Older Single Women and the Risk of Homelessness – the Recession, Inequalities and Politics in Rural Australia

Abstract

In 2006, the homeless population in Australia was 105,000, with most people staying temporarily with relatives or friends (45%), in boarding houses (21%) or improvised accommodation and sleeping rough (15%). 56% were men and 44% women. Approximately one sixth of the total homeless population were aged 55 years or older - an increase of 4,000 since 2001. These alarming statistics stimulated a flurry of federal and state Government, and charitable initiatives (Commonwealth of Australia, 2008).

Although the public face of homelessness in adults is typically associated with men, the number of single older women at risk for homelessness is increasing - "In Australia in 2009…one of the most disadvantaged demographic profiles for a person…is to be old, single, poor, female and in private rental accommodation." (Kimberley & Simons, 2009, p. 47)

While not negating the empirical seriousness of this situation, many sociologists conceive homelessness as a social construct, with causal attribution falling into the familiar individual or structural interpretations of social problems. Either personal deficiencies including substance abuse and social disaffiliation, systemic factors such as lack of affordable housing and under/unemployment, or their convergence, are assumed to drive homelessness in a temporal linear relationship. A recent socio-political critique

(Cronley, 2010, pp. 320-330) suggests that the epidemiology of homeless in the United States of America has shifted over time, from a structural to an individual emphasis.

However, an Australian study of older single women (McFerran, 2010) contradicts this perception. Although most women successfully manage their life circumstances until their fifth or sixth decades, sudden adverse circumstances such as living alone, health and/or employment related crises, or age discrimination may result in unemployment. Census data (2006) shows that many Australians aged 55-64 years had stopped looking for work, and coupled with the failure or refusal of family support, leads to housing risk (McFerran, 2010, p. 4). In addition, "Rural older women may suffer triple jeopardy: they are old, rural, female (and) disadvantaged when compared with both urban women and rural men in terms of both income and incidence of poverty." (Dorfman, Mendez & Osterhaus, 2009, p. 305) Unfortunately, very little is known about single older women's experiences of becoming and being homeless in rural areas. This situation is only fleetingly addressed in McFerran's report (pp. 46-48), and focuses on housing options, rather than the lived experiences of these women. Additional exploration of the failure of the family safety net is also neglected.

Accordingly this study will investigate the demographic, political, socio-economic, community and individual factors contributing to homelessness in older single rural women in Australia. The multi-method, multi-level matched case study methodological analysis will be modeled on the dynamic qualitative longitudinal approach successfully implemented in the United Kingdom by the Centre for Regional Economic and Social Research (2009). Census and policy documents will contribute to comparative demographic, political and socio-economic profiles; key informant interviews will provide community, social and rural contextualisations; and personal life stories of single older women will add individual level information.

"Each year we are getting older and what is going to happen when I'm on the street and 60 and can't carry a backpack anymore?"

Previously associated with developing countries, homelessness has recently emerged as a major social issue for developed nations (Toro, 2007, pp.. 269-270). Despite this ubiquitous challenge, there are significant international and contextual differences in identifying and defining homelessness. Broad conceptions of homelessness range from 'precariously housed' (individuals at high risk of becoming homeless) to the 'literally homeless' (people living in homeless shelters, on the streets and in parks, and/or other precarious accommodation such as abandoned buildings) (Toro, 2007, pp. 462-463), and primary, secondary and tertiary homelessness in Australia (Chamberlain & MacKensie, 1992). By contrast, the European Typology of Homelessness and Housing Exclusion (ETHOS) provides a more structured template by focusing on housing - rooflessness, houselessness, insecure and inadequate housing (Jones & Pleace, 2010, pp. 10-11), rather than the status of the individual. Concomitant difficulty relates to estimating the prevalence of homelessness (Toro et al., 2007; Tsemberis, McHugo, Williams, Hanrahan & Stefancic, 2007; Hudson & Vissing, 2010), especially in terms of inclusion and exclusion criteria (Pannell & Palmer, 2004, pp. 34-44), for example, 'rough' or 'street sleepers' (Shapps, 2007). Census and survey data tend to underestimate the homeless population (Lee, Tyler & Wright, 2010, pp. 503-505), with social service and support agencies overstating the extent of homelessness (Toro, 2007, p. 470).

