low to moderate income households who do manage to attain a mortgage and purchase their own homes can face crippling ongoing financial costs and high levels of insecurity associated with meeting repayments and running costs on sometimes insecure or irregular incomes (Hulse et al. 2010a). While Australia has been largely sheltered from the large rates of mortgage arrears seen in other countries such as the US since the sub-prime induced global financial crisis, they nonetheless remain a problem for some sections of the market (Berry et al. 2009).

Coupled with increased pressure within the mainstream housing system are associated problems in housing support and crisis accommodation sectors. Given the problems across the housing system, homelessness continues to be a feature of the housing policy and practice landscape in Australia, as well as something experienced by a diverse array of household types in increasing numbers. Notably, the incidence among families with children has increased as a proportion of all homeless households in the last decade (Australian Institute of Health and Welfare 2009).

³ In newly-funded 2011–12 research (AHURI Project 50683), Stone et al. will explore the changing nature of the private rental system in more detail in terms of recent historical change and the social and economic outcomes for households living in long-term private rental (10 years or more).

In sum, across the housing system, although sometimes more heavily concentrated in one tenure form or one type of location, are population groups potentially vulnerable to the risks associated with a variety of types of housing-related disadvantage. These include individuals and households experiencing homelessness of various kinds, Indigenous households, disabled households, older persons, sole parent households, low-income, 'disrupted' and refugee/migrant households.

3.1.3 Implications for understanding and measuring housing wellbeing

The spread of housing-related problems has implications for the way we measure and respond to housing-related disadvantage. Most notably, recent evidence indicating that problems such as housing affordability and compromised housing quality, of varying kinds, are found across housing tenures raises concerns about the adequacy of 'housing tenure' as a means of identifying core problems within the housing system.

The category 'housing tenure' may once have been relatively useful in distinguishing between households who held secure housing rights, with relatively high degrees of housing affordability, low mobility rates and high degrees of both financial and ontological security (a secure sense of identity related to home) and those households who did not enjoy these housing-related benefits. Notably in social inclusion and exclusion measurement and research, 'public housing' is sometimes used as a key indicator of housing disadvantage, discussed below.

However, drawing assumptions about the relative legal, financial, physical and emotional security of, for example, home purchasers or home owners compared with households in other housing circumstances is no longer as clear, given what is known about the increased distribution of housing-related problems across tenure categories. Hulse (2008) argues that tenure is a 'taken for granted' category whose meaning to households and the way they occupy, buy and sell their properties is questionable, given a highly differentiated housing market and an accompanying diversity of lived experiences (see e.g. Beer & Faulkner 2009).

Furthermore, other specific problems arise in relation to the use of public housing as an indicator of housing disadvantage. Multiple and entrenched disadvantage is a defining feature of much public housing across Australia. Arguably, however, it is not public housing in and of itself which is problematic from a social inclusion agenda viewpoint. Public housing remains a key tenure in which a safety net is able to be afforded residents. The important point is that it is not the fact of public housing itself, and its characteristics, which are necessarily problematic from a social inclusion perspective, but the disadvantaged circumstances of residents, concentrated via allocations policies (Arthurson & Jacobs 2003, 2004).

In short, within the Australian housing system a narrow approach to housing measurement using either a single or very limited number of indicators is not able to reflect the full range of potential housing-related disadvantage experienced by households. Housing-related problems are multidimensional, including issues of affordability, access, security, crowding and quality.

3.2 The relationship between housing and social inclusion

Existing social inclusion and exclusion literature and policy approaches provide important insights into the nature of the relationships between some types of housing-related disadvantage, described above, and forms of multiple disadvantage.

3.2.1 Housing and socially inclusion

In a detailed review of housing within social inclusion policy agendas internationally and in the Australian context, Hulse et al. (2010b, pp.3–4) suggest it features in three

main ways within current Australian social inclusion-related policy frameworks. These are social housing, homelessness and poor quality Indigenous housing:

Public policies using the social in/exclusion framework have focused mainly on three housing-related issues. First, there has been a strong focus on people who are homeless. Second, attention to place-based disadvantage has raised issues about the effects of concentrations of social housing. Indeed, in Australia and internationally, place-based disadvantage is often equated with large public housing estates. Third, policies to improve the housing of Indigenous households in remote areas have been a central part of policies to address Indigenous disadvantage. These three issues concern clearly identified groups of Australians who are considered to experience deep social exclusion, often associated with living in particular places.

Homelessness can be seen as one of the most extreme forms of housing-related exclusion. In the Australian context there is ongoing commitment to addressing risk of homelessness and support to those individuals and households experiencing homelessness via the White Paper on homelessness, *The Road Home* (Australian Government 2008). Another major federal initiative is *Closing the Gap*, a specific policy response to Indigenous housing and other forms of disadvantage (Hunter 2009). In relation to the provision of social housing, despite shifts from government to community-owned assets and tenancy management, the National Affordable Housing Agreement continues to promote affordable, secure housing via allocations policies and support to those with multiple forms of disadvantage.

Overall, Hulse et al. (2011) conclude that, within current policy uptakes of the inclusion and exclusion concepts, it is generally housing *circumstances* which are seen predominantly as indicators of disadvantage, rather than as a driver of either exclusion or as a pathway to inclusion. Arguably, the basis for this understanding relates to limited information about the way aspects of housing-related disadvantage relate to other forms of disadvantage described by the inclusion and exclusion concepts.

Some of the most detailed accounts of housing and social inclusion/exclusion have been developed within research which focuses upon specific vulnerable population groups. In the Australian context, one of the major themes within the policy literature is around Indigenous housing and wellbeing and social inclusion/exclusion (see Hunter 2009; Hulse et al. 2010b).

Additionally, the relationship between housing and social inclusion/exclusion among other population sub-groups including newly arrived refugees and people living with a disability have been explored. In current AHURI research, for example, Fozda (2012 forthcoming) examines the housing, neighbourhood and non-shelter experiences of humanitarian entrants to Australia within a social inclusion framework. The research includes a review of policies which directly impact on their economic opportunity and wellbeing as well as a specific focus upon the effectiveness of types of housing assistance in assisting them to achieve their desired housing outcomes.

In other recently published research, Tually et al. (2011) examine the housing circumstances and experiences of people living with a disability in relation to broader circumstances and experiences of social exclusion and inclusion, showing how particular aspects of housing and housing access can affect sub-groups within the population. Discrimination, access issues, as well as physical elements of housing and its proximity to amenities such as transport are identified as potentially compounding social exclusion. Detailed research of this type is important in identifying

the aspects of housing which are most significant in building social inclusion for the population at large and for vulnerable groups in particular.

3.2.2 Housing and social inclusion in different types of local areas

One of the most well-developed aspects of the literature concerns the way that social inclusion and exclusion manifests in local areas. From the early stages of conceptual and policy development internationally, the concepts have consistently involved a strong emphasis upon local areas, or 'place'. This emphasis also forms a feature of the way they have been adopted and adapted in the Australian context, and reflects longer-term concerns with perceived social, economic and cultural problems associated with local areas and neighbourhoods characterised by concentrations of disadvantage in the UK, across Europe, in the US, Australia and elsewhere.

Area (or neighbourhood) effects refer to those local conditions, over and above individual or household characteristics, that impact on residents' wellbeing. Atkinson and Kintrea (2001, p.2277), for example, focused on the question, 'Does living in a deprived area compound the disadvantage experienced by its residents, and do area effects contribute to social exclusion?' The broad consensus coming from this and later research is that, although the linkages are not always straightforward and can be difficult to separate from individual characteristics, area effects do exist and can impact negatively on things such as health and job and educational prospects (Atkinson & Kintrea 2001; Hayes et al. 2008). After a review of this research and stemming from his own work, Vinson (2009a, p.7) concludes: 'When poor conditions persist over years and even generations the social climate of an area can exercise an influence over and beyond the sum of individual and household disadvantage ... Locality, then, can be an important and enduring locus of social exclusion.'

In the US, concerns about concentrations of poverty have been framed within discourse about the 'moral underclass', a term used to describe concentrations of households with limited attachment to work and high degrees of dependency upon welfare provision. This discourse also includes focus on the clustering of poverty and racial groups, notably black Americans, within 'poor areas'. Most famously this led to the 'Moving to Opportunity' policy response in which households were literally relocated from areas perceived to be characterised by poor outcomes to more affluent areas. As described by de Souza Briggs et al. (2010), this conceptualisation and policy response is peculiar to North America due to the specific racial, economic and cultural conditions there. In the US context, approaches such as the 'Mapping Opportunity' initiative at the University of Ohio suggest housing, particularly local sub-markets, has a critical role to play in the extent to which households are housed in low-income areas, as well as the extent to which they can access opportunity:

Housing, in particular its location, is the primary mechanism for accessing opportunity in our society. Where you live is more important than what you live in. Housing location determines the quality of local public services, such as schools, the degree of access to employment and transportation, and the degree of public safety. Currently, most affordable housing in our metropolitan regions is disconnected from opportunity (Kirwan Institute 2011).

Some of the most highly influential research to be undertaken around local disadvantage in Australia is that undertaken by Tony Vinson of the University of Sydney, in conjunction with Jesuit Social Services, Victoria. One of the broad aims of this work is to identify the places where disadvantage is concentrated. Vinson (2007) mapped localities across Australia using a composite index of disadvantage based on 25 variables. The approach includes an emphasis upon economic wellbeing (employment, education, financial stress) and health (accidents, disability, mental

illness) as well as key negative outcomes typically associated with poverty, such as early school leaving, child maltreatment and income support dependency.

