# Housing policy
# and social mix:
# an exploratory paper

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## Introduction

It is important to understand what the concept of social mix involves; the case for and against government interventions to encourage social mix; what are appropriate interventions; what state and local governments are doing on this matter in New South Wales; and the specific contribution of housing policy in the suite of public policy strategies.

## Definitions

The term 'social mix' – which corresponds to 'socioeconomic mix' in the US policy literature – is one that needs to be clarified. The terms relate to other terms used in social policy, like social exclusion and social inclusion, social polarization, and social diversity.

The concepts all relate to *place*. The spatial units can be a country and/or nation-state, sub-national jurisdictions (in Australia, the states and territories), regions, cities and towns, and neighborhoods.

Recognition of socioeconomic inequalities across space has produced the concept of *locational disadvantage*: this highlights a geography for inequality. This is not a new notion in social policy. The Western Sydney Area Assistance Scheme was set up to help redress social disadvantage in that part of Sydney in 1979, for example.

What seems to be new in the late 1990s and early 2000s is a new focus on locational disadvantage in light of the economic and social changes associated with globalization and 'neo-liberalism'. There has been a dispersion of employment and unemployment; there are places that have a niche in the new global economic order and those that do not (Smyth and Reddel 2000). Governments have responded with regional-based programs, especially targeting rural areas that have not been benefited from deregulation, and 'problem suburbs' in cities.

**Social exclusion** is a term used to refer to the situation of people who do not have access to the goods and services enjoyed by the majority or the norm in a society. The policy remedy to social exclusion is initiatives to promote **social inclusion**. The term is particularly associated with Blairite modifications to a 'neo-liberal' policy agenda, though its origins are in French sociology. The Social Exclusion Unit within the cabinet office of the English government has run research and policy initiatives on matters like teenage pregnancy, drug use among young people, school drop out rates, and chronic homelessness. The term and related policy approaches address social issues in a distinct political and economic context: the aftermath of 'neo-liberalism'. The core issues, poverty and its related social disadvantages and dysfunctionalities, are not new, however.

Hugman and Sotiri (2001, p.13) say that:

> Studies of disadvantage have tended to focus on the analysis of social distribution (for example, in looking at levels of income), while attention to

social exclusion raises questions of social relation (such as social integration or relationships of social power). For this reason, using the concept of 'social exclusion' may refocus attention to the ways in which housing is seen within a more complex understanding of social structures and relations, such as those of socio-economic class, race and ethnicity, and gender.

**Social polarization** is used to refer to a specific process of differentiating between people on the basis of social class or social stratum – that of 'the rich getting richer and the poor getting poorer'. The literature tends to focus on people's economic situations, such as employment status and, if not working, social security status. Where this class polarization is associated with higher income people being clustered in home ownership and lower income people being clustered in the rental tenures, it is called **socio-tenurial polarization**. The different housing tenures reflect and reinforce inequalities arising out of the labor market (Winter and Stone 1998). Winter and Stone did not find socio-tenurial polarization in Australia, but they did identify a strong clustering and 'locking in' of lower income people in the rental tenures: they called this **socio-tenurial marginalization**.

**Social diversity** is a term used to refer to a multiplicity of subcultural practices. The focus is on the social, though economic and political matters can be relevant. In Australia it is particularly associated with the multi-ethnic and multi-lingual profile of the Australian population and policies of multi-culturalism. In the early 1990s advocates of multiculturalism rebranded 'ethnic affairs' policy initiatives under a 'diversity' banner so as not to appear to be separate from dominant Anglo-Celtic culture and to have a universal appeal. The term can also be applied to other situations where people from different social categories are mixed or where social tolerance or acceptance are promoted, for example, mixing younger and older people, and tolerance or acceptance of homosexuals and transgenders.

There is a resonance of the discourses and practices associated with diversity with social inclusion, though discourses of diversity do not necessarily have the same economic reference point (wealth, poverty) as social inclusion in the Blairite sense. For example, the NSW government's *communitybuilders* website states, under a heading 'Inclusive communities': 'Empowerment, reconciliation, cultural diversity, access and equity, equal opportunity, involving minority groups, are vital to meet the diverse needs of any community.' What these notions do share with the Blairite notion of social inclusion is a social-democratic notion of 'social citizenship', which emphasizes economic and political participation. This has been applied to the situation of particular groups such as people with disabilities since the early 1990s.

