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**SHIFTING GROUND: THE POSITION OF WOMEN PARENTING
ALONE IN AUCKLAND AND THEIR ACCESS TO HOUSING IN A
RESTRUCTURED ENVIRONMENT**

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Abstract

This thesis describes and analyses the housing issues identified and experienced by a group of women parenting alone. It is a qualitative study consisting of a series of interviews carried out over 18 months in order to construct the housing journeys of the women and analyse each woman's experience of housing. The main issues addressed by the thesis are an exploration of the meaning of home, the opportunities and barriers to accessing housing and the failure of housing policies, and the processes involved in developing and implementing those policies, to meet the needs of this group of women. The key research question has two parts. Firstly, it asks how the restructuring of housing after 1990 has impacted on women parenting alone and subsequently explores the housing market from their perspective. Secondly it reflects on policy processes and how they meet the needs of women as single parents.

It is argued that the market approach to housing, with its highly targeted assistance, has done little to improve equity in housing for these women. This direction has in fact increased the gap, trapping a growing number of women in the rental market. The contrast between home ownership and renting, including Housing New Zealand rentals, is emphasised. A significant level of hidden homelessness is identified and the research indicates that the higher level of mobility experienced by women in rental homes is a result of those women's efforts to avoid homelessness. Women's lower levels of income, fewer numbers owning their own home in a housing arena dominated by ownership, limited access to housing finance and their exclusion from the development of policies which directly affect them, is seriously undermining the extent to which the housing issues they identify can be resolved. This thesis supports the notion that the basis on which current housing policy is developed, as well as the policy process, is significantly hindering access to adequate housing for women parenting alone.

A model of housing policy development and implementation drawing on a feminist postmodernist perspective and feminist community development processes is proposed which accounts for issues of power and diversity and includes the marginalised experiences of those usually excluded from the policy process. The

thesis argues for housing policy which expands the choices and opportunities for women and which also enables them to participate more fully as citizens in economic, social and political life so they are better able to determine the direction of their lives and to access the housing of their choice. These processes and theoretical understandings are critical to both the long term well-being and productivity of these women and to addressing the gaps between government's perspective, the uncertain housing policy environment and women's experience of accessing housing.

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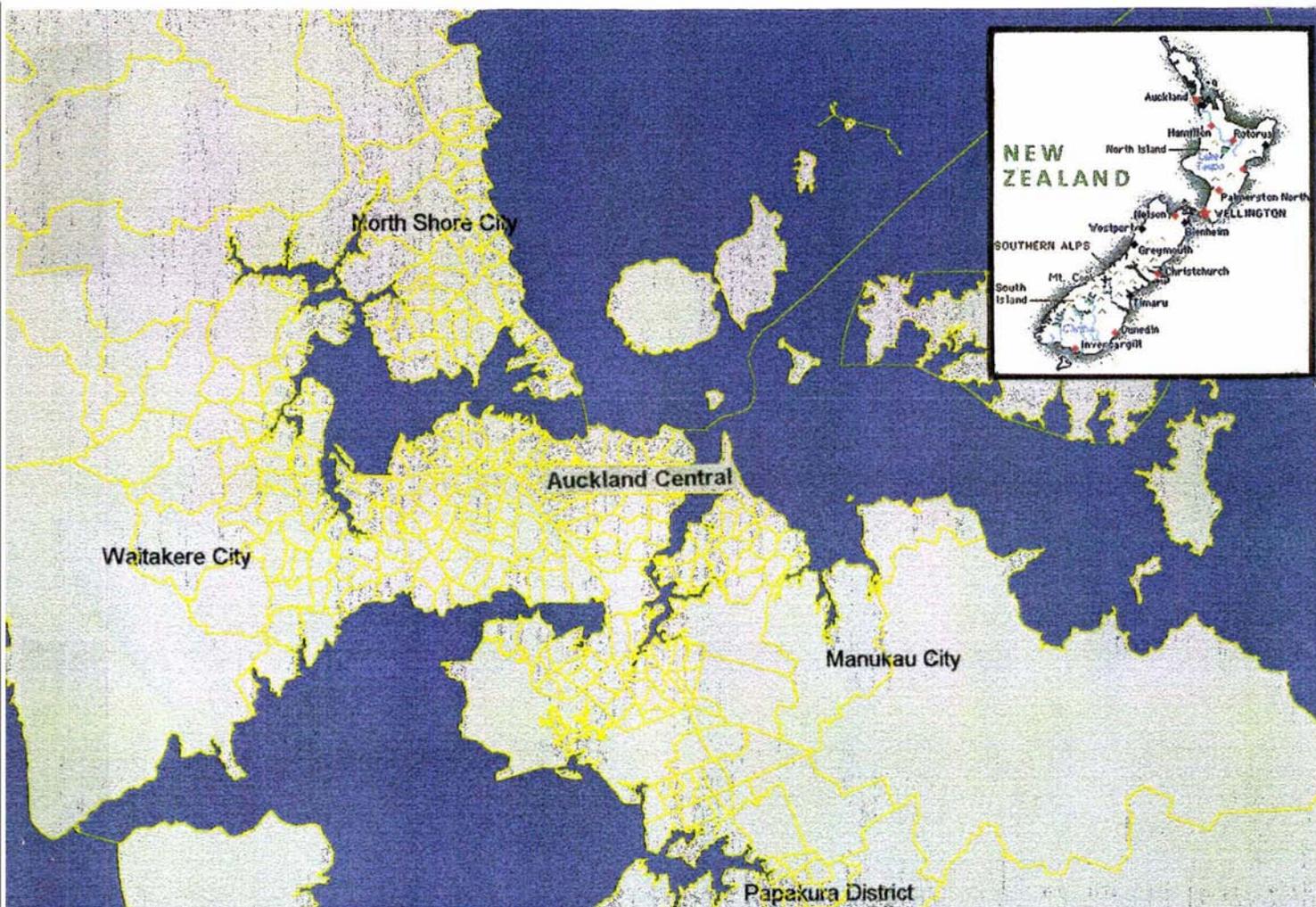
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Abbreviations

CAB	Citizen's Advice Bureau
CEO	Chief Executive Officer
CYPFS	Children, Young Persons and their Families Service
DPB	Domestic Purposes Benefit
DSW	Department of Social Welfare
EEO	Equal Employment Opportunities
IFTC	Independent Family Tax Credit
IMF	International Monetary Fund
IRD	Inland Revenue Service
ISS	Income Support Service
MMP	Mixed Member Proportional Representation
OECD	Organisation for Economic Cooperation and Development
OTI	Outgoing to income ratio
RI	Residual Income
TIA	Training Incentive Allowance

MAP

Territorial Authorities of Auckland Region with area units: Waitakere City (West Auckland), North Shore, Auckland Central, Manukau City (South Auckland)



Source: Statistics New Zealand:1997d

Chapter One

Spinning the thread: introduction

This thesis is based on a number of central propositions. Adequate and affordable housing is essential to our existence and the base from which all parts of our lives are potentially nourished. There is much evidence to suggest that women parenting alone in the current political environment are particularly beleaguered, in a way that leaves them severely disadvantaged, especially with regard to housing. While I am not a single parent and I do not come from a single parent family I have been outraged, through my work as a community worker and as a feminist, by the rhetoric of government statements describing single parent families as “dysfunctional” and wasteful of government resources (National Radio:1998) and blaming a raft of problems on single parenthood. This thesis is driven by a view that there is a need to banish stereotypes and elevate the status of this group of women. It is argued that by examining their housing experience, we can develop more appropriate policy and are better able to understand the workings of the state and social policy processes.

This thesis describes and analyses the housing issues identified and experienced by a particular group of single mothers. The main themes addressed by the thesis are the meaning of home, the opportunities and barriers to accessing housing and the failure of housing policies and the processes involved in developing and implementing those policies to meet the needs of women parenting alone. The key research question has two parts. Firstly it asks how the restructuring of housing after 1990¹ has impacted on women parenting alone and subsequently explores the housing market from their perspective. Secondly it reflects on policy processes and how they incorporate the needs of women as single parents.

As a means of resolving the first part of the question, the thesis examines the processes involved in accessing a home and what ‘home’ means to the research

¹ 1990 was the year a report was published by Ruth Richardson, Minister of Finance, announcing a review of housing assistance.

participants. It is argued that this is a rarely considered aspect but that it is critical to the analysis of the experience of housing. Following on from this are other subsidiary questions. How are individual women within this group accessing housing and what type of housing? What are the barriers which prevent these women accessing either rental accommodation or their own homes? What do women parenting alone identify as the most important factors pertaining to 'home'? What are the meanings women attach to their concept of home and the ways in which these meanings relate to their actual experience of accessing housing. What is the significance of their financial situation, especially debt and the availability of home loan assistance and how does this hinder access to housing? In what ways is the paid and unpaid work women do linked to housing issues and what are the special problems facing women on the Domestic Purposes Benefit?

While an analysis of the position of women parenting alone in the housing market is important, the next part of the main research question, which reflects on the development and implementation of housing policy, is also critical and an essential progression from the discussion of housing policies and their impact on single mothers. I am particularly interested in the implementation and subsequent impact of social and economic policy on communities. I am also interested in exploring ways of utilising my community work practice, which is feminist and uses community development processes, as part of my research methodology. That is, working from the position of "other" where the process is designed and controlled by those who have identified the issues to be researched through a process of action and reflection.² Significant tasks are firstly, to place the research information in the policy context and to look at the ways in which housing policy on both a local and national level reflects the central issues as identified by a group of single parents. Secondly I will examine how community development processes can assist in social policy development and implementation.

A key focus of this thesis is the marginalisation of communities from policy development. My contention is that without the active participation of communities in this process, policy will not accurately reflect social reality and we will continue

² For more detailed discussion of community development processes see chapters two and three.

to have the major problems identified in this thesis. By exploring these questions and the ideologies that function to exclude individuals from these processes the thesis aims to argue for a more holistic concept of housing and a model of policy development and implementation which more accurately reflects the experience of women parenting alone.

While I have made decisions as to what is to be included and the context in which the women's words are to be set, the women speak for themselves. The stories are theirs. In return for the information my informants expect me to write and/or speak about their circumstances but when I read what these women say I realise how crucial a component the participants' words are in any research project and how they speak very eloquently on their own behalf.

It is feminist research and therefore grounded in the lived experience and concrete reality of women's lives. A feminist perspective is one which identifies the frequent marginalisation of women in many areas of society and seeks to redress the balance making visible the invisible. This perspective is an integral part of my practice as a community worker and therefore of this research. Weedon (1987:1) points out, "[f]eminism is politics. It is a politics directed at changing existing power relations between women and men in society". Not merely a matter of redressing inequities, feminism provides an analysis and, potentially, the possibility of action leading to change. Starting from the point of view of women allows us to understand better the ways in which women are often restructured in subordinate positions and how this has a detrimental effect, not only on their lives but also on the lives of their families.

A critical aspect of feminist perspective is transparency and in keeping with this position I shall outline my background in relation to housing issues. This thesis arose out of a long standing interest in access to housing for those on low incomes. When I first had my three children, in the late seventies, my partner and I were renting a flat in an area of rapid gentrification and escalating prices. We decided to live with another family also having housing difficulties as a means of resolving some of these problems. We found a place with some difficulty and this arrangement worked well although there was the constant presence of the landlord

doing renovations, an ominous sign. After renting the house for a year it was sold. A period of time was next spent living with my partner's parents, our next move was to a house which was divided into 2 flats, one of which housed the family we had previously shared with. Perceiving the insecurity and other difficulties of renting we decided to build a house truck which we lived in for 6 years finally ending up with the same family as part of a large rural community where other families, including a number of women parenting alone, were more able to access an affordable home. Having close friends who were single parents and were struggling to house themselves in Auckland was a very strong influence on this research, combined with a long term interest in alternative housing.

Housing as a policy area, has a very low profile considering its centrality in peoples' lives. Driving the research is the gap between policy directions emphasising affordability only and as a community worker, my awareness of the complexity of needs and directions people take in accessing housing. This is combined with an interest in exploring what makes a home and all the factors that are involved for women.

While some excellent research was carried out by the former Housing Commission and other government agencies (Davey and Gray:1985, Housing Corporation of New Zealand:1987, Maori Women's Housing Research Project:1991), with a few exceptions (Duncan et al:1996, Kearns et al:1995, West Auckland Women's Centre and Bagnall:1994), very little research focusing on women has been done since the dramatic changes which took place after 1990. At the time this study was initiated, at the end of 1994, there was not a great deal of interest in housing let alone any with regard to women's concerns. Although there was a brief upsurge of interest between 1994 and 1996, more recently this seems to have waned.

However, a considerable amount of concern has been expressed in Aotearoa/New Zealand, both academically (Dann and Du Plessis:1992, Easton:1995, Kearns et al:1995, Kelsey:1995, Kelsey and O'Brien:1995, O'Brien:1997, St John:1994,1996 a,b,c,) and in communities (Poverty Warriors:1997, Young:1995, Robinson, B:1997, Stephens et al:1995, Waldegrave and Sawrey:1994, West Auckland Women's Centre and Bagnall:1994), as to the detrimental effect of the neo-liberal

perspective on economic development and the impact of this view on those who have low incomes, indeed on those who do not have full time, secure, paid employment. I argue that it is imperative that people's experience of different social policies is explored and evaluated. How else are we to know whether such policies are working or not and for whom? Otherwise we are left with extremely suspect suppositions based on our own prejudices and experience or dependent on statistical data which merely emphasise the economic costs. The voices of the women in this thesis provide a substantial challenge to the neo-liberal position.

The scope of the thesis

My focus on women parenting alone was a result of personal associations, as mentioned, my community work experience and information gained as part of a previous research project I had completed (West Auckland Women's Centre and Bagnall:1994) which explored with 100 West Auckland women the impact of the changes brought in by the 1991 budget. Housing was one of the key issues raised and it was apparent that further research was required.

My intention is to contrast the stereotypical image of women parenting alone with the reality of their actual experience and consequently I have interviewed a mixed group of single mothers in terms of age, stage of children, income (benefits and paid work) and tenure. A key theoretical issue arising out of this approach is the exploration of difference and the ways in which a policy approach can be developed which recognises this diversity but which can still develop effective and appropriate policies. I also examine the women's housing histories so as to identify any patterns which emerge and as a means of including a longitudinal dimension to women's experience of housing.

I contend that despite the small size of the sample, such studies as these are a valid contribution to our understandings concerning the social impact of policies. I would emphasise the critical importance of qualitative research which describes and analyses life experience as a means of improving the appropriateness of policies and providing a grounding in reality as an essential part of the development and evaluation of social policy. Tomas and Dittmar (1995:511)

conclude that the, “one way to identify the strengths of these [single mothers] women is to examine the situation from their perspective” and quoting Antonovsky:

...if anything has been learned from the study of stressful events, it is that what is important for their consequences, is the subjective experience of the meaning of the event rather than its objective character (511).

And pertaining directly to housing Smith et al (1992) adds:

...there is little information about how housing problems are manifested, how people react to them, what effects they have on the health and wellbeing of the residents, and how they cope with them (2).

