



**Speaking for**

**Ourselves**

**THE TRUTH ABOUT WHAT KEEPS PEOPLE**

**IN POVERTY FROM THOSE WHO LIVE IT**





## Executive summary.

In the last twelve years the number of food parcels provided by the Auckland City Mission food bank has almost quadrupled to 11,168 and the number of times people have accessed food parcels has increased.

Ten years ago people accessed food parcels when they experienced a crisis in their lives. Today, thousands of families rely on food banks as their regular source of food as money for food is considered to be discretionary spending by many. The increasing long-term use of the Mission's food bank is a growing concern. And, whilst we have an understanding of why people experience financial hardship, there is little understanding of what stops people moving out of poverty. With a prevailing opinion held by many that those living in poverty do so simply because they lack the initiative to free themselves from it, there is little impetus or pressure to address what is for many thousands of New Zealand families a desperate and deteriorating set of circumstances.

The Auckland City Mission has listened to the stories of 100 families who are long-term food bank users in order to better understand the factors that trap some families in a repeating cycle of poverty. Speaking for Ourselves (a summary report drawn from the Family 100 Research Project data) brings the voices of these 100 families, both individually and collectively, into the public domain. This report clearly highlights the plight of those living in poverty in their own words, and defines the eight key drivers that keep people locked into a state of constant financial hardship. Speaking for Ourselves also highlights our families' key concerns, and their views on what would make a difference for them if they are to stand a better chance of freeing themselves from poverty.

Ultimately, it is hoped that two key outcomes result through the dissemination of this publication. The first is that the Auckland City Mission, along with other service providers, will be better able to support their clients as they try to meet the daily challenges they face. And the second is to bring the experiences of beneficiaries and low-paid workers into the public domain, and to encourage constructive conversations with people on low incomes rather than divisive rhetoric about them.

### A word about the Family 100 Research Project.

The Family 100 Research Project is a collaborative study undertaken by the Auckland City Mission in conjunction with a group of researchers from Waikato University, Massey University and the University of Auckland. It is born out of the belief that a more constructive dialogue about the plight of people living in poverty is best achieved by hearing directly from the people who live in those circumstances.

To that end, the Family 100 Research Project engaged 100 families living in poverty in Auckland and, over the course of a year, documented and explored their experiences of everyday life including their joys, achievements, frustrations and dilemmas. All Family 100 Research Project participants are long-term users (two to five years) of the Auckland City Mission's food bank and were selected to be representative of those who regularly access the service; the cohort consisted of 40% Maori, 25% Pacific Islander, 22% European, and 13% Asian and other minority groups. Approximately 80% of Project participants were female.

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Families were matched with assessment professionals so they could develop a long-term relationship. Fortnightly interviews involving a range of mapping and drawing techniques documented and deepened the conversations between families and assessment professionals. These interviews sought to gain a comprehensive understanding of the ways in which the Mission's clients dealt with the issues relating to poverty, and how these issues often work in concert to limit a person's ability to move forward. By Project's end, assessment professionals had conducted a total 1,400 visits during which Family 100 participants were interviewed, over 390 hours of which were recorded and transcribed.

The ultimate goal of the Family 100 Research Project is to understand what factors work to keep some families in poverty, while other families are able to move forward and lead more secure lives. The Project also sought to develop and share understandings of these families and the complexity of their lives, and to better enable support agencies to be more responsive to their needs. It is from the Family 100 Research Project and its rich and comprehensive data set that this report, *Speaking for Ourselves*, has been produced.

### **Eight key drivers that keep people trapped in poverty.**

At present in New Zealand there is no shortage of media attention given to beneficiaries, which often accuses them as being lazy or dependent bludgers, leading many to conclude that people living in financial hardship do so because they lack the initiative to free themselves from it. There is, however, a striking absence of information about what it's actually like for families to live in poverty. About what happens when your child gets sick or a family member dies.

And about how, in spite of every effort, people cannot find decent jobs, houses or secure financial strategies to help them move forward and out of poverty. There is also a conspicuous absence of reporting about those people who manage to successfully navigate these issues and, in some instances, free themselves from them.

*Speaking for Ourselves* brings the voices of our 100 families to the forefront and, in doing so, reveals the true nature of what it really means to live in poverty in New Zealand. Although each person's story is unique, what becomes evident is that there are particular experiences and themes surrounding poverty that hold true for the majority. In short, there are eight key drivers that keep people trapped in a state of constant financial hardship. These relate to the following areas:

1. Debt
2. Justice
3. Housing
4. Employment
5. Health
6. Food insecurity
7. Services
8. Education

This publication examines each of these eight key drivers in detail, how their daily influence on people's lives operates to keep people trapped in poverty, and also how many of these drivers often act in concert, exerting a combined influence that is insurmountable for most people to overcome.

# 1. Debt





## Helen's story.

“**I receive \$386 per week. The rent itself is \$380. The simple fact is when the expenditure exceeds the income, I'm in trouble.**”

Helen is a single mother of two children under ten, living in a two-bedroom Housing NZ (HNZ) unit in East Auckland. Helen was a victim of domestic violence at the hands of her children's father and has sustained permanent injuries as a result. She left her now ex-partner when she was eight months' pregnant with her second child and has had no contact with him since. After leaving her partner, Helen has achieved a degree in social work, and is currently looking for a position that fits with her children's school hours.

When Helen's income and outgoings do not balance, she is forced to turn to fringe lenders. Helen cannot get a loan with her bank even though she has been with them for years because of her low income. She ends up taking out loans at a higher interest rate, often leaving her in hardship.

**“What I do is I have the finance company and they're the people that help me with car repairs or anything like that, and that's when [Work and Income NZ] WINZ isn't available... I tell you what, they've [finance company] saved my bacon a few times... the unforeseen costs that no one else will cater for”.**

Helen is paying \$125 a week back to finance companies out of her benefit. After paying off loans and rent by automatic payment, she is left with little money for food and power, which become discretionary items in Helen's constant juggling act to meet all her expenses.

**“Debt causes debt. The worst thing about having debt is when you really need something you have to use the most expensive options such as the mobile trucks.”**

As a result, Helen often goes to loan sharks around Christmas, birthdays and when her bills become unmanageable. She says that if her bank loaned her the money she would only have to pay \$60 a week. However the broader issue of exploitation of which she is very aware is less important to her than addressing her family's immediate needs.

**“I receive \$386 per week. The rent itself is \$380. The simple fact is when the expenditure exceeds the income, I'm in trouble. That is basically why I am reliant on charity...The option here is borrow, which I have done, heavily in debt. Friends, families and no-one wants to be a friend anymore. And rightfully so.”**

## Crippling debt can perpetuate itself indefinitely.

The sources and implications of personal debt feature prominently in participants' accounts of their finances. Contrary to much public rhetoric, however, many participants demonstrate considerable resourcefulness in seeking ways to limit debt and live within their meagre resources.

Despite understanding how to budget effectively, most people have no option but to incur increasing levels of personal debt to cover their day-to-day expenses.

This cycle is exacerbated further because it is usually not possible for people on low incomes to obtain credit from major financial institutions, which means much of this debt is held by fringe lenders and is charged at inflated interest rates. With little possibility of ever completely paying off such debts, many people quickly find themselves trapped in a downward financial spiral with no option but to turn to ever more expensive lines of credit to pay the bills.

### Those who have the least are charged the most.

When faced with a financial shortfall or crisis, the only option for many families is to turn to fringe lenders with their associated exorbitant interest rates and charges. However, the relationship between participants and fringe lenders is a complex one. Some people choose to go into debt with fringe lenders to avoid the humiliation of being rejected by Work and Income NZ (WINZ). Others see them as their only option when met with an unexpected expense, such as a vehicle breaking down or a new school uniform.

Participants speak of lenders' tactics to hook families into payment plans, including pre-approved lines of 'credit' (actually more debt) that do not require them to increase their weekly payments.

Fringe lenders also provide advice to families about how they might succeed in obtaining loans by making it appear as though they have sufficient income to service the debt even when they don't. Participants also tend to be well aware that there is an exploitative element to these relationships; they know they are paying high interest rates with penalties or inflated prices for items from mobile trucks. However, engaging with lenders on these terms is seen as a necessity that is difficult to avoid.

### Living with debt leads to social exclusion and self-imposed isolation.

Financial pressure, including multiple debts, takes its toll on family and social relationships, and particularly so between partners. The need to borrow from family and friends causes extra strain affecting family support systems. A lack of income contributes to social isolation with participants explaining that they avoid social, family and cultural events. For families of Maori or Pacific heritage there are certain expected contributions that can add further financial pressure, such as funerals, unveilings and birthdays; these can cause financial strain and further increase personal debt. While some participants have strategies for contributing, such as volunteering in the kitchen, the sense of shame and stigma at being unable to meet cultural obligations often results in people opting out of such events.



