Employment of women living in public housing: Results from a longitudinal study

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Introduction

A key rationale for public housing is that, along with cash transfers, it has the most direct effect in addressing poverty (Bryson 1992). In particular, its sub-market rents and secure occupancy should provide a more stable base for participation in economic and social life (Hills 2007). However, when we look at participation in paid work, this appears not to be the case; residents of public housing in Australia and some similar countries have much lower rates of engagement in paid work than those in other housing tenures (Dockery et al. 2008).

Australian research has found that employment rates of public housing residents declined markedly between 1982 and 2002, until just over a third of working-age male residents and a quarter of working-age female residents were in paid work (Dockery et al. 2008). Increased targeting of public housing to people with observable characteristics that make it harder for them to engage in paid work, such as having a disability, is part of the explanation. However, the research also identified a paradox. Lower male employment rates could be explained largely by increased targeting. Female residents appear to be more employable now than in 1982, taking into account observable characteristics, but rates of engagement in paid work have hardly changed (Wood et al. 2009). This is perhaps surprising, given the increasing participation in paid work by married women and women with children over the last 30 years (Green 2008: ch.7). This finding raises questions about the factors that shape employment rates of women in public housing compared to men in public housing, and women with similar observable characteristics in other tenures, questions also raised in England where there is a similar gender gap (Hills 2007).

Qualitative research suggests that women living in public housing recognise the potential benefits of paid work including having more money, developing skills and improving self-esteem, but face significant practical barriers to getting and sustaining paid work. These include poor or uncertain health, caring responsibilities for children and the transport and other difficulties associated with living in some places. Importantly, taking up paid work is not just a question of money, but women weigh up the effects more broadly on family health and wellbeing (Hulse and Saugeres 2007). A similar range of factors was identified in similar qualitative research in the UK (Fletcher et al. 2008).

Little is known about why, and how, a quarter of female public housing tenants do engage in paid work despite these barriers. This paper reports on one study that investigated this issue using a longitudinal research design. Whether and how women living in public housing can move into paid work, and the effects of this on them and their families, may seem at face value a very specific issue. However, as we shall see in the next section, investigating this issue both draws on, and contributes to, rich veins of research about issues that are at the centre of modern life: experiences of paid work, the logistics of managing work and caring, work and dealing with a disability or a health problem, and cultural beliefs about work and mothering that pose challenges for both welfare reform and social inclusion strategies.

The paper proceeds as follows. First, we provide a conceptual framework drawing on three disparate strands in the literature: on public housing and employment; gender and the labour market; and cultural attitudes about working and caring. Second, we outline the research design and methods for longitudinal study of female public housing tenants in paid work at the outset of the study. Third, we present some findings on outcomes for women who did re-enter paid work and the ways in which they were able to face, and in some cases manage, persisting obstacles and constraints. We conclude by examining some implications for our understanding of the role of work in addressing poverty and disadvantage.
Framing the issues: Public housing, labour markets and women

A number of strands of scholarly inquiry provide insights into why some women living in public housing are able to enter and remain in work despite many challenges. Here we focus on the effects of living in public housing, the challenge of women working in the contemporary labour market, and cultural attitudes about caring and working which affect decision-making about paid work by women generally.

Attributes of public housing

In theory, sub-market rents and security of tenure should enable public housing tenants, male or female, to have a stable home base that assists economic and social participation. A key research theme in Australia and internationally has been why this apparently is not the case (e.g. Wood et al. 2009; Hills 2007). One obvious reason is that public housing tenants in Australia face considerable unemployment and poverty traps due not only to the interaction of the tax and income security systems (as for other people in receipt of welfare benefits) but the exacerbation of these due to the perverse effect of rents calculated as a percentage of household income. Unemployment traps among working-age people living in public housing are severe, particularly for female sole parents and female partners of unwaged men (Dockery et al. 2008; Hulse and Randolph 2005; Wood et al. 2005, 2009).

Public housing residents understand, at least in general terms, the difficulty in obtaining a good financial return from working, particularly when this is low wage and/or part-time (Burke and Wulff 1993; Hulse and Randolph 2004, 2005; Hulse and Saugeres 2007). Why then do some decide to work? There appears to be a gender difference that is not just about money. Men are more likely to take a job even if the financial return is modest or even negative for reasons including identity as a worker, maintaining skills and having a chance of a better job (Hulse and Randolph 2004, 2005). Women are particularly concerned about the nature and likely duration of work and the associated uncertainty of income, particularly if they have to notify a public housing landlord as well as Centrelink each time they have a change in income (Burke and Wulff 1993; Hulse and Saugeres 2007). These findings are similar to qualitative research conducted internationally (e.g. Ford et al. 1996; Fletcher et al. 2008).

