

Social Capital in Australian Public Housing

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Abstract

The paper examines the attitudes and behaviour of tenants in Australian public housing, and compares social capital in public housing to the wider housing context. The research considers the characteristics of those who live in public housing, their trust and confidence in a range of public and private institutions, and their attitudes toward crime and punishment. We use survey methodology and employ a multivariate data analytic strategy that to provide representative data on social background and views of public housing tenants in Australia.

As expected public tenants have lower incomes, lower levels of education and poorer health than people in private rental and homeownership due to the 'targeting' of the most disadvantaged for public housing. The analyses suggest that public housing tenants exhibit significantly lower levels of social capital than homeowners and private renters. Even though they have secure and affordable housing, public tenants are less trusting than private renters or homeowners and have less confidence in institutions such as the Federal parliament and churches, although exhibit higher levels of confidence in the armed forces and trade unions. Our indicators of social capital paint a picture of an isolated and marginalised housing milieu.

Keywords: Public housing, social capital, trust, apathy

Introduction

The paper examines the attitudes and behaviour of tenants in Australian public housing, and compares social capital in public housing to the wider housing context. The research considers the characteristics of those who live in public housing, their trust and confidence in a range of public and private institutions, and their attitudes toward crime and punishment. We use survey methodology and employ a multivariate data analytic strategy to provide representative data on social background and views of public housing tenants in Australia.

The political discourse in Australia under the former Howard Federal Government (1996 – 2007) was neo-liberal, as opposed to the ‘third way’ advocated by Giddens (1996) and new Labour in the UK. However, both ideologies promote ‘third sector’ or private engagement in the state to complement public services intended to promote disadvantaged citizens’ health and well being. The changed political climate in Canberra following the election of the Rudd Labor government in November 2007 has increased the focus on disadvantaged citizens who require affordable social housing. The emphasis under Rudd’s Labor is less upon market-based solutions and more on the provision of government support for social housing development. The reluctance of the private sector to invest in what they apparently regarded as ‘high risk, low return’ social housing ventures has stymied the development of low cost housing in Australia. However, declining levels of government investment in Commonwealth State Housing Assistance since the 1980’s is possibly the main factor for the reduction of public housing in Australia. It is notable that similar processes have been occurring in the UK for over a decade alongside the ‘social inclusion’ approach of the Labour Government, so less than enthusiastic Government support for public housing is not a phenomenon exclusive to Australia.

The State and Housing

The promotion of homeownership by the State has been one way to reinforce legitimacy and support, as the majority of the Australian population is engaged in homeownership as either homeowners or buyers (Troy 2000). In this context homeownership has been promoted by the State as an ‘ideal’ package to encourage social integration and provide an economic framework for individual action. As Durkheim (1964) argues, order cannot be explained purely as a social contract between individuals motivated by self-interest. Individuals require rules and norms to

promote cohesion and solidarity. Homeownership not only institutionalises social norms that regulate behaviour according to Gurney (1999: 174), but also provides a meaningful identity (as a stakeholder) and purpose (sense of security) to members of the national community (Troy 2000). In Australia, this view has a long history. Australia's longest serving Prime Minister Sir Robert Menzies championed the vision of a Australia as a 'home owning democracy', a vision, incidentally that was less successfully echoed by Menzies' admirer John Howard in his conception of Australia as a 'share owning democracy' (Troy 2000: 736).

Critics of the 'Australian dream' of homeownership, such as Kemeny (1981, 1983), argue that owner occupation is linked to increasing 'privatism', where lifestyles are centered on the home rather than the workplace or public affairs. In Australia, the home ownership 'dream' was successfully promoted in the 1970s and 1980s to people across the social spectrum, as homeownership was affordable. Yet the problem for government remains Marshallian (1973: 69-92), as citizens who cannot afford to access homeownership still require 'a share in the social heritage' to promote a sense of membership, integration and 'loyalty to a civilisation which is a common possession'.