## Speaking for Ourselves about debt.

Another source of personal debt, particularly for women, is credit that is taken on for members of the extended family. Others speak of the impact of inheriting debts from family members who have died. Female participants who have a good credit rating mention being pressured to take out loans for family members. However, when those family members default on their payments, the women are left with someone else's debt.

### Debt costs people much more than money.

Debt and health are very much interconnected in our families' accounts. Some take on debt for health reasons such as dental work, new glasses or to cover unexpected sickness expenses. Others are forced to completely neglect their own health due to a lack of money, or to ignore their health-related issues to attend to those of their children instead. Accessing even basic or essential medical services, like a doctor or pharmacy, is often seen as difficult or impossible for many participants.

But perhaps most crippling of all is the psychological burden that must be borne when people are forced to live in a state of unmanageable and inescapable debt.

Many participants speak of experiencing extreme stress, anxiety and depression, all of which directly impact other areas of their lives such as motivation, social interaction and participation, as well as long-term physical and psychological health.

### The key change we need to see.

Families tell us that paying a 'poverty premium' for expensive credit offered by second tier and 'fringe lenders' is keeping them poor. They say that access to affordable credit in the forms of microfinance schemes or low-interest bank loans would be of great help, as would capping the interest rates charged by all lenders.

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“The DPB [now Sole Parents Support] in real actual fact, only pays the essentials. There is no extras to do hire purchase, but I'd done it and it's unbelievably a struggle. You go to bed worried, you wake up worried, it's shocking, and you're waiting for people to knock on your door to repossess something and it's, oh, my gosh. Then when it comes to the simple stuff like going to see WINZ for food grants you just can't do it because your anxiety's gone to the roof...When it comes to the real stuff, what I should be doing, I can't do it because I just haven't got that energy to move forward because I've dragged myself backwards.” (Kim)

“Sometimes it can get to the point where we're just about in there [pawn brokers] just maybe every second week, third week. You're getting a little bit of money so we can get some bread and some butter and some milk and all the rest of it.” (Vincent)

“I've got so many debts and the majority of it is just finances [finance companies]...just to support us to get by the next day and it's just brought us to more debt on top of debts because we can't afford to pay it back and whatever's redirected back to them is not enough...It's too frustrating because their [WINZ] laws have changed and they need so much more from us. They don't think about the travelling and things like that...The travelling for budgeting and everything else they want us to go collect, they don't think about the gas, how expensive it is and things like that. Instead of going to WINZ for help, rather just go to finances [finance companies], knowing that you're gonna be in debt again but it's the easiest way to get money to feed your family at that time.” (Kali)

“I've borrowed money for medication, if I needed medication for the kids, or borrowed money to get to the doctor's.” (Ofa)

“Being a clothing truck [customer], I had \$8.00 left to pay on my account. Clothes Truck came around...he said I'm in credit by \$500.00, I can shop, and then keep my payments at \$30.00 a week. And I said, “No, no, I just want to pay off that \$8.00. I don't wanna be with you anymore.” I didn't get anything so he left... In a way they're good, you can pay as you wear, or pay as you use. The truck's coming up the road, so you're gonna go shopping, such a big thrill for me and the kids, we could go just out to the end of the driveway, do our shopping and they're like, “Yeah, we got new clothes,” it was easier and that's the trap. Them and loan sharks are a big trap.” (Charlotte)

“It was because my son's biological family, his biological Nana, at the time she was going through rough stuff but she really needed money and I was able to get it for her. I said, “That's fine,” and I got a grand and a half or a couple of grand - and she was supposed to make the weekly payments but that didn't happen.” (Jade)

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## 2. Justice

### Amy's story.

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**He was missing his father being around because with his father gone, there was no father role model.**

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Amy is a mother of four children; two are at primary and two at high school. Amy lives in a HNZ home and has been on a benefit since her oldest child was young, but is currently studying towards an elder-care work qualification. Amy is separated from the father of her children who has a history of alcohol abuse. However, he continues to play an active role in the family's life. Amy's ex-partner was recently imprisoned for a number of years. The financial impact of his imprisonment on Amy and her family has been significant as he was a key source of financial support. Making matters worse, the ongoing cost of bringing her children to regularly visit their father is a challenge.

**“Petrol costs, travelling from south Auckland out to Albany, clearly it's not a cheap trip, so I hardly ever took the children, they'd go once a month.”**

However, there are times when budget constraints mean that Amy is unable to bring the children for visits with their father for a number of months. Amy also describes the consequences of prison and how it impacts her family and notes that the impact on her son was particularly strong, as his engagement with school has deteriorated significantly.

**“My son had an episode when he was probably on his last year of intermediate, his grades weren't great, he was getting into trouble and fighting. He was missing his father being around because with his father gone, there was no father role model.”**

Amy believes it is of great importance that her children visit their father in prison in order to maintain their relationship with him. However she also feels that bringing children into a prison environment that is not family friendly and which feels unsafe is a difficult thing to do.

**“Yes, it's just struck me that I just wouldn't want any mother, children, families to go through this – it's not really nice...because there are some adults there and they'd see each other and they just do some really inappropriate things. Also, when you go there, you are checked whether you have any weapons or contraband on you. It's just really uncomfortable, not a good place to go...there's all these high risk offenders in there and it's just quite scary.”**



## The constant presence of the justice system.

The justice system figures disproportionately highly in the lives of Family 100 Research Project members. For some, this is because crimes or violence have been committed. For others, it is more frequently related to traffic matters. But whatever the reason, all participants are well aware of their own responsibility in these situations.

For Project participants, lack of money often leads to a cycle of experiences with the justice system. A common scenario is a lack of money to pay car registration and warranty, which results in a fine. These fines are disproportionately high for those on low incomes and an inability to pay results in further fines and court appearances carrying more significant punishments. Often, people resort to fringe lenders to remove themselves from the court list, only to end up with even bigger debts with their associated consequences.

Participants speak of their experiences with the justice system and many believe there is an inherent bias against those with less money and less access to remedies. Participants feel strongly that the justice system works for those with money and many feel there is a genuine imbalance in power when they have any involvement with the justice system and with other government agencies.

### A love and hate relationship with police.

Feelings about the police vary from very positive to totally negative. Interestingly, whether a person holds a positive or negative opinion appears to be influenced by the way the police presence manifests itself in their neighbourhood as a whole. Several people gave accounts of very good experiences they'd had, with police taking the time to get to know their family, organising barbecues and surprising people with kind actions.

A significant amount of contact with the police comes about because of domestic violence. And for many of the women in the Family 100 project their experiences have been positive in these sorts of circumstances. However, other women speak of the ways in which police can have a potentially negative, if unintended, influence at such times. For example, some women thought police demonstrated a lack of empathy by sending two male police officers to a domestic violence incident thereby imposing even more masculinity into a situation where a woman had been threatened and attacked by a male.

Parents are very keen that their children trust the police and are frustrated when police actions cause their children to become frightened. Male participants often feel victimised because of previous behaviour and feel they are badly treated by both police and the justice system overall.

### A criminal record becomes a life sentence.

A recurrent theme in many participant interviews is the impact that their criminal record has on their ability to move forward. Time and time again, participants talk about how they cannot get a job because of their criminal history. Importantly, this deleterious effect continues to impede people's progress regardless of what the crime was or how long ago it was committed, potentially locking people out of many viable options for the rest of their lives.

Understandably, this causes intense frustration for those it affects, which over time can lead to the temptation to reoffend and a return to criminality with the certainty that it offers. With little support available and their history preventing them from participating fully in society, some participants see returning to prison as a real and viable alternative.

When that occurs, it has obvious and immediate financial impacts on the families left behind with mothers left to raise children by themselves while dealing with all the difficulties of having a family member in prison. In particular, trying to maintain a relationship with a person in prison presents significant challenges as visiting hours are very short and conditions for visiting prevent any real privacy. Unsurprisingly, many participants also consider environments such as prison unsuitable for children thereby impacting father and child relationships even more severely.

As an adjunct to this issue, it is both a telling and tragic fact that many participants are completely unaware that they can apply for the erasure of a past, non-violent conviction through the Clean Slate Act.

### The key change we need to see.

Families speak about the serious impact of having a family member in prison. They ask that this be considered when fining or imprisoning people, as the act of doing so affects more than just that person. Our participants with family members in prison would also like to see prison family visiting areas humanised to enable parents to engage with their children in a suitable environment.

Our families also speak about how a criminal record can permanently impede their ability to gain employment. We also hear how a lack of knowledge about the Clean Slate Act, and the complex processes required to engage with it, prevent people pursuing this course. Families would like more information and support to be made available around this option.