I am aware that this thesis, as with many Pakeha contributions, does not provide a bicultural approach nor an adequate analysis of the position of Maori women and housing, bearing in mind that a significant proportion of single parents are Maori women who have the potential added disadvantage of ‘ethnicity’ (Davey and Kearns:1994, McDonald:1986, Spoonley:1994) in their search for adequate housing. Early in the research process, I decided that the study would be predominantly a Pakeha one. Any women parenting alone were welcome to participate being aware of this constraint and one woman who identified as Maori chose to be interviewed on this basis. Except for this woman the participants are Pakeha which reflects my Pakeha, middle class background and that of most of my community networks. The decision not to undertake a bicultural study was informed by my belief that I have not the appropriate skills and understanding required and above all no mandate to research Maori women’s housing circumstances. I have made myself familiar with what little literature exists, and will bring these issues into the discussion where relevant. Nor is the position of other ethnic groups, such as Pacific Island peoples, covered for the same reasons.

The problem of analysing policy which is so unstable with frequent reversals and adjustments was difficult. Acquiring up to date and accurate statistics has been a difficult task and at the time of publication more changes in housing policy are being foreshadowed.

There is a similarity with grounded research in the developmental methods I have used with the research being led by the participants rather than by the relevant literature. Realistically, and diverging from a strict grounded theory approach, I was familiar with much of the literature and my experience as a community worker also informed my approach.

My objective is to encourage debate concerning housing issues and to sharply question the current housing policy direction, especially as it affects women parenting alone. As part of this analysis I wish to celebrate the enormous strength, tenacity and creativity with which these women weave their lives and those of their children in an increasingly uncertain environment of diminishing support and little affirmation.

The structure of the thesis

Due to the broadness of my topic, I decided to take a less traditional approach with regard to the structure of the thesis, choosing to incorporate the literature where relevant into the appropriate chapters thereby retaining each chapter as an integrated entity. The key literature is focussed in the sections covering methodological issues, policy analysis and general housing issues with feminist literature explored within all three areas. Apart from the fact that there is actually a dearth of literature specifically covering women and housing in Aotearoa/New Zealand, this departure from the usual thesis structure is based on my concern that the literature be integrated into the appropriate analysis and discussion rather than being in a separate section making the discussion somewhat fragmented. This position reflects my emphasis and a key issue raised in the thesis relating to the need for a holistic policy approach. Another justification for this approach is that the triangulated research method used demands that all parts of the data speak to each other and the literature is an essential part of this dialogue. In the thesis these parts consist of the methodological and social policy literature; policy documents generated by government, Members of Parliament and policymakers; interviews with government agency workers and key workers in housing and media reports. These are juxtaposed with the voices of the women. The women interviewed also

reflect different perspectives, in opinions, socio-economic position, experience and circumstances. The literature is therefore interwoven as an essential part of the research method. The following is a brief outline of each chapter of the thesis:

Chapter one outlines the key research questions examined by this thesis and defines the scope of the inquiry.

Chapter two discusses a range of feminist research methods and outlines the methodology chosen for this thesis. Also discussed as an integral part of the thesis, are the feminist principles on which it is based. It describes the origins of my research, the women interviewed and the feminist community development methods employed and discusses the issues arising from these processes.

Chapter three outlines the backgrounds of the women who were part of the study and the issues which are specifically related to their position as women parenting alone. Each woman's housing journey and housing costs are tabled to provide a reference point for the following chapters.

Chapter four which explores the women's experience of the meaning of 'home', is central to the thesis setting a context which is critical in understanding other issues raised in subsequent chapters. It analyses some of the implications of these findings for those women who have experienced some degree of homelessness as a means of expanding our understanding of what housing and the loss of housing security, in the form of homelessness, means. It stresses a holistic comprehension of the importance of housing in women's lives. The importance of location is also discussed as a key issue for the women interviewed.

Chapter five provides the political background to housing policy changes since 1990. It outlines some of the housing policy responses which have affected the lives of women on both a national and local level. Problems such as serious housing need and access of Maori to housing are also discussed.

Chapters six and seven describe and analyse women's experience of rental housing, provided by both the private sector and Housing New Zealand, and the women's

experience of ownership. These tenures are contrasted as a means of identifying the issues women face in accessing housing and the various strengths and weaknesses of policies supporting each type of housing.

Chapter eight focuses on the problems of indebtedness and also discusses making ends meet under budgetary constraints exacerbated by increased housing costs and the critical role played by paid and unpaid work in meeting these costs and indeed of accessing housing at all.

Chapter nine is an extension of the previous chapter concerning work and housing costs. It provides an analysis of affordability issues and in particular examines the effectiveness of the Accommodation Supplement³ in meeting the needs of women on low incomes.

Chapter ten explores aspects of social policy development and implementation. Also examined are some models of social policy which are helpful in developing effective policy processes which more accurately reflect the experience of women parenting alone and which provide an analysis addressing the issue of diversity. A central feature is the contribution feminist postmodernism makes to social policy and a concept of the state in the context of economic determinism. A feminist community development framework is proposed as a means of addressing difference and developing policies which more accurately reflect the needs of women parenting alone.

The final chapter summarises the major findings, reiterates theoretical understandings established by the thesis, discusses future directions for social policy and housing research and reinforces the conclusions generated as part of the thesis.

The thesis offers a challenge to current ideological perspectives which dominate the development of housing policy resulting in policies which are often ineffective and which do not accurately reflect the realities being experienced by communities, in

³The Accommodation Supplement is an income tested benefit available to low income earners in both public and private housing to assist with housing costs and introduced to replace direct provision of state housing.

particular women parenting alone. The title of the thesis reflects the extremely changeable and shifting nature of housing policy and, as a direct result, the women's experience of the instability and uncertainty inherent in the process of 'housing' and 'homing' themselves and their children. A closer and more productive association with those who are most affected by a particular policy, in a way which recognises individual women's different experiences and commonalities is proposed, using processes which integrate the diversity of communities and which, on a micro level, incorporates the many aspects of these women's lives, enabling them to make the choices best suited to their needs. As a starting point, the following chapter will discuss the methodological framework of the thesis and the methods used in gathering the women's stories.

Chapter Two

Setting the framework: feminist theoretical perspectives, methodologies and methods

If it does not track bloody footprints across your desk, it is probably not about women. Feminism, the discipline of this reality, refuses to abstract itself in order to be recognised as being real (that is, axiomatic) theory. In terms of existing theory, the distinctive intellectual challenge of feminism is to retain its specificity without being confined to the parochial; its distinctive practical challenge is to stay concrete without being crushed. In feminist terms, it is difficult to be narrow if you are truly talking about the situation of 53% of the population, but it is almost impossible to survive if you do - which makes these one and the same challenge (MacKinnon:1987:9).

Since the late seventies feminists have raised many issues relating to research methodology (Klein:1983, Mies:1983, Oakley:1986). A particular aspect of the debate is whether there is a feminist methodology. I would maintain that there is no 'one' feminist perspective but there is a need to discuss "with greater precision just what the 'feminist research' process consists of" (Stanley & Wise:1990:40).

This chapter is divided into two parts. The first part explores the feminist methodological perspectives which I have found to be most relevant and which provided a basis for the methodology employed in this thesis. I shall achieve this by first discussing the positivist framework as a starting point for feminist critique and subsequently, identifying three significant feminist perspectives as a means of exploring some of the key issues of current feminist methodological debate. This is followed by a discussion of the methodological perspective utilised in this research. As part of the discussion, I identify some key characteristics of feminist research which most accurately illustrate the process I have used which is based on feminist community development processes. The link between this methodology and grounded research is also noted. The second section of the chapter discusses the way in which the research was established, the methods used and concludes with my reflections on that process.

Although there seems to be some confusion over the meaning of method and methodology, I perceive a clear differentiation between the two terms.

Methodology is the theory behind the method and the method is the actual implementation of the methodology or the “technique for gathering evidence” (Harding:1987:2). It is this understanding which forms the basis of the following discussion.

What is feminist research?

Do I contradict myself? Very well then...I contradict myself. I am large...I contain multitudes (Whitman *in* Wolf:1993:119).

Some significant debates have developed since the late 1980s relating to feminist theoretical and methodological issues (Bowles and Klein:1983, Fonow and Cook:1991, Lather:1991, Mies:1991, Stanley and Wise:1991, Walby:1992). These writers were my starting point for exploring current feminist thought concerning research and in reassessing my position as a feminist community worker ‘doing’ research. This section will discuss the key issues.

Whitman’s statement, at the beginning of this section, seems to illustrate the flavour of current feminist methodological debate. My position reflects that of Stanley and Wise (1990) who state:

We reject the disguised hegemonic claims of some forms of feminism and actively promote academic feminist pluralism. These internal and relational tensions serve to prevent epistemological (and thus political) hegemony within feminism (47).

To talk about one feminist ‘truth’ is directly comparable with the much critiqued positivist framework of ‘truth’, this being that there is only one acceptable position and all other perspectives have no validity.

The nature of feminist debate is definitely diverse. Stanley and Wise (1990) comment that attempts to discuss these issues have been assumed to be efforts to define methods and methodologies rather than an inquiry at an epistemological level.¹ I support this point of view to the extent that creative and visionary debate can be restricted by a focus on definitions. However, it is useful to develop a number of principles which are common to most feminist perspectives. I have taken an eclectic methodological position which, reflecting on feminist community

¹In another publication Stanley and Wise (1993) define epistemology as, “a framework or theory for specifying the constitution and generation of knowledge about the social world; that is it how to understand the nature of ‘reality’” (188).

development approaches as I have outlined in the introduction to this thesis, identifies the approach which best fits the project and specifically the community and individuals concerned. However, I do not wish to minimise the difficulties of working in this way and, as discussed later in this chapter, the process is not always an emancipatory one.

Reinharz notes, “the fact that there are multiple definitions of feminism means that there are multiple feminist perspectives on social research methods.” (Reinharz:1992:241). Although my argument is one in support of “feminist pluralism”, critical to this discussion is the necessity of making some generalisations in the exploration of what feminist research means and identifying some central themes. Stanley and Wise (1991) consider feminism to be present within the research process as principles “underpinning behaviour and analysis”. Some key elements of feminist research methods are collaboration, co-operation and mutual respect (Boyles:1994:8). Stanley (1990) identifies key elements of a feminist methodology as being demystification and legitimisation of the personal.

Feminism can be said to be the philosophy which informs the methodology and therefore the methods used. Lather (1991) comments:

Very simply, to do feminist research is to put the social construction of gender at the center of one’s inquiry...feminist researchers see gender as a basic organising principle which profoundly shapes/mediates the concrete conditions of our lives (71).

Clearly, feminist methods will differ according to the requirements of each project, as in a community development process but “a feminist methodology can help us to validate emerging feminist theory and indicate the need for modifications.” (Klein:1983:89).

Starting with a critique of the positivist position delineates the starting point of current methodological debates and also illustrates the narrowness of this perspective. As part of a discussion of what Lather (1991) terms postpositivism, which is “characterised by the methodological and epistemological refutation of positivism” (52), I have identified from the literature (Stanley and Wise:1990, Harding:1987) three feminist perspectives; feminist empiricism, feminist

standpoint and feminist postmodernism. Despite their importance, I shall provide only an outline of each which will form part of this discussion as critiquing them more fully is not the focus of this thesis. While I will discuss these positions in a way that suggests a linear development, the actual theoretical perspectives can exist at the same time but each one reflects on the other providing insights and change for each position.

Positivism: a feminist critique

Feminist research methodologies developed out of a critique of a positivist research perspective, which was and is still at times the predominant paradigm. The positivist perspective has been influential for over 100 years and is based on a scientific, methodological model which regards other methods as suspect and speculative (Sarantakos:1993:3). This view sees research as a value free and linear process with an emphasis on the measurement of data and with a reliance on quantitative rather qualitative data. It became the “backbone” of the social sciences and was not critiqued until the early sixties in terms of its “methodology and perception of social reality”(ibid:4). The positivist paradigm is generally one which values the information over the informant and the method of gathering the information puts the needs of the researcher first using the research as the researcher sees fit.

What is the feminist challenge to this viewpoint? Feminist critique argued that positivism did not reflect women’s realities, being based entirely on a male perspective. The positivist framework was seen by many feminists as white, heterosexist, male research (Oakley:1986, Mies:1991, Stanley & Wise:1983, 1990). Predominantly quantitative and often dismissive of qualitative research, despite the appropriateness of combining the two methods in some circumstances, the positivist approach “anticipates that the end point of research will be a set of moral prescriptions for change which arise out of the data, and which any rational administrator is therefore bound to accept” (Finch:1986:195). It is believed within this methodology that, at the very least, the research ought to provide “objective facts”. The main problem, from a feminist perspective, is that no research is

“interpretation free or resistant to personal discernment” (Ballard:1994:303). This research approach continues to be influential and critique is still relevant.

Feminist methodological perspectives

What has been seen by some as a paradigm shift (Reinharz:1992, Neilsen:1990), was a move from ‘male’ centred perspectives, which defined what and how topics were researched, to a feminist position which began to see, through women’s experience, issues such as rape, sexual abuse and the feminisation of poverty as valid research topics. Qualitative data in the form of women’s stories is seen as an essential part of any analysis in the search for a feminist ‘truth’.

Klein (1983) has defined feminist research as, “research for women that tries to take women’s needs, interests and experiences into account and aims at being instrumental in improving women’s lives in one way or another” (90). This particular position has been identified as feminist empiricism (Bryson:1979, Mies:1983, Oakley:1986, Stanley & Wise:1983). It is a perspective which merely critiques positivism but develops little as an alternative. As Lunn (1997) observes:

The symptoms rather than the causes of scientific inadequacy are the focus of such critiques. Thus the structural causes of inequality are obscured (81).

Stanley and Wise (1993) observe that, in their opinion, both feminist empiricism and the following standpoint positions are very close to the positivist perspective in their assumption that “a single and unseamed social as well as physical reality exists ‘out there’”(189).

Another dimension is what Klein (1983) has criticised as research which, “...is produced for the sake of knowledge rather than with the desire to put the knowledge into practice to induce changes” (90). It is important that something of benefit to the participants, is part of the outcome of any research.

It is clear that while the feminist empiricist approach is commendable and certainly focuses on women it is too simplistic. The realities of those who are marginalised are not necessarily being reflected in the dominant feminist discourse, and feminist

empiricism does not address this issue. A person can also have more than one issue for example, being a woman and having a disability which further intensifies any marginality experienced.

There is a difference between ‘feminist’ and ‘women’s’ research. Feminism as applied in ‘feminist research’ provides the analysis and context for any research examining issues affecting women with an emphasis on political action or change. Research on women or ‘women’s research’ merely describes the experience of women and adds them in without any analysis which would challenge the social context of women’s lives in a way that would lead to change. In my experience women’s issues appear to be an afterthought thereby maintaining their invisibility. Subsequently, women’s perspectives are not always integrated into the substance of the ‘text’ and the ‘suitable’ subjects for research are frequently defined by men. As Mies (1991) comments:

If women’s research only wants to introduce the theme “woman” into dominant science, cut off as it is from political praxis instead of besieging science in its ivory tower, then it is cutting itself off from the women’s movement and will become an interminable “scientific discourse” an end in itself (64). [F]eminist research cannot simply be inserted into or added into the old scientific paradigm...that everywhere splits up living unities...(81)

As a result of challenges, particularly from indigenous peoples (hooks:1990, Smith:1986, Te Awakotuku:1991) and others marginalised in some way, there has been a growing awareness of other silences and the complexity of the issues involved. Standpoint epistemology, which is a further refinement of the feminist perspective and part of a move by feminist theorists to acknowledge difference, “begins with the idea that less powerful members of society have the potential for a more complete view of social reality than others, precisely because of their disadvantaged position” (Neilsen:1990:24). As with feminist empiricism, feminist standpoint is attuned to the dominant discourse and aware of difference however the position of the marginalised is not necessarily addressed.