The Commonwealth and the States have provided housing assistance to disadvantaged citizens in several ways. The Commonwealth government developed bilateral agreements with all State and Territory governments in relation to the development of the social housing system. The original Commonwealth-State Housing Agreement (CSHA) was developed in 1945. It was initially introduced to address housing shortages, housing quality issues, concerns about private 'slum' landlords and promote the building and related industries in the post war period. High levels of post war immigration maintained the domestic demand for housing construction and the building industry was used to prime the economy (Troy 2000).

The provision of housing assistance has become increasingly targeted towards citizens in receipt of government income pensions and benefits since the recession of the early 1980s. The focus is now firmly on the provision of housing assistance to the most disadvantaged in the community, such as the unemployed, aged, disabled and lone parents. Unfortunately, the increasing concentration of the most disadvantaged in public housing estates has had a social cost in terms of stigma, poor employment prospects and intergenerational poverty (Atkinson and Jacobs 2008; Randolph and Judd 1999). Housing assistance also changed due to the deregulation and reform of the Australian economy and increased managerialism in the public sector. However the need for a national housing plan has become more apparent as increases in house prices reduced the ability of single income households to purchase a home. At the same time private rental levels have risen faster than income levels. As the states struggled to provide a coherent approach to the housing needs of the disadvantaged, low-income earners experienced housing stress in the private rental market. The dream of home ownership has become increasingly difficult for single income households to achieve.

The dismemberment of the Commonwealth Department of Housing and Regional Development after the 1996 federal election and subsequent focus on bilateral agreements with the States initially undermined co-ordination, coherence and equity in the provision of housing assistance nationally. Public housing in Australia has been in decline in actual and financial terms since 1996 (Berry 2005) and now comprises less than 5 per cent of the national housing stock (AIHW 2008). The States and Territories are currently responsible for the management and maintenance of public housing stock valued at over \$34b. Public housing is offered through two CSHA programs, that include mainstream public housing (333,000 households at 30 June 2007) and State owned and managed Indigenous housing (SOMIH) (13,000

households at 30 June 2007). The most common household type in public housing is single adult households (50%) followed by single parent families (20%), couples (10%), couples with children (7%) and group households (7%) (AIHW 2008).

The election of the Rudd Labor government in Canberra raised expectations in relation to social housing. In particular, the Rudd Labor government has replaced the Commonwealth State Housing Agreement (CSHA) with the National Affordable Housing Agreement (NAHA) in order to promote investment in affordable housing and increase the supply of social housing in Australia. Yet even with increased financial assistance from the Federal Government via the NAHA, public housing is only likely to stop shrinking as a proportion of housing tenure over the next 3 years. Federal Labor has indicated that public housing has a large role to play in social housing policy, although the 'global financial crisis' may limit policy decisions in this regard. It is also unclear the extent to which Federal Labor has moved away from the position espoused by former Labor leader Mark Latham (2000: 217), who proposed that the 'management and control of public housing needs to pass from government departments to self governing associations'. Such a move would require government(s) to provide recurrent funding to self-governing housing associations in order for them to deliver sustainable social housing outcomes (Pawson 2007).

Housing Tenure and Interpersonal Trust and Exclusion

One of our interests in this research is to explore the association between housing tenure and social capital at the national level. Mullins and Western (2001) examined housing tenure and key socio cultural factors using the survey data drawn from a sample of (N 1,347) of South East Queensland households. Examining nine 'non housing outcomes': community, crime, poverty, and social exclusion, perceived well-being, anomie, education, health and work force participation, they found 'public

housing tenants and low income private housing tenants in receipt of government assistance had the poorest non housing outcomes' except in relation to their sense of 'community' (Mullins and Western 2001: 4). In addition, they found public housing tenants have the lowest mean score for perceived quality of life, health status, perceived health, and employment status (i.e. they were more likely to be unemployed or outside the workforce). Public tenants also had the greatest fear of crime, the highest rate of poverty and the highest rate of 'anomie' with the second highest score for social exclusion and experience of crime, and second lowest score for educational attainment compared to people in other housing tenures. However, public housing tenants were more likely to have strong local ties (as they live in strong communities), although Mullins and Western (2001: 4) suggest that the 'presence of a strong community may be the product of disadvantage since this has the effect of concentrating life within the local area' and concluded that any tenure 'differences are a product of the characteristics of the people residing in these various forms of tenure, not the buildings themselves'.