## Speaking for Ourselves about justice.

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“Through the justice system I learnt it real early on there is no justice, just us. And it’s probably a bit of a cynical way to look at it but every time I’ve had anything to do with the justice department, the system never works for me. And I’ve tried to beat the system so many times and now I’m trying to work with the system and that and it doesn’t make any difference, I still end up in the same place.” (Will)

“Why these fines are \$150? So much. You don’t earn in a day that much.” (John)

“If you have the means, which is basically the finance, you can hire a QC against a junior prosecutor.” (Helen)

“They [the local police] try and encourage the community to get involved with them. So, they’re pretty cool. Over the school holidays I had 12 kids and they came over and dropped me off a couple of parcels for the kids, it was awesome.” (Autumn)

“I think there should be social workers trained to actually go out on cars with police when it is a domestic incident because then that social worker can see into it more than a cop. The last thing a bashed up woman with her crying kids need is police standing over her, because I’ve had that happen and that just makes you feel more overpowered because you’ve just been hurt by a male.” (Charlotte)

He [her partner] has been to so many job interviews and he just keeps getting shot down...nobody will even give him a chance... he can’t apply for a clean slate until he’s paid his fines and he’s still paying those off and it’s gonna take him forever to pay...but it’s just that, what’s he supposed to do in the meantime?” (Fiona)

“...now that I’ve changed my life and I’ve tried to get rid of that lifestyle, when you end up in front of the judges they treat you like they saw you yesterday. There’s no clemency for the time that I haven’t offended and the changes I’ve tried to make. They still treat me like I was that 17 year old making all the dumb mistakes.” (Will)

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# 3. Housing





## Solomon's story.

“**My 17-month-old and my 3-year-old boy are sleeping in the room with us. Sometimes I sleep on the floor...**”

Solomon and his wife are both in their mid-thirties and live in South Auckland with their eight children. The family have been renting their three-bedroom HNZ home for the past four years. In the past Solomon has worked fulltime but the family is currently surviving on a benefit. Approximately 80% of the family's income is from the benefit with the remaining 20% from loans from family, occasional contract work, working for friends and family or collecting scrap metal.

Qualified at many trades, Solomon's goal is to find fulltime work. However, he notes that focusing on work is incredibly difficult when he and his family are “fighting just to survive”. Solomon's home is severely overcrowded – the younger kids share single beds, and the parents sleep with the two youngest in a queen size bed.

“**My 17-month-old and my 3-year-old boy are sleeping in the room with us. Sometimes I sleep on the floor cos my boys like their space...I let my daughter sleep with the boys – halve the rooms up for them and I don't have enough beds...so they have to share a single bed each.**”

The family has requested a transfer to a larger home but are on the waiting list. The kids suffer from health problems associated with overcrowding, such as severe eczema and asthma, and the general health of the rest of the family is affected by bedbugs; everybody is covered in bites. HNZ has tried fumigating the home but the problem persists. The family's doctor is prescribing cream, but the Solomon is unable to purchase the prescriptions due to lack of funds.

The cramped space also restricts other things like the children's ability to complete homework, and as the children are frequently ill, their school attendance also suffers. In addition to the ten family members permanently living in the house, extended family who reside on the east coast frequently stay in Solomon's living room as they have a young child who requires frequent visits to Starship hospital that can last up to one to two weeks at a time.

## Living in sub-standard

### housing adversely impacts health.

Chronic overcrowding is a significant issue for many participants and is a long-term reality for many families, as it is for those forced to live with friends or family when between homes or when homeless.

For some, family size fluctuates due to parents taking on the care of additional children or relatives staying for weeks at a time.

Permanent arrangements in which families of 10-12 shared a three-bedroom house are not uncommon. One participant reported their family of eight people were living in a two-bedroom flat. Limited space means that living rooms and garages are frequently being used as bedrooms.

Although dealt with in more specific detail in the Health section in this publication, the commonly recurring themes regarding housing as they impact participants' health are persistent respiratory and skin conditions, living in the constant presence of bedbugs and other vermin, and poor or no heating throughout winter. What the Family 100 Research Project clearly shows, however, is that being forced to live in sub-standard housing for extended periods has direct, detrimental and, at times, severe implications for a person's physical and mental wellbeing.

### Both private rentals and state housing present low-income families with few options.

The housing shortage in Auckland has had a huge impact on the ability of low-income families to find affordable and appropriate accommodation. The vast majority of participants report that they rent their home, with the split between private rentals and HNZ tenancies being fairly even.

Choosing to rent a house privately, rather than using HNZ does not necessarily provide more options for low-income families when trying to find suitable accommodation. Along with the lack of properties in general, other factors that participants report contribute to limited housing choices include having insufficient money to cover bond and other moving-related costs, along with the rising cost of rent in more desirable suburbs and in the areas convenient to work and public transport. There have also been changes made to the credit checks estate agents undertake when assessing rental applications, which disadvantages people with poor credit histories even if their history of paying rent is good.

Such issues keep many families trapped in sub-standard and overcrowded housing for years, and force them to move into suburbs far from work or transport. For some, the restricted access to services and transport significantly contributes to social isolation. For others, it necessitates the ownership of a car, which comes at great expense to families but is one they simply must incur.

Insecure tenancies also leave people exposed with many families reporting they had to leave their neighbourhood because the house they were renting was to be sold. This sort of forced relocation undermines the established social support systems that low-income families depend upon as well as limiting their children's participation at school.



## Speaking for Ourselves about housing.

### HNZ service is inconsistent and frustrating.

Participants report a range of positive and negative experiences when dealing with HNZ. But a key issue commonly reoccurring in many accounts is the impact that recent changes, namely the closure of offices, has had to service delivery. The result being many people now feel less able to advocate for themselves because they can no longer engage with a single tenancy manager who they used to visit, in person, at their local branch.

Participants recount their frustrations when being asked to explain their issues over and over again by multiple phone operators, and then having to wait for a response from a tenancy manager, who may or may not follow up within the promised 48 hours.

Another common concern is the lack of influence participants feel they have over the neighbourhood they are to be housed in, believing that HNZ houses are often situated in 'bad' areas. Akin to this were people's further apprehensions about their assigned property and whether it is actually sufficient to meet their needs as a family. For some participants, such fears lead them to take up a private rental even though that comes at greater expense.

### The key change we need to see.

Low-income families tell us they want the same things all families want – a house that is dry, warm and secure. It is clear from our families' accounts that a minimum standard for all rental accommodation, both for HNZ properties and private rentals, must be set.

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“I have a rental property, it's a two-bedroom unit located in Mangere...We have a size of six children plus myself and my wife, a total of eight persons in a two-bedroom unit in south Auckland...I get \$360.00 for both of us. Of that \$300.00 for the whole rent. The extra \$60.00 that's the money for the food, for the power, or the phone, for any other necessity of life. The \$60.00 has to go there.” (Helen)

“I've seen beautiful homes for \$450 on the computer but it's just the money to get into that home...I'm thinking I'm paying all this money and...it's cold and the rooms aren't that big and I could do something better. But I don't have any money to move so I feel trapped really, that's the problem, otherwise I'd say, “Shove your house,” and I'd gladly move. And people won't let you pay off a bond, they want the bond before you move in...I thought about selling the car and then I thought, what's the point in that cos I won't be able to get anywhere and buses is a hassle with bags of shopping and taxis are too expensive, so I need the car...I just feel a bit depressed and down, I've been here five years and it's time for a bit of change now. I wanna get some work and I want to move on.” (Hanna)

“I've got me and six of the babies, but I always have Sarah, Jamie and Robert [children from another relationship] comes back to me every other night. So that's just like 10... Three bedrooms. When me and James were together there was 12 of us. I ended up turning the living room into a bedroom because I've gotta put the bunk beds into the rooms. There was no way I could fit two bunk beds into one room, because two of the bedrooms are small, they only fit one bunk bed in each room. I ended up with a bunk bed and the queen sized bed in the sitting room so I could fit three babies all in the one bed. Fit three of them all in the one bed so the girls can have the bunks.” (Tina)

“My health it's always not perfect. I always feel sick when I feel cold, like this pain everywhere, in my back. My legs can't move properly and the house it's too old and I get sick. It affects my health because the house it's cold... My granddaughter, my daughter, they always got a flu, they always get sick or sore back, sore legs...and I worry.” (Eva)

“The kids suffer from asthma and because it's quite cold and it's damp, they get sick quite regularly during the winter.” (Autumn)

“We call it a ghetto mansion but it's like the two storey houses and they're joined together but they cut them into four and then there was little door in the middle where you walk in and up a stairwell. That smelt of urine and it had cigarette butts and it was just really gross. In the house down the bottom there was all these guys out there partying on the front lawn and stuff and they wanted us to have the unit upstairs. I looked through the window and it looked nice and clean and done up and that but I was just, “No, I can't – it's too scary.” (Adele)

“[With private rentals] you can choose your own house. Housing New Zealand – they have some nice looking homes but that's it. It's like some wood wearing makeup. When you choose your own house, you can actually have a look if it's insulated, you can check all those things out...And then also your area – you choose the area as well so you know where to go and live.” (Marama)

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# 4. Employment



## Chelsea's story.

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**If you've got no qualifications, no diploma, nothing, you can't go and do any sorts of jobs.**

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Chelsea and the father of her child live separately and share in the parenting of their five-year-old son, who lives with his father one day per week. Chelsea is receiving sole-parent support and is required to seek employment now that her son has reached school age. Chelsea has not been formally employed for five years (since the birth of her son) but like many job seekers is eager to find permanent work to help secure her future. Chelsea holds NZQA School Certificate and has completed training courses on job seeking and computer skills, and has partially completed a hospitality course. However, none of these has led to paid work.