Homelessness – Inequalities

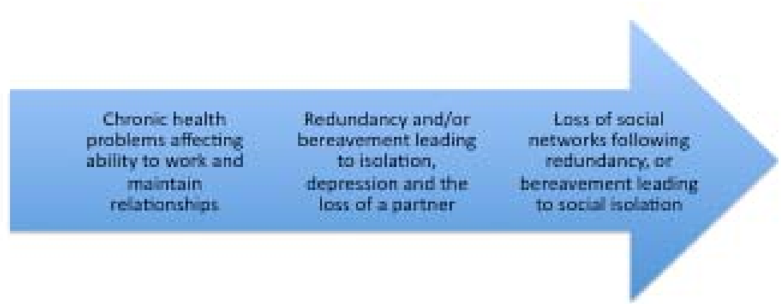
While not negating the empirical seriousness of this situation, many sociologists conceive homelessness as a social construct, with causal attribution falling into the familiar individual or structural interpretations of social problems. Either personal deficiencies including substance abuse and social disaffiliation, systemic factors such as poverty, a lack of affordable housing and under/unemployment, and/or their convergence, are assumed to drive homelessness in a temporal linear relationship (Cronley, 2010, p. 320; Nooe & Patterson, 2010). To unravel this complex gestalt of homelessness, Nooe and Patterson (2010, p. 107) propose an ecological model of homelessness, mapping the dynamic interaction of individual and structural biopsychosocial risk factors against individual and social outcomes, and housing status. Cronley's socio-political critique of homelessness suggests that the epidemiology of homeless in the United States of America (USA) has shifted over time, from a structural to an individual emphasis (Cronley, 2010, pp. 321-324; Shinn, 2007), with concomitant perception that homelessness services create a culture of learned dependency (Cronley, 2010, p. 330). This position is countered by Lee, Tyler and Wright (2010, pp. 507-509) who underscore the proactive resourcefulness of homeless people and suggest that "Because (of their) serious constraints, the homeless must excel at improvisation, coping through creative, opportunistic and varied means." (p. 507).

Other research is also dispelling some widely held myths of homelessness: "…homelessness people are no longer seen as being almost exclusively male, alcohol-dependent transients." (Minnery & Greenhalgh, 2007, p. 643) For example, Johnson and Chamberlain (2008) found that substance abuse was precipitated by homelessness in two-thirds of their research group in Melbourne, Australia. In this study, post-homeless substance abuse was rationalised as an adaptation to homelessness (Johnson & Chamberlain, 2008, pp. 349-352). Among the 'new homeless' (Lee, Tyler & Wright,

2010) are families, children, youth, the elderly, women, marginalized ethnic and migrant groups, and rural residents (Minnery & Greenhalgh, 2007, pp. 643-644). This paper will focus on homelessness and older rural women, with specific reference to an Australian context. Findings from selected research into homelessness in Europe and the USA will contribute to the background literature to provide a comparative international benchmark for the Australian data.

Homelessness and the elderly.

There is no consensus when older homelessness begins. Many researchers set the demarcation point at 50 years, which roughly equates to an accelerated ageing pattern associated with the lower health and life expectancy of homeless people (Willcock, 2004, p. 8; Nooe & Patterson, 2010, p. 114). However, this arbitrary reference may not correspond with officially recognized (and rising) thresholds of old age, such as welfare benefits and services (Crane et al., 2009, p. 1), leading to personal, social and structural disadvantage. And as homelessness is increasingly conceived as "a component or expression of social exclusion" (Minnery & Greenhalgh, 2007, p. 645), it is not surprising that the number of older homeless people is growing. Although there are multiple routes into (older) homelessness (Clapham, 2003), 'triggers' may set off a cascade of vulnerability, such as:



(based on Pannell & Palmer, 2004, pp. 16-18).

Similarly, Crane et al. (2009, p. 8) indicate that homelessness often results from a combination of antecedent events or triggers relating to poor accommodation, inter-personal relationships and support systems, and risk or predisposing factors, for example, health issues. In their research into the causes of homelessness and the elderly in the USA, England and Australia, they found that for two-thirds of their sample, older people became homeless for the first time in later life, and homelessness was due to a mixture of "personal problems and incapacities, welfare policy gaps and service delivery deficiencies." (Crane et al., 2009, p. 1) As noted previously, determining the relative prevalence of contributors, unraveling their independent and interactive effects (Crane et al., 2009, p. 8) and establishing temporal causality (Fitzpatrick, Kemp & Klinker, 2000) can be problematic because of the bi-directionality of many of these factors.