A key consideration appears to be security. Women with children, in particular, are reluctant to risk jeopardising their secure living arrangements for the uncertain benefits of work, especially if they have not worked for long periods (Burke and Hulse 2002: 36). Those looking for work see the security of public housing as beneficial in job search, but offset against this is the difficulty in being able to move to areas with better job prospects (Hulse and Randolph 2004, Hulse and Saugeres 2007, 2008). Decisions about paid work have to be seen in the context of prior experiences and future plans and not just current circumstances. This is supported by a UK study, using a similar methodology, which found that the security offered by social housing provided an anchor point in the lives of tenants that were often characterised by uncertainty and turbulence, giving them a position of stability and confidence from which they could think about looking for paid work (Fletcher et al. 2008).

A third element of public housing that affects residents’ ability to engage in paid work is its location. While some public housing is located near jobs and transport, this is not always the case. Both the quantitative and qualitative research indicate that many working-age tenants do not own a car (Hulse and Randolph 2004; Hulse and Saugeres 2007; Dockery et al. 2008).

1 Centrelink is an Australian government statutory agency that administers pensions and benefits to eligible people as well as associated services.
Having to rely solely on public transport restricts employment options through reducing the area of search and only enabling acceptance of jobs in areas serviced by public transport. Women with children, in particular single mothers, have to find work near the school and home and often have to get a car so that they can fit everything into their day. The cost of transport can also be a factor (Hulse and Saugeres 2007).

Further, some public housing tenants in areas that have a poor reputation feel that they are discriminated against when looking for paid employment once they disclose their postcode (Hulse and Randolph 2004; Hulse and Saugeres 2007). Research in the UK also found that postcode discrimination by prospective employers, social norms and routines that resulted in lifestyles resistant to paid work, and the narrow spatial horizons of local residents which restricted how far they were willing and/or able to look for and travel to paid work were all barriers to paid work (Fletcher et al. 2008).

Women and the contemporary labour market

A key factor in considering employment outcomes for public housing tenants is the nature of work available including pay and conditions, particularly for women who have been out of the workforce for long periods and consequently may have a low level of education/training and skills. What types of work can women living in public housing access?

A number of studies highlight the rise of precarious employment, particularly for women (Bodsworth 2010; Pocock 2008; Smyth et al. 2006). Women are much more likely to work part-time than men, which affects not only the financial returns but also the conditions of work available. Two-thirds of part-time work in Australia is casual, with limited conditions and little job security (Pocock 2005: 34; Probert and Murphy 2001). Jobs that are typically filled by women are also paid less than for men, and despite more than three decades of equal pay provision, average pay differences between men and women have not altered (Pocock 2008). Much of the qualitative research has focused on the outcomes of working for single parents. Internationally, this finds that single mothers access mainly casual employment which proves to be short-term either because the job ends or because they can no longer manage job requirements, for example, as a result of shift change (e.g. Edin and Lein 1997). The unpredictability of work patterns can have a negative effect for the low-paid who can often never climb the occupational and wage ladder (Pocock 2008).

Many women moving into paid work face not only low-paid and precarious employment but also have to combine this with responsibilities to family and, often, voluntary work in the community (Hulse and Saugeres 2007). Workplace inflexibility has been identified as being very constraining for women with children (Houston and Marks 2003; Smyth et al. 2006). This includes rosters, different shifts and general unpredictability as to working hours. While finding affordable childcare is important, ability to manage the logistics of caring and working are just as critical a barrier to paid employment. Childcare is important in terms of a lack of affordability, restricted availability in terms of hours, and the complexities of arranging different forms of childcare for different age groups (Fletcher et al. 2008).

Cultural attitudes

The international research on welfare and work has a degree of commonality around three findings. Firstly, most people receiving welfare benefits would like to be in paid work at least at some point in the future, if not now (Scott et al. 2000; Fletcher et al. 2008), resonating with the findings of Australian qualitative research (Burke and Hulse 2002; Hulse and Randolph 2004; Hulse and Saugeres 2007). Secondly, people do not only work for financial reasons; they also do so to improve self-esteem, escape isolation and acquire or update skills that may
lead to a better job in the future. Thirdly, they want to escape the stigma of being a welfare recipient through being in paid work. This stigma is exacerbated when they are also a single parent and live in public housing (Hulse and Randolph 2004; Hulse and Saugeres 2007).