**“If you've got no qualifications, no diploma, nothing, you can't go and do any sorts of jobs.”**

Chelsea is passionate about childcare and has volunteered in two early childhood centres. She was recently offered a job at both centres, but cannot be hired unless she gains a three-year certificate in early childhood care. Chelsea would love to do this, but for her money is a barrier. Added to her partner's debt, a student loan would make budgeting impossible.

**“It's \$30K...for three years, and it can go up to \$40K, but I can't afford that.”**

Another worry is fitting study in with childcare. Although she can't continue working formally in childcare, Chelsea has created work for herself; she takes friends' and neighbours' children to school, and cares for them after school and on weekends. Occasionally Chelsea gets paid for this, but it's usually a voluntary arrangement. Chelsea also has other concerns about taking on full-time work, namely her increasing anxiety and bouts of insomnia, and the possibility of requiring surgery for a medical condition.

**“Because if I'm not sleeping right now, what's it gonna be like with being in a job? When I get over-wound my sleeping pattern changes... If I have to go in for surgery, I don't think the boss will like me taking time off.”**



## People want to work.

Almost every participant views employment as being central to his or her security and wellbeing. People see employment not only as their source of income, but also as a means of establishing independence, status, identity, and the ability to make long-term plans.

Many parents see maintaining work as necessary to ensure a better future for their children. The majority of the participants who are unemployed said that if a job were available immediately, they would take it. Many work without pay and over half have engaged in voluntary work. However, this study shows that the support WINZ offers to unpaid workers is inconsistent and varies between branches. While some are encouraged to volunteer while on the benefit, others are pressured to find paid employment.

### Barriers prevent many people from entering the workforce.

Despite participants being genuinely willing to find paid work, a number of significant factors continually inhibit many from doing so. The cost of the qualifications necessary for certain jobs, such as a three-year certificate in early childhood care, keeps many in casual or part-time employment.

Several people say that a student loan would put them in long-term debt, while many parents find the time commitments for courses challenging to meet. Others note that holding a prior criminal record even when the conviction occurred long ago.

Transport is another common barrier. Many participants need to travel long distances to work, and for some the costs of maintaining a car are simply too high. One participant reports that she has to walk 10 kilometres to the nearest train station just to get to work, returning home the same way each day, leaving her only an hour to spend with her family every night.

### Finding employment can actually make people less financially secure.

Those who do find employment, particularly part-time or casual work, can find themselves vulnerable and left with a less dependable source of income. Participants report the irregular income that comes from casual work can affect their benefit entitlements, making it difficult to budget.

Finding employment can also introduce extra costs, such as childcare and increased rent contribution. For some participants, these additional costs mean that even after working for 20 hours on the minimum wage they earn little more than the benefit alone. In one case, one woman's income actually dropped by over \$200 in her first week of part-time work because of irregularities in her benefit.

Likewise, moving from the benefit to full-time employment can leave people with little support. Many participants note that while on the benefit they can access an emergency grant if they face an emergency such as unexpected illness. However, in most forms of employment this entitlement does not exist. For some, this grant is seen as an essential safeguard and one which they can't risk doing without. Ironically for some participants, the benefit payments and other financial safeguards designed to support people while unemployed may also serve to trap them in a continued state of unemployment.

### The pressure intensifies when children are involved.

Parents commonly speak of the difficulties they experience when trying to balance work with childcare responsibilities. Where possible, many parents prefer to leave their children with either family or friends, rather than in childcare. For some, this is because they feel uncomfortable leaving their children in the care of people they don't know. Other parents simply can't afford childcare fees and have no other option but to lean on family and friends. Some parents worry that if their children become sick, they will not be able to take time off to care for them. One mother was forced to quit her full-time job when her child fell seriously ill.

Some couples overcome these stresses by working in 'shifts' – one parent during the day, the other at night. Others participants take on multiple jobs in order to provide a more secure income for their families: one person spoke of working 80 hours per week to support her family when her partner was made redundant. However, overworking keeps parents out of the home for extended periods, deprived them of contact with their families and can also put pressure on relationships.

### The key changes we need to see.

Workplace agreements that do not assure people of regular income can lead to situations where hours drop suddenly leaving people without sufficient money to cover their expenses. Participants tell us that tougher monitoring of casual or "As-And-When-Required" contracts would give them more security and protection.

Furthermore, the levels of income for people on benefits and employed on salaries that are close to the minimum wage are so low that it is almost impossible to move out of poverty. Our families tell us that income levels, including the minimum wage and base benefit levels, must be reviewed to ensure that the most basic human needs of food, shelter, healthcare and education may be met without the need for them to take on crippling and unsustainable debt just to make ends meet.



## Speaking for Ourselves about employment.

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“There are people out there who wanna work, but where’s the jobs? If they came to my door and said, *‘Look, there’s a job here you know,’* I’d take the job straight away. It’s a job and I’d come off the benefit, that’s the main goal is for me to come off the benefit so that I can provide for my own kids and take them out and can afford to.” (Hanna)

“They don’t give me much to start with as far as Work and Income goes, but if I earn over certain amount then all of a sudden, they get my pay cheque. After 20 hours, they take 80 cents to the dollar. What’s the point of going to work? I still do it, but I’ve just gotta work that little bit harder and, because I’m only casual, I haven’t got... I’d just love to be 110% away from Work and Income altogether, but I still gotta have them there as that safeguard, just in case I don’t get work for a week, to pay the bills or whatever.” (Will)

“There’s no one to fall back on and you’re not having to deal with social welfare and having to explain yourself, where your money’s going or what you’re doing with this and if you’re keeping up with job searches or whatever. It’s amazing, yay, no more social welfare! No more having to explain yourself to people and things like that.” (Fiona)

“When I was doing the caring for the elderly, they actually write up a percent of how I handle a older person and I was helpful. But the thing is if they ask me, they really want me, and once they hear about my history, they wouldn’t wanna hire someone like that... Even if it’s been so many years, they will still look at my history and go, *‘What happens if she reacts again?’* Even though I say, *‘I’ve changed,’* but it doesn’t matter.” (Trinity)

“Early childhood – I’ve been working as a reliever. I’ve been doing it at centres and also privately at the centre, employed from just the centre and also from recruitment agencies. If someone’s sick I’d get rung up and go there. About five years ago was when I started when my son was two and I actually went off the benefit and worked full time but it was only casual full time, so if I was sick, I wouldn’t get paid or none of those kind of benefits.” (Nicole)

“Again, it’s leaving your young one, and there’s also people out there with kids that have gone through things in their childhood by being left in the hands of a stranger, so a big no-no for me.. I don’t think every child’s safe in the hands of a carer they don’t know.” (Charlotte)

“I could go back to Sky City Casino and work, if they had the hours for me, but they don’t have the hours cos it’s a hospitality industry, so they have more work at night or during the weekends than it is during the week days during school hours.” (Helen)

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# 5. Health





## Tara's story.

“**I don't hardly go doctors...sometimes when I go to the doctors and they said, “Oh, you haven't made a payment.”**”

Tara has multiple health issues, and recently escaped an abusive relationship. Consequently, Tara is currently engaged with multiple government and social service agencies including WINZ, HNZ, Women's Refuge and both primary and secondary health services.

Threatened by her ex-partner, Tara abandoned her HNZ house and moved to a Women's Refuge shelter. Although Tara was about to give birth and was also caring for her other two children, HNZ would not give her another house because she already held a tenancy. Making matters even more desperate, WINZ declined to help Tara cover the cost of staying at the refuge. This meant Tara was homeless when she gave birth prematurely, and had no option but to live in a car with her newborn and two other children. Eventually a WINZ officer helped Tara to move into a private rental. Although she now has a roof over her head, the house is very cold and damp and it's made Tara's asthma worse.