Willcock (2004) uses a different pivot point in her qualitative exploration of homelessness in older adults in the United Kingdom (UK). Although her focus is on isolation and loneliness as common realities in many homeless people's lives, Willcock does examine the mediating effect of substance abuse and homelessness. In her sample, alcohol problems sometimes precede homelessness, but heavy drinking is also a response to the experience of homelessness, low self-esteem, demoralization and feelings of hopelessness (Willcock, 2004, p. 8). With respect to the onset of homelessness, most participants (85 %) became homeless for the first time before the age of 60, but for a small number, the initial experience of homelessness occurred when they were over 70 years old. However, as the thrust of the research involved interviews and focus groups with 160 homeless and formerly homeless older people, an extremely rich source of firsthand accounts is available. Mapping the isolation/loneliness pathway into homelessness is highly complicated, but in this study too, the breakdown and/or absence of social networks, estranged family relations and especially, the absence of a close or meaningful relationship, are particularly salient. Although Willcock (2008, p. 73) concludes her report by attesting that the majority of participants displayed extraordinary resilience, independence and determination in their journeys, only 12% of her study are women.

Homelessness and women.

This situation it is somewhat paradoxical considering that women now comprise the largest proportion of an ageing population (Lutz, Sanderson & Scherbov, 2008), but as women's homelessness is often hidden (Kliger, Sharam & Essaber, 2010), the gender disparity in Willcock's research not wholly unexpected. Analagously, Doherty (2001, p. 19) acknowledges homeless women's coping mechanisms in becoming invisible, such as daytime napping in public places and avoiding rough sleeping at night because of precarious personal safety. A synthesis of gendered homelessness also reveals that women are more likely to experience physical and sexual abuse, trauma, and distress throughout their lives, and if necessary, engage their support networks before resorting to homelessness services or street sleeping, compared to men (Martin, 2010, pp. 3-4). The social representation of homelessness also differs, with women described in derogatory terms such as 'bag ladies', while "men…are constructed as responsible for their homelessness; rough sleepers who have alcohol or other substance misuse issues and problematic in public spaces." (Martin, 2010, pp. 4-5) Although failed relationships can result in homelessness for both women and men, generally, women leave to escape domestic violence, whereas men walk out because of alcoholism, gambling and other non-social behaviour (Cramer & Carter, 2002). A later study investigating adult partnerships and women's homelessness (Wesely & Wright, 2005) supports this grim picture. Cumulative toxic childhood experiences leading to corrosive adult relationships contribute to diminishing resources, social exclusion, economic vulnerability, and eventually homelessness for the women (Wesely & Wright, 2005, p. 1099).

While gendered research into homelessness is primarily associated with visibly homeless (younger) women and linked to traumatic life events such as family and domestic violence (Kliger, Sharam & Essaber, 2010, p. 21), abuse of older women is associated with being single (unmarried, widowed, divorced), recent loss of a spouse, living alone and social isolation (Crosby, Clark, Hayes, Jones & Lievesley, 2008). Two additional reports commissioned by Crisis in the UK (Reeve, Casey & Goudie, 2006; Reeve, Goudie & Casey, 2007) also capture the vulnerability of single women and their distinctive path to homelessness. Similarly, in their analysis of life course influences on poverty and social isolation in later life, Glaser, Nicholls, Stutchbury, Price and Gjonca (2009, p. 26) indicate that while divorce does not affect life expectancy for women, both divorce and widowhood significantly increases a woman's risk of poverty (controlling for other factors).

For women, adult singleness is also related to lower levels of perceived social support, life satisfaction, health ratings and vitality than women who had remarried or never divorced (Caruana, 2011). As many single women face sustained financial problems (Wood et al., 2008) and a variety of structural barriers in accessing services (Morris, Judd & Kavanagh, 2005), they may opt for hidden, informal and marginalized housing, often with friends and contacts rather than in sheltered housing and hostels.

Vehicles often provide an alternative source of accommodation, offering potential privacy, ownership and mobility (Wakin, 2005). In Australia, residential parks (caravan parks, manufactured home estates and relocateable home parks) are another stock of hidden housing, especially in rural areas (Wensing, Holloway & Wood, 2003). Park residents are usually single, over the age of 55 years, with limited incomes, and include itinerant or seasonal workers as well as people who are unemployed, 'homeless' and affected by a range of personal crises, "for whom a park is a place of last resort." (Connor, 2004, p. 9)

Homelessness in rural and remote areas.

