HOUSING INSTABILITY IN TĀMAKI MAKAURAU

Stories from single mothers and front-line service providers

September 2018
Thank you to
the incredibly brave and generous women
who shared their stories with us.

the front-line staff who contributed their
time and expertise to this project.

everyone who is working on this important
kaupapa to create an Auckland where
homelessness is rare, brief, and non-recurring.

This report explores the findings of a rapid research project commissioned by Auckland Council and led by Innovation Unit.

Innovation Unit is a not-for-profit social enterprise that grows new solutions to complex social challenges. By making innovation happen we help create a world where more people belong and contribute to thriving societies. We build alliances with ambitious places, organisations and systems around the world to adapt, adopt and scale innovations that deliver lasting impact.

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A homelessness plan for Tāmaki Makaurau

Auckland Council is working with partners to develop a regional, cross sectoral homelessness plan for Tāmaki Makaurau.

Partners include government agencies, non-government service providers, philanthropic organisations, mana whenua, academia and the private sector.

The plan will deliver collaborative, cross sectoral initiatives for the Auckland region, to ensure homelessness is rare, brief and non-recurring.

Bringing the voice of people with lived experience

To inform the development of the plan, Auckland Council’s Affordable Housing Policy team commissioned Innovation Unit to understand people’s lived experience of housing instability. This included the triggers that cause people to become homeless, the barriers they face in seeking support and finding suitable housing, and what enables them to then secure stable housing. Auckland Council also wanted to understand the impact of their experience of unstable housing.

Focusing on single mothers who have experienced homelessness

To narrow the scope of the research, Auckland Council asked the Innovation Unit to focus specially on single women with children who have experienced homelessness, or intense housing insecurity. This is because single mothers and their children are known to be particularly vulnerable to homelessness and if we can get solutions right for this group of people, there would be learnings for addressing the needs of other vulnerable groups too.
Methods

Discovery questions

To define the scope of what we wanted to understand, we created the following three discovery questions to guide our discovery process:

1. What are the triggers that lead people to insecure or unsuitable housing?

2. What are the enablers and barriers for single mothers to secure suitable housing or shelter?

3. What is the impact of insecure or unsuitable housing on single mothers and their children?

Rapid information review

Innovation Unit worked with Auckland Council to conduct a rapid information review of the following publications to find out what was already known about single mothers’ experience of housing instability in Auckland:

- *Housing support services for families/whānau and individuals who have experienced homelessness: a case study of Vision West Community Trust, West Auckland*. Woolley, L. (2014).
- *Designing Housing First for the Auckland City Centre*. (2016). Lifewise.
- *Inside the Cup; Bringing the street voice to decision makers*. (2017). Lifewise.
- *Mana Wahine; Building an understanding of women’s experience of homelessness in the Auckland City Centre*. (2018) Lifewise.

Findings from these publications created a basis for the barriers, enablers and impact findings (pages 20-24) and helped us further refine questions to explore with front-line service providers and single mothers, including:

- Does the stress and low self esteem that are experienced as a result of housing instability contribute to the barriers that single mothers experience when seeking or accessing services?
- Do single mothers experience cycles of homelessness?
- For single mothers who find stable housing for a period, what happened to change their circumstances and susceptibility to homelessness?
- Does the negative impact of housing instability on social connections act as a barrier to single mothers finding stable housing?
Conversations with single mothers

Conversations were held with ten women across the Auckland region to map their experience of housing instability. The women were recruited through Facebook posts and through front-line staff.

We spoke with women who:

• live in Auckland
• have sole responsibility for their children
• experienced housing instability in the past, including: not knowing where they will stay the following night, having to stay with friends or whānau, and/or staying somewhere unsafe/insecure (such as a car or a garage)
• are now in safe, secure, and suitable housing.

Of these women,

• 7 currently live in West Auckland
• 2 currently live in South Auckland
• 1 currently lives in North Auckland

The women identified with a range of ethnicities and ages, and had experienced unstable housing for anywhere from 1 to 29 years.