A further extension of these understandings has been the development of a feminist postmodernist perspective. Here, the central theme is an awareness that there are a multitude of positions, both within and outside a person, for example, Maori, Pacific Island, disabled, lesbian and other minority women’s standpoints to name a

few broad categories. Some women may well reflect all these positions at the same time. Subsequently, this perspective recognises that once these multitudes of positions are recognised there is no reason for any one position to have ascendancy over the other. The dynamics of power are acknowledged as part of the methodological process. The protagonists of feminist postmodernism would argue that there are no truths but as Bell and Klein (1996) note:

How can we speak if we are fragmented into so many partial and shifting identities? How can we engage in joint actions, if we are merely “thinking fragments” (xviii)?

I would argue that identifying the shifting dynamics of power allows for an analysis which, while acknowledging that grand theories have been largely and justifiably abandoned, may still include generalised analysis and conclusions. It also identifies more clearly what other experiences there might be which other analyses ignore. Haber (1994) comments:

Because each subject is always plural in this way it is made up of multiple selves, and so any community can always be deconstructed to reveal plural and possibly conflicting interests...politics is always potentially, and even inherently, oppositional...this ever-present possibility of the other...guarantees the possibility of a rich understanding of ourselves and our relation to others...(2)

In summary, these three broad methodological categories; feminist empiricism, feminist standpoint and feminist postmodernism represent what I identify as the key feminist methodological perspectives to date. While it is important to identify diversity, pluralities, voices and discourses, it is also necessary to identify some common principles grounded in a feminist perspective which contribute to a methodological framework.

The development of these three feminist perspectives has reshaped feminist research ensuring that not only women’s experiences but also their multiple subjectivities are at the centre of all aspects of feminist research processes. The next section will explore some implications of these perspectives especially feminist postmodernism for feminist research.

Feminist research

For feminists, emphasis has moved from critique and the interminable qualitative /quantitative debate, to examining the problems of doing research and developing a feminist research process. The impact of the feminist postmodernist perspective has been significant.

Appreciation of the complexities of women's experience has meant that universals are no longer appropriate or at the very least need exploring and deconstructing. It is now generally acknowledged that 'woman' as a category demands more analysis and is not sufficient without a recognition of difference. Generalisations which imply that all women are oppressed are unacceptable when it is clear that all women are not oppressed and certainly not all the time although some are more oppressed than others. Basing research on women's experience defined only by gender ignores differences which are pivotal to that experience. Boyles (1994:8) notes, in relation to disability, that "feminist research has...marginalised the interests of disabled women and disabled people in general", as well as other interests involving 'race', sexual orientation and class. Just as 'woman' is multi dimensional so too is 'feminism'. These points are particularly relevant in my research as I attempted to gain as holistic a picture as possible and draw some conclusions, while at the same time not losing the centrality of the individual woman's experience.

Bell and Klein state that postmodernism dislocates and fragments. It seems that while feminist postmodernism has made a significant contribution to deconstructing assumed values and realities, this perspective does not allow for generalisations. However, unless commonalities are sought there can be no generalisation which might indicate directions for change. As discussed in a later chapter, Williams' (1992) idea that it is possible to acknowledge and integrate difference with "collective articulation" and "combine particularistic interests with universal values" (216) is of special interest to me. Feminist postmodernist perspectives provided a valuable starting point for this research by assisting to deconstruct what I understood to be feminist processes. This position also makes a

valuable theoretical contribution to the debate in a later chapter concerning policy and the state.

To conclude, I believe that while there are many versions of feminist methodology, as stressed by Stanley and Wise (1993) there is no 'correct' or 'right' feminism. However feminist research does have some common threads. Reinharz (1992) identifies ten themes in feminist research, principles which are embedded in my research methodology. The following is a summarised list (which is not exhaustive):

- Feminism is a perspective, not a research method (it informs the method)
- Feminists use a multiplicity of research methods (referred to as triangulation)
- Feminist research involves ongoing criticism of non feminist scholarship
- Feminist research is guided by feminist theory
- Feminist research may be transdisciplinary
- Feminist research aims to create social change
- Feminist research strives to represent human diversity
- Feminist research frequently includes the researcher as a person
- Feminist research frequently attempts to develop special relations with the people studied (in interactive research)
- Feminist research frequently defines a special relationship with the reader (240).

There are a number of points I would challenge. While it is important to critique what may be defined as non feminist research it is also essential that feminist scholarship should not be excluded from critical assessment. In addition, I would identify reflexivity as a particular focus of feminist research. Reflexivity involves constantly questioning the validity of any approach, as a way of being more sensitive to the needs and more accurately representing the many realities of those participating in any research. Action and then reflection is also an integral part of the feminist community development processes which form the basis of the methodology of this thesis. As Opie (1995) observes:

...there is a need for further, more reflexive analysis to avoid textual appropriation of the researched; and to focus attention on difference as a means of more fully representing the complexities of the social world (2).

Stanley and Wise (1990:38) quote Cook and Fonow who define “five basic epistemological propositions of feminist methodology which concisely cover the points I have raised:

- a reflexive concern with gender as all-pervasive
- consciousness-raising as a ‘way of seeing’ and a ‘methodological’ tool
- challenging ‘objectivity’ by refusing to see experience as ‘unscientific’
- a concern with ethics and in particular not treating women as research objects
- seeing research as a political activity (38).

Finally, feminist research questions the ownership of the research outcome (Bryson:1979) and this is an ethical question of particular concern, aspects of which are discussed in the following section. The issues discussed in this section have highlighted some of the key feminist methodological debates which have formed the basis of this thesis.

The research process

The methodology used in this research has evolved out of a number of years of community work and research practice. It has been refined as part of a reflection and evaluation, alongside both the participants and other members of the community with whom I work, such as members of the West Auckland Women’s Centre collective and community workers involved in community development programmes for women and children who have experienced violent abuse. All these colleagues, some of whom were interviewed as part of the research, have observed housing to be a critical problem for many of the women and families they work with. It was also an exploration and extension of discoveries and challenges provided by my previous work (Bagnall:1991, West Auckland Women’s Centre and Bagnall:1994).

The use of the term ‘community’ needs clarification as I am aware that there is no one community but ‘communities’. I use the term community to refer to an entity which is diverse and not as Nelson and Wright (1995) observe, to a “homogenous,

idyllic, unified population with which researcher and developers can interact unproblematically” (14). I would agree strongly with these writers who also add:

Too often homogeneity of interests is assumed, whereas an intervention, however ‘participatory’, will benefit some people while others lose out. Shifts in power between community members engaged in participatory development process need to be examined carefully and discussed (ibid:15).

My process has been much modified by experience. In the past I took direction with regard to ‘doing’ research from feminist literature concerning what constitutes feminist research. Writers such as Klein (1983), Mies (1983), Oakley (1986) and Stanley & Wise (1983) were “authorities” at the time. A more recent update of the methodological literature both internationally and within Aotearoa/New Zealand has reinforced my own research practice and raised some new issues relating to a postmodern perspective which have been both timely and stimulating and will be discussed later in this section.

Despite the reassessment which postmodernist theories demand, I still find my grounding in community development from a feminist perspective the most persuasive and meaningful in terms of the reality of women’s lives, the research methods required and the action processes needed to make changes. It is in fact consistent with a postmodernist perspective in the acknowledgment of the meaning and significance of individual realities which enables them to take control of situations affecting their lives. In a community development approach action for change is not essential but is a desirable outcome. The challenge has been to develop postmodernist applications for social policy (Legge:1996). This problem will be addressed in the chapter concerning policy.

The community development process used in the research is one which is community led. Through a process of action and reflection a direction is developed which is defined by the community concerned and the participants bring their unique experience to that process. It is an evolutionary process where there is no preconceived idea of where the project will end, what it will consist of and how it will get there. There is only a concern for a specific issue and that some change or action is required as a result. As mentioned in the introduction to this thesis, community development processes used as part of a research methodology are

similar to a grounded research perspective which develops theory during the actual research as part of “a continuous interplay between analysis and the data” (Strauss and Corbin:1994:273). Grounded research also has action/reflection as a component which is an essential part of a community development approach. The challenge for a grounded research methodology is that rather than the ‘empty vessel’ approach advocated by this perspective there are the acknowledged understandings and experience which both myself and each participant brings to the project. It would be very unusual to enter a research project as a ‘clean slate’. As a researcher I bring my experience as a community worker and the understandings and learnings this brings. Having studied and been involved in social research for a number of years I certainly had an awareness of a significant section of the housing policy literature. In fact a principle often expounded as part of a feminist approach demands the acknowledgment of bias as a critical part of any research and stresses the importance of transparency.

In community development processes the richness of the processes and solutions evolved are directly related to the participants. This type of research is the basis of two other currently popular strands of research, action research and emancipatory research models. As with feminist community development these methodologies draw firstly on Freire’s ideas (1972) and subsequently on feminist principles of research as outlined in Fonow and Cook (1991), Oakley (1986), Reinharz (1992), Stanley (1990), Stanley and Wise (1990,1991) and others. Boyles (1994) defines emancipatory research as “initiated by and for a particular community; all participants have central involvement in the research process and regular evaluation to ensure reflexivity; the research is ‘owned’ by the ‘community’ and the process as well as the outcome contributes to positive personal and social change” (8). Just as feminist research, generally, owes much to community development theory, feminism has had a strong influence on community development and emancipatory political perspectives (Ife:1995:96).

In summary, the feminist component provides a gender analysis which allows for issues of diversity and power, while community development processes involve working alongside people in a way which acknowledges their authority to define their issues and therefore what is required to bring about change. As noted

previously in this chapter, this is a developmental and consultative process where the definition of the topic and the identified issues to be examined are determined by the community concerned, rather than those outside the community. Some of these aspects are discussed further in the chapter on policy development. What follows is a discussion of the methods used in this research as an expression of the methodological perspectives I have outlined.

Beginnings: developing a framework

One of the most powerful social and political catalysts of the past decade has been the speaking of women, the telling of our secrets, the comparing of wounds and the sharing of words. This hearing and saying of women has been able to break many a silence and taboo: literally to transform forever the way we see (Rich:1979).

As discussed, community research using community development methods was the process I understood best and, combined with a feminist analysis, the one I considered to be the most appropriate in terms of meeting the needs of the particular group of women I interviewed. Each stage was negotiated with the participants and approval was sought. A key issue for me in setting up this research, and one which became immediately apparent, was the ownership of research. It was important to constantly reflect on those boundaries through all stages of the research process.

My first step was extensive consultation, through personal and community networks, with individual women who had expressed an interest in housing policy issues and those women working as community workers with a focus on housing. The identification of these women was achieved with the assistance of the community agency I work for. The women I talked to worked at a number of agencies: Henderson House, a mental health agency; Barnardos, a childcare and support facility; Western Refuge which is for women who have experienced violent abuse; Monte Cecilia, an emergency house; the People's Centre, which is a resource for beneficiaries and those on a low income; the Greater Northern Housing Collective, which is a housing action group; the Strategy and Planning Department of Waitakere City Council and the Workers Education Association, which is a community education organisation. I approached these groups to introduce myself

and to discuss my proposed research. This enabled me to gain support and assisted in the definition of the research topic and identification of key issues. These discussions were critical in the development of the parameters of the research.

Information outlining my proposed area of research was then publicised through a variety of community agencies, such as those mentioned above and public venues such as community houses and libraries. A considerable amount of additional input which added to my understanding of the issues came from meeting with people as I went through this process.

Participants and data sources

Having developed the parameters of the study through the previously mentioned process of consultation, I sought twenty-five women respondents who were interested in participating in the project. I considered this number of women to be sufficient to allow for a broad frame of reference so that some general patterns could be observed and interviewing the women twice (fifty interviews) plus telephone contact was manageable. In the end twenty-four women were interviewed. The two interviews plus telephone contact allowed for a longitudinal perspective which I believed was important as a means of understanding the dynamics of the housing issues and housing movements experienced by this group of women.

As a means of exploring the complexity of positions within this group, I chose to interview women from a variety of socio-economic backgrounds and from a range of different housing situations such as private rentals, Housing New Zealand rentals and ownership both with and without a mortgage. I had some reservations about including those without a mortgage as this group had the least interaction with housing policies, in particular the Accommodation Supplement, but anticipated that their inclusion might highlight other aspects. This proved to be so. The inclusion of this group of women highlighted the importance of property settlements after separation and the relationship of policies in other areas such as paid work and income support with housing policies. State housing was a particularly difficult category to cover and the final sample involved only three

women living in this type of housing which was fewer than I had hoped for. This was partly due to the community networks I used, which were predominantly based in West Auckland where there are lower numbers state houses compared to other parts of Auckland. It may also reflect the isolation from community services of state housing areas in West Auckland. Most of the participants were in private rental accommodation (13), eight were owner occupiers and three women were in state houses. Six women had mortgages, and two had no mortgage.

My decision to focus on women parenting alone was motivated by the perception I had formed, from the housing situations of close friends and through my community work experience, that this group of women was the most affected by the restructuring of housing policy and their experiences clearly illustrate the shortcomings of different housing policies for many sections of society. As discussed in the introduction, being a woman who is partnered does not, I believe, preclude me from involvement in researching this group of woman but it does present a methodological problem which involves the positions of 'insider' and 'outsider'. Some experiences were common to both the women and myself, others were not and no doubt there were other meanings I missed entirely however this research is the summation of that experience including that of myself as the researcher and therefore subject to those limitations. McDowell (1992) comments that, "it is the political project that we have in common which unites our fragmented voices as researchers coming from both inside and outside at the same time (70)".

The number of informants was increased by the process of snowballing with the sample being deliberately augmented when I felt that a particular category was under-represented. This was done by asking if an informant in a particular category knew of anyone who might be interested in participating in the research. Standing (1998) makes a point that this process allows for a "relationship of trust to be established because women were always approached by someone they knew" thereby helping to "break down some of the power relations between" the 'researcher' and the women as 'researched' (188).

The women came from a variety of backgrounds. Some had been married or in a long term relationship while others had not. Geographically, I considered

restricting the study to West Auckland but at the time the research was initiated, information received as part of discussions with key informants and the pilot interviews, indicated that a broad study of Auckland was most appropriate. These early discussions concerning the direction of research focussed more on national rather than local housing policies. For practical reasons I did not include South Auckland as I was based in West Auckland and travelling time became a consideration but I included Manukau City in the wider discussion and statistics. Nine of the women lived in Central Auckland, 12 lived in West Auckland and three were resident on the North Shore.