A key question is how some women living in public housing move into paid work despite the obstacles discussed above. Qualitative research in the UK found that, in spite of the problems of low pay and insecure employment, some public housing tenants remained committed to seeking paid work in the formal economy. Key resilience factors were age, level of financial commitments, access to social networks that consisted mostly of work colleagues, and the centrality of work in their sense of identity (Fletcher et al. 2008).

A strong strand in the literature about women and employment refers to cultural attitudes about mothering and caring for children. The research indicates that, in Western countries, women’s ideas and decisions about mothering, childcare and employment are shaped by their economic positions, their social, cultural and family backgrounds, their political and religious beliefs, and their local and social networks (Hattery 2001; Duncan and Edwards 1999; Duncan et al. 2003). In a number of countries similar to Australia, research has found that welfare reforms promoting work for women with children can be ineffective because one of the most important factors influencing mothers’ work decisions, whether partnered or not, is their beliefs about the right thing to do for them as mothers (Duncan et al. 2003, Hattery 2001). In other words, there is a dissonance between an economic model that is based on all adults in paid work, whether male or female, and deep-seated cultural norms about the importance of women being at home to care for their children.

A number of authors have also argued that while all women face constraints in making decisions about work and caring, some overcome these better than others, depending on their cultural, ethnic and social backgrounds (Hanson and Pratt 1995; Glucksmann 2000). Australian research found that single mothers felt even more that it was their responsibility to stay at home to look after the children because they often were the only consistent parent that the children had. For female public housing tenants, attitudes could be strengthened by a fear for their children’s safety if they came home from school and were left alone in areas with a concentration of social problems and at risk of being influenced by peers into bad behaviours. Further, they felt the effects of stigma and the need to prove that they were ‘good mothers’ by being at home and looking after the children (Hulse and Saugeres 2008; Saugeres 2009).

These three themes – attributes of public housing, women and labour market, and cultural attitudes around working and caring – framed our research. The research design and methods we discuss in the next section were designed to investigate empirically why and how women living in public housing were able to get a job, whether their employment was sustainable over a year, and the extent to which persisting constraints and obstacles to working were able to be managed.

**Research methods and design**

This paper draws on an ongoing longitudinal qualitative study funded by the Australian Housing and Urban Research Institute (AHURI). It aimed to develop a better understanding of why, and how, female public housing tenants are able to (re-)enter paid work despite the many disincentives and barriers identified in previous research. The research followed a group of female public housing tenants over a twelve months period through three waves of interviews. Forty interviewees were selected for wave 1 via a non-random purposive quota sample. We were looking for women between the ages of 18 and 64 who lived in public housing, were in paid employment, and were willing to be interviewed three times over a 12-month period, i.e. at six-month intervals. Women were recruited in three areas: the
northwestern suburbs of Melbourne, a regional centre in proximity of Melbourne, and a rural area in northeast Victoria. They were recruited through advertising in local newspapers, local housing offices, childcare centres, public offices, libraries, community centres and neighbourhood houses, schools, and shops in areas with a concentration of public housing.

Recruitment was difficult for a number of reasons. These included the low numbers of women living in public housing who were in formal paid employment, and a suggestion by some housing officials and tenants that some female tenants who did paid work did not declare this because of the effects it would have on their Centrelink payments and rents and thus would not have volunteered to be interviewed; indeed, this would have raised ethical issues for the research team had they volunteered. The requirement to commit to being interviewed three times over a year may also have been a deterrent.

The first wave was conducted in October/November 2008 and consisted of in-depth face-to-face recorded interviews focusing on previous and current employment, housing and health situations, and life priorities and goals. The second wave in March 2009 consisted of recorded telephone interviews focusing on changes that had taken place in participants’ lives since the first interview and the impact on their ability to remain in employment. The third and final wave in October 2009 consisted of face-to-face recorded interviews focusing on changes over the last six months, how they felt about their lives and work over the past year, and future plans and aspirations in regard to employment and housing.