The conversations were held in library meeting rooms, cafes, in their homes, and in a service provider’s headquarters.

Workshops with front-line staff

Three workshops were then held in Henderson, Mount Roskill and Manukau with 29 front-line staff from support provider organisations to draw on their expertise of working with single mothers. Staff from the following organisations attended:

• VisionWest Community Trust
• Work and Income
• Ministry of Social Development
• Barnardos
• Auckland District Health Board
• Counties Manukau District Health Board
• The Fono
• Monte Cecilia Housing Trust
• LIA Trust
• Department of Corrections
• Emerge Aotearoa
• Lifewise
• Turuki Health Care
• Citizens Advice Bureau
• Te Whare Marama o Māngere
• Salvation Army Transitional Housing
• Catholic Social Services
• Auckland Action Against Poverty
• Te Roopu o Te Whānau Rangimarie o Tāmaki Makaurau
• De Paul House
• Rainbow Youth
• Society of Saint Vincent De Paul
 Outputs

Synthesis

Once the data was collected, we went through a design synthesis process to identify themes, similarities and differences in the women’s journeys.

Maps

Based on these groupings, we created the three journey maps (see Nikita, Sofia and Renee’s stories) to represent the different stories we heard.

We also created a more generic process map describing the triggers, enablers and barriers women face when looking for secure housing, and an impact map to describe how mothers, their children, and their wider relationships were affected by their experience.

Although these tools have been validated by findings in the rapid information review, they are intended as a snapshot into single mothers’ lives and the challenges they face to inform a co-design process, rather than a definitive report or representative piece of research.
The majority of mothers that we spoke with said that the number one thing that enabled them to secure stable housing was their sheer determination to better their situation for their children. They also demonstrated:

- resilience in the face of push-backs when seeking formal and informal support,
- organisational skills to manage the logistical demands of interacting with a range of agencies
- initiative to navigate a highly competitive private rental market
- resourcefulness by networking to find the support they needed to improve their families’ situation, and
- research and advocacy skills to ensure they received their full support entitlements.

However, mothers raised their concern around whether anyone without the above skills and attributes would be able to find secure housing in Auckland.

Key insights

Single mothers are determined, skilled and resilient

“My kids won’t go in a Housing New Zealand house when they’re older. I’ve got them in a good school and given them a good upbringing. I’m overcoming generations of abuse in my family.”

“All I want is to have my family together under a roof. Their well-being means everything to me.”

“I’m blessed to have innate determination. I don’t know how others would get through it though.”

Opportunity

How might we re-design the housing system to make it easy for people to get the support they need to find and keep a home?
Single mothers make difficult decisions with little – or conflicting – information

Mothers described the difficult parenting, financial and well-being decisions they had to make throughout the housing process, with very little information to inform their decisions.

This lack of transparency was particularly apparent around Work and Income entitlements, and Housing New Zealand criteria, processes and wait times. Although MSD is now responsible for managing the Social Housing Register, it was unclear for mothers where they could find the information they needed, and they were often passed between organisations or told different things by different people.

To further complicate these decisions, mothers explained that options that were better for their children often came at the cost of their own well-being.

“...I kept asking, what’s happening? Where am I on the list? They can’t tell you anything, and just say they’ll get in touch when a house comes up. But how long will that take!? How do I get prioritised? Do I need to commit a crime? Become a drug addict?”

**Parenting decisions** Do I...

- Keep fighting to find a place when I don’t know how long it will take? OR Give up the care of my children so that they are better off for now?
- Take a Housing New Zealand house in an area that means uprooting the kids from their schools and friends? OR Decline the Housing New Zealand house and be put at the bottom of the wait list?

**Well-being decisions** Do I...

- Go back to an abusive environment to have somewhere to live? OR Stay in my car with my kids which is safer but isn’t a home?
- Prioritise my own self-care so I can continue fighting for my family? OR Meet my children’s high support needs?