The terms **social mix**, or socioeconomic mix, can refer to a mixing of people in a given space (country, region, city, neighborhood, housing estate) on the basis of diverse or different –
- social classes or socioeconomic statuses;
- social categories, e.g. ethnicity, disability;
- stages in their life cycles, e.g. younger, older; or

- household or family types.

It is most commonly used to refer to people from differing social classes or socioeconomic statuses. In the US literature, the concentration of Afro-Americans among the poor means that discussion of socioeconomic mix is integrally related to discussion of racial integration (for example, Schill and Wachter 1995; Nyden, Maly and Lukehart 1997; Pendall 2000).

The term **mixed-income housing** refers to a housing estate comprised of people from different social classes or socio-economic statuses.

The term **tenure mix** refers to a mix of tenures in a particular locality (neighborhood or street). A mixed tenure neighborhood or estate might not necessarily comprise a mix of people from different social classes or socio-economic statuses.

The term **deconcentration** is used in the USA to refer to breaking up or dispersing a concentration of low-income people in a particular estate or neighborhood, by, for example, encouraging some to leave (with the assistance of portable rental subsidies – 'vouchering out') or attracting higher income earners by privatizing/selling public housing stock to them.

## Key public policy directions

The term 'social inclusion' is similar to earlier ideas about inclusive society, but it has its own specificity, associated with the impacts of globalization and microeconomic readjustments. Notions of an inclusive society are based on concepts of social justice and social equity. Much of the content of social justice-based programs consider(ed) economic factors, such as employment/unemployment, income support and taxation policy; they also consider(ed) social factors such as family life, life cycle issues, social participation, dignity, etc. In the last decades of the 20th century new social programs were developed to address claims based on identity (sex/gender, race/ethnicity, sexuality, (dis)ability).

Nancy Fraser identifies two major types of claims in the public policy arena by people who are exploited, oppressed or subordinated: those based on **redistribution**, which focus on economic inequality, and those based on **recognition**, which focus on non-class group identity (Fraser 1997, 2000). Claims for recognition can take the form of claims for access to material resources, but the basis of the claim is the group's identity not, say, its poverty which it shares with other groups. Those claims for recognition can also be claims over signs, discourses and institutional representation in matters of cultural practice, not just commodities; for example, the re-imaging of Australia Day as Survival Day by indigenous Australians.

I have presented what is a complex theoretical and strategic debate in a rather blunt way, only to draw attention to the 2 concepts of Fraser that seem to replicate

themselves when people talk about 'social mix'. That talking refers to distributive issues, *or* to issues about non-economic sociocultural diversity, *or* to both.

Is not having social mix always good? Can there be 'bad' social mix? That is, are there situations where engineering the mixing of people together is not a 'good' idea? In ethnically and culturally diverse, age-segmented and class societies, some people choose to 'bond' with people of their own type, exclusively or mostly.[1] Such bonding based on either class or group identity can be exclusive and 'unacceptably' discriminatory (that is, the discrimination can have negative spillover effects on society). Practices like 'gated communities' or excluding Aboriginals from white clubs are of this nature. Yet advocates of social justice do not propose eradication of identity-based bonding, such as autonomous organization by women, Aboriginals, homosexuals/transgenders, and minority ethnic communities, in a quest for assimilation. Nor, in a capitalist society, are wealthy people denied choice to purchase bigger properties in the most desirable locations. The line seems to be drawn where 'bonding social capital' has adverse spillover effects, especially for social equity.

Social mix can be promoted to disempower the poor and ethnic minorities. Watson (2000) suggests that income group mixing in every housing estate in Singapore denies political organization on the basis of class or ethnicity, and thus helps perpetuate the political monopoly of the ruling party.

Promoting social mix can be also be one strategy to effect social diversity and/or social inclusion where structural and systemic factors deny social equity.

Relations between different identity-based social categories are managed through state-sponsored programs that acknowledge difference and seek to have people access mainstream services on an non-discriminatory basis (as well as providing specific targeted services). Policies around Reconciliation, multiculturalism, and participation by people with disabilities in society, are of this kind.

## The specificity of housing

Where social mix is a goal of public policy or a welcomed consequence, government action does not or need not focus on housing policy. Policy measures might fall in the fields of business development and labor market programs, transport, urban/neighborhood renewal, or community relations, or any of the dimensions of the new politics of 'place' (Kleinman 1998).

