

Final Report

Housing and social cohesion: an empirical exploration

authored by

Wendy Stone and Kath Hulse

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EXECUTIVE SUMMARY

Housing policy debate in Australia makes reference, sometimes implicitly, to ideas about social cohesion, for example, as a rationale for renewing or redeveloping older style public housing estates. There is limited evidence, however, about whether, and how, housing systems are related to social cohesion, and in particular in what ways government housing policies and programs might be related to social cohesion through their capacity to influence the type and tenure of housing occupied by households and the areas in which this housing is located.

This is the Final Report of an AHURI research project which aims to inform discussion of these issues. It develops an understanding of social cohesion as a public policy concept, reports on empirical analysis which explored the links between housing, housing assistance and social cohesion, and reflects on the implications of the research findings for housing policy in Australia.

The concept of social cohesion

In this report, we use social cohesion as a policy concept which is separate from, but draws upon, extensive academic writing on social cohesion. The policy concept of social cohesion is multi-dimensional, with a degree of agreement around two dimensions: strengthening social connectedness, often referred to in the language of 'social capital', and reducing differences, cleavages and inequalities between groups of people and people living in different geographical areas, often referred to as the 'social exclusion' dimension of the concept. There is also a third, sometimes contested, dimension of social cohesion which focuses on the cultural environment in which social relations take place and encompasses ideas about shared values, common purpose, attachment/belonging and shared identity.

As well as being multi-dimensional, social cohesion can exist or manifest at various social 'scales' or levels along a continuum from localised, highly personal 'micro' interactions to more generalised, societal level 'macro' interactions; and what happens at one level will affect another. Much research and policy attention on social cohesion which is relevant to consideration of housing has been focused on the micro scale, on neighbourhoods, in particular on 'disadvantaged neighbourhoods', usually within cities. There has been little debate about the linkages between other aspects of housing and social cohesion, for example, housing type and tenure, residential mobility, urban form and location.

The research

The research involved an extensive review of, and reflection about, policy and research literature on social cohesion and related concepts, such as social capital and social exclusion, which can be found in full in the Positioning Paper for this project (Hulse and Stone 2006). Using the conceptual framework developed in the Positioning Paper, a detailed empirical exploration of the statistical relationships between housing assistance, attributes of housing and place, and dimensions of social cohesion was conducted, using four secondary data sets. This included exploration of the bivariate relationships between housing/place, housing assistance and social cohesion, using data from the Australian Bureau of Statistics' General Social Survey (2002) and the Swinburne Entering Rental Housing Survey (2004). These relationships were then examined in more detail through multiple linear regression techniques, using data from the Australian Department of Family and Community Services/Melbourne Institute of Applied Economic and Social Research's

Household Income and Labour Dynamics of Australia Survey (HILDA) (2001, 2004) and the Australian Institute of Family Studies' Social Capital Survey (2001).

Where housing has been specifically considered in previous social cohesion research, it has often been seen as one facet of inequalities; indeed, poor housing outcomes are often seen as one indicator of inequalities. In our empirical work, we treat housing and housing assistance measures separately from social cohesion to enable a more thorough examination of the relationships between housing and place variables and the three dimensions of social cohesion. This enables us to investigate whether there are statistical associations between housing/place and social connectedness and the cultural environment or whether these relationships are always mediated by the inequalities dimension of social cohesion. The conceptual and practical challenges in this approach are detailed in this report.

Research findings

Housing/place and inequalities

We found, as anticipated, that attributes of housing/place are strongly related to the inequalities dimension of social cohesion, although some types of inequality appear to be more significant than others in terms of social connectedness and cultural context. For example, income poverty is negatively related to perceived social support, and financial difficulty is negatively related to identification with local area, but receipt of a pension or benefit is positively related to indicators of social connectedness such as attachment to area, neighbourhood cooperation and shared neighbourhood values. Poor health is negatively associated with most indicators of social connectedness examined, whilst lower levels of education are not negatively related to most of the indicators of social connectedness, other than voluntary work and participation in civic action.

Whilst attributes of housing and place characteristics appear to reflect the inequalities dimension of social cohesion, a principal finding of the empirical part of our study is that various attributes of housing and characteristics of place do have a direct relationship with aspects of social connectedness, over and above the effect of inequalities, as well as other demographic characteristics. The type of housing a person lives in, their experience of it, as well as their legal relationship to it, to varying degrees and in varied ways, do appear to influence the way a person interacts with and feels about others. Some of the more important associations between housing/place and the social connectedness and cultural context dimensions of social cohesion are outlined below.

Housing tenure

We found relationships between housing tenure and social connectedness, whereby purchasers and private renters feel highest levels of social support and work on a voluntary basis, with private renters being the most active of all groups in the latter. Renting (of any type) is, however, negatively associated with most of the variables indicating social connectedness at a neighbourhood level: attachment to area, neighbourhood trust and cooperation, shared neighbourhood and identification with local area compared, with home owners/purchasers. The main difference between types of renting was a more negative association between public renting and perceptions of safety in the local area than with private renting. Thus it appears that renting per se is associated with lower levels of neighbourhood attachment, rather than any particular type of renting.

We found relatively small effects between housing change and various indicators of social connectedness when we considered the effects of moving into public housing,

entering home ownership and moving into a house, although the time period in which these changes may have taken place was relatively short (up to four years) and greater effects may occur over longer periods. Of note is the impact of becoming a home owner. Here it appears that levels of neighbourhood interaction increase soon after people become purchasers or owners, perhaps indicating a greater social investment as well as financial investment within the local area on their part.

Neighbourhood

Overall, there are negative relationships between various indicators of social connectedness and living in areas which are disadvantaged and have high levels of reported problems, ranging from graffiti to noise pollution and traffic. However, the results also indicate increased levels of interaction with neighbours in areas where social and infrastructure problems are high, perhaps reflecting the social capital notion of 'coming together' to resolve local problems.

Housing and place also appear to be related to feelings of belonging and attachment over and above any relationship with inequalities or demographic factors. While being a couple with children and having good health are positively related to attachment to area, number of years lived in the neighbourhood and the relative advantage of the area are particularly significant. Being a renter is also negatively related to feelings of attachment and belonging, with this negative relationship being stronger for private than public renters.

Metropolitan and non-metropolitan areas

The analysis indicates a consistently strong negative association between social connectedness and living in a metropolitan area compared with living in non-metropolitan areas. Living in a metropolitan area is negatively associated with the extent of voluntary work a person undertakes, their likelihood to undertake civic action, their reported levels of neighbourhood interaction, their sense of feeling part of the local community, the number of neighbours they know and their overall attachment to the local area. Moving to a metropolitan area negatively impacts upon perceived social support, reported levels of neighbourhood interaction and satisfaction with feeling part of the local community.

Mobility and stability

There is a strong positive association between stability in housing and various aspects of social connectedness, whilst mobility is negatively related with social connectedness. The findings also point to the undermining effects on social connectedness of places which are unpleasant to live in; although neighbourhood problems can make people more active in their local areas in the short term, as indicated above, ultimately they may also drive people away. In the case of public renting, it would appear that whilst stability is important, the positive relation between stability and social connectedness may be undermined by living in poor quality housing and areas with high levels of disadvantage. High levels of housing stability may also have other effects, with a negative association between stability and overall levels of tolerance, possibly reflecting age.

Cultural context

Whilst data were very limited, it appears that cultural mix can limit personal networks and the capacity of people from culturally and linguistically diverse communities to feel part of the local area. However, cultural diversity can have positive effects in more formalised group settings, for example, via clubs and organisations, whereby the more culturally mixed a person's networks, the greater tolerance of diversity they report.

More research is needed in this aspect of social cohesion to determine which factors are at work and how these vary from place to place.

Population sub-groups

The research found that men, older people and people living in particular household types, such as sole parent families and lone person households, are less socially connected than others across a range of potential relationships. For example, there is a strong negative relationship between being male and perceived social support and working in a voluntary capacity. A striking finding is that older people are strongly connected to place. They feel part of the local community, know many neighbours and are particularly attached to area. Further, there is a very strong positive relationship between being older and knowing one's neighbours, level of neighbourhood trust, neighbourhood cooperation and identification with local area.

Implications

The research was exploratory, both in terms of the utility of the concept of social cohesion in public policy – in this case, housing policy – but particularly in terms of attempting to disentangle empirically the different relationships between housing/place, the inequalities dimension of social cohesion (and various demographic factors) and the social connectedness and cultural context dimensions of social cohesion, both generally and at the level of local neighbourhood. Specific limitations of our analysis, as well as potentially fruitful future directions, are outlined at the end of this report. Clearly, one research project will not provide definitive answers on all the relationships between housing, housing assistance and social cohesion, although there are some clear understandings from this research which can guide housing policy:

- Housing policies can improve social connectedness and cultural context through addressing inequalities. The key inequalities in this regard are income poverty and poor mental and physical health, rather than educational or other types of inequality. Healthy and affordable housing would appear to be paramount as, well as environments which facilitate good health.
- Housing policies can improve social connectedness directly through enabling households to 'put down roots' in an area so that they can form social relationships based on place and develop a sense of belonging and attachment to neighbourhood, if they wish. This could include assistance with home purchase and rental arrangements enabling tenants to experience sufficient control over their circumstances so that they can stay in place.
- Housing policies can improve the places in which people live since, above all, place matters in terms of social connectedness and cultural context. They could aim at enabling people to live in places not dominated by other undesirable infrastructure issues such as traffic and noise pollution and which avoid concentration of lower income households in disadvantaged areas. Housing assistance could include demand subsidies to renters that enable access to non-disadvantaged areas, provision of affordable housing of various types in scattered developments, and assistance to buy, including through rent-buy and shared equity arrangements in a range of areas.

1 INTRODUCTION

Housing is important in many ways. It not only provides physical shelter, ‘a roof over one’s head’, but how and where people are housed is integral to many aspects of individual wellbeing and economic and social life. In recent years, policy debates and research about housing in Australia have broadened beyond consideration of shelter outcomes such as affordability, appropriateness and adequacy, although these remain critically important, to investigation of a range of potential ‘non-shelter’ outcomes thought to be related to the housing circumstances of households. These include emotional wellbeing, family functioning, educational attainment, participation in paid employment, physical and mental health, and community life, although, as a recent review (Bridge et al. 2003) indicates, evidence about the extent and nature of these outcomes is partial and patchy. In particular, just which attributes of housing and place are linked with which non-shelter outcomes is a matter for empirical investigation.

These linkages are of more than academic interest. Policy makers want to know which housing policies and programs can affect various non-shelter outcomes through improving housing outcomes for households. Currently, the types of policies and programs thought to improve non-shelter outcomes include strategies to achieve social and tenure mix within neighbourhoods, encompassing both public housing regeneration initiatives and strategies to include affordable housing in new developments. Further examples can be found in various types and forms of land supply and urban planning around issues such as greater mix of both housing types and housing density. Indeed, within Australian public policy it has become something of an orthodoxy to assume these types of housing and planning policy initiatives are positively linked to various non-shelter outcomes (as noted by Arthurson 2002, Wood 2003). This is despite the relative dearth of empirical evidence indicating that this is so and, in particular, why this may be the case (Hulse and Stone 2006).

In this study, we are particularly concerned with the linkages between housing, housing assistance and social cohesion. Housing assistance refers to government programs which are intended to improve shelter outcomes. In the Australian context, it comprises public housing which is owned and managed by state and territory housing authorities; other types of community housing which are managed and sometimes owned by not-for-profit housing providers;¹ and direct subsidies to households, both to those who rent private housing (called Rent Assistance) and to home purchasers (for example, the Australian government’s First Home Owners Grant).

Social cohesion is an umbrella concept which has been prominent in policy debates in Canada, cross-national bodies within Europe, to some degree in the UK and is emerging in the context of public policy in Australia and New Zealand (Hulse and Stone 2007 forthcoming).² It encompasses three dimensions: a focus on social connectedness, inequalities and social exclusion, as well as cultural norms and behaviours (Hulse and Stone 2006). Social cohesion appears to have potential as a means of understanding conceptually, and exploring empirically, some of the non-shelter outcomes we might anticipate can be influenced through housing policy and program delivery. To date, however, there has been little exploration of the concept

¹ Public and community housing in Australia are funded jointly by the Australian and state/territory governments, primarily through successive Commonwealth-State Housing Agreements.

² In this report we sometimes distinguish between the UK and the rest of Europe to reflect some difference in emphasis in the UK literature on social cohesion.

and little systematic analysis of the relationship between housing, housing assistance and social cohesion in the Australian context.

This is the second of two reports from this AHURI project which explore these conceptual and empirical issues. It was preceded by a Positioning Paper (Hulse and Stone 2006) which reviewed the literature on social cohesion and developed a conceptual framework for understanding its dimensions and how these might link with housing and housing assistance. The Positioning Paper also explored the indicators which have been used to measure some of these linkages. It was based on a review and reflection of relevant literature during the initial stages of the project.

In this Final Report, we build on this work through an empirical examination of the relationships between housing, housing assistance and a range of non-shelter outcomes, using the conceptual framework of social cohesion we developed in the Positioning Paper. Drawing on several sources of existing Australian survey data, we explore whether, and how, various attributes of housing, including its location, and housing assistance relate to the three core dimensions of social cohesion, indicated above. The statistical analysis presented here represents one of the very few detailed empirical explorations of these relationships and as such addresses part of the current gap in our understanding of housing, housing assistance and non-shelter outcomes. Additionally, the analysis presents an opportunity to evaluate the applicability of the social cohesion concept for understanding the non-shelter outcomes of housing and housing assistance in the Australian context.

The report proceeds as follows. We briefly outline our conceptual model for considering these issues, and discuss our empirical approach, noting the substantial technical and other challenges in using existing survey data sets (Chapter 2). We present our findings from statistical analyses of these linkages (Chapter 3) before discussing the implications of our findings (Chapter 4). Finally, we reflect on the relevance of social cohesion to housing policy and practice in Australia (Chapter 5).

2 CONCEPTUAL MODEL AND EMPIRICAL APPROACH

In the Positioning Paper for this project, we discussed in detail the contemporary usage of the concept of social cohesion in policy discourse and presented our own conceptualisation of the social cohesion concept, based on a review of existing literature. We also discussed the potential relationships between housing, housing assistance, and the related concept of 'place', with social cohesion. Previous studies exploring these ideas were reviewed and empirical strategies for their investigation were described. Examples of indicators that might be used to explore these relationships empirically were also documented (Hulse and Stone 2006).

This earlier work provides the foundation for our own empirical analysis, the findings from which are presented in this Final Report. In Sections 2.1 and 2.2, we summarise the most pertinent points in relation to the current task of empirically examining these relationships; unless otherwise indicated, this account is based on Hulse and Stone (2006: chs 3 and 4).

2.1 Conceptualising social cohesion

We are particularly concerned with the use of social cohesion as a policy concept, whilst acknowledging its long credentials in academic debates about social theory. We found that social cohesion as a policy concept has been heavily influenced in recent years by two other related concepts, which have arisen in different political contexts. The first of these is the concept of 'social capital', prominent in the US as well as in Australian policy discourse, and which in an Australian context has been intertwined with ideas about community capacity building and community strengthening, and, more recently, community resilience and sustainability. The second is the concept of 'social exclusion', prominent in Europe, particularly within France, as well as within the UK. The way these have influenced current understandings of the social cohesion concept in policy research settings has been both political and empirical. Social capital, for example, has been used to emphasise the role of individuals in their own welfare, which has been most notable in the US as well as Australia, whereas social exclusion combines an inherently structural concern with inequalities with a focus upon individual actions and agency, an approach more typical within the UK and Europe.

Both social capital and social exclusion³ have been equated with particular dimensions of social cohesion in much of the contemporary policy and research literature (e.g. Berger-Schmitt and Noll 2000, Czasny 2002, Levitas 2005). While our review indicated distinct differences in the ways in which the social cohesion concept is both conceptualised and operationalised in different policy contexts (see Hulse and Stone 2006, 2007), we found a degree of agreement around two dimensions. These were strengthening social connectedness, often referred to in the language of social capital, and reducing differences, cleavages and inequalities between groups of people and people living in different geographical areas, often referred to as the social exclusion dimension of the concept. This dualism is emphasised in the international literature (e.g. Jenson 1998, Bernard 1999, McCracken 2000, Rajulton et al. 2003) and in European writing (e.g. Berger-Schmitt 2000, Berger-Schmitt and Noll 2000), and also appears in the Australian context through the work of the Australian Institute of Health and Welfare (2005).

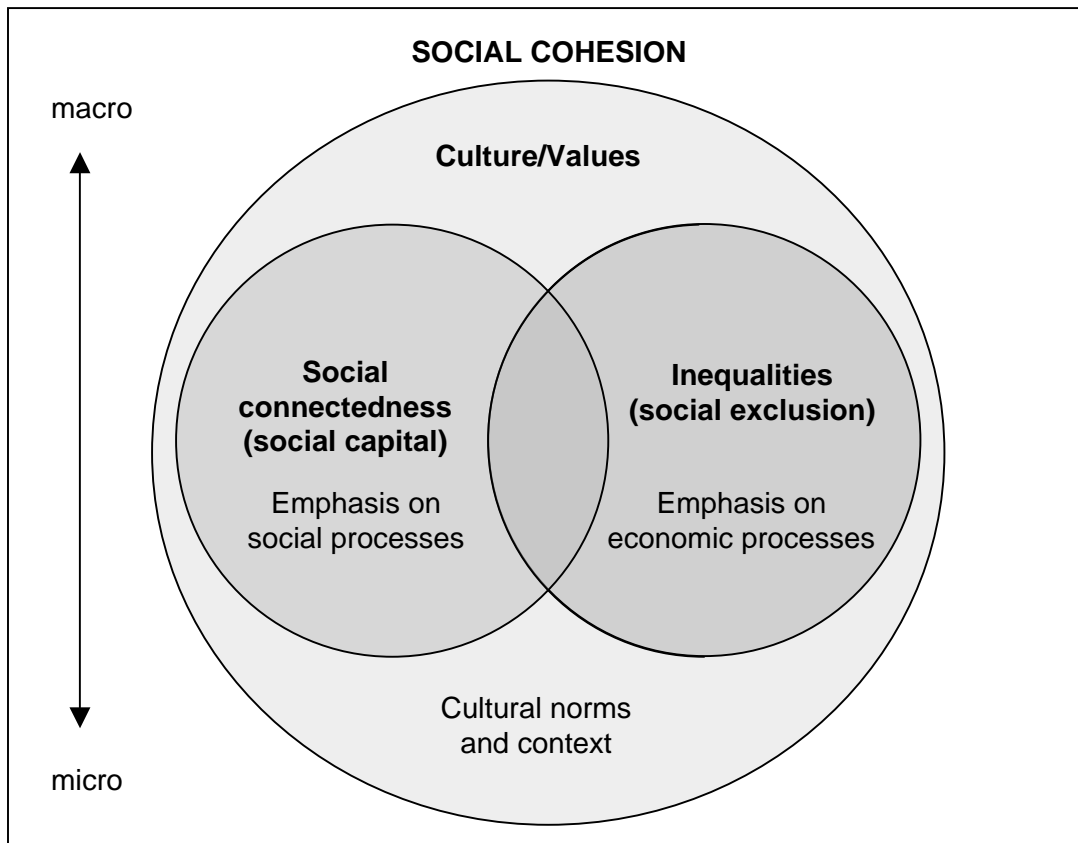
³ Some jurisdictions, such as the South Australian government and the Scottish Executive, prefer to use the paired concept of 'social inclusion'.

Hence, common to much contemporary policy and research work is the notion that social cohesion is multi-dimensional. In addition to these two most commonly referred to dimensions, however, a third idea has been included in some previous conceptualisations of social cohesion. Notions of social cohesion emphasising shared values, common purpose and shared identity, a focus upon the cultural environment in which social relations take place, was evident in some of the work, although sometimes subsumed under the dimension of social connectedness. This notion that we refer to as a third, cultural, dimension of social cohesion is emphasised particularly in Canadian work (e.g. O'Connor 1998, Woolley 1998). It has the potential to enable discussion around values, attachment and identity, and social order which were raised by UK authors Forrest and Kearns (2001). This cultural dimension of social cohesion has the potential to provide a framework for discussion of complex and confronting issues about diversity and tolerance of differences, multiple and overlapping identities, and cooperation and conflict between different groups in society. There is also some dissent from inclusion of a cultural dimension of social cohesion, with Chan et al. (2006: 292) arguing that social cohesion does not necessarily require or imply values such as tolerance or respect for diversity.

As well as being multi-dimensional, we identified that social cohesion can exist or manifest at various social 'scales' or levels, along a continuum from localised, highly personal 'micro' interactions to more generalised, societal level 'macro' interactions. An important point brought out in the work of Csazny (2002) is that whilst these levels are, somewhat arbitrarily, analytically distinguished, they are not independent of each other: what happens at one level will affect another. For example, if there is too much fragmentation at the macro level between state, market and parts of civil society, micro level cohesion may be jeopardised and conversely, some fragmentation may be necessary at the macro level to facilitate micro level networks and activity. In the prominent work by Kearns and Forrest (2000) and Forrest and Kearns (2001), these various levels of interaction are emphasised at the level of neighbourhood.

Drawing the most dominant approaches to the conceptualisation of the social cohesion concept together with a focus upon the cultural environment in which individuals and groups interact, we present a conceptual understanding of social cohesion in Figure 1.

Figure 1: Dimensions of social cohesion, showing social, economic and cultural domains



Source: Hulse and Stone (2006)

We acknowledge three core dimensions or aspects: social connectedness, inequalities and the cultural environment. Additionally we include the notion that social cohesion can exist at all levels of society, from small, local and personalised interactions to more generalised interactions that can include institutions and political structures. This conceptualisation represents a working definition of social cohesion for the current project and is used to guide the empirical analysis presented below.

In relation to the empirical analysis of social cohesion, our earlier review indicated that while various detailed efforts have been undertaken to identify indicators of social cohesion, there is as yet no universally agreed suite of measures that captures the concept, particularly given that definitions of social cohesion, national contexts and purposes of research vary significantly. Previous research does, however, provide us with guidance about the types of measures that might be included in such a suite. In keeping with our own conceptualisation of social cohesion, this research identifies the need for indicators of social connectedness at personal and group levels, as well as inequalities experienced by individuals/households and between groups within society. Indicators of cultural norms are also essential for understanding the interactions between groups and how these are experienced. Our own approach also points to the need to distinguish between various levels of measurement in any measurement framework (micro to macro), as well as, for the purposes of the present research, including a particular focus on housing and neighbourhood issues.

