



'Stressed-Out' Communities: 'Out-of-Sight, Out-Of-Mind'?

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well located areas) whose circumstances are deserving of greater concern.

The key question is whether the fact that certain types of households have to make decisions to forgo some resources in order to achieve other goals, is an element in the transmission of long term disadvantage, or whether the situation will improve over the longer term either through the household moving again, or through changes in neighbourhood facilities and/or urban structure such that the level of disadvantage decreases over time. For the great majority in the outer suburbs, what disadvantage they experience is likely to be relatively short term and less in need of policy attention than many of the chronically disadvantaged for whom locational choice does not exist.

CHRIS MAHER

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'STRESSED-OUT' COMMUNITIES: 'OUT-OF-SIGHT, OUT-OF-MIND'?

In a recent guest editorial for *Society and Space*, Vera Chouinard noted 'how the working class and other disadvantaged groups, like the disabled, are often curiously absent from the landscapes represented in postmodern cultural geographies of the city

For the disadvantaged, on the margins of our economies and cultures, these landscapes have a radically different meaning: one of exclusion and negation (Chouinard, 1994, p. 3).

In this presentation I want to suggest that this has also been the fate of many equally vulnerable urban communities in Australia during the last decade or so, but for reasons that can be traced to politics and ideology as much as to the enticement of postmodernist approaches in urban research. In the process I will connect up two strands that bear upon the development of policy in Australia as it relates to spatial inequity in our cities. On the one hand the clumsy efforts to articulate what might be described as a form of revisionism in recent debates around urban policy; on the other, the decade long silence - BBC notwithstanding as I shortly explain - that has enveloped communities bearing the brunt of restructuring.

Perhaps with the exception of Wollongong, these old industrial regions and suburbs have suffered in silence. Or at least their pleas for assistance have gone unnoticed in Canberra right up to the present. Despite the Local Area Research Studies (LARS) commissioned by the Department of Health, Housing and Community Services (DHHCS 1992), its only since the Australian Urban and Regional Development Review that the plight of these 'stressed-out' communities has received serious consideration in Cabinet. And as the 1994-95 Budget papers reveal, regional assistance is not to become the kind of federal priority that some hoped it might have been following the review of urban and regional development.

Revisionist Tendencies in Recent Debates

An authentic challenge to accepted nostrums is always to be welcomed, all the more so if they play a role in casting public policy. In setting the scene for this seminar Andrew Beer has referred to the range of studies commissioned by several federal agencies,

most of which address the causes, and economic and social consequences of our exceedingly low density cities. The two issues that recur throughout the reports authored by Maher *et al.* (1992), Wulff *et al.* (1993), Burgess and Skeltys (1992), Stevens *et al.* (1992), and the Industry Commission (1993) concern the impact of access costs upon the locational choice of first home buyers, and whether poverty tends to be geographically concentrated in the outer areas of Australian cities.

To varying degrees the authors of each of these reports suggest that recent statements by Cass (1991), and Yates and Vipond (1990), (1) exaggerate the financial stress and locational disadvantage experienced by significant numbers of the households living in the outer areas of our biggest cities; and (2), overstate the extent to which poor families are fringe dwellers. One is struck not so much by the novelty of these assorted findings - mostly they are axiomatic to social geographers - but by the way the data have been interpreted and used politically, and then reported in the print media (Chart 1).

This is not the place for a thorough critique of the misconstructions purveyed in some sections of these documents but apparently they can be traced to a combination of oversight, flawed methods, and data limitations. One or two illustrations may help to make the point. Wulff *et al.* (1992) cast doubt on the suggestion that significant numbers of households are forced to live in the outermost suburbs of large cities (Yates and Vipond, 1990). These doubts are based on estimates obtained by the Housing and Location Choice Survey (HALCS) indicating that most urban fringe movers in Sydney and Melbourne are in fact changeover, or repeat buyers (44 per cent) rather than

recent first home buyers (14 per cent) (Burgess and Skeltys 1992).