As I wanted to examine the process of accessing housing for women and the impact of housing policy changes on their lives, I chose to do a qualitative study. The reflective processes involved in this method more accurately matched my inquiry and I believed were better able to access the sort of information I hoped to receive. Data triangulation was used which involved a number of sources of information on housing, including the women as primary sources of information. Additional informants interviewed were two key workers in the housing arena; Janet Lake who was at the time working at Monte Cecilia which is an emergency house in Auckland and Heather King who is the coordinator of a women's refuge. During the research period of 18 months, a monitoring process was established. Two real estate agents were contacted on three occasions and a relationship was established with one worker from Income Support and one from Housing Corporation. These interviews were done to provide a community context and a focussed perspective on housing from the point of view of those working closely with the issue. Once more, as a source of additional perspectives and a multi method approach, the 'to rent' and 'houses for sale' columns of newspapers such as the Western Leader a local newspaper in Waitakere City and the Trade & Exchange, an Auckland paper, were assessed on an occasional basis for availability of different types of accommodation, rental and house costs and also as a means of monitoring the cost of housing. Media sources both radio and newspapers provided additional useful information. The effectiveness of triangulation lies in the idea that the strengths of a particular method will balance the weaknesses of the others. The housing literature provided the other side of the triangle.

The literacy group from the Workers Education Association became involved as a result of the process used to set up the research. I had visited the group as part of presenting my research proposal and was asked by them whether they could participate as a group rather than as individuals. I welcomed their inclusion, aware that they would provide another perspective on housing issues. The interview involved a session where the women discussed current housing policies and responded to the collection of newspaper articles which I had collated over the previous two years. I did not audio tape this session but was able to make written notes which are drawn on in the thesis.

Interview schedule

As a result of the initial community consultation concerning the research proposal an interview schedule was also developed. Two pilot interviews were then completed and comments invited. As a result of this consultation and the pilot interviews, a number of changes were made to the interview schedule, relating to the approach and the topics covered. My focus was altered from one centred entirely on housing access to one which also investigated the meaning of home, affordability issues and explored the policy development and implementation processes and the way in which these processes impact on women and their housing concerns. Debt and negative equity were other issues which were raised and the percentage of income paid as rent/mortgage was also seen to be especially significant.

The research consisted of a pre-interview, housing assessment questionnaire recording the housing history of each of the women, two audio taped in-depth interviews over the period of eighteen months and telephone contact at regular intervals with one final telephone call done as an interview. Some of the participants had also expressed an interest in reading some of the material and they subsequently reviewed relevant chapters when they were written up. All were sent a transcript of each interview for comment. A different interview schedule was drawn up for the two community workers and is found in the appendices. The themes of the second interview were developed out of information gathered in the first interview, women having had time to reflect on the issues raised in the first

interview. The third telephone interview was brief, being mainly the updating of each woman's current circumstances. The interview schedule, as well as the housing assessment questionnaire which was finally used, are contained in the appendices. The interviews with the real estate agents and the literacy group were informal and exploratory and therefore had no focussed interview schedule.

The interview process

A process was established which ensured that the women involved had an opportunity to have input at any time. Two women took the opportunity to comment at regular intervals during the research period, offering their thoughts on different aspects of the research. When interested women contacted me, I discussed what was involved, sent out an information sheet and where appropriate set an interview time. In addition to the first two interviews a group meeting was planned which involved sharing information, feedback and the possibility of future support as the women contacted had indicated that they would find this useful. It seemed important to offer this for, as Reinharz (1992) notes, there are three important benefits of working with groups "...women discovering their own experience as they speak, women identifying with each other as they listen, and the potentially politicising impact of both processes (189)." In the end while the women who came to the meeting found it useful and enjoyed the contact there was no need expressed for any other action and subsequent contact was initiated on an individual basis.

The 'interview schedule' for the first in-depth interview consisted of themes identified by those women who had been consulted at the beginning. Subsequently, I used a theme check list of keywords which I memorised. Generally I let the interview spontaneously flow and the woman interviewed defined the parameters of the interview. The flexible interview process meant that some questions, which were specific to individual women's circumstances, were asked spontaneously and some subjects were not covered by some of the women. I wanted the interviews with the women to be open ended with the interviewee determining the order and timing. There was a degree of flexibility allowing for additional topics to be raised if the women wished. The interviews took the form of a story told by each of the

women with occasional comments and questions from me and in many instances became more like a conversation. Graham (1984) notes that this form of interviewing, "...counteracts the tendency of surveys to fracture women's experiences." (118). Martin, quoted in Reinhartz (1992), sees this type of conversational interview in terms of a "good conversation" which is:

...neither a fight nor a contest. Circular in form, cooperative in manner, and constructive in intent, it is an inter-change of ideas by those who see themselves not as adversaries but as human beings come together to talk and listen and learn from one another...(230).

The pre-interview questionnaire sent to each woman covered her housing history from the time of separation or from having her first child if she had been single. At the beginning of the interview some basic demographic information such as age, ethnicity and household composition, was recorded and if necessary clarification of any details relating to the questionnaire was sought. Once this was completed and information concerning the women's participation was reaffirmed the tape was turned on and the interview began. Each interview was approximately one and a half hours in length, although the time taken varied according to each woman's need and what seemed appropriate. Flexibility was essential, as each situation was quite different. I was particularly concerned that, within the constraints of time and practicality, participants had control over the information they offered and that a number of opportunities were provided for their comments and withdrawal if necessary. (One woman who did withdraw is discussed in the section on ethical perspectives). A focus group was considered as I have used this method successfully in the past (West Auckland Women's Centre and Bagnall:1994) but I felt that the varied sources and the wealth of material generated by the two interviews was sufficient for the size of this project.

Analysis

The large amount of data generated which was also extremely varied was a difficulty for me. Denzin (1989) comments that "data triangulation seldom yields a single, coherent, consistent picture of the situation studied..it is always indefinite and open ended" (239). However it is still possible to draw many learnings and information from the data as my thesis illustrates:

While the experiences of one small group of women cannot be generalised to 'all women' embedded within these experiences are features which, perhaps in a less sharp form, shape the lives of many women (Graham:1990:210)

When using the women's words I have used their quotations in a way that supports my analysis. I have removed 'ums' and 'ahs' and laughter except where they add in some way to the text. Occasionally I have added a word to clarify meaning as a result of feedback received from the participants and discussed in the next section of this chapter.

Within this framework and with some support gained from the housing literature, I set about exploring the research data. This process involved firstly identifying key themes, sorting all interviews under these themes and eventually categorising all comments made in all interviews under theme sub-headings of these major themes. Considering the amount of material generated I realise now that a software package for qualitative analysis such as Nudist would have been helpful. It was not until I had gathered a large amount of data that I then returned to the literature as a means of identifying and reflecting on the information given by the women. The literature provided depth and another dimension to the gathered information as part of the triangulation of data, raised further questions to guide the analysis and identified issues which may or may not have been covered in the interviews.

Ethical perspectives

Research is the gathering of knowledge - more usually, not for its own sake, but for its use within a variety of different applications. It is about control, resource allocation, information and equity. It is about *power* (Te Awekotuku:1991).

Confidentiality for the participants was essential and discussed at the beginning of each interview. Contributing my personal information was always a matter of not intruding upon the woman's story and of only adding information which I felt comfortable sharing and thought might add to the discussion. Most of the women chose to use pseudonyms and where the women were known to each other I also reiterated the importance of confidentiality between participants in relation to my role as researcher and was not drawn into any discussion of other women's issues.

One woman was particularly concerned about anonymity. She believed that her circumstances were so unusual that she would be identified no matter how careful I was as her way of getting a home was somewhat unorthodox. She also challenged me on my use of her material. She identified what she perceived to be her advantages and was concerned that because she was able to improve her situation, others less fortunate might be judged less competent. She was worried that her information might be used by government agencies to harm or modify other women in similar circumstances. This interaction was lively and extremely useful for developing my ideas concerning methodological issues. My impression of her actions was that they involved considerable ingenuity and I could not think that she was anything other than deserving of the outcome which she achieved. However I did appreciate her concerns and after some discussion she decided to withdraw from the second interview. She felt she was letting me down as she had agreed to do two interviews but I reminded her that I had always given the assurance that she could withdraw at any point which reassured her. I also said that I did not have to use the first interview if that was what she wanted. She decided to let me use the first interview on my agreement to get her permission for any quotes used in the writing up of the thesis which I obtained at the end of the research.

Two of the respondents were known to me which resulted in a different style of interview where some information was taken as understood and some was divulged which may not have been disclosed under different circumstances. One of these interviews was difficult which we both acknowledged when I called her back to make sure all was well. I had noted that during the interview I was attempting to protect the woman by frequently checking to see if she wanted to continue and assuring her that she could stop at any time as I was not sure that she would have felt able to do so. This woman admitted that she had difficulty maintaining her boundaries and perhaps disclosed more than she would have liked in terms of a formal interview as opposed to our personal friendship.

This point raises ethical issues as noted by Finch (1986) and Graham (1984) who discuss this problem and observe that even where a friendship is not involved, the type of atmosphere encouraged in this sort of interview can easily be abused with a woman confiding to a degree that she later regrets. The fact that the woman

mentioned was able to edit her transcript partly redressed the issue but this type of interviewing makes the boundary between the research and the personal appear blurred at times, especially when a lot of effort goes into bridging the gap between the researcher and the women researched. I believe it is important to be open to any possibilities and constantly sensitive to the interviewees so that the interview becomes a continuous process of reflexivity and response. Certainly my own vulnerabilities were also brought into focus in a couple of the interviews where we had areas in common.

An important issue is personal supervision outside academia which I regard as being very necessary. This is a tradition within other cultures such as Maori (Smith:1986, Stokes:1985, Te Awekotuku:1991) and Pacific Island peoples but not necessarily among Pakeha. I sought quite specific supervision at a community level from the agency I work for and from a worker in the area of housing. This support was particularly important after a challenging interview where a woman was upset, or I was concerned about her circumstances, or just needed to discuss what had happened. It also kept me grounded within the community environment. The effect of interviews on the interviewer is also rarely discussed in academic literature. Apart from supervision, I found the keeping of a journal, which noted my process and thoughts as the research progressed, to be particularly helpful and as a result I learned a great deal.

Although the respondents were invited to contact me at any time, and some did, an opportunity for input arose with the return of their transcripts, if they wished, for comment and editing. In most cases this proved useful with the exception of two cases where the return of the transcript was not found to be beneficial. I had experimented by editing my transcribed comments and questions for brevity and leaving the women's verbatim. This was a mistake for one woman who commented that it contrasted negatively with the way she expressed herself making my words seem more articulate and hers not. She was distressed by what she termed her inarticulateness and what she perceived to be her depressing circumstances. The two women both commented that reading some of the material did make them more aware of their difficult circumstances. The situation of another of the women was too traumatic at the time and she did not feel able to read her transcript. These

situations were resolved through discussion by spending some time with these women talking through the issues and attempting to establish parameters which would be more helpful to them as well as dealing with their feelings as a result of the interviews.

Subsequently, for the second interview I decided to transcribe my words in the same way I did the women's. I also edited the women's comments a little for clarity and obvious grammatical errors. I made a point of talking about the transcriptions and what conversation looks like when written down. While I had made it clear, both in the written information given and verbally, that I or the Women's Centre could be contacted if necessary, a call to these two women immediately after the interview would have been helpful. My learning from this was not to wait until the transcriptions had been done before contacting the women, but to call each one a day or so after the interview as well as after they had received the transcript. I did this after the second interview which seemed more satisfactory as far as I could tell. I would question the effects of verbatim transcriptions, as used in some forms of analysis, on the women interviewed when transcriptions are returned for the reasons I have discussed. This experience highlights the problems associated with participatory methods which may be 'correct' but not helpful to the participants and researchers need to be sensitive to this issue. The support from the Women's Centre which I have been able to offer participants has at times been particularly important and was utilised by two of the women.

While accepting that women's experience is central to qualitative feminist research it seems necessary to take this further by questioning the basis for collecting this information and considering who is going to benefit. This raised a number of questions for me which focussed on why women would want to participate and as a result I included the question as part of the evaluation in my final interviews. "To act *only* as the provider of knowledge and insights can be to abdicate responsibility for how that knowledge is used" (Finch:1986:212). This issue has also been raised by Finch (1986) and Bryson (1979), "[e]nthusiasm for promoting qualitative research as being of direct usefulness to policymakers must be tempered by a recognition that this is an issue in which ethical issues are raised in a sharp form"(Finch:1986:201). There is a danger that the information may be co-opted by

government policy agencies and used for targeting harmful policies on the single mothers submitting the information, an issue also raised by one of my informants and mentioned previously in this chapter. Alternatively, they are viewed as a valuable source of information over which they have no control. Information concerning undeclared income illustrates this point. So often, in Stanley and Wise's terms (1990), "...[women's] experiences are institutionally specified, named, theorised, organised and so colonised"(34). Also of importance is the power we hold as researchers being "in a position of power to translate and interpret" (Standing:1998:189). This point is emphasised in the quote at the beginning of this section (Te Awakotuku:1991). I hoped that through the flexible processes used and the return of the transcribed interviews which were collected and included their comments in some cases that this power differential might not be as marked.

The role of advocacy, "to intercede for another" (Collins English Dictionary:1991) and giving voice to those who would not normally be heard, as Finch (1986) points out, may only have the effect of "reinforcing popular prejudices about the incapacity of that group to act on its own behalf"(216). Certainly an advocate seems to me to be someone who is appointed by the group rather than self appointed. This issue was of particular importance to me and became more so as the research progressed. In the research context it is usual to keep to the negotiated role of writing up the information, any further roles being designated by the participants. However to engage in public debate regarding the research issue, findings and associated policy on the participants behalf is another matter and I see this as one of the expectations. A key question to be constantly asked and identified by Bryson (1979), Boyles (1994), Chile (1996), Lunn (1997) and Waring (1989) is, 'who benefits'? Much research can be said to benefit those in dominant positions and the fact that it is more often carried out by experts alienated from those researched, can create a separation and dependency that is not helpful. Some idea of what a policy response might be to a situation, in the form of recommendations, is also an important part of the research. The question, 'who benefits', has to be asked in terms of whether the information, if made public, will further marginalise different women's positions by reinforcing society's prejudices and generating more punitive policies.

Reflections on the research process

The purpose of this research is to induce change. ‘Good’ research according to Klein (1983:80), “aims to be instrumental in improving women’s lives one way or another”. While political analysis has always underpinned the feminist agenda, Reinharz (1992) notes, “[t]o the extent that feminism is change-oriented by definition, all feminist research has action components”(196). On the other hand, the need to have an end result such as a support group is not the objective of feminist research unless indicated by the participants. Action for change can take many forms some of which may never be known to the researcher. It may be only on a personal level, it may be as part of some other action or it may not take place until much later on. To expect that some group action will take place subverts the process of allowing the research to develop a direction reflecting the participants’ agenda rather than that of the researchers. Providing an open process as described which allows those actions to naturally evolve is more appropriate. Slavish adherence to any outcome or process be that a support group or focus groups is more damaging and may actually block a development that is innovative. Without a doctrinaire adherence to this principle I have encouraged this aspect of the research as an important element where appropriate. One woman in the research advertised for women who were interested in housing issues as a means of setting up a support group and sought assistance from the West Auckland Women’s Centre to achieve this.