**Financial decisions** Do I...

- Take an expensive private rental house that is offered to me now? OR Wait for a Housing New Zealand house that will be more affordable?
- Buy sanitary items to keep on top of my hygiene? OR Buy noodles for the kids?
Single mothers 'on the edge' of homelessness often fall into support gaps

The mothers that we spoke with described going to formal support organisations (such as Work and Income) as a last resort when they had no other options to turn to. However, these mothers often did not meet support criteria the first time they asked for help. If they were treated poorly and/or turned away without support, they learnt to distrust, fear and avoid support services.

This meant that instead of seeking formal support again, some mothers:

• went without food for them and their children
• got into debt which impacted their credit ratings and future prospects
• stayed in insecure, unhealthy and unsafe environments, and
• avoided communication with support organisations

“When you swallow your pride and go and ask for help only to get a no from everyone, it really pushes you back. You learn to deal with it on your own, by yourself.”

“Sometimes you’d rather starve and go hungry than be treated like that and looked down on.”

“I was over the income threshold until I went on maternity leave. I couldn’t be pro-active.”

“I knew the refuge because my mum would go there when my dad was violent. They said I wasn’t in immediate danger so they couldn’t help. I felt like the world was against me.”

Opportunities

How might we ensure that mothers are connected to the support they need, the first time and place they ask for help?

How might we improve families’ situations and well-being at every interaction?
Some single mothers have to lie – or worse – to be able to provide for their families

When mothers did not meet criteria – at a range of organisations – and were desperate to feed and house their children, they were encouraged by friends, colleagues, and front-line staff to ‘stretch the truth’ to get the support they needed. Lying also proved necessary in the private rental market to get around barriers such as not having a past landlord reference.

Front-line staff also described how support criteria sometimes incentivised women to make decisions that improved their short-term ability to provide for their children, but could have negative long-term impacts. Examples included women leaving supportive partners (or lying about being single) to improve their support entitlements, or declining a part-time job offer which would lower their Social Housing wait-list rating, increasing their wait-time to get a house.

Some mothers also expressed frustration at seeing other people, whom they deemed as less responsible parents, being prioritised on the Social Housing wait-list seemingly because of their unhealthy behaviour.

“T’ve been asked, are you sure you don’t have an alcohol problem? I think they were trying to get me higher in the priority list.”

“Housing New Zealand gives you brownie points for being an irresponsible parent.”

“I went to a Māori Non Government Organisation, but was scared I wouldn’t get support, so I lied and said my father was Māori.”

“Someone said maybe you should just say you’re on P, but I don’t want that on my record. I’m happy to say I’m a booze-hag if that gets me a house though, that’s not illegal.”

“Work and Income said I couldn’t afford the place and would only give me the bond if I had someone write a letter saying that they’d help pay for food and bills. I wrote the letter myself and got my mum’s friend to say she was the baby’s grandmother.”

Opportunity

How might we prioritise support based on preventative impact as well as immediate need?
Uncoordinated support adds to the burden on single mothers

Some mothers talked about how the emotional, time, and financial cost of proving eligibility and coordinating formal support sometimes outweighed the perceived benefit.

Others described how, even when they met support criteria, their family got stuck in catch-22 situations due to siloed policies between different organisations.

Opportunities

How might we create co-ordinated support, policies and criteria across the sector to keep families together?

How might we ensure that accessing and navigating support does not add to the burden on single mothers?

“I was interacting with 12 agencies at once. It was overwhelming, but I was scared to let go of one in case they said I was unfit to be a mother.”

“You have to work so hard to get what you’re entitled to.”

“I was passed between Studylink and Work and Income for 3 months. In the end I put my son on the phone and told the worker to explain to him how he was going to eat that night.”

“Mother leaves home seeking safety from domestic violence. Refuge won’t take older son, so Oranga Tamariki take him.

Mother goes down on HNZ priority list as child is not in her care. Can’t get child back as she doesn’t have a house.