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[1] Hugman and Sotiri (2001, p.8) refer to a distinction by Gittell and Vidal (1998) between 'bonding social capital' and 'building social capital'. Bonding social capital 'brings closer together people who already know each other' and can have an effect of excluding people not in the 'in' group. Bridging social capital 'brings together people who previously did not know each other'. The original book is Ross J. Gittell and Avis Vidal, *Community organizing: building social capital as a development strategy*, Sage Publications, Thousand Oaks, 1998.

Smyth and Reddel (2000) note that the locational disadvantage that place management seeks to address is caused primarily by unemployment and underemployment.

There seems to be quite a body of literature that addresses the relationship between housing tenure and occupation/income (for example, Winter and Stone 1998), housing and employment (for example, Croce 2001), and housing and ethnic exclusion (for example, Pendall 2000).

There is a dominant trend in social housing policy to link housing issues with those of location (place) and social exclusion/inclusion. Public and community sector landlords are adding community renewal or community-capacity building to their range of services. The jurisdiction most advanced along this path is Scotland/Alba, whose government housing authority has renamed itself from Homes Scotland to Communities Scotland ('working for housing and regeneration'). (See <www.communitiesscotland.gov.uk> and Maclennan (2001).)

In New South Wales, one of the 4 objectives of the Department of Housing is 'Building successful tenancies and communities'. It seeks to do this 'by supporting people to keep tenancies, by improving the housing and surroundings in which they live and by giving tenants a say in their community' (NSW Department of Housing 2000).

Neighborhood renewal programs also operate in other jurisdictions in Australia, for example Victoria <www.neighbourhoodrenewal.vic.gov.au>, Queensland <www.communityrenewal.qld.gov.au>, and Western Australia's New Living program, which has a core focus on selling public housing stock to tenants and the public <www.housing.wa.gov.au/landsales/site_files/communities/newliving/newliving.htm>.

Public policy in the field of housing addresses some dimensions of social mix: they can address housing affordability and housing adaptability for example. Housing policy often cannot directly address matters of social exclusion such as unemployment, literacy, transport-disadvantage, or ethnic prejudice – though it can have positive spillover effects on some other matters such as employment and education (King 2001; Phibbs 2001). Public policy in the field of housing can also address issues about diversity in group identities (for example, through indigenous and ethno-specific housing providers).

However, social inclusion and/or acceptance of difference are not an automatic effect of or result from social mix policies. Such empirical research as there is, suggests that people do not 'naturally' mix 'socially' with neighbors from different social classes/socio economic statuses or from different tenures (Brophy and Smith 1997; Jupp 1999). Mixing lower-income people in mixed-income neighborhoods might have beneficial or adverse effects on factors such as crime (Phibbs 2001).

And income mixing can be hard to sustain along with producing a desirable residential environment. An evaluation of a mixed-income housing development in Vancouver found that the more successful a redevelopment is in attracting a desirable residential environment, the harder it was to retain a mixed-income community as the more affluent 'bid out' the less affluent for owner-occupier and market-rental housing (City of Vancouver 2001).

Nevertheless, 'laissez faire diverse communities' can emerge. Nyden, Maly and Lukehart (1997, p.519) say these are less the product of neighborhood organization intervention than the product of social and economic forces initially outside the residents' control. Those forces could be (i) an influx of immigrant groups; (ii) transition of neighborhood composition as an aging white population moves out or dies and new residents move in; or (iii) a reinvestment of formerly run-down neighborhoods that brings a modest increase in white, Anglo, middle-income residents, but where a sluggish real estate market inhibits wholesale gentrification and resegregation

The major thrusts in housing policy to promote or sustain a mix of people from different social classes or socio-economic statuses are those that:
- assist or sustain low-income people to live in high-income suburbs, such as acquiring affordable housing or slowing down the loss of boarding house stock. Centrelink's rent assistance also assists private renters live in a broader range of suburbs than they would be able to without that assistance.
- encourage higher-income people to live in low-income neighborhoods: this can happen naturally, through gentrification, which displaces low-income people and tilts the balance against low-income people; there are no pro-active programs in New South Wales equivalent to the 'vouchering out' programs in the USA or the New Living program in Western Australia, though the Department of Housing does not require tenants who can afford market rents to move out and it has a limited 'privatization' policy.[2]

Major thrusts in housing policy to promote or sustain a mix of people from different social categories or with different cultural identities include those that:

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[2] The NSW Department of Housing's Policy EST0007A, 'Sale of Homes to Tenants and Disposal of Public Housing' (6 September 2001), provides:
'To assist tenants transition into home ownership the Department encourages the sale of existing public housing to tenants. Alternately, we sometimes sell dwellings or other assets on the private market. We use the money raised to fund the building of new homes and improvements to existing ones. The Department particularly encourages the sale of properties to tenants if they are in an area of high concentration of social housing, for example if they are in a public housing estate or are part of a Community Renewal Strategy.'
The policy only provides for sale of public housings to non-tenants (members of the public) if the dwelling is vacant and if it is 'no longer suitable for public housing'.
Online at <www.housing.nsw.gov.au/phop/est0007a.html>, accessed 22 January 2002.

- promote and assist people with disabilities to live 'in the community', rather than in 'institutions' (through policies on de-institutionalization, group homes, and adaptable housing);
- promote the supply and diversity of housing suitable for older people and people with disabilities (by removing development impediments);
- assist indigenous people to live in white and mixed race neighborhoods, rather than on Aboriginal-owned (land council) land.
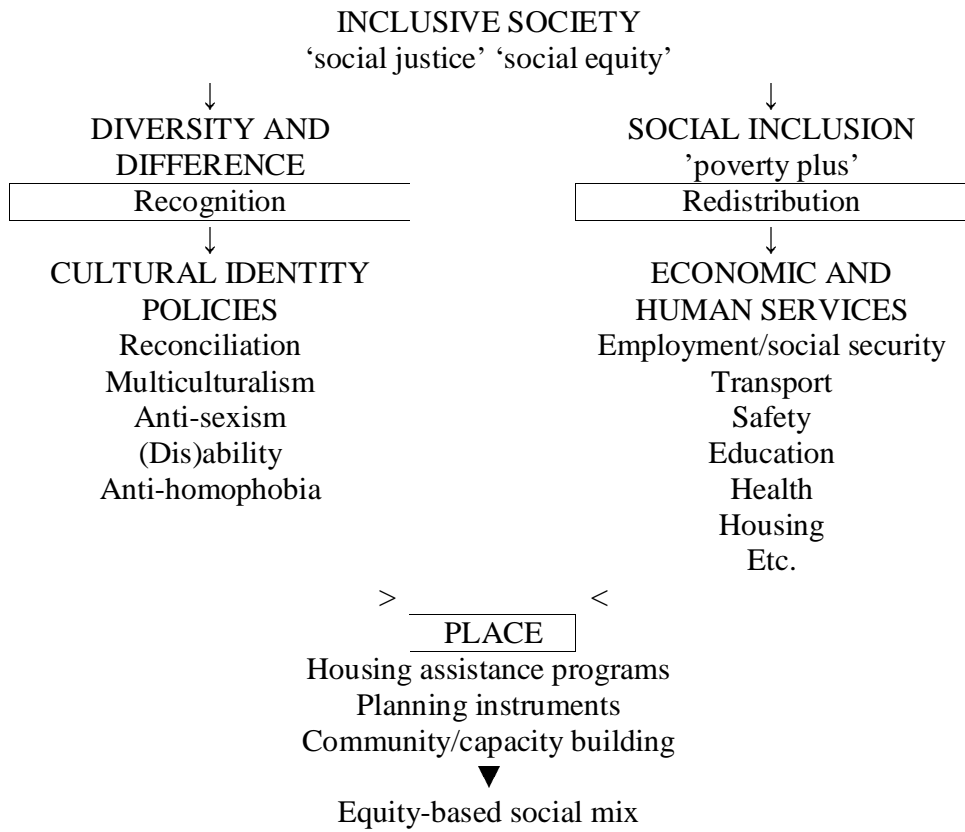
There are 2 strands of argument for income-mixing and tenure-mixing.

When it is used about neighborhoods undergoing gentrification, the case is about allowing low-income people to retain affordable housing in locations close to established public and community infrastructure. This was the historic argument for the redevelopment of Woolloomooloo and the Glebe Estate with significant public housing.

When it is about distressed neighborhoods in inner-urban areas in the USA or western Europe or public housing estates in outer suburbs in Australia or western Europe, it is based on the positive effects that moderate- or higher-income people might have on low-income or dysfunctional neighborhoods and their residents. The presence of the moderate- or higher-income people encourages physical enhancements to take place faster than would have been the case otherwise, and improves the reputation and long-term maintenance of the neighborhood (Scottish Homes 2001). Low-income residents are expected to benefit by behaving better (by emulating the behavior patterns of their higher-income neighbors), improving their job prospects (by emulating the work norms of their higher-income neighbors), and having safer neighborhoods (because the higher income households demand stricter and better-enforced rules) (Brophy and Smith 1997).