Initially we recruited 40 respondents for the first wave of interviews, and there were good retention rates with 37 interviewed in the second wave and 34 in the third wave. In total 111 interviews were carried out over the 12-month period. Of the 40 women interviewed, 38 had children, 14 of whom had children under the age of 18 while two had no children. Most of the women (36) were single, divorced or separated. Of the four who were married, two had husbands in paid work and two did not. The women were from a mix of ethnic and cultural backgrounds and were aged between 26 and 61, with most aged between 36 and 55. In the next section we present some of the findings of the research.

**Employment outcomes**

**Employment at wave 1: low-paid, part-time, casual and gendered**

Of the 40 women recruited for wave 1, all were, or at least considered themselves to be, in paid work. They were employed in low-paid jobs, on a part-time and casual basis. In wave 1, 24 worked between 10 and 29 hours a week and seven worked between two and nine hours a week. Most worked for a number of fixed hours a week but also worked overtime or worked in jobs that had irregular hours, so that their income often changed on a weekly basis. A few combined several jobs. Only eight worked more than 30 hours per week.

Only four of those working over 30 hours a week were employed on a full-time permanent basis. Five women were employed on a permanent part-time basis in wave 1, and another two became permanent later in the year. Thus, 11 women were employed on an ongoing permanent basis; all the others were employed casually. Those who worked between two and nine hours either had young children or had health problems; 10 of the women who worked 10 to 19 hours per week also had young children and/or had health problems.

**Table i : Women interviewed in wave 1, by sector of employment**

<table>
<thead>
<tr>
<th>Type of work in wave 1</th>
<th>Number of women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care work (old age, disabilities, childcare, hospital)</td>
<td>7</td>
</tr>
<tr>
<td>Admin/clerical/secretarial</td>
<td>7</td>
</tr>
<tr>
<td>Community and youth work</td>
<td>8</td>
</tr>
<tr>
<td>Sales/retail/catering</td>
<td>6</td>
</tr>
</tbody>
</table>
As shown in Table i, most women were employed in typical unskilled, ‘female jobs’ such as care work, administration and secretarial, community and youth work and sales, retail and catering that were relatively low-paid. While all 40 women in wave 1 were in some type of paid work, only 12 no longer received Centrelink payments. The most common payments received were Parenting Payment Single and the Disability Support Pension. Assisting people in receipt of these benefits into paid work has been a key objective of the welfare reform strategies of successive federal governments.

**Employment over 12 months: precarity and change**

Most of the women experienced many changes in their employment over the 12-month period of the research. These included changes in working hours and conditions, loss of employment, and getting a different job either within the same or a different organisation. Changes between waves 1 and 3 are shown in Table ii. Only eight women had not had any changes to their employment, mostly women working full-time or part-time on a permanent basis.

**Table ii : Employment change comparing wave 1 and wave 3**

<table>
<thead>
<tr>
<th>Change in employment circumstances</th>
<th>Number of women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployed and looking for work</td>
<td>3</td>
</tr>
<tr>
<td>Not in labour force</td>
<td>4</td>
</tr>
<tr>
<td>Same job with no change</td>
<td>8</td>
</tr>
<tr>
<td>Same job with better hours, pay and/or conditions</td>
<td>7</td>
</tr>
<tr>
<td>Same job with worse hours, pay and/or conditions</td>
<td>7</td>
</tr>
<tr>
<td>New job with better hours, pay and/or conditions</td>
<td>2</td>
</tr>
<tr>
<td>New job with worse hours, pay and/or conditions</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>34</td>
</tr>
</tbody>
</table>

Notes:
1. These are comparisons of two points in time. Some of the women experienced changes between the three waves that are not reflected here.
2. There is additional complexity not reflected in the table where women have more than one job

A few who stayed in the same organisation had experienced an increase or reduction in their number of hours initiated by their employer. Some could do overtime during certain periods but not others.

Several of the women had themselves requested, and obtained, changes to their working hours or to the number of their working hours at some point within the year. A few had cut down their hours because of health problems or caring responsibilities or because they were aware that they would be financially better off if they did so, in part because their rents increased substantially when they worked. For example, Carla, aged 60 who had two adult children and was living with her 19-year-old grand-daughter, was working for over 16 hours a week in wave 1 as a project worker in a community organisation on a fixed-term contract. She was also employed as a community contact officer on a casual basis as she had already completed her traineeship. In wave 2, she had decided to cut down some of her casual hours:

R: I’m easing off from my casual work … and I’m still with the part-time job. At the moment the strain of juggling jobs is more relaxed.
I: So you feel that you’ve got a lot already as it is?
R: One is there’s a lot on my plate, and two, because there’s a lot of flak from Centrelink and my rent has skyrocketed.