2.2 The relationships between housing, housing assistance and social cohesion: Existing understandings and approaches

In our earlier review, we examined in some detail previous research which had attempted to understand the relationship between housing, or housing assistance, and aspects of non-shelter housing outcomes using the social cohesion concept (Hulse and Stone 2006: ch. 4). We concluded that while there has been some pioneering work which attempts to link these concepts both conceptually and to a lesser degree empirically (e.g. Csazny 2002), overall the housing system and housing policies and programs have not been central to debates about social cohesion at a macro scale. We argued that this appears to be due to a historical disconnect between housing and other areas of social policy and because housing is often a responsibility of lower levels of government than those undertaking work on social cohesion.

In contrast, we found that much research and policy attention has been focused on the micro scale, on neighbourhoods, which intertwine spatial and social processes. This has drawn on, and generated further effort in, research into neighbourhoods including issues of identity, belonging, attachment to place, social solidarity, and social order and control that can be considered under the umbrella concept of social cohesion (Kearns and Forrest 2000). We found that the most extensive literature is on 'disadvantaged neighbourhoods', usually within cities, and has included consideration of the role of housing and housing assistance in contributing to, or compounding, residential segregation and spatial polarisation based on socioeconomic status and cultural background. This work has used ideas about social exclusion and social capital but has increasingly referred to social cohesion, as indicated by the responses to civil disturbances in the last few years in cities in a number of countries.⁴ There has been little debate about the linkages between other aspects of housing and social cohesion, for example, housing size and type, housing design, housing tenure, housing costs, residential mobility, urban form and location.

We found that where housing has been considered in social cohesion research, it has often been seen as one facet of social exclusion; indeed, poor housing outcomes are often seen as one indicator of social exclusion (e.g. Berger-Schmitt and Noll 2000). In contrast, as described in the next section, we argue that, while it may be useful to include housing and neighbourhood measures in a comprehensive set of social cohesion indicators, for the purposes of understanding the relationship between these measures, treating housing and housing assistance measures separately from social cohesion can enable more thorough examination of what the relationships between housing related variables and the various dimensions of social cohesion may be. In other words, it is possible to examine empirically the relationship between housing and neighbourhood and other aspects of social cohesion, despite the fact that measures of housing and neighbourhood are frequently included in empirical frameworks as indicators of one aspect of social cohesion.

Our approach enables analysis of the relationships between housing and neighbourhood and aspects of social cohesion, which remain relatively unexplored in existing research, such as the relationship between housing and social connectedness. Another advantage of this approach is that various types of housing

⁴ For example, in the northern English cities of Oldham, Burnley and Bradford during the summer of 2001, in Paris and other French cities in November 2005, and in locations in Sydney including Redfern (2004), Macquarie Fields and Cronulla (2005).

assistance can be considered in relation to any of the dimensions of social cohesion. For example, while housing variables are typically included in social cohesion research as indicators of inequalities, of interest to the present project are also questions such as whether the provision of social housing or Rent Assistance for private renters serve to increase aspects of social cohesion, for example, aspects of the social connectedness dimension, such as neighbourhood attachment.

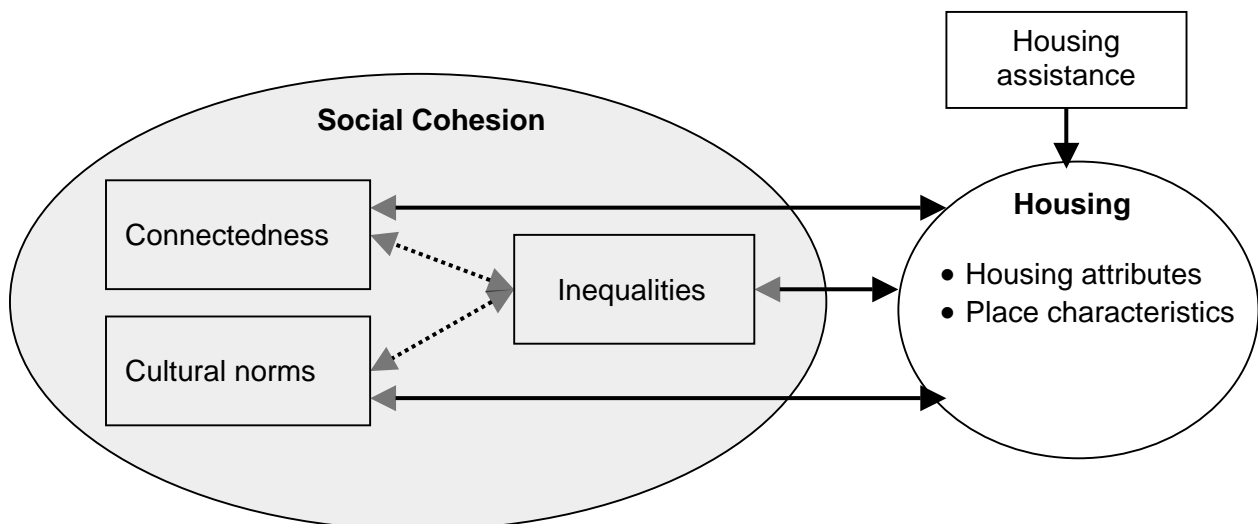
2.3 An empirical exploration of housing, housing assistance and social cohesion: Our conceptual and empirical approach

Following our conceptualisation of social cohesion and current understanding about the linkages between housing, housing assistance and social cohesion, set out above, in this section we describe our approach to the analysis presented in this report and discuss some of the complexities inherent in this research.

2.3.1 The relationship between housing and social cohesion

Our analysis is based on the three main dimensions of social cohesion, as described above, each with its own anticipated relationship to the other. In Figure 2, we set out diagrammatically the types of relationships we expect may exist between the various dimensions of social cohesion and aspects of housing. As can be seen, we treat the three dimensions of social cohesion as conceptually distinct, indicating that we expect there may be a relationship between the social connectedness aspect of social cohesion, for example, and inequalities. Indeed, according to the literature, we would further anticipate that inequalities act to undermine various aspects of social connectedness. We might also expect that inequalities will affect the cultural context and norms in which social connections occur.

Figure 2: Potential relationships between housing, housing assistance and place and dimensions of social cohesion



As can also be seen from Figure 2, we treat housing as separate from social cohesion, despite the fact that aspects of housing are sometimes included as indicators of the inequalities dimension of social cohesion, as indicated in the previous section. 'Housing', in this conceptualisation, includes both various aspects of physical dwellings as well as place characteristics, which indicate the locality in which housing is situated, reflecting the fact that housing is located geographically. Our explicit

inclusion of place also draws on previous literature which suggests that neighbourhood qualities are likely to affect the nature, extent and intensity of social relationships within them (Forrest and Kearns 2001). Housing and place also include notions of 'home' which have been shown to be significant in creating a sense of individual wellbeing and emotional security (e.g Kearns et al. 2000, Hiscock et al. 2001) and which may well have a relationship with cultural norms and values. We have located 'housing assistance' as separate from housing in the diagram, reflecting the notion that housing assistance is not part of housing, but rather that it may affect both the attributes of housing occupied by households as well as the places in which housing is situated. While the inclusion of housing assistance in this way completes the diagram, it is beyond the scope of this report to explore directly the relationship between housing assistance and various aspects of housing and place.

One of the main aims of this stage of the work is to determine whether there is a relationship between housing and social connectedness and cultural norms respectively (indicated in Figure 2 by the arrows linking 'housing' with 'connectedness' and 'cultural norms') or whether the relationship is always mediated by the inequalities dimension of social cohesion. Another key question concerns the relative impact of housing attributes vis-à-vis place characteristics on any of the dimensions of social cohesion. Understanding the relationships in this way has major implications for considering housing policies and assistance. For example, If 'inequalities' do mediate the linkages between 'housing' and the other dimensions of social cohesion, then it would be important to understand the extent to which housing policy and assistance reflects or mitigates inequalities or makes little difference. Further, if place characteristics rather than attributes of housing are linked with the different dimensions of social cohesion, the most important non-shelter outcome of housing assistance could be its effect on the place, that is, in determining where people live, rather than any attribute of the housing itself. It should be noted, however, that in an Australian context, there are more and better data on public housing than on any other type of housing assistance.⁵ Thus, as will be seen below, the primary focus of housing assistance analysis in this report is on public housing.

2.3.2 Use of multiple sources of data

To explore these relationships, we draw upon several secondary data sources, each of which has particular strengths in relation to understanding how housing and place relate to social cohesion. The use of multiple sources of data has significant methodological advantages. Most notably, it enables us to explore relationships in depth while at the same time ensuring that risks to external validity are minimised. This can be achieved because the data sets are complementary. Data with detailed variables enable full exploration of relationships, and data with larger samples will ensure that research findings can be generalised to other populations with confidence. That is, it is possible to determine whether the same types of results are found across different types of data sets, using different samples and sampling techniques. This is important given the dearth of other Australian research in this area. The data and their key strengths are summarised in Table 1.

⁵ For example, the Australian Bureau of Statistics (ABS) General Social Survey 2002 identifies households occupying 'private dwellings' and paying rent to state/territory government landlords as a separate tenure type. Data on Rent Assistance for private renters and on direct assistance to home purchasers rely heavily on administrative data. In sample surveys, including those conducted by the ABS and research organisations, this type of assistance is significantly under-enumerated in comparison with administrative data. Thus sample numbers are often inadequate for detailed analysis of the type conducted in this study.

Table 1: Data sets used in the research, including survey, sample size and key strengths

<i>Survey</i>	<i>Sample size and coverage</i>	<i>Key strengths</i>
General Social Survey (GSS) (Australian Bureau of Statistics 2002)	Sample size = 15,500; national	Detailed account of social capital, information about inequalities and information about housing assistance and other aspects of housing
Entering Rental Housing survey (Institute for Social Research, Swinburne University of Technology 2003)	Total sample size (combines two samples) = 4,819; national	Items about social support, information about inequalities and detailed information about private rental, includes many respondents in receipt of Rent Assistance
Household, Income and Labour Dynamics in Australia (HILDA) survey, Waves 1-4 (Australian Department of Family and Community Services and Melbourne Institute of Applied Economic and Social Research 2001-04)	Sample size = 10,565 (responding persons at Waves 1 and 4); national	Items about social support, detailed information about inequalities, detailed information about housing assistance and other housing attributes. The data enable investigation of over-time effects
Families, Social Capital and Citizenship survey ('Social Capital survey') (Australian Institute of Family Studies 2001)	Sample size = 1,506; national	Detailed account of social capital, detailed information about inequalities, some information about housing assistance and other aspects of housing

Notes:

1. The Australian Institute of Family Studies is a statutory authority of the Australian federal government.
2. The Australian Bureau of Statistics is the national statistics organisation.
3. The Entering Rental Housing survey was part of a project funded by the Australian Housing and Urban Research Institute (Burke et al. 2004).
4. The Australian Department of Families, Community Services and Indigenous Affairs was formerly the Australian Department of Family and Community Services.
5. The Melbourne Institute of Applied Economic and Social Research is part of the University of Melbourne.

The General Social Survey (GSS) data provide the capacity for an overview of the relationships we are investigating, given the large sample size and scope of the survey. They also provide an opportunity to examine housing assistance. We use the Entering Rental Housing data to supplement this overview, pointing to specific issues for low income private renters. In this report, however, we rely most heavily upon the Household, Income and Labour Dynamics in Australia (HILDA) survey and the Families, Social Capital and Citizenship survey (hereafter called the Social Capital survey) data for our analysis. A particularly rich aspect of the HILDA data is that they provide the opportunity to explore the relationship between a number of aspects of housing and place with various dimensions of social cohesion. In addition to housing tenure, the HILDA data include variables indicating whether respondents live in a detached/semi-detached house or other type of dwelling, whether they live in poor or high quality housing and whether they are satisfied with their home. In relation to neighbourhood, the data indicate whether respondents report a range of

neighbourhood problems, such as noise, traffic and vandalism, whether they wish to stay in the local area, whether they have moved in the last 12 months and whether they are satisfied with their neighbourhood.

The longitudinal nature of the HILDA data also enables over-time comparisons to be made. By comparing responses between Wave 1 (2001) and Wave 4 (2004), we also include in our analysis consideration of whether various indicators of social connectedness are affected by the following types of changes, taking into account inequalities and other demographic characteristics: entering home ownership (for those not in home ownership at Wave 1); entering public housing for private renters and respondents in 'other' types of housing arrangements at Wave 1, with gross household incomes less than \$50,000 per annum in 2004; moving into a house from an alternate type of dwelling; moving to a major city from another type of location; and moving out of a major city to another type of location.

To complement the analysis of HILDA data we draw on the Social Capital survey data. These provide an opportunity to test out the relationship between a fairly limited number of housing and area variables on a wide range of indicators of the social connectedness aspect of social cohesion. Housing tenure is the key independent housing variable we explore with these data. Area variables include the type of region respondents live in (metropolitan or rural), the number of years they have resided in the neighbourhood/local area, and the relative advantage of the area (based on indexes prepared by the Australian Bureau of Statistics⁶).

Given that the data analysis is based on individual and household survey data, the primary focus is upon social cohesion at the individual/household or 'micro' level. Through re-analysis of unit record data from the data sets identified in Table 1,⁷ individuals' levels of social connectedness and their housing circumstances will be explored. However, to varying degrees the data also enable analysis at neighbourhood and community levels. Respondents' perceptions of neighbourhood safety and community connectedness as well as data about local level characteristics such as SEIFA indexes are examples of relevant neighbourhood/community level variables that will be included in the analysis. The data do not enable analysis of macro variables at a national level, such as gross domestic product, divorce rates, infant mortality, and their relationship to social cohesion.

A further limitation relates to our analysis of housing assistance data. Throughout this report we focus primarily on tenure as a key indicator of receipt of housing assistance. The data sources used enable us to identify those households living in public housing and compare them with households in other tenure types, while controlling for income. Investigation of the relationship between Rent Assistance receipt and social cohesion would require a comparison of low income households who receive Rent Assistance with matched low income households, but numbers of the latter are so small as to preclude this comparison. There are also other specific data problems, including under-enumeration of Rent Assistance receipt in sample survey data and lack of identification of community housing and other forms of social housing.

⁶ Socio-Economic Indexes for Areas (SEIFA) were developed by the Australian Bureau of Statistics (ABS) to allow ranking of social and economic wellbeing between regions/areas. Four indexes have been developed: Advantage/Disadvantage; Disadvantage; Economic Resources; and Education and Occupation (ABS 2003). Note that the ABS refers to these as indexes, not indices, and we follow this terminology in our report. Our analysis uses the Index of Disadvantage.

⁷ Note that some GSS data are not available at unit record level, with observations being grouped to ensure confidentiality.

2.3.3 Indicators of housing and social cohesion

Drawing on these data, we selected indicators of each of the dimensions of social cohesion set out in Figure 1: Dimensions of social cohesion, showing social, economic and cultural domains. Additionally, we identified as many housing and housing assistance variables as possible in each data set, as well as a range of variables describing the localities in which respondents live. These main indicators, as well as the data source they derive from, are set out in Tables 2 to 5 as follows.

Table 2: Key social connectedness variables selected from data sets for further analysis

<i>Social connectedness variables associated with high levels of social cohesion</i>	<i>Data source</i>
Perceived social support available	HILDA
Extent to which respondents see family and friends	GSS
Capacity to ask for small favours	GSS
Ability to raise money in an emergency	GSS, Entering Rental Housing survey
Extent and nature of social activities in past month	GSS
Number of voluntary hours worked	GSS, Social Capital survey
Extent of engagement in civic action	Social Capital survey
Levels of neighbourhood interaction	HILDA
Sense of feeling part of one's local community	HILDA
Number of neighbours known	Social Capital survey
Area attachment:	Social Capital survey
Neighbourhood trust	Social Capital survey
Neighbourhood cooperation	Social Capital survey
Shared neighbourhood values	Social Capital survey
Identification with local neighbourhood	Social Capital survey
Being well informed about local affairs	Social Capital survey
Satisfaction with neighbourhood safety	Social Capital survey
Factors taken into account when choosing housing/location	Entering Rental Housing survey

Table 3: Key inequalities variables selected from data sets for further analysis

<i>Inequalities associated with low social cohesion</i>	<i>Data source</i>
Income	HILDA
Perceived financial difficulty	HILDA, Social Capital survey
Financial hardship (composite of seven separate items)	HILDA, Social Capital survey
Education	HILDA, Social Capital survey
Labour force status	HILDA, Social Capital survey
Receipt of pension/benefit/allowance	HILDA, Social Capital survey
Health	HILDA, Social Capital survey
Long-term health condition	GSS, Social Capital survey
Levels of physical activity	HILDA
Expected duration of current job	GSS
Consumer debt	GSS
Transport problems/access to motor vehicle	GSS
Feelings of safety	GSS
Victimisation	GSS
Stressors	GSS

Table 4: Key cultural context variables selected from data sets for further analysis

<i>Cultural context</i>	<i>Data source</i>
Tolerance of diversity	Social Capital survey
Country of birth (COB)	HILDA
Speak language other than English at home	HILDA, Social Capital survey
Personal networks culturally and linguistically mixed	Social Capital survey

Table 5: Key housing, housing assistance and place variables selected from data sets

<i>Housing, housing assistance and place variables</i>	<i>Data source</i>
Tenure	GSS, Entering Rental Housing survey, HILDA, Social Capital survey
Social housing (housing assistance indicated by tenure)	Entering Rental Housing survey, HILDA, Social Capital survey
Dwelling type	HILDA
Quality of dwelling	HILDA
Satisfaction with home	HILDA
Moved into public housing	HILDA
Entered home ownership	HILDA
Moved into a house	HILDA
Moved to major city	HILDA
Moved from major city	HILDA
Satisfaction with neighbourhood	HILDA
Incidence of neighbourhood problems (e.g. traffic noise, vandalism)	HILDA
Years lived in area	Social Capital survey
Moved in last 12 months	HILDA
Wish to stay/leave area	HILDA
Metropolitan/other area	HILDA, Social Capital survey
SEIFA disadvantage	Social Capital survey

All variables included in analyses in this report are described at Appendix A.

2.4 Methodological and conceptual notes

In our earlier review we discussed in some detail a number of key methodological and conceptual issues affecting the capacity of researchers to explore social cohesion empirically, as well as additional issues pertinent to the analysis of social cohesion in relation to housing. These include: inherent complexities involved in the measurement of a multi-dimensional and multi-level concept; issues about determining causality; evaluating the adequacy of ‘levels’ of social cohesion; problems with doing broad-scale research while social cohesion appears to vary in nature from region to region; and the need for subjective as well as objective measurement in social cohesion research (Hulse and Stone 2006: ch. 5).

2.4.1 Exploration rather than reduction

Firstly, though, it is important to set out what the aim of the analysis presented in this report is, and what it is not, as this guides our approach. Our aim is to explore the relationships between housing, housing assistance and social cohesion. In so doing, we aim to explore as many aspects of these relationships as possible, given usual data constraints associated with statistical analysis. We are not seeking to be definitive; rather, we hope to ‘open up’ the field for further inquiry. By the same token, the aim of our analysis is not to arrive at a ‘reduced’ account of either social cohesion

or its relationship to housing, but rather as rich an account as possible. As this is a complex area in which comparatively little empirical research has previously been undertaken, clearly there will be other 'right' ways to go about the analysis of the relationships we explore here. In addition to the analysis we present below, the exploration of these same relationships using other or similar approaches may ultimately lead to a body of evidence about social cohesion and its relationship to housing and housing assistance.

2.4.2 Empirical analysis of a multi-dimensional and multi-level concept

Much of the recent literature around the conceptualisation and measurement of social cohesion recognises that it is a multi-dimensional concept, and some literature argues that it is also multi-level, i.e. that it can exist at different scales of social interaction from neighbourhood levels to interactions involving large-scale institutions (e.g. Czasny 2002). These relationships are reflected in our own conceptualisation of the concept, set out in Figure 1.

As discussed, two of these dimensions have been equated with concepts of social capital and social exclusion, respectively, insofar as one of the main dimensions of social cohesion concerns the extent to which people are connected to other people, have involvement in social institutions and the like, and another is concerned with the extent of inequalities, social cleavages, alienation and exclusion of groups. Yet another strand of literature, including our own earlier work, also includes another dimension of social cohesion, that of the cultural context in which relationships occur. It is made explicit in some recent methodological work around social cohesion (most notably Berger-Schmitt 2000 and Berger-Schmitt and Noll 2000) that it is anticipated that high levels of social and economic inequalities (the social exclusion dimension of social cohesion) will act to undermine the development or maintenance of positive social relationships (the social capital or social connectedness dimension of social cohesion).

However, as set out in our earlier review, the relationship between the various indicators is rarely explored or conceptualised in detail. A number of existing empirical studies recognise that many indicators of social cohesion are highly correlated and interrelated. This is particularly the case in the related body of literature around social exclusion measurement (e.g. Paugam 1995), yet there is very little discussion or exploration about what the nature of the causal relationships are or might be. Indeed, in the methodological literature much attention has been paid to determining what the dimensions of social cohesion are and what indicators of each dimension might be, yet that work includes little discussion of what the possible relationship between indicators might look like empirically (e.g. Berger-Schmitt and Noll 2000, McCracken 1998).

2.4.3 Attributing directionality: Difficulties in determining causality

Additionally, our literature review found that social cohesion is sometimes treated as a cause of social and economic outcomes and at other times as a consequence of these outcomes; in technical terms, as either an independent or dependent variable. If it is an independent variable, high levels of social cohesion could contribute to a variety of positive social and economic outcomes (although whether this was the case would need to be tested empirically). Conversely, low levels of social cohesion could be expected to produce negative outcomes in these areas. If social cohesion is a dependent variable, changes in levels of social cohesion are expected to occur as a consequence of social, economic and political factors. The policy implications of this may include support for strategic interventions by governments to improve, for example, education, health and housing outcomes, provide support for early

childhood development, broker quality jobs, and promote equal opportunity as a means of strengthening social cohesion.

Where social cohesion is seen as an independent variable, housing policies and programs would seek to increase levels of social cohesion, or to reverse its perceived weakening, as a means of achieving other more specific objectives. One example is urban or community renewal programs for older public housing estates that emphasise the building of social relationships and social capital in order to achieve some specific outcomes such as (re)connecting residents with jobs or education and training, reducing turnover and promoting residential stability, and reducing stigma and increasing pride in the neighbourhood. Likewise, tenant participation programs may focus on building trust, cooperation and mutual support among residents of social housing, and with surrounding residents, as a necessary step to achieving outcomes such as more successful tenancies, a safer environment, better connection to services and facilities, and more sustainable neighbourhoods.