The empirical evidence for socially-mixed housing working against these performance criteria is weak or variable. A study of 7 mixed-income developments in the USA by Brophy and Murphy found general satisfaction by residents. They concluded that having different income groups living comfortably was a 'significant accomplishment' in a society increasingly segregated by income. But there were specific problems (such as, at a micro level, working class or 'underclass' teenagers terrorizing middle-class neighbors). And, moreover, mixing incomes in an estate does not necessarily mean that unemployed people are more likely to find work.

Rough and ready schema of links between the concepts and the practises

INCLUSIVE SOCIETY
'social justice' 'social equity'

| ↓ | ↓ |
|---|---|
| DIVERSITY AND DIFFERENCE | SOCIAL INCLUSION 'poverty plus' |
| Recognition | Redistribution |

| ↓ | ↓ |
|---|---|
| CULTURAL IDENTITY POLICIES | ECONOMIC AND HUMAN SERVICES |
| Reconciliation | Employment/social security |
| Multiculturalism | Transport |
| Anti-sexism | Safety |
| (Dis)ability | Education |
| Anti-homophobia | Health |
| | Housing |
| | Etc. |

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PLACE
Housing assistance programs
Planning instruments
Community/capacity building
▼
Equity-based social mix

# State and local government initiatives in New South Wales

There are a number of state and local government *housing* and *housing-related* initiatives dealing with social exclusion/inclusion, socio-tenurial polarization/marginalization, social mix, tenure mix and mixed-income housing in New South Wales. Most of these initiative have social mix as a positive *impact*, rather than an upfront *intention*.

## Redistribution

Initiatives that address the limited social opportunities associated with poverty can be grouped under a banner of housing affordability. They can be:

- housing programs:
    - provision of social housing with eligibility policies that give priority to people in greatest housing stress or need;
    - sale of public housing to tenants and non-tenants to encourage income and tenure mix in concentrated estates with a view to having a positive social impact on the broad social opportunities for low-income people in those estates;
    - establishing a tenure mix on concentrated public housing states. The Department of Housing (2000, p.13) has indicated that 1 of one of the outcomes from its objective of building stronger communities is that there will be a greater social mix. The actions it is taking to do this are: diversifying housing management through the transfer of properties to community housing providers and through tenant self management, and developing strategies for joint ventures with the private sector for redevelopment on estates.
    - site selection for construction/acquisition of social housing that avoids sites distant from transport, employment and general social infrastructure;
    - public private partnerships that encourage provision of affordable housing by private developers;
- planning instruments and practices:
    - the Environmental Planning and Assessment Act 1979 has as one of its objects, 'the provision and maintenance of affordable housing';
    - State Environmental Planning Policy (SEPP) 10 inhibits the loss of low-cost rental accommodation in a number of localities;
    - provision of affordable housing is mandated for the City West and Green Square estates and the government is preparing an affordable housing SEPP;
    - a number of councils use affordable housing provisions in local environment plans (LEPs) or section 94 of the Environmental Planning and Assessment Act 1979 to get developer contributions for social housing;
    - a number of councils use planning agreements with developers or offer development incentives to have affordable units included in private housing development.

**Recognition**

Initiatives that address social diversity can be:

- housing programs:
  - targeting allocations of mainstream housing to particular social categories, such as Aboriginal-Australians;
- regulatory instruments and practices:
  - State Environmental Planning Policy 9 removes development barriers to provision of group homes for disabled and socially disadvantaged people;
  - State Environmental Planning Policy 5 removes development barriers to construction of housing for older people and people with a disability;
  - a number of councils have development control plans (DCPs) to encourage adaptable housing, and the NSW government is preparing a model DCP on adaptable housing;
  - the Anti-Discrimination Act 1977 outlaws redlining in the supply of housing on certain social category-based grounds;
  - local government councils social plans.

The state government has a number of 'community renewal' or 'neighborhood improvement' programs that deal with social exclusion/inclusion among residents of public estates. Relevant aspects of these to social mix are activities that seek to attract applicants to formerly dysfunctional estates and sales of dwellings to higher-income earners.