Place is implicated in social inclusion and exclusion policy frameworks in Australia via the concentration of public housing and/or geographically clustered Indigenous disadvantage (Hulse et al. 2010b). Vinson concludes that where public housing dwellings are physically proximate in locality or neighbourhood block, concentrations of disadvantage can result (see for example Vinson 2009a, 2009b; Social Inclusion Unit 2009a). As well, recent research suggests that local housing market characteristics beyond social housing are important to take into account in order to understand the spatial distribution and clustering of social exclusion. Randolph and Holloway (2007), for example, identify the 'suburbanisation' of concentrations of disadvantage in Australia, which is strongly related to the nature and distribution of private rental housing in Australia's cities.

Considering the relationship between housing and social inclusion in local areas from a different view is other research which focuses on inclusion rather than exclusion. A recent example is 'the inclusive city'. In a recent *Cities Report*, for example, the ADC Forum (2011, p.51) identifies three key principles that underlie an inclusive city. With reference to the Australian context specifically, these are, first, that cities must acknowledge Indigenous people and find ways to integrate Indigenous culture, history and futures into practice in genuine and sustainable ways; second, that risks associated with climate change must be addressed; and third, that access to services and multiple and often compounding ways some people are excluded in cities are addressed: 'The built environment, services and institutions, can all exclude'.

As well as identifying the types of social exclusion problems that need to be addressed for cities to be considered inclusive, the ADC Forum (2011, p.52) provides an explicit vision of what constitutes a socially inclusive city:

The Inclusive City will maximise capability, redress poverty, and provide affordable, accessible and quality facilities and amenities. It will have systems, services and programs to support people who have been historically marginalised, or are at risk of marginalisation and exclusion through economic, social, health or other circumstances.

Overall, research evidence about the nature of local economies indicates the significance of including information about broad economic and structural changes within studies of local areas and social inclusion and exclusion frameworks. These include factors such as the impact of housing market restructuring upon the housing outcomes and opportunities of residents. This is an underdeveloped aspect of the literature generally, but an important aspect of understanding social inclusion and exclusion within local contexts.

3.2.3 Housing and social inclusion: key understandings and knowledge gaps

In this section we have briefly reviewed the ways housing has been conceptualised in relation to the social inclusion concept. We have considered understandings that have emerged from policy-oriented literature in relation to the relationship between housing and social inclusion, as well as research evidence about the relationship between social inclusion among sub-groups within the population as well as within local areas.

We have found that while housing is an explicit focus of policy-oriented social inclusion work, understandings of 'housing' itself are relatively limited within the social inclusion or exclusion literature. This is particularly so in relation to measurement and monitoring. Where housing (or the lack of housing) has been explicitly considered, attention has been focused upon extremes, at the expense of a systematic analysis of

social inclusion and exclusion in relation to a broad understanding of housing circumstances or systems. While attention has been paid—quite appropriately—to the significant problems and issues associated with homelessness, as well as to concentrations of multiple disadvantage associated with social housing and to the poor housing conditions of specific sub-groups, little consideration has been paid to housing conditions or systems with regard to current conditions of inclusion/exclusion nor to the potential role of housing in alleviating or exacerbating entrenched exclusion.

The second key understanding arising from our review is that while there has been considerable focus on local areas and ‘place’ within the social inclusion and exclusion literature both internationally and in Australia, in some ways this literature, too, is limited. Existing approaches to understanding spatially concentrated disadvantage have provided important and detailed insights into the significance of potential problems for residents, but understandings of the role of housing within this relationship is an emerging field of enquiry. While important insights have been made about the spread of housing-based problems across areas and household types, many gaps remain. Importantly, the housing circumstances of households within local areas characterised by disadvantage (beyond public housing estates) as well as the characteristics of local area housing sub-markets remain under-explored.

Related to this is a general problem associated with research around location and disadvantage generally, as well as within the social inclusion and exclusion literature, concerning assumptions about the extent to which locally concentrated disadvantage affects residents in homogenous (negative) ways. Literature about the ‘ecological fallacy’ as well as research suggesting that the impact of living in local areas characterised by concentrated disadvantage is not uniformly negative for residents point to the need for caution in conceptualising, measuring and responding to concentrations of social and economic disadvantage.

4 USING SOCIAL INCLUSION AS A FRAMEWORK FOR UNDERSTANDING THE RELATIONSHIP BETWEEN HOUSING AND MULTIPLE FORMS OF DISADVANTAGE

Having considered the breadth and depth of housing-related disadvantage and how it has been understood in relation to social inclusion for households, and in local areas, we now turn to operationalising the social inclusion concept for empirical analysis. We firstly review the way it has been conceptualised within social inclusion and exclusion measurement frameworks in Europe, the UK and Australia, including the extent to which existing frameworks include a comprehensive suite of housing indicators. We then consider methodological issues associated with the application of the social inclusion concept for empirical work, before assessing the availability of appropriate data for use in the Australian context.

4.1 Social inclusion indicators frameworks and measurement

In parallel with the development of social exclusion-based policies and programs has been a focus upon measurement and monitoring. The EU and the European Commission have been at the forefront of this work (e.g. Berger-Schmitt 2000; Berger-Schmitt & Noll 2000; Levitas et al. 2007; Millar 2007) which has also been taken up in the UK (Room 1995; Burchand et al. 2002). A number of Australian initiatives have recently explored the development and application of this work.

Given the range of nation states in which the social inclusion/exclusion concept have been employed as part of a policy platform across Europe, including the UK, the breadth and complexity of the concept as well as variable data availability across nations involved in indicator development, it is hardly surprising that there has been debate about precise definition of the concept as well as differences in its application. After years of indicator development work, there remain some differences in the measurement frameworks developed by key nations and authors. Despite this, there are overwhelming similarities in the range of domains of social inclusion/exclusion included in indicator frameworks developed internationally and nationally, as well as a large degree of agreement about key indicators. This has occurred largely due to the cross-fertilisation of indicator development across national boundaries.

Consistent with the breadth of the social exclusion/inclusion concept, measurement and indicator selection has moved away from a heavy emphasis upon income and financial poverty measurement alone, to a multidimensional approach reflecting economic, social and cultural aspects, as well as circumstances and processes. Select examples of key studies that have sought to operationalise the concept and arrive at a conceptually meaningful and empirically practicable suite of indicators are described below, followed by a comparison of the main types of dimensions and indicators included within each of the frameworks.

Scutella et al. (2009a, 2010) have summarised the key indicators which feature within the main approaches to indicator development internationally and in Australia as belonging to seven main dimensions. While there is clearly variability in the extent to which frameworks fit neatly within their summary typology, the categories strongly reflect and build upon the majority of approaches found in the literature and provide a useful starting point through which to consider and compare social inclusion and exclusion indicators frameworks relevant to empirical exploration of the concept/s. We use the description of key dimensions of social exclusion developed by Scutella et al.

to review the nature of social inclusion and exclusion measurement in select major international and Australian frameworks.

We distinguish between international and Australian approaches, as well as between policy-oriented measurement and monitoring frameworks and survey-based analytic approaches. Monitoring and analytic approaches are developed with very different aims and requirements: whereas monitoring approaches aim to maximise coverage of social inclusion indicators, sometimes across large geographic areas, survey-oriented approaches generally seek to enable examination of the relationships between dimensions of social inclusion or the relationships between social inclusion and other factors. For analytic purposes, indicators are generally required to form part of one data set, whereas for the purposes of monitoring it is not necessary that all indicators pertain to the same unit of analysis.

4.1.1 Policy-oriented measurement and monitoring approaches

The most influential and well-developed international research concerned with the development of measurement and monitoring frameworks for social inclusion and exclusion has been undertaken by the European Union and the UK government. In this section we briefly describe the major initiatives undertaken internationally which have most heavily influenced Australian approaches to social inclusion measurement and monitoring. As well, we review the way social inclusion indicators frameworks have developed within the Australian policy context.

European Union

The European Union has been one of the most active sites of indicator development. Work has been underway since the mid-1990s (Eurostat 1998; Berger-Schmitt 2000; Berger-Schmitt & Noll 2000), with recent work streamlining indicators approaches for uptake across European nation states (European Commission 2006). In this framework, key domains are identified and 'headline' indicators reflect these in summary form. More detailed indicators are included in some cases to elaborate the details of sub-dimensions of these. Among the main themes of social inclusion identified within the EU framework are poverty, long-term unemployment, material deprivation and child wellbeing.

In its most recent development work, resulting from the European Social Inclusion Strategy as a component of the Lisbon Agenda, 2000, a set of social exclusion indicators (Laeken Indicators) were endorsed by member countries. These comprise 10 primary indicators and a range of supplementary indicators based around four domains: material resources, economic participation, education and health.

UK government

Since 1999, the UK government has monitored the extent and nature of social exclusion using a range of indicators developed as part of its *Opportunity for All* initiative. These are interesting in so far as they distinguish between measures appropriate for life cycle stages (such as childhood, working age people and older persons) and include individual level measures as well as community level indicators. While the life stage measures are based upon data pertaining to individuals, community level measures include concepts such as crime rates, life expectancy and, interestingly, housing quality. A total of 198 indicators are included in this extensive measurement and monitoring framework (Department for Work and Pensions 2007).

To develop and coordinate the government's social inclusion policy and monitoring work further, a Social Exclusion Task Force (SETF) was established. Part of its work has involved commissioning ongoing development of social exclusion measurement

and monitoring. To this end, Levitas et al. (2007) undertook an extensive review of social exclusion measurement and have developed an indicators framework which builds on existing work known as the Bristol Social Exclusion Matrix (B-SEM). The B-SEM measurement framework is organised around three key themes: resources, participation and quality of life. In keeping with the life stage approach of the *Opportunity for All* initiative, it is proposed that the B-SEM would also be adapted for life stages and key population groups (Levitas et al. 2007). It is yet to be used for the purposes of producing social inclusion or exclusion estimates.