On the other hand, viewing social cohesion as a dependent variable can also provide the rationale for a variety of housing policies and programs. These might include measures to prevent or address homelessness, local allocations plans in social housing, anti-social behaviour strategies, means of improving access to housing by Indigenous and other disadvantaged households, and measures to address regional differences or disparities in housing outcomes. These measures are important in terms of immediate housing outcomes and also in their subsequent effect on levels of social cohesion. It is clear from the government reviews following the civil disturbances referred to in Section 2.2 that governments are looking for changes to housing policies and programs that might increase social cohesion (e.g. House of Commons 2004).

In recent work on social cohesion, there is a growing appreciation that the direction of causality can be difficult to determine. Often what has been established is a correlation (association) between an aspect of social cohesion and a specific social or economic variable, and it is possible that the causality can go in both directions and there may well be 'feedback loops' which render disentangling these effects impossible to achieve. Whether lack of clarity about causality is a problem for policy makers using the social cohesion concept depends on what they want the concept to do. If they want to measure the impact of an individual public policy action precisely on the level of social cohesion or vice-versa, it is a problem. It is not such a problem if social cohesion is primarily a framing concept for thinking through the complexity of policy issues, in which case correlation (a demonstrated association between two variables) is an important finding (Beauvais and Jenson 2002: 20). In this exploratory study, we are primarily looking at correlations in the first instance.

2.4.4 'Good' levels of social cohesion

As well as issues of establishing cause and effect in social cohesion research, there are other empirical challenges. The first of these is an issue many of the empirical studies of social cohesion grapple with. It is that any given indicator can indicate either the presence or lack of social cohesion. For example, the indicator 'housing quality' might indicate high levels of social cohesion where quality is high, or low levels of social cohesion where housing quality in a neighbourhood is low. Similarly, particular levels of, for example, residential mobility rates indicate high or low levels of social cohesion. In and of itself, this point is relatively unproblematic. However, this aspect of social cohesion research does raise difficulties in interpretation of results. For example, how much of any given indicator is 'enough'? The answer appears to depend on the specific context.

A potentially more contentious issue identified in a number of studies relates to difficulties associated with determining whether social cohesion is 'positive' or 'negative'. In particular, where group solidarity is being measured, positive social cohesion is thought to occur where there are shared norms and high levels of social interaction but which are not undertaken at the expense of other relationships. Some authors identify social cohesion as being more 'negative' where groups or individuals are excluded from otherwise socially cohesive groupings. The Australian Bureau of Statistics (ABS 2004a: 2) is among those to identify this issue:

While views about ideal levels of social cohesion vary, for some aspects of social cohesion there is likely to be a general agreement that change in a particular direction is good or bad. For instance, most would agree that decreases in the suicide rate, in the incidence of drug-induced deaths, or in the level of homelessness, represent improvements. But for many other aspects of social cohesion, the choice and interpretation of indicators may be problematic.

This issue is highly analogous to difficulties involved in social capital research. Within that literature, debates have taken place about social capital being conceptualised as either a 'group good' having whole-of-community benefits (e.g. Cox 1995) or about social capital benefiting group members to the exclusion or detriment of others (the 'dark side' of social capital) (Portes 1998). This points to the need for a high level of 'on the ground' knowledge in some circumstances and to a high level of care required in the interpretation of results. It also relates to the question discussed by Wood (2003): how will policy makers know a good social cohesion outcome when they see one?

2.4.5 Regional variation in social cohesion

Related to the previous point is the fact that there appears to be widespread agreement in the empirical literature that the levels of any of these indicators vary between geographically based communities, and that it is the combination of various levels and amounts of indicators that will be informative about the presence or lack of social cohesion in any given context. This is because cultures and patterns of interaction may vary from one community to the next, yet each may have relatively high or low overall levels of cohesion. This aspect of social cohesion measurement implies there is a degree of local knowledge or assessment that needs to be taken into account in determining the degree of social cohesion in any given locality or community, and that place-based approaches can be useful in social cohesion research.

2.4.6 Objectivity and subjectivity in social cohesion research

A further issue raised in previous empirical investigations of social cohesion is demonstrated in the work of Parkes et al. (2002) and Rajulton et al. (2003). Both point to the need for subjective indicators in community research. In each case the authors investigate aspects of social cohesion using analysis of large-scale survey data, including both objective and perception measures. In each case, results indicate the importance of the subjective measures as being powerful predictors of cohesion/community satisfaction. Examples include residents' reports of housing satisfaction, neighbourhood dissatisfaction and perceptions of noise, friendliness, community spirit, school quality and crime (Parkes et al. 2002: 2413).

2.5 Summary: Exploration of a complex concept

Much has been written about the conceptualisation and analysis of the concept of social cohesion in recent years, but there has been relatively little empirical analysis actually undertaken. Previous literature, as well as our own consideration of the

concept in earlier work, points to numerous difficulties and inherent complexities involved in such analysis. No doubt this has contributed to the relative dearth of empirical studies about the nature of social cohesion and how it manifests in various settings.

In our own analysis below, we attempt as best as data allow to measure social cohesion at different 'levels'; we are careful not to attribute causality where it is not possible to do so in our results; we include a host of 'objective' and 'subjective' survey items; and we take care in interpreting our findings to avoid premature judgement about 'good' and 'bad' social cohesion effects. We also attempt to some degree to explore regional variation in social cohesion, although what we are less well able to achieve is inclusion of 'local knowledge' or site specific information. Given that our analysis is one of the few studies of this type undertaken, we deliberately avoid statistical approaches which seek to reduce information and instead seek to explore various aspects of the relationship between social cohesion and housing in as much detail as we are able.

3 STATISTICAL ANALYSES OF THE RELATIONSHIPS BETWEEN HOUSING, HOUSING ASSISTANCE AND SOCIAL COHESION

Bearing in mind the inherent complexities involved in social cohesion research as discussed in Chapter 2, we now present our exploratory analysis of various aspects of the relationships between housing/place, housing assistance and social cohesion. Results are presented thematically rather than by data source. Following the conceptual and methodological approach set out above (see Section 2.3.1), the results are presented in five related parts:

- Overview of relationships (Section 3.1): An overview of the relationships between housing tenure and dimensions of social cohesion, focusing on bivariate relationships (main data sources: GSS, Entering Rental Housing survey).
- Analysis of social connectedness (Section 3.2): Multivariate analysis predicting various indicators of the social connectedness dimension of social cohesion, focusing on relationships generally (main data sources: HILDA, Social Capital survey).
- Analysis of social connectedness at the neighbourhood level (Section 3.3): Multivariate analysis predicting various indicators of the social connectedness dimension of social cohesion, focusing on relationships at the neighbourhood level (main data sources: HILDA, Social Capital survey).
- Analysis of cultural context (Section 3.4): Multivariate analysis predicting indicators of the cultural context dimension of social cohesion (data source: Social Capital survey).
- Analysis of the impact of housing change (Section 3.5): Multivariate analysis predicting various indicators of the social connectedness dimension of social cohesion, focusing on relationships generally and at the neighbourhood level, including analysis of the impact of housing change (data source: HILDA).

In much of the analysis presented below, the focus is upon ‘predicting’ various indicators of social connectedness, focusing on the impact of housing and place variables, using linear regression techniques. The regression models are designed to predict the impact of housing and area variables on a particular aspect of social cohesion. In each case, the dependent variable is an indicator of the social connectedness dimension of social cohesion, for example, number of neighbours known, or the cultural context, for example, tolerance of diversity. In addition to the housing and area variables, we have also included various indicators of the inequalities dimension of social cohesion in the models, following the logic that these variables, such as low income, poor health, low levels of education and so on, are argued to represent threats to social cohesion, or potential cleavages in society which undermine overall levels of connectedness. We also control for other variables we expect may impact on the various outcome variables by including variables such as age, family type and gender as independent variables in the models.

The considerable advantage of this approach is that at the same time as determining the independent effect (the size of the relationship) between housing variables and aspects of social connectedness, we can also determine whether these relationships exist over and above the effects of other variables and we can examine whether, as the social cohesion literature predicts, inequalities undermine social connectedness. The same logic is applied in Section 3.4 where we analyse cultural context. The limitation of this approach is that the regression models do not explore the

relationships between housing variables and inequalities indicators directly, although much can be gleaned about these relationships by examining regression results.

3.1 Overview of relationships

We begin by presenting a brief overview of analysis which explored the bivariate relationships between housing/place, housing assistance and social cohesion, drawn primarily from analysis of the ABS (2002) General Social Survey (GSS). These data are based on large sample sizes and provide a good way of initially exploring the key relationships we investigate in the subsequent analyses using multivariate techniques. We also draw upon the Entering Rental Housing data here, as a means of highlighting particular relationships of significance for a sub-sample of low income private renters, some of whom were also on the public housing waiting list at the time the survey was conducted in 2003 (Burke et al. 2004).

The GSS contains limited housing data, although there are good data on social connectedness and inequalities. The main housing variable that we use here is 'housing tenure'. Whilst we consider that further conceptual development around housing tenure is required, the advantages of using housing tenure are that it is a commonly understood variable in much research and policy work, and housing assistance in Australia is based specifically on tenure. In addition to exploring the relationship between housing tenure and social connectedness, we explore whether housing tenure is essentially an indicator of the inequalities dimension of social cohesion or whether there is evidence of more complex relationships between housing tenure and the social connectedness and cultural dimensions of social cohesion, as indicated previously in figure 2.

For the purposes of our analysis we have used four housing tenures: owner (equating to 'owner without a mortgage'), purchaser (equating to 'owner with a mortgage'), private renter (respondents defined as 'renter' and paying rent to a private landlord), and public renter (respondents defined as 'renter' and paying rent to a State or Territory Housing Authority).⁸ The data refer to adults aged 18 and over, that is, people rather than households. Using the GSS data as weighted by the ABS, this gives a total population of just under 14 million adults (see Appendix B for details). Given the range of data sources used throughout this report, some of the variables presented in this section are able to be included in later analyses, whereas others are not. There is also some variation between the way like variables appear between data sets. For example, four housing tenure categories are included in the analysis of GSS data, whereas analysis of the HILDA data and Social Capital survey data includes a fifth category, 'other', comprising mainly boarders (see Appendix A for full details of all variables included in analyses throughout this report).

Our brief overview of bivariate relationships is set out as follows: aspects of the relationship between housing tenure and social connectedness; aspects of the relationship between housing tenure and cultural context; and aspects of the relationship between housing tenure and inequalities. The detailed findings on which this summary is based can be found in Appendix B and we make reference to the source tables in this Appendix where applicable.

⁸ The output categories from the GSS for 'tenure type' were: 'owner without a mortgage', 'owner with a mortgage', 'participant of rent/buy (or shared equity scheme)', 'renter', 'rent free' and 'other including life tenure scheme'. The output categories for 'landlord type' were 'private landlord' which referred to real estate agent, relative not in the same dwelling and business or related person not in the same dwelling, 'State or Territory Housing Authority', 'other landlord' and 'not known or not stated' (ABS General Social Survey (GSS) 2002, Output Data Items, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/PrimaryMainFeatures/4159.0.55.001?OpenDocument>>).

3.1.1 Aspects of the relationship between housing tenure and social connectedness

To develop a sense of how housing tenure may relate to the social connectedness dimension of social cohesion, we compare the degree to which people in our four housing tenure groups are socially connected, by exploring the frequency and nature of their contact with family and friends, their ability to ask for small favours from others and raise money in an emergency, the extent and nature of the social activities they engage in, and whether they undertake voluntary work.

Overall, we find fairly consistent patterns in the data indicating that tenure is significantly related to the various indicators of social connectedness being investigated. Most notably, owners and purchasers were more likely than renters, particularly public renters, to engage in social activities of various types and unpaid voluntary work. For example, the amount of reported participation in social activities was lower for public renters than for other groups as was the extent of participation in particular types of activities, such as recreational/cultural, community, church/religious and sporting activities (Table 21 to Table 23). Similarly, renters were less likely to engage in unpaid voluntary work than owners or purchasers (Table 24).

One key exception relates to personal networks. Here we find that there are generally high levels of contact with family and friends among people from all tenure categories, with between 81 and 85 per cent of respondents from all tenure groups reporting face to face contact with family or friends at least weekly (Table 20).

Physical proximity to family and friends is perhaps particularly important to households with more limited resources. To explore this further, we examined data from the Entering Rental Housing survey which comprised two groups of low-income private renters. Almost two-thirds of private renters not on public housing waiting lists (one of these groups) stated that they rent privately because they could choose the location, by far the most commonly cited reason (Table 26). Further, a sub-group of households currently renting privately and in receipt of Rent Assistance but also on public housing waiting lists agreed that security of the dwelling (97 per cent) and security of the surrounding area/neighbourhood (95 per cent) were important in affecting the choice of area in which they wanted to live. These eclipsed the percentages agreeing that the area has 'a community feel' (64 per cent) and being close to family and friends (63 per cent) (Table 25). In other words, although access to family and friends is important for this group, security is the predominant concern as it relates both to attributes of housing and to neighbourhood.

It is possible to conceive of the readiness with which a person can cope in an emergency situation, and draw upon support where necessary, as a 'summary' indicator which draws together many of types of supports and connectedness, discussed above. Using GSS data we find a consistent and clear pattern between the degree of security which respondents have in their housing tenure, with their reported ability to raise emergency money, as indicated in Table 6.

Table 6: Ability to raise emergency money by housing tenure, adults aged 18 and over

	<i>Housing tenure</i>				
	<i>Owner (%)</i>	<i>Purchaser (%)</i>	<i>Private renter (%)</i>	<i>Public renter (%)</i>	<i>Total (%)</i>
Could raise \$2,000 within a week	93	87	69	37	84
Could not raise \$2,000 within a week	6	11	27	52	14
Don't know	2	2	4	11	3
Total	100	100	100	100	100

Source: GSS (2002)

When we explored this further for low-income private renters, using the Entering Rental Housing data, significant differences between the capacity of different household types to raise funds also emerged. Just over a third of couple households, with or without children (34 and 37 per cent respectively), indicated that they could raise \$1,000⁹ if they urgently needed to do this, but even fewer lone people and sole parents (27 and 16 per cent respectively) (Table 27).

We might infer from these findings that social connectedness as measured by variables such as participation in social activities, unpaid voluntary work and ability to access financial support in an emergency reflect the inequalities dimension of social cohesion. As researchers on social capital have argued (e.g. Li et al. 2003), it takes time and money to participate in many of these activities. However, in contrast with other social capital research (e.g. Stone and Hughes 2002b), it appears from these analyses that the social connectedness at a micro level, as measured by the frequency and type of contact with family and friends, is relatively unaffected by inequalities in resources.

3.1.2 Aspects of the relationship between housing tenure and cultural context

There are few indicators at all of cultural norms or context within either the GSS (2002) data or the Entering Rental Housing survey. While these data are limited in the extent to which they enable exploration of cultural norms here (some analysis is included in following sections), we examine country of birth as well as English language proficiency as indicators of the level of cultural and linguistic diversity, again using housing tenure as the key housing variable.

We find that our four housing tenure groups have a similar distribution in terms of country of birth in the main categories of Australian born, born in mainly English-speaking countries, and born in non-English-speaking countries. Of the total sample (using weighted data), 72 per cent are Australian born, 11 per cent are born in other mainly English-speaking countries, and 17 per cent are born in non-English-speaking countries and these percentages are similar in each housing tenure (Table 28). Clearly, there are likely to be local variations in the extent to which people have greater or less access to various tenure types according to their country of birth that do not show up in this brief overview. There are also likely to be differences in tenure rates according to specific countries of birth (for example, among recently arrived migrants compared with longer-term residents from overseas). The main difference we find in this brief overview is slightly higher percentages of people who report that they speak English 'not well' or 'not at all' who live in public housing (Table 29). Given

⁹ Note that the Entering Rental Housing survey used the figure of \$1,000 rather than \$2,000 as in the GSS.

the traditional role of public housing in accommodating refugees and recent migrants, as well as its more recent targeting focus, this finding is not unexpected.

3.1.3 Aspects of the relationship between housing tenure and inequalities

Much has previously been written, in other contexts and using other conceptual frameworks, about the relationship between housing and inequalities. Rather than reproducing that work here, we instead focus on highlighting a select number of indicators of the inequalities dimension of social cohesion and setting out how these relate to housing tenure, to provide a brief account of these relationships. We explore the bivariate relationships between housing tenure and expected duration of current job, types of consumer debt, self-assessed health status, experience of disability, transport problems and access to motor vehicles, feelings of safety and actual victimisation and, finally, a suite of 'stressors' describing a range of specific difficulties. Detailed findings are given in Appendix B Table 30 to Table 37.

The following is a summary of the main findings about the linkages between indicators of inequalities and housing tenure:

- Purchasers and private renters are more likely to have consumer debt than either owners or public renters (Table 31). Further, purchasers and private renters were less likely to have paid off credit cards of various types by the due date than owners or public renters (Table 32). These findings may be attributed to purchasers and private renters being at an earlier and more acquisitive stage in lifecycle as well as their higher costs, compared with either owners or public renters.
- Purchasers and private renters are also more likely to report that they do not have a disability or long-term health condition (71 per cent and 67 per cent respectively) compared with owners (50 per cent) and public renters (38 per cent) (Table 34). These findings appear to reflect the older age profile of owners and public renters as well as recent targeting of public housing to people with disabilities and chronic health problems.
- Public renters are much less likely to have access to motor vehicles than those in other housing tenures. Fewer than half (48 per cent) have access to motor vehicles, compared with private renters (79 per cent), owners (85 per cent) and purchasers (95 per cent) (Table 35). These differences appear to reflect inequalities in terms of financial resources but also as indicated by differences in disability and health status. Public renters are less likely to report that they can easily get to the places they need to (64 per cent) compared with other tenures (80 to 87 per cent) (Table 35). Difficulty in getting around is likely to be a contributing factor to inability to participate in social activities and voluntary work, as discussed above.
- Tenure also appears to be related to feelings of safety and being a threatened or actual victim of crime. For all types of crime (threatened or actual violence and house break-in) on which data are available in the GSS, owners were least likely to report being victims (5 per cent stated they were a victim of threatened violence, 8 per cent for break-ins and 12 per cent for either physical violence or break-in). Purchasers reported higher victimisation rates than owners, but these rates were still less than either private renters or public renters. Public renters were highest on all counts, with 17 per cent reporting they were a victim of threatened violence, 19 per cent reporting break-ins and 29 per cent for either physical violence or break-in. Public renters reported feeling least safe in their homes (see Appendix B: Table 36 and Table 37). These findings may also reflect attributes of place since some public housing is concentrated on estates.

Along with these measures of inequality it is also interesting to consider the extent to which respondents in the various tenure categories report experiencing a range of stressors (personally, or by someone close to them). The items presented in Table 7 include stressors across a range of life domains, from family, work and health to crime, and report differences by tenure type. While some stressors are prevalent across all tenure forms (for example, divorce/separation, death of someone close or serious illness), in many cases stressors are more prevalent among renters than owners or purchasers and, more specifically, rates of stressors tend to be highest among those living in public housing.

Notably, stressors for public renters include alcohol and drug problems, high rates of mental illness and higher than average rates of witnessing or experiencing crime or being in trouble with the police. These might be anticipated due to greater targeting of public housing to those with the highest needs since the mid-1990s. An exception is the stress of job loss, where public renters score lower than either purchasers or private renters. This no doubt reflects the comparatively low rates of labour market participation among people living in public housing, rather than immunity to workplace stress. Indeed, not being able to get a job is a stress for many people within each tenure category, with highest prevalence among private renters and public renters, with roughly a fifth of respondents in these tenure categories listing this as a stressor.

Table 7: Types of stressors experienced personally or by someone close, by tenure type

Type of stressors	Tenure type				
	Owner (%)	Purchaser (%)	Private renter (%)	Public renter (%)	Total (%)
Divorce/separation	8	13	16	9	11
Death	19	20	20	24	20
Serious illness	20	22	17	23	21
Serious accident	4	5	6	7	5
Alcohol or drug related problems	5	8	11	15	7
Mental illness	6	8	10	13	8
Serious disability	6	5	5	10	5
Not able to get a job	10	15	21	20	14
Involuntary loss of job	4	8	8	5	6
Witness to violence	1	3	5	6	3
Abuse or violent crime	2	4	5	7	3
Trouble with the police	2	3	5	9	3
Gambling problem	2	4	6	5	4
Other	0	1	1	1	1
No stressors	48	41	37	32	43
Total	100	100	100	100	100

Source: GSS (2002)

In sum, results indicate, as might be expected, that in addition to the differences we found above between the levels and nature of social connectedness experienced by people residing in different housing tenure categories, there are also differences between tenure groups on a range of inequalities indicators. This is most striking at

the low-income end of the spectrum, specifically when we consider public renting. This is perhaps not surprising given the barriers to other tenure forms for people on low incomes experiencing a range of difficulties, as well as the highly targeted nature of contemporary public housing, as is well documented in other work.

By and large, these results indicate support for the idea that housing tenure can sometimes be used as one of the indicators of the inequalities dimension of social cohesion, as has been proposed in much of the literature (e.g. Berger-Schmitt and Noll 2000). However, they also show that there is some variation in relationships between inequalities measures and housing tenure, and that including housing tenure as an indicator of inequalities should be done with some caution.

3.2 Analysis of social connectedness

In this section we use multivariate techniques to examine the impact of housing and place variables, along with inequalities, on various indicators of the social connectedness dimension of social cohesion. Four main variables are predicted using regression models. These are: perceptions of available social support, the extent to which respondents see family and friends, the number of voluntary hours worked, and the extent of involvement in a range of civic activities. It is important to note that despite using regression models which require specification of 'dependent' and 'independent' variables, the analysis presented throughout most of this report is undertaken using cross-sectional, point in time data only. The exception is found in Section 3.5, where we investigate housing change over time. Therefore, despite the language associated with the statistical techniques, most of the findings presented below are relational rather than causal.

3.2.1 Perceived social support

Describing the results of each of the regression models in turn, we begin with the influence of various predictors on a person's perceptions of the social support available to them. In each case, regression scores for continuous variables are shown in the tabulated results and, due to the nature of the regression technique, regression scores for variables with more than one category (such as housing tenure) are compared with an omitted category for that same variable (for example, 'outright owners' in the case of tenure). As described at Appendix A, 'perceived social support' is a scale comprising the extent respondents to HILDA Wave 4 surveys agreed with the following 10 individual items (* indicates items that were 'reverse coded' during scale construction):

People don't come to visit me as often as I'd like*

I often need help from other people but can't get it*

I seem to have a lot of friends

I don't have anyone I can confide in*

I have no one to lean on in times of trouble*

There is someone who can always cheer me up when I'm down

I often feel very lonely*

I enjoy the time I spend with the people who are important to me

When something's on my mind, just talking with the people I know can make me feel better

When I need someone to help me out, I can usually find someone.

