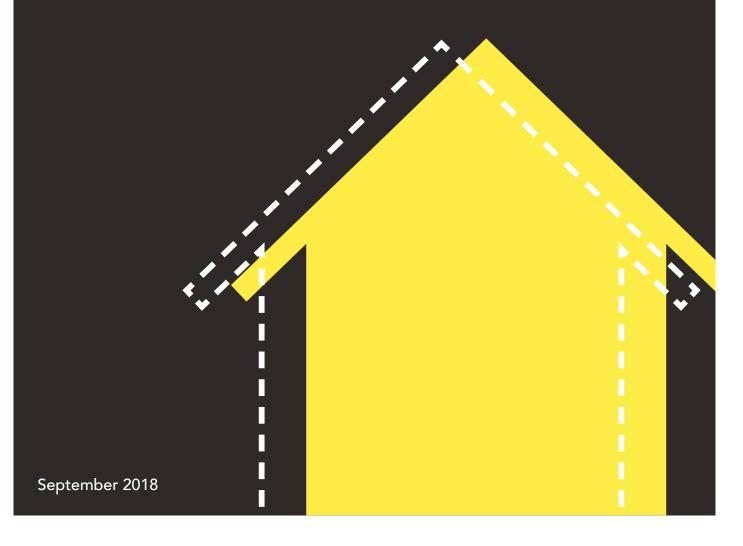
## HOUSING INSTABILITY IN TĀMAKI MAKAURAU

Stories from single mothers and front-line service providers







#### 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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## Background

#### 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, nongovernment 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:

- Invisible in the SuperCity; Hidden Homelessness in Auckland. Harris, R. (2015). The Salvation Army Social Policy Unit.
- Hard Times: A glimpse into homelessness in West Auckland. Harris, R. (2015). The Salvation Army Social Policy Unit.
- 'Insight into the Experience of Rough Sleeping in Central Auckland'. (2015). Lifewise, Auckland Council, Auckland City Mission, ThinkPlace.
- 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).
- Children and Housing Literature Review. Fu, M. (2015).
   University of Auckland.
- Experiences of housing insecurity among participants of an early childhood intervention programme. Turnbull, H & Loptson, Kristjana & Muhajarine, Nazeem. (2013).
- Designing Housing First for the Auckland City Centre. (2016). Lifewise.
- Inside the Cup; Bringing the street voice to decision makers. (2017). Lifewise.
- Exploring the Security of Tenure through Co-design. MBIE, Auckland Council, The Auckland Co-design Lab.
- 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?

#### 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

#### 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 woman.

- · 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.

## 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.

## Key insights

## Single mothers are determined, skilled and resilient

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. "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.

#### Opportunity

How might we empower mothers with clear, relevant and consistent information to make the best decisions for their family? "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?"

OR

OR

#### Parenting decisions Do I...

Keep fighting to find a place	
when I don't know how long it	
will take?	

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? 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?

Stay in my car with my
R kids which is safer but
isn't a home?

Prioritise my own self-care so I can continue fighting for my family?

Meet my children's high support needs?

#### Financial decisions Do L...

Take an expensive private rental house that is offered to me now?

OR

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 leant 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 waitlist seemingly because of their unhealthy behaviour.

#### Opportunity

How might we prioritise support based on preventative impact as well as immediate need?

"I've been asked, are you <u>sure</u> 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 arandmother."

## 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.

"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."

#### **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 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."

# "I needed enough rooms for my older daughter to live Catch-22 ....but beca

...but because I had let her go and live with her Dad, I was only entitled to a twobedroom place."



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

with me...

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.



## Support for single mothers needs to be:

#### ①1 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.

#### 7 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.

#### O3 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.

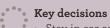
Nikita was a good student at school and did well in her classes, but fell in with the "wrong crowd" and became pregnant when she was in year 11. Her relationship with her partner has been on and off, but she ended it recently as he was becoming increasingly abusive. A few months later, she finds out that she is pregnant with her second child.

#### Key points in journey



#### **Key barriers**

- · Workload to find house
- Discrimination • Past records
- · Not meeting criteria
- Lack of information
- Lack of budgeting skills



- Stay in car or live
- with abusive partner. · Tell the truth or fake a reference.



#### Key enablers

- Determination
- · Research skills
- Organisation skills
- Networks



#### Key triggers

- · Relationship breakdown
- Unexpected costs

Argues with Mum about pregnancy. Mum kicks her out of the home.