**“The condition of the house is very freezing – no carpets and big and it's very cold as well. I try to keep it warm with one heater...it's not in good condition...you can see how damp it is sometimes.”**

Adding to the pressure, Tara's 14-year-old son was the victim of a hit and run and has suffered from bed wetting ever since. Constantly drying the bedclothes in a cold, damp house has become a big challenge for Tara.

**“My kids and myself have been sick now because of the conditions at home. The main thing is, because my son...when it's winter and it's raining, I can't afford to dry his blankets and that and he gets frustrated, so I have to give him my blanket.”**

In addition, Tara suffers from diabetes and was unable to buy suitable food while homeless. Her only visits to the doctor are to get prescriptions for insulin; otherwise she cannot afford to go.

**“I don't hardly go doctors...sometimes when I go to the doctors and they said, “Oh, you haven't made a payment.” Yeah, I know, but I will try to after. Sometimes I just don't go.”**

## Poverty impacts greatly on physical and mental wellbeing.

One of the most frequent and dominant themes to emerge from the Family 100 Project is the strong connection between poor health and poverty, so much so that issues relating to health also feature in many other sections of this report.

It's very clear that struggling to survive in the face of unrelenting financial hardship, combined with the constant burden of substandard living conditions, absence of nutritional food, chronic sickness, stress and a lack of access to healthcare, leads to poor health becoming entrenched. This, in turn, limits a family's work and educational opportunities, which ultimately affects their potential to earn or improve income. What's more, participants do not believe that employment necessarily equals better healthcare, as a low income does not allow for emergencies.

Time and time again, mental health arises as a significant and persistent issue. Stress is a common feature in everyday life for low-income families. This can often lead to bouts of depression, which then prevents people from engaging fully in life, leaving them with a deep feeling of despair. Continually worrying about money is a major cause of stress, and it dominates the lives of many participants.

### Poor housing makes people sick.

Housing and the central role it plays in driving poor health outcomes features very prominently throughout the Family 100 Research Project. Participants frequently describe their living conditions as cold, damp and overcrowded. Words like 'mould', 'condensation', 'mildew', 'rotten carpet', 'freezing' and 'cockroaches' are strikingly common in their reports.

The health implications of long-term overcrowding are clearly evident with many participants and their families suffering persistent respiratory and skin conditions. And bedbugs are commonplace where two to three people are forced to share one bed. Participants frequently mention having to live in the constant presence of cockroaches, rats and other vermin that are hard to eradicate due to the overcrowded and cluttered conditions. Overcrowding also causes other health-related issues, both mental and physical. A widespread desire to care for extended family members who may be unwell means participants report there is often a sick person in their home. In such cramped conditions, infections are easily spread due to shared bed linen and inadequate washing facilities. Severe and contagious skin diseases are common and persistent.

Repeatedly, participants report that heating in the home is considered discretionary and something they usually cannot afford. Consequently, living in cold and cramped conditions further aggravates health problems while exacerbating overcrowding as it forces families to sleep in one room during winter to keep warm. Not surprisingly, there is a high rate of respiratory illness often leading to time in hospital for both parents and children. Families also describe having to do without curtains, which raises further issues around privacy while simultaneously worsening home heating by reducing insulation. As with heating, curtains are seen as a luxury that many families have to do without.

With little or no way to influence their immediate circumstances, the majority participants have no option but to endure these sorts of conditions for an extended or indefinite period.



## Speaking for Ourselves about health.

### Poor health inhibits education and employment opportunities.

There is no doubt that sustained poor health severely restricts a person's ability to learn and work. Respiratory diseases in children are common and impact a child's ability to attend school. In cases of childhood rheumatic fever, there are life-long implications to be managed. Parents often sacrifice their own health and wellbeing to provide medicines and other essentials for their children, or frequently sleep on the floor or couch so their children can sleep in a bed. Constant worrying about their children's poor health is another common source of extreme stress and anxiety among parents.

Participants are also well aware of the impacts their own poor health is having on the family, and that stress levels impede their ability to be an effective parent. Even at the times when medical help is accessible, parents often report they are unable to afford the prescribed medicines. Basic healthcare, along with food, is a commonly expendable item, and frequently so because loan repayments need to be met.

Many participants report that getting dental treatment, even a check-up every few years, is simply not an option as they cannot afford the fees. Instead, they typically employ other management strategies such as taking painkillers, using medication to numb the area or, when things get really bad, extracting teeth. It is not uncommon for participants to pull their own teeth to end the infection and pain.

One participant has had all of her teeth extracted. People also described how having poor or missing teeth can lead to a lack of confidence in many social situations, and can negatively impact on their chances of being employed.

For a vast majority of participants, health greatly affects their employment chances. While many with serious illnesses feel supported by the various agencies, others feel great pressure to continue to work despite debilitating conditions. A genuine desire to work, but inability to do so because of ill health, causes many participants a great deal of anxiety and stress, and particularly so as the current economic climate values paid work so highly. Others cannot seek work because they are caring for sick family members and, while relieved that they can do so, still feel undervalued by the government for the care they have to provide.

### The key change we need to see.

The majority of participants view dental care as simply unaffordable, often with disastrous consequences to both social interactions and employment opportunities. Families tell us that this issue must be addressed with subsidised dental care provided for those on the lowest of incomes, and that healthcare for low income families and those receiving benefits should be free of charge.

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“Then you go through the same cycle again of stress and all it affects – the family life, relation, emotion, all of the effects. You don't eat well, you don't sleep well, you don't look well, you don't look healthy, you're not motivated to work, and then you feel depressed and you feel like committing suicide.” (John)

“I just can't concentrate. My mind is all over the place...thinking about how we are going to do this, how we are going to do that. It is always money.” (Yvonne)

“I don't think of my health, I think of my kids first because they're still young. They need more care and attention with their health – more than what I do. [I neglect] Dentist, smears, depression tablets, inhaler sometimes because I can't afford it. I give it to the kids. Just tablets that I'm supposed to be taking for the sun for my skin. I haven't taken that for nearly three years.” (Renee)

“The truth is, our house is making us sick.” (Jade)

“I try to get blankets and that, put it all over each other. I get all my kids together, even my eight month-old baby, and put her in the middle and put my son on the other side and my daughter on the other side, even though he bed wets and that, but I don't want him to be cold, so I just sit on top of their mattress. I just watch TV. Then I just doze off. Sometimes we use our clothes to put underneath the door, just to keep the cold out of there sometimes.” (Tara)

“I took them in the letters from the doctors, the hospital, the health nurse that come into the home – took them copies of everything and what they said they'd try to find us a home. We're still waiting for that home. It's been 13 years since we've been in that same home. We're still waiting for a larger, healthy home for us.” (Tina)

“My medicine is still sitting at the chemist's cos I don't have the money...and it's stuff that I need.” (Amelia)

“I haven't been to the dentist for years...it's money...the dentist is unaffordable full stop.” (Fiona)

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## 6. Food

### Ofa's story.

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**And they say to budget your money, save your money – how can you do that when they don't give you the help and support you really need?**

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Ofa lives with her three children in south Auckland. She receives sole parent support to provide for her two younger children. She has been in and out of work over the past few years, most recently with a job as a carer in a home for the elderly, which she had to give up because of difficulties finding reliable childcare that fitted in with her hours.

Accessing food, particularly on weeks when finances are overstretched, is hugely time-consuming and stressful. And when her outgoings exceed her income, it is the food budget that suffers. Ofa has high personal debt for which she makes weekly payments from her benefit. It is these high repayments, coupled with unexpected expenses such as extra-large bills or school costs that make her difficult situation even worse.

**“Like things happen with your kids during the week. You can't calculate for every cent.**

**Things arises – a trip comes up or you need a new book or he's grown out of his uniform or she's grown out of her uniform and then you've gotta put money aside for that. So, things change every week with your money situation with my kids.”**

Ofa is constantly juggling her expenses to ensure that her tenancy and vital utilities are not jeopardised. She prioritises rent, essential bills and finance company repayments, to avoid incurring extra fees. When she is unable to afford food for her family, Ofa seeks assistance from family first if possible, usually in the form of a short-term loan. Friends and family also help out by bringing food at times. But if these personal support networks are

not available, Ofa's next step is to try to obtain a food parcel from the City Mission or the Salvation Army or, as a last resort, a food grant from WINZ. However, accessing this assistance requires documentation that can be difficult to obtain at short notice, as can an appointment. Generally, Ofa would rather go to a food bank before WINZ because she finds that asking for help at WINZ can be humiliating.

**“I'd rather go to a food bank, cos even though you'll have all your receipts, it's not comfortable... Even though you've got your receipts, you've got everything there for them...you don't even know if you're gonna get a yes or a no, cos they can turn around and say, “You were just here a couple of months ago,” or, “You're in the same situation. If you knew you were gonna be in that situation, why did you put yourself in that predicament?”**

If she is declined by WINZ, Ofa's last remaining option is to borrow from people in her neighbourhood, or from pawnbrokers or finance companies. Ofa feels frustrated when she has to borrow money for food, and is aware that this pulls her backwards. She feels that government agencies and NGOs should realise they are her last port of call.