But the HALCS adopts a very coarse spatial matrix - Sydney and Melbourne are partitioned into just five zones - and expressed differently the data can also be used to show that the same proportion of moves into 'outer zone and fringe' suburbs were made by 'first home buyers' (39.8 per cent) as 'change-over buyers' (40.9 per cent) (Burgess and Skeltys, 1992, p. 87). What is missing from the HALCS analyses are estimates of the numbers of lower-income first home buyers and where they live (Forster 1992). Yet what we do know is that a third of the respondents in Lynne Richards' study of a new housing estate on the western edge of Melbourne reported being in serious financial difficulty at the time of the survey in the late 1970s, and 70 per cent of those were first-time buyers (Richards, 1990, p. 7).

Maher and his colleagues (Maher *et al.*, 1992, 116-18) stress that there is a temporal dimension to this hardship since it tends to coincide with the arrival of a first child and dropping back to a single income. A related argument is that in time local authorities eventually catch up with the servicing backlogs that are a feature of most fringe subdivisions, and that 'the equivalents in the 1940s and 1950s are now middle-ring suburbs' (Wulff *et al.*, 1993, p. 12). And lastly it is said that eventually first home buyers on fringe estates will be considerably better off than those households trapped in the private rental sector due to the accumulative potential of home ownership in Australia (Maher *et al.*, 1992, pp. 116-18). However evidence is emerging to suggest that this is not necessarily the case because capital gains are much more time- and place-dependent than commonly assumed (Badcock 1994).

Table 1: Household 'equivalent income'^a by zone, Sydney and Melbourne 1991

	Inner/Core	%	Middle	%	Outer	%	Fringe	%	Total
<\$200 per week	126,727	24.0	175,925	23.9	116,418	18.5	106,794	22.6	525,864
%	24.1		33.5		22.1		20.3		100.0
\$200 - \$499 per week	143,248	27.1	212,531	28.9	197,480	31.4	153,990	32.6	707,249
%	20.3		30.1		27.9		21.8		100.0
>\$500 per week	199,448	37.7	224,845	30.6	198,774	31.6	133,458	28.3	756,525
%	26.4		29.7		26.3		17.6		100.0
DK/NS	59,129	11.2	121,953	16.6	115,939	18.4	77,856	16.5	374,877
	528,552	100.0	735,254	100.0	628,611	100.0	472,098	100.0	2,364,515

^a Derived by dividing household income by the square root of household size (Burgess and Skeltys 1992, 12).
Source: Extracted from Burgess and Skeltys, 1992; Statistical Appendix Table 1, p. 88.

Not all first-home buyers are struggling in the cities

Survey debunks ownership myths

By SHERYL LEKERN

First home owners are not all struggling to survive in cheap homes on the fringes of capital cities, as conventional belief might suggest.

Instead, Sydney, Adelaide and Melbourne first home buyers are scattered throughout their cities in equal proportions, a study by a Flinders University sociologist has found.

Professor Riaz Hassan, who combined data from two AGB McNair surveys on housing and one National Housing Strategy study, has debunked several home ownership myths.

Income differences

Household incomes in outer areas such as Elizabeth in Adelaide, Doncaster in Melbourne and Blacktown in Sydney tend to be higher than in inner city areas.

In Adelaide, the difference was between a median household income of \$480 in the inner city to \$528 in the outer areas.

Professor Hassan found few people move far from where they start out, dispelling the theories people gradually work their way in closer to the cities.

In Adelaide, it was also revealed people are more likely to buy a

home in the out-er suburbs because of their "income environment", rather than money worries.

And renters in Adelaide make up 37 per cent of households in inner metropolitan areas such as Unley and Norwood compared with 50 per cent of households in Sydney and Melbourne, showing they are less concerned with proximity than their counterparts in the other cities.

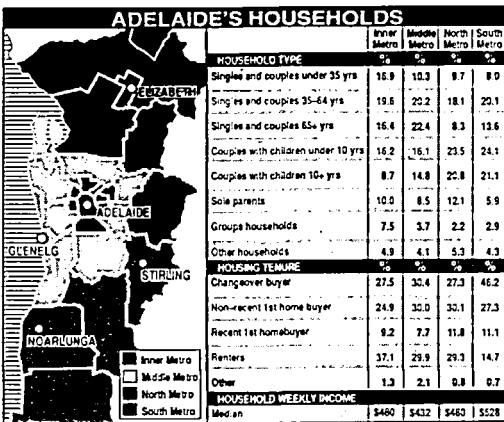
The figures did prove that many young people move around a lot, with almost half of moving households headed by people under 35 years.