Putnam's (2000: 10) notion of social capital is particularly relevant to this discussion. Social capital is based on 'networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit' with interpersonal trust a central component. Bean suggests that demographic variables are strong indicators of interpersonal trust, with trust lower among the youngest and the oldest age groups in Australia; middle-aged citizens exhibit the highest levels of trust. However, he concluded that social trust is 'not likely to decline in Australia on the basis of a generational shift' (Bean 2005: 138). In relation to institutional confidence, Australians generally tend to place greater faith in the defence forces, police and universities and the least faith in the press, banks, financial institutions, the courts, the legal system and public servants (Papadakis 1999; Bean 2005). There is also

evidence of declining confidence in governments across several advanced nations, including Australia (Dalton 2005). Dalton (2005: 148-9) found that ‘cynicism is spreading to nearly all advanced industrial democracies’, while ‘trust in government is decreasing most among groups that have benefited most from the progress of democratic governments during the late twentieth century’. However, in the Australian case, Bean (2005: 138) concluded that the empirical evidence provides ‘no indication of a current crisis’ of institutional trust.

Nevertheless, the concentration of disadvantaged citizens in public housing estates has resulted in what Castells’ (1998) would refer to as the ‘fourth world’ of social exclusion. Public tenants (due to the targeting of public housing) tend to be less educated, participate less in the labour force and have lower incomes and poorer health than people in private rental and homeownership. The socio-demographic factors exhibited by disadvantaged people concentrated in public housing are also reflected in their limited access to the internet and use of information technology, both indirect indicators of social exclusion.

In this paper we explore the socio-demographic background of people living in public housing, examine their attitudes regarding interpersonal trust and confidence in public institutions and assess their views on crime and punishment and consider how housing tenure is associated with differential health status in Australia (Burstrom and Fredlund 2001; Idler and Benyamini 1997). We show (below) that public tenants exhibit lower levels of trust than other Australians and as a consequence their capacity to engage with the wider community and participate in community activities may be reduced. Lower levels of interpersonal trust compared to private renters and homeowners may well reflect a heightened fear of other people associated with living in a socio-economically disadvantaged area. In particular, public housing tenants may

experience a ‘crisis of trust’ that undermines their sense of ‘connectedness and civic mindedness’ (Bean 2005: 2).

Data and Methods

This research is based upon survey data from the 2003 Australian Survey of Social Attitudes (AuSSA), a large nationally representative sample of Australian adults aged 18 and above (Gibson et al. 2004). The AuSSA is a unique data source well suited to our aims. It not only allows us to access important socio-demographic data, but also data relating to a range of social and political attitudes and self-assessed health. The 2003 AuSSA is the first in a biennial series of surveys administered by a team of researchers through the Australian National University and were obtained from the Australian Social Science Data Archive at the Australian National University. The survey was a mail out mail back administration to respondents selected systematically from the Australian electoral roll with a response rate of 44% and sample size of 4,270.

We present the results of binary and ordered logistic regression analysis to examine associations between our dependent and several independent variables in a multivariate context. Housing tenure is operationalised as a dichotomous dependent variable in the logistic regression analysis (1 = public housing; 0 = other housing tenures). We then use housing tenure as an independent variable, with controlling for socio-economic background factors (e.g. age, sex, education, income, marital status, single occupancy household, self-assessed class location, political party identification). Two self rated scales are used in the regression models to measure self-assessed health (‘How would you rate your health in general’, Responses: Excellent, Good, Fair, Poor) and happiness (‘All in all, how happy are you with your life these days?’ 10-point scale ranging from 0 Extremely unhappy, to 10 Extremely

Happy). While health status measured in this way is based on respondents' own assessments and cannot fully capture the multidimensional nature of health, it has been employed extensively in studies of health status and serves as a useful proxy for psychological and biological dimensions of health (see Burstrom and Fredlund 2001; Idler and Benyamini 1997).