Klein (1983) states that feminist research is research “*for* women rather than *on* women” (90) but a crucial element is that the researcher needs to talk about the process of doing the research. Questions of interest are why a particular topic was chosen and what happened while the research was being carried out. This transparency is an important characteristic of feminist research methodology both for the women interviewed and in terms of demystifying and evaluating the research process; the ‘how’ is as important as the ‘why’. Harding (1991) quotes Epstein who states that, “the best feminist analysis...insists that the inquirer her/himself be placed in the same critical place as the overt subject matter, thereby recovering the entire research process for scrutiny in the results of research” (98).

This point was illustrated in my research where another researcher upon finding that I had interviewed a particular woman, whom we were separately talking to about different issues, asked the woman if she could have access to her interview. The woman asked me and I replied that it was her information and she could do with it as she liked. She subsequently gave a copy of her interview to the other researcher. Bryson notes, "...much research is written up as an entirely smooth process controlled by a researcher who knows what he or she is about" (1979:100) rather than the sometimes, "...sloppy and ad hoc methods they used to try and save some of their research projects from complete and abysmal failure" (Hammond in Bryson:1979:100). Our projects are important to us and it is easy to be blind to or not talk about aspects of our research which need examination.

It is important to be aware of the danger, that in order to validate qualitative methods, the methodology may acquire a pseudo-scientific aspect which would undermine the very characteristics which make it useful (Denzin:1989). It might be inferred that qualitative methods are not really 'okay' and are merely a means of responding to positivist critique favouring quantitative methods, leading a researcher to use a number of sources in a quantitative fashion to make qualitative data acceptable. Edwards and Ribbens (1998) comment:

Qualitative research almost inevitably appears 'unconvincing' within this relationship because dominant understandings of concepts of 'validity', 'reliability' and 'representative' are posed within a numerical rather than a process framework. In contrast, researchers working within a quantitative framework rarely have to explain the underlying epistemological basis of their work within the terms of qualitative research (4).

The usefulness of a quantitative approach rests on the questions asked in gathering the data, the quality of the data gathering process and recognising that it is only one of a number of methods of equal validity. The debate over these methods has made for a polarisation which I see as unnecessary and unhelpful. Quantitative methods are not inherently wrong, rather it is the way they are used which makes the difference. "The emphasis here is on using methods which can best answer particular research questions, but always using them in ways which are consistent with broad feminist goals and ideology" (Epstein quoted in Harding:1991:91). A complementary approach using both quantitative and qualitative information, while not undermining the usefulness of purely qualitative or quantitative analysis,

is one method which can combine the best of both. Therefore quantitative methods can provide the data from which to make generalised statements and qualitative methods provide the detail and content of people's lives. I have made extensive use of what statistical data is available as a means of enhancing the qualitative data in a way which builds a larger and more comprehensive picture of housing issues and to provide the context for the women's experiences and analysis of housing policies. Having experienced the antagonistic approach towards qualitative research by the Minister of Housing, McCully (1994) in an address given at a Housing Conference, I have considerable concerns as to how information is used by policymakers (Bryson:1979, Fonow and Cook:1991) and am aware that rigorous questions need to be asked of research; what for, who for and why?

Conclusion

Feminist methodologies and theories attempt to deconstruct dominant discourses while reflecting on the realities of women's experience and perceptions. In this thesis the current ideological and market motivated housing policies are critiqued not in order to find another 'truth', but to ensure that other realities are included as part of the analysis.

A predominantly qualitative approach, from a feminist position, allows the complexity of women's lives to be teased out and documented so that their insights and experience add to our understandings of the type of policies which would be truly helpful for particular groups of women. While acknowledging the diversity of the women I worked with, I believe it is also possible and valid to draw some general conclusions from this experience concerning the position of women in our society with regard to the justice and effectiveness of current housing policies. The feminist slogan 'personal is political' is a powerful analytical tool. By exploring women's experience an analysis of the context is developed.

All knowledge is socially situated and a feminist perspective and my understanding of community development processes assisted me to stand alongside my informants in order to minimise the power differentials inherent in any such research project. I found the feminist research methods which I employed, to be both demanding

and at times challenging but in the end they formed a satisfactory methodology. The exploratory approach taken had great benefit in terms of the learnings I gained and I am immensely grateful to all who participated and gave so generously to that process.

This chapter has examined some feminist methodological perspectives and discussed the methodology and methods used in the thesis. The following chapter introduces the women who participated in the research and backgrounds the position of women parenting alone. This provides an essential context for the information given by the women in the subsequent chapters and helps to understand some of the pressures they as a group are experiencing in the current policy environment.

Chapter Three

Women parenting alone: a profile

...[S]he works, plays, studies, raises children, lives alone, in families, with other women, makes art, talks back, takes action. She is discriminated against, harassed, raped, the object of pornography; she bears the burden of caring for, and feeding, her loved ones, but is paid less than her male counterpart, if she is paid at all. This woman finds strength with other women. They are her best friends, her support. She knows that despite the differences in personal background, geography, class, history, and culture, she is vulnerable because she is a woman. Stubbornly, defiantly, we hold on to that truth. There is such a thing as woman. (Bell and Klein:1996:xix)

This chapter introduces the women who participated in the research and provides a background to the status of the single parent in Aotearoa/New Zealand. It is important to the thesis that an understanding of the individual backgrounds of the women participating and the position of women parenting alone as a group is made explicit before any analysis of their relation to housing issues is developed.

The women are identified by giving a brief description of each woman's position which illustrates their circumstances and housing journeys. My intention is that these profiles add something more personal to what is an academic thesis and each profile will connect to the individual woman's appearance in the text. The thesis would not have come to fruition without these women's stories. To retain anonymity, the profiles are necessarily brief pieces and the women have used pseudonyms. The instability of rental housing and housing mobility factors, highlighted in the profiles, are discussed in the chapter on rental housing but the actual map of each woman's housing journey has been placed more appropriately with her profile.

Following this is a discussion of the position of single parents as a currently much maligned section of society. This part of the chapter contains statistical information concerning women parenting alone and provides a discussion of the marginal position of those women who have separated or divorced, particularly in relation to the Matrimonial Property Act 1976. The chapter as a whole provides a critical context for the thesis which focuses on this particular group of women and their

experience of housing. Issues arising out of the personal data are analysed more fully in subsequent chapters.

Introducing the women

In the last few years we have been constantly exposed, mainly by government edicts and some government agency employees, to negative images of single parents who we are told irresponsibly leave their partners to establish themselves on their own in order to lead 'the good life' at the expense of the taxpayer (Dann and DuPlessis:1992).¹ In his opening address to the "Beyond Dependency Conference" Sowry, Minister of Social Welfare stated that, "welfare dependency had become a way of life for a small and persistent minority" (Turner:1997). At the same conference Sister Driscoll, an American brought out as a key note speaker for the conference and who opposes benefits, believes that, "children in welfare-dependent families grow up with the sole ambition of becoming beneficiaries". She commented, "children learn what they live, always" (Gamble:1997). Bazley, who is head of Social Welfare commented in an interview (McLoughlin:1997):

The part of the DPB that's of great concern is it's enabled single parents to have children, bring them up, then those children have more children and we now have three generations of that kind of welfare dependence (119).

Contrary to this image, 'in the real world' women's financial position as well as emotional and social factors generally deteriorates after separation as does their standard of housing. Women as single parents are as vulnerable to these stereotypes as anyone else, a point Kim illustrates:

Kim *I mean I was a single parent...I was not proud to call myself a single parent although I probably put myself in a solo mother category more now (laughs) and that sounds really terrible but that's how I have looked at it. I was obnoxious with people who went on about solo mothers because you know my being on my own with my children was a result of the marriage not working out. I hadn't gone off and had children willy nilly all over the place...I always, I suppose I kept myself a bit buoyant there with the fact that my reasons for being on my own were a marriage that didn't work out seemed to be a lot more acceptable than the fact that I was someone that had just raced off and had*

¹ The New Zealand Business Roundtable partially funded the book "From welfare state to civil society: towards welfare that works in New Zealand" by David Green (1996) which recommends that some unmarried mothers should live under supervision and adoption should be encouraged ("Book proposes welfare restructure" in New Zealand Herald 25 March 1996).

children all over the place (laughs)... the school the children went to is probably 70% middle to upper class...so that all the kids they associated with were in that group and while I lived in this cute little house by the school I guess we kept up a certain appearance...that sounds very superficial but that was the way it was and moving here that was the biggest decision to make was like putting myself in that category of that solo mother who lives in that state house which was what I tried so hard not to be...

The women in this study have been single parents for periods of two through to eighteen years. They had from one child to six children (in one case) and ranged in age from early twenties to late forties. Most of the women were on a benefit or partial benefit with three women working full-time. Each woman's history begins with the birth of her first child or the time of separation resulting from the ending of the relationship with the father of the children. Income is weekly and includes all additional benefits, including Accommodation Supplement, and any other supplementary income. Any reason for a change in the amount of money left after housing costs is also identified. The housing costs for the owner occupiers includes their mortgage. In the framework of each woman's housing history, the time spent in each dwelling and the reasons for leaving where available were also included. The amount of disruption for women is clearly evident, especially where a woman is part of the private rental market after separation or has had to leave the marital home. Also notable, is the relative stability of home ownership and to a lesser extent state and council housing.

Michelle

Michelle has five children, an older one who now has children of her own and four younger ones ranging in age from twenty down to fourteen. She parented alone, with minimal support, for ten years during which time she completed her training as a health professional. Her ex-partner returned to Aotearoa/New Zealand in 1995 and became the main caregiver and she began living on her own. She is now working full time in her profession and has only recently become financially stable, as a result of considerable accumulated debt arising from such a long period on an inadequate income. As illustrated, despite an improved financial situation, her housing situation continues to be unstable.

<u>Michelle</u> 48 years	<u>1995</u>		<u>1996</u>	
	Income	= \$376	Income	= \$600
	Housing costs	= \$270	Housing costs	= \$200
	After rent	= \$106	After rent	= \$400
	% housing	= 72%	% housing	= 33%
<i>Change</i> = well paid job				
<u>1977-1985</u>				
With extended family	2 weeks			
Rental	2 years	Cost		
Rental	1 year	Shared with another family/sold		
With friends	1 month			
Rental	2 years			
Own home	3 years	Isolated and no work		
Rental	2 years			
SEPARATION 1985				
Rental	1 year	Owner returned		
Rental	1 year	Temporary tenancy		
Rental	1.5 years	Sold		
Rental	3 months	Sold		
Rental	6 months	Sold		
Rental	3 months	Temporary tenancy		
Rental	2 months	Temporary tenancy		
Rental	7 months	Sold		
Rental	1 year	Owner returned		
Rental	1 year	Gave to ex partner/custody		
Rental	6 months	Landlord abusive		
Board	3 months			
Rental	1 year	New relationship		
Rental	3 months	Sold		
Rental	6 months	For sale		

Suzanne

Suzanne has a pre-schooler aged four. He has a disability which requires locating close to the city centre and a fenced and safe home. This has proved difficult for Suzanne to find. She started a three year training course at a tertiary institution but had to give the course up because of the needs of her child. At present she is in a two bedroom flat which is not appropriate, in terms of privacy and the safety of her son.

<u>Suzanne</u> 25 years		<u>1995</u>		<u>1996</u>	
		Income	= \$307	Income	= \$307
		Housing costs	= \$160	Housing costs	= \$140
		After housing	= \$147	After housing	= \$167
		% housing	= 52%	% housing	= 46%
<i>Change</i> = drop in rent for fewer services					
<u>1991-96</u>					
Rental	6 months				
SEPARATION					
Friends	6 months				
Rental	2 months	Temporary tenancy			
Rental	2 years				
Rental	2 years -				

Kali

Kali has four children who range in age from twelve down to pre school age. She has her own mortgage free home but it is located in an isolated rural area. She subsequently moved to Auckland to begin a three year training course. Despite her being in another relationship, her ex-partner moved to Auckland as well and has moved when she has moved, so as to be near the children, as they share their care and maintain a workable relationship. She plans to move back to her home eventually although she has thought of buying in Auckland if she could afford it.

Kali 35 years

<u>1995</u>		<u>1996</u>	
Income	= \$457	Income	= \$457
Housing costs	= \$220	Housing costs	= \$280
After housing	= \$237	After housing	= \$177
% housing	= 48%	% housing	= 61%

Change = more expensive area
close to tertiary study to save on transport

Own home

SEPARATION 1986-1996

Rental	1 month	
Rental	3 months	
Own home	1 year	
Caravan	2 months	
Family	4 months	
Own home	7 years	
Rental	1 month	Temporary tenancy
Rental	1 year	New relationship
Rental	3 months -	

Robyn

Robyn has two children, one school age and one preschooler. When we first met she had just acquired her first home with great difficulty. She subsequently bought a home with someone who was to share the cost and be her new partner. This arrangement fell through and she had to work very hard to solve the financial difficulties she found herself in. This was achieved by taking in two boarders. She now has stable and affordable housing and a new relationship.

<u>Robyn</u> 29 years	<u>1995</u>		<u>1996</u>	
	Income	= \$370	Income	= \$410
	Housing costs	= \$161	Housing costs	= \$ 80
	After housing	= \$209	After housing	= \$330
	% housing	= 44%	% housing	= 20%
<i>Change</i> =bought in boarders				
<u>1989-96</u>				
Rental	6 months			
SEPARATION				
Family	1.5 years	Saving for home deposit		
Own home	5 years			
Own home	1 year -	With a mortgage		

Helin

Helin has two children, one twelve year old and an older daughter who is seventeen and not living at home but is expected to return in the near future. She is in a state house and usually has someone staying with her, either family or friends. She comments, that many people living in her area have others living in their garages. Prior to separation, she owned her home with her partner but was left with nothing. Helin does some paid work but this is irregular. She is completing a three year course and has been in a state house for the last four years, which she finds suits her needs very well.

<u>Helin</u> 36 years	<u>1995</u>		<u>1996</u>	
	Income	= \$365	Income	= \$415
	Housing costs	= \$215	Housing costs	= \$215
	After housing	= \$150	After housing	= \$200
	% housing	= 59%	% housing	= 52%
<i>Change</i> =increased income				
Own home				
SEPARATION	<u>1978-96</u>			
Squat	1 year	Overseas		
Rental	3 years	Moved city		
Rental	1 year	Moved city		
Rental	1 year	Moved city		
Rental	1 year	Moved city		
Rental	6 months	Back to New Zealand		
SEPARATION				
Rental	1 year	Dampness		
Rental	1.5 years	Shared		
State rental	4 years -			

Chris

Chris has four children ranging in age from mid-teenagers to an eight year old. She owns her home with a mortgage and, apart from moving in and out for a year following separation from her partner, has remained in the same house. She does a small amount of paid work and a couple of hours a week voluntary work. She is in her final year of training at a tertiary institution.

