"Intellectual freedom depends on material things... and women have always been poor, not for two hundred years merely, but from the beginning of time". (Wolfe, 1929)

An analysis of women's housing situation after separation and divorce is as much about the social, economic and ideological environment in which the parting takes place as about the actual housing circumstances and outcomes. The situation after separation is an attenuation of the economic and social organisation of marriage, and the consequences of divorce suggest ongoing inequality within marriage, as in society.

Divorce is not a phenomena equally visited on all sections of the population. Those who are disadvantaged economically are also more prone to divorce, as are the young. Interestingly, although it is abundantly obvious that the economic consequences of divorce are much worse for women, and their most sensible approach in terms of improving their economic and housing situation is to repartner, women are less likely to repartner than men. Older women who often have the least opportunity in the long term for improvement of their financial situation by other means are the least likely to repartner. Is this a perversity associated with age, or merely a reflection that a rationalistic, unidimensional theory will not recognise the complexity and difficulty involved on many levels, in decisions surrounding an ultimately personal experience such as divorce?

Analysis of the consequences of divorce has focused primarily on the single-parent family with some limited attention to the plight of the older woman who has, presumably, already reared her children. After examining the economic consequences of divorce it is perhaps not surprising that this is so. Given the almost universal responsibility of women for children after divorce and the costs of such responsibility, women are grossly
disadvantaged. This level of disadvantage interacts with a pervasive gender differential in the labour market. While Family Law, which until a century ago did not admit the rights of married women to ownership of property at all, fails to recognise or compensate for unequal outcomes, regrettably it also fails to promote the rights of fathers for continued parenting. In this sense the inability of a cumbersome legal institution to respond to changing circumstances in society is a major source of friction, as its ability to assume equality, particularly in this case gender neutrality, in the enunciation of its findings, despite axes of inequality evident in society.

Despite the great disruption to housing and housing stability after separation, housing was of lesser concern than income to women in the AIFS study. Although individuals may not necessarily analyse disadvantage in terms of the origins of its components the two are closely connected. In a practical sense, much labour-force advantage and disadvantage is mediated through the housing system, and vice versa. While the housing literature has emphasised the importance of public housing for women-headed households it seems that the increasing concentration of women and the unemployed in public housing threatens the establishment of yet another dualistic system within the housing market. This could be aided by the geographically concentrated nature of public housing provision and the often recognisable building style. None of these characteristics are immutably attached to public housing, but in the context in which public housing has operated in Australia this marginality has been assured.

The housing problems for women leaving a marriage vary by tenure. The least disruption occurs for home purchasers and public tenants. Owner-occupancy prior to separation neither assures maintenance of an adequate income or housing stability. Even for the minority of women who achieve continued residency of the owner-occupied marital dwelling the length of time to distribution, on average three years, will be a period of
uncertainty, and in as many cases as not, no assistance with the continued housing cost will be forthcoming. With the tendency for a younger age at divorce and the increasing difficulty of access to home ownership for lower income groups, even fewer women will be able rely on housing capital as a buffer between them and poverty if their marriage fails.

Given an increasing importance of human capital to economic outcomes after divorce, the intense focus on 'who gets the house' seems in some ways anachronistic. It is probably a reflection of the centrality of home ownership as a rational economic choice and a barometer of personal achievement in the Australian setting. Given the greater emotional investment of women in the home as both a shelter and a source of personal and emotional security and as an extension of their personality, the loss of the marital home may be particularly painful.

One of the interesting findings of this review was of an awkward social ambivalence surrounding the notion of women's dependency. This is particularly apparent for women leaving the institution of marriage, given a continuing assumption of dependency within marriage. It is also interesting that the notion of dependency is tied closely to economic dependency. Husbands are not thought of as dependent because of their use of their wives domestic labour. The notion of women's dependency within marriage is also a misconception, given women's participation in a "double day" of domestic and workforce labour.

While the findings of this thesis validate the constructs of feminist housing and urban theory, it has been found that many of the policy-related assumptions and stereotypes have been too generalised. Evidence from this study suggests, as would be expected, a wide range of demographic and economic characteristics which will interact with the influence of gender on the outcomes of divorce. While women generally suffer
major housing and income decrements from separation and divorce, and as a whole the losses are greater than those experienced by their former husbands, particularly where children are involved, the situation is much more complicated than modernist theory or policy would admit.
### APPENDIX 1: Women aged 15+, marital status by tenure by age. Australia, 1986.

#### NEVER MARRIED (age 15+)

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<th>Age</th>
<th>Total</th>
</tr>
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<td></td>
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<tr>
<td>15-24</td>
<td>353975</td>
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<tr>
<td>(%)</td>
<td>27.7</td>
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<tr>
<td>25-34</td>
<td>210912</td>
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<td>(%)</td>
<td>16.6</td>
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<td>35-44</td>
<td>326750</td>
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<tr>
<td>(%)</td>
<td>29.9</td>
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<tr>
<td>45-54</td>
<td>376328</td>
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<tr>
<td>(%)</td>
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<tr>
<td>55-64</td>
<td>450326</td>
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<tr>
<td>(%)</td>
<td>62.5</td>
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<td>(%)</td>
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<td>2296134188632</td>
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<tr>
<td>(%)</td>
<td>37.9</td>
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Source: ABS, 1986 Census, microfiche, Table CX0007


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