**“And they say to budget your money, save your money – how can you do that when they don't give you the help and support you really need? And you need go somewhere else where you're gonna pay triple the amount of money back for the little bit of money you need to help with you and your family.”**



## Food is often the first thing to be sacrificed.

For many participants, food is the main discretionary item in their constant juggling of financial priorities, and consequently it is frequently the first thing that people must do without.

Although participants are well aware of the importance of a healthy and nutritious diet, when their income doesn't cover even the basics, the only expense they have any power to reduce is their weekly grocery shop. Therefore, food shopping is usually only done once rent, debts and utility bills are paid first.

Food insecurity is an obvious source of tension and stress and particularly so for parents who speak of trying to hide the financial strain from their children. Parents frequently report they choose to go without food so that their children can eat, and that they go to great lengths to make the lack of food in the house seem less obvious. Common strategies parents use to protect their children from the stress of long-term food insecurity are things like eating later or after children have had their fill, eating at a separate table, or disguising the fact that they are skipping meals altogether.

For many parents, a significant proportion of their time and mental resource is taken up with the challenge of accessing food for their family. Although participants are typically very creative and display incredible ingenuity in providing meals with highly restricted resources, the task of managing what is often an impossibly small budget is clearly physically and emotionally taxing.

Added to this stress is the need to travel often to access more affordable food supplies, and to constantly portion purchases, such as meat packs, in order to make resources stretch as far as possible. Accessing free food sources like neighbourhood fruit trees and other edible plants,

or approaching WINZ and other agencies for help are also common activities. But despite the best efforts of many participants, the constant threat of going without food is a fact of life and one that they must frequently endure.

### Contrary to the myth, many of those living in poverty are excellent budgeters.

Negative media stereotyping and misinformation leads many to assume that people living in poverty do so because they're poor at managing their money, and that they lack the skills needed to balance a weekly budget. The vast majority of Family 100 participants prove this to be largely false and typically demonstrate considerable talent in their ability to budget. Put simply, they have to in order to survive.

However, despite the ability to stretch a meagre income to near-impossible lengths, there is little most participants can do when they are faced with unexpected expenses. And for these families, even a relatively minor expense, such as a child needing new shoes, presents a significant financial challenge. At such times, the money budgeted for food is usually the first thing that gets spent elsewhere forcing families to seek assistance from WINZ or food banks, to borrow from friends or family, or to take out high-interest loans from fringe lenders just to feed their children. Or, as is often the case, families simply must go without food.

### Constant food insecurity damages personal relationships and social networks.

The unrelenting stress of long-term food insecurity takes a heavy toll on families, and has a destructive influence on the wider social networks of many of our participants. Balancing a budget that simply does not add up places extreme stress on partners and their relationships. Often, participants also talk of how food insecurity contributes to social isolation. Parents speak of keeping their children home from school because they do not want to give their children food for lunch that singles them out as being poor. There is also hesitation about taking up free food programmes for the same reason.

Participants talk about the shame they feel when they have to ask parents, siblings or children for loans, and also note that doing so has negative implications for those relationships, leaving them with less support when they need it most. And a sense of shame also drives many participants to self-exclude themselves from social, family or cultural events as they cannot contribute as expected. Finally, participants talk of avoiding inviting friends over because they are unable to offer their guests anything to eat, and fear visitors might notice that their cupboards are bare. Although some participants do employ other strategies, such as volunteering time rather than supplying food, all too frequently families feel socially isolated and unable to participate in events that are important to them.

### The key change we need to see.

Families talk in great detail about the challenges they face when providing school lunches for their school age children. They note school food programmes are a help, but that accessing them can be highly stigmatising. They say that feeding all children in decile 1 and 2 schools would help to combat this.

Families receiving WINZ benefits would also like to see processes streamlined for those who have no entitlements left to be referred to food banks.



## Speaking for Ourselves about food.

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“We went without many meals heaps of times, just for the fact of knowing that our kids are fed. No, we always put children first. If it means we have to go without so they can have it, well, so be it. If there’s not enough money for lunches for school the next day we keep them home, we don’t send them to school with no lunches.” (Tina)

“I just feel a lot of worry. What are they gonna have for their lunches? The school – I’ve had a few encounters because I’ve rung them up a couple of times to ask for some help and they’ve turned me away because that’s not their policy, so I end up just trying to make something out of whatever I’ve got in the cupboard and taking it down for the kids. I don’t want them to look at other people’s kids’ lunch when I know that they’re very hungry. I don’t like sending my kids to school when I know I can’t feed them at school, but I know I can feed them at home with whatever we’ve got. I keep them home if I have to. I ring the school and I have to lie to them and tell them that they’re not feeling well.” (Ngairi)

“We just go look for the cheap stuff – whatever’s left from paying that big bill we have and then buy basics. We normally use what we eat instead of buying extra. I will, say, buy a whole big bag of sausages...and then make sure that they’s gonna last a couple of meals. I just buy big bags instead of buying the little bags, then we have maybe three, four meals during that week.” (Solomon)

“Supermarket sometimes that is the last thing. I have to do everything like pay the bills first before what’s left is supermarket.” (Nani)

“The money that we get from the government, people say we can budget and live on it, but, realistically, it’s not enough. You can try so hard to budget, but you come to a stage where you can’t do much and we can’t keep running back. I hate coming to food banks and I hate going to WINZ, but what can you do? There is no choice. You gotta do something to survive. My girls have gone for two days without food, two straight days, and the effects of having no food, on them, is they sleep, they’re weak and that’s because they’re lacking the basic essentials of daily life.” (Lana)

“You get your flour, you get meat. You don’t always buy sliced bread. You can make bread, for goodness sake. I’m pretty good. We grew up in the country, so we know how to make something out of nothing...Whatever you get from the ground – there’s so much food in the ground, even in weeds. We love puha and stuff and then, they grow on our grass. Don’t need to go and buy those packets, just get it out of the blinken gutter when you mow your lawn...We never go hungry. There is never nothing you can’t do. If you go to Pukekohe, now normally we can get out there, if you pick your own, or go get your own veges, you get it for next to nothing – \$2.00 a bag and it’s the shopping bags. You fill them up...You can put \$2.00 each in and there’s \$10.00 gas to get there and back. So we can get heaps for everybody, cos we all need it. If you pick it yourself, it’s \$2.00 a bag to fill up.” (Marama)

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“We go out to the beach, go out fishing, wait for someone to go down the line to our families and send someone down with them so they can bring back the bags of the foods and the vegies and that from them so we can all have some. Grow our own, cos like I said, I always had my garden, so I’d make all the kids help me in my garden. We all put in five bucks each and if you’ve got four of you’s, that’s 20 bucks 20 bucks can get you one side of south Auckland to the other and back! We know cos we’ve done it...if anyone wants to go somewhere we all put in a little bit each and...we all go the one big block and we all go shopping in bulk. Bulk, why? Cos it’s cheaper and if you all put in \$2.00 each we all get to benefit off that whole box of something. We’re called “special people”, cos I’m looking for a special every day.” (Tina)

“On Sunday, we spent the day over at my Mum and Dad’s house because we had no food. So we stayed there, we had breakfast there in the morning, we had dinner there last night, too, and then we came home.” (Joan)

“I stress over having no food in the cupboards. I feel embarrassed when people come to my house. Even for coffee. I hate the thought of opening up my cupboards, I’ve always got a bad habit, “I haven’t done no shopping yet.” It’s always that. Stress...I’ve had a lot of embarrassing situations where I’ve had to make excuses, “Sorry, there’s nothing there.” To me, it’s embarrassing all the time. I hardly have anyone come to my house.” (Pirihira)

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## 7. Services

### Shelley's story.

“

**...because when you're talking to one person, they'll tell you one thing and then you talk to someone else...**

”

Shelley has six children, four currently live with her while the two oldest boys live with her mother and visit her on weekends. Shelley interacts with a large number of government agencies and NGOs. She receives sole parent support and lives in a HNZ home. Her involvement with a wide range of services can be very time consuming as she works to get her needs met. In addition, Shelley has regular interactions with local police as she has a Protection Order against her ex-partner, as well as agencies such as Family Start and other service providers such as finance companies, utility suppliers, budgeting advice and food banks.

Shelley feels frustrated and degraded by the need to tell her story repeatedly each time she engages with a government service or NGO. As well as being time consuming, Shelley feels this requirement to continually retell her story serves as a constant reminder of her difficult history and tough present circumstances; it's something she finds leaves her feeling discouraged and hopeless.