Most of the women who combined several jobs in wave 1 had lost one of their jobs over the course of the year. Some were able to find other work. They had usually combined more than one job because, like Carla initially, they had only been able to get temporary work with a limited number of hours. This meant that they did not earn more than if they relied totally on Centrelink payments and, in some cases, the hours were insufficient to meet Centrelink requirements.

Several women also combined two or more irregular jobs. An example was Victoria, in her 50s, was married with two adult children and living in a western suburb of Melbourne. In wave 1, she was working in two community jobs, both on fixed-term contracts, which gave her 15.2 hours work per week when combined. In wave 2, one of her jobs had terminated due to a lack of funding, so that she was then working for 7.6 hours one week and 15.2 hours the next. Between waves 2 and 3, she lost more hours due to lack of funding for the organisation she worked for so that she was only working one day a week. She was struggling financially and looked for more work but felt that her employment options were limited. She and her husband had health problems so she could only work for less than 20 hours a week and needed to have flexible hours and an accommodating employer. After a few months, another position came up through the neighbourhood house, so that, by wave 3, she was now working again for 17.6 hours a week, but both positions were still temporary. Both Victoria and her husband were on the Disability Support Pension:

I mean financially I thought, ‘Oh my God, how are we going to cope with this?’ With everything going up around us, I was really struggling to be able to pay my, you know, I pay so much a fortnight into my electricity, my gas and my water and all those sorts of things so that when the bills come, they are taken care of, I don’t have to worry about that type of thing, and with that day cut out, I didn’t have that extra money to be able to do that … And to take on, like, to find a part-time job, I have to be very careful in what type of job I do, because of my health, and whereas the neighbourhood house is really flexible, so it doesn’t matter when I do my 10 hours, whatever suits me is fine with them’

Thus the pattern of employment for most of the women over the 12 months was working in casual, part-time jobs, often relatively low-paid, with irregular hours and of uncertain duration. This made it hard to plan ahead as they did not know whether they would be in work next month.

The ‘juggling act’

Seven women who had been in work in wave 1 were no longer employed in wave 2 and five had lost their employment between waves 2 and 3. They lost their jobs for two main reasons: they were at the end of their fixed-term contract or they were retrenched; or they could not keep working because of family responsibilities or health problems. Maria’s situation was typical. She was in her 20s with two small children and working as a kitchenhand for six hours per week at the time of wave 1. She had left her job by wave 2, because she had asked her employer to change hours to a night shift when the children were asleep in order to look after them during the day, but her request had not been granted:

R: Being a full-time parent, it’s a bit hard to juggle both, especially with the young ones. It makes it really hard.
I: So do they both go to kinder?
R: She goes to kinder three days a week and he’s at home with me full-time. I don’t want to put him into daycare until he can at least talk. I just … I’m a worry wart. No, if anything happens, he can tell me.

Even though Maria preferred to be in paid work rather than staying at home, and her ex-partner who looked after the children while she was at work was still unemployed at the time of wave 2, she found it too difficult to combine paid work and looking after the children. Her ex-partner was not very supportive of her working and did not want to look after the children for very long. As a result, she decided to not look for paid work until both children go to school.
Leyla was a married woman in her 30s with two children, a teenager and a baby born between waves 2 and 3. In wave 1, Leyla was combining three jobs. She had finished her traineeship as a community contact officer but was still working on a casual basis. She had a second job as a security guard doing night shifts, and thought that this was permanent. She was also working as a kitchenhand on a casual basis. In total she was working for approximately 18 hours per week. Her husband was also working as a kitchenhand for the first half of the year. She took maternity leave very close to her due date and went back to work as a casual community contact officer two weeks after she gave birth, but was not able to go back to her employment as a security guard. She was very disappointed as she thought this was permanent even though she never had a contract:

I don’t know what’s happening. Because I was sick before my son’s birth, only one night, and I tell them that I’m very sick, I want to go home. That night, I finish early at 6 o’clock in the morning and I come home and next time I talk to them they say, ‘Because you’re pregnant, you must stay home now’. I say, all right, but when after the birth, give birth for my son, I’m thinking I’m going back. But they never call me. I try to call them many times, I haven’t got an answer.