Eighty five per cent of these people were single and had also moved in the previous five years.

The study also found most people who move a job in the inner city tend to be childless, as compared with people who leave outside metropolitan areas.

Adelaide was clearly seen as a house living haven - with 81.5 per cent of inner city residents living in a house, that to 88.4 per cent in more distant areas.

Professor Hassan's paper, released yesterday, is called Urban Location, Housing Tenure and Residential Preferences in an Australian Cities An Overview.



Poorer families not fringe dwellers: study

By DAVID PORTER

The common view that rising property values and "gentrification" had forced low-income earners out of the inner suburbs to the urban fringe may not be correct, according to a draft report released yesterday by the Industry Commission.

Using data on income distribution from the Australian Bureau of Statistics and the 1993 Housing and Localities Census Survey, the commission found that lower-income households were concentrated in the core and inner-city areas in Melbourne, and unevenly spread through zones in Sydney.

Dividing Melbourne and Sydney into four suburban zones, inner core, middle, outer and fringe, the data showed that:

- Households with an income of \$399 or less a week were distributed unevenly through the zones in Sydney, while in Melbourne they represented a higher proportion in the core and inner zones, but a lower proportion further out.

- Households earning between \$400 and \$1199 a week were fairly evenly distributed through the suburbs in both Melbourne and Sydney.

- The highest proportion of households earning \$1200 or more a week were located in the middle suburbs of Melbourne and in the core and inner suburbs of Sydney.

The commission said the findings contradicted the view that low-income earners were mainly located at the fringe and supported the view that households with low incomes tended to be located close to established services and better public transport.

The commission also found that most employees traveled to and

from work by car, and average travel times did not differ much for residents in inner and outer areas. It said this supported other evidence that employment was moving out of traditional inner-city locations.

The commission's draft report, "Taxation and Financial Policy Impacts on Urban Settlement", will be finalised in April after a period of public comment.

It described as "not well-founded" the view that people living on the fringe of cities were being heavily subsidised by inner-city dwellers.

It said there was no clear evidence that charging arrangements for infrastructure favored the development of outer areas at the expense of redevelopment of inner city areas.

"Water, sewerage and drainage charges in the fringe are not substantially out of line with cities. For services such as roads, public transport and energy, as well as many forms of social infrastructure, charges do not always match costs - but this is the case both in inner areas and at the fringe."

It said more responsive pricing would lead to better investment decisions.

The commission also found that manipulating prices of infrastructure in an attempt to alleviate hardship for some groups was likely to be ineffective. Both rich and poor first-home buyers and repeat buyers lived at the fringe and manipulating infrastructure prices did not necessarily provide assistance to identified groups.

It said it was more effective to assist people in two distinct populations, with very reasons motivations and experience.

First buyers were motivated almost entirely by price. This was cited as the prime reason for their decision to move to the fringe, while only 20 per cent of change-over buyers said this affected their decision.

By contrast, the most significant reason given by change-over buyers in moving to the fringe was environmental attractiveness, which also means clean air and less traffic.

NAPPY VALLEY IS WHERE IT'S AT FOR HOME BUYERS, REPORTS JULIE POWER

City lacks fringe benefits

FOR years, it has been the dream of urban planners and policy-makers like the Deputy Prime Minister, Mr Howe, to bring people back into the centre of Australia's cities.

The belief was that those living out in nappy valley - the urban fringes - were not there by choice. They had been forced to live there because it was the only place they could buy housing within their budgets, often sacrificing community facilities when they most needed them in the early years of family life.

But research commissioned by the National Housing Strategy, released early this month, challenges conventional opinion about who lives where and why in Sydney and Melbourne.

The research tested - and found lacking - the stereotypical views of inner-city "gentrification", the "emptiness" syndrome in the middle suburbs and nappy valley.