New Policy Institute

Another notable example of policy monitoring of poverty and social exclusion in the UK is the New Policy Institute initiative. Sponsored by the Joseph Rowntree Foundation, the New Policy Institute has been publishing its regional, life stage and sub-group estimates of social exclusion since 1998. As can be seen in Table 1 below, this is one of the most comprehensive monitoring exercises undertaken internationally in relation to the concept of social exclusion specifically. Key domains which the new Policy Institute reports on include income, employment, low pay, education, health, housing, services and social cohesion.

Australian policy approaches

Since its policy uptake in Australia, a range of government and non-government-based initiatives investigating the measurement and monitoring of social inclusion/exclusion have been developed.

One of the most extensive of these is at the federal level. In a two-staged process, the Australian Social Inclusion Board first identified a relevant suite of indicators of social inclusion for reporting in the Australian context. These are based heavily on the EU framework (European Commission 2006; Eurostat 1998), with supplemental measures to address key gaps. Published as a 'compendium of social inclusion indicators', this lays the foundation for the first reporting and benchmarking of social inclusion at the national level, to follow. Using the Australian Bureau of Statistics (ABS) General Social Survey (GSS) (2006) and other data, the indicators identified in the compendium were used to publish the Australian Social Inclusion Board's (2010) *How Australia Is Faring report*.

While the Australian Social Inclusion Board's work is continuing, monitoring and measuring of social inclusion has been a key focal point of its activities. Its indicators development work is intended to provide a baseline of social inclusion measurement at the national level and stimulate indicator development and evaluation, as well as to enable direct comparisons between Australia and members of the EU in relation to social exclusion/inclusion (Australian Social Inclusion Board 2009, p.i). As shown in Table 1, the indicators are one of the most comprehensive indicators frameworks developed either in the Australian or in the international context.

Other Australian initiatives, such as the measurement and monitoring being undertaken by the South Australian and Tasmanian Social Inclusion Units, also include considerable focus on the purpose, meaning and development of indicators and benchmarks useful for policy development (see e.g. South Australian Social Inclusion Unit 2004, 2005; Adams 2009). The Tasmanian Social Inclusion Commissioner has identified a series of types of indicators, already available in the Tasmania Together indicators, as likely to support the ongoing analysis (Adams 2009). Within the Tasmania Together suite, these are specified in relation to goals, standards and benchmarks. The benchmarks are equivalent to indicators, whereas standards and goals are used to set policy and evaluate its success.

While not using the ‘social inclusion’ terminology in all of its indicator development work, Victoria has nonetheless been one of the leading states in terms of recent measurement work related to social inclusion. Notable initiatives undertaken by the Government of Victoria (2005) include *A Fairer Victoria* (which has influenced the development of the Tasmanian approach) and related work such as monitoring of particular communities via the Victorian Community Indicators Project (2006) and neighbourhood renewal related data collection and benchmarking exercises.

New South Wales and Queensland, similarly, have been involved in indicator development work relating to specific programs as well as communities. In the Australian Capital Territory, the Chief Minister’s Office has undertaken preliminary work on the development of community wellbeing indicators, involving a review of key approaches that might inform its own benchmarking.

Summaries of indicators across key dimensions of social inclusion/exclusion that are included within major frameworks developed by the EU, UK and Australian governments are presented in Table 1 below.

Table 1: Select examples of social inclusion and exclusion frameworks used in international and Australian policy-oriented monitoring frameworks

EU: Laeken Indicators	UK Government: Opportunity for All	UK: New Policy Institute	Australia: Social Inclusion Board
Domain: material resources			
<ul style="list-style-type: none"> → Income under 60 per cent median income (relative poverty rate). → Dispersion around poverty line^a. → Poverty rate anchored at point in time^a. → At risk of poverty rate before transfers^a. → Persistent poverty rate based on 50 per cent median income^a. → 80/20 percentile ratio. → Gini coefficient^a. 	<ul style="list-style-type: none"> → Income under 60 per cent median (relative poverty rate). → Persistent poverty. → Absolute poverty. → Long-term benefit recipients. → Rough sleepers. → Non-decent homes. 	<ul style="list-style-type: none"> → Income under 60 per cent median income (relative poverty). → Poverty rate after housing costs. → Persistent poverty. → Income inequality using a range of percentile ratios. → Cannot afford various items or activities. → Non-decent homes; fuel poverty; without central heating. → Homelessness. → Without a car; without a bank account. 	<ul style="list-style-type: none"> → In bottom three deciles of both income and wealth^a. → Have five or more financial stress or deprivation items^a. → Change in income of second and third deciles^a. → Gini coefficient of income^a. → Low-income private renter with housing costs exceeding 30 per cent of income. → Number of affordable houses for sale per 10 000 low-income households^a. → Homelessness. → Repeat homelessness^a. → People deferring medical treatment for financial reasons.
Domain: employment			
<ul style="list-style-type: none"> → Long-term unemployment rate. → Percentage of people living in jobless households. → Coefficient of variation of regional employment rates. → Long-term unemployment 	<ul style="list-style-type: none"> → Employment rate. → Workless household rate. 	<ul style="list-style-type: none"> → Out-of-work benefit recipients. → Long-term recipients of benefits. → Percentage of people living in jobless households. → Unemployment rate. → Population wanting paid work. 	<ul style="list-style-type: none"> → Employment rate. → Children living in jobless households. → Children living in persistently jobless households^a. → Long-term income support recipients. → People living in jobless households^a. → Long-term unemployment

share ^a . → Very long-term unemployment rate (>24 months) a.		→ Job quality: low pay; job insecurity; access to training.	rate ^a . → 15–24 year olds fully engaged in education or work.
Domain: education and skills			
→ Early school leavers not in further education or training. → Persons with low educational attainment ^a .	→ Persons with low educational attainment. → Attainment at a range of ages. → Truancies; school exclusions.	→ Early school leavers not in further education or training. → Persons with low educational attainment. → Permanent school exclusions.	→ Year 9s achieving literacy and numeracy benchmarks. → Have at least minimum standard of prose literacy and numeracy. → Children in first year of school 'developmentally vulnerable'. → Do not speak English well ^a . → Have non-school qualifications ^a . → 2024 year olds with Year 12 or Certificate II.
Domain: health and disability			
→ Life expectancy at birth. → Self-perceived health status by income level.	→ Infant mortality; life expectancy. → Child protection re-notifications. → Teen pregnancy. → Use of illicit drugs. → Smoking rates. → Suicide rate.	→ Infant deaths; low birth rate. → Dental health. → Youth suicide; youth drug use. → Premature deaths. → Long-term illness or disability. → At risk of mental illness. → Obesity.	→ Have health condition affecting employment; employment rate of those with the condition. → Have mental illness affecting employment; employment rate of those with the condition. → Self-assessed health is poor or fair. → Life expectancy ^a . → Subjective wellbeing ^a .
Domain: social support and interactions			
Nil	Nil	Nil	→ Contacted family or friends in past week. → Involved in a community group in last year. → Got together socially with non-resident friends or relatives in last month ^a . → Undertook voluntary work in last year. → Participated in community event in last year ^a . → Feel able to get support in time of crisis. → Do not feel able to have a say on issues that are important to them. → Have internet access at home. → Do not feel able to have a

			say in their family ^a .
Domain: Community engagement			
Nil	<ul style="list-style-type: none"> → Older people receiving intensive home care and receiving any community-based service. 	<ul style="list-style-type: none"> → Non-participation in social, political, cultural or community organisations. → Dissatisfaction with local area. → Overcrowding. 	<ul style="list-style-type: none"> → Participated in 'selected' citizen engagement activities in last year. → Have difficulty accessing transport. → Reported difficulty accessing services, by type of service ^a. → Acceptance of diverse cultures ^a.
Domain: Personal safety			
Nil	<ul style="list-style-type: none"> → Older people with fear of crime. → Rate of domestic burglary. 	<ul style="list-style-type: none"> → Victims of crime. 	<ul style="list-style-type: none"> → Feel unsafe. → Children in 'substantiations of notifications received' each year. → Experience of family violence in past year^a. → Victim of personal crime^a. → Victim of household crime^a.

Note: (a) Secondary/supplementary indicators

Source: Modified version of Tables 1 and 2 in Scutella and Wilkins (2010, pp.452–6)

4.1.2 Analytic oriented survey-based approaches

In addition to the major indicators initiatives undertaken for the purposes of measurement and monitoring of social inclusion or exclusion within policy arenas are approaches to measurement developed for the purposes of analysing the relationships between social inclusion or exclusion and other factors. Internationally, several major initiatives have developed around the measurement of social inclusion and/or exclusion using survey-based data, most notably within the UK. Select examples of these studies as well as key examples of recent Australian indicators frameworks designed for survey-based analysis are presented in Table 2 below.