Catch-22

“I needed enough rooms for my older daughter to live with me... but because I had let her go and live with her Dad, I was only entitled to a two-bedroom place.”
Support for single mothers needs to be:

01 Empathetic

*Build a relationship with me. Listen to what I'm experiencing and be kind, patient, and encouraging so I can trust you and your support.*

02 Transparent

*Empower me with clear, relevant and consistent information. Inform me of processes and progress, as well as my entitlements and options for support, so I can make the best decisions for my family.*

03 Proactive

*Support me the first time and place I ask for help. Work with other organisations to provide me with what I need to look after my family then and there. Help me identify and avoid potential future risks.*

04 Streamlined

*Make the most of my limited time. Give me flexible options to interact with you around my busy life and commitments, and make it easy for me to control what information is shared between organisations.*

05 Wholistic

*Take my values, goals and priorities into account. Work alongside me to achieve my current and future aspirations for my family.*
Nikita's story

Nikita is a young mother staying in her mum’s three bedroom private rental house in West Auckland. It’s a full house, with her mum and step-dad in one room, Nikita’s older brother and his partner staying in another, and their three kids sleeping in the lounge with Nikita’s two year old son. Nikita has a tense relationship with her Mum, and they fight often.

Nikita was a good student at school and did well in her classes, but fell in with the “wrong crowd” and became pregnant when she was in year 11. She moved in with her partner, and they fight often. A few months later, she finds out she is pregnant with her second child.

Things start getting tense at Auntie’s, decides to leave and lives in car with son.

“I had to break the news to Mum...she was really angry. She told me to get my stuff and go.”

“Mum kicks her out of the home.”

“I had no time to grab my son’s clothes, so he was pretty much naked. We spent 20 minutes waiting in the dark for my aunty to pick us up.”

“I needed a home and I had nowhere else to go, I felt useless, that I couldn’t even sort something as simple as a house for my child.”

“Things finally started falling into place.”

“I asked my case worker, how else can you help me?” She said I should just be grateful with what they’ve already given me.”

“Do you stay in your car with two young children where I can guarantee a loving space or do I go back to my abusive ex-partner to have a roof over our heads?”

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“Do I keep telling the truth or should I fake a reference to get a safe home for my family?”

“Faces discrimination and is held back by having no references.”

“I thought the baby would bring everyone together, but it was a toxic environment. My partner was still abusive, and his mum would talk behind my back when she knew I could hear. I just had to put up with it until I found another place.”

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Sofia’s story

Sofia is a single mother boarding with her friend in his HNZ house in South Auckland. Sofia suffers from Post-traumatic Stress Disorder (PTSD), but is well connected to community support such as her counsellor and a monthly arts and crafts group. She has a long history of unstable housing and is familiar with Work and Income (WINZ) and Child, Youth and Family (CYFs) processes (now Oranga Tamariki). She uses her organisation skills to keep on top of endless meetings and appointments for her and her children.

Sofia’s three teenage children live with their grandparents and uncle and have complex health needs. When her kids start to transition back to her, Sofia needs to find somewhere safe and healthy for her family to live together.

Key points in journey

Key barriers
- Lack of appropriate housing options
- Workload to coordinate support
- Unexpected health costs
- Poor communication channels
- Unpleasant service experiences

Key enablers
- Resilience
- Organisation skills
- Mental health team
- Community support worker

Key triggers
- Kids transitioning into her care
- Relationship breakdown

Key decisions
- Take unsafe, unhealthy HNZ home or stay in current house.
- Prioritise kids’ health needs or own well-being

Her eldest son moves back in with her.
Rings HNZ, does eligibility test to get a house of their own. Arranges WINZ appointment.
I was sharing my room and bed with my son, which wasn’t ideal. It created a lot of tension in our relationship, and he’d often stay at a friend’s house instead.”

“I’ve had years of being in and out of state houses, so I knew to call Housing New Zealand.”

Sofia’s three teenage children live with their grandparents and uncle and have complex health needs. When her kids start to transition back to her, Sofia needs to find somewhere safe and healthy for her family to live together.

“I was dealing with PTSD, my daughter was suicidal, and my friend had his own mental health to deal with. He was also scared that he’d be evicted for letting us stay. I understand why, but it was traumatic to have that stability ripped out from under our feet.”