It found Sydney and Melbourne were far more diverse than expected.

The cities were not broken into demographic ghettos.

Instead, they were more like a series of villages, with each containing a significant cross-section of the community.

And once people settled in a zone, they were reluctant to leave it, with most household moves being made within 10km.

The housing and location choice survey found only 40 per cent of those living on the fringes were first-home buyers. As many as 44 per cent of households were change-over buyers (buyers who have previously owned a home and have moved).

And nappy sales were not going to be much greater there than anywhere else. As many as 40 per cent of households in the fringe areas did not have children.

And while it was true that there were



changed the language of urban reform in the past few months.

Instead of appearing to talk about urban consolidation and a shift back to medium-density housing in the inner and older middle-ring suburbs, Mr Howe's speeches on the Federal Government's better cities programme have broadened to include the outer suburbs.

In a major speech this week, Mr Howe touched on the big sales job ahead.

He said the Government's research had shown many Australians were "staunchly defensive of large block traditional housing".

Shrinking family sizes had to be provided for by a diversity of housing which matched the diversity of Australian cities.

Urging urban designers, architects, and government to lead by example, Mr Howe said: "The prejudices expressed in surveys will account for nothing when people can see and touch housing that meets their needs and desires."

According to Professor Terry Burke, an associate professor at the Saurbume Institute of Technology in Victoria, the National Housing Strategy research exaggerates the degree of choice that exists.

With 90 per cent of new development to occur on the fringe between now and the year 2000, he argues that consolidation must be reconsidered to include high-density development such as American-style condominiums - on green-acre fringe sites.

With government and planners still trying to reverse the trend of smaller block sizes - and the survey revealing that people buying in nappy valley felt compromised because they were forced to buy smaller blocks than they ideally wanted - the bid to fill the urban doughnut has hardly begun.

more first-home buyers on the fringe than in inner areas; they were spread fairly evenly across cities, as were the aged and single parents.

The report's confirmation that Australian cities are not low-density housing - and will continue to move to new suburbs in pursuit of the quarter-acre block - raises interesting questions.

Are the Government's well-meaning policy-makers wrong in thinking they know what is best for the community?

Can they reverse the seemingly endless trend outwards to new suburbs, and bring Australians back to the cities?

Would it be as appears to be out of step with the community - and no doubt aware of the findings of this research - the Federal Government has subtly

FINANCIAL REVIEW

22nd. OCT. 1992

page 16

SYDNEY MORNING HERALD

March 16th, 1992

page 5

People happy in nappy valley, study shows

By PAUL CLEARY

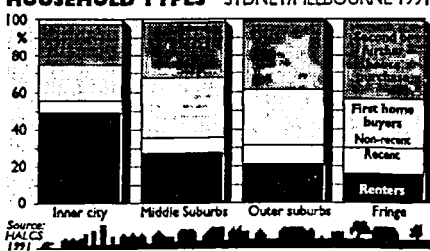
CANBERRA: Most people living in the fringe suburbs of Sydney and Melbourne are not first-home buyers forced to live in "nappy valleys", but established families who live there because they like the lifestyle.

This is a key finding of a comprehensive survey which asked more than 10,000 households in Sydney and Melbourne why they chose to live where they do.

The study was undertaken by the National Housing Strategy, and while its findings are yet to be published in full, a summary is contained in a speech to be presented today to an urban consolidation conference in Sydney by the director of the strategy, Dr Meredith Edwards.

The study suggests that if the Federal Government's policy of increasing urban consolidation is to work, then some of the hidden subsidies that encourage people to move to the fringe will have to be removed.

HOUSEHOLD TYPES SYDNEY/MELBOURNE 1991



The survey shatters the widely held view that sprawling outer suburbs are inhabited mainly by young first-home buyers. The study shows that the majority are families who had bought second or more homes (change-over

buyers), often motivated by access to bigger houses.

Nearly half the households in the fringe zones did not have children, only a quarter were under 35. In fact, more than 40 per cent of the families

in outer and fringe areas were over 50.

The study shows that the proportion of established or change-over buyers rises progressively towards the outer suburbs.