After a few months, she could no longer work casually as a community contact officer as they had taken on new trainees and work was no longer available. She stopped working as a kitchenhand because, having a security licence, she was looking for full-time work in security. Her husband had also stopped working to look after the baby while she worked.

**Living in public housing**

Living in public housing had both positive and negative effects in enabling the women to work. Well-located public housing assisted them to work and carry out caring and other responsibilities if it was near to jobs, transport and schools. It also provided a safety net, or base level of security, given that most entered precarious employment and did not know whether they would have a job in the future. Public housing could be enabling where the women had been able to make strong connections and had relatives and friends they trusted to help look after their children and if it provided a safe environment. These circumstances were most likely where there was some stability in the local neighbourhood rather than frequent turnover of residents.

There were also ways in which public housing contributed to the continuing constraints and obstacles that the women faced. In particular, rents that increased when income went up contributed to poverty traps, and re-setting rents at six monthly intervals when wages could vary week to week added to uncertainty and stress. Women in some areas were very conscious of lack of safety around their housing and did not want to expose their children to danger in school holidays or coming home from school. This was exacerbated when they did not know their neighbours because of frequent changes in tenancies and/or they had experienced anti-social behaviour and/or violence in the local area.

Some women also talked about the effects of the stigma associated with living in public housing, confirming previous research (Hulse and Randolph 2004; Hulse and Saugeres 2007). Sophie explained how this works:

I applied for a couple of positions, but I don’t know … I used to get the feeling that, and it’s been a lot of people telling me the same thing, that the moment you say you’re in public housing or anything, they just don’t want to know you … And even when my sons were applying for jobs and things like that, the same thing happened, because the moment they started mentioning that they lived in public housing in such and such a place, it was more or less a no-go. They didn’t really want to know you.

**Conclusion**

At the beginning of the research, most of the women found jobs that were low-paid, part-time and casual/contract with few conditions and little job security; many of the jobs also reflected the gendered nature of employment. Although 11 had the same job throughout the 12 months, most of the women experienced changes in their employment. Many experienced changes in the number and
timing of hours that they worked, sometimes at their request, but most often at the instigation of employers and over which they had little control. Some lost their jobs because they could not manage the tasks or the hours or because the job finished. Others were able to negotiate a different job with their employer or to find a new job. Some worked at multiple jobs with a few hours in each, either to get enough money or to meet Centrelink requirements to work at least 15 hours per week.

All except seven of those interviewed in all three waves were still in paid work 12 months later. It was difficult to make much extra money from working, particularly when in low-paid, casual work. Most still struggled financially and several found that they were not, or only marginally, better off compared to when they were solely relying on Centrelink benefits. Even those who had been able to remain in the same job for the 12 months or more found it hard to get ahead financially and none were in a position where they could afford to move out of public housing. Indeed, many of the women aged over 45 years were worried that their job would end, or that health problems would interfere with their work, which meant that they could not envisage moving out of public housing. The research found that many women cycle in and out of paid jobs and continue to receive welfare benefits. The nature and fluidity of employment means that they did not escape income poverty and many faced considerable uncertainty about their present and future financial position.

The casualisation of the labour force and the availability of relatively low-paid casual jobs for women are ongoing structural constraints, particularly for women with a low level of education and little work experience. Some older women struggled with jobs that were physically demanding, such as some jobs in the social care sector. For those with caring responsibilities, combining work and parenting was a major dilemma. These are ongoing challenges for all working parents, but the women interviewed faced particular disadvantages, including in most cases not having a partner to provide back-up, and fear of letting their children come home, and stay home, alone in areas that were perceived as not particularly safe. Further, they did not have jobs with good conditions and/or flexibility in hours and work practices to manage the demands of caring, such as sick children. Some women also had to manage ongoing health problems which could be exacerbated if they were stressed by looking after their children and/or changes to working hours and requirements.

The factors that produce social disadvantage and social exclusion are multiple, complex, cumulative and long-standing. The research indicates that for female public housing tenants, getting a job is not in itself a magic bullet for getting out of poverty or enabling social inclusion. It can, however, be a part of what is often a much longer process of encouraging economic participation, with stops and starts along the way. Living in public housing can make it more difficult to work due to an accumulation of factors, but it may also be a major source of security. Research over a longer period is desirable to investigate whether, after a shaky start, women living in public housing are able to move into higher-paid work with better conditions or whether they experience ongoing instability in their employment.
Reference list