As shown in Table 8, we found, firstly, that a person's perceptions of the social support available to them is related to many factors, including housing and place variables, inequalities as well as various other demographic factors. In terms of housing and place, tenure is significantly related to perceived social support, with purchasers, private renters, public renters and people living in other tenure arrangements all more likely to feel they have social support available to them than do owners (the omitted, comparison tenure category in the model). This may well reflect the older age profile of owners. Perceived satisfaction with home and, in particular, satisfaction with neighbourhood are each also positively related to feeling support is available. Neighbourhood problems are negatively related to perceptions of social support, with those respondents reporting more neighbourhood problems less likely to report the availability of social support. Wishing to stay in the local area also indicates a higher perception of social support than does feeling unsure or having no view about staying in the local area (the omitted category).

Table 8: Influence of housing and place variables and other expected predictors on the connectedness dimensions of social cohesion (neighbourhood interaction, perceived social support and satisfaction with feeling part of local community)

<i>Variable</i>	<i>Perceived social support</i>
Constant	**
<i>Housing and place</i>	
Purchaser	.043**
Private renter	.051**
Public renter	.017*
Other housing	.024**
Lives in a house	+
Average/poor quality housing	+
Satisfaction with home ⁱ	.075**
Satisfaction with neighbourhood ⁱ	.152**
Neighbourhood problems ⁱ	-.061**
Wish to leave area	-
Unsure about staying/leaving	-.043**
Not moved last 12 months	-
Lives in major city	+
<i>Inequalities dimension of social cohesion</i>	
Income (gross household) ⁱ	+
Financially comfortable	-.078**
Financially poor/managing	-.160**
Hardship in last 12 months	-.104**
Tertiary education	+
Certificate/diploma	+
Completed Year 12	+
Employed	+
Unemployed	-

<i>Variable</i>	<i>Perceived social support</i>
Any pension/benefit/allowance	-.021*
Health (modified SF36) ⁱ	.101**
Long-term health condition	-.032**
No to moderate physical activity	-.052**
<i>Other demographics</i>	
Age ⁱ	-.048**
Male	-.112**
Couple with child/ren	-.063**
Sole parent	-.055**
Lone person household	-.040**
Group house/multi-family	-
COB: English-speaking	-
COB: Other	-.060**
Non-English at home	-
Importance of religion ⁱ	.027**
N	9231
R Square	.169
Adjusted R Square	.165
R	.411
F	51.808 (.000)

Notes:

6. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
7. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
8. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
9. i = interval (continuous) level variable.
10. Omitted values for variables with more than two categories are owners, wish to stay in area, education less than Year 12, not in the labour force, couples with no dependent children, COB: Australia. See Appendix A for details.
11. Regression models are based on weighted data.

Source: HILDA Wave 4, Release 4.1 (2006)

Many aspects of inequalities, or advantage and disadvantage, also affect perceived levels of social support. People who indicate they are just getting by or finding it difficult are significantly less likely than others to feel that social support is available. Similarly, where people had experienced financial hardship in the last 12 months, there is a reduced perception of available social support. Counter-intuitively, when we examined the hardship items separately (analysis not shown here), we found perceived levels of social support are higher among respondents who indicated they had had difficulty paying their mortgage or rent in the last 12 months than among those who had not. Perhaps in some cases this represents an extreme situation of hardship in which 'emergency' rather than day-to-day support becomes available.

Education is not strongly related to a person's perceptions of available social support, with no statistically significant results found. Somewhat surprisingly, we also found no significant relationship between labour force status and perceptions of social support, whereas receiving a pension, benefit or allowance is found to be significantly and negatively associated with perceptions of social support being available.

There are strong and consistent results indicating that health is positively related to their perceptions of support, meaning that the healthier a person is, the more likely they are to feel that social support is available to them. People who gave positive health assessments for themselves are more likely to feel social support is available; those who indicated they had a long-term health condition are less likely than those who did not to feel supported; and those who undertake no to moderate amounts of physical activity per week are less likely to feel that social support is available to them than are their more physically active counterparts.

Various other demographic factors also appear to relate to the extent to which a person feels social support is available. Perceived social support declines with age; men are less likely to feel that social support is available than are women (the comparison category); and families comprising two parents and child(ren), one parent and child(ren) or a lone person household are less likely to feel social support is available to them than are couples with no children. Being born in a non-English-speaking country is associated with a decreased perception of social support, in contrast to a belief in the importance of religion, which is positively associated with a sense of social support being available, perhaps reflecting the dislocation that can come from overseas migration compared with the sense of support that can come from belonging to a religious community or having religious faith.

In sum, feeling positively about one's home and neighbourhood appears to relate positively to a perception of available social support. In contrast, experiencing financial or other difficulties appears to relate negatively to such a perception, possibly indicating that support is least available to those in most need. Alternatively, those experiencing most financial and other difficulties may require more assistance and feel that the amount of support they have available to them, even if comparable with that available to many other people, is simply not enough. The same may also be true of families with children compared with couples with no children, as well as lone person households. It also appears that the decreased perception of available social support that relates to aging may impact on housing tenure, such that most people feel more support is available to them than do owners (who are likely to be among the oldest in the population).

3.2.2 Voluntary hours

Next we consider the extent to which people were engaged in voluntary activity as an indicator of general levels of social cohesion in society. As results from the analysis of Social Capital survey data in Table 9 show, the extent to which a person engages in voluntary work does relate to aspects of housing and place, as well as to other variables. Given what we might expect about older persons being more engaged in voluntary work than younger people, we found that those in private rental are likely to have clocked up more voluntary hours in the previous year than those who own their homes outright (the omitted, comparison category), a tenure category in which there is a higher proportion of older persons. It is not possible to say from these data, but this finding may reflect the 'new' face of volunteering which emphasises one-off or short-term civic engagement over longer-term commitments. We also found that the type of area a person lives in is likely to affect the extent to which they undertake voluntary work. Living in a metropolitan area is significantly and negatively associated with the number of voluntary hours a person is likely to have donated to a cause or

organisation in the last 12 months. As we shall see, rural or city living is a predictor of many of the social connectedness variables we explore.¹⁰ In this case, rural residents are significantly more likely to have undertaken voluntary work in the last 12 months than their urban counterparts.

However, we found few predictors of voluntary hours overall in this model. The three other predictors we identify indicate that having an education level greater than Year 12 increases the likely number of hours spent volunteering, as does being female and having personal networks (family, friends and in-laws) which include people from English-speaking as well as non-English-speaking backgrounds.

Table 9: Influence of housing and place variables and other expected predictors on the connectedness and cultural dimensions of social cohesion, taking account of inequalities associated with low social cohesion

<i>Variable</i>	<i>Voluntary hours</i>	<i>Civic action</i>
Constant	n.s.	*
<i>Housing and place</i>		
Purchaser	-	+
Private renter	.057*	-
Public renter	-	+
Other housing	+	+
Metropolitan area	-.086**	-.123**
Years lived in neighbourhood ⁱ	+	.060*
Advantage of area ⁱ	+	+
<i>Inequalities dimension of social cohesion</i>		
Difficult financially	+	.074**
Education more than Year 12	.075**	.140**
Unemployed	-	-
Pension main income	+	-
Excellent health	-	+
Poor health	+	-
<i>Other demographics</i>		
Age	+	+
Male	-.055**	+
Lone, non-family	-	-.075**
Sole parent	+	-
Couple with child/ren	+	-
Non-English at home	+	-
Personal networks include non-English	.054**	.134**
N	1457	1124
R Square	.028	.070

¹⁰ In this report, we distinguish between metropolitan and non-metropolitan areas as a more detailed breakdown by area resulted in very low numbers in regression models, compromising the validity of the analysis. It is possible, however, that differences within metropolitan and non-metropolitan areas exist.

<i>Variable</i>	<i>Voluntary hours</i>	<i>Civic action</i>
Adjusted R Square	.015	.053
R	.168	.265
F	2.078 (.003)	4.169 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, good health and couples with no child/ren in the household. See Appendix A for details.
6. Regression models are based on unweighted data.
7. n.s. indicates that this value is not significant.

Source: AIFS Social Capital survey data (2001) (Stone and Hughes 2001)

3.2.3 *Civic action*

We also explored the impact of housing and place as well as other variables on the extent to which people are likely to undertake other types of civic action or engagement, other than volunteering (also without being paid), as also indicated in Table 9, using the Social Capital survey data set. The activities included in our 'civic action' variable are:

- Participated in an election (beyond compulsory voting)
- Took part in a demonstration or march
- Signed a petition
- Contacted the media regarding a problem
- Contacted a government official regarding a problem
- Attended a public meeting
- Joined with people to resolve a local or neighbourhood problem
- Took steps to improve the environment (beyond household recycling).

In the case of this indicator of the social connectedness dimension of social cohesion, we find place is more influential than housing tenure, as are various aspects of advantage/inequalities. No significant results were found in relation to housing tenure. We found a negative relationship between living in a capital city or other metropolitan area and the number of civic activities residents undertook in the last year. That is, people living in rural and remote areas are likely to have engaged in significantly more civic activities than urban dwellers. These results may reflect the stereotypical view of rural communities as being active, caring places. Alternatively, they may be indicative of a higher level of civic engagement in non-urban centres brought about by need (i.e. lobbying for services etc.) or the proximity and relative accessibility of local politicians and other key officials in these areas relative to metropolitan centres. The longer a person has lived in a local area, the more civic activities they are also likely to have undertaken in the last year.

Results indicate, interestingly, that those experiencing financial stress are also likely to have engaged in more civic activities than others in the last year (perhaps also

reflecting a need to do so), and that those with education levels greater than Year 12 are also likely to be more civically active. Once again, we see that those with personal networks comprising a mixture of English-speaking and non-English-speaking contacts are more civically engaged than others. This is interesting to consider in relation to the cultural context in which social cohesion occurs, with these results indicating a greater level of interaction, at least at a formalised group level, where there are high levels of cultural diversity.

3.3 Analysis of social connectedness at the neighbourhood level

Given our focus on housing, housing assistance and place, as well as the availability of measures of social connectedness and engagement at a local level within the data, we also explored predictors of social connectedness at the local or neighbourhood level. For these analyses we again draw upon HILDA data and Social Capital survey data. Each data source includes indicators of connectedness relating to the particular neighbourhood or local area in which respondents reside. We explore the ways in which housing and place variables, inequalities and other variables relate to levels of neighbourhood interaction, whether people feel part of their local community, the number of neighbours one knows, and overall levels of attachment to one's neighbourhood and various dimensions of this.

3.3.1 Neighbourhood interaction

Starting with analysis of HILDA data, 'neighbourhood interaction' and 'satisfaction with feeling part of the local community' are two indicators of social connectedness at the local level. Together, these items provide a sense of the extent of interaction that occurs locally, as well as respondents' overall perceptions about their place in the local community. 'Neighbourhood interaction' is a scale comprising the frequency respondents report that 'Neighbours help each other out' and 'Neighbours do things together' (on a five point scale from 'Never happens' to 'Very common'). In some contrast with the previous model of perceptions of generalised social support, we find that many housing and place variables are significantly related to the levels of neighbourhood interaction respondents report, but that relatively few inequalities variables or other demographic factors have an effect, as shown in Table 10.

Being a private renter is associated with having a significantly lower perception of neighbourhood interaction than being an owner (the omitted, comparison category). Living in public rental housing is positively associated with reported levels of neighbourhood interaction, meaning that public renters are significantly more likely than owners (the omitted, comparison group) to report high levels of neighbourhood interaction. Living in 'other' accommodation is also associated with higher reports of neighbourhood interaction, as this includes boarding and living with family or friends. Consistent with these results, we also find that living in a house rather than in another type of dwelling is positively related to levels of neighbourhood interaction.

The type of place a person lives in and their feelings about it also relate to their perception of levels of neighbourhood interaction. Living in a major city, compared with living in any other type of locality, is negatively associated with reported levels of neighbourhood interaction, and wishing to remain in a local area is positively related to reported levels of neighbourhood interaction relative to both those who wish to leave and those with no view. The extent of neighbourhood problems does not seem to detract from reported levels of neighbourhood interaction, with respondents reporting higher levels of problems also reporting higher levels of interaction. It may be that in these areas, neighbours 'come together' to address issues of most concern.

Finally, satisfaction with the neighbourhood is strongly and significantly related to reported levels of neighbourhood interaction. It is not possible to interpret from this which of these comes first – satisfaction with the neighbourhood, or neighbourhood engagement. It is likely that there is a mutually reinforcing effect occurring, where the higher a person’s level of satisfaction with the neighbourhood, the more engaged they are likely to become locally, and vice-versa, whereby the more involved in a local community a person is, the higher are their levels of neighbourhood satisfaction.

Levels of neighbourhood interaction do not appear to relate to many indicators of the inequalities dimension of social cohesion we included in the model, suggesting that, overall, housing and place variables outweigh the impact of inequalities on the extent of interaction within any given neighbourhood. There are, however, a small number of exceptions. The experience of financial hardship once again relates negatively to social connectedness, in this case at the local level. Education is found to be marginally related to neighbourhood interaction, with respondents with a certificate or diploma more likely than those who did not complete Year 12 to experience higher levels of interaction. Additionally, good health is positively related to interaction at the local level, with respondents assessing their own health positively more likely to report higher levels of interaction, and respondents indicating they undertook no to moderate levels of physical activity significantly less likely than more active people to report high levels of neighbourhood interaction.

Other influences upon reported levels of neighbourhood interaction include gender (men are less likely than women to report higher levels of neighbourhood interaction), family type (parents within sole parent families are significantly less likely to report high levels of interaction than those in the comparison category, couples with no children), country of birth (people born in non-English-speaking countries are less likely to report high levels of neighbourhood interaction than those born in Australia – the comparison category), and religion (those reporting a belief in the importance of religion also report increased levels of interaction in the local neighbourhood).

Table 10: Influence of housing and place variables and other expected predictors on the connectedness dimensions of social cohesion¹¹

<i>Variable</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Constant	**	**
<i>Housing and place</i>		
Purchaser	+	-
Private renter	-.076**	-
Public renter	.023*	-
Other housing	.035**	.016*
Lives in a house	.028**	-
Average/poor quality housing	-	.019*
Satisfaction with home ⁱ	-	.183**
Satisfaction with n’hood ⁱ	.257**	a
Neighbourhood problems ⁱ	.024**	-.084**

¹¹ Neighbourhood interaction, perceived social support and satisfaction with feeling part of local community, taking account of inequalities associated with low social cohesion

<i>Variable</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Wish to leave area	-.046**	-.146**
Unsure about staying/leaving	-.075**	-.105**
Not moved last 12 months	+	.050**
Lives in major city	-.086**	-.107**
<i>Inequalities dimension of social cohesion</i>		
Income (gross household) ⁱ	-	+
Financially comfortable	+	-.058**
Financially poor/managing	+	-.091**
Hardship in last 12 months	-.025*	-.030**
Tertiary education	+	.029**
Certificate/diploma	.044**	.025**
Completed Year 12	+	+
Employed	-	-
Unemployed	-	-
Any pension/benefit/allowance	+	+
Health (modified SF36) ⁱ	.037**	.059**
Long-term health condition	+	-.021*
No to moderate physical activity	-.047**	-.039**
<i>Other demographics</i>		
Age ⁱ	-	.095**
Male	-.020*	-.045**
Couple with child/ren	+	.033**
Sole parent	-.021*	-.037**
Lone person household	+	-.031**
Group house/multi-family	-	-
COB: English-speaking	+	-.029**
COB: Other	-.055**	-.045**
Non-English at home	-	+
Importance of religion ⁱ	.023**	.062**
N	8692	9251
R Square	.132	.188
Adjusted R Square	.128	.184
R	.363	.433
F	36.592 (.000)	60.791 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.

3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. *i* = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, wish to stay in area, education less than Year 12, not in the labour force, couples with no dependent children, COB: Australia. See Appendix A for details.
6. *a* indicates variables excluded from the model due to close relationship with dependent variable
7. Regression models are based on weighted data.

Source: HILDA Wave 4, Release 4.1 (2006).

3.3.2 *Satisfaction with feeling part of local community*

Analysis of the degree to which respondents feel part of their local community is based on an original HILDA survey item, where respondents reported more or less satisfaction (on an 11 point scale) with 'Feeling part of your local community'. Unlike perceived levels of neighbourhood interaction, feeling part of the local community appears to relate to some housing and place variables as well as to many inequalities indicators and other demographic variables.

We find, first of all, as indicated in Table 10, that housing tenure has only a marginal relationship to the satisfaction a person feels with being part of their local community. Only those in the non-standard 'other' tenure category were found to be significantly more likely than owners (the comparison category) to feel more satisfied with their place in the local community. Satisfaction with home is also positively and significantly related to this indicator of local area connectedness. Paradoxically, respondents living in housing which was regarded by the interviewer to be either poor or average quality are also more likely to report they are more satisfied with their place in the local community than those living in higher quality housing.

As expected, various aspects of place relate to the extent to which one feels a part of the local community. Neighbourhood problems have a negative relationship with satisfaction with feeling part of the local community (in contrast with levels of neighbourhood interaction, above), as does wishing to leave the area or having no view about leaving or staying. Not having moved in the last 12 months is also associated positively with feeling part of the local community, indicating either that positive relationships with places can take time or that people who feel part of the local community from the outset are least likely to move. Living in a major city is once again found to be negatively associated with local level connectedness, with those living in major city centres significantly less likely than respondents living in any other type of locality to report feeling part of their local community.

In terms of inequalities, we find that financial strain, education and health are all significantly associated with the extent to which a person feels part of their local community. Just getting by or feeling financially comfortable (in contrast to managing easily or feeling prosperous, the omitted comparison category) are negatively associated with feeling part of one's local community. Similarly, experiencing various forms of financial hardship is also negatively associated with feeling part of one's local community. Having higher levels of education also appears to increase a person's sense of being part of their local community, with tertiary educated respondents and those with a certificate or diploma more likely to report positive community feelings than those who did not complete Year 12 (the comparison group). Once again, health is found to have a significant and positive relationship with social connectedness, with those with good health reporting higher levels of feeling part of the community than others, those with long-term health conditions less likely to do so, and those

undertaking no to moderate physical activity also less likely than more active respondents to feel a part of their local community.

Numerous other demographic factors also relate to the degree to which a person feels a part of their local community. Age is significantly and positively related to this type of community cohesion, and being male is significantly and negatively associated with being part of the local community. Family type also matters. Couples with children are significantly more likely to feel a part of the local community than couples with no dependent children in the household (the comparison group). In contrast, respondents in sole parent families and lone person households are less likely to report feeling part of the local community than couples with no children. Once again, being born in a non-English-speaking country decreases the likelihood of social connectedness, with those born in non-English-speaking countries significantly less likely than their Australian born counterparts to feel part of the local community. We also find those born overseas in English-speaking countries are significantly less likely than Australian born respondents to feel satisfaction with the extent to which they are part of the local community, whereas those reporting that religion is important to them are more likely than others to feel part of their local community.

3.3.3 Number of neighbours known

Drawing now on analysis of Social Capital survey data, we found that the number of neighbours respondents know is predicted by aspects of tenure, as well as whether respondents lived in metropolitan or rural areas and how long they had lived in their local area. Specifically, those residing in 'other' housing (made up mostly of people boarding with family members or friends) are likely to know more of their neighbours than owners (the omitted, comparison category). No other tenure effects were found to be statistically significant. Living in a capital city or other metropolitan centre is negatively related to knowing one's neighbours, meaning that those in rural or remote areas are more likely than urban dwellers to know more of their neighbours. As expected, the length of time residents live in a particular area also increases the number of neighbours they are likely to know.

The number of neighbours a person knows is also predicted by various aspects of disadvantage or inequalities. Those whose primary income source is a government pension or benefit are likely to know fewer neighbours than do other people, whereas residents in excellent or good health are likely to know more than anyone else.

These results shown in Table 11 also indicate that neighbourhood ties relate to life stage. Residents tend to know more of their neighbours, the older they are, and couples without children (the omitted, comparison category) are more likely to know more of their neighbours than single person households. Couples with children are significantly more likely to know more of their neighbours than couples without dependent children, reflecting the general belief that children connect people to their communities.

Table 11: Influence of housing and place variables and other expected predictors on the connectedness and cultural dimensions of social cohesion, taking account of inequalities associated with low social cohesion

<i>Variable</i>	<i>Number of neighbours known</i>	<i>Attached to area</i>
Constant	n.s.	**
<i>Housing and place</i>		
Purchaser	-	-

<i>Variable</i>	<i>Number of neighbours known</i>	<i>Attached to area</i>
Private renter	-	-.128**
Public renter	-	-.062**
Other housing	.059*	+
Metropolitan area	-.067**	-.193**
Years lived in n'hood ⁱ	.149**	.104**
Advantage of area ⁱ	+	.132**
<i>Inequalities dimension of social cohesion</i>		
Difficult financially	+	-.047*
Education more than Year 12	+	-
Unemployed	-	-
Pension main income	-.050*	.053*
Excellent health	.059**	.058**
Poor health	-	-.049**
<i>Other demographics</i>		
Age	.132**	.151**
Male	.000	-
Lone, non-family	-.061**	-
Sole parent	-	-
Couple with child/ren	.104**	.096**
Non-English at home	-	+
Personal networks include non-English	-	-
N	1468	1468
R Square	.089	.171
Adjusted R Square	.077	.160
R	.299	.414
F	7.085 (.000)	14.959 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, good health and couples with no child/ren in the household. See Appendix A for details.
6. Regression models are based on unweighted data.
7. n.s. indicates that this value is not significant.

Source: AIFS Social Capital survey data (2001) (Stone and Hughes 2001)

3.3.4 Area attachment

Our analysis shows that the extent to which residents are attached to their local area also relates significantly to housing and place variables, as might be expected. 'Area attachment' reflects the extent to which respondents agreed or disagreed with the following statements in the Social Capital survey: 'Thinking about the people in your neighbourhood or local area, on a scale of 0 to 10, to what extent do you agree with the following statements:

Generally speaking, most people in my neighbourhood can be trusted

People around here are really willing to help each other out

People around here share the same values

I feel a strong sense of identity with my neighbourhood

I am well informed about local affairs

I am satisfied with the safety of my neighbourhood.'

As indicated in Table 11 above, home ownership has a clear impact on the extent of area attachment. Those respondents who were renting, both private and public, felt significantly less attached to their area than owners (the omitted, comparison category). Purchasing one's home did not differ significantly from ownership in this model. Not surprisingly, the type of places in which people live also predicts their levels of attachment to the local area. In keeping with other studies indicating that residents in rural and remote locations are more satisfied with life than urban dwellers (Cummins et al. 2005), as well as the discourse of individualism and alienation associated with modern urban living, we find that living in metropolitan areas has a negative impact on area attachment, relative to rural and remote residents. Number of years living in a particular area or neighbourhood as well as the overall level of advantage of a given area – urban or rural – are, unsurprisingly, each positively associated with place attachment.