**“When someone at the desk is telling you one thing and I'm saying, “Look, lady, you're a receptionist, you don't even know what the situation is,” and then you go and see your case manager and you've gotta re-explain it again, yet you've gotta tell people at the desk yet it's irrelevant, they don't even need to know any of that information... you've gotta explain it on the phone when you get your appointment and then you go into the office...**

**and yet you've still gotta go to the case manager and explain it again...it's just crazy”**

Shelley has also disengaged from Family Start due to what she regards as intrusive and repeated questioning about her personal situation. She expresses comparable feelings about her engagement with HNZ, where the reduction of face-to-face contact and long waiting times for phone contact makes it difficult for her to advocate for herself.

**“Because you can't even go into an office now, everything's on the phone. Talking on the phone. And then they say one thing to you and then you don't hear from them again...because when you're talking to one person, they'll tell you one thing and then you talk to someone else..”**

Another common frustration for Shelley is feeling mistrusted by most of the services she accesses. As an example, she cites the engagements with her budgeting service that she's required to make. Shelley wishes that WINZ would take her word for it that her income and outgoings do not add up.

**“I just go there because I have to. They just write down where all your money goes and come up with the conclusion you're short. Well, I already know I'm short. But WINZ doesn't care – they get the budget report and still they see that there's not enough each week, but it doesn't matter, they just want that bit of paper to prove it...”**



## Dealing with support services

is complicated and confusing.

Family 100 participants are often engaged with multiple support services and often speak of how difficult and time consuming it is to navigate a complex and chaotic service landscape.

Their accounts tell of inconsistencies not only in the delivery of services between different agencies, including those that are supposed to be working in partnership, but also within a single service. Many people comment that service delivery in government agencies such as WINZ and HNZ varies greatly depending on the staff member they engage with.

Changes in service delivery, such as the termination of the individual case managers at WINZ and the closure of HNZ offices, have added to participants' feelings of dealing with a de-personalised service. Participants long to be treated as individuals rather than 'a number', and speak of feeling increasingly less able to put their case forward when their needs are not met.

### Participants feel their time is not valued.

Many people have to navigate a myriad of support services that is akin to having a full time job. And as time consuming and frustrating as this already is, such feelings are further intensified by having to constantly repeat key information and tell and retell their story, which is a common complaint made by many participants.

While some families employ excellent strategies for getting their needs met and also describe very positive interactions with agencies, others opt to disengage from vital services entirely due to the complexity and time-consuming nature of these interactions. People describe what they feel is a lack of respect or consideration for their time along with a sense of being judged by service providers, usually on the basis of their employment or marital status, or ethnicity. All participants express a desire to be treated with respect or as 'ordinary citizens.'

### Asking for help is humiliating.

WINZ is a key service in the lives of most participants whether they are employed or unemployed. However, many people speak of not wanting to be reliant on WINZ, describing the agency as a 'last resort' to be used only when they're unable to meet their needs through other means. This reluctance to engage with WINZ is in part due to what some describe as the unpleasant environment where the lack of basic facilities such as client toilets, privacy screens and drinking water adds to the stress of engaging with the service. Other participants prefer to turn to community agencies or to accrue debt from fringe lenders rather than risk the fear or shame of being turned down for assistance.

### The key change we need to see.

We hear time and time again that people feel the service systems designed to support those living in financial hardship are actually preventing them from moving forward. We also hear that the complex support service landscape is not meeting the needs of many people. It's time consuming and dehumanising to engage with, and it reinforces a lack of self-esteem and self-worth in those who are forced to navigate it.

Our families tell us that a review to improve the types and quality of interactions between people and service providers is greatly needed. They add that support services should adopt a more client-centered focus, and make attempts to better understand the complexity and difficulty of the lives of those who use their services. Systems that enable staff to capture a person's history would save people from the laborious task of constantly having to repeat their information.

## Speaking for Ourselves

about services.

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“I'd like to be treated as if – when you go into a shop...by different agencies, like WINZ and things like that, like, *'How can we help you?'* Just making me feel more like an ordinary person [rather than] a little girl, just someone to be brushed off.” (Yvonne)

“Sometimes Housing New Zealand. If the lock's broken and they have to come out and look at it and you have to be home for the whole day if someone is coming, otherwise you get charged a call out fee if you're not home when the person turns up to fix your repair, but they don't give you a phone call or an hour, they just expect you to be home the whole day...I've been stuck before and I needed nappies, and I didn't wanna leave because I didn't wanna get charged, but I had to go.” (Ebony)

“You make your appointment at 10 o'clock and you don't get seen till 12, 12.30...I would make a whole day for WINZ, if I was to book an appointment for WINZ. I don't schedule any other appointments on the one day with WINZ.” (Hayley)

“WINZ I avoid now because I'm sick of repeating my life to them. Housing New Zealand I avoid at the fact that no one's listening. I'm still talking to a voicemail. Just a couple of days ago I rung up Housing again, *'Please send the manager over,'* because the call centre was saying, *'Which window is it?'* It's the same window I rung up about a year ago.” (Tiare)

“With the new service now you ring and speak to an answer machine and you wait. That's no good. How they said they're closing down all their other branches, there's no offices. That's no good. People would like to talk to people face to face...If you talk to a person face to face it's good that you're dealing with a human being, with a person. And that person can see what you actually feel and what's actually inside

you, what's your message is all about...But when you're speaking to somebody on the phone and giving them all what you want, it doesn't feel good, like you're just throwing words, you're just saying it. They don't feel how deep inside that you're hurt.” (Joan)

“I'd love for them to treat me like a citizen of New Zealand. I'd love for them to treat me like I've worked in New Zealand. I've paid taxes after taxes. I want them to treat me like a true citizen of New Zealand, not like as a Polynesian, not as I'm a dark coloured mother with so many children. I don't want them to treat me like that. I want them to look and pretend I'm not brown, pretend I'm white, pretend that I live in my mortgage house.” (Tiare)

“I have to just give them the facts of what is my situation, it's humiliating sometimes having to go in there and say, *'I have no food, I have no clothes, please can you help me?'* You know you've got the means to have a better life but to be able to provide for yourself but in this time, at the moment, you have to ask for help with just the simple, basic everyday things. As I said before, it's humiliating.” (Maxine)

“This is why I don't like going with organisations like this, because...where's privacy? The workers that were working with us were talking about other clients in front of us and I thought, *'Is this what they do with us, about our business? Do they talk about us in front of other clients?'* This is really bad. I think we should just go it alone, because I'm not very happy about the service doing this...Our privacy really matters to me, especially if I'm talking about that thing that happened with me and my partner.” (Lorna)

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## 8. Education



### Peta's story.

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**Education means everything to me, cos I had none. I had three months of third form and that was it.**

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Peta and her husband live in a rented home in Helensville with their eight children. Peta places a high value on education and wants her kids to have the opportunities she missed out on. She sees education as a way of getting ahead in life and provides opportunities for the future.

**“Education means everything to me, cos I had none. I had three months of third form and that was it, but yet as soon as I left school, I had two fulltime jobs to go to. But these days you can't. You need that qualification and that's all I've done is keep encouraging them. Stay at school, cos if you haven't got that piece of paper, you can't get this job.”**

Both Peta and her husband are currently unemployed, but are pursuing their own educational goals with one motivator being to act as role models for their children.

**“If we can lead by example, we're going back to school at our age, they'll realise, yeah, we can stay at school and do this too.”**

Despite her commitment to her children's education, providing them with the necessities for school such as uniforms, fees and lunches is an ongoing struggle for Peta and is a source of friction with her children's school. The cost of school excursions is particularly hard for the family to meet, and they currently owe the school \$500 for the fees of three of her children's camps.

Making matters worse, Peta lives with constant worry that her kids are being singled out by teachers and fellow pupils for being poor, and this impacts her willingness to take up particular services offered by the school for families in need.

On days when finances are particularly tight, school lunches present a difficult issue as Peta must decide whether to send her kids to school without lunch, or keep them home in order to save them embarrassment. At times Peta has sent the children to school with no lunch because the school advised her that they would provide food and she could later reimburse them. However social services were also informed about the situation, so understandably Peta now prefers to keep her kids home on such days.

**“If I keep them home cos I haven't got the right foods to send them to school with, it's “Why aren't you sending them to school?” And then when I do send them and they haven't got enough lunches, it's “Where's their lunches? Why did you send them to school with basically nothing?” And I think, well, either way I can't win.”**



## Education is valued but difficult for many to access.

Participants face a multitude of barriers when trying to increase their education, or when trying to ensure their children remain fully engaged with their schooling. For parents, such barriers include things like continuing poor health, a lack of time for study and travel to and from school, and insufficient funds.