"I had to break the news to Mum...she was really angry. She wanted me to get an abortion but there was no way. So she told me to get my stuff and go."

"I didn't have a role

model to learn how to do bill and auto-

payments, how to

budget in advance.

When the monthly

power and water

bills hit I was in

serious debt."



"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."

Moves in and

leaves partner.

"The condensation was really

Misses a rent payment,

landlord sends a \$1500 'late

payment fee'. Goes to WINZ

for help to dispute it.

WINZ worker calls landlord

who repeals fee. Also calls

HNZ to put her on wait-list

for a home, but she doesn't

fit criteria as she is not

currently homeless.

plug-in cooker that hardly ever

bad, and it only had a tiny

worked."

Stays on couch at Aunty's overcrowded

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



Do I stay in my car with two young children where I can guarantee a loving space or do I go back to my abusive expartner to have a roof over our heads?



"I kept trying to find somewhere to live, but I couldn't lean on my friends - they were still in school

that, not on me."

and I wanted them to focus on

Moves into ex-partner's mother's Housing New Zealand house.



1 week

Daughter

is born.

Looks for private

rentals online and

rings agencies.

"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

"I thought the baby

would bring everyone

back when she knew

another place."

together, but it was a toxic

environment. My partner

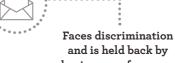
was still abusive, and his

I could hear. I just had to

put up with it until I found

mum would talk behind mv

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



and is held back by having no references.

Finds a small studio at a caravan park. The landlord doesn't ask for references.



"I had to hustle family and friends who I hadn't seen in a while to get the bond together." "It's so hard to keep up with which ones you've applied for."

Goes to 3 private rental viewings per day.

"As a young single mum on a benefit, how could I compete with a business man dressed in a suit and driving a porsche?"



pocket to avoid landlord. payments so breaks lease.

Moves back into Mum's overcrowded Sees family friend advertise their home for rent on Facebook. Is offered the house, moves in.



fell over in the storm, but I didn't

"I didn't want to move back in with Mum. She started asking for more bill money and I know it was going to the pokey machines. I didn't want to sleep in the car, so I bit my tongue."

"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."

"To be at rock bottom and swallow your pride to ask for help, just to get a no - it really knocks you back...I'm grateful to have somewhere at the moment, but it's the fact that I can't call that place a home."

"A window broke and a fence want to ring the landlord so I paid for it myself. It was \$100 that I just didn't have."

Pays for fixes out of own Can't keep up with rent

house.







## 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
- · Unexpected health costs
- · Poor communication channels
- · Unpleasant service experiences



#### Key decisions

- · Take unsafe/ unhealthy HNZ home or stay in current house.
- Prioritise kids' health needs or own well-being.

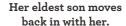


#### Key enablers

- Resilience
- Organisation skills
- Mental health team
- · Community support

#### Key triggers

- · Kids transitioning
- into her care
- Relationship breakdown



"I was sharing my room and bed

with my son, which wasn't ideal.

It created a lot of tension in our

at a friend's house instead."

"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

out from under

our feet.

traumatic to have

that stability ripped

Mental health community

worker goes with her to

meet WINZ worker who

rings emergency housing

providers.

relationship, and he'd often stay

Rings HNZ, does eligibility test to get a house of their own. Arranges WINZ appointment.

"I've had years of being in and

out of state houses, so I knew to call Housing New Zealand."

Receives letter from

Housing New Zealand.

"It said that because I didn't

I was distraught."

After four years of

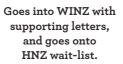
living together, her

friend asks her to

leave.

reply to an earlier letter I'd been

put at the bottom of the wait-list.



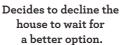


Receives call from

HNZ and

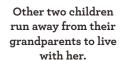
is offered a house.

Do we move to another home that's less safe and healthy or stay in our current situation?





"I was told I'd go to the bottom of the list if I declined it, and I was filled with dread. I had no idea how long we'd have to wait for the next option."



"I went from boarding on my own to sharing a room and bed with three teenagers."

Eldest son is admitted to hospital multiple

times in 3 months due

to his asthma.



"The school thought the ambulance

every time they called it, I was being

charged. I got a bill from St Johns for

was free, and didn't realise that

\$892. I biffed it out - I didn't

want to look at it."

6 months

"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

Receives warning letter from CYFs because of hospital admissions.



to school."

"I was feeling overwhelmed all the time - I didn't have time to be

Weekly meetings with WINZ to prove she's meeting obligations and to book motel for

Required to go to private rental viewings. Faces competitive market and discrimination.