Various indicators of the inequalities aspects of social cohesion are also found to predict the extent to which a person is attached to their local environment. Experiencing financial stress has a negative impact, whereas – counter-intuitively – relying on a government pension or benefit as one's main income source has a positive impact, albeit relatively small. Health, too, affects the feelings of attachment people have for their local neighbourhood areas. Those in excellent and very good health feel more attached whereas poor health is negatively associated with attachment to place.

Age and stage of the lifecycle also affect the extent to which people feel attached to their local area. Age is positively associated with place attachment, meaning that the older a person is, the more attached to their local environment they are likely to feel. Family type, too, relates to the extent to which people feel connected locally. Couples with children once again are significantly more likely than couples without dependent children (the omitted, comparison category) to feel more connected.

We investigated these relationships further by examining the individual items associated with the 'area attachment' scale in turn,¹² using the same regression

¹² All items included in the 'area attachment' scale are modeled separately and shown in Table 12, with the exception of one item: 'I am well informed about local affairs'. This item was found to be least strongly associated with housing and place variables, having a negative relationship with private renting, a negative relationship with living in metropolitan areas, and a positive relationship with length of time living in the area, as might be expected.

technique and modelling, to determine which aspects of area attachment were most strongly associated with housing and place variables, or affected by inequalities. Results are shown in Table 12.

Table 12: Influence of housing and place variables and other expected predictors on the connectedness and cultural dimensions of social cohesion at the local neighbourhood level, taking account of inequalities associated with low social cohesion

<i>Variable</i>	<i>N'hood trust</i>	<i>N'hood cooperation</i>	<i>Shared n'hood values</i>	<i>Identify with local area</i>	<i>Sense of safety of local area</i>
Constant	**	**	*	**	n.s.
<i>Housing and place</i>					
Purchaser	+	-	+	-	-
Private renter	-.069**	-.119**	-.074**	-.126**	-
Public renter	-.123**	-.064**	-.069**	-.067**	-.058**
Other housing	+	+	+	-	.066**
Metropolitan area	-.132**	-.197**	-.113**	-.094**	-.212**
Years lived in n'hood ⁱ	+	+	+	.144**	.060**
Advantage of area ⁱ	.149**	.087**	.166**	.086**	.195**
<i>Inequalities dimension of social cohesion</i>					
Difficult financially	-	-	-	-.051**	-
Education more than Year 12	+	-	-.075**	-.043*	+
Unemployed	+	+	-	-	-
Pension main income	+	.049*	.064*	+	+
Excellent health	+	+	+	.084**	.064**
Poor health	-	-.068**	-.055*	+	-.044*
<i>Other demographics</i>					
Age	.224**	.179**	.111**	.159**	.114**
Male	-	-.062**	-	-	-
Lone, non-family	-	+	+	-	-
Sole parent	-	-	-	+	-
Couple with child/ren	.066**	.062*	.064*	.074**	.082**
Non-English at home	-	.055**	-	+	.066**
Personal networks include non-English	-	-.053**	-.057**	-	-.053**
N	1388	1405	1348	1453	1464
R Square	.134	.141	.111	.157	.121
Adjusted R Square	.122	.128	.097	.145	.109
R	.367	.375	.333	.396	.347
F	10.616 (.000)	11.319 (.000)	8.262 (.000)	13.301 (.000)	9.908 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, good health and couples with no child/ren in the household. See Appendix A for details.
6. Regression models are based on unweighted data.
7. n.s. indicates that this value is not significant.

Source: AIFS Social Capital survey data (2001) (Stone and Hughes 2001)

Overall, examining the area attachment items separately reinforces the relationships found in analysis of the composite scale, above. Clearly, there are consistent and significant relationships between housing and place variables, with various aspects of local neighbourhood life. Being a private or public renter is consistently and negatively associated with all aspects of area attachment in comparison with ownership (the omitted, comparison category). Being a public renter is negatively associated with all aspects of area attachment explored here, including most notably with a lesser sense of neighbourhood trust as well as a decreased perception of safety.

Living in metropolitan areas significantly and strongly reduces all aspects of area attachment explored here. In contrast, the number of years a person lives in an area positively impacts upon the extent to which they identify with the area, as well as their overall level of perceived safety. Notably, too, the more advantaged an area is, the more likely a person is to report positively to all aspects of area attachment included in this analysis.

While housing and place variables are consistently associated with all aspects of area attachment, we also find that numerous aspects of the inequalities dimension of social cohesion relate to social connectedness, and that some other demographic variables are also related to area attachment. Having financial difficulties appears to undermine the extent to which a person identifies with their local area. Somewhat against this trend, having education of more than Year 12 relates negatively to a sense of shared neighbourhood values and identification with the local area. Receiving a pension, benefit or allowance is positively associated with perceptions of neighbourhood cooperation and with a sense of shared neighbourhood values. We find, more in line with what might be expected, that excellent health generally reinforces various aspects of area attachment while poor health is associated with significantly decreased levels of various aspects of attachment to the local area.

Age is significantly and positively associated with all aspects of area attachment examined here. Older residents are significantly more likely than younger ones to feel a positive sense of area attachment (possibly also explaining the positive relationship between pension receipt and area attachment mentioned above). Men are less likely than women to report high levels of neighbourhood cooperation, yet there are no differences found between the sexes in other aspects of area attachment. Once again we find a strong and consistent relationship between family type and this aspect of social connectedness, with those families with dependent children reporting highest levels of area attachment on all indicators (compared with couples with no children, the omitted, comparison category).

We find mixed results in terms of our measures of cultural and linguistic diversity. Respondents who reported speaking a language other than English at home were

significantly more likely to report higher levels of neighbourhood cooperation and perceptions of safety. However, those whose networks were mixed in terms of cultural and linguistic diversity were significantly less likely to report high levels of neighbourhood cooperation, shared values in the local area (most likely from being exposed to a greater diversity of views and experiences) and perceptions of safety.

3.4 Analysis of cultural context

There were relatively few measures of cultural context, including the extent to which people from various cultures and backgrounds interact and are tolerant of one another, in any of the data sources utilised. However, one key variable is analysed, reflecting the degree to which ‘tolerance of diversity’ exists within a community, discussed below. Additionally, the inclusion of various demographic variables in each of the models presented above also provides an opportunity to comment on the extent to which cultural and linguistic diversity, in particular, relates to various other aspects of social cohesion, as well as to housing and place.

The Social Capital survey data include a measure of tolerance of diversity that we have used to indicate the cultural dimension of social cohesion. Tolerance of diversity is a scale (continuous variable) based on responses to the question: ‘To what extent do you agree with these statements. If you agree completely, you should answer 10 and if you disagree completely, you should answer 0: Having people from many different ethnic and cultural backgrounds makes Australia a better place.’

Overall, we found relatively few of our variables predicted responses to this item, indicating that level of tolerance of diversity is not explained strongly by factors included here, as shown in Table 13. Having said this, we do find that some aspects of place, advantage or inequalities as well as personal demographics do influence levels of tolerance of diversity.

We found no significant relationship between tenure and tolerance of diversity. The length of time respondents have lived in a neighbourhood is negatively associated with tolerance of diversity. In addition, those residents living in more affluent areas, as indicated by the index of disadvantage, are more likely than residents of more disadvantaged neighbourhoods to respond positively to the statement that having people from different cultural and ethnic backgrounds makes Australia a better place. Similarly, people with higher levels of education and those who do not suffer poor health are likely to feel more positively about cultural and ethnic diversity than others, indicating that tolerance of diversity may relate to some aspects of disadvantage or inequalities both at a personal level as well as spatially.

Women are most positive about cultural and ethnic diversity, as are those whose personal networks include people from both English-speaking and non-English-speaking backgrounds.

Table 13: Influence of housing and place variables and other expected predictors on the connectedness and cultural dimensions of social cohesion, taking account of inequalities associated with low social cohesion

<i>Variable</i>	<i>Tolerance of diversity</i>
Constant	**
<i>Housing and place</i>	
Purchaser	+
Private renter	-
Public renter	-

<i>Variable</i>	<i>Tolerance of diversity</i>
Other housing	+
Metropolitan area	+
Years lived in neighbourhood ⁱ	-.064**
Advantage of area ⁱ	.086**
<i>Inequalities dimension of social cohesion</i>	
Difficult financially	-
Education more than Year 12	.137**
Unemployed	-
Pension main income	-
Excellent health	+
Poor health	-.051*
<i>Other demographics</i>	
Age	-
Male	-.054**
Lone, non-family	-
Sole parent	-
Couple with child/ren	+
Non-English at home	+
Personal networks include non-English	.098**
N	1456
R Square	.081
Adjusted R Square	.068
R	.284
F	6.288 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, good health and couples with no child/ren in the household. See Appendix A for details.
6. Regression models are based on unweighted data.

Source: AIFS Social Capital survey data (2001) (Stone and Hughes 2001)

It is interesting to consider these findings in light of the results from the regression models reported above. In examining social connectedness generally and at the neighbourhood level, we found that the more mixed a person's personal networks are in terms of including people from English-speaking and non-English-speaking backgrounds, the more likely they are to be engaged in community life through either voluntary work or other forms of civic activity, and the more likely they are to feel positively about cultural and ethnic diversity. Whether having cultural and ethnic mix in

one's networks leads to higher levels of social cohesion or results from increased community involvement is not possible to determine from these data. In contrast, we also found some indication that at a more informal, neighbourhood level, coming from a non-English-speaking background or speaking a language other than English at home is associated with indications of lesser social cohesion, whereby these respondents are less likely to report feeling part of the community or attached to the local area.

3.5 Analysis of the impact of housing change

In addition to the analysis of cross-sectional data presented above, we also used the HILDA data to begin to explore whether and how over-time changes in housing and place circumstances affect the relationship between housing and social cohesion. By comparing responses between Wave 1 (2001) and Wave 4 (2004),¹³ we examine whether various indicators of social connectedness are affected by the following types of changes (taking into account inequalities and other demographic characteristics):

- Entering home ownership (for those not in home ownership at Wave 1);
- Entering public housing (for private renters and respondents in 'other' types of housing arrangements at Wave 1, with gross household incomes less than \$50,000 per annum at Wave 4);
- Moving into a house from an alternate type of dwelling;
- Moving to a major city from another type of location;
- Moving out of a major city to another type of location.

Regression models of the three main indicators of social connectedness examined using HILDA data above (perceived social support, neighbourhood interaction, and satisfaction with sense of feeling part of local community) are presented for each of these types of change in turn, with the exception of moves into public housing (due to small numbers, we present analysis of this change using bivariate statistics only). For each of the change models, only a sub-group of the sample is included in analysis, as described in Table 14.

Table 14: Description of analysis of housing and place change using HILDA data Waves 1 and 4: Change variables and analysis population groups

<i>Change variable included in model</i>	<i>Sub-group of sample used for analysis</i>
'To home ownership' – change from rental or other tenure to home purchase or ownership	Respondents who were not home purchasers or owners at Wave 1 but who were at Wave 4 (n=630)
'To public rental' – change from private rental or 'other' tenure to public tenancy	Private renters and respondents in 'other' tenure arrangements at Wave 1 with gross household incomes less than \$50,000 per year at Wave 1, who were public renters at Wave 4 (n=70)
'To house' – change from flat/unit or apartment or other, to a detached or semi-detached house	Respondents not living in detached or semi-detached house at Wave 1 who were at Wave 4 (n=439)
'To major city' – change to a major city from	Respondents not living in major city at Wave

¹³ The data refer to changes at any time between Wave 1 and Wave 4, thus households may have changed their circumstances once or more than once and at any time during the four years prior to Wave 4.

other type of locality	1, but who were at Wave 4 (n=641)
'To rural' – change from a major city to another type of locality	Respondents living in a major city at Wave 1 who were not at Wave 4 (n=296)

Notes:

1. As per all analysis of HILDA data throughout this report, only those respondents who participated fully in the survey at both Wave 1 and Wave 4 are included in analysis.

It is important to note in interpreting the regression tables below that many results are statistically significant despite very small effects, due to the particular weight used in this section of analysis. Whereas in previous sections of this report the weight used to correct the HILDA sample to approximate the characteristics of the general population corresponded with the overall sample size, in the analysis below longitudinal weights are used to accommodate change from Wave 1 to Wave 4, which correspond to population estimates. Here, sample numbers appear greatly increased as a result and we find an increased number of significant results as a consequence.

3.5.1 Moving into public rental housing

Describing each set of results in turn, we found firstly that we were unable to predict whether moving into public housing benefits private renters and respondents in 'other' housing arrangements using regression techniques due to the small numbers of respondents in the sample who had made this change between 2001 and 2004 (approximately 70). Instead, we consider the relationship between each of the three main dependent variables and moves into public housing in turn, using bivariate analysis, as shown in Table 15. Specifically, we compare the mean score on each of the three dependent variables (perceived social support, neighbourhood interaction, and feeling part of the local community) at both points in time. Our analysis includes only those households who were either living in private rental or 'other' housing at Wave 1 and those who had entered public housing at Wave 4, with a gross 2004 household income of less than \$50,000.

Table 15: Mean scale scores for neighbourhood interaction and satisfaction with feeling part of local community items, comparing those who had moved into public housing between 2001 and 2004 with those who had not

<i>Dependent Variable</i>	<i>Mean scores</i>		<i>ANOVA test statistics</i>		
	<i>Not entered public housing</i>	<i>Entered public housing</i>	<i>Sig.</i>	<i>Eta</i>	<i>Eta Sq.</i>
Perceived social support (scale range 0-7)	5.21	4.41	.000	.118	.014
Neighbourhood interaction (scale range 1-5)	3.09	3.03	.000	.009	.000
Feel part of local community (scale range 0-10)	6.49	5.71	.000	.053	.003

Notes:

1. Results are based on weighted data.

Source: HILDA Waves 1 and 4, Release 4.1 (2006)

Although care must be taken in interpreting these results, given the small number of respondents included in the analysis and our inability to take into account a host of other factors that may affect the results because of this, our findings do indicate that there is a significant relationship between moving into public housing and each of

perceived social support, neighbourhood interaction, and satisfaction with feeling part of the local community. Overall, we find very little difference in reported levels of neighbourhood interaction between those who moved into public housing and those who did not. However, in relation to perceptions of social support and satisfaction with feeling part of the local community, we find decreased levels of social connectedness overall. Those who moved into public housing were less likely in each case to report positively to these items. It is possible that this is due to the experience of public housing itself, although it is equally possible that these negative results are due to the mobility inherent in this kind of tenure change, or to a host of other factors not taken into account here.

3.5.2 Entering home ownership

Our analysis of the relationship between housing and place variables and various indicators of social connectedness, focusing on the population of respondents who had entered home ownership between 2001 and 2004, indicates that this type of tenure change does have some effect upon social cohesion, at least at the local level, as illustrated in Table 16. Those respondents who had entered home ownership between the two data collection periods were significantly more likely to report higher levels of neighbourhood interaction than those who had not. However, we did not find a significant relationship between entering home ownership and feeling part of the local community.

We found a significant negative relationship between entering home ownership and perceptions of available social support, although the size of the relationship is relatively small (-.038). It may be that any move, including into home ownership, involves a disruption of some kind to familiar support networks and may result in a sense of dislocation. It is also possible that, for many people, entering home ownership also involves a geographic move away from regular supports. This negative relationship may be accounted for more due to the mobility involved in this tenure change rather than the tenure itself; however, this could only be determined via analysis of longer-term data or via qualitative research.

Table 16: Influence of housing and place variables and other expected predictors on neighbourhood interaction, perceived social support and satisfaction with feeling part of local community¹⁴

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Constant	**	**	**
<i>Housing and place</i>			
Entered home ownership 2001-04	-.038**	.048**	.
Lives in a house	.029**	.051**	.013**
Average/poor quality housing	.020**	.005**	.032**
Satisfaction with home ⁱ	.043**	-.018**	.162**
Satisfaction with n'hood ⁱ	.130**	.198**	^a
Neighbourhood problems ⁱ	-.037**	.040**	-.065**

¹⁴ Taking account of inequalities associated with low social cohesion, among people who had entered home ownership between 2001 and 2004

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Wish to leave area	-.037**	-.037**	-.147**
Unsure about staying/leaving	-.078**	-.115**	-.104**
Not moved last 12 months	-.026**	.059**	.054**
Lives in major city	-.003**	-.085**	-.124**
<i>Inequalities dimension of social cohesion</i>			
Income (gross household) ⁱ	-.015**	-.058**	.012**
Financially comfortable	-.122**	-.021**	-.074**
Financially poor/managing	-.207**	-.026**	-.116**
Hardship in last 12 months	-.140**	-.066**	-.037**
Tertiary education	.023**	-.013**	.032**
Certificate/diploma	.033**	.059**	.002**
Completed Year 12	.052**	-.022**	.040**
Employed	.044**	-.027**	-.044**
Unemployed	-.055**	-.065**	-.036**
Any pension/benefit/allowance	.003**	.022**	.031**
Health (modified SF36) ⁱ	.095**	.034**	.081**
Long-term health condition	-.066**	.041**	-.007**
No to moderate physical activity	-.051**	-.031**	-.049**
<i>Other demographics</i>			
Age ⁱ	.014**	.028**	.131**
Male	-.110**	-.026**	-.046**
Couple with child/ren	-.008**	.019**	-.005**
Sole parent	-.028**	-.006**	-.060**
Lone person household	-.038**	.019**	-.050**
Group house/multi-family	.023**	-.044**	-.033**
COB: English-speaking	.025**	.024**	-.050**
COB: Other	-.008**	-.052**	-.063**
Non-English at home	-.073**	.027**	.045**
Importance of religion ⁱ	.010**	-.002**	.038**
R Square	.187	.124	.180
Adjusted R Square	.187	.124	.180
R	.432	.352	.424
F	21124.459 (.000)	11864.822 (.000)	20837.602 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.

3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. *i* = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are wish to stay in area, education less than Year 12, not in the labour force, couples with no dependent children, COB: Australia. See Appendix A for details.
6. *a* indicates variables excluded from the model due to close relationship with dependent variable.
7. Regression models are based on weighted data.

Source: HILDA Waves 1 and 4, Release 4.1 (2006)

3.5.3 *Moving into a house*

Moving into a detached or semi-detached house rather than living in another type of dwelling at both Wave 1 and Wave 4 was found to be significantly related to all three dependent variables in the models: negatively related to perceived social support; positively related to reported levels of neighbourhood interaction; and negatively related to satisfaction with feeling part of the local community. However, as shown in Table 17, the size of the relationships is so small, particularly in the case of perceptions of social support and feeling part of the local community, as to not be notable. It is likely that statistically significant results found here are due to the effect of the weight on the analysis rather than to any discernable effect, and care should be taken not to attribute too great a meaning to these particular results. It is possible that there is an effect on these aspects of social connectedness that comes from moving into a house from another type of dwelling; however, more fine-grained analysis would be required to determine precisely the nature of that relationship, how it may vary from place to place, and whether a longer time period is required before effects become more notable. It is possible to imagine that effects could be either positive or negative, depending upon the particular neighbourhood and group of dwellings in question.

The main effect we found that is noteworthy is the apparent increase in neighbourhood interaction that occurs when people move into a house from another type of dwelling. Again, the actual size of the relationship is relatively small (.013), suggesting that it is possible that there is a wide variation of experiences, perhaps again depending upon the particular neighbourhood in question, or the length of time that has passed since the move took place.

Table 17: Influence of housing and place variables and other expected predictors on neighbourhood interaction, perceived social support and satisfaction with feeling part of local community¹⁵

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Constant	**	**	**
<i>Housing and place</i>			
Moved to house 2001-04	-.003**	.013**	-.001**
Purchaser	.049**	.024**	.002**
Private renter	.055**	-.089**	-.002**

¹⁵ Taking account of inequalities associated with low social cohesion, among those who had moved into a house between 2001 and 2004

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Public renter	.022**	.021**	-.008**
Other housing	.037**	.029**	.016**
Average/poor quality housing	.015**	-.011**	.009**
Satisfaction with home ⁱ	.089**	-.016**	.193**
Satisfaction with n'hood ⁱ	.138**	.253**	^a
Neighbourhood problems ⁱ	-.056**	.020**	-.076**
Wish to leave area	-.021**	-.048**	-.146**
Unsure about staying/leaving	-.047**	-.079**	-.109**
Not moved last 12 months	-.005**	.024**	.041**
Lives in major city	.014**	-.086**	-.106**
<i>Inequalities dimension of social cohesion</i>			
Income (gross household) ⁱ	.002**	-.032**	.008**
Financially comfortable	-.075**	-.004**	-.050**
Financially poor/managing	-.170**	-.005**	-.089**
Hardship in last 12 months	-.096**	-.035**	-.019**
Tertiary education	.008**	-.001**	.022**
Certificate/diploma	.005**	.035**	.027**
Completed Year 12	.005**	-.004**	.008**
Employed	.002**	-.012**	-.003**
Unemployed	-.008**	-.013**	-.001**
Any pension/benefit/allowance	-.033**	.015**	.
Health (modified SF36) ⁱ	.109**	.018**	.064**
Long-term health condition	-.030**	-.003**	-.020**
No to moderate physical activity	-.054**	-.053**	-.043**
<i>Other demographics</i>			
Age ⁱ	-.045**	-.019**	.095**
Male	-.115**	-.008**	-.038**
Couple with child/ren	-.059**	.027**	.021**
Sole parent	-.043**	-.021**	-.045**
Lone person household	-.041**	.008**	-.035**
Group house/multi-family	-.017**	-.018**	-.023**
COB: English-speaking	-.011**	.009**	-.039**
COB: Other	-.074**	-.044**	-.041**
Non-English at home	.003**	-.038**	.014**
Importance of religion ⁱ	.024**	.018**	.057**
R Square	.131	.137	.187
Adjusted R Square	.131	.137	.187

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Multiple R	.362	.371	.433
F	46284.373 (.000)	52303.225 (.000)	77393.683 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, wish to stay in area, education less than Year 12, not in the labour force, couples with no dependent children, COB: Australia. See Appendix A for details.
6. a indicates variables excluded from the model due to close relationship with dependent variable.
7. Regression models are based on weighted data.

Source: HILDA Waves 1 and 4, Release 4.1 (2006)

3.5.4 Moving to a major city

In our earlier analyses we found that living in a major city had a significant and negative relationship with levels of neighbourhood interaction as well as the extent to which respondents felt a part of their local community. Given this, we anticipated that moving to a major city may negatively impact on these indicators of social connectedness. This was certainly the case, as shown in Table 18. We found that moving to a major metropolitan centre is negatively associated with both reported levels of neighbourhood interaction as well as, more powerfully, the extent to which a person feels part of their local community. Part of the latter effect may be due to the move itself and associated disruption of existing ties.