“I was feeling overwhelmed all the time - I didn’t have time to be depressed or pity myself.”

Other two children run away from their grandparents to live with her.

“If I declined it, I’d be at the bottom of the list if I decided to try again.”

Eldest son is admitted to hospital multiple times in 3 months due to his asthma.

“Before that point I was willing to kiss the WINZ worker’s ass, I would do, or sign anything to get my family into a safe and secure house.”

“I only heard from CYFs when they sent notifications. Where was the support to make this work? They said I was hard to contact, but they knew where I lived and where the kids went to school.”

“The school thought the ambulance was free, and didn’t realise that every time they called it, I was being charged. I got a bill from St Johns for $892. I biffed it out - I didn’t want to look at it.”

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Eldest son is admitted to hospital multiple times in 3 months due to his asthma.

“My heart broke in front of everyone else there in the room. There was no privacy, and no empathy. But at that point I was willing to kiss the WINZ worker’s ass, I would do, or sign anything to get my family into a safe and secure house.”

“I’d been preparing the kids, telling them that our place wasn’t secure and we might have to move into a motel soon. I talked it up, and told them that it’d be an adventure.”

“Your hearts were breaking. It was a beautiful house, and the kids were so excited after a year and a half of waiting.”

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"The school thought the ambulance was free, and didn’t realise that every time they called it, I was being charged. I got a bill from St Johns for $892. I biffed it out - I didn’t want to look at it.”
Renee is a recently single mother of two, living in a private rental in the North Shore. After finishing her degree in Sociology, she has been working for both government and Non Government Organisations for the past few years. After leaving her husband, Renee finds out that she is pregnant again. Within the same month, her organisation has a restructure and her role is disestablished. Although she is highly skilled and determined, the massive changes in her life are a lot to deal with on top of trying to find somewhere stable to live before her baby is born.

**Key points in journey**

- **Key barriers**
  - Not meeting criteria
  - Health complications
  - Lack of information
  - Unsuitable emergency housing
  - Discrimination

- **Key enablers**
  - Determination
  - Friends/colleagues
  - Advocate
  - Positive prejudice

- **Key triggers**
  - Relationship breakdown
  - Loss of income
  - Meth contamination

- **Key decisions**
  - Keep child with me...
  - Take private house now or wait for more affordable HNZ house

**Renee’s story**

- Leaves husband and moves out. Finds out she is pregnant.
- Moves to separate private rental.
- Work has a restructure and her role is disestablished.
- Can’t afford rent on her savings and has to break lease.
- Son is born.
- Takes Pākehā cousin to 25th house viewing, and is offered it the next day.
- Goes to private rental viewings. Faces discrimination.
- Son is born. Leaves husband and moves out. Finds out she is pregnant.
- Moves to separate private rental.
- “It turns out he had a whole other life.”
- “I kept asking, what’s happening? Where am I on the list? They can’t tell you anything, and just say they’ll get in touch when a house comes up. But how long will that take? How do I get prioritised? Do I need to commit a crime? Become a drug addict?”
- “I needed enough rooms for my older daughter to live with me... but because I had let her go and live with her Dad, I was only entitled to to a two-bedroom place.”
- “I wanted to find somewhere stable to live before her baby is born.”
- “I didn’t want to choose any specific suburbs in case it reduced my chances of getting a place, but you have to pick.”
- “Without telling me directly, he guided me to tell my story in a way that ticked what they look for to get prioritised.”
- “I had a newborn and nowhere to go. I couldn’t go to my family because they were already overcrowded.”
- “It wasn’t a safe place for a baby. There was smoking, drugs and drinking everywhere.”
- “It was such a shit situation.”
- “They can’t tell you anything, and just say they’ll get in touch when a house comes up. But how long will that take? How do I get prioritised? Do I need to commit a crime? Become a drug addict?”
- “It was cheap, but it wasn’t a nice space. The past tenants were drug addicts and the landlord refused to do any maintenance because it wasn’t a registered dwelling.”
- “The interview over the phone was really degrading, and I was over the income threshold until I went on maternity leave. I couldn’t be proactive.”