<u>Chris</u> 39 years	<u>1995</u>		<u>1996</u>	
	Income	= \$476	Income	= \$476
	Housing costs	= \$189	Housing costs	= \$169
	After housing	= \$287	After housing	= \$307
	% housing	= 40%	% housing	= 36%
<i>Change</i> =Drop in interest rates				
<u>1988-96</u>				
Own home				
SEPARATION				
Own home		With a mortgage		

Helen

Helen has two children of primary school age. She owns her home which is mortgage free and shares it with two other adult boarders. She has shared her home most of the time since her separation and is at present completing a degree at a tertiary institution.

<u>Helen</u> 38 years				
<u>Owned without mortgage</u>		Income	= \$285	
<u>1989-96</u>				
Own home				
SEPARATION				
House sat	4 months			
Own home	4 years	Sold		
Own home	6 months			

Sue

Sue has one child aged seven and has part-time paid work. She came out of her previous relationship with not quite enough for a deposit on a home, which was further whittled away by legal fees. She was under pressure from Income Support to spend what money was left but recently she has been able to buy a home in partnership with a friend who was originally her boarder.

<u>Sue</u>	36 years	<u>1995</u>		<u>1996</u>	
		Income	= \$392	Income	= \$336
		Housing costs	= \$215	Housing costs	= \$180
		After housing	= \$177	After housing	= \$156
		% housing	= 55%	% housing	= 54%
<i>Change</i> =bought a home					
<u>1984-96</u>					
Own home					
SEPARATION					
Community house	3 months		Temporary		
Rental	3 months		Temporary tenancy		
House sat	6 months				
Rental	4 months		Temporary		
Rental	2 years		Sold		
Rental	1 year		Bought a house		
Own home	6 months		With mortgage		

Alana

Alana has always been a single parent and has one child who is six years old. She is part of a large extended family from whom she gets emotional and practical support. She also gives a lot of help to younger siblings. She does some part-time paid work and voluntary work in her child's school. She has one boarder and now has reasonably stable rental accommodation through a friend of her family although the difficulties of private renting involving the ongoing struggle for privacy and control over her environment are still present.

<u>Alana</u> 23 years				
	<u>1995</u>		<u>1996</u>	
	Income	= \$ 282	Income	= \$350
	Housing costs	= \$ 160	Housing costs	= \$200
	After housing	= \$ 122	After housing	= \$150
	% housing	= 57%	% housing	= 57%
<i>Change</i> = Increase in income				
<u>1991-1996</u>				
Family	1 year	Had baby		
Board	4 months			
Rental	1 year	Shared flat		
Rental	1 year	Too small		
Rental	1.5 years -			

Sarah

Sarah has three children, one at secondary school who is seventeen and the other two aged thirteen and nine. The separation from her partner was a difficult legal process relating to matrimonial property and running on for over a year. She now has a new partner with whom she owns a mortgage free home. She is in full-time paid work and is in the final stages of post graduate degree.

<u><i>Sarah</i></u> 41 years			
<u>Owned without a mortgage</u>		Income 1995 = \$16,000 pa	
<u>1994</u>			
Own home			
SEPARATION			
Rental	1 year		
Own home	6 months -	Shared	

Lynne

Lynne has two children of school age. She did not have the money to buy a house but was persuaded to be part of a church based, group housing project which was only partially successful. While some owners did well others, such as Lynne, ended up with a poorly built home and negative equity. While the situation has been resolved, the experience has been at the expense of her health which is very poor at the moment. She hopes to buy another home in the near future with the proceeds of the settlement.

<u><i>Lynne</i></u> 35 years			
		<u>1995</u>	<u>1996</u>
	Income	= \$398	Income = \$452
	Housing costs	= \$200	Housing costs = \$267
	After housing	= \$198	After housing = \$185
	% housing	= 50%	% housing = 59%
Owned with a mortgage			
Details not available as she was very ill, legal issues were still in process and most of the time was taken discussing these issues.			

Jayne

Jayne has three children, one who lives with a previous partner and one who lives elsewhere and a third child who is at primary school. She is a widow and has found it very difficult to get appropriate and affordable housing. She has occasional part-time work and is active in issues relating to housing and women parenting alone. Having only one child limits her income and she does not claim Accommodation Supplement as she perceives too many complications.

<u>Jayne</u> 44 years		<u>1995</u>		<u>1996</u>	
		Income	= \$260	Income	= \$310
		Housing costs	= \$100	Housing costs	= \$150
		After housing	= \$160	After housing	= \$160
		% housing	= 38%	% housing	= 48%
<i>Change</i> = rent increase not met despite increase in income					
WIDOWED					
<u>1987-96</u>					
State	2 years	Unsatisfactory environment			
State	2 years	Unsatisfactory environment			
State	1 year	Unsatisfactory environment			
Motor camp	2 months	Unsatisfactory environment			
Rental	6 months				
Board	3 months				
State	1 year	Unsatisfactory environment			
Rental	1 year	Shared/ Unsatisfactory environment			
Rental	1 year -				

Cushla

Cushla is in a mortgage free home and has three children, one teenager and two at primary school. She has part-time work with a childcare agency which has training as part of the position.

Cushla 42 years

Owned without a mortgage

1989-96

Own home

SEPARATION

Own home

Investment

Own home

Kate

Kate is in full time paid work at the moment, but at the time of the last meeting was concerned about redundancy. Up until this point she had worked as self-employed in a number of different positions which had been somewhat insecure. She has always parented alone and has one child who is nineteen years and semi independent. She does have a very basic cottage, without a mortgage, in an isolated rural area which she had to leave because of a lack of educational and work opportunities. Her housing situation has been difficult and she has been homeless at times and forced to live with friends as her income entitlements with one child were inadequate due to housing costs.

<u>Kate</u>	49 years	<u>1995</u>	<u>1996</u>
		Income = \$289	Income = \$289
		Housing costs = \$120	Housing costs = \$140
		After housing = \$169	After housing = \$149
		% housing = 42%	% housing = 48%
<i>Change</i> =increased mortgage			
1978-96			
Rental	6 months	Owner returned	
Houstruck	6 months	Temporary tenancy	
Rental	1 year	Overseas	
Rental	6 months	Sold	
Rental	1 year		
Caravan	1 year		
Own home	5 years	Isolation	
Board	1 year	Inadequate	
Council rental	2 years	Missing rural environment	
Rental	2.5 years	Sold	
Board	1 year	Difficulties with owners	
Board	6 months	Inadequate	
Council rental	6 months -		

Linda

Linda has a quarter share in a house with a mortgage, which she owns with a friend who has a three quarter share and lives in the other half of the house. This situation arose when her ex-partner, who lives overseas sold his share to the other shareholder. At the time of the last interview they had decided to sell but Linda was unsure as to whether she would come out with enough for a deposit. She has four children ranging in age from eight to sixteen years and has part-time paid work. Her ex-partner has little input either financially or in terms of child support.

<u>Linda</u>	37 years	<u>1995</u>		<u>1996</u>	
		Income	= \$336	Income	= \$336
		Housing costs	= \$ 70	Housing costs	= \$ 70
		After housing	= \$266	After housing	= \$266
		% housing	= 21%	% housing	= 21%
1979-92					
Rental	2 years	Cold, no power			
State	3 years	Moved to Auckland			
State	2 years	Location			
Rental	1 year	Bought own home			
Own home					
SEPARATION					
1992-96					
Own home	4 years	Shared 1/4 share			
Own home					

Kris

Kris has one child who is at primary school. She was in full-time work when she had her child and at that time bought her home, which has a mortgage. She now has part-time paid work consisting of some childcare and more recently an increasing amount of work related to her former professional position.

<u>Kris</u> 44 years	<u>1995</u>		<u>1996</u>	
	Income	= \$325	Income	= \$340
	Housing costs	= \$172	Housing costs	= \$130
	After housing	= \$153	After housing	= \$210
	% housing	= 52%	% housing	= 38%
<i>Change</i> =	increased income and drop in mortgage rate			
<u>Own home with mortgage</u>				

Nathalie

Nathalie has one child aged eight. She is part way through training as a health professional and does some part-time paid work. She has reasonably stable housing rented from a member of her family which, while convenient, can be a stressful arrangement at times.

<u>Nathalie</u> 29 years	<u>1995</u>		<u>1996</u>	
	Income	= \$318	Income	= \$391
	Housing costs	= \$190	Housing costs	= \$190
	After housing	= \$128	After housing	= \$ 201
	% housing	= 60%	% housing	= 49%
<i>Change</i> =	increased income			
<u>1988-96</u>				
State	4 years			
SEPARATION				
Rental	1 year	Unsafe		
Rental	1 year	Grandmother's house/ she died		
Rental	2 years	Owned by family		

Kim

Kim does part-time paid work and has three children, ten, eight and two years. To help financially and assist with childcare, she usually has a boarder and at the last interview, she had two boarders. She is moving towards full-time paid work. She moved from her state house, which she could not afford to buy, to her former location because of her support networks. At our last meeting she indicated that her current rental house is for sale.

<u>Kim</u>	36 years	<u>1995</u>		<u>1996</u>	
		Income	= \$425	Income	= \$410
		Housing costs	= \$220	Housing costs	= \$250
		After housing	= \$205	After housing	= \$160
		% housing	= 48%	% housing	= 61%
<i>Change=</i>	drop in income with rent increase				
<u>1986-96</u>					
Own home					
SEPARATION					
Rental	6 months	Reconciliation			
Rental	3 years	Separation			
Rental	2 years	Unsafe for new baby			
State	2 years	Missing previous location			
Rental	6 months	Sold			

Amanda

Prior to moving to Auckland, Amanda had her own home without a mortgage in a rural area. When her ex partner wanted to move in, she took her child and moved north. With some difficulty, because of her limited income and minimal deposit, she convinced the bank to give her a loan on a low cost home which needed considerable work. She struggles with the costs of maintaining her home which demands substantial capital input which she does not have. She has fluctuated between part-time and full-time work as she juggles her unpaid and paid work with the care of her child.

<u>Amanda</u> 34 years		<u>1995</u>		<u>1996</u>	
		Income	= \$338	Income	= \$306
		Housing costs	= \$140	Housing costs	= \$140
		After housing	= \$198	After housing	= \$166
		% housing	= 41%	% housing	= 45%
Change= drop in income					
<u>1986-90</u>					
Caravan	6 years	New home built			
Own home	2 years				
SEPARATION					
Own home	1 year	Ex partner moved in			
Own home	6 years -				

Misty

Misty has three children ranging from early to late teens. She has a disability and is in a wheel chair. Finally, after some negotiation, her Housing New Zealand home has been altered to meet her needs which limits her options as far as any change in location is concerned. She has some part-time work, which is intermittent, but generally is busy with unpaid work in the home and some voluntary work in the area of disability and beneficiary support.

<u>Misty</u> 40 years	<u>1995</u>		<u>1996</u>	
	Income	= \$504	Income	= \$504
	Housing costs	= \$195	Housing costs	= \$205
	After housing	= \$309	After housing	= \$299
	% housing	= 39%	% housing	= 41%
<i>Change</i> = rent increase				
<u>1984-96</u>				
Rental	1 year			
SEPARATION				
State	11 years -			

Anne

Anne has two children, one pre-schooler and one in her late teens. She has completed a post graduate degree and works full-time with children in the area of mental health. Her older daughter is still partly dependent and lives at home intermittently.

<u>Anne</u> 38 years	<u>1995</u>		<u>1996</u>	
	Income	= \$440	Income	= \$450
	Housing costs	= \$190	Housing costs	= \$260
	After housing	= \$250	After housing	= \$190
	% housing	= 43%	% housing	= 58%
<i>Change</i> = rent increase				
<u>1977-96</u>				
SEPARATION				
Rental	1 year			
Rental	2 years	Family		
Rental	5 years	New relationship		
Rental	1 year	Debt		
Rental	8 weeks	Owners returned		
Rental	1 year	Sold/86		
Rental	1 year			
SEPARATION				
Rental	4 weeks	Safety		
Rental	2 years	Shared/cost		
Rental	2.5 years	Small/cold		
Rental	5 months	Sold		
Rental	3 years	Rent increase		
Rental	3 months -			

Theresa

Theresa has one child who is at primary school. She has found accessing affordable housing particularly difficult due to her low income. She receives little support from her ex-partner who lives overseas. Most recently she has decided to share accommodation with another single parent who has two children who stay every second week. This arrangement is helpful financially but difficult with the children.

<i>Theresa</i> 42 years	<u>1995</u>		<u>1996</u>	
	Income	= \$320	Income	= \$320
	Housing costs	= \$130	Housing costs	= \$130
	After housing	= \$190	After housing	= \$190
	% housing	= 41%	% housing	= 41%
<u>1988-96</u>				
SEPARATION				
Bus	9 months			
Rental	1 year			
Rental	3 months	Temporary tenancy		
Rental	1 year	Cost		
Rental	3 years	Shared/sold		
Rental	6 months -	Shared		

Ann

Ann has three children, fourteen, twelve and nine. She has little contact with her ex-partner. She works full-time and finds childcare during the holidays difficult. As with most of the women who are in private rentals, the investment nature of housing makes a lack of stability a problem. She would like her own home but has no way of obtaining a deposit as her paid work only provides a moderate income.

<u>Ann</u>	36 years	<u>1995</u>		<u>1996</u>	
		Income	= \$518	Income	= \$628
		Housing costs	= \$220	Housing costs	= \$250
		After housing	= \$298	After housing	= \$378
		% housing	= 42%	% housing	= 40%
<i>Change=</i>	increased income more than increase in rent				
<u>1992-96</u>					
Church house					
SEPARATION					
Rental	6 months	Sold			
Rental	1 year	Needed to be closer to work			
Rental	2 years	Owner returned			
Rental	6 months -				

Philippa

Philippa has six children aged from twenty-one to six years and all are living at home for most of the time. She separated from her partner while overseas and he still lives there but returns a couple of times a year for a period of a few weeks during which time he cares for the children. After a period of considerable housing difficulties she has remarried and is in her own home but four of her children still share the garage as a bedroom.

<u>Philippa</u> 42 years	<u>1995</u>		<u>1996</u>	
	Income	= \$387	Income	= \$477
	Housing costs	= \$225	Housing costs	= \$250
	After housing	= \$162	After housing	= \$227
	% housing	= 58%	% housing	= 52%
<i>Change=</i>	increased income more <u>1977-96</u> than increase in rent			
Rental	1 year			
Own home	Sold to meet debt			
Own home				
SEPARATION				
Rental	3 months			
Own home	1 year	Reconciliation/overseas/back New Zealand		
Rental	1 year	Difficulties with neighbours		
Rental		New relationship		
Own home				

Summary

To summarise, these women come from diverse backgrounds and their housing histories indicate some of their difficulties, as well as the resulting drop in socio-economic status after separation for those who have been in a relationship. Women parenting alone have never enjoyed high status but currently their position has deteriorated with policies which marginalise them further. Women whose income derives from a benefit are seen only in terms of what they take rather than what they give. As illustrated above, despite the considerable disruption housing issues have made in their lives, their ongoing childcare responsibilities with very little input from ex-partners, combined with paid work or study makes the contribution of these women considerable and no different to anyone else except that they are

doing all this on their own. The following section provides a wider context for women parenting alone including some national statistical data and an outline of issues raised by the experience of separation and divorce in relation to housing.