We also found that there is a significant negative relationship between moving to a major metropolitan area from another location and perceptions of available social support. However, once again this effect is so small as to be attributable to the weighting process rather than a notable effect.

Table 18: Influence of housing and place variables and other expected predictors on neighbourhood interaction, perceived social support and satisfaction with feeling part of local community¹⁶

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Constant	**	**	**
<i>Housing and place</i>			
To major city 2001-04	-.006**	-.022**	-.104**
Purchaser	.076**	.041**	-.012**
Private renter	.062**	-.059**	.021**
Public renter	.047**	-.017**	.013**
Other housing	.032**	.062**	.021**
Lives in a house	-.026**	-.035**	.012**
Average/poor quality housing	.005**	-.004**	.014**
Satisfaction with home ⁱ	.124**	.007**	.174**
Satisfaction with n'hood ⁱ	.121**	.240**	a
Neighbourhood problems ⁱ	-.051**	-.002**	-.067**
Wish to leave area	-.024**	-.065**	-.166**
Unsure about staying/leaving	-.035**	-.093**	-.101**
Not moved last 12 months	-.020**	.039**	.047**
<i>Inequalities dimension of social cohesion</i>			
Income (gross household) ⁱ	.007**	-.019**	.031**
Financially comfortable	-.079**	-.049**	-.065**
Financially poor/managing	-.166**	-.030**	-.097**
Hardship in last 12 months	-.101**	-.024**	-.048**
Tertiary education	.011**	-.005**	.006**
Certificate/diploma	-.009**	.053**	.013**
Completed Year 12	-.020**	-.028**	-.005**
Employed	-.026**	.022**	.026**
Unemployed	-.037**	.005**	-.005**
Any pension/benefit/allowance	-.039**	-.004**	.003**
Health (modified SF36) ⁱ	.126**	.051**	.035**
Long-term health condition	-.036**	.019**	-.050**
No to moderate physical activity	-.052**	-.050**	-.049**
<i>Other demographics</i>			
Age ⁱ	-.059**	-.010**	.113**
Male	-.108**	-.005**	-.019**

¹⁶ Taking account of inequalities associated with low social cohesion, among those who had moved to a major city between 2001 and 2004

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Couple with child/ren	-.053**	-.004**	.064**
Sole parent	-.028**	-.013**	.003**
Lone person household	-.047**	.003**	.002**
Group house/multi-family	-.038**	-.008**	.007**
COB: English-speaking	.012**	.040**	-.041**
COB: Other	-.003**	-.031**	-.041**
Non-English at home	-.010**	-.045**	.029**
Importance of religion ⁱ	.014**	.028**	.068**
R Square	.177	.131	.188
Adjusted R Square	.177	.131	.188
Multiple R	.421	.363	.434
F	25812.351 (.000)	17186.785 (.000)	28633.226 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, wish to stay in area, education less than Year 12, not in the labour force, couples with no dependent children, COB: Australia. See Appendix A for details.
6. a indicates variables excluded from the model due to close relationship with dependent variable.
7. Regression models are based on weighted data.

Source: HILDA Waves 1 and 4, Release 4.1 (2006)

3.5.5 *Moving from a major city*

Finally, we explored the extent to which moving from a major city to another type of location impacted upon perceptions of social support, neighbourhood interaction or respondents' likelihood of feeling part of their local community. Here, as illustrated in Table 19, we find mixed results in terms of the social connectedness dimension of social cohesion overall. Consistent with idealised views of rural and regional life, moving from a major city to another type of area appears to increase reports of neighbourhood interaction. However, we also found that those respondents who had moved from major cities between Waves 1 and 4 were significantly less likely than those living in metropolitan areas who had not moved to feel that social support was available. Once again, for some this may reflect the dislocation that comes with moving away from existing and familiar social supports. We found that moving from a major city to another location between the two time periods was not statistically related to sense of satisfaction with feeling part of one's local community.

Table 19: Influence of housing and place variables and other expected predictors on neighbourhood interaction, perceived social support and satisfaction with feeling part of local community¹⁷

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Constant	**	**	**
<i>Housing and place</i>			
From major city 2001-04	-.039**	.042**	.
Purchaser	.028**	.014**	.004**
Private renter	.054**	-.096**	-.020**
Public renter	-.001**	.034**	-.019**
Other housing	.036**	.023**	.016**
Lives in a house	.021**	.056**	-.017**
Average/poor quality housing	.022**	-.001**	.028**
Satisfaction with home ⁱ	.063**	-.044**	.185**
Satisfaction with n'hood ⁱ	.163**	.269**	a
Neighbourhood problems ⁱ	-.057**	.031**	-.087**
Wish to leave area	-.004**	-.030**	-.131**
Unsure about staying/leaving	-.054**	-.081**	-.118**
Not moved last 12 months	-.008**	.010**	.037**
<i>Inequalities dimension of social cohesion</i>			
Income (gross household) ⁱ	.008**	-.029**	-.006**
Financially comfortable	-.075**	.020**	-.048**
Financially poor/managing	-.171**	.015**	-.093**
Hardship in last 12 months	-.086**	-.044**	-.008**
Tertiary education	.022**	.019**	.039**
Certificate/diploma	.018**	.034**	.038**
Completed Year 12	.040**	.020**	.028**
Employed	.010**	-.036**	-.022**
Unemployed	-.004**	-.027**	-.008**
Any pension/benefit/allowance	-.017**	.031**	-.001**
Health (modified SF36) ⁱ	.090**	.015**	.085**
Long-term health condition	-.042**	-.012**	-.003**
No to moderate physical activity	-.049**	-.051**	-.034**
<i>Other demographics</i>			
Age ⁱ	-.036**	-.015**	.093**
Male	-.117**	-.019**	-.058**

¹⁷ Taking account of inequalities associated with low social cohesion, among those who had left major cities between 2001 and 2004

<i>Variable</i>	<i>Perceived social support</i>	<i>Neighbourhood interaction</i>	<i>Satisfaction with feeling part of local community</i>
Couple with child/ren	-.073**	.031**	.002**
Sole parent	-.065**	-.012**	-.059**
Lone person household	-.051**	.028**	-.052**
Group house/multi-family	-.006**	-.024**	-.035**
COB: English-speaking	-.013**	-.013**	-.038**
COB: Other	-.082**	-.063**	-.059**
Non-English at home	.	-.023**	.017**
Importance of religion ⁱ	.033**	.017**	.057**
R Square	.174	.128	.172
Adjusted R Square	.174	.128	.172
Multiple R	.417	.357	.415
F	41298.421 (.000)	26865.669 (.000)	42107.290 (.000)

Notes:

1. + indicates a positive relationship between the predictor variable and outcome variable and – indicates a negative relationship.
2. * indicates that the underlying coefficient is significant at the 10 per cent level and ** indicates that the underlying coefficient is significant at the 5 per cent level.
3. Standardised Beta coefficients are indicated for coefficients which are significant at 10 or 5 per cent only.
4. i = interval (continuous) level variable.
5. Omitted values for variables with more than two categories are owners, wish to stay in area, education less than Year 12, not in the labour force, couples with no dependent children, COB: Australia. See Appendix A for details.
6. a indicates variables excluded from the model due to close relationship with dependent variable.
7. Regression models are based on weighted data.

Source: HILDA Waves 1 and 4, Release 4.1 (2006)

Overall, our analysis of the impact of housing and place change on perceptions of available social support, neighbourhood interaction and feeling a part of the local community generally reinforce the results from the main models presented above. Where results for ‘change variables’ were found to be significant, these generally reflect the importance of related variables in the analyses presented earlier. For example, these results reinforce those above indicating that home ownership is associated with higher levels of certain types of connectedness – most notably, compared with private renters who report lower levels of interaction and perceptions of connectedness at the local neighbourhood level. As well, they indicate that the type of dwelling in which a person lives can impact upon the types of social interactions they have. Additionally, these results confirm the significance of the type of location in which one lives on overall perceptions of social support, and again highlight differences between the experiences of those living in major cities and those living elsewhere. As a counterpoint to stereotypes of rural connectedness, our results suggest that leaving existing networks, even if moving from a major city, can decrease perceptions of the overall levels of social support available.

In the next chapter, we discuss the implications of findings from this detailed exploration of the linkages between housing, housing assistance and social cohesion.

4 DISCUSSION

The conceptual framework for considering social cohesion (developed in Hulse and Stone 2006) incorporates three dimensions – social connectedness, inequalities and cultural context – as well as different scales from the micro to macro level (Figure 1, Chapter 2). Using this framework, we set out the types of relationships we expect may exist between these dimensions of social cohesion and housing (including both housing attributes and place characteristics), viewing housing assistance as potentially impacting on housing/place (Figure 2, Chapter 2). Importantly, we treated housing/place as analytically separate from the dimensions of social cohesion, even though housing attributes and place characteristics are often seen as an indicator of the inequalities dimension of social cohesion in the literature. In the previous chapter (Chapter 3), we reported on the findings of our empirical exploration of the relationships between housing assistance, housing and social cohesion based on analysis of existing secondary data, in particular, the HILDA and Social Capital survey data sets, which we found most productive for our purposes.

In this chapter, we consider the broader meaning of these findings. Firstly, we assess whether there is a relationship between housing, including place characteristics, and social cohesion and if so, what the nature of this relationship appears to be. We also discuss the role of place in these relationships. Given the dearth of previous research investigating these relationships, our discussion is exploratory and questioning in nature, rather than definitive. Secondly, since very little empirical investigation of the social cohesion concept as it is understood in contemporary policy terms has previously been undertaken, despite the large literature on the concept and its measurement (discussed in Hulse and Stone 2006), we also consider what our analysis indicates for the concept itself: In particular, do the three dimensions of social cohesion we have identified add to our conceptual understanding and do they interact empirically in ways that our conceptualisation would predict? Finally, we reflect on the limitations of the analysis and on prospects for research which might further progress our understanding of the complex relationships we discuss in this chapter.

4.1 The relationship between housing, housing assistance and social cohesion

Our research investigated whether there is a direct relationship between aspects of housing, situated in place and affected by housing assistance, and the dimensions of social cohesion (as indicated in figure 2, Chapter 2). More specifically, we asked whether a person's housing circumstances and experiences of locality relate directly to the social connectedness dimension of social cohesion, that is, whether the type of housing/place a person lives in affect their social relations with others. Alternatively, is the relationship between housing/place and social connectedness always mediated by inequalities? In other words, are inequalities more important than housing attributes and place characteristics in the social relations that people have which connect them with others? Untangling the effects of housing, as well as place, from those of inequalities is centrally important, particularly to housing policy, given that housing can be a key mechanism through which inequalities may be redressed. We also set out to explore what the effect of cultural context and norms was on these relationships.

A principal finding of the empirical part of our study is that various aspects of housing and place do have a direct relationship with aspects of social connectedness, over and above the effect of inequalities (as well as other demographic characteristics). The type of housing a person lives in, their experience of it, as well as their legal relationship to it, to varying degrees and in varied ways, do appear to influence the

way a person interacts with and feels about others. This is not to say that in some cases various inequalities do not also have a direct influence upon social connectedness, or that in other cases social relationships are influenced by both aspects of housing as well as inequalities, as discussed in Section 4.2 below.

These effects are strongest when we consider social connectedness at the local or neighbourhood level. Perhaps this is not surprising given the proximity of housing, neighbourhood and local level interactions. For example, satisfaction with home and neighbourhood are positively related to perceived social support, whereas there is a negative relationship between neighbourhood problems and being uncertain whether one would stay in the neighbourhood and perceived social support. Satisfaction with neighbourhood is strongly associated with the extent of neighbourhood interaction.

Various aspects of housing also appear to relate to social connectedness within the broader community – not necessarily at the local level. We found relationships between housing tenure and perceived social connectedness, whereby purchasers and private renters feel highest levels of social support and work on a voluntary basis, with private renters being the most active of all groups in the latter. Our analysis indicates that many of these relationships may take time to develop. We found relatively small effects between housing change and various indicators of social cohesion when we considered the effects of moving into public housing, entering home ownership and moving into a house. Of note is the impact of becoming a home owner. Here it appears that levels of neighbourhood interaction increase soon after people become purchasers or owners, perhaps indicating a greater social investment as well as financial investment within the local area on their part.

In terms of housing assistance, our findings overall indicate complexity in terms of the tenure of households and social connectedness. Specifically we found a consistent and negative association between living in public housing and the following aspects of neighbourhood life: trust, cooperation, shared values, identification with local area and perceived safety, compared with home owners. However, with the exception of perceptions of safety, we also found these effects for private renters, again compared with home owners. Thus it appears that renting per se – rather than any particular type of renting – is associated with lower levels of neighbourhood attachment. Interestingly, both public and private renting were positively associated with perceived social support, compared with home ownership. Public renting was also positively associated with reported levels of overall neighbourhood interaction, although this effect was quite small, whilst private renting was negatively associated with this aspect of social connectedness. The implications of these findings would appear to support policies that enable households to 'put down roots' so that they can form social relationships based on place. This could include both assistance with home purchase and with rental arrangements enabling tenants to experience sufficient control over their circumstances so that they can stay in place, should they wish to do so, such that they develop a sense of belonging and attachment to a neighbourhood.

As anticipated, various aspects of place, the localities and neighbourhoods in which housing is situated also matter to the types of relationships people have with others. As is the case for housing, we find that once again the relationship between place and social connectedness is strongest at the local level. We find, for example, that in areas which are characterised as disadvantaged as well as in areas in which there are a host of social and/or infrastructure related problems (for example, from reported high rates of graffiti to higher than average levels of noise pollution and traffic), there is a negative relationship with various aspects of social connectedness.

These findings reflect a complex set of interactions between housing, place and inequalities. Whereas inequalities do appear to undermine various aspects of social

connectedness (see Section 4.2 below), one interesting counterpoint relates to levels of neighbourhood interaction. Here we find increased levels of neighbours doing things together and interacting in areas where social and infrastructure problems are high, perhaps reflecting the social capital notion of 'coming together' to resolve local problems.

Another significant finding relates to consistent differences between the extent of social connectedness people experience in metropolitan and rural/other locations. Where we found significant relationships between living in a metropolitan area and social connectedness these were consistently negative, meaning that urban living appears to undermine this aspect of social cohesion. Living in metropolitan areas, for example, is negatively associated with the extent of voluntary work a person undertakes, their likelihood to undertake civic action, their reported levels of neighbourhood interaction, their sense of feeling part of the local community, the number of neighbours they know and their overall attachment to the local area. These findings were reinforced when we considered locational change. Moving to a metropolitan area negatively impacted upon perceived social support, reported levels of neighbourhood interaction and satisfaction with feeling part of the local community.

These results point to the need to understand precisely what it is about non-metropolitan environments that appear to impact so positively on many aspects of social cohesion – and whether these can be replicated in urban environments. For example, can an increase in safe public spaces, parks and aesthetic environments, shopping strips and central meeting places designed in a 'village' style encourage the kind of local interactions that are likely to take place routinely in non-metropolitan centres? Related to this, an important aspect of urban (and rural/regional) design highlighted by our findings is the need for 'healthy spaces'. Good health is consistently and positively related to all aspects of social connectedness explored within this paper, including findings showing that people who are physically active are more involved with their neighbours and more likely to feel part of their local communities.

Housing and place also appear to be related to feelings of belonging and attachment over and above any relationship with inequalities or demographic factors. While being a couple with children and having good health are positively related to attachment to area, number of years lived in the neighbourhood and the relative advantage of area are particularly significant. Being a renter is also negatively related to feelings of attachment and belonging, with this negative relationship being stronger for private renters than public ones. Living in public housing appears to have a negative overall effect on place attachment. While it is not possible from these data to determine why this is so, it is possible that this negative result reflects the types of areas in which public tenants reside, particularly the level of disadvantage within an area, than other aspects of public housing per se.

A further and related finding for policy is that mobility and stability are highly related to various aspects of social connectedness. It is difficult to determine from our analysis whether experiences of mobility, stability or wishing to stay in or leave a particular area relate mostly to housing or to place effects. In reality, of course, they are likely to relate to both. This indicates the key role of housing tenure, and hence housing assistance, in providing security and stability. It also points to the undermining effects on social connectedness of places which are unpleasant to live in; although neighbourhood problems can make people more active in their local areas in the short term, ultimately they may also drive people away. In the case of public tenants, it would appear that whilst stability is important, the positive relation between stability and social connectedness may be undermined by living in poor quality housing and in areas with high levels of disadvantage.

Together, the above findings lend support to assumptions underlining much recent housing assistance policy that the delivery of housing and the ways neighbourhoods are affected by housing provision or assistance matter to the types of communities that exist there. Housing assistance has a key role in trying to promote stability for those who want it, for example, through improving access to home ownership, social and affordable housing and through improving the instability typically experienced within the private rental market, for example, through a European model of longer leases, greater control over physical aspects of the dwelling and capacity to change it to meet one's own needs.

Housing assistance also has a key role in trying to minimise concentrations of social problems such as vandalism. The research findings point to tenure and social mix as a possible solution, as well as providing housing/housing assistance for people to live in places not dominated by other undesirable infrastructure issues such as traffic and noise pollution. They would also tend to support housing assistance programs that enable households to rent or buy in areas that are not disadvantaged, including assistance to private renters which enables access to a variety of areas, public or community housing in scattered developments rather than concentrated in one place, and assistance to buy into areas, including through rent-buy and shared equity arrangements. As discussed above, it is important that households have choice and control over their own living circumstances.

High rates of unit/apartment living may also be negative in terms of living in places with undesirable infrastructure and other disadvantages, although the results are less clear. The specific effect is likely to depend on area. Again this points to the need for greater diversity, not only of housing tenure and social mix, but also of housing options within local areas. Housing assistance shapes not just housing circumstances but also provides a base from which people engage with others in their local neighbourhood and more generally.

Our findings also point to a role for housing assistance, as well as policy support more broadly, for particular sub-populations. We find that men, older people and people living in particular household types, such as sole parent families and lone person households, are less socially connected than others across a range of potential relationships. For example, there is a strong negative relationship between being male and perceived social support and working in a voluntary capacity. This indicates that housing assistance may have to consider design, management and other solutions that facilitate forging and maintaining social relations of various types for men, where they wish to do this.

A striking finding is that older people are strongly connected to place. They feel part of the local community, know many neighbours and are particularly attached to area. Further, there is a very strong positive relationship between being older and knowing one's neighbours, level of neighbourhood trust, neighbourhood cooperation and identification with local area. These factors are highly relevant to housing assistance, for example, policies that enable older home owners to remain in their homes, policies to enable older people to remain in an area during and after redevelopment of older style public housing estates, and consideration of the strength of attachment to local area when considering changes to lease arrangements for older public housing tenants.

Finally, given our comparatively limited capacity to explore the impact of cultural norms and context and its relationship to housing, social connectedness and inequalities, we draw only tentative conclusions here. As described in Chapter 3, we found few of the items in our models predicted tolerance of diversity. No significant relationships were found between housing tenure and this indicator of cultural norms.

High levels of housing stability were in fact negatively associated with overall levels of tolerance (possibly reflecting age), and people living in more affluent areas were more likely than those in more disadvantaged neighbourhoods to respond positively to the statement that having people from different cultural and ethnic backgrounds makes Australia a better place.

We do find that there appears to be a complex relationship at work whereby cultural mix can undermine personal networks and the capacity of people from culturally and linguistically diverse communities to feel part of the local area. Cultural diversity can, however, have positive effects in more formalised group settings, for example, via clubs and organisations, whereby the more culturally mixed a person's networks are, the greater tolerance of diversity they report. Greater research is needed to determine which factors are at work and how these vary from place to place. It is not possible from these findings to generalise more broadly. Nor is it possible to draw conclusions about the impact of cultural mix or cultural grouping, for example, the extent to which people from particular nationalities or cultural and linguistic backgrounds live near one another, on social cohesion. However, it appears there may be some advantage in increasing the accessibility of groups or clubs or other local neighbourhood initiatives through which people from various cultural and linguistic backgrounds, including those who are Australian born, can mix.

4.2 Making sense of the social cohesion concept

We know from the extensive literature on poverty and social exclusion reviewed in Hulse and Stone (2006) that inequalities of various types appear to be related, for example, income poverty is related to poor health, low levels of education and living in poor quality and inappropriate housing. Further, the 'area effects' thesis (as discussed for example in Atkinson and Kintrea 2001) contends that concentrations of households with multiple disadvantages in one location further compounds disadvantage. Despite a long-standing sociological literature which has found high levels of family and intra-neighbourhood social relations in such locations, more recent evidence suggests that inequalities can undermine social connectedness, although though there are apparent exceptions.

Our research findings, as discussed above, indicate that the relationship between housing/place and social connectedness is not always mediated by inequalities. Inequalities are important, although some types appear to be more significant than others in terms of social connectedness and cultural context. Income poverty is negatively related to perceived social support, and financial difficulty is negatively related to identification with local area, but receipt of a pension or benefit is positively related to indicators of social connectedness such as attachment to area, neighbourhood cooperation and shared neighbourhood values. This can be explained in part by the high number of people in receipt of the age pension who, as seen above, have strong social relations at a neighbourhood level.

Health is very important in terms of social connectedness. Poor health as connected to inequality is negatively associated with most indicators of social connectedness examined. In contrast, good health is positively associated with indicators. The influence of different levels of education, which are usually taken to reflect inequalities, does not appear to have been as great as anticipated. A high level of education is associated with voluntary work and participation in civic action, as found in much research on social capital, but is not positively related to most of our indicators of social connectedness. Indeed, education to more than Year 12 is negatively related to shared neighbourhood values and identification with local area.

Housing tenure, other aspects of housing and place characteristics can be taken to indicate inequalities. The advantage of our analysis is that when we investigate these separately from indicators of inequalities, we have been able to detect what appear to be relationships between housing/place and social cohesion. The most notable of these are housing tenure, stability/mobility in housing, the nature of neighbourhood, and metropolitan/non-metropolitan areas. These relationships can equally well be treated as separate from inequalities, as we have done, or be used to indicate inequalities, although care should be taken in doing so as there is some variation in the degree to which housing 'mirrors' the inequalities variables we have explored.

In terms of cultural context, the lack of relevant items in the data sets used means that we are unable to say what impact cultural context or norms have on social connectedness. Our findings, and they are very tentative ones, are mixed. There is a negative relationship between being born in a non-English-speaking country and perceived social support, neighbourhood interaction and satisfaction with feeling part of local community. On the other hand, we found a positive relationship between having personal networks including people from non-English-speaking backgrounds and working voluntary hours and participation in civic action, but a negative one with neighbourhood cooperation, shared neighbourhood values and sense of safety in local area. It appears as though different types of factors are at work in personal and social relationships than with engagement in more formal social groups, although this would need to be explored further through work which is site specific and includes a qualitative component.