This symbiosis between poverty and place is significant. Poverty is often hidden in rural regions (Commission for Rural Communities, 2010). Figures published in 2010 by the Department of Environment, Food and Rural Affairs (Defra) in the UK indicate that the bottom percentile of farm income comprises 61% of farmers aged 55 years and over, and, also in the UK, two-fifths of the total number of pensioners in low income households live in rural districts (Commission for Rural Communities/New Policy Institute, 2009).

Despite these disturbing data, there is still little research into poverty and social exclusion in rural areas (Commins, 2004). According to Commins (2004, p. 61), this deficit is due, in part, to the geographic and cultural invisibility of rural poverty. Deprivation in rural areas is pervasive and spatially dispersed, and thus difficult to aggregate into analytical clusters (Commins, 2004, p. 61). Isolation and limited service provision contributes to social exclusion, and juxtaposed with poverty and lack of affordable housing, contributes to homelessness vulnerability in rural areas (Briheim-Crookall, 2007, p. 3).

Although many rural residents experience multiple types of disadvantages, most want to stay in their locality (Productivity Commission, 2004). In the UK, this desire is grounded in a sense of belonging, social networks, and the benefits of rural life – comparative safety and the aesthetic value of the countryside (OPM, 2009), reflecting a persistently romantic image of the English countryside (Cloke & Little, 1997; Plunkett, 2011). Here, duration of residence in a rural community reinforces social bonds, local knowledge and contributes to locational stability (Wulff & Dharmalingam, 2008, p. 151). The ensuing rhetoric of community cohesion tends to obscure rural deprivation and reorients poverty issues from societal structures to the individual – reinforcing a rural normative culture of hidden poverty (Commins, 2004, pp. 61-62). To minimise stigmatisation, many 'local' homeless people "will often exist as rather shadowy figures in local political and socio-cultural consciousness." (Cloke, Milbourne & Widdowfield, 2003, p. 25), or out-migrate to a larger centre with better opportunities (Chamberlain, 2000). It is telling that neither option disrupts the construction of a rural idyll where homelessness is out of place (Cloke, Milbourne & Widdowfield, 2003, p. 25) – in essence, manifesting Commin's (2004, p. 61) 'cultural invisibility'.

Homelessness – Policies

Ultimately though, interpretations of homelessness tend to be linked to public policy, and hence, subject to political will. Comparative international analyses indicate that policy initiatives to counter homelessness are highly variable (Minnery & Greenhalgh, 2007; Shinn, 2007; Bushch-Geertsema, Edgar, O'Sullivan & Pleace, 2010).

While public policies differentially reflect prevailing conceptions of homelessness, there is a growing consensus towards a dynamic interaction between individual and structural issues (Minnery & Greenhalgh, 2007, p. 643). While Bushch-Geertsema, Edgar, O'Sullivan and Pleace (2010), Minnery and Greenhalgh (2007) and Shinn (2007) provide comprehensive comparisons of homelessness and homeless policies, the following overview highlights some key national, political and socio-cultural policy differences.

Homeless policies reflect underlying social and cultural values and attitudes (Shinn, 2007, p. 664). For instance, in the UK, there is a persistent ageist perception

> that older homeless people…are less 'deserving' of help than younger people. The extreme (but unspoken) version of this is that older people are near the end of their life, and no longer economically productive, so it is better to divert scarce resources to younger people. (Pannell & Palmer, 2004, p. 27)

Different welfare clusters in Europe also mirror prevailing socio-cultural beliefs. For example, the Scandinavian 'family of nations' with more compassionate public attitudes and a wide repertoire of social services designed to promote social inclusion, may be more successful in protecting people from homelessness (Shinn, 2007, p. 664; Bushch-Geertsema, Edgar, O'Sullivan & Pleace, 2010, pp. 30-31). They may also be "less likely to utilise the criminal justice system, particularly incarceration as a means of managing socially and economically marginal households." (Bushch-Geertsema, Edgar, O'Sullivan & Pleace, 2010, p. 4) Imprisonment and other exclusionary policies aimed at regulating anti-social behaviour in public space and/or excluding the homeless from city areas are also prevalent in the USA (Minnery & Greenhalgh, 2007, p. 651; Shinn, 2007, pp. 668-669). Homelessness in the USA is often associated with low socio-economic status and poverty at an individual level (Cronley, 2010). Hence, many homeless policies revolve around increasing life chances through education and training to enhance employability and job security, and conversely, to minimise the risk of homelessness if an individual's ability to work is constrained by personal limitations such as health problems and/or family relationship breakdowns (Shinn, 2007, pp. 669-671). Notwithstanding the USA's individual turn, most effective homeless policies address dynamic understandings of homelessness by incorporating individual, social and structural needs of homeless people, and good policy practice involves combinations of prevention, early and crisis intervention, and long-term support strategies aimed at facilitating independence and resilience (Minnery & Greenhalgh, 2007, p. 644).