**Catch-22**

- “I was asked, are you Maori or Pacific? How much extra will you pay?”
- “It was such a shit situation.”
- “They can’t tell you anything, and just say they’ll get in touch when a house comes up. But how long will that take? How do I get prioritised? Do I need to commit a crime? Become a drug addict?”
- “It was cheap, but it wasn’t a nice space. The past tenants were drug addicts and the landlord refused to do any maintenance because it wasn’t a registered dwelling.”
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**Key decisions**

- Keep child with me...
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**Key triggers**

- Relationship breakdown
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- Meth contamination

**Key enablers**

- Determination
- Friends/colleagues
- Advocate
- Positive prejudice
Finding secure housing: Barriers

Seeking safety
From domestic violence, sexual abuse or an unhealthy family environment.

Relationship breakdown with lease holder
• Partner
• Family
• Friend
often due to tension created by pregnancy or overcrowding.

Broken lease/eviction due to
• Overdue/ inability to pay rent
• Unsure housing conditions - landlord not willing to fix
• Overcrowding
• Landlord sells house
• Meth contamination

Finding secure housing: Barriers

Poverty
(trigger and ongoing barrier)

Financial insecurity
• Poorly paid or insecure employment
• Inability to work due to mental or physical health
• Lack of budgeting skills

Sudden decrease in income
• Benefit sanction
• Loss of job (self or partner)

Sudden increase in costs
• Debt to friends/family, loan companies, banks, gangs
• Rent and living costs
• Unexpected costs (e.g. health-related, late payment fees)
• Rental maintenance costs (to avoid landlord)

Looking for secure rentals

Lack of available and appropriate houses
High demand and competition makes it difficult for single mothers on a benefit who may be up against working couples

Landlord beliefs/ discrimination based on mother’s:
• Ethnicity
• Age
• Relationship status (single)
• Income type (e.g. benefit)
• Children who may
cause damage to property
• Need house modifications to meet accessibility needs

“T’ve been asked before, are you Maori or Pacific? How much extra will you pay?”

Mother’s past records
including:
• Bad credit rating (sometimes left over debt from ex-partner)
• No/ bad rental references
• Broken leases
• Criminal record

Time and logistics to research, track, view and apply for listings

Lack of social or cultural entitlement
“T’s not within Maori culture to fight, advocate, push. Anyone else in my family would give up and say I’m never going to get a home.”

Lack of access to internet/phone
“The mobile had paid up, but we couldn’t afford it. I’d go into the library to use the free wifi there.”

Disconnected from informal support networks
Lack of positive connections with friends or whanau.

Health complications
Mental and physical (including morning sickness, pregnancy complications, or drug/alcohol addictions)

Unsupportive relationships
Friends or whanau may have a negative influence on mother’s options, choices or behaviour, or add to their sense of shame.

Lack of trust in services due to past unpleasant experiences, word of mouth, or fear that children will be taken away due to circumstances.

“I’ve had told me that any kids I have after my first son would be taken away. I didn’t get a midwife until 22 weeks because I was so scared.”

Time and logistics
• Getting time off work or finding care for children
• Being passed back and forth between organisations
• Lack of coordination and contact between organisations

“I was passed between Studentlink and Work and Income for 3 months. In the end I put my son on the phone and told the worker to explain to him how he was going to eat that night.”

Lack of transport

Health complications
Mental and physical (including morning sickness, pregnancy complications, or drug/alcohol addictions)

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Lack of trust in services due to past unpleasant experiences, word of mouth, or fear that children will be taken away due to circumstances.

“I’ve had told me that any kids I have after my first son would be taken away. I didn’t get a midwife until 22 weeks because I was so scared.”

Time and logistics
• Getting time off work or finding care for children
• Being passed back and forth between organisations
• Lack of coordination and contact between organisations

“I was passed between Studentlink and Work and Income for 3 months. In the end I put my son on the phone and told the worker to explain to him how he was going to eat that night.”