Table 2: Select examples of social inclusion and exclusion frameworks used in international and Australian survey-based measurement frameworks

CASE: Burchardt, Le Grand and Piachaud (2002)	UK Millennium Survey of Poverty and Social Exclusion (PSE)	Community Understanding of Poverty and Social Exclusion (CUPSE)	Melbourne Institute
Domain: material resources			
<ul style="list-style-type: none"> → Income under half mean income (relative poverty rate). → Not an owner-occupier, not contributing to or receiving an occupational or personal pension, and no savings over £2000. 	<ul style="list-style-type: none"> → Income under 60 per cent median (relative poverty rate). → Subjective poverty. → Lack of socially perceived necessities (using consensual poverty method). 	<ul style="list-style-type: none"> → Couldn't keep up with payments for water, electricity, gas or telephone in last year. → Does not have \$500 in savings for use in an emergency. → Had to pawn or sell something, or borrow money in last year. → Could not raise \$2000 in a week. → Does not have more than \$50 000 worth of assets. → Has not spent \$100 on a special treat in last year. → Does not have enough to get by on. 	<ul style="list-style-type: none"> → Income less than 60 per cent of median equivalised household income. → Net worth less than 60 per cent of median equivalised household net worth. → Consumption expenditure less than 60 per cent of median equivalised household consumption expenditure. → Three or more indicators of financial stress.
Domain: employment			
<ul style="list-style-type: none"> → Not in employment or full-time education, and not looking after children or retired. 	<ul style="list-style-type: none"> → Non-participation. → Jobless households. 	<ul style="list-style-type: none"> → Unemployed or looking for work. → Lives in jobless household. 	<ul style="list-style-type: none"> → Long-term unemployed. → Unemployed. → Unemployed or marginally attached. → Unemployed, marginally attached or underemployed. → Lives in jobless household.
Domain: education and skills			
Nil	Nil	Nil	<ul style="list-style-type: none"> → Low literacy. → Low numeracy. → Poor English proficiency. → Low level of formal education. → Little or no work experience.
Domain: health and disability			
Nil	Nil	Nil	<ul style="list-style-type: none"> → Poor general health. → Poor physical health. → Poor mental health. → Long-term health condition or

			disability. → Household has disabled child.
Domain: social support and interactions			
→ Lacks someone who will offer support in one of five respects.	→ Non-participation in common social activities. → Social networks and social isolation. → Support available from others. → Confinement due to fear of crime or disability.	→ Children do not participate in school activities or outings. → No regular social contact with anyone. → No social life. → No annual week's holiday away from home. → No hobby or leisure activity for children. → Could not go out with friends and pay my way in last year. → Unable to attend wedding or funeral in last year.	→ Little social support. → Get together with friends or relatives less than once a month.
Domain: community engagement			
→ Did not vote in 1992 general election or not member of political or campaigning organisation.	→ Disengagement from political and civic activity. → Exclusion from extensive range of public and private services due to inadequacy, unavailability or unaffordability.	→ Did not participate in any community activities in last year. → Couldn't get to important event (no transport) in last year. → Lack of access to medical treatment, local doctor or hospital, dental treatment, bulk billing doctor, mental health services, child care, aged care, disability support, bank.	→ Low neighbourhood quality. → Low satisfaction with neighbourhood. → Low satisfaction with community. → Not a member of a sporting or community-based association. → No voluntary activity in typical week.
Domain: personal safety			
			→ Victim of physical violence in last 12 months. → Victim of property crime in last 12 months. → Level of satisfaction with 'how safe you feel'.

Source: Modified version of Tables 1 and 2 in Scutella and Wilkins 2010, pp.452–6

Centre for the Analysis of Social Exclusion (UK)

Using the British Household Panel Study, the Centre for the Analysis of Social Exclusion (CASE) was one of the first major UK initiatives to develop indicators across a range of key domains of poverty and social exclusion. Using the British Household Panel Study (BHPS), CASE used its indicators framework to monitor rates of social

exclusion annually between 1991 and 1995 (Burchardt et al. 2002). While not designed originally with the social exclusion or inclusion policy agenda as its key focus, given the longitudinal and highly detailed nature of the BHPS, the CASE initiative presents an extremely rich source of information about the social exclusion experiences of households and individual household members over time.

UK Millennium Survey of Poverty and Social Exclusion

The UK Millennium Survey of Poverty and Social Exclusion (PSE) was the first dedicated survey developed to measure the nature, breadth and extent of social exclusion. Undertaken in 1999, it was developed as a one-off cross-sectional survey to inform UK policy. The underpinning framework distinguishes between four main domains: income or resources, the labour market, community services and social relations (Gordon et al. 2000; Pantazis et al. 2006). A range of indicators of each of these domains is included in the survey.

Community Understanding of Social Exclusion Survey

A number of recent Australian initiatives have sought to examine the nature of social inclusion or exclusion using survey-based data. One of the first and most notable was undertaken by the Social Policy Research Centre (SPRC) at the University of New South Wales. With the support of a host of community sector agencies, in 2006 the SPRC conducted a cross-sectional survey called the Community Understanding of Poverty and Social Exclusion Survey (CUPSE). This builds on the approach of the PSE, and includes an emphasis upon material poverty and deprivation as well as social exclusion. It distinguishes between three forms of social exclusion: 'disengagement', 'service exclusion' and 'economic exclusion' (Saunders et al. 2007).

NATSEM Childhood Social Exclusion Analysis

Focusing on childhood social exclusion specifically, the National Centre for Social and Economic Modelling at the University of Canberra (NATSEM) published an analysis based on the secondary analysis of census data rather than the primary collection of survey data. This work is limited in so far as many of the usual indicators of social inclusion which are adopted in more extensive frameworks are not available using census data. However, a key strength of the analysis is the capacity for spatial analyses, given the size of the census data (Tanton et al. 2006).

Melbourne Institute Measuring Social Exclusion in Australia initiatives

Most recently, one of the major non-government social inclusion/exclusion measurement initiatives in Australia has been undertaken at the Melbourne Institute of Applied Social and Economic Research. Within its program of research, Scutella, Wilkins and Horn (2009a) and Scutella and Wilkins (2010) provide useful discussion of issues surrounding the operationalisation of social inclusion/exclusion for empirical investigation, data requirements for quantitative research, assessment of available Australian data sources, and identification of indicators for undertaking social research based on Australian data sources. Building upon earlier work by Headey (2006) as well as the B-SEM developed by Levitas et al. (2007) specifically, the Melbourne Institute work focuses on the analysis of social exclusion using secondary analysis of the Household Income and Labour Dynamics Australia (HILDA) data.

Scutella et al. (2009a, 2010) distinguish between the seven domains of social exclusion we have used above for the purposes of presenting a comparison of indicators frameworks. These are material resources, employment, education and skills, health and disability, social, community and personal safety. The focus of the framework is upon describing the extent to which any given individual is socially

excluded, rather than upon the causes or consequences of exclusion, although the authors acknowledge that often these can be one and the same (Scutella et al. 2009a).

4.1.3 The treatment of housing in social inclusion and exclusion measurement frameworks

We now turn our attention to housing specifically and consider the ways in which housing indicators are (or are not) included in many of the more significant social inclusion/exclusion measurement initiatives. Referring again to the main measurement initiatives outlined above, we focus on housing measurement alone and consider approaches taken in international and Australian measurement initiatives, as well as initiatives that rely solely or mostly upon administrative and related data and those that rely on survey data. The aim is to determine the extent to which the breadth and depth of housing-related disadvantage described at Chapter 3 is comprehensively included within current social inclusion/exclusion measurement frameworks and to identify areas of measurement that require development.

Table 3 below summarises the main housing indicators included within select examples of policy-oriented approaches to the monitoring of social inclusion internationally and in Australia. There is significant variation in the extent to which indicators at either individual/household or aggregate levels are included within the various frameworks. Most notably, there is a clear difference in the extent to which housing and related variables are included in policy-oriented approaches designed for the purposes of monitoring—in which housing measures tend to be relatively extensive, and survey-based approaches tend to support empirical analyses—and in which housing measures tend to be underdeveloped, where included at all.

Table 3: Examples of indicators of housing used in select international and Australian social inclusion and exclusion measurement frameworks

Policy-oriented Monitoring Approaches			
EU: Laeken Indicators	UK Government: Opportunity for All	UK: New Policy Institute	Australia: Social Inclusion Board
→ Nil—to be developed.	→ Rough sleepers. → Non-decent homes.	→ Poverty rate after housing costs. → Non-decent homes; fuel poverty; without central heating. → Homelessness. ▪ Overcrowding.	→ Low-income private renter with housing costs exceeding 30 per cent of income. → Number of affordable houses for sale per 10 000 low-income households. → Homelessness. ▪ Repeat homelessness.
Survey-based Analytic Approaches			
CASE: Burchardt, Le Grand and Piachaud (2002)	UK Millennium Survey of Poverty and Social Exclusion (PSE)	Community Understanding of Poverty and Social Exclusion (CUPSE)	Melbourne Institute
→ Not an owner-occupier	Nil	Nil	Nil

As can be seen in Table 3 above within the UK, for example, there is a readily agreed and used set of housing indicators included within *Opportunity for All* agenda indicators framework. Housing is included in a ‘community’ dimension, and indicators are monitored routinely for directional change—‘progress’ or otherwise. The first of two specific housing indicators in the *Opportunity for All* monitoring framework relates to the relative quality of housing, described as ‘Housing that falls below the set standard of decency’ (Department for Work and Pensions 2006). The second relates to rates of homelessness, is described as ‘rough sleepers’ (Department for Work and Pensions 2007, p.11).

Housing indicators are also explicitly included within the B-SEM. While not yet implemented in practice, the suite of indicators identified and included by Levitas et al. (2007) and included within the Matrix accounts for both housing as well as features of the local neighbourhood. These are grouped under the domain of ‘living arrangements’ and include housing quality, homelessness, neighbourhood safety, neighbourhood satisfaction, and access to open space. Similarly, the New Policy Institute indicators framework also takes explicit account of some aspects of housing. Three specific housing indicators are included in the Joseph Rowntree framework: non-decent homes (in keeping with the other main UK approaches), homelessness and overcrowding. Additionally the New Policy Institute includes a measure of housing affordability in the form of ‘poverty rate after housing costs’. A number of related indicators are also included, such as ‘fuel poverty’, ‘without central heating’ and ‘dissatisfaction with local area’.

Within the EU framework, there are currently no housing measures which have been universally adopted across nation states. Arguably this is due to their highly diverse housing systems, types and arrangements. Hence, while the EU recognises ‘housing’

as a significant aspect of inclusion/exclusion, as indicated by its inclusion in the list of EU indicators (see Table 1), no specific indicators are described within the 'commonly agreed indicators' developed in the European context.