HNZ calls to offer a house. Views house and accepts.

HNZ calls again to say that the current tenants aren't able to move out anymore due to bereavement.

HNZ offers another house. Moves in two weeks later once meth contamination renovations are finished.



Moves into a motel that night.

"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.'

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

"I didn't tell the kids at first, and kept going back to make sure it was real...It amazes me the difference it makes to have a secure house. We're working on our mental health, and my son wakes me up each day at 4.15am to exercise together.



Do I meet all of my kids' health needs or prioritise my own well-being?

> Coordinates with school, community and agency support workers.



depressed or pity myself."



"After 2 weeks I had to get an exemption. My daughter was on suicide watch, and I couldn't go to viewings as well as look after my kids."









"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."

## Renee's story



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 made redundant. 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 decisions · Keep child with me or give up to father
- · Take private house now or wait for more affordable HNZ house



#### Key enablers

- Determination
- Friends/colleagues
- Advocate
- Positive prejudice



#### Key triggers

- Relationship breakdown
- · Loss of income
- Meth contamination

## Leaves husband and moves out. Finds out she is pregnant.

"It turns out he had a whole other life."

#### Moves to separate private rental.



Catch-22

"I needed enough

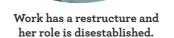
rooms for my older



...but because I had

let her go and live with





"I didn't want to

Can't afford rent on her savings and has to break lease.

stay with her. Worries about finding a home before baby is born.



Do I keep my older daughter with me in this situation or let her dad take her?

Old colleagues find her a flat based in a garage.

"It was such a

shit situation.

A friend tells her to

"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.

#### Becomes sick with the pregnancy and isn't able to get letters in on time. Has to book a new phone assessment.

"Without telling me directly, he guided me to tell my story in a way that ticked what they look for to get prioritised.



On her second call, she gets an empathetic WINZ officer.

Collects letters of evidence to prove that role was disestablished and that she is experiencing depression.

"I was asked, are you

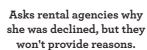
How much extra will

Maori or Pacific?

you pay?"

#### Calls WINZ to see what support she is eligible for.

"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 pro-active."



Moves into emergency housing.



"It wasn't a safe place for a baby. There was smoking, drugs and drinking everywhere."

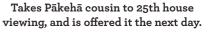


Goes to private rental viewings. Faces discrimination.

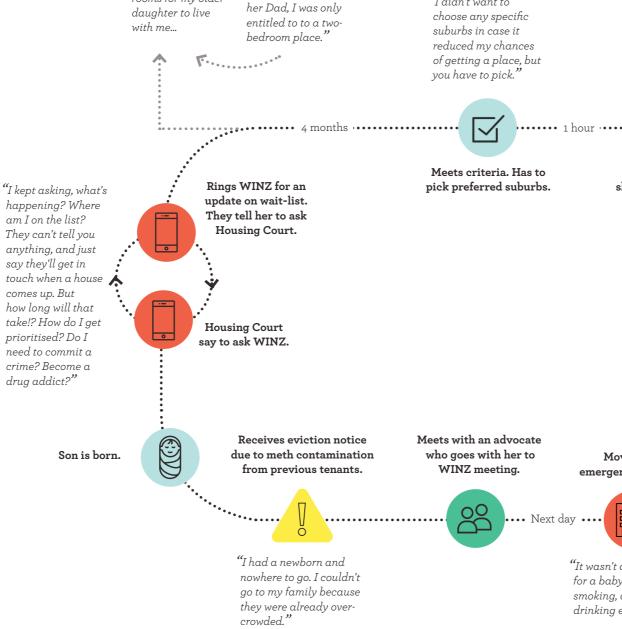
Calls WINZ to find out how long the wait will be for a HNZ house.



house now or wait for a cheaper HNZ one?



"I didn't get a call-back from so many others...I think the white-factor helped and it's rat-shit. It was even advertised for \$530 but on the contract it was changed to \$550. After a year without a house I wasn't going to fight it."