While these 'best practice' policies advocate a multifaceted holistic approach to homelessness, a brief examination of recent housing policy in England presents a cautionary warning that "the financial position of many households can change dramatically over a (relatively short) time, often as a result of unanticipated fluctuations in macro-economic trends" (Bashir et al., 2009, p. 2) – in effect, a recession situation.

The housing market in England boomed towards the end of the last decade reaching its peak in 2006-7. At that time, a buoyant demand for houses was created through generous financial incentives from banks and lending agencies offering 100% capital mortgages. In addition, a new policy initiative (buy-to-let mortgages) encouraged speculative investment in the housing market, where "The purchasing power of the wealthy inevitably drives up the cost of housing, a situation exacerbated by second home ownership, and more particularly buy to let." (Bone & O'Reilly, 2010, p. 240). Six-month short-hold tenancies also freed up the housing market (Bone & O'Reilly, 2010, p. 246).

However as this demand for houses and apartments stimulated supply and led to a flood of new housing developments, inflated house prices meant that the ‘housing poor’ were priced out of the housing market unless they were able and willing to pay increasingly exorbitant rents, and/or go into debt (Bone & O’Reilly, 2010, p. 240). Older people on limited and/or fixed incomes were particularly vulnerable. This perilous situation was compounded by poor housing stock and an exploitative relationship between landlords and tenants due to de-regulation of the private rented sector and the decline of social housing (Bone & O’Reilly, 2010, p. 245). According to Bone and O’Reilly (2010), these policies “aimed at supporting unaffordable house prices are socially and economically undesirable and morally indefensible” (p. 251), and are destablilising for families and destructive for communities (Bone & O’Reilly, 2010, pp. 247-248).

Rural communities too, were not immune from the economic and social impact of these policies. A housing report by the Commission for Rural Communities (2010) indicated that the recession precipitated changes to prices, availability, delivery and funding for housing in rural England. Although rural housing continued to be less affordable than in urban centres, registered social landlords remain reluctant to invest in rural housing schemes because of greater costs and risks. As a consequence, rural housing stocks are inadequate, with 15 to 20 year wait lists for new houses in Cambridgeshire England, and houses in the Lakes District in North-West England costing nearly 14 times the local income (Commission for Rural Communities, 2010).

Homelessness - Australia

A similar recession housing pattern occurs in Australia. Contradicting the enduring image of a ‘lucky country’ (Horne, 1964), declining housing affordability and prohibitive increases in the private rental market continues to impact all levels of home ownership (Queensland Council of Social Services, 2008). Here too, homelessness is a key issue. In 2006, the homeless population in Australia was 105,000, with most people staying temporarily with relatives or friends (45%), in boarding houses (21%) or improvised accommodation and sleeping rough (15%). 56% were men and 44% women. Approximately one sixth of the total homeless population were aged 55 years or older - an increase of 4,000 since 2001 (Chamberlain & MacKensie, 2006). These alarming statistics heralded a flurry of federal and state Government, and charitable initiatives, for instance, The Road Home: A National Approach to Reducing Homelessness (Commonwealth of Australia, 2008), Housing the Homeless (Parliament of Australia of the Commonwealth of Australia, 2009), and A Better Place: Victorian Homelessness 2020 Strategy (State Government of Victoria, 2010).

In spite of these positive efforts (Minnery & Greenhalgh, 2007, p. 652), “In Australia in 2009…one of the most disadvantaged demographic profiles for a person to have is to be old, single, poor, female and in private rental accommodation.” (Kimberley and Simons, 2009, p. 47) The exponential effect of significant interdependent factors over the lifespan creates cumulative disadvantage and severe deprivation among many older Australians (Kimberley & Simons, 2009, p. 49). A ground breaking qualitative study by McFerran (2010) rounds out this scenario. Although most women successfully manage their life circumstances until their fifth or sixth decades, sudden adverse circumstances such as living alone, health and/or employment related crises, or age discrimination may result in unemployment. Census data (2006) shows that many Australians aged 55-64 years had stopped looking for work, and coupled with the failure or refusal of family support, leads to housing risk (McFerran, 2010, p. 4). 17 of the 31 women McFerran interviewed slept rough:

> Prior to coming here (sheltered housing), I was sleeping on a friend's couch, but before that, I was sleeping under a tree in their backyard, only because I was too embarrassed to knock on their door and ask them if I could sleep there…I used to get up early in the morning and leave." (McFerran, 2010, p. 30)

The situation of homeless single older women living in rural areas is only fleetingly addressed at the end of McFerran's report (2010, pp. 46-48), and focuses on housing options, rather than the lived experiences of these women. Additional exploration of the failure of the family safety net is also neglected. Provocative assertions such as "Families are expected to be the first line of support for older women. This was not the case for this group of women…" (McFerran, 2010, p. 27) remain unresolved.

When the invisibility of single older homeless women is considered in tandem with a rural context, it is not surprising that McFerran's (2010) study does not elaborate these issues further. According to Dorfman, Mendez and Osterhaus (2009) "Rural older women are disadvantaged when compared with both urban women and rural men in terms of both income…incidence of poverty." (p. 305), and the provision of services (Alston et al., 2006). The association between individuals and the wider community is noted by Flaherty and Brown (2010, p. 511), and following Salamon (2003), they suggest that communities have 'distinctive personalities' and cultures that impact residents and vice versa. This perspective is supported by a recent in-depth comparative analysis of six deprived communities in the UK by Bashir et al. (2009), in which they investigated "the reciprocal relationship between 'people' and 'place', and how that might vary, both within a specific neighbourhood, and also across six deprived neighbourhoods with different social and locational characteristics." (p. 5) These critical insights will inform this study.

In summary, homelessness is dynamic and cyclic, with trajectories influenced by a complex range of events, processes, actions and interactions, offset by structural forces and personal issues and experiences. When this concept is overlain with gender, age and rurality, the puzzle escalates, requiring a multi-dimensional, multi-level approach.

Research Question

So what are the differential personal, social and policy influences on older, single womens' responses to the risk of homelessness in rural Australia?

Methods

This study will investigate the demographic, political, socio-economic, community and individual factors contributing to the risk of homelessness in older single rural women in Australia. The multi-method, multi-level matched case study analysis will be modeled on the dynamic qualitative longitudinal approach successfully implemented in the UK by the Centre for Regional Economic and Social Research (2009). Census and policy documents will contribute to comparative demographic, political and socio-economic profiles; key informant interviews will provide community, social and rural contextualisations; and personal life stories of single older women will add individual level information.

Research design.

Case studies can be explanatory, exploratory and/or descriptive (Yin, 2009), develop and test theory and concepts to span units and levels of analysis (Ragin, 2007) and support research into complex social phenomena and systems (Anderson, Crabtree, Steele & McDaniel, 2005). They also portray ‘how’ type research questions uncover rich insights into individual’s worldviews and contemporary phenomenon in real-life contexts (Thacher, 2006, p. 1631), and are especially salient in community oriented research (Crow, 2008). In fact, Nicotera (2007, pp. 38, 40) advocates a case study approach as the most effective method to extend the ‘picture’ of a neighbourhood and identify residents’ aspirations and end choices in her critical analysis of different measures of neighbourhood. Echoing Moos (2003, p. 9), she also recommends using multiple measures and methods to capture multiple realities in a single study (Nicotera, 2007, p. 40)

However, case study research is not without its detractors, for instance, Tight (2010). Most criticism relates to issues of rigour, theoretical inference and the empirical generalisability of findings. To counter these arguments, Gibbert and Ruigrok (2010, pp. 727-729, 733) priorise internal and construct validity rather than external validity (generalisability). Dellinger and Leech (2007, p. 322) adopt a similar stance through their validation framework for mixed (multi) methods focused on construct validation. Rigour is achieved through design quality, legitimation and interpretative precison. For mixed (multiple) methods, both qualitative and quantitative type criteria may also be needed to address the need for validity evidence (Dellinger & Leech, 2007, p. 327). Similarly, Yin (2009. pp. 80-81) proposes a case study protocol to enhance reliability, where a comprehensive record of the chain of events, clear documentation and clarification of research processes, and a case study database to archive interview transcripts, narratives and preliminary conclusions, will strengthen transparency and replication. Finally, when comparing cases apropos the relative weight of competing explanations, Harding, Fox and Mehta, (2002, p. 181) recommend a process of systematic triangulation. This encompasses nominal comparison (methods of agreement and difference), ordinal comparison (ranked ordering of cases) and within case analysis. Within case analysis, consisting of pattern matching, process tracing, and causal narrative, is most widely practiced in small scale research (Harding, Fox & Mehta, 2002, p. 181). These recommendations will inform this research design.