Children are also impeded by constant health issues that are similar to their parents' along with other social pressures such as choosing not to attend school because they lack essential equipment or food (discussed in greater detail on the following page). But despite facing these very real barriers, participants in the Family 100 Research Project are all very much aware of the value that education holds for them and their children.

A key concern for many parents is that their children should have access to the opportunities they did not have, or are not able to fully pursue. Education is often viewed as a family affair with parents doing what they can to ensure children have the best conditions in which to learn. And while education is seen by most as a pathway to a decent career, there is a real understanding by many participants about the wider scope it plays in the development of the whole person including a belief that education was not just about formal learning but rather a lifelong journey.

Participants often speak of their own education as being handicapped by the number of schools they had attended. They add that they are very keen for their own children to experience a stable school life with a settled routine of learning and friendships. Sadly though for many families, this is not the reality as moving from house to house is common, either because rising rent costs force people out, or for other reasons such as needing to move to get nearer to work.

### Education does not equal employment.

Even though most participants understand the value of education, there is a real sense that engaging in education does not necessarily improve their employment prospects. For many participants, there is a real sense of frustration and hopelessness about the all the training courses they're expected to attend in order to comply with benefit requirements.

Having completed such courses, which are either funded by the Ministry of Social Development or paid for by people's own funds, many participants find there are still no viable employment options. Or that the work they do find is poorly paid and not in keeping with the qualifications they previously achieved.

Participants also point out that attending courses can pose many other financial and logistical challenges in areas such as childcare and transportation, which makes committing to training that much harder when there's no guarantee of relevant employment. That said, many participants still say they're willing to consider further training, and would be even more so if they knew it'll lead to guaranteed employment.

### A lack of money stops children learning.

The cost of schooling and education is a major concern for many parents, in particular the cost of things like stationery and textbooks, uniforms, donations, student loans, transportation and school lunches. It is clear that financial hardship directly impacts a child's capacity to be fully included at school. Parents describe the shame they feel when having to put their child into old or ill-fitting uniforms. To avoid this, parents often resort to either loan sharks to help them buy new clothes and equipment, or they opt to keep them home from school altogether. Parents also choose to keep their children at home when they're unable to provide lunches both to feed them at home and to protect their child from the embarrassment of being singled out.

### The key changes we need to see.

Participants speak about the impact that the 2009 axing of the Training Incentive Allowance has had on their plans for the future. Our families tell us that they believe the government should reinstate the allowance, which would allow sole parent beneficiaries to gain higher tertiary qualifications and move into the labour market, obtaining a more secure future for their families.

Another common frustration encountered is that training and educational courses do not lead to employment. Families tell us one way this situation could be addressed is that course providers who receive government subsidies must guarantee sustainable employment outcomes. Those course providers that cannot or will not guarantee such outcomes should no longer be funded.



## Speaking for Ourselves about education.

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“It’s the only ticket out of the hell that we live in! It’s the only ticket out of the hardship.” (Mavis)

“It’s so hard. It’s so hard to not have the training incentive allowance, how do people do it? How do people transport themselves, get someone in to look after their child? You do tend to get more convenience food because you’re in a hurry. Books, researching, internet time – internet time!” (Gina)

“It’s not just about going to school...education is everywhere. When you are at home or your parents are with you, that’s also education, because your parents are saying something. I am learning something from you, you are learning something from me.” (Mena)

“You pay an arm and a leg to go on a course and get a qualification and end up in a cleaning job.” (Marama)

“I suppose I could go back and do a course, but I’ve done so many over the years. I’ve done them all, I’ve done my licence through them, I’ve done budgeting through them, I’ve done commercial work through them and it’s all there – I’ve got a big box full of all the work I’ve done” (Wayne)

“Oh, my gosh, this school is expensive. It’s a good school as far as education, but it’s expensive. Two of my children had trips last week that were \$8.00 each and then another one had a trip on Monday and hers was \$7.00 and then the week before those two, my son had a trip to Waitakere Ranges and that was \$10.00 and now he’s got a thing next week where they – cos it’s so close to the end of the year and they have a whole week of activities. That’s swimming, archery – \$52.00” (Fiona)

“In my primary years I think I went to about five different primary schools. Each year we pretty much moved to a different place and had to go to a different primary school, which got me way behind...it was quite hard. I remember the schooling was very hard. You’re learning different things at different times and just not being able to get settled. So, I fell way behind in my schooling and I never caught up, and then I just gave up, basically.” (Nicole)

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# Breaking the cycle of disadvantage.

Speaking for Ourselves represents a critical moment in the public and political discourse about poverty in New Zealand.

To date there has been no shortage of media attention and social rhetoric surrounding this issue, much of it ill-informed and emotionally laden. What has been notably absent, however, is close and detailed analysis of the factors and forces that operate to perpetuate a state of poverty. Also conspicuously absent has been an effort to engage those living in long-term financial hardship in a meaningful and collaborative way, and to invite their collective voice into the discussion. Informed by the extensive and detailed data set drawn from the Family 100 Research Project, Speaking for Ourselves establishes this platform for the first time.

What this Report clearly shows is that there exists a host of inhibiting pressures that work to keep people trapped in a state of constant financial hardship. It shows that incomes for those earning minimum wage and receiving benefits are simply not sufficient to allow people to lead secure lives. It shows how countless families are forced to take on crippling debt in order to cover their day to day expenses, charged at ‘poverty premium’ rates from pre-pay power to credit offered by second tier lenders. It shows how sub-standard and inappropriate housing drives ever-worsening health outcomes further

impacting people’s education and employment. And it shows how a constant lack of food and money can work to completely isolate people from their family and friends, and cause debilitating stress and depression. But worst of all, Speaking for Ourselves shows how all of these factors can operate simultaneously, each one exacerbating the next to exert a combined influence that few people could ever hope to overcome without help.

Furthermore, Speaking for Ourselves equips us with other important knowledge. It is clear that the problem of poverty is multi-faceted and complex, which consequently means that no single action is likely to succeed in overturning what is a heavily entrenched and self-sustaining cycle. And it also makes clear that the present situation is not the result of a failing by any single organisation or office. To truly break the cycle of disadvantage, however, what will be required is a sustained and concerted effort by many organisations to address multiple issues, simultaneously. To that end, through Speaking for Ourselves our participant families make the following observations and suggestions about what they believe needs to change so that they stand a reasonable chance of freeing themselves from poverty.



# The key changes we need to see.

## Debt

Families tell us that paying a 'poverty premium' for expensive credit offered by second tier and 'fringe lenders' is keeping them poor. They say that access to affordable credit in the forms of microfinance schemes or low-interest bank loans would be of great help, as would capping the interest rates charged by all lenders.

## Justice

Families speak about the serious impact of having a family member in prison. They ask that this be considered when fining or imprisoning people, as the act of doing so affects more than just that person. Our participants with family members in prison would also like to see prison family visiting areas humanised to enable parents to engage with their children in a suitable environment.

Our families also speak about how a criminal record can permanently impede their ability to gain employment. We also hear how a lack of knowledge about the Clean Slate Act, and the complex processes required to engage with it, prevent people pursuing this course. Families would like more information and support to be made available around this option.

## Housing

Low-income families tell us they want the same things all families want – a house that is dry, warm and secure. It is clear from our families' accounts that a minimum standard for all rental accommodation, both for HNZ properties and private rentals, must be set.

## Employment

Workplace agreements that do not assure people of regular income can lead to situations where hours drop suddenly leaving people without sufficient money to cover their expenses. Participants tell us that tougher monitoring of casual or "As-And-When-Required" contracts would give them more security and protection.

Furthermore, the levels of income for people on benefits and employed on salaries that are close to the minimum wage are so low that it is almost impossible to move out of poverty. Our families tell us that income levels, including the minimum wage and base benefit levels, must be reviewed to ensure that the most basic human needs of food, shelter, healthcare and education may be met without the need for them to take on crippling and unsustainable debt just to make ends meet.

## Health

The majority of participants view dental care as simply unaffordable, often with disastrous consequences to both social interactions and employment opportunities. Families tell us that this issue must be addressed with subsidised dental care provided for those on the lowest of incomes, and that health care for low income families and those receiving benefits should be free of charge.

## Food

Families talk in great detail about the challenges they face when providing school lunches for their school age children. They note school food programmes are a help, but that accessing them can be highly stigmatising. They say that feeding all children in decile 1 and 2 schools would help to combat this.

Families receiving WINZ benefits would also like to see processes streamlined for those who have no entitlements left to be referred to food banks.

## Services

We hear time and time again that people feel the service systems designed to support those living in financial hardship are actually preventing them from moving forward. We also hear that the complex support service landscape is not meeting the needs of many people. It's time consuming and dehumanising to engage with, and it reinforces a lack of self-esteem and self-worth in those who are forced to navigate it.

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