In the Australian context, the approach adopted by the Australian Government via the Social Inclusion Board framework includes several key indicators relating to housing. Housing affordability is included in terms of both home purchase and low-income private rental. Homelessness is also considered in a dynamic way, in terms of repeat experiences. As well, indicators of perceived safety at home are included within the framework. At an aggregate level, the Social Inclusion Unit framework also includes a measure of home ownership affordability (number of affordable houses for sale per 10,000 low-income households). In keeping with the broader social exclusion literature as well as other policy frameworks informed by the social inclusion concept, the Australian Government's approach also includes analysis of the range of identified indicators by place. It does not include specific locational items, such as perceived safety of the local area.

In contrast with these policy-oriented monitoring approaches, survey-based approaches tend to include very little housing information. For example, in each of the CUPSE and Melbourne Institute approaches summarised in Table 3, housing issues are not included within the indicators frameworks. Rather, housing tenure is used in the analysis of key indicators by both the SPRC in its CUPSE research and by the Melbourne Institute in its program of social exclusion research. As discussed next, however, a focus on housing tenure alone does not provide a full account of the possible extent of disadvantage that a given household might experience. The inherent danger of a narrow indicator approach is that housing measures do not necessarily reflect the full array of housing-based disadvantage now apparent across the entire housing system.

Furthermore, one of the inherent problems within many existing social inclusion frameworks is that 'housing' is conceptualised relatively narrowly, as pertaining most significantly to 'material resources' domains of social inclusion or similar. This type of approach relates well to policy portfolios and traditional approaches to understanding poverty, yet does not typically take account of the multidimensionality of housing, nor of other ways of conceptualising housing issues. Sociological and psychological understandings of housing are generally not included within the analyses.

4.1.4 Toward a comprehensive account of 'housing wellbeing'

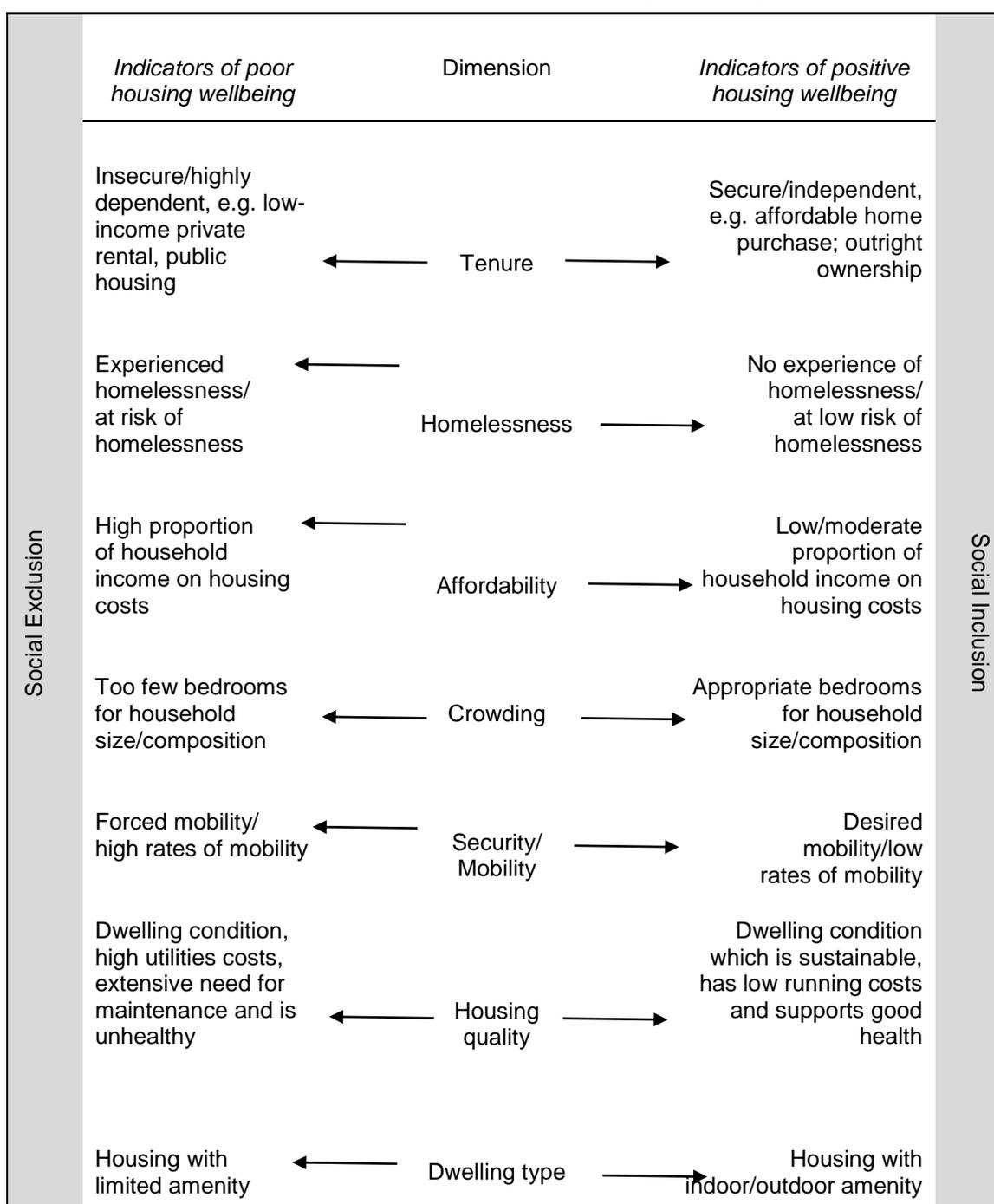
In order to develop a comprehensive understanding of the ways in which housing and housing-related disadvantage relate to other aspects of disadvantage and opportunity described by the social inclusion concept, it is necessary to measure social inclusion using a comprehensive suite of housing indicators. Ideally, housing indicators for use in the measurement, monitoring and analysis of social inclusion will reflect the extent and multidimensional nature of housing-related disadvantage (see Section 3.1).

In this section we identify six key elements of housing wellbeing that can readily be incorporated within a suite of housing indicators for use in social inclusion research in addition to 'tenure'. These are presented in Figure 1 below. Clearly, the extent to which these and/or additional housing wellbeing indicators can be included in social inclusion research will depend upon data availability, as discussed in Chapter 5.

Figure 1 presents the six dimensions of housing wellbeing we have identified, along with potential indicators of each dimension. As can be seen, drawing on our review of the extent and breadth of housing-related disadvantage, as well as standard measures of housing frequently used in Australian and international research, we identify the following aspects of housing as relevant to understandings of social

inclusion in Australia: housing tenure, homelessness and risk of homelessness, housing affordability/stress, crowding/suitability, security/mobility, housing quality, and dwelling type. Each dimension of housing wellbeing is discussed briefly in turn, below.

Figure 1: Dimensions and potential indicators of 'housing wellbeing'



Housing tenure

Housing tenure is included in the suite of housing wellbeing indicators due to the significant differences in housing conditions associated with housing tenures in the Australian system. Home owners and purchasers, for example, typically enjoy relatively high degrees of control and security over their homes, including heightened degrees of capacity to modify their housing. As discussed in Section 3.1, the private rental sector is now host to a range of affordability, security and quality issues, and tenants within the sector have limited capacity to address these issues in many cases, relative to households within other tenure arrangements. Public or social housing has

also been strongly linked to social inclusion and exclusion agendas due to the multiple forms of disadvantage faced by many tenants.

While we include tenure as one of the indicators of housing wellbeing useful for analysis of social inclusion and exclusion, tenure alone is not a sufficient indicator. Many dimensions of housing-related disadvantage or opportunity are related to tenure but are not completely determined by it. For example, problems of affordability, crowding or security/mobility are not confined to any one tenure category, even though they are more pronounced in some categories than others.

In this way, tenure might equally well be thought of as a 'risk factor' for poor housing, as much as an indicator of it, as per the approach taken by Levitas et al. (2007) in the Bristol Social Exclusion Matrix (B-SEM).

Homelessness

Homelessness is included within the suite of housing wellbeing indicators as an indicator of extreme housing-related disadvantage. Living without a home or being at risk of doing so represent extreme examples of disadvantage which are often integrally related to a host of other forms described within the social inclusion and exclusion concepts.

Affordability

The capacity of households to meet their housing costs is included in the suite of housing wellbeing indicators identified here, as a fundamental component of housing wellbeing. The failure of households to manage their housing costs is related to a range of significant trade-offs to housing and other aspects of life.

Crowding

Crowding is included in the suite of housing wellbeing indicators identified here, as representing a fundamental issue of housing adequacy. Usual measures of crowding and housing adequacy take into account societal norms about the numbers of bedrooms required by a household of a particular composition, including age and sex of members and relationships between them. Australian research evidence suggests that overcrowding is related to a host of other forms of disadvantage, such as the impaired capacity of children to undertake homework, and with substantial housing trade-offs made by households attempting to meet housing costs.

Security/mobility

Housing security and stability are included in the suite of housing wellbeing indicators identified here, given their significance to many aspects of housing and other forms of disadvantage.

Housing quality

Housing quality is included here as an aspect of housing wellbeing. It is a broad category or concept that might include the physical quality of homes, the extent to which housing is energy efficient and sustainable, the extent to which physical dwelling materials are able to support good health, as well as the extent to which the home's quality enables household members to fully engage with other members of their community without stigma.

Dwelling type

Finally, we include a measure of dwelling type in the suite of housing wellbeing indicators, given significant lifestyle differences that can be associated with

flats/units/apartments compared with semi-detached and detached housing in Australia.