## Finding secure housing: Barriers



#### Trigger

#### Seeking safety

From domestic violence, sexual abuse or an unhealthy family environment<sup>2</sup>

#### Relationship breakdown with lease holder

- Partner
- Family 10
- Friend

often due to tension created by pregnancy or overcrowding<sup>5</sup>

#### Broken lease/eviction<sup>10</sup> due to

- Overdue<sup>2</sup>/inability to pay rent
- · Unsafe housing conditions<sup>2</sup> landlord not willing to fix
- Overcrowding
- · Landlord sells house
- Meth contamination

#### Transition from

- foster care<sup>10</sup>
- prison<sup>2</sup>



#### Poverty

(trigger and ongoing barrier)

#### Financial insecurity

- · Poorly paid or insecure employment
- Inability to work due to mental or physical health
- Lack of budgeting skills10

#### Sudden decrease in income

- · Benefit sanction
- Loss of job<sup>10</sup> (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)

#### Look for private 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
- · relationship status (single)
- income type (e.g. benefit)<sup>3</sup> and children who may:
- · cause damage to property
- · need house modifications to meet accessibility needs

"I'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

#### Cost

- · Meeting rent on a single income as well as other living expenses
- Bond

#### Inappropriate housing options as home is:

- far away from support or kids' schools
- · unsafe, unhealthy or unpleasant

### Look for support

#### No awareness of support options

Although there are many support services, they can be fragmented and mothers will rarely know about them

"You don't know who you can go to or who can help you. If you ask Work and Income, they say they can't help you and it's the end of the conversation. There's no links to other support."

#### Lack of social or cultural entitlement9

"It's not within Māori 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 motel had paid wifi, but we couldn't afford it. I'd go into the library to use the free wifi there."

#### Disconnection from informal support networks

Lack of positive connections with friends or whānau.6

#### Unsupportive relationships

Friends or whānau may have a negative influence on mothers' options, choices or behaviour, or add to their sense of shame9.

#### Get to support

#### Distrust of services

due to past unpleasant experiences, word of mouth, or fear that children will be taken away due to circumstances<sup>5</sup>

"CYFs had told me that any kids I have after my first son would be taken away. I didn't get a midwife until 23 weeks because I was so scared."

#### Time and logistics

e.g. getting time off work or finding care for children

#### Being passed back and forth between organisations

Lack of coordination and contact routes between organisations

"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."

#### Lack of transport

#### Health complications

Mental<sup>10</sup> and physical (including morning sickness, pregnancy complications, or drug/alcohol addtictions10)

#### Language and literacy

"Some people don't know how to read or write, let alone ask for help or advocate."

#### Meet support criteria

#### Excluded from support criteria

- not poor enough or in a bad enough housing situation
- too proactive (ie. not meeting criteria vet)
- boys over 14 years not allowed to stay at Refuge
- · unable to prove they will be able to afford repayments (e.g. for bond or housing items)

#### Stuck in catch-22 situation

e.g. can't meet support criteria so loses care of child, then can't meet support criteria to get child back.

#### Lack of information about

- criteria and ranking
- · entitlements and options
- other support available

#### Workload of proving eligibility

- collecting and sending support/evidence letters (doctors, specialists, community workers etc)
- "You have to work so hard to get what you're entitled to."

#### Time spent coordinating multiple agencies

- Ongoing unpleasant service experiences (often with Work and Income)
- lack of staff empathy
- · lack of humane conditions (e.g. no privacy, bathrooms, or changing tables, and intimidating security guards)

"I can understand why people come out of that place violent or suicidal. When you have no home, no money, no support, then you go in there...they drive you to a place of desperation."

#### Wait for options & meet obligations

#### Lack of available and appropriate Housing New Zealand houses

#### Long Housing New Zealand wait times

#### Lack of information about

processes and wait times

(longest was four years)

· information sharing between agencies

"Our situation was dire but because we had a roof over our heads it didn't seem to matter that we were suffering."

#### Lack of appropriate and available emergency housing<sup>2</sup>

#### 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

Untrusting relationship with service provider<sup>3</sup>

Disengagement from services when there are no results

#### Find/offered house; make decision

#### Inappropriate housing (or emergency housing) option as home is:

- far away from support or kids' schools unsafe, unhealthy or
- unpleasant Lack of information about

view)

Fear of going to the bottom of wait-list If decline Housing New Zealand house people face

a 13 week stand down period

home (may not be available to

#### Poor transition to emergency housing

"I got into emergency housing, but I didn't have anything. The first night I slept under the mattress protector. I went and got quotes from the Warehouse for basic things like blankets, but WINZ said they were too expensive. I figured I may as well have nothing on the street as nothing here where I don't know anyone."

#### Cost of bond

"I asked WINZ for help to pay for a bond - they said no but offered to put me in a hotel. How does that work?"