Results

We begin by considering the social background of public housing tenants. The public tenants in the AuSSA sample consisted largely of households of 'one adult without children' (46.6%), which is slightly lower than the AIHW 2008 figure (50%), two adults with no children (18%) double the AIHW 2008 sample (9%); one adult with a child or children (11%); two adults and child or children (10%); and three or more adults with children (13.7%). Over 59% of the respondents were women, compared to 63% in the AIHW 2008 data, with the majority of tenants (66%) aged between 35 and 64. The majority (56%) did not progress beyond grade 10 at high school and only 7% were university graduates (compared to 22.5% for the entire AuSSA sample).

Only 26% of public tenants were married compared to 64.9% in private rental and homeownership. However, more than 28% of public tenants were divorced compared to 8.0% in other tenures, with the majority of public tenants 68% reporting that they do not live with a partner compared to 31% in private rental and homeownership. Public tenants are also more likely than those in other tenures to be unemployed, casual or part time workers. It will come as no surprise to learn that public tenants have lower incomes than people in private rental and homeownership. Public housing is targeted at people on a Commonwealth pension or benefit and if they gain employment they are 'encouraged' to move into private rental or to seek homeownership. Even though public tenants pay more affordable rent than people in

private rental it appears that the majority of them (52%) find it difficult to manage financially on a limited income (see Figure 1).

We now consider the social and political background of public housing tenure using logistic regression analysis in order to statistically control for correlations between the independent variables. As the dependent variable – living in public housing versus other tenures - is dichotomous, we use binary logistic regression (see Long 1997). We compare the social and political attitudes and background of people in public housing with those living in other housing tenures. Housing tenure is modeled on the basis of sex, age, secondary educational attainment, self-assessed social class location, size of household, personal income, political party identification and marital status. We also control for respondents' self-assessed health and happiness in the regression model. As these are multiple regression models, the odds ratios presented are net of, or control for, the impact of all other independent variables in the regression equation. The results suggest major differences in the social and political attitudes of public tenants compared to people in other housing tenures.

We found no statistically significant gender or age differences at the 95% level of statistical significance. However, those with less than year 10 education were more likely than those with more education to live in public housing, compared to other tenures (Table 1). Income is an important correlate. Low-income earners (less than \$20,800) are eleven times as likely to live in public housing as those earning over \$31,000. Those who do not identify with any social class are five times as likely as the middle class to be public tenants, while the working class are more than twice as likely to live in public housing. Marital status is also associated with housing tenure. Those who are single or divorced are approximately six times as likely as married or de facto couples to live in public housing, while widowed and separated people are also over represented compared to partnered couples.

Political party affiliation also plays a part here. Labor party identifiers and those who do not identify with any political party are about twice as likely as Coalition or other party identifiers to live in public housing. Other results (not presented here) suggest a higher level of political apathy among public tenants, which is at least partly related to the social characteristics of those in public housing. Goot (2002, 43) claims there has been a general ‘decline in the reputation of politicians for ethics and honesty’; ‘electoral cynicism around the credibility of election promises’ and ‘a weakening attachment to party’. In addition, education level is an important correlate of political interest that is in turn associated with knowledge of politics as education is positively correlated with political knowledge (Tranter 2007; Delli Carpini and Keeter 1996).

When we control for other socio-economic factors, single occupancy is not an important correlate of public housing, nor is self-assessed health, although there is some evidence that scoring lower on self-assessed happiness is associated with living in public housing. Other analyses (not shown) indicate that those in public housing tend to have poorer health even after holding constant important correlates of health such as age, sex, education, social class and income and are also substantially less happy with their lives compared to homeowners. Taken as a whole, these results provide strong empirical evidence that public housing is associated with disadvantage in terms of health and overall life satisfaction as well as a sense of isolation and marginalisation.