The major housing assistance program in the country, the Commonwealth's rent assistance program for social security recipients, has a (limited) positive social mix effect, in as much as recipients can choose the location of their housing. Wulff and Evans (1999, pp.106-108) found that private renters in Melbourne lived in a greater range of suburbs than public tenants. However, private renters tended to live in suburbs dominated by low-income households, and were constrained by the location of low-rent private rental housing and of apartments.

## Shelter's policy research and action

One of Shelter's goals is to develop a critical understanding of different conceptions of social mix and strategies to develop it in relation to *public housing estates*. Shelter has had an interest in the state of public housing estates for some years (Eager and Plant 1996).

But even within housing policy, social mix is a bigger matter than the state of public housing estates. It is linked to the provision and spread of affordable housing and access to housing markets by people from diverse social categories and identities. Some housing researchers (McPherson and Randolph 2001) have suggested that the urban renewal debate not have a primary focus on public housing and disadvantage, but on local neighborhood disadvantage regardless of tenure.

## Suggested, wider scope project work

Further work could cover a wider scope than that indicated in Shelter's goal. For example, the aim of the work could be to:

1. Encourage housing markets to be (re)configured so that there is a spread of (i) people from different social classes and socio-economic statuses and (ii) tenures across the metropolitan area (at least – Sydney being where there is greatest internal polarization).
2. Encourage access to mainstream private housing for people with particular needs, namely, Aboriginal-Australians, people with disabilities, and people from non-English-speaking ethnic minorities.

## Issues

The range of issues that ongoing work on social mix might cover could include:

1. **affordable housing in high-cost areas**:
   - Affordable Housing Service;
   - affordable housing SEPP;
   - acquisition/construction of social housing in inner-ring suburbs;
   - modifications to appeal procedures on 'excessive' rent increases in the private rental market[3].
2. **socioeconomic mix in social housing**:
   - eligibility criteria and allocations for public and community housing: liberalization would enable a greater socioeconomic mix of tenants[4];
   - income-testing of tenants in public housing for rent-setting purposes: liberalization would prevent poverty traps and enable a greater socioeconomic mix of tenants;
   - deconcentration of public housing estates – this is not a social mix issue unless it involves income and/or tenure mixing.

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[3] Two acts of parliament have provisions that inhibit tenants from contesting rent increases. The Residential Tenancies Act 1987 (NSW) gives a particular acknowledgment to prevailing market rents, in setting processes for a tenant's application to the Residential Tribunal for an order that a rent increase is excessive. This particular acknowledgment is not contained in a similar provision in the Residential Parks Act 1998 (NSW). Section 48 of the Residential Tenancies Act 1997 (NSW) provides that the Tribunal, when determining whether a rent increase is excessive, may 'have regard to the general market level of rents for comparable premises (other than premises let by a government department, administrative office or public authority) in the locality or a similar locality and may also have regard to' 6 other, specified matters. In contrast, section 57 of the Residential Parks Act 1998 (NSW) includes the general market level of rents in a list of 10 specified matters. The second issue is the provisions in both of those Acts (section 47 of the Residential Tenancies Act and s.55 of the Residential Parks Act), which put the onus on the consumer to prove that a rent increase is excessive. This could be repealed, so that the onus is on the owner to justify a rent increase which the tenant claims is excessive. It difficult for tenants to gather the information required to evaluate the relevant matters the Tribunal may have regard to, because of information asymmetry in the market.
[4] The Victorian government is considering a recommendation to 'Move away from a narrow "welfare" based approach to eligibility to a system of broad access for lower income Victorians' (Review of Public Rental Eligibility Criteria Community Reference Group 2001).

3. **mainstream home-ownership and private rental housing for social groups with particular needs**:
   - Aboriginals – there is a social mix dimension to work on housing issues affecting Aboriginal-Australians;
   - people with disabilities – there is not a strong case for a body like Shelter to engage with matters around disability-specific housing under the Commonwealth-State Disability Agreement because of the strength of the nonprofit NGO sector in that field, but where disability issues arise in 'mainstream' housing markets Shelter might be able to add value; for example, the move to ensure that all new housing construction is 'adaptable housing' through a model DCP has been stalled in New South Wales for some years;
   - non-English-speaking ethnic minorities. It would be useful, for example, to select an issue where a body like Shelter could add value to the advocacy of migrant resource centres and ethno-specific nonprofit landlords around social mix.

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## Research underway on social mix

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