#### Move in, try to keep house

#### Cost and stress of moving; lack of transport or support

"No one in my family was free to help me move that day."

#### Short time-frame to move in

"We've seen homes where there's still food left on the table and all the furniture is left behind because the family had to move that night."

#### Poor follow up from support organisations to settle in and keep house

Continued vulnerability to triggers - unaddressed underlying issues

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

Real 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 communitycolleagues
- other mothers (e.g. through courses or emergency accommodation)

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

#### Confidence and resilience

"I had to make myself comfortable with uncomfortable situations, like going to mass (church) and being around people with sheltered upbringings."

Informal support from friends and family such as phone calls, temporary housing, assistance in managing money<sup>2</sup> or advice<sup>9</sup>



#### Get to support

#### Access to transport

such as own car

#### Determination

"Even if I was late, I'd ask to come in. I wouldn't take no for an answer."

"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."

#### Meet support criteria

#### 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."

"You need to be able to form a relationship. It's easier to talk, and vital for moving forward."

### Knowledge of entitlements learnt through

- · online research
- advocates
- · community support workers
- $\cdot \quad \text{other mothers} \quad$
- formal education (university)

#### Lying to meet criteria

Such as:

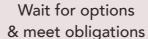
- making the situation sound worse to be prioritised for support
- making the situation sound better to access financial support/housing options
- · faking supporting documents

"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



#### 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<sup>3</sup> 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
- $\bullet \quad \text{other forms of support} \\$

"Advocates are superheros. They will crawl to the edge of the earth for you."

#### Integrated support/wraparound 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/offered house; make decision

## Access to appropriate housing

- healthy (lack of condensation 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 who I hadn't seen in a while to get the bond together."

#### Move in, try to keep house

#### Being leaseholder

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

## Ongoing wrap around support<sup>3</sup> to address underlying issues and prevent triggers

- counselling/health support
- budgeting servicessupport 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
- $\bullet \ \ relationships$
- food security<sup>3</sup>
- training and employment
  home ownership goals<sup>3</sup>

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.

## Wider relationships

## 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.<sup>5</sup>

### 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)3. Increased food insecurity also contributes to a poor diet (e.g. family has limited access to cooking facilities or a refrigerator<sup>5</sup> or food money is sacrificed to pay rent.<sup>4</sup>)

### 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."

#### Fear & Anxiety

"If you're going to take my children from me, I don't want to talk to you." "I had to keep asking myself if they would be better off in foster care...but at the same time  ${\it I}$ couldn't give up on them."

#### Trauma<sup>3</sup> 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."

Some mothers we spoke to gave up food and hygiene products in order to pay rent or provide for their family.

Some mothers lived in unsafe and abusive environments to provide shelter for their children.

#### Worsened addiction issues

due to a lack of stable housing<sup>5</sup>

"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."

#### 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"

#### Passion to help others9

Of the 10 women we spoke with, one is a social worker, two are studying to become one, and one expressed a desire to study to become one. "Now I have a wealth of experience to draw on to help other people going through this."

#### Death of child

Two mothers attributed the death of their child to the experience of unstable housing. One child was born prematurely due to malnutrition, the other died as an adult due to a drug overdose.

#### 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."

#### Emotional and mental health

Low self-esteem, low motivation, stress, or shame due to the situation. "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."

#### Development

Three or more moves results in higher literacy and language developmental issues, and this is most prominent for children living in poverty.4 "I was so stressed at the time that I wasn't thinking about his brain development."

#### Education

Housing instability, especially when moved to emergency housing, impacts a mother's ability to get her children to school, as well as their motivation to attend. "It cost \$20 gas per day from the motel to their schools. We just couldn't do it."

#### Social connectedness

becomes more difficult for children who do not attend or have to move schools.

#### Breakdown in child-parent relationship

"It's not easy sharing a bed with a 14 year old son - it caused a lot of tension in our relationship and he would sleep at his friends' place a lot...I would lose it too - I was angry and I took it out on them with my tone and voice. I'm still working on my relationship with my daughter."

Loss of child care to father or foster care "We only see my (young) son once per month. We have to remind him who we are, and he doesn't recognise his sister." "I sent my older boys to Australia to their Dad...the benefit systems are better over there, so he can afford sports equipment for them."

#### Safety

When exposed to unsafe environments, especially in emergency housing. "It wasn't a safe place for a baby. There was smoking, drugs and drinking everywhere."

#### 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

"You feel so incompetent as a parent and you're judged by everyone around you."

#### 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 had influences."

## 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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