The status of women parenting alone

The stigmatisation of women parenting alone is consistently mentioned by all the women in this study. They are very aware of the disadvantaged position imposed on them by stereotypical judgements and are consequently always trying to elevate their status in some way. This puts them under a constant pressure they do not need. Social Welfare records indicate that the number of sole parents receiving benefits more than trebled between 1976 and 1991, from 27,688 to 97,420. This is the usual figure quoted by government sources to emphasise the exponential growth of this group of beneficiaries as a means of supporting the introduction of draconian measures such as benefit cuts and a reduction in the Accommodation Supplement, which the government assumes will halt this growth. The figures from year to year, while still increasing for most years, except 1992 when there was a drop in numbers which was largely attributable to the benefit cuts of 1991, do not make such dramatic reading.

TABLE 3.1 *Sole parents on Domestic Purposes Benefit (Year ending 30 June)*

	1991	1992	1993	1994	1995	1996	1997
Sole parents	93,682	90,935	92,610	96,709	100,378	104,466	107,629
Number of children	157,717	154,439	157,283	165,600	173,621	183,085	189,059

Source: Department of Social Welfare:1997:34

Domestic Purposes Beneficiaries make up 89% of all single parent families and these families make up 24% of the total number of families with children (Rochford:1993:11). At the end of June 1997 there were 112,395 domestic purposes beneficiaries (Department of Social Welfare:1997:10).² At the end of June

²Not all of these benefit recipients were women.

1997, of all DPB single parent recipients who specified an ethnicity, 39% were Maori, 52% were European, 7% were Pacific Islanders and 2% other ethnic groups.

The overall gradual increase in the number of people applying for the Domestic Purposes Benefit (DPB) reflects demographic change with a 45% growth in the number of women between the ages of 25 and 44, the childbearing age group, since the middle seventies. This movement will continue to boost beneficiary numbers until early next century. The increased numbers of domestic purposes beneficiaries also reflects changing attitudes to relationships rather than a concerted effort by these women to take from the 'taxpayer'. It is also important to note that 80% of those on the DPB, stay on it for fewer than six years (Poverty Warriors:1997).

Another prevalent idea is that there are many young women having babies in order to go on a benefit because they can not think of anything better to do. Teenage women (those under 20 years) make up only 3.7% of all women parenting alone (Department of Social Welfare:1997). The majority of women parenting alone were once partnered and have only one or two children challenging the idea that women have children as a means of qualifying for the Domestic Purposes benefit.

Women disclosed their feelings of disempowerment on the macro level but on a micro level they were strong and resilient in their perceptions of power and control in their own lives, or at the very least in parts of their lives, for example in roles such as being a successful mother and a student. Frequently they observed that they felt more in control of their lives since separation. This point is supported by Crow and Hardey (1991). Both aspects, the feelings of powerlessness and an awareness of their strengths and skills, can be recognised and present at the same time. The negative messages received by women parenting alone, that they are failures, undeserving, out of order and dependent on the government, which filter through, either directly or as subtexts, provide an ongoing context in which women battle to sustain self-esteem, while attending to the array of tasks which are part of being a single parent. The complicated and contradictory nature of the messages, which society and government are giving, is very confusing, as Sarah explains:

Sarah I got really mixed messages from society for example Jim Bolger said these people should be looking after their children and when we do he tells us what we do isn't worth anything and that we should be getting out to the workforce so whatever we do is wrong.

Michelle I think that...you know... there's lots of different myths and messages out there in society and one of them is...you know...single mothers they don't rate very high on the listing of things.

Of all beneficiaries those on the domestic purposes benefit, predominantly women, have been the main targets of punitive policies and criticism from government. The divisiveness of such approaches, which draw attention away from the needs of women in general, is a well worn tactic used by many political groups over time.

The receipt of a benefit seems to entitle an array of officials the right to intrude in these women's lives. An example of this point is current moves by the government to monitor the care of children, with suggestions of substantial reductions in benefit levels for those who fail to comply with standards decided by others, with no questions raised as to why a requirement was unable to be met in the first place.

Discussing disability issues Munford (1995) notes:

...the 'bodies' of people with intellectual disabilities are continually intruded upon...[they] name a range of groups such as medical and rehabilitation professionals, psychologists, social workers, funding providers, and policy analysts, who have the authority to intervene in the lives of people with disabilities, and have the authority to determine what will happen to individuals and what resources will be granted (10).

As women in this study testify the rights of beneficiaries are always being eroded and their privacy invaded. For those women who are beneficiaries the line between the 'public' and the 'private' is increasingly blurred and where it is drawn, as Lister (1991:67) points out, is a political act. This line can be drawn in different places for different groups and individuals.

As a group these women would rather not be on a benefit recognising as they do the stigmatisation and loss of independence incurred.

Ann I personally didn't have a problem with dealing with Income Support but other friends of mine who've had to, have found it the most degrading thing in their lives. I got told all sorts of things like don't wear makeup and don't wear your best clothes and go in there like you're really poor, and do the system and all this sort of thing. But I think the first day I ever went to Income Support was the day after I left my husband and I felt like I'd

just been dragged through a desert. And I just sat there like this poor little person and said "I need to go on a benefit." But I didn't feel too proud too. I felt it was just a means to an end at that time.

In Australia the benefit take up rate peaked in 1986 at 84% and then declined in 1991 to 69%. This drop has been attributed to an increasing rate of labour participation. For Aotearoa/New Zealand this may mean that rather than blaming the beneficiary some careful attention should be paid to generating appropriate work opportunities as well as improving and extending the training assistance which is presently offered.

The next section will explore the experience of women who have separated or divorced in terms of their housing circumstances, with a focus on issues arising out of the Matrimonial Property Act 1976.

Separation and access to housing

Until the Matrimonial Property Act of 1976 women had very few rights once divorced. Divorce was seen as undesirable and therefore not to be supported unless absolutely necessary. Ferguson's comments (1994) with regard to state housing reflect attitudes prior to the 1976 legislation:

In 1968...it remained the practice not to consider an application before an officer had seen evidence of an order, or received a solicitor's letter stating that a separation had occurred. These practices had not changed significantly twenty years later, when a study showed that the Housing Corporation was concerned it might be aiding marital breakdowns. Eligibility for state housing only became established if custody of any children had been obtained and all efforts had been made to retain the family home (215).

While the legislation assisted with an acknowledgment of married women's rights following separation, attitudes were slow to change. Watson commenting on submissions to the Royal Commission on Social Policy (1988) notes the complaints by women applying for Second Chance/Re-finance loans who "felt that Corporation staff had negative attitudes towards them and that they were being discriminated against because of their marital breakdown" (57).

It seems that while moral reprobation is less overtly prevalent it is still present, evidenced by the minimal acknowledgment of the barriers faced by women who

are separated in their efforts to obtain secure housing and the lack of supportive policies. This research indicates that the degree to which each woman in this study was able to attain a measure of ontological security³ was linked to her socio-economic circumstances which in turn was directly linked to financial arrangements made at the time of separation or divorce, caregiving arrangements and ability to take paid work. Home ownership seemed to provide the highest degree of ontological security.

There are three main issues associated with separation or divorce. Firstly the unequal outcomes for women compared with men. Secondly, the greater possibility of poverty and associated emotional and social stress experienced by these families as compared to the traditional nuclear family. Finally, there is a substantial drop in the standard of living experienced by many women after separation or divorce. Funder, Harrison and Weston (1993) indicate that this is a situation which does not improve for some time and occasionally the change is permanent. Discussion of these and some of the key issues associated specifically with the Matrimonial Property Act raised by the women in the research is found in the following sections.

Matrimonial property and assets

While the law does not recognise a spouse's income as an asset, Lynne Dempsey of Divorce Equity insists that earning capacity is a major asset of marriage (Woodley and Hill:1996:16). Recently there have been some high profile legal cases highlighting this issue (Holdom:1996, McManus:1996, Schnauer:1997). Other countries have a different approach which some believe more accurately reflects the disadvantaged position of many women in terms of earning capabilities and childcaring responsibilities. Australia, for example, has adopted a 60/40 split rather than our 50/50 division which assumes equal earning capacity and does not allow for the disadvantages of being the main caregiver. However Australia's proportion is often not applied but in comparison to Aotearoa/New Zealand a broader range of factors are taken into consideration. Philippa's experience

³Ontological security is defined as feeling of deep sense of trust and confidence (Dupuis and Thorns:1995) and is discussed in more detail in the chapter entitled "The warp and the weft: the meaning of home".

illustrates costs to the unpaid spouse of supporting an ex-partner's paid career development:

Philippa I'm disadvantaged because people say, "why don't you own a house?" Because we sold it... we had to pay tax on it...we were avoiding tax. Really we lost a lot of money because of his career changes which were to his personal benefit but he's never had to face the fact that the family had to absorb financial costs. It was too much for him to face.

There is a need for change. The Matrimonial Property Act 1976 is finally undergoing reform and is in the process of being drafted but the direction these changes will take is uncertain. Parker (1997) identifies seven key changes for reforming the Matrimonial Property Act drawn from suggestions made in 1988 by the Cabinet Committee on Health and Social Policy. These are as follows:

1. A proposal to ensure that surviving spouses (widows) are no worse off than their divorced counterparts.
2. Modification of the definition of matrimonial property to avoid fine distinctions, to treat interspousal gifts as matrimonial property and to treat heirlooms and taonga as separate property.
3. Strengthening the power of the presiding judge to defer equal sharing in the interests of both dependent children and the custodial parent.
4. Proposals to strengthen the value of post-separation contributions and to deduct property dissipated after separation from a spouse's matrimonial property share.
5. Changes to protections for creditors and the treatment of debt.
6. Compensatory payments where matrimonial property is shifted to trusts or companies.
7. The granting of a sole originating jurisdiction to the family court (133-135).

As Parker notes, all these recommendations come from the 1988 Working Group⁴ and are "suggestive of a lack of jurisprudential development in the area, alongside of two decades of minimal political action" (133).

Neave (1995:240) suggests that women or men as custodial parents should receive a share of their partner's earnings for a specified period which would vary

⁴The Working Group on Matrimonial Property and Family Protection (the Working Group) was convened in March 1988 and published its report in October of that year (Parker:1997:133).

according to the duration of the previous relationship as compensation for loss of career development. However, as Neave points out, this form of maintenance does perpetuate the idea that women should look to men for support and provides an incentive for ex-partners to reduce their incomes thereby minimising the support available for the woman and her children. Instead she suggests compensation for losses associated with childbearing. This was originally proposed by Funder, Harrison and Weston (1993) who regarded it as a debt owed to the caregiver by the marriage partnership which would be subtracted from the value of the matrimonial property and paid to the woman when the home was sold or the woman bought out her ex-partner.

Complicated arrangements involving shares in houses, as experienced by one woman and discussed later when examining home ownership, are even more difficult to resolve. Most arrangements are not very orderly but are rather in the nature of responses made in the stress of the moment. The exception is when there is a large amount of money or property involved. Despite the substantial amounts concerned in some instances, many women were just relieved to be out of the relationship. Most of the women interviewed fall into this category. Kim's experience is typical of this group of women:

Kim ...he left and...[it] wasn't on very good terms and I went to the bank and took \$2000 and he went to the bank and took all the rest (laughs)...he also had extra money coming to him through his redundancy as well...I kept everything in the house which was not a great deal but...I think I was just quite relieved... I kick myself that I didn't take more actually but yeah, I was a bit too scared to. I just wanted to make sure that I actually had something to tide me over.

Two women were part of rural communities where the home was not valued at market rates. One woman came out with \$2,000 which bought her a car and the other woman received \$15,000 as her share. Amanda remembers:

Amanda My partner bought me out...I had told him that I wanted to buy him out and stay there and he said that he would never buy or sell the house but then changed his mind about a year later when someone moved in with him and he accepted some money from them when he set up a new family so it was all very messy and very hard to reconcile...impossible actually. I just had to leave it. I felt that he would always have a hold over me so long as I was living in a house that didn't have a financial separation in it...

Another woman used the \$15,000 she received from the marriage settlement to set her and the children up in a rented home, spending on bedding and a dehumidifier so two of her children could sleep in the garage. Helin provides another example:

Helin No...he didn't give me anything...he ran away...[laughs] and I didn't get anything out of that...we had 2 houses, 2 cars and a boat and I didn't get anything...oh I never took him to Court...I was quite young and he was American so he just took off. We were only together for 4 years. I lived in a caravan on a farm with the kids...

A critical factor evident from the data is the need for the Matrimonial Property Act to include defacto relationships. A number of women may have done more to retain a greater proportion of their assets if they had legal backing although as indicated there are emotional factors to be resolved as well.

The clean break principle

The “clean break” principle, which assumes equality of opportunity and presses for early resolution continues to disadvantage women (Adams:1996:1) especially in relation to the family home. This principle has led to increasingly shorter periods of occupation for the remaining spouse before the marital home is sold. Consideration is made for the non residential spouse’s need to have their share of the capital despite the 1983 amendment which recognised the importance of “considering young children’s housing requirements when occupation orders are made” (Watson:1988:54). Most women in this study had made informal property arrangements or had just left and for those who had taken legal action all had been forced to sell their home. Unfortunately I did not ask about the timing of the sale of homes.

The well-being of children must be considered by asking how decisions will benefit them. As indicated by Funder, Harrison and Weston (1993) there is evidence that the “clean break” principle while assisting the adults to move on may seriously disadvantage the women as caregivers and affect their ability to secure stable housing. The data from this research and my experience as a community worker suggests no straight answer. The costs both emotional and financial of selling do not often make this a worthwhile option. Alternatively for some women, staying in

the family home is not an option if there is a large mortgage especially with the unavailability of any home loan support coupled with women's lower earning capacity.

Where a new home purchase is required there is frequently not enough capital for a deposit. The family home provides financial stability and continuity for the children. Rather than selling the home, the possibility of buying the previous partner out is an attractive option for some women who are able to stay. The costs of relocation both emotionally and financially make selling a negative alternative. Australian research (Funder, Harrison and Weston:1993) found that those women who retained the family home experienced better financial outcomes than those who sold the home and divided the proceeds. The latter ended up with much less equity in their new home and in many cases were forced to enter the rental market. This is particularly evident in the responses given by women in this research. A woman's circumstances can be very difficult if she is on a benefit and renting with insufficient capital to buy and at the same time experiencing pressure from Income Support to use what capital she has for basic needs rather than using it for a deposit on a home.

Sue *I got paid a half share of my house which at that stage was about \$40,000 so I had \$7,000 legal fees which originally legal aid said I may not have to pay back but then they made me pay it back. So then I had the money in the bank and basically I was allowed to keep that money for one year and at the end of that year I should have either spent it or bought a house otherwise it was going to affect my benefit... so I had no accommodation allowance or special benefits so in order to survive what I did do was I had a gardening job and basically where I lived I did the gardens and that came off my rent.*

Assistance in the form of concessional loans is essential both for women able to retain the family home and those who are obliged to sell. Affordable housing loans for refinancing would alleviate much stress by providing security, maintaining the same standard of living for the children, making outcomes equal for the non earning spouse and enhancing social and emotional well-being for the separated family.