This indicator must be used in conjunction with other housing wellbeing measures, given the ambiguity about how to interpret dwelling type in relation to social inclusion and exclusion. Clearly, there is not a direct correlation between dwelling type and 'poor housing', as many households choose to live comfortably in small dwelling types as a personal preference, while some in larger, free-standing homes experience poorer outcomes. The relationship between smaller types and styles of housing and housing wellbeing is significantly blurred by lifestyle preferences, local amenity and the increasing proportion of medium and high density housing in Australian cities and regional centres.

In this way, housing type, like tenure, might be considered to be as much a risk factor for poor housing circumstances and conditions as an indicator of them. Despite some ambiguity, living in a flat/unit/apartment is more likely to be associated with various forms of disadvantage than living in a semi-detached or detached house.

4.1.5 Housing indicators among groups at risk of social exclusion

While we have not included specific reference to the particular housing needs of vulnerable population groups given the general nature of our research project, doing so is appropriate in some circumstances. Notably, where housing conditions and circumstances among sub-groups within the population are likely to vary considerably from the 'norm', developing a suite of indicators which takes into account the nature of these differences will enable a more nuanced understanding of housing-related disadvantage and social inclusion than reliance on normative measures alone.

A notable example in the Australian context is the use of housing indicators specific to Indigenous Australians, whose housing conditions, experiences and opportunities can vary markedly from 'mainstream' understandings of housing wellbeing and are heavily influenced by cultural norms around living arrangements and conditions. In this case, the housing usage and experience of Indigenous people is sufficiently different from the types of factors included in housing indicators used for general reporting that a specific suite of indicators is appropriate. Appendix 1 shows the way the Australian Institute of Health and Welfare reports upon Indigenous housing welfare.

4.1.6 Indicators of housing characteristics within local areas

The suite of housing wellbeing indicators we have identified above is relevant to understanding the circumstances and experiences of households in relation to social inclusion and exclusion in local areas. As is standard practice in much research concerned with local area-based disadvantage, data derived on the basis of the housing wellbeing indicator above could be aggregated to varying spatial scales such as postcode, state/territory or other regional areas to provide an overall account of housing wellbeing among residents within particular geographic areas.

We also suggest that, in order to understand the way in which housing sub-markets within local areas are affected by or impact on the life chances of residents, additional understandings of the relationship between housing and social inclusion could be developed using information about the housing characteristics of local areas, beyond those measures based on household experience. The use of local area data is an underdeveloped aspect of social inclusion and exclusion measurement, and understandings of local housing markets in relation to the household experience of social inclusion in local areas specifically is a potentially significant yet under-examined aspect of social inclusion and exclusion generally.

Table 4 lists examples of the types of housing indicators that could be used to better understand the interaction of housing markets within local areas, alongside analysis of household experience. The dimensions and example measures are illustrative only, and will vary according to data availability and scale of analysis. The important point to note is that such information might significantly enhance existing understandings of local area-based disadvantage. The development of a 'usual' suite of housing market indicators to be used in local area-based policy and research would be a useful contribution to the field of housing policy research in Australia.

Table 4: Examples of potential indicators of local housing market characteristics for empirical analysis of housing and social inclusion

Dimensions of local housing markets	Examples of potential indicators
Tenure mix	Proportions of outright owners, purchaser owners, private renters and public housing tenants within each local area
Dwelling mix	Proportions of free-standing houses, semi-detached dwellings, flats, units and apartments within each local area
Median house prices	Median prices for houses and units/apartments within each local area
Recent house price changes	Whether house prices have increased or decreased recently Extent of change (dollar amounts/percentage change)
Vacancy rates	Rates of unoccupied private rental dwellings available for lease

4.1.7 Summary: major international and Australian indicators approaches

In sum, several key measurement and monitoring initiatives have evolved in parallel with the policy development and uptake of the social inclusion and exclusion concepts, first internationally and more recently in the Australian context. Many of these are well developed with a high degree of commonality between approaches, and can be used to guide the empirical analysis of social inclusion in the Australian context.

There is considerable variation, however, in the extent to which the various frameworks include housing indicators. Monitoring frameworks which rely on multiple sources of data tend to have better coverage of various dimensions of housing-related disadvantage than do survey-based approaches. Usual measures of housing wellbeing such as tenure, homelessness, affordability, crowding, security/mobility, housing quality and dwelling type can be used to supplement current indicators frameworks for the purposes of a more comprehensive analysis of housing in relation to social inclusion. Where possible, these can be supplemented by data about the housing characteristics of local areas, for local area based research.

4.2 Methodological issues

In addition to developing appropriate indicators of social inclusion and exclusion, outlined above, numerous methodological issues arise in relation to applying the concepts empirically. In this section we discuss some of the general issues that arise in the measurement and monitoring of social inclusion and exclusion generally, particular issues that arise in relation to the analysis of the concepts, as well as to specific issues arising for the empirical investigation of housing and social inclusion for households and within local areas. We also consider the potential availability of data appropriate for the analysis of housing and social inclusion in Australia.

4.2.1 Operationalising complex, multidimensional concepts

One of the methodological challenges of using the social inclusion/exclusion frameworks for empirical analysis is how to handle the many dimensions of social inclusion/exclusion typically included within indicators frameworks.

Where indicators are being used for reporting purposes only, they are typically used in parallel, without significant analysis of the relationships between them. However, in empirical analyses which focus on the relationships between the various indicators of social inclusion, decisions about the treatment of individual indicators are more complex. Depending on the end aim of the research, they can be reduced into a single index, kept as separate indicators to be used concurrently, or headline indicators might be used as in the case of government reporting.

Scutella et al. (2009b) have empirically explored how a single index of social exclusion might be constructed in the Australian context. While ultimately convenient to use, its creation involves making judgements about the relative weight of any given dimension of social exclusion and indicators of it and the treatment of particular indicators that apply to part of the population only. The advantage of using a single index is that it can then be considered in relation to particular sub-populations (e.g. the 'levels' of social exclusion experienced by sole mothers compared with sole fathers) or spatial scales (e.g. state-territory and metropolitan-regional comparisons).

Where multiple indicators are used instead of single measures, greater insights about the interrelationships between the social inclusion/exclusion indicators are possible (these relationships become 'boiled down' or 'reduced' within the single indicator approach). In this way, it is possible to consider, for example, how a change in employment circumstances among part of the population will affect health outcomes for the same population group. Difficulties arise, however, in handling multiple indicators within any given analysis. Multivariate modelling techniques become useful in that many indicators can be considered at one time, whereas bivariate analyses become more cumbersome and difficult to interpret.

The advantages of such a scale, or single social exclusion index, include the simplicity of reporting as well as the simplicity of analysis (once it has been created). A single index can, for example, be monitored over time, indicating increasing or decreasing levels of social exclusion in a given jurisdiction or among any given sub-group within the population. The inherent disadvantage of combining multiple measures in any given scale is the loss of information about individual factors within the analysis. To illustrate, a social exclusion score from a single index which remains stable over time, for example, may mask significant change in the individual measures upon which the scale is based. Change over time in any given dimension included in a single scale or systemic differences between sub-groups (such as population groups with poor employment outcomes) can be masked when a single index alone is relied upon.

Depending upon the particular aims of any given social inclusion or exclusion measurement exercise, more or less integrated (or reductionist) approaches will be more or less advantageous.

4.2.2 'Inclusion'/exclusion' criteria

Governments and research agencies which undertake social inclusion and exclusion analyses are faced with conceptual and operational issues around the question of 'What constitutes social exclusion?' and, conversely, 'What constitutes social inclusion?'. Put another way, the question that stems from using social inclusion/exclusion frameworks for measurement and analysis purposes is: How do

we know a socially excluded or included individual, household or community when we see one?

In part, this relates to the methodological issue discussed above about the inherent complexities of using a multidimensional concept for empirical analysis. Many different dimensions of social inclusion/exclusion need to be considered within any given analysis. It also relates to questions of the depth and breadth of either exclusion, or inclusion, referred to in Chapter 1. Methodological issues that arise in social exclusion/inclusion research include determining how many indicators (and at what 'level' or 'degree' of severity) in combination indicate a situation of inclusion (or exclusion). A further issue is whether, when indicators are combined, each indicator used in social inclusion and exclusion measurement should be given weight, for example, is financial poverty more important than health or social support in determining who is excluded or included and, if so, should this be given greater weight in any empirical investigation of disadvantage using these frameworks.

Various approaches have been taken to addressing these questions. One approach taken by many governments is to report on all indicators (or at least headline indicators) equally. Some governments, including the Australian Government, take a different approach in which a combination of factors is required before a given individual or household is considered to be 'excluded'. A similar approach is discussed in relation to the Tasmanian framework currently being developed (Adams 2009). Given the multidimensionality of social inclusion/exclusion, it appears to make conceptual sense to focus on individuals and households experiencing *multiple* forms of disadvantage. Scutella et al. (2009b, 2010) explore this issue at length by comparing various approaches to combining measures within a single scale of social exclusion.

4.2.3 Exploration of relationships (rather than parallel reporting)

Typically, indicators of social inclusion and/or exclusion are monitored for the purposes of firstly establishing benchmarks of poverty, disadvantage and opportunity within defined geographic boundaries (such as at national levels in the EU, and sometimes regions within these for internal policy evaluation). The underlying premise is that 'progress' is made when indicators suggest a reduction in various rates, types or combinations of disadvantage (such as poor health and unemployment) and increases in rates of 'opportunity' (such as school retention).⁴

With some notable exceptions (e.g. Paugam 1995), the key indicators of social exclusion identified in policy frameworks are often used as a suite of measures to signify and monitor nation-level progress in the reduction of multiple disadvantage or small areas of concentrated disadvantage, rather than to undertake multivariate analyses of social exclusion or processes leading to it. This is due to a combination of factors including political priorities relating to monitoring 'improvement', ongoing debate about the identification, adequacy and availability of indicators, and conceptual and empirical complexity in analysing multidimensional social policy concepts. As a result, there remains a dearth of empirical analysis examining how the various identified dimensions of social exclusion interact, that is, how any one dimension affects aspects of other dimensions, including over time, in place and among particular population groups.