4.3 Limitations of the analysis and future directions

We reiterate that our research is exploratory both in terms of the utility of the concept of social cohesion in public policy – in this case, housing policy – but particularly in terms of attempting to disentangle the different relationships between housing/place, the inequalities dimension of social cohesion, and various demographic factors and their influence on the social connectedness and cultural context dimensions of social cohesion, both generally and at the level of local neighbourhood. Our use of existing data sets, in particular, the HILDA data and Social Capital survey data, have enabled us to increase our understanding of some complex relationships.

Clearly, one research project will not provide definitive answers on all relationships between housing, housing assistance and social cohesion, although there are some understandings from this research about social connectedness which should be of immediate value.

The main limitations of our research were as follows:

- Data on cultural context were limited in their applicability, and much more in-depth work is required both conceptually and empirically on this dimension of social cohesion. We believe that such work is important and will cover ground which at times policy makers and researchers find uncomfortable and difficult to consider;
- Much of our research involved a snapshot at one point in time. We would like to see a greater focus on longitudinal analysis than we have undertaken in this first, exploratory piece of research;
- Data on housing assistance per se were quite limited, with most data available on public renters. It is important to pursue this component of the research further, with greater use of data on other types of housing assistance;

- Data on place were quite limited although in some cases, such as the crude metropolitan/non-metropolitan distinction, seemed very important. It is important to extend the work with more sophisticated analysis of place, particularly within metropolitan areas.

Whilst survey data collected for other purposes have been fruitful in disentangling some key relationships, the way forward would appear to include both some specific quantitative work and qualitative research, in particular, work which is site specific.

5 CONCLUSION

Ideas about social cohesion have a long genealogy, including a more recent resurgence of interest in this concept in public policy debates. To conclude, we consider, in the light of our findings and the subsequent discussion, the relevance of the social cohesion concept for Australian housing policy and for social policy, as well as for social research more generally. Does social cohesion have advantages over other approaches, such as social capital and social inclusion/exclusion? Is it a concept which can provide a useful framework for the development of public policy, including housing policy, or a rubbery policy construct wheeled out by politicians when they see an internal or external threat to national security? Can we operationalise it sufficiently to enable good quality empirical work? In sum, can housing policy and research benefit from the social cohesion concept, and is it a concept that has applicability to Australia?

Having carried out both an extensive conceptual review and detailed empirical work, we argue that the answer to all these questions is a qualified yes. It is qualified because the analysis we have presented in this paper is exploratory and our work represents one of the first attempts to explore empirically the concept of social cohesion as it is understood in contemporary policy settings. We make the following remarks somewhat tentatively and with some suggestions for a way forward for future research.

We conclude that the social cohesion concept can provide a coherent means of framing a conceptualisation of complex policy problems. In relation to the present paper, using social cohesion as an umbrella framework has enabled an exploration of interactions between social connectedness, various inequalities and cultural norms together with housing and related place issues. The advantages of being able to do so are considerable. In much research these factors are considered in isolation, or without taking all factors into account. This can lead to ongoing ambiguity about the relative role of each factor in housing or other policy outcomes, for example, whether a particular intervention has a social or economic outcome or both. Hence, in this way, social cohesion appears to have some advantages over other approaches, including the related concepts of social capital and social inclusion/exclusion, at least for analysis of many apparently interrelated factors at one time.

Social cohesion is more than a rhetorical and politically expedient policy construct. In its multi-dimensionality, it can provide a sophisticated framework for consideration of public policy, including housing policy. It enables a clearer understanding of both the direct and indirect – and sometimes unintended – impact of policies. In particular, it focuses attention on the possible non-shelter outcomes of housing assistance in terms of social connectedness, inequalities and cultural context. This is not to imply causality; our work to date only indicates where there are strong and significant relationships.

Despite many difficulties with using the data for this purpose, we have found the concept of social cohesion useful as an organising framework for empirical policy research. There is a word of caution here. We repeat that our work is exploratory and uses one methodological approach. It would be beneficial to try other approaches, interrogate other data sets and employ other research methods, including qualitative work. The utility of our approach in a policy context ultimately depends on the sort of information that policy makers wish to use. Social cohesion is useful in exploring diversity and complexity, in opening up debate, and in framing consideration of ways of addressing complex and interrelated issues. If policy makers require less complexity and an understanding of simpler connections – ‘which levers to pull’ – our

approach is less useful. Thus, for example, we would be opposed at this stage to reduction to a simple measurement tool, such as a social cohesion index.

We argue that social cohesion is a useful concept for housing policy analysis. In this paper we have demonstrated how using it as an organising construct can enable us to begin to explore how all of the various aspects of housing, place, social connectedness, inequalities and cultural norms relate to one another, including for particular sub-groups. Most importantly, it has demonstrated that various attributes of housing have a direct relationship to social connectedness, taking into account the impact of individual and place-based inequalities. Fruitful future lines of inquiry are likely to include using the social cohesion concept as an organising framework, as has been done in the present paper, to undertake place-specific investigations as well as to integrate into future analyses qualitative methods which will assist to unpack even more fully *which* aspects of housing matter for social cohesion and *why*.

Finally, consideration of social cohesion is arguably very important for Australian public debate and public policy. It asks how connections between people at family/household, neighbourhood, town/city and country levels hold us together in the light of both inequalities and increasing cultural and other diversity. This has been a topic of debate on and off since at least the late nineteenth century, particularly during periods of economic and social change such as we are experiencing currently.

APPENDIX A: DESCRIPTION OF VARIABLES IN THE ANALYSIS

Description of variables contained in regression models, listed according to (1) data source and (2) dimension of social cohesion or other concept they represent.

GSS data

Analysis of GSS data is weighted using population weights applied by the ABS.

(a) Social connectedness

Frequency of face to face contact with family and friends – variable showing frequency of contact as follows:

- Weekly
- Monthly
- Quarterly
- No recent contact

Frequency of contact with family and friends – variable showing frequency of contact as follows:

- Weekly
- Monthly
- Quarterly
- No recent contact

Frequency of email/telephone contact with family and friends – variable showing frequency of contact as follows:

- Weekly
- Monthly
- Quarterly
- No recent contact

Ability to ask for small favours – dichotomous variable distinguishing between respondents who could ask for small favours and those who could not.

Raise emergency funds – dichotomous variable distinguishing between those who could and those who could not raise \$2,000 within a week.

Participation in activities – variable distinguishing between respondents who:

- Only participated in activities organised by a club or association
- Participated both in organised and informal activities
- Did not participate

Number of social activities – count of different types of activities respondents participated in.

Types of social activities – multiple response variable showing whether respondents participated in the following activities:

- Recreational or cultural group activities
- Community or special interest group activities

- Church or religious activities
- Went out to a restaurant, cafe or bar
- Took part in or attended/watched sport/physical activities
- Visited library, museum or art gallery
- Attended movies, theatre or concert
- Visited park/gardens, zoo or theme park
- None of these activities

Type of unpaid voluntary work – multiple response variable showing types of voluntary work which respondents had engaged in:

- No voluntary work
- Sport/recreation/hobby
- Welfare/community
- Health
- Emergency services
- Education/training/youth development
- Religious
- Environmental/animal welfare
- Business/professional/union
- Law/justice/political
- Arts/culture
- Foreign/international
- Other organisation

(b) Cultural norms

Country of birth – variable distinguishing between respondents who were born in the following types of countries:

- Australia
- Other English-speaking
- Non-English-speaking

Proficiency in English language – variable distinguishing between respondents who could speak English:

- Very well
- Well
- Not well
- Not at all

(c) Inequalities dimension of social cohesion

Job security – expected future duration of current job, indicating whether respondents expected to have same job in 12 months time.

Consumer debt – dichotomous variable distinguishing between respondents who did and did not have consumer debt.

Type of consumer debt – multiple response variable showing the type of consumer debt respondents had.

Health – self-assessed health status showing excellent to poor health reports.

Disability/long-term health condition – dichotomous variable distinguishing between respondents who had a disability/long-term health condition and those who did not.

Transport difficulties – variable showing perceptions of extent of difficulty with access to transport.

Access to motor vehicles – dichotomous variable distinguishing between respondents with and with no access to motor vehicles.

Feelings of safety – series of variables indicating degree of perceived safety (from very unsafe to very safe) in following circumstances:

- Feelings of safety at home alone during day
- Feelings of safety at home alone after dark

Victimisation – variables indicating actual or threatened victimisation of following types:

- Victim of physical or threatened violence in last 12 months
- Victim of actual or attempted break-in in last 12 months

(d) Housing and place

Tenure – housing variable with four categories:

- Outright owners
- Purchaser owners
- Private renters
- Public tenants

Entering rental housing survey data

(a) Social connectedness

Raise emergency funds – dichotomous variable distinguishing between respondents who agreed and disagreed with the following:

If I urgently needed \$1,000 I could borrow it from my bank or credit union or from a friend or relative

(b) Housing and place (independent variables)

Factors affecting choice of area – multiple response item showing the following factors:

- Closeness to family/friend
- Already living in the area
- Has a community feel
- Security of dwelling (eg. from intruders, theft)
- Security of surrounding area/neighbourhood

Reasons for private rental – multiple response item showing key reasons for choosing private rental tenure:

- Could choose location
- Could choose type of dwelling
- Private housing is better quality
- Had some help to find private rental
- Private rental is better value for money
- Have rented privately before
- Wanted to live with friends
- Couldn't live with friend/family anymore
- Don't want stigma that goes with living in public housing
- This is temporary accommodation while I am waiting for public housing
- Couldn't get into public housing due to previous record
- Not eligible for public housing
- Other

(c) Other factors likely to affect outcome variables

Family type – variable distinguishing between four family types:

- Couple with no dependent children in household
- Couple with dependent children in household
- Sole parent with dependent children in household
- Lone person household

HILDA data

Two weights are used in the analysis of HILDA data:

The first is for the cross-sectional analysis of Wave 4. This is the responding person population weight rescaled to sum to the sample size (HILDA variable name DHHWTRPS).

The second is for the analysis of housing change. This includes previous weight adjusted for attrition and to person level benchmarks (HILDA variable name DLNWTRP).

(a) Social connectedness (dependent variables)

Neighbourhood interaction – scale based on two items showing the extent to which respondents agree that neighbours help one another and that neighbours do things together (Alpha = .838)¹⁸

Perceived social support available – scale based on extent of respondents' agreement with 10 items (Alpha = .821). * indicates items that were reverse coded during scale construction:

¹⁸ An alpha score is an index of the extent to which a person's response to one item in a scale is consistent with their responses to other items in the same scale (de Vaus 2002: 184). In general, an alpha score of .7 or more for any scale (on a range between 0 to 1) indicates a scale is reliable.

- People don't come to visit me as often as I'd like*
- I often need help from other people but can't get it*
- I seem to have a lot of friends
- I don't have anyone I can confide in*
- I have no one to lean on in times of trouble*
- There is someone who can always cheer me up when I'm down
- I often feel very lonely*
- I enjoy the time I spend with the people who are important to me
- When something's on my mind, just talking with the people I know can make me feel better
- When I need someone to help me out, I can usually find someone

Satisfaction with feeling part of local community – scale based on original item, indicating respondents' agreement on 0 to 10 point scale with the statement that they are satisfied with feeling part of the local community.

(b) Inequalities dimension of social cohesion (included as independent variables)

Gross household yearly income – derived variable supplied with HILDA data (HILDA variable name DHIFEFP).

Financially comfortable – dichotomous item based on self-assessed prosperity indicating whether respondents reported they were prosperous, comfortable, just getting along, poor or very poor. This variable indicates those who reported 'comfortable' only.

Financially poor/managing – dichotomous item based on self-assessed prosperity indicating whether respondents reported they were prosperous, comfortable, just getting along, poor or very poor. This variable indicates those who reported 'just getting along', 'poor' or 'very poor'.

Hardship in last 12 months – count of number of the following items respondents reported experiencing in last 12 months:

- Could not pay electricity, gas or telephone bills on time
- Couldn't pay mortgage/rent on time
- Pawned or sold something
- Went without meals
- Was unable to heat home
- Asked for financial help from friends or family
- Asked for help from welfare/community organisations

Highest education level achieved – recoded into series of dichotomous variables:

- Tertiary education
- Certificate or diploma
- Year 12
- Less than Year 12 (omitted category in regression models)

Labour force status – recoded into series of dichotomous variables:

- Employed
- Unemployed (including disaffected job seekers)
- Not in the labour force (omitted category in regression models)

Pension/benefit/allowance – dichotomous variables distinguishing between respondents who received any of these in the last year, and those who did not.

Health (modified SF36) – derived variable supplied with HILDA data

Long-term health condition – dichotomous variable distinguishing between respondents who indicated they had a long-term health condition and those who did not

Physical activity – dichotomous variable distinguishing between:

- People who undertook no or up to 3 lots of physical activity per week
- People who undertook more than 3 lots of physical activity per week

(c) Housing and place (*independent variables*)

Tenure – recoded into series of dichotomous variables:

- *Outright owners* (omitted category in regression models)
- *Purchaser owners*
- *Private renters*
- *Public tenants*
- *Other housing*

Lives in major city – dichotomous variable distinguishing between respondents who live in major metropolitan areas and those living in other locations.

Lives in a house – dichotomous variable distinguishing between respondents who live in fully or semi-detached housing and those living in other dwellings.

Average/poor quality housing – dichotomous variable based on interviewer report of quality of external aspect of dwelling, recoded to distinguish between respondents who live poor/average quality housing and those living in good to excellent quality housing.

Satisfaction with home – scale based on original item, indicating respondents' agreement on 0 to 10 point scale with the statement that they are satisfied with their home.

Satisfaction with neighbourhood – scale based on original item, indicating respondents' agreement on 0 to 10 point scale with the statement that they are satisfied their local neighbourhood.

Neighbourhood problems – scale based on frequency of the following (Alpha = .837):

- Traffic noise
- Noise from aeroplanes, trains or industry
- Homes and gardens in bad condition
- Rubbish and litter lying around
- Teenagers hanging around on the streets
- People being hostile and aggressive

- Vandalism and deliberate damage to property
- Burglary and theft

Wish to leave/stay in area – dichotomous variables distinguishing between respondents who wished to stay in their local area, leave or who were unsure/had no view:

- Wish to leave area
- Wish to stay in area (omitted category in regression models)
- Unsure/no view

Not moved last 12 months – dichotomous variables distinguishing between respondents who had moved in the last 12 months and those who had not.

Entered public housing – dichotomous variables distinguishing between respondents who had entered public housing between Waves 1 and 4 and those who had not. Analysis only includes those respondents who were private renters or living in 'other' housing at Wave 1 and who had a gross household income of less than \$50,000 at Wave 4.

Entered home ownership – dichotomous variables distinguishing between respondents who had entered homeownership between Waves 1 and 4.

Moved to a house – dichotomous variables distinguishing between respondents who had moved into a house from another dwelling type between Waves 1 and 4.

Moved to major metropolitan area – dichotomous variables distinguishing between respondents who had moved to a major metropolitan area between Waves 1 and 4.

Moved from major metropolitan area – dichotomous variables distinguishing between respondents who had moved from a major metropolitan area between Waves 1 and 4.

(d) Other factors likely to affect outcome variables (independent variables)

Age – respondent age at June 30 2004.

Sex – male or female (dichotomous variable)

Family type – recoded into series of dichotomous variables:

- Couple with no dependent children in household (omitted category in models)
- Couple with dependent children in household
- Sole parent with dependent children in household
- Lone person household
- Group households/multiple family households

Country of birth – recoded into series of dichotomous variables:

- COB: Australia (omitted category in regression models)
- COB: Other English-speaking
- COB: Non-English-speaking

Non-English at home – dichotomous variable distinguishing between whether respondents speak a language other than English at home or not.

Importance of religion – scale based on original item, indicating on 0 to 10 point scale respondents' sense of the importance of religion.

Social capital survey data

(a) Social connectedness (dependent variables)

Number of neighbours known – actual count (continuous variable), based on question ‘How many of your neighbours do you know personally, that is, well enough to know their name or have a conversation with?’

Number of voluntary hours – actual count (continuous variable), based on question ‘How many hours of voluntary work have you done for any group or organisation in the last 12 months?’

Civic activity – actual count (continuous variable), based on sum of how many of each of the following activities respondents reported having undertaken in the last 12 months:

- Participated in an election (beyond compulsory voting)
- Took part in a demonstration or march
- Signed a petition
- Contacted the media regarding a problem
- Contacted a government official regarding a problem
- Attended a public meeting
- Joined with people to resolve a local or neighbourhood problem
- Took steps to improve the environment (beyond household recycling)

Attachment to area – scale based on combination of the following 6 items (Alpha = .853):

‘Thinking about the people in your neighbourhood or local area, on a scale of 0 to 10, where 0 equals not at all and 10 equals completely, to what extent do you agree with the following:

- Generally speaking, most people in my neighbourhood can be trusted.
- People around here are really willing to help each other out.
- People around here share the same values.
- I feel a strong sense of identity with my neighbourhood.
- I am well informed about local affairs.
- I am satisfied with the safety of my neighbourhood.’

Neighbourhood trust – scale (continuous variable) based on level of agreement (0 to 10 scale) with the following item:

- Generally speaking, most people in my neighbourhood can be trusted.

Neighbourhood cooperation – scale (continuous variable) based on level of agreement (0 to 10 scale) with the following item:

- People around here are really willing to help each other out.

Neighbourhood values – scale (continuous variable) based on level of agreement (0 to 10 scale) with the following item:

- People around here share the same values.

Neighbourhood identity – scale (continuous variable) based on level of agreement (0 to 10 scale) with the following item:

- I feel a strong sense of identity with my neighbourhood.

Locally informed – scale (continuous variable) based on level of agreement (0 to 10 scale) with the following item:

- I am well informed about local affairs.

Sense of safety in area – scale (continuous variable) based on level of agreement (0 to 10 scale) with the following item:

- I am satisfied with the safety of my neighbourhood.

(b) Cultural norms (*dependent variable*)

Cultural diversity – scale (continuous variable) based on responses to the question:

‘To what extent do you agree ... If you agree completely, you should answer 10 and if you disagree completely, you should answer 0.

- Having people from many different ethnic and cultural backgrounds makes Australia a better place.’

(c) *Inequalities dimension of social cohesion (included as independent variables)*

Getting by – dichotomous variable (‘difficult’ category included) based on responses to the question:

‘How would you describe your current financial situation? Are you doing alright, just about getting by or finding it quite difficult?’

- Living comfortably
- Doing alright
- Just about getting by
- Finding it quite difficult
- Finding it very difficult’

Education – dichotomous variable based on categories of respondent’s highest educational level completed or being attained. Recoded to ‘less than or equal to Year 12’ and ‘greater than Year 12’. (‘Less than or equal to Year 12’ omitted category.)

Health – responded self-reported health states represented by the categories: excellent health, good health (omitted category in regression models), and poor health. (Included as dichotomous dummy variables.)

(d) Housing and place (*independent variables*)

Tenure – recoded into series of dichotomous variables:

- Outright owners (omitted category in regression models)
- Purchaser owners
- Private renters
- Public tenants
- Other housing

Years lived in area – count (continuous variable) based on question ‘How many years have you lived in this neighbourhood or local area?’

Region – based on ABS (2000) classification of areas, combined into two categories in order to predict the model: metro (capital city and other metropolitan) and rural (all other categories, including remote).

Advantage of area – scale (continuous variable) based on postcode link to ABS SEIFA scale of 'disadvantage of area'. The index is reverse coded, such that a high score equals low relative disadvantage.

(e) Other factors likely to affect outcome variables (independent variables)

Age – count (continuous variable) based on respondents' actual age.

Sex – male or female (dichotomous variable)

Family type – recoded into series of dichotomous variables:

- Couple with no dependent children in household (omitted category in models)
- Couple with dependent children in household
- Sole parent with dependent children in household
- Lone person household

APPENDIX B: ADDITIONAL ANALYSIS

Tabular analysis showing overview of relationships between housing tenure and social cohesion, relating to Section 3.1: Overview of Relationships

The main housing variable used in this analysis is 'housing tenure'. The ABS General Social Survey 2002 (GSS) has the following 'tenure types': 'owner without a mortgage', 'owner with a mortgage', 'participant of rent/buy (or shared equity scheme)', 'renter', 'rent free' and 'other including life tenure scheme'.

The GSS also asks renters for details of landlord to whom rent is paid and categorises responses as follows: 'private landlord' referring to real estate agent, relative not in the same dwelling and business or related person not in the same dwelling, 'State or Territory Housing Authority', 'other landlord' and 'not known or not stated' (ABS General Social Survey (GSS) 2002, Output Data Items, <<http://www.abs.gov.au/AUSSTATS/abs@.nsf/PrimaryMainFeatures/4159.0.55.001?OpenDocument>>).

For the purposes of our analysis we have used four 'housing tenure' categories developed as follows: owner (equating to 'owner without a mortgage'), purchaser (equating to 'owner with a mortgage'), private renter (defined as 'renter' and 'paying rent to a private landlord', 'relative not in the same dwelling' or 'business or unrelated person not in the same dwelling'), and public renter (defined as 'renter' and 'paying rent to a 'State or Territory Housing Authority'). The data refer to adults aged 18 and over, that is, to people rather than households.

Whilst the GSS is a sample survey, the results reported in this appendix are for the Australian population, using the weights applied by the ABS (person weights rather than household weights).