Sample.

According to Denscombe (2007, pp. 39-44), a case is selected on the basis of known attributes and has distinct boundaries. For this study, two communities in rural Victoria, Australia are chosen from the 2001 census and local government (statistical local area SLA) information:

Characteristics	Profile	
	Boort (postcode 3537)	Charlton (postcode 3523)
Demographics	• total town population 1180 • shire population ~ 5,000 • % aged 0-4 years 4.0% • % aged over 65 years 33.6% • female 65.4%	• total town population 1604 • shire population ~ 5,000 • % aged 0-4 years 4.0% • % aged over 65 years 35.2% • female 66.8%
Mobility	• same address as previous 5 years 62.9% • over 65 years same address as previous 5 years 72.9%	• same address as previous 5 years 68.2% • over 65 years same address as previous 5 years 114.4%

	• total movement between 1996 and 2001 56.1%	• total movement between 1996 and 2001 56.3%
Services	• mobile library service • post office/banks • once daily bus service to regional centre • doctor clinic/local hospital and elder hostel/visiting dental and allied health service • amalgamated primary/secondary school • local newspaper	• mobile library service • post office/banks/cinema • twice daily bus service to regional centre • doctor clinic/local hospital and elder hostel/visiting dental and allied health service • separate primary/secondary schools • local newspaper
Employment	• unemployment rate 2001 3.0% 1996 7.5% 1991 2.7% • employed persons professionals/managers 37.0% support professionals 6.5% clerical/sales 16.1% trades/labourers 39.0% other 1.4%	• unemployment rate 2001 4.4% 1996 9.8% • 1991 6.7% • employed persons professionals/managers 30.6% support professionals 7.8% clerical/sales 17.6% trades/labourers 41.1% other 2.9%

Education	• degree/diploma 11.8% • certificate/vocational 13.5%	• degree/diploma 11.5% • certificate/vocational 15.3%

(adapted from Echidna http://www.med.monash.edu.au/srh/resources/echidna/about.html McGrail, 2003)

These communities share many similarities – they are broadly comparable in age and size, with relatively homogeneous stable populations and equivalent levels of services. However, even though they are only 38 kilometres apart, Boort and Charlton differ on other key characteristics, such as regional and local policy initiatives (councils), agricultural/industrial base, community profile, history and culture, and social structures as follows:

Characteristics	Profile	
	Boort (postcode 3537)	Charlton (postcode 3523)
Council	• Loddon	• Bulloke
Agricultural/ industrial base	• irrigable water supply • intensive diversified farming	• stock and domestic water supply • dryland farming • flour mill
Community profile	• lake system • 'tourist destination' – minor roads, airport	• river • major transport thoroughfare – highway, rail
History/Culture	• squatter (wealthy pastoralist) settlement • long standing drought	• agricultural and labourer (goldmining) settlement • long standing drought with

		recent severe recurrent flooding
Social structures	• large family dynasties	

To enable a comparative analysis of the multiple inter-dependencies within and across these communities, multi-level data sources are required.

Data.

As noted above, information about the overarching demographic, political, historical/cultural, social and economic composition, services and resources (Nicotera, 2007, p. 30) and environmental, agricultural and industrial profiles for both communities will be obtained from census and national, state, regional and local government documents; supplemented by community records and media resources if indicated. In addition to fleshing out the contextual rural and community profiles (McGrail et al., 2005), this information will reveal differential policy decisions that impact the community and individuals in all situations.

Although these macro-level data are useful in benchmarking the structural components of a neighbourhood (community), they do not directly capture important social relationships such as community cohesion (Nicotera, 2007, p. 31). Consequently, information about social processes, for example, organisational participation, neighbouring, value consensus, social capital/social networks, civic participation (Nicotera, 2007, p. 30) will be collected through personal face to face interviews with eight to ten key informants in each community. Local community directives will inform a purposive sample, with interviewees selected from office holders representing a range of church, sporting and community groups. These organisations will be matched for each community. The following semi-structured questions will be piloted in advance with a small comparable group to gauge congruence between expected and actual response, and modified according to the feedback. Questions will explore:

- organisational structure and social networks “Tell me about your organization”
- civic participation and social capital, service provision “What does your organization do in Boort/Charlton?”
- neighbouring and community cohesion, “Tell me about a challenging situation for your community“ “Was your organization involved?”
- value consensus, community culture “What is Boort/Charlton like as a community?” “How do you see Boort/Charlton in the future?”