In order to undertake detailed analysis of the way the various dimensions of social inclusion interact and relate to demographic and other characteristics of households

⁴ The South Australian Social Inclusion Unit (2004, 2005) takes a different, situational rather than benchmarking, approach to measurement than many other agencies involved in either social exclusion or inclusion-oriented work nationally or internationally.

or local areas, it is necessary that all measures feature within a coherent source of data or can at least be 'matched' together for the sake of analysis. For this reason, survey or census-based data presents the most fruitful source of data for the analysis of the nature of social inclusion for households.

4.2.4 *Scale of analysis*

Much social inclusion research undertaken by government agencies is concerned with societal levels of social inclusion or exclusion at the level of nation states or large jurisdictions within nation states. Many indicators reported at societal or large jurisdictional scales are the aggregate reported levels of various measures, based on household experience or administrative data relating to individuals. Examples include overall levels of low income within a given country, school retention rates, crime rates and so on. While some such indicators are based on household experience, it is not possible to disaggregate data from levels reported on at large societal levels to individuals on the basis of published data, or to readily examine the relationships between indicators, or dimensions of social inclusion/exclusion.

To investigate the relationships between housing and social inclusion requires a different approach that enables the outcomes for all indicators of social inclusion/exclusion to be measured for individuals and considered in relation to one another. As Scutella et al. (2010, p.450) note, 'unit record data permit identification of not only the experience of each individual indicator for each person, but also the *intersection* of indicators within the one individual'.

Where local areas (as in the present study) or regions are of interest, individual data can then be examined in aggregate form at that level or examined in relation to one another within local areas (and excluding data about individuals from other regions).

One caution associated with place-based studies of disadvantage relates to the way that area characteristics are measured and attributed to individual residents. Many local area studies of disadvantage examine area characteristics (e.g. employment rates, health statistics) and make assumptions about their impact for the lives of residents within them. This approach may result in ecological fallacy: 'the mistake of drawing inferences about *individuals* on the basis of correlations calculated for areas' (Knox 1982, p.53). More specifically, examining area characteristics and making assumptions about their impact fails to distinguish between the experiences of sub-populations within those areas, and tends to assume that the impact on residents is homogenous. A clear danger is that households who may be at risk of exclusion in apparently inclusive or 'healthy' areas are hidden, or that households who feel included on a range of indicators are treated as 'at risk' (Gwyther & Possamai-Inesedy 2009).

There is also significant variation in the extent to which place-based measures are included within measurement frameworks explicitly, as opposed to the analysis of location on the basis of scale of analysis. As discussed above in relation to the development of a more comprehensive suite of housing wellbeing indicators, there is a dearth of housing-related information included about local areas which is not based on the aggregation of individual household level data. This is a significant yet underdeveloped aspect of indicators development research in relation to local area-based social inclusion and disadvantage which warrants further attention.

4.2.5 *Quantitative versus qualitative approaches*

Finally, as with all empirical analysis, there are specific advantages associated with quantitative and qualitative techniques. The approach, data and indicators to be used in the analysis within the present project build upon quantitative developments in the

measurement of social inclusion/exclusion internationally and in Australia, described above. This approach has advantages as well as limitations.

The benefits of using a quantitative approach include the capacity to examine patterns and trends in data using a large number of cases. Large-scale survey data can enable, for example, analysis of patterns of disadvantage relating to particular sub-groups within the population, or detailed investigations of particular dimensions of social inclusion. It can also enable national as well as local area analyses to be undertaken.

One of the most significant implications of using general household/person survey data for the study of an issue such as multiple disadvantage is that population groups who experience extreme forms of exclusion, such as those who are homeless or have poor English language proficiency, are typically under-represented. This is a recognised limitation of much survey research in relation to poverty and disadvantage generally. For understandings of housing-based disadvantage specifically, the under-representation of homeless populations as well as other population groups such as Indigenous Australians and newly arrived migrants who are known to experience poor housing outcomes is a specific limitation of the analysis of social inclusion/exclusion based in quantitative techniques. To understand the relationships between housing and other forms of social inclusion/exclusion for these groups it is necessary to undertake sub-group analyses most likely based on dedicated data collections (quantitative and/or qualitative) designed for this purpose.

4.3 Data sources and availability

As seen in our review of indicators of social inclusion, there is significant variation in the extent to which a suite of data sources, or a single data source alone, is able to inform upon the multidimensional concept of social inclusion. In this section, we briefly consider the types of data required for analysis of social inclusion generally and the availability of such data in the Australian context.

Given the multidimensional, complex nature of the concept of social inclusion (and exclusion), it is important that data used to monitor social inclusion and/or empirically investigate the relationships between social inclusion/exclusion and other factors is both detailed and broad-ranging.

Scutella et al. (2009a) and Scutella and Wilkins (2010) provide a detailed account of the extent to which the major potential Australian data sources for examining social exclusion include indicators across usual social exclusion domains. They identify the Household, Income and Labour Dynamics in Australia (HILDA) longitudinal data, the ABS General Social Survey (GSS), the ABS census and the ABS Survey of Income and Housing/Housing Expenditure Survey data as the most useful on the basis of their national coverage and content scope (see Table 5).

Table 5: Data available for Australian analysis of social inclusion and exclusion

Domain	Component	HILDA	GSS	Census	SIH/HES
Material resources	→ Household income	✓✓	✓	✓	✓✓
	→ Household net worth		✓	x	✓✓
	→ Household consumption expenditure	✓	x	x	✓✓
	→ Housing quality	x	x	✓	✓✓
	→ Homelessness	x	x	x	x
	→ Financial hardship	✓✓	✓✓	x	✓✓
Employment	→ Paid work (details)	✓✓	✓	✓	✓✓
	→ Undertaking paid work	✓	✓✓	✓	x
Education & skills	→ Basic skills (literacy, numeracy, English)	✓	x	x	x
	→ Educational attainment	✓✓	✓✓	✓✓	✓
	→ Lifelong learning	✓✓	✓	✓	✓
Health & disability	→ Physical health	✓✓	✓✓	✓	✓
	→ Mental health	✓✓	✓	x	x
	→ Disability	✓✓	✓	x	✓
Social support & interactions	→ Institutionalisation/separation from family	x	x	✓	x
	→ Social support	✓	✓✓	x	x
Community engagement	→ Social participation	✓	✓✓	x	x
	→ Internet access	x	✓✓	✓✓	x
	→ Access to transport	✓	✓	✓	x
Community engagement	→ Access to services	✓	✓	x	x
	→ Neighbourhood quality	✓	✓	✓✓	✓
	→ Voter enrolment	x	x	x	x
	→ Subjective safety	✓	✓	x	x
Personal safety	→ Victim of crime	✓	✓	x	x
	→ Subjective safety	✓	✓	x	x
Region-specific data		✓	✓	✓✓	✓
Longitudinal		✓✓	x	x	x
Sample size (approximate)		13,000	13,000	1-5% population	18,000

Source: Modified reproduction of Table 3 in Scutella and Wilkins (2010), Table 4 in Scutella et al. (2009a).

It is clear from Table 5 above that no existing Australian data set provides comprehensive coverage of all aspects of all dimensions of social inclusion or social exclusion. Data sources vary in their emphasis, their level of detail as well as in their sample sizes and nature and regularity of collection.

Despite this, both the HILDA and GSS data stand out as the most promising data sources for survey-based analyses of social inclusion in Australia. Each includes indicators to a relatively high level of coverage of all of the domains of social exclusion, defined in Scutella et al.'s terms: material resources, employment,

education and skills, health and disability, social support and interactions, community engagement and personal safety.

For the specific purpose of investigating the relationships between housing wellbeing and social inclusion, we also assess the extent to which the HILDA and GSS data sources provide indicators of housing wellbeing as shown in Table 6 below, drawing upon the framework outlined earlier in Figure 1.

Table 6: Examples of housing indicators suitable for social inclusion analysis included in HILDA and GSS data sources

Housing component	HILDA (Wave 9)	GSS (2006)
Dwelling type	✓	✓
Number of bedrooms	✓	✓
Tenure type	✓	✓
Landlord type	✓	✓
Mortgage payments*	✓	✓
Rent payments*	✓	✓
Length of time in current dwelling	✓	✓
Number of moves in past five years (mobility)	✓**	✓
Household size and composition^	✓	✓#
Satisfaction with home	✓	x

* These variables can be combined with household income to create measures of housing affordability. Note: Only household income deciles are provided in the GSS compared with individual dollar values in HILDA. A more precise affordability measure can be calculated using the latter.

** This can be calculated by combining data from previous HILDA waves.

^ These variables can be combined with dwelling size to create a measure of housing suitability.

Household composition is somewhat limited in GSS which affects the measure of housing suitability.

As can be seen in Table 6, the HILDA data provide greater, although not complete, coverage of the key dimensions of housing we have identified as important for the comprehensive analysis of housing disadvantage/housing wellbeing in relation to other aspects of social inclusion. Housing measures in the data include housing tenure, housing affordability (for owners and renters), housing security/mobility, crowding/appropriateness of housing and housing type. Unfortunately, while a measure of 'housing quality' (based on interviewer assessment) was collected in earlier waves of HILDA data (to Wave 4) this information is not available for subsequent waves. As a substitute indicator, we have identified a subjective measure of housing satisfaction for use in our analysis ('How satisfied are you with your housing?').

5 NEXT STEPS: EMPIRICAL ANALYSIS OF HOUSING AND SOCIAL INCLUSION AT THE HOUSEHOLD AND LOCAL AREA LEVEL

In the next stage of this research project we draw upon the review of existing evidence about housing disadvantage and the way it has been conceptualised in relation to social inclusion as discussed above. We also draw upon our discussion of methodological issues associated with operationalising the social inclusion concept for housing-related research to guide a quantitative investigation of housing and social inclusion in the Australian context. To conclude, we briefly outline these 'next steps'.