Lack of transport

Workload of meeting obligations
• Case worker meetings and eligibility tests
• Attending courses (budgeting, parenting etc)
• Looking for private rentals and work
• Creating budgets

Inefficient & unreliable communication channels

Uncivilising relationship with service provider

Finding a home is rarely the end of the journey.
All of the mothers we spoke with had experienced multiple cycles of housing instability, the longest journey spanning 29 years.
Finding secure housing: Enablers

Look for private rentals

Research and organisational skills

Proactivity e.g. sending tailored emails to landlords

Landlord references Read or faked

“My uni friend used to own a home so she told me to put her down as a landlord reference. I got the place the next day.”

Racism work-arounds

Two mothers were offered homes when they took a pākehā relative to the viewing of a private rental (after being turned down from a significant number prior).

Increase in income

As poverty is an ongoing trigger and barrier, a stable increase in income helped mothers cover travel, living and health costs to provide for their family and get through the housing process.

Look for support

Research skills and access to a phone and internet to find and contact support services

Networking learning about and connecting to formal support through • friends and family • other university students • church community • colleagues • other mothers (e.g. through courses or emergency accommodation)

“• I got the place the next day. Pākehā relative to the viewing of a private rental (after being turned down from a significant number prior).”

Confidence and resilience

“If you know someone within Housing New Zealand, you get a house a lot quicker.”

Informal support from friends and family such as phone calls, temporary housing, assistance in managing money etc advice

Get support

Access to transport such as own car

Empathetic Work and Income case manager

“Without directly telling me, he guided me to tell my story in a way that ticked the boxes for what they look for to get prioritised for support.”

Determination

“As a single mother, you have to put your feelings and emotions aside. There were times when I was going to give up, but I kept fighting.”

“I had to do anything to get a house for my baby. I want to be the best mum that I can be, so that she doesn’t experience what I did. It kept me going back, every time.”

Lying to meet criteria

Such as: • making the situation sound worse to be prioritised for support • making the situation sound better to access financial support/housing options • taking supporting documents

“I went to a Māori Non Government Organisation, but was scared I wouldn’t get support, so I lied and said my father was Māori.”

“Work and Income said I couldn’t afford the place and would only give me the bond if I had someone write a letter saying that they’d help pay for food and bills. I wrote the letter myself and got my mum’s friend to say she was the baby’s grandmother.”

Organisational skills to keep records of letters of support

Meet support criteria

Empathetic Work and Income case manager

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Organisational skills to keep records of letters of support

Wait for options & meet obligations

Resilience and commitment to the process including attending courses to address underlying issues

Logistical skills to keep across multiple meetings and requirements

A trusting relationship with a committed support worker, including:

- NGO social worker
- Advocate
- Community worker (e.g. lawyer)
- Midwife
- Health (mental and/or physical) specialist who understands the process and is well connected to government agencies, property managers, motel managers, other forms of support

“Advocates are superheroes. They will crawl to the edge of the earth for you.”

Integrated support/around services including:

- Housing First
- Work and Income
- Non government organisations
- Other government agencies (e.g. Studylink)
- Schools and community support

Media exposure

Some mothers described seeing others go to the media to be prioritised for support, however this can come at the cost of their privacy.

Find/offer house; make decision

Access to appropriate housing

• healthy (lack of condemnation and mould)
• safe (lack of violence, hostility, drugs and gangs)
• near mother’s support networks; such as friends/ family, midwife, community services
• near good schooling; for the children to thrive
• equipped with facilities and space for mother to look after her kids (e.g. a proper kitchen)

Networks to afford bond

“I had to hustle family and friends and community support workers (e.g. lawyer) to get the bond together.”