Prior to all interviews, participants will be provided with information and assured of confidentiality, anonymity and their choice to withdraw from the study at any time. Written informed consent will also be obtained. If participants agree, all interviews will be audio taped to improve qualitative reliability and validity (Dellinger & Leech, 2007, p. 322).

Similarly, at an individual level, personal face to face interviews are the primary source of data. A qualitative stratified purposive sample to achieve representativeness and comparability (Teddlie & Yu, 2007, pp. 81, 84) across older single women living in rural Boort and Charlton will be used. Women who are 65 years of age and older, single (widowed, separated, divorced and/or never married), and living in the towns or within the shire boundaries of Boort or Charlton will be eligible to participate. Potential participants will initially be identified through advertisements in local papers, organizational newsletters, notices at relevant locations (shops, banks, post-office, churches, sporting venues, community resource centers); and secondly, through personal contact with key representatives such as clergy, and also other participants. A snowball (chain) sampling approach will be used to increase the sample size (if needed) and to reach 'outlier's, for example, women who are ethnic minorities.

Stratified purposive sampling (Teddlie & Yu, 2007, p. 90) will be conducted according to the following sampling frame for each community:

Marital Status	Age		
	65-75 years	75-85 years	> 85 years
divorced separated	3	3	3
widowed	3	3	3
never married	3	3	3

If possible, a minimum of three interviews will be conducted for each 'cell', resulting in 27 interviews per community, and will allow potential age, cohort, and period (van Ingen, 2008), and type of 'singleness', for example, widowhood, to be selectively disentangled. However, interviewing older single rural women about the risk of homelessness, gives rise to some caveats and contradictions. As homelessness is an extremely sensitive topic, an indirect, subtle interview approach will be used (Silverman, 2010). In addition, Nicotera (2007, p. 38) suggests that both unstructured and structured interviews can provide important and necessary data about people's perceptions and meanings, whereas Rossi and Isaacowitz (2006, pp. 37-38) point out that while open ended questions are cognitively more difficult for elders to complete, they circumvent the social desirability and demand bias issue. Finally, as older adults may exhibit a willingness to comply with instructions rather than reject them, it is important to recognise that not all people enjoy revisiting their past lives or retelling their stories (Feldman & Howie, 2009, p. 633). Consequently, interviews will be guided with semi-structured questions and an active interviewing technique. These will be piloted with a small sub-sample as previously. Questions will relate to:

- personal context, self image and self identity, family composition “Please tell me a little about yourself”
- individual mastery and control, life course, support systems “Can you talk about a challenge that occurred in your life and how you dealt with it? Did you turn to anyone for help? If so, whom?”
- cumulated life experiences, ageing, social engagement and networks “Now, thinking about the present, how do you feel about your life at the moment?” “How do you keep busy?” “If you are in difficulty, how do you get help?”
- neighbouring and community cohesion “Tell me about a challenging situation for your community“ “How did it affect you?”
- value consensus, community culture “What is Boort/Charlton like as a community?” “How do you see Boort/Charlton in the future?”

The final two questions are intentionally identical to the ones posed to key organisational informants to assess potential converging and diverging perceptions of community cohesion. Interviewer prompts are not provided for this set of interviews as the interview process is regarded as an active dynamic interchange between interviewer and interviewee (Holstein & Gubrium, 2004, pp. 140-161), but as previously, interviewee consent and permissions will be obtained before proceeding.

Researcher reflexivity.

"Qualitative research is reflexive and the self is always present in fieldwork. Researchers cannot exclude themselves from data collection, analysis and reporting of the research." (Holloway & Biley, 2010, p. 4). This 'subjectivity' is exacerbated if the researcher and participant share a culture (an insider perspective), possibly biasing the research process. However, in rural studies, insider status may increase access to the participant pool (Holloway & Biley, 2010, p. 5), increase sensitivity to the nuances of contextualised meanings, and infer greater understanding of life experiences (Crow, 2008, p. 134). As the researcher is familiar with both Australian rural communities, but has not lived in either for over 40 years, it is hoped that these dual insider/outsider roles will contribute favourably to the research experience (McGrail et al., 2005, p. 5).

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