5.1 A household and local area analysis: knowledge gaps

While there has been much policy and research attention around the related concepts of social inclusion and social exclusion, it is clear from the review above that the treatment of housing in social inclusion research is relatively underdeveloped, with several key limitations remaining. Notably, while policy-oriented monitoring approaches to measuring social inclusion tend to include a relatively broad suite of housing indicators, survey-based analytic approaches and research findings resulting from these have tended to under-emphasise the significance of housing. As a result, there has been little attention paid within the social inclusion and exclusion literature to questions such as how the various dimensions of housing such as affordability, quality and crowding, interact with other aspects of disadvantage and opportunity.

Given the significance and multidimensionality of housing-related disadvantage within the Australian housing system, we suggest that in order to improve understandings of the relationship between housing and social inclusion, a more comprehensive approach to housing measurement which takes account of the multidimensional nature of housing needs to be incorporated within social inclusion research.

Additionally, while there is a vast body of evidence about social inclusion and social exclusion and 'place', this is underdeveloped in relation to housing. Recent research evidence (see e.g. Randolph & Holloway 2007) suggests that characteristics of local housing markets play significant roles in shaping or being shaped by local area disadvantage, yet housing-related characteristics of local areas are typically not considered in social inclusion and exclusion research.

5.2 Analytic approach

Our analytic approach to empirical exploration of the relationships between various dimensions of housing and housing-related disadvantage with the multiple dimensions of social inclusion reflects our dual aims of using the social inclusion concept to examine the breadth of housing-related disadvantage in Australia, and to better understand *how* housing-related disadvantage relates to other forms of disadvantage and opportunity for households in more and less socially inclusive local areas.

5.2.1 Survey-based research

In our research we are interested in improving understandings of the relationships between key dimensions of housing and social inclusion, and assessing how these interact for different household types in different types of local areas. To do so, we use survey data in which a large array of information about any given household is combined within one data source and able to be handled in multivariate ways.

5.2.2 Data and indicators

For the purposes of our analysis we will use the HILDA data. As discussed above, along with the GSS, this provides detailed information across many dimensions of social inclusion and enables a comprehensive analysis of social inclusion to be undertaken. Scutella et al. (2009b, 2010) have similarly used it for the analysis of social exclusion in Australia.

The HILDA data has the advantage over the GSS of including a relatively broad, comprehensive suite of housing indicators that can be used in our analysis. Key housing indicators to be included in the analysis include tenure, affordability, crowding, security/mobility, housing quality (as measured by housing satisfaction) and dwelling type.

One of the significant limitations of survey data in relation to understanding housing and social inclusion relates to homelessness, as discussed above. This is a limitation of our research, and one that can be addressed via analysis of detailed, dedicated homelessness data.

5.2.3 Multivariate analytic methods

Given our interest and aim of expanding understandings of *how* the various dimensions of housing wellbeing we have identified in this paper relate to key domains of social inclusion, the analytic approach we take is a detailed, multivariate one, rather than reductionist and scale-based.

As discussed above, each of these two approaches has benefits and limitations. For our purposes, the advantages of retaining as much detail as possible throughout the statistical analysis will inform which aspects of housing matter most for social inclusion, and how this might vary for different types of households. The statistical implications of exploring multiple variables in combination mean that our analysis will be based upon multiple regression techniques in which the relative strength and significance of relationships between any given dimensions of housing can be seen in relation to various indicators of other dimensions of social inclusion.

5.2.4 Local areas and spatial scale

One of the disadvantages of using HILDA data as compared with census data, for example, is spatial analysis limitations related to sample size. For the purposes of our analysis, we will take an 'a-spatial' approach to the examination of local areas. Rather than analysing the circumstances of households within any given geographical area (e.g. as undertaken by Vinson 2007), we will instead compare the circumstances of households in local area *types*.

Types of local area will be classified on the basis of state and territory jurisdictions, as well as information about the type of region households reside in, distinguishing between metropolitan, outer metropolitan and regional areas. Part of our analysis will also draw upon ABS data about the extent of disadvantage within local areas (using SEIFA indexes) to further classify these area types into those characterised by high, moderate and low concentrations of disadvantaged households.

5.2.5 Bottom-up and top-down approaches

Typically in area-based studies of disadvantage, aggregate information about residents is collected and attributed to all households within any given spatial region. This is highly effective in identifying areas in which many households with multiple forms of disadvantage reside, as well as identifying the extent of concentrations of disadvantage in any given local area. However, as discussed above, a potential problem with such approaches is summed up by the concept of ecological fallacy in

which all households within a given region are assumed to experience the aggregated characteristics in uniform ways. In social inclusion research this may mean excluded households in more affluent areas are assumed to have the same characteristics as those around them, or that households with no disadvantage but living in more affordable locations are assumed to experience various forms of disadvantage (Knox 1982; Gwyther & Possamai-Inesedy 2009).

We will adopt usual approaches (top-down) as well as exploratory (bottom-up) approaches to examine the relationship between housing and social inclusion for different types of households in different types of areas. Part of our analysis will be guided by ABS data about the extent of disadvantage within any given area based on aggregate household data, that is SEIFA indexes. We will also attempt to analyse household and local area differences in a way which reduces problems associated with ecological fallacy. To do so, we will examine the extent to which households we identify as 'excluded' live in areas that are ranked as more or less disadvantaged on the basis of aggregate data, and compare them across area types.

5.3 Concluding remarks

Investigating the relationships between housing-related disadvantage and other forms of disadvantage via a holistic, multidimensional concept such as social inclusion has the potential to enhance understandings of the interconnectedness of housing with multiple forms of disadvantage in Australia. Focusing on housing-based disadvantage in relation to social inclusion and exclusion draws attention to this important but as yet underdeveloped aspect of social inclusion measurement and monitoring.

Importantly, empirical investigation of the relationship between housing and social inclusion using improved, more comprehensive accounts of housing wellbeing than are typically included in social inclusion and exclusion research presents an opportunity to develop improved understandings of what resident experiences of social inclusion within different types of areas are and how the housing they reside in contributes to these experiences; and what role local area housing systems play in contributing to or ameliorating place-based webs of disadvantage.

In this paper we have briefly reviewed the context in which the related concepts of social inclusion and social exclusion have developed internationally, considered the ways each concept has been defined, and reviewed the policy uptake of the concept of social inclusion in the Australian context. We have suggested that while the social inclusion framework is typically used as either a means of conceptualising and responding to deep, entrenched disadvantage or to monitoring indicators of such disadvantage among households and communities, the explanatory empirical power of the concept remains under-explored. This is particularly so with regard to the relationships between housing-related disadvantage and circumstances and disadvantage within other realms of social and economic life. Given the breadth and potential depth of housing-related disadvantage now evident across the Australian housing system, we suggest that a comprehensive account of housing within social inclusion research is overdue. To this end, we have identified indicators of housing which can be used to extend the housing aspect of social inclusion measurement and be used in empirical research. Finally, we have identified data suitable for the analysis of social inclusion and housing and discussed methodological issues associated with its empirical use in the Australian context.

Drawing these points together, we have outlined the 'next steps' to be undertaken in the empirical component of this research, to be reported on in the Final Report.

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APPENDIX 1: HOUSING INDICATORS USED BY AIHW TO MONITOR INDIGENOUS HOUSING EXPERIENCE

The following table is a summary of key indicators used by the Australian Institute of Health and Welfare to monitor the housing of Indigenous persons across metropolitan and regional Australia. There are also related indicators (see Australian Institute of Health and Welfare 2009) which track progress and performance.

D1a	Number of permanent dwellings managed by funded/actively registered organisations at 30 June
D1b	Number of permanent dwellings managed by funded and unfunded/actively and not actively registered organisations at 30 June
D2	Number of improvised dwellings at 30 June
D3	Number of permanent dwellings not connected to water at 30 June
D4	Number of permanent dwellings not connected to sewerage at 30 June
D5	Number of permanent dwellings not connected to electricity at 30 June
D6	Total number of households living in permanent dwellings at 30 June
D7	Rent collected from households for the year ending 30 June
D8	Rent charged to households for the year ending 30 June
D9	Housing maintenance expenditure for the year ending 30 June
D10	Capital expenditure for the year ending 30 June
D11a	Total recurrent costs for the year ending 30 June
D11b	Net recurrent costs for the year ending 30 June
D12	Total number of permanent dwellings occupied at 30 June
D13	Total number of households with overcrowding at 30 June
D14	Total number of households requiring additional bedrooms at 30 June
D15	Total number of additional bedrooms required at 30 June
D16	Total number of households for which household groups and dwelling details are known at 30 June
D17	Total number of bedrooms in permanent dwellings at 30 June
D18	Total number of people living in permanent dwellings at 30 June
D19a	Number of funded ICHOs at 30 June
D19b	Number of funded and unfunded ICHOs at 30 June
D20	Number of ICHOs with a housing management plan at 30 June
D21	Total number of Indigenous employees in ICHOs at 30 June
D22	Number of Indigenous employees in ICHOs who had completed accredited training at 30 June
D23	Number of Indigenous employees in ICHOs who were undertaking accredited training at 30 June
D24	Total number of employees in ICHOs at 30 June
S12 (SOMIH)	Number of rebated households paying more than 25 per cent but not more than 30 per cent of assessable income in rent
S13 (SOMIH)	Number of rebated households paying more than 30 per cent of assessable income in rent
TT1 (SOMIH)	Total number of days that dwellings are vacant
TT2 (SOMIH)	Total number of vacancy episodes

Source: Australian Institute of Health and Welfare (2009, p.76)

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