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Move in; try to keep house

Being landlord as relationship breakdown with the leaseholder and seeking safety were common triggers for leaving stable housing

Ongoing wrap around support to address underlying issues and prevent triggers

- counselling/health support
- budgeting services
- support to find and apply for jobs
- parenting up-skilling
career advice
- cultural advice
- community activities and connections
- references for future

Being aware of choices and consequences:

- e.g. not taking in friends/ whānau to avoid breaking lease requirements

Settle in; house becomes home

A house becomes a stable home when it is:

• financially sustainable mother can afford the rent as well as living costs to provide for her family
• appropriate for her family’s needs; healthy, safe, close to support as well as school/ work, properly equipped (e.g. with a working kitchen)
• secure; mother’s name is on lease and she is not afraid of being unfairly evicted

The benefits of stable housing on a families’ ability to improve their situation are well documented, including:

• mental and physical health
• parenting practices
• relationships
• food security
• training and employment
• home ownership goals

What enables mothers to find and keep secure housing was less known about - both in research and by front-line staff.

Mothers told us that the things that helped them along the way weren’t necessarily all positive, an enabler could become a barrier due to support criteria and vice-versa.
Housing instability has a significant impact on mothers’ psychological well-being, their ability to do the best for their children, and can damage their wider relationships.

**Mothers**

- **Guilt**
  “You want the best for your kids but they did it rough. It’s so easy to beat yourself up about it and I have been for a long time. It’s soul-destroying.”

- **Stress**
  “I felt completely overwhelmed. I was engaging with 12 agencies at once, but I was scared that if I let go of one they’d say I was unstable to be a mum.”

- **Trauma and suppressed emotion**
  “I didn’t feel anything, I just had to get shit done. You have to do what you have to do. You go numb - there’s no emotion.”

- **Desperation**
  “At that point I was willing to kiss her ass. I would do or say anything to get my kids into stable housing.”

- **Lowered self esteem and confidence**
  “I felt powerless - they make you feel like you’re begging. Sometimes you’d rather go hungry than be treated like that and looked down on.”

- **Increased resilience**
  “If I can get through that, I can get through anything.”

- **Fear & Anxiety**
  “If you’re going to take my children from me, I don’t want to talk to you.”

- **Guilt**
  “If you’re willing to go to the media, you’ll be prioritised quickly, but I don’t want my boy’s friends to see that.”

- **Stigma and judgement**
  “They called me a slut, and gossiped behind my back because I couldn’t help pay for a funeral... I’ve learnt that you can’t trust what people say to your face.”

- **Anger and distrust when not helped**
  “Me and the five kids slept in my tiny car under a bridge for two nights and I’m still angry at my family that no one took us in. I was terrified that someone was going to break in, and I was crying all night. I text every person on my contact list, and didn’t hear back from a single one. People want to know you when you’re up, but they don’t help when you’re down.”

- **Disconnection**
  “I cut myself off from everyone when I moved. Every single person. I needed space, and I needed to get away from the drugs, the fights, the bad influences.”

**Children**

- **Physical health**
  Living in unsafe, unstable and unhealthy housing conditions can create or worsen health conditions (e.g. sickness in overcrowded situations or asthma and eczema from mouldy homes).

- **Emotional and mental health**
  Low self-esteem, low motivation, stress, or shame due to the situation. **“If you’re going to take my children from me, I don’t want to talk to you.”**

- **Spiritual health**
  “At that point I was willing to kiss her ass. I would do or say anything to get my kids into stable housing.”

- **Fear & Anxiety**
  “I was so stressed at the time that I wasn’t thinking about his brain development.”

- **Desperation**
  “At that point I was willing to kiss her ass. I would do or say anything to get my kids into stable housing.”

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**Wider relationships**

- **Mental health of others due to overcrowding**
  “My friend who I was boarding with had his own mental health issues, and I was dealing with PTSD at the same time my daughter was suicidal - the strain was a lot for us all to deal with.”

- **Stigma and judgement**
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**Impacts of housing instability**

Housing instability has a significant impact on mothers’ psychological well-being, their ability to do the best for their children, and can damage their wider relationships.
Conclusion

The findings from this discovery process will inform the development of a regional, cross sectoral homelessness plan for Tāmaki Makaurau to ensure homelessness is rare, brief and non-recurring.

The stories shared with us of single mothers’ lived experience of housing insecurity will be used to ensure that the plan is grounded in the realities of the housing system, to keep the needs of those experiencing it at the centre.
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