In the next set of analyses shown in Tables 2 and 3 (i.e. ordered logistic regression analyses), we examine social capital in housing tenure. We draw upon a range of indicators of social capital such as trust in others and confidence in government and other institutions. Controlling for social background factors we examine known correlates of social capital beginning with a question on trust: ‘Generally speaking, would you say that most people can be trusted or that you can't be too careful in

dealing with people?’ These results suggest that public tenants experience very high levels of interpersonal *mistrust*. Public tenants are almost three times (odds 2.86) times *less trusting* of others than homeowners! They also have considerably less confidence in government and other institutions. Public tenants have substantially less confidence in the Federal parliament, and churches and religious institutions than home owners. On the other hand, they are more confident about the defence forces and unions. Finally, in Table 3 we show that public tenants tend to hold harsher views in relation to law and order. In particular, they are approximately 70% more likely to support the death penalty and to favour more severe punishment for breaking the law than homeowners. The lack of interpersonal trust exhibited by public tenants may help to explain their higher levels of support for harsher penalties toward crime.

Conclusion

The public housing sector comprises a small (less than 5%) but important part of the housing market and while state governments promote community housing options through the transfer of public housing stock to NGOs, little research has been conducted on the attitudes of those housed by the social housing sector. Our research is by no means a comprehensive study of the attitudes held by those in public housing in Australia. However, through analysis of a major national survey – the Australian Survey of Social Attitudes – we are able to gain important insights into social capital as it relates to public tenants, and illustrate considerable differences between public housing tenants and people in private rental and homeownership.

Public housing tenants exhibit lower levels of interpersonal trust and higher levels of political apathy than private renters or homeowners. They also experience a greater sense of social exclusion than homeowners and private renters. Targeting public housing to the most needy inevitably means they have higher rates of unemployment,

lower incomes and poorer health. They are also less happy in general with their circumstances, less tolerant of people who are 'different' and have less confidence in institutions such as the Federal parliament and organised religions.

One of the major problems associated with public housing is the continued targeting and concentration of the most disadvantaged members of the community in public housing estates (see Atkinson and Jacobs 2008). The attitudes of public tenants identified here suggest that the continued concentration of disadvantaged households may well foster political apathy and a culture of mistrust. This apparent lack of trust amongst public housing tenants towards other citizens is somewhat surprising, as Mullins and Western (2004) found public tenants to have a strong sense of 'community'. In general, trust is higher among the tertiary educated, subjective middle classes and those on higher incomes in Australia, with slightly higher levels of trust also apparent among men and those living in urban locations (Bean 2005, 126). All the same, these housing data are of concern as public housing tenants exhibit much lower levels of trust than private renters and homeowners.

While public housing tenants tend to be on low incomes and have lower levels of formal education, our findings suggest they are disadvantaged beyond the obvious economic and cultural confines associated with the targeting of public housing. Some of our findings, such as the lack of identification with any social class and lower levels of political party identification, coupled with their predominantly single, separated, divorced or widowed marital status and overall lower levels of happiness even after controlling for background factors such as income and age, suggests a high degree of marginalisation among public tenants. While 'Bowling Alone' is an inappropriate metaphor in the Australian case, taken as a whole our indicators of social capital paint a picture of an isolated and marginalised housing milieu. Governments need to address a range of social policy issues that stretch beyond the

important provision of affordable social housing. More resources need to flow into education and community development in order to offer Australians living in public housing estates a better chance of empowerment and agency.