This trend suggests that all types of households still want the traditional detached home on the quarter-acre block - even if it is up to 50 kilometres from the CBD.

The study divided Sydney and Melbourne into four concentric circles - the inner areas, middle areas, and outer and fringe areas.

In the inner zone, almost 50 per cent were renting, while first and change-over buyers each accounted for about 20 per cent. More than 30 per cent of the residents in this zone were under 35, compared with about 20 per cent in the other three zones.

The middle zone is dominated by first-home buyers, particularly those who purchased more than five years ago (more than 30 per cent). First-home buyers who purchased within the past five years accounted for less than 10 per

cent, perhaps reflecting the effect of soaring house prices on new entrants. Change-over buyers also accounted for about 30 per cent.

The outer zone has equal proportions of first-home buyers and change-over buyers, about 40 per cent each.

But it is in the fringe where change-over buyers outnumber first-home buyers - 44 per cent to 40.

Dr Edwards's paper said the given reasons for moving to particular areas by first and change-over buyers "reflect almost two distinct populations, with very reasons motivations and experience".

First buyers were motivated almost entirely by price. This was cited as the prime reason for their decision to move to the fringe, while only 20 per cent of change-over buyers said this affected their decision.

By contrast, the most significant reason given by change-over buyers in moving to the fringe was environmental attractiveness, which also means clean air and less traffic.

It would be wrong to imply that this is a singularly Melbourne view of the world! The Adelaide HALPS (Stevens *et al.*, 1992, p. 19) also disputes 'conventional beliefs' about the lack of locational choice facing first home buyers. Thus an *Advertiser* byline boldly announces that 'Not all first-home buyers are struggling in the cities: survey debunks ownership myths' (Chart 1). Thus in the process of overcorrecting for all the attention that the 'fringe housing problem' has deservedly received over the years, some of the most vulnerable first home buyers have been written out of the script. Smith (1991) confirms that low income first home buyers eligible for the SA Concessional Housing Loan Scheme in the late 1980s are as strongly concentrated in the outer reaches of metropolitan Adelaide as ever (*i.e.*, Salisbury, Elizabeth, Munno Para and Noarlunga).

The Industry Commission (1993) adds to the sense of revisionism that pervades these reports. Although there has been a 'watering-down' of some of the more sweeping generalisations contained within the draft report, the compromising technical flaws identified by Forster (1992) remain. For example, in the Industry Commission analysis (1993, p. 70) lower income households (<\$399 per week) are distributed unevenly through the five zones in Sydney, and concentrated in the core and inner zone of Melbourne. As a consequence, in the rough translation that finds its way into the print media, rising property values and 'gentrification' are not forcing low-income earners from 'inner' Sydney or Melbourne, nor are they to be found 'mainly located at the fringe' (Chart 1).

Of course low-income households will keep their 'toehold' in inner Melbourne and Sydney so long as the stock of 40,000 public rental dwelling units remains intact. The 39,227 public renters account for 45 per cent of all households living on less than \$200 per week in the HALCS core/inner zones (Burgess and Skeltys, 1992, pp. 89-90). Students in 'digs' around the downtown campuses also distort the estimates, as does the presence of 'asset rich, income poor' aged pensioners. Yet if household incomes are adjusted for size and expressed in terms of 'household equivalent income', the extent to which poor households receiving less than \$200 per week are over-represented - in absolute and proportional terms - in the outer and fringe suburbs of Sydney and Melbourne becomes apparent: over 40 per cent of the poorest households, and almost

twice the numbers found in the core/inner zones (Table 1).

The Art of Urban Myth-making

A careful reading of each of the reports reveals a certain like-mindedness which is all too apparent in the cross-referrals, and the reversion to neo-liberal ideology with its privileging of consumer sovereignty (*i.e.*, 'choice' and 'preference' in place of 'constraints'). Thus the sense of general satisfaction with home ownership and preference for suburban living that one naturally expects to emerge from population-wide surveys, crowds out any consideration of the households that are not so well served by the Australian housing system. As the Industry Commission (1993, 63) approvingly points out '..... once basic economic necessities have been satisfied, people move to where they want to live rather than where they have to live' (Flood *et al.*, 1991, p. 19). Echoes of Galbraith's 'culture of contentment'? But in a situation where households are increasingly diverse in composition, the treatment of data must respect their varied experience and the special needs of women and children within those households (Cass 1991).