Aspects of the relationship between housing tenure and social connectedness

Table 20: Nature and frequency of contact with family and friends by housing tenure, adults aged 18 and over, Australia 2002

		<i>Housing tenure</i>									
		<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>		<i>Total</i>	
		<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>Frequency of face to face contact with family or friends</i>	<i>Weekly</i>	4,721,903	85%	4,213,082	84%	495,350	83%	2,277,595	81%	11,707,930	84%
	<i>Monthly</i>	603,254	11%	540,982	11%	50,954	9%	337,248	12%	1,532,438	11%
	<i>Quarterly</i>	112,036	2%	145,634	3%	21,145	4%	126,758	5%	405,574	3%
	<i>No recent contact</i>	107,511	2%	100,890	2%	27,966	5%	72,282	3%	308,649	2%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Frequency of contact with family or friends</i>	<i>Weekly</i>	5,306,835	96%	4,800,216	96%	542,807	91%	2,674,761	95%	13,324,619	95%
	<i>Monthly</i>	188,717	3%	167,740	3%	25,384	4%	107,312	4%	489,153	4%
	<i>Quarterly</i>	17,962	0%	14,699	0%	10,835	2%	14,746	1%	58,242	0%
	<i>No recent contact</i>	31,189	1%	17,934	0%	16,389	3%	17,065	1%	82,577	1%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Frequency of telephone/email/mail contact with family or friends</i>	<i>Weekly</i>	5,020,181	91%	4,601,728	92%	480,725	81%	2,542,237	90%	12,644,871	91%
	<i>Monthly</i>	374,751	7%	289,583	6%	48,110	8%	164,478	6%	876,922	6%
	<i>Quarterly</i>	46,234	1%	37,709	1%	14,046	2%	35,214	1%	133,203	1%
	<i>No recent contact</i>	103,538	2%	71,569	1%	52,534	9%	71,955	3%	299,595	2%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Ability to ask for small favours</i>	<i>Could ask for small favours</i>	5,164,893	93%	4,735,435	95%	527,351	89%	2,595,099	92%	13,022,777	93%
	<i>Could not ask for small favours</i>	379,811	7%	265,154	5%	68,064	11%	218,785	8%	931,813	7%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 21: Extent and type of participation in activities by housing tenure, adults aged 18 and over, Australia 2002

<i>Whether participated in organised or non-organised activities</i>	<i>Housing tenure</i>									
	<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>		<i>Total</i>	
	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>Did not participate</i>	2,258,259	41%	1,468,422	29%	352,057	59%	932,806	33%	5,011,544	36%
<i>Only participated in activities organised by a club, association</i>	690,378	12%	732,720	15%	52,030	9%	371,422	13%	1,846,550	13%
<i>Participated in both organised and non-organised activities</i>	952,136	17%	1,231,702	25%	50,576	8%	647,683	23%	2,882,097	21%
<i>Only participated in non-organised activities</i>	1,642,277	30%	1,560,842	31%	140,622	24%	860,451	31%	4,204,193	30%
<i>Don't know</i>	1,654	0%	6,904	0%	129	0%	1,521	0%	10,207	0%
<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 22: Number of different social activities which adults aged 18 and over engage in, by housing tenure, Australia 2002

<i>Number of different social activities</i>	<i>Housing tenure</i>									
	<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>		<i>Total</i>	
	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>None</i>	553,835	10%	230,464	5%	109,988	18%	186,126	7%	1,080,413	8%
<i>1-2</i>	1,562,549	28%	959,795	19%	259,814	44%	622,577	22%	3,404,734	24%
<i>3-4</i>	1,904,962	34%	2,032,049	41%	149,687	25%	1,044,120	37%	5,130,819	37%
<i>5-6</i>	1,237,530	22%	1,462,805	29%	68,638	12%	832,272	30%	3,601,245	26%
<i>7-8</i>	285,829	5%	315,475	6%	7,288	1%	128,789	5%	737,380	5%
<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 23: Types of social activities undertaken in the previous month by housing tenure, adults aged 18 and over, Australia 2002

<i>Types of social activities undertaken in the previous month</i>	<i>Housing tenure</i>									
	<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>		<i>Total</i>	
	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>Recreational or cultural group activities</i>	968,486	17%	880,918	18%	52,645	9%	437,313	16%	2,339,362	17%
<i>Community or special interest group activities</i>	972,441	18%	791,074	16%	68,867	12%	339,968	12%	2,172,351	16%
<i>Church or religious activities</i>	1,396,654	25%	1,204,806	24%	110,137	18%	531,433	19%	3,243,030	23%
<i>Went out to a restaurant, cafe or bar</i>	4,238,611	76%	4,300,449	86%	343,564	58%	2,287,607	81%	11,170,231	80%
<i>Took part in or attended/watched sport/physical activities</i>	2,844,805	51%	3,318,731	66%	193,769	33%	1,681,010	60%	8,038,315	58%
<i>Visited library, museum or art gallery</i>	2,189,347	39%	2,141,415	43%	171,716	29%	1,264,600	45%	5,767,079	41%
<i>Attended movies, theatre or concert</i>	2,859,823	52%	3,429,644	69%	195,593	33%	1,871,090	66%	8,356,150	60%
<i>Visited park/gardens, zoo or theme park</i>	2,370,859	43%	2,909,009	58%	182,503	31%	1,631,786	58%	7,094,158	51%
<i>None of these activities</i>	553,835	10%	230,464	5%	109,988	18%	186,126	7%	1,080,413	8%

Source: GSS (2002). Multiple response question – does not sum to 100%.

Table 24: Type of unpaid voluntary work undertaken by housing tenure, adults aged 18 and over, Australia 2002

<i>Type of unpaid voluntary work</i>	<i>Housing tenure</i>								<i>Total</i>	
	<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>			
	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>Sport/recreation/hobby</i>	627,133	11%	786,985	16%	29,428	5%	221,835	8%	1,665,382	12%
<i>Welfare/community</i>	769,419	14%	499,874	10%	57,841	10%	230,937	8%	1,558,072	11%
<i>Health</i>	149,230	3%	117,710	2%	9,580	2%	47,278	2%	323,798	2%
<i>Emergency services</i>	102,761	2%	100,416	2%	7,372	1%	29,582	1%	240,132	2%
<i>Education/training/youth development</i>	350,881	6%	552,521	11%	32,448	5%	166,054	6%	1,101,904	8%
<i>Religious</i>	508,301	9%	363,200	7%	30,142	5%	154,413	5%	1,056,056	8%
<i>Environmental/animal welfare</i>	120,950	2%	97,515	2%	5,397	1%	59,407	2%	283,268	2%
<i>Business/professional/union</i>	115,639	2%	130,416	3%	2,887	0%	44,873	2%	293,815	2%
<i>Law/justice/political</i>	76,899	1%	52,648	1%	4,614	1%	20,099	1%	154,260	1%
<i>Arts/culture</i>	126,080	2%	106,214	2%	8,180	1%	84,100	3%	324,574	2%
<i>Foreign/international</i>	41,609	1%	46,382	1%	663	0%	23,357	1%	112,011	1%
<i>Other organisation</i>	86,483	2%	73,409	1%	5,981	1%	40,348	1%	206,222	1%
<i>No unpaid voluntary work</i>	3,592,874	65%	3,110,524	62%	447,201	75%	2,025,060	72%	9,175,659	66%

Source: GSS (2002). Multiple response question – does not sum to 100%.

Table 25: Factors affecting choice of area by private renters in receipt of Rent Assistance, by household type, Australia 2003

Factor affecting choice of area		Household type									
		Single or sole person		Couple only 'without anyone living with you'		Couple with children		Sole or single parent with children living with you		Total	
		N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Closeness to family/friend	Important	81	73.0%	28	68.3%	26	53.1%	64	56.1%	199	63.2%
	Not important or unimportant	19	17.1%	3	7.3%	12	24.5%	37	32.5%	71	22.5%
	Not very important	11	9.9%	10	24.4%	11	22.4%	13	11.4%	45	14.3%
	Total	111	100%	41	100%	49	100%	114	100%	315	100%
Already living in the area	Important	55	53.4%	19	57.6%	15	34.1%	60	56.6%	149	52.1%
	Not important or unimportant	23	22.3%	9	27.3%	18	40.9%	29	27.4%	79	27.6%
	Not very important	25	24.3%	5	15.2%	11	25.0%	17	16.0%	58	20.3%
	Total	103	100%	33	100%	44	100%	106	100%	286	100%
Has a community feel	Important	76	59.8%	24	57.1%	31	60.8%	87	72.5%	218	64.1%
	Not important or unimportant	36	28.3%	17	40.5%	16	31.4%	25	20.8%	94	27.6%
	Not very important	15	11.8%	1	2.4%	4	7.8%	8	6.7%	28	8.2%
	Total	127	100%	42	100%	51	100%	120	100%	340	100%
Security of dwelling (e.g. from intruders, theft)	Important	132	96.4%	45	97.8%	49	96.1%	119	99.2%	345	97.5%
	Not important or unimportant	3	2.2%	0	.0%	2	3.9%	1	.8%	6	1.7%

Factor affecting choice of area		Household type									
		Single or sole person		Couple only 'without anyone living with you'		Couple with children		Sole or single parent with children living with you		Total	
		N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
	<i>Not very important</i>	2	1.5%	1	2.2%	0	.0%	0	.0%	3	.8%
	<i>Total</i>	137	100%	46	100%	51	100%	120	100%	354	100%
<i>Security of surrounding area/ neighbourhood</i>	<i>Important</i>	127	94.8%	43	97.7%	49	96.1%	114	95.8%	333	95.7%
	<i>Not important or unimportant</i>	7	5.2%	0	.0%	1	2.0%	5	4.2%	13	3.7%
	<i>Not very important</i>	0	.0%	1	2.3%	1	2.0%	0	.0%	2	.6%
	<i>Total</i>	134	100%	44	100%	51	100%	119	100%	348	100%

Notes:

1. Of all these factors, only 'Closeness to family/friends' was found to be significant at the P<.05 level.
2. Table refers to sub-group of Rent Assistance recipients who are also on public housing waiting lists.

Table 26: Reasons for choice of private rental by low income households, 2003.

<i>'Why did you choose to rent privately?'</i>	<i>N</i>	<i>%</i>
<i>Could choose location</i>	1439	63.1%
<i>Could choose type of dwelling</i>	1044	45.8%
<i>Private housing is better quality</i>	443	19.4%
<i>Had some help to find private rental</i>	329	14.4%
<i>Private rental is better value for money</i>	132	5.8%
<i>Have rented privately before</i>	630	27.6%
<i>Wanted to live with friends</i>	259	11.4%
<i>Couldn't live with friend/family anymore</i>	201	8.8%
<i>Don't want stigma that goes with living in public housing</i>	185	8.1%
<i>This is temporary accommodation while I am waiting for public housing</i>	250	11.0%
<i>Couldn't get into public housing due to previous record</i>	54	2.4%
<i>Not eligible for public housing</i>	164	7.2%
<i>Other</i>	249	10.9%
<i>Total</i>	2279	100.0%

Source: Entering Rental Housing survey (2003) Question 31

Table 27: Capacity of low income renters to raise emergency funds by household type, 2003

		<i>Household type</i>							
		<i>Single or sole person</i>		<i>Couple only 'without anyone living with you'</i>		<i>Couple with children</i>		<i>Sole or single parent with children living with you</i>	
		<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>If I urgently needed \$1,000 I could borrow it from my bank or credit union or from a friend or relative</i>	<i>Agree</i>	68	27%	35	37%	42	34%	34	16%
	<i>Disagree</i>	183	73%	59	63%	81	66%	181	84%
	<i>Total</i>	251	100%	94	100%	123	100%	215	100%

Source: Entering Rental Housing survey (2003) Question 72.

Notes:

1. Results are significant at the P<.05 level.

Aspects of the relationship between housing tenure and cultural context

Table 28: Country of birth by housing tenure, adults aged 18 and over, Australia 2002

Country of Birth	Tenure type									
	Owner		Purchaser		Public renter		Private renter		Total	
	N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Australia	4,028,514	73%	3,637,820	73%	443,187	74%	1,983,019	70%	10,092,540	72%
Mainly English-speaking country	536,293	10%	543,150	11%	60,713	10%	360,080	13%	1,500,236	11%
Non-English-speaking country	979,897	18%	819,619	16%	91,515	15%	470,785	17%	2,361,815	17%
Total	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 29: Proficiency in spoken English by housing tenure, adults aged 18 and over, Australia 2002

Proficiency in spoken English	Housing tenure									
	Owner		Purchaser		Public renter		Private renter		Total	
	N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Not applicable	4,596,334	83%	4,253,077	85%	516,262	87%	2,353,252	84%	11,718,926	84%
Very well	429,443	8%	374,185	7%	20,196	3%	208,089	7%	1,031,913	7%
Well	310,885	6%	238,399	5%	25,054	4%	174,044	6%	748,381	5%
Not well	199,993	4%	117,442	2%	28,483	5%	67,390	2%	413,308	3%
Not at all	8,049	0%	17,486	0%	5,419	1%	11,108	0%	42,062	0%
Total	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Aspects of the relationship between housing tenure and inequalities

Table 30: Expected future duration in current job by housing tenure, adults aged 18 and over, Australia 2002

Expected future duration in current job	Housing tenure									
	Owner		Purchaser		Public renter		Private renter		Total	
	N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Expect to have same employment in 12 months time	2,466,657	44%	3,708,834	74%	131,636	22%	1,609,760	57%	7,916,889	57
Do not expect to have same employment in 12 months time	290,691	5%	371,189	8%	16,590	3%	330,997	12%	1,009,468	7%
Not applicable	2,787,355	50%	920,565	18%	447,188	75%	873,126	31%	5,028,234	36
Total	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100

Source: GSS (2002)

Table 31: Consumer debt by housing tenure, adults aged 18 and over, Australia 2002

Consumer debt	Tenure type									
	Owner		Purchaser		Public renter		Private renter		Total	
	N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Has consumer debt	1,583,986	29%	3,129,164	63%	228,736	38%	1,734,346	62%	6,676,231	48%
Has no consumer debt	3,931,800	71%	1,868,255	37%	366,580	62%	1,057,723	38%	7,224,358	52%
Don't know	28,918	1%	3,170	0%	99	0%	21,815	1%	54,002	0%
Total	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 32: Type of consumer debt by housing tenure, adults aged 18 and over, Australia. 2002

Type of consumer debt	Housing tenure									
	Owner		Purchaser		Public renter		Private renter		Total	
	N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Credit card or store cards not completely paid off by due date	886,483	16%	2,115,002	42%	137,497	23%	1,118,756	40%	4,257,737	31%
Car loans or personal loans	896,207	16%	1,834,916	37%	117,128	20%	1,196,137	43%	4,044,389	29%
Interest free purchases	159,411	3%	547,388	11%	19,422	3%	251,911	9%	978,132	7%
Hire purchase agreements	118,847	2%	248,398	5%	34,360	6%	137,347	5%	538,953	4%
Other consumer debt	12,945	0%	21,385	0%	2,897	0%	14,301	1%	51,528	0%
No consumer debt	3,931,800	71%	1,868,255	37%	366,580	62%	1,057,723	38%	7,224,358	52%
Not known or not stated	28,918	1%	3,170	0%	99	0%	21,815	1%	54,002	0%

Source: GSS (2002). Multiple response question – does not sum to 100%.

Table 33: Self-assessed health status by housing tenure, adults aged 18 and over, Australia 2002

Self-assessed health status	Housing tenure									
	Owner		Purchaser		Public renter		Private renter		Total	
	N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
Excellent	1,173,986	21%	1,554,119	31%	54,537	9%	789,020	28%	3,571,662	26%
Very good	1,670,795	30%	1,855,884	37%	152,096	26%	988,010	35%	4,666,785	33%
Good	1,556,328	28%	1,117,225	22%	167,415	28%	659,369	23%	3,500,338	25%
Total Good	4,401,109	79%	4,527,228	91%	374,048	63%	2,436,398	87%	11,738,784	84%
Fair	791,343	14%	363,973	7%	147,589	25%	273,913	10%	1,576,819	11%
Poor	352,251	6%	109,387	2%	73,777	12%	103,572	4%	638,988	5%
Total Fair/Poor	1,143,595	21%	473,360	9%	221,367	37%	377,485	13%	2,215,807	16%
Total	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 34: Extent and duration of disability or long term health condition by housing tenure, adults aged 18 and over, Australia 2002

		Housing tenure									
		Owner		Purchaser		Public renter		Private renter		Total	
		N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
<i>Whether has disability or long-term health condition</i>	<i>Has disability or long-term health condition</i>	2,770,639	50%	1,472,895	29%	367,254	62%	927,435	33%	5,538,223	40%
	<i>Has no disability or long-term health condition</i>	2,774,065	50%	3,527,694	71%	228,161	38%	1,886,449	67%	8,416,368	60%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Disability or long-term health condition</i>	<i>Has profound core activity limitation</i>	153,148	3%	48,381	1%	23,862	4%	27,682	1%	253,073	2%
	<i>Has severe core activity limitation</i>	203,294	4%	95,309	2%	43,779	7%	75,867	3%	418,249	3%
	<i>Has moderate core activity limitation</i>	441,013	8%	175,588	4%	69,227	12%	141,177	5%	827,004	6%
	<i>Has mild core activity limitation</i>	134,495	2%	51,758	1%	18,200	3%	21,167	1%	225,620	2%
	<i>Has schooling/employment restriction only</i>	236,862	4%	252,845	5%	75,881	13%	176,555	6%	742,143	5%
	<i>Has no specific limitation or restriction</i>	1,601,828	29%	849,014	17%	136,304	23%	484,987	17%	3,072,133	22%
	<i>Has no disability or long-term health condition</i>	2,774,065	50%	3,527,694	71%	228,161	38%	1,886,449	67%	8,416,368	60%
<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%	

Source: GSS (2002)

Table 35: Perceived level of difficulty with transport by housing tenure, adults aged 18 and over, Australia 2002

		<i>Housing tenure</i>									
		<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>		<i>Total</i>	
		<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>Perceived level of difficulty with transport</i>	<i>Can easily get to the places needed</i>	4,800,932	87%	4,352,105	87%	379,158	64%	2,249,647	80%	11,781,842	84%
	<i>Sometimes have difficulty getting to the places needed</i>	538,281	10%	526,123	11%	140,144	24%	435,855	15%	1,640,402	12%
	<i>Often have difficulty getting to the places needed</i>	163,812	3%	112,789	2%	65,337	11%	105,674	4%	447,612	3%
	<i>Can't get to the places needed/never go out/housebound</i>	41,679	1%	9,572	0%	10,776	2%	22,708	1%	84,735	1%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Access to motor vehicles</i>	<i>Access to motor vehicle(s)</i>	4,707,246	85%	4,660,238	93%	286,865	48%	2,224,118	79%	11,878,467	85%
	<i>No access to motor vehicles</i>	837,458	15%	340,350	7%	308,550	52%	589,765	21%	2,076,123	15%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 36: Feelings of safety (various situations) by housing tenure, adults aged 18 and over, Australia 2002

		Housing tenure									
		Owner		Purchaser		Public renter		Private renter		Total	
		N	% (column)	N	% (column)	N	% (column)	N	% (column)	N	% (column)
<i>Feelings of safety at home alone during day</i>	<i>Very unsafe</i>	57,535	1%	34,469	1%	15,134	3%	30,767	1%	137,905	1%
	<i>Unsafe</i>	118,592	2%	61,872	1%	33,287	6%	63,619	2%	277,371	2%
	<i>Neither safe nor unsafe</i>	271,503	5%	205,878	4%	47,455	8%	131,098	5%	655,935	5%
	<i>Safe</i>	2,137,980	39%	1,560,020	31%	272,566	46%	951,008	34%	4,921,574	35%
	<i>Very safe</i>	2,881,071	52%	3,064,134	61%	221,294	37%	1,594,031	57%	7,760,531	56%
	<i>Never home alone during the day</i>	78,022	1%	74,215	1%	5,678	1%	43,359	2%	201,275	1%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Feelings of safety at home alone during day</i>	<i>Unsafe</i>	176,127	3%	96,341	2%	48,421	8%	94,387	3%	415,276	3%
	<i>Neither safe nor unsafe</i>	271,503	5%	205,878	4%	47,455	8%	131,098	5%	655,935	5%
	<i>Safe</i>	5,019,051	91%	4,624,154	92%	493,860	83%	2,545,040	90%	12,682,105	91%
	<i>Never home alone during the day</i>	78,022	1%	74,215	1%	5,678	1%	43,359	2%	201,275	1%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Feelings of safety at home alone after dark</i>	<i>Very unsafe</i>	124,825	2%	70,421	1%	40,584	7%	72,333	3%	308,163	2%
	<i>Unsafe</i>	287,457	5%	268,422	5%	59,369	10%	235,730	8%	850,978	6%
	<i>Neither safe nor unsafe</i>	444,796	8%	392,336	8%	60,375	10%	264,190	9%	1,161,698	8%
	<i>Safe</i>	2,342,364	42%	1,938,122	39%	277,874	47%	1,076,042	38%	5,634,402	40%
	<i>Very safe</i>	2,212,892	40%	2,273,854	45%	143,922	24%	1,136,235	40%	5,766,903	41%
	<i>Never home alone after dark</i>	132,370	2%	57,433	1%	13,290	2%	29,354	1%	232,447	2%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Feelings of safety at home alone after dark</i>	<i>Unsafe</i>	412,282	7%	338,843	7%	99,954	17%	308,062	11%	1,159,141	8%
	<i>Neither safe nor unsafe</i>	444,796	8%	392,336	8%	60,375	10%	264,190	9%	1,161,698	8%
	<i>Safe</i>	4,555,256	82%	4,211,976	84%	421,796	71%	2,212,277	79%	11,401,305	82%
	<i>Never home alone at night</i>	132,370	2%	57,433	1%	13,290	2%	29,354	1%	232,447	2%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

Table 37: Threatened or actual victimisation (various kinds) by housing tenure, adults aged 18 and over, Australia 2002

		<i>Housing tenure</i>									
		<i>Owner</i>		<i>Purchaser</i>		<i>Public renter</i>		<i>Private renter</i>		<i>Total</i>	
		<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>	<i>N</i>	<i>% (column)</i>
<i>Victim of physical or threatened violence in last 12 months</i>	<i>Victim of physical or threatened violence</i>	288,490	5%	469,006	9%	101,732	17%	387,940	14%	1,247,168	9%
	<i>Not a victim of physical or threatened violence</i>	5,256,214	95%	4,531,583	91%	493,683	83%	2,425,943	86%	12,707,423	91%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Victim of physical or threatened violence or actual or attempted violence or actual or attempted break-in in last 12 months</i>	<i>Victim of physical or threatened violence or actual or attempted violence</i>	662,857	12%	980,613	20%	169,982	29%	715,477	25%	2,528,929	18%
	<i>Not victim of physical or threatened violence or actual or attempted violence</i>	4,881,847	88%	4,019,976	80%	425,433	71%	2,098,407	75%	11,425,662	82%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%
<i>Victim of actual or attempted break-in in last 12 months</i>	<i>Victim of actual or attempted break-in</i>	417,801	8%	612,871	12%	112,781	19%	440,566	16%	1,584,019	11%
	<i>Not a victim of actual or attempted break-in</i>	5,126,903	92%	4,387,718	88%	482,634	81%	2,373,317	84%	12,370,571	89%
	<i>Total</i>	5,544,704	100%	5,000,589	100%	595,415	100%	2,813,883	100%	13,954,591	100%

Source: GSS (2002)

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Australian Housing and Urban Research Institute
Level 1 114 Flinders Street, Melbourne Victoria 3000
Phone +61 3 9660 2300 Fax +61 3 9663 5488
Email information@ahuri.edu.au Web www.ahuri.edu.au