Figure 1: The management of limited household income

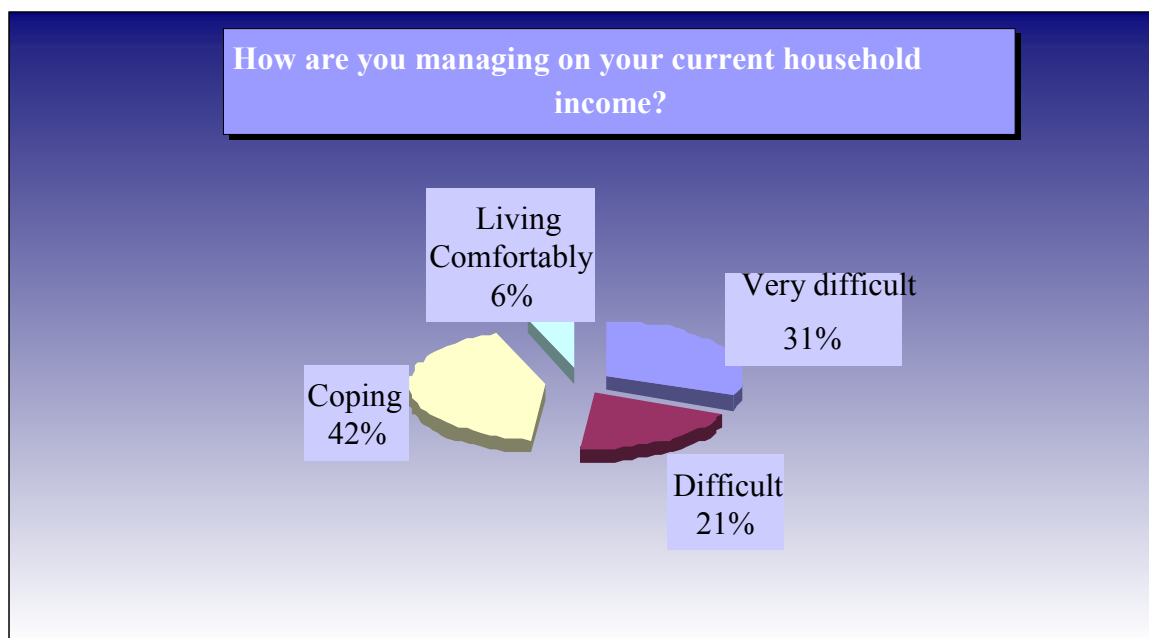


Table 1: Correlates of Public Housing Tenancy (odds ratios)

	Public Housing
Men	1.0
<i>Aged</i>	
18-29	0.9
30-49	1.1
Aged 50 and over	1
<i>Education</i>	
Less than High School	2.1**
Completed Grade 10	1.7*
Grade 12 or above	1
<i>Personal Income</i>	
\$0 – 20,799	11.0**
\$20,800 – 31,199	6.9**
Above \$31,199	1
<i>Self Assessed Class</i>	
No Class location	5.0**
Working Class	2.3**
Upper and Middle	1
Single Occupant Home	1.2
Other occupancies	1
<i>Marital Status</i>	
Single	6.0***
Separated	3.6**
Divorced	5.8***
Widowed	3.3**
Married/de facto	1
<i>Party Identification</i>	
Labor Party	2.3***
No Party Identification	1.8*
Other Party Identification	1
Health scale	0.998
Happiness scale	0.989*
Nagelkerke R ²	.30
N	(3,293)

* p< .05 ** p< .01 *** p< .001

Source Australian Survey of Social Attitudes (2003)

Table 2: Tenancy and Attitudes Toward Other People and Institutions (odds ratios)

	Public Housing	Private Rental	Mortgage
Most people can be trusted	0.35***	1.21	0.98
<i>Confidence in ...</i>			
Defence Forces	1.88***	1.27	1.08
The ABC	0.72	1.14	1.05
Unions	1.59**	1.03	1.05
Courts and Legal System	0.82	1.07	0.87
Federal Parliament	0.59**	0.72**	0.91
Public Service	0.97	1.02	1.02
Major Australian Companies	0.75	0.73*	0.93
Banks and Financial Institutions	0.74	0.74*	0.81**
Churches or Religious Institutions	0.67*	0.69**	0.96
Police in states or Territories	1.11	0.86	1.01
Charities	0.94	1.36*	1.07
Universities	0.77	0.95	1.02

Notes: Reference category is home owners + 'Other' category. Estimates control for sex, age and income.

* p< .05; ** p< .01; *** p< .001

Source Australian Survey of Social Attitudes (2003)

Table 3: Tenancy and Attitudes Toward Crime and Punishment (odds ratios)

	Public Housing	Private Rental	Mortgage
Death penalty should be the punishment for murder	1.65**	0.90	1.05
The smoking of marijuana should not be a criminal offence	1.35	1.37**	0.97
People who break the law should be given stiffer sentences	1.72**	0.88	1.04
Immigrants increase crime rates	1.48	0.89	0.91

Notes: Reference category is home owners + 'Other' category. Estimates control for sex, age and income.

* p< .05; ** p< .01; *** p< .001

Source Australian Survey of Social Attitudes (2003)

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