It is mischievous to parade a series of 'commonly held', though unattributed, 'opinions' about living patterns in Australian cities on the one hand (Industry Commission, 1993, pp. 54-55), and then generalise the measurement units to such an extent that any ill-fitting evidence is obscured from view on the other. For example, I am unaware that anyone in Australian urban studies has ever concocted an 'image of large public sector estates dominating housing in fringe areas' (Burgess and Skeltys, 1992, p. 11), or claimed that 'people are forced into fringe suburbs against their will in order to satisfy their desire for home ownership' (Stevens *et al.*, 1992, p. 19). What has been suggested, though, is that at the level of generalisation where useful international comparisons can be made, Australian cities are remarkably distinctive to the extent that significant concentrations of lower income households can be found in the outer suburbs (Badcock 1984; Parkin, 1982).

In many cases these communities are a legacy of public housing programmes that have been much studied over the last 20 years (Badcock 1982), precisely because of the additional social and economic costs conferred on poorly located public tenants, and because this aspect of state housing policy has attracted persistent criticism. But whom is seriously suggesting that any of these surveys of low income, public housing estates

are necessarily representative of the experience of the outer and fringe suburbs at large?
'Stressed Out Communities'

The underlying logic that produced the juxtaposition of a blue collar industrial workforce and public rental housing in the middle and outer suburbs of Australian cities in the 1960s and 1970s has now turned upon many of these working class communities. Deindustrialization has made 'once-functioning and successful working class suburbs' like Elizabeth into *poor* places (Peel 1993-94).

Whilst the Car and Steel Plans have created one or two more hopeful exceptions like Wollongong, one of the trends that these other communities with highly specialised manufacturing sectors share in common is the failure of employment levels to fully recover after each economic downturn since the mid 1970s (SJCC 1992). As a consequence, these sub-regions are becoming less and less attractive to investors as their reputations for concentrating the long-term unemployed grows, and as younger or more skilled workers leave (DHHLG & CS 1993). Moreover, as Taylor's analysis of the regional impact of changing levels of protection in manufacturing reveals, many old industrial suburbs in the eastern and southeastern states still have equally destructive rounds of restructuring ahead of them if the target rates of protection are to be achieved in the 1990s (Taylor 1992).

The loss of work and income have taken a disproportionate toll of families living on public housing estates, and increased their susceptibility to stress related illness. Anyone doubting this is directed to the National Social Health Atlas maps and tables describing the incidence and correlates of 'dependent children of selected pensioners and beneficiaries' in our largest cities (Glover and Woollacott, 1992, pp. 293-299). There are too many suburbs where over half of all the children are now living in households reduced to subsistence. It is doubly ironic, therefore, that structural unemployment will linger longest in suburbs supporting public rental housing (DEET, 1992); and that due to the retreat of the public sector in Australia, these suburbs will concentrate more of those households dependent upon welfare payments.

The compounding effect of recession in 1982-83 and again in 1991-93 has run down household savings, closed local businesses, and threatens to exhaust local government reserves. Household indebtedness has reduced the capacity of stressed communities to un-

derwrite public services, while stagnant or even falling house prices have eroded the rate base of some local government areas. Tragically, this haemorrhaging by the worst-hit urban (and rural) communities has coincided with a tightening of Commonwealth and State outlays in key human service areas like health and welfare, education, housing and public transport. The service standards on older suburban housing estates, for example, have often fallen far behind community-wide benchmarks as local authorities struggle to provide basic services to new subdivisions within their council area (DHHCS 1992, p. 23).

Wrecked Boats Don't Float

Apart from the Building Better Cities programme, a 'hands off' approach to area assistance has been observed during the lifetime of the present federal Labor Government. While BBC grew out of the campaign to consolidate Australian cities, the concern for social justice that featured in early programme statements have since been overtaken by a striving for the kinds of systemic and operational efficiencies that make for more 'productive cities' (Orchard 1993). As a result, the main thrust of Building Better Cities is directed to demonstrations of 'best practice' in growth corridors and improvement areas, at the expense of concentrating scarce resources on the neediest communities. The only BBC area strategies that devote a significant portion of their funds to ameliorating local conditions are Adelaide's Elizabeth-Munno Para and Brisbane's Inala Ipswich Corridor (DHHCS 1992).

Now, with the recovery gaining momentum, the Keating Government has opted to disregard the advice of the Taskforce on Regional Development (1993) in the mistaken belief that 'as the tide rises, all boats float'. However recent research by Gregory and Hunter at the ANU shows that there has been little pick-up in employment levels in the worst-hit suburbs even during highly expansionary periods like the late 1980s (Howe 1994). Whilst one is under no illusions about the very mixed record of area assistance here and overseas, it is not enough simply to make transfer payments to people as advocated by the Industry Commission (1993) and leave it at that. Social transfers are for household subsistence alone and do not leave resources for the kind of community rebuilding that has become a matter of urgency in parts of Australia. Wrecked boats don't float!

As well as seeking in this presentation to restore some balance to the portrayal of spatial inequity and

locational disadvantage in Australian cities, my main objection to the revisionist 'agenda' is that in the minds of some Canberra bureaucrats it has served to legitimize a complacency towards conditions in those regions that are now under severe stress in our cities. The adoption of geographical scales of analysis that average out intra-area differences in income or access to services obscures the localization of poverty and service deprivation, especially on the outskirts of Australian cities. If social research removes the underprivileged from view- 'out of sight' - it is little wonder that politicians, not to mention the wider community, gradually becomes desensitized to their plight - 'out of mind'.

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DISCUSSANT'S COMMENTS: LOCATIONAL DISADVANTAGE, OUTER SUBURBIA AND URBAN MYTHS

I'll start by suggesting some things about which we might all agree, then move on as rapidly as possible to things that at least some of you will disagree with. The transition point will no doubt come earlier for some than for others.

Australia's major cities, by world standards, aren't grossly segregated. But, like everywhere else, households with the lowest incomes and the least power end up, by and large, in the least desirable housing - least desirable because of various combinations of quality, location and 'image'. Because the least desirable hous-

ing tends to occur in clusters, all our cities therefore have areas where low-income households are concentrated together. Some concentrations are in the inner suburbs, some in the middle. And some are in the outer and fringe suburbs.

The core and inner suburbs still have the highest percentages of low-income households. They also contain most of the very worst housing conditions and the very worst poverty - including the statistically invisible homeless. But the outer and fringe suburbs - even in Melbourne - contain in absolute numbers more low-income households than the inner and core suburbs. And because outer suburban households are larger, low-income people - and especially their children - outnumber those in the inner suburbs to an even greater extent. Moreover both the absolute numbers and percentages of low-income households are falling in the inner suburbs and increasing in the outer and fringe areas.

We can leave aside the furrphies and alleged 'urban myths' that the Industry Commission Report on Taxation and Financial Policy Impacts on Urban Settlement (1993) set up for itself as easy targets. No one has ever seriously said - or believed - that all low-income households live in the outer suburbs, or that the outer suburbs consist largely of low-income 'deprived' households, or entirely of young families with children, or entirely of marginal first-time home buyers forced there against their will. What matters is that *some* of our outer and fringe suburbs undeniably do contain significant numbers of low-income households - more than in the inner city - and that their numbers are rising. As Blair Badcock points out, this has long been recognised as a characteristic of Australian cities. Why the Industry Commission should waste its time and ours going through contortions in an attempt to conceal it is an interesting question.

Of course low-income households gain many benefits from living in the outer suburbs. They get access to separate houses, private space and greenery to an extent that would be envied in other countries. But they also do tend to have worse access to jobs, services and facilities than households in the inner and middle suburbs, and they are very dependent on the automobile. Chris Maher suggests that we shouldn't worry too much about this alleged locational disadvantage. He argues that surveys show households of all incomes prefer low density suburban living. Outer suburban households choose their location because it offers them the best combination of short term condi-