Where the sole asset considered is the matrimonial home, "women [are often] advised to accept the sale of the property and 'get on with their lives'" (Vague:1996:10). Adams (1996:12) suggests that the custodial parent should

retain the family home as of right, leaving the clean break principle to be applied to other assets if any and it would be up to the non custodial parent to vary that position. Another option, suggested by Parker (1997) is that the noncustodial parent's access to the capital from the matrimonial home be deferred taking the needs of the children into consideration, although, she points out, this goes against current legal, property and contractual notions. She comments, "I think we have applied these legalistic notions to our detriment...there are people here, with mutual obligations, some of them ongoing".⁵

While the Matrimonial Property Act covers those who are married, those in defacto relationships or those not able to take legal action face many problems which are not being acknowledged or addressed legislatively.

Leaving costs and women's post separation status

Overseas research suggests that women experience a 30% decline in income in the first year after separation and men experience a 10-15% increase (St John: 1995a:4). Results of this research indicate that the situation does improve for some women who are advantaged by education, paid work opportunities or a new male partner. Even then the recovery period, reported by the women, is a minimum of 2 years. Almost half of the women in this research reported that there had been no improvement nor did they foresee any change in the future.

Equally significant can be the separation from friends and family felt by some women on benefits or low incomes.

Ann *I had friends already, from when I used to live on the Shore...my situation was different then. A lot of them are married people and they look on me differently. They don't look on me as an equal. They look at me as a person to help. And I find that very hard. Like for instance-one of our friends.. I said to her "Oh [daughter] is trying out for the school choir". And it's quite a difficult thing to get into but she's very musical. And she said to me "Oh, well it'll be surprising if she gets in. My daughter's tried for it for three years and hasn't got in yet. And anyway, in your situation you wouldn't be able to afford all the things that they need to do. Like the travelling expenses, and the uniform expenses." Put you in your place, you know.*

⁵Email received from Wendy Parker, Lecturer in Social Policy, Massey University, Palmerston North, 9 December 1997.

This is not just the experience of the destitute. Women accustomed to a middle income or higher standard of living prior to separation, frequently found themselves living in very different circumstances from those they were in previously. Friends and family had not changed their positions so the sense of isolation, of not being able to participate in the same way, can be a very difficult experience.

Ann *We have no television. The kids said the other day "If someone broke in Mum, they'd look around and think, 'this place's already been done'". There's no television, no video, no microwave because all those things my husband's got.*

For many reasons most women do not go through the courts. This can be because of the expense, fear if it was an abusive relationship, poor legal advice, concerns for reactions within extended family or the fact that the previous relationship was a de facto one which is not covered by the Matrimonial Property Act. Other women make property settlement agreements through a lawyer following the guidelines of the 1976 Act and a large proportion have informal arrangements. As mentioned previously in this chapter, most women in this research gained very little from their ex partner and certainly did not acquire their 50% entitlement. Because of the emotionally exhausting nature of the whole process of separation it is common for women not to acknowledge what they have lost materially until a year or two later when they have adapted to the changes and have started to move forward. Merely maintaining stability for children and considerations of health, education and housing takes what little energy is left:

Chris *...we came to an arrangement for a year that... I would continue to pay the mortgage and the rates and the insurance and he would take over some other bills but the year has passed and we haven't actually got back together to formalise another arrangement. ...I feel I've been looking after this house and paying everything while he's been having a great time and yet that's what happens to women.*

Legal fees are a barrier for non-earning spouses. Many women are not aware that while legal aid is available to those on a low income, it is a loan held against the matrimonial home to be paid back when the home is sold. If a woman does not own her home the debt is written off. In addition, the ceiling on the amount available for legal aid is set by the Department of Courts on behalf of a woman and the

amount of equity in the home and what might be left is not necessarily considered. As a community worker I have observed that women, distressed by the separation process, look to lawyers for emotional support and may use that time inappropriately. Their inexperience can lead to inefficient use of lawyers' services, resulting in the accumulation of large amounts of legal aid and resulting debt which in turn diminishes the amount of equity in the home and therefore the capital required for reinvestment if a woman wishes to buy another home.

Although the costs of leaving the relationship and setting up another family home tend to reduce any capital a woman may have, the more quickly the relationship issues are resolved the sooner a woman's situation improves. The quality of the newly negotiated arrangements concerning support of children and legal arrangements as well as the level of communication a woman has with her ex-partner are indicated in this research as being directly related to a woman's socio-economic well-being in the twelve months after separation.

Remarriage is frequently a way out of the poverty trap of single parenthood. A number of women remarried during this study and, in most instances, materially, their circumstances improved. A major Australian study, (Funder, Harrison and Weston:1993) researched the separation process for 500 divorced men and women 5-8 years after separation and concluded that the major ingredients of a significant improvement in the standard of living for single parents were remarriage and access to full-time, well paid work.

Housing and caring responsibilities after separation

For many men care of the children is important and appropriate accommodation is obtained. Conversely, women report that the needs of the children are often confused with the acrimony associated with the previous relationship so that the accommodation men seek is often too small or inappropriate for fulfilling their caregiving responsibilities. This situation makes shared custody and the advantages that might offer the women with regard to paid work opportunities, difficult.

Liabile parent contributions rarely directly assist the women and their children. Payments by the ex-partner, if forthcoming, are often minimal and if a woman is receiving the DPB are claimed by Income Support as a contribution to the woman's benefit. Some payments are made privately but this is rare. Women's experiences indicate that initial arrangements concerning the support of children, in the form of financial or caring support, are very minimal until all the issues of the previous relationship are resolved which can take up to two to three years. When these arrangements are finalised there is a greater likelihood, although not necessarily in the form of increased financial input, of an improved relationship with more satisfactory outcomes for both the woman and her children. This illustrates the importance of services such as family court counselling, which guarantees six hours of counselling at no cost, to the well-being of families as they sort out property and custody arrangements after separation.

Where men are supporting another family it seems reasonable that their payments are moderate but as Millar (1988:104) points out there is very little research done on men's financial circumstances after separation. She cites research which suggests that while some men are limited by unemployment or the needs of a second family others, advantaged by not having custody of children are able to pay much more without affecting their lives significantly. Millar concludes:

...these financial implications are not so much the consequence of *marital breakdown* as they are the consequence of gender inequalities *within marriage* (112)

Legislation which takes note of the needs of children rather than treating both parties as equal adults without caregiving responsibilities, as noted by Parker (1997), would help address the issues raised.

Assets and Debts

Many households have very few assets to divide and agreements may have to be made concerning who is responsible for the debts - what Woodley and Hill (1996) term "sexually transmitted debt". "The debts from joint credit cards or guaranteeing his business loans can linger long after the relationship sours" (17). A number of the women had been in de facto relationships and therefore were not

necessarily legally entitled to a share in any property. The assessment of proportional entitlement would in these cases have to be allocated through the judicial system. It is significant to note that the women who had been in de facto relationships had either made some informal arrangement or nothing at all. Pre-nuptial agreements were uncommon although one woman had signed one but as she states, it only covered profits not debts:

Helen ...we were married a little bit less than two years...but because I felt so apprehensive about getting married in the first place I had this pre-nup agreement... What I was saying was that what was mine was mine instead of also saying his debts were his debts. So when we got this mortgage we only needed \$30,000 but he had credit card debts all round the place and United said, " have we ever got a deal for you...chuck them all in here together and it will make it really easy to manage it". Which made good sense except that when we split up, I got stuck with a \$40,000 debt. Despite this, I'd recommend to any woman anywhere no matter how little she's got to get one [a pre nuptial agreement]really. People thought I was really strange at the time...my ex husband didn't like it at all but that was the deal of marriage...either that or nothing...no marriage.

Even when married, property settlement can be difficult, especially where large amounts of money and assets are concerned. The immediacy of the separation and the complex range of emotions involved, as well as custody arrangements, make it very difficult to separate the financial from the emotional. Those who own businesses can enter into lengthy legal processes to determine the total worth of assets, illustrating the fragility of many women's control over family finances, as Sarah commented:

Sarah This is about disclosing all the assets that a family owns and because my husband's in business, he had more control over the way finances were used and all the books were kept at his office with his secretary so there were a lot of grey areas that I didn't even know about or understand, in terms of legality and what we owned in terms of life insurance, term deposits, property so I was very, very unaware...I don't know why because I'm quite an assertive, intelligent woman but I just did sign things without getting individual legal advice and understanding and it seems in retrospect that it was very naive but I do know you just don't question a family unit that you are trying to hold together...you don't make waves and the other thing is that when someone is very good at a business perspective on things, you don't really understand some things, you don't constantly question. You keep the peace!

In the meantime Sarah had to rent a place using up her capital and what little finance was available. She also commented on the necessity of responding in a legally aggressive way which matched that of her ex-partner and this was a difficult experience for her:

Sarah ...particularly helpful was a very aggressive terrier male lawyer who really knew the law and he had observed so many of these behaviours before and he'd been one of them interestingly enough, so he was very, very helpful in that he knew exactly where to look and what he was looking for...although I didn't really ethically like it. That's probably the biggest internal conflict, you don't like the methodology of that sort of behaviour and yet in order to gain access to that sort of information you have to behave that way and I found that really hard, you couldn't just turn around and say, "we have this problem let's solve it together and let's all work together to resolve quickly around a round table without a battle"...

The legal stuff just went on and on, letter after letter after letter and it was...just like the wine box, evasion of information and forgetfulness and...it was just like we forget this and we forget that and we don't know...in the end we just asked for full disclosure through an accountant and an audit which caused a lot of anger and all of the tax returns for the last 4 years and the company books and everything, ...it was so like the Cook Islands...they were in fear of prosecution so they couldn't expose the company books to us. I mean there were all sorts of games...and it took a lot of time...

These issues are discussed further when examining income later in the thesis.

A further barrier for women on benefits is the fact that they are not regarded favourably by banks, which further reduces a woman's opportunity to access a house loan. Prior to 1987 women who were separated or divorced and had previously had a Housing Corporation loan were unable to get another Housing Corporation loan.⁶ From 1987 onwards there was a five year stand down and "second chance" loans with higher interest rates were introduced (Kearns et al:1995:225). Currently anyone can have a Housing Corporation loan providing they are on a low income and meet the same criteria as for any other lending institution. Housing Corporation will loan to women in these circumstances after they have received three refusals from private lenders however, interest rates are not attractive and the amounts available very moderate because of the low incomes and the market criteria applied.

Women report that banks may play a colluding and conservative role in matters regarding separation and joint property as Sarah found out:

⁶ A Housing Corporation house loan was one available to low income earners at earning related interest rates. There was also flexibility with payments in times of hardship. Of particular note was the existence of second chance loans which women could use to refinance the matrimonial home or a new one at an interest rate related to the woman's income. This sort of loan became unavailable after 1992. See chapter entitled "Between a rock and a hard place..."

Sarah ...if your husband's a businessman he's probably done all the negotiating with the bank managers and he can probably work it. One of the exciting adventures was finding out about the bank statements that I wasn't getting and I couldn't understand why when I requested copies of them. They were...being sent as private and confidential to his work, our joint bank accounts (laughs) and the bank manager had allowed that to happen...the bank manager had given him a loan on another property, raised against our...matrimonial property.

In summary, there are no flexible, supportive guidelines and policies for women who are separated or divorced, that would ameliorate the drop in income and associated standard of living. The previously referred to second chance loans, assistance with relocation or other special assistance are no longer available in this age of 'equal opportunity' on the 'level playing field' of the 'free competitive market'. The difficulty of refinancing after separation is a critical issue.

Conclusion

Negative stereotyping of women receiving the Domestic Purposes Benefit leads women to avoid claiming all they might be entitled to. Many of these stereotypes are perpetuated by those who are in influential positions. Campbell (1997) notes ACT Leader Richard Prebble's comment:

Women,... he usually found, sought divorce because they felt they'd be better off, financially - "once they kicked the old goat out" and qualified for state assistance (35).

These attitudes are also part of a global phenomenon where, in other countries especially the United States and Great Britain, conservative elements are pressing for a return to what they see as the traditional values of 'family', that is the two parent family. It is a move which denies the value and contributions of other now more prevalent forms of family, including the single parent family. Penalising women parenting alone in areas such as benefit cuts and child support payment reductions, could be seen as part of an agenda to get rid of these families altogether. These actions are based on a particular idea of who makes up single parent families, treating all single parents as the same rather than the varied group they are. Women parenting alone in this research are all in their own ways actively engaged in challenging these stereotypes.

Tomas and Dittmar (1995) encapsulate these thoughts when they state that women parenting alone and on a benefit:

...accept these conditions only under duress, and stay for only as long as they have to. Social service provision was never an aspiration of these women - only ever a resource in the absence of any safer alternative (510).

While single parents have a unique experience as a group and as individuals, their marginalisation from other groups of women does little to further objectives such as economic independence and childcare support. Much is to be gained from bringing groups together and acknowledging their commonalities as well as their differences. My work as a community worker affirms the strength and positive results for women of participating in such groups. This point is emphasised in a comment made by Munford (1995) when talking of Maori women:

For Maori women...the importance of firstly, acknowledging the pluralities of their 'difference' and 'identity', and secondly, not only framing this in terms of oppression but also in terms of strength, resistance and transformation(7).

I am more concerned in this study to identify the individual perspectives of the women and to draw from their experience and conclusions information which will support their inclusion rather than their exclusion from the communities of which each woman is an integral part. Kondo in Munford (1995) talks about:

...the importance of understanding the ways in which "people craft themselves within shifting fields of power and meaning...in particular situations and within a particular historical and cultural context" (15).

To summarise, key issues in this discussion have been firstly the necessity of addressing the substantial drop in financial well-being that women experience following separation and of being aware that significant input at this point will greatly shorten the duration of this transition period and prevent many long term problems especially in relation to housing. Also influential were the quality of communications and the financial input from a woman's ex-partner. The influential roles of established institutions such as the banks and the legal profession in these processes are also central to the housing debate.

Secondly, this chapter emphasises, as part of marriage settlements, the lack of acknowledgment and compensation women receive, or indeed feel able to insist on, for the time spent out of paid work as a result of childcare responsibilities which allows men to do their paid work. There have been many calls for a change to the Matrimonial Property Act to address these issues and that of covering those in de facto relationships but as Susan St John (1995a) comments:

Maybe it is simply not feasible to expect to achieve more equality through legal mechanisms after the marital unit has broken down where it did not exist before (3).

I would suggest that the setting of legislative bottom lines in the form of legal requirements, the pay equity legislation which was withdrawn and the Domestic Violence Act for example, can be a public statement of society's expectations and a starting point for a societal change in attitudes. As in all policy areas a number of inputs in areas such as the labour market and welfare are necessary both before and after the separation, enabling more equitable outcomes.

Finally, the prevalence of stereotypes which portray women parenting alone as impoverished, dependent, unresourceful, pitiful, bludging and problematical rather than the antithesis of this image are particularly damaging and unhelpful. The divisive and punitive approach to policy concerning single parents continues to stymie any enlightened approaches which would really benefit these families.

This chapter is important in setting the context for women parenting alone so as to better understand some of the additional problems these women face in their efforts to obtain secure housing. What follows in the next chapter is a discussion of the complexity of meanings associated with home as a crucial starting point for any exploration of housing issues as they affect women parenting alone.

what the loss or potential loss of home might mean. I will be examining what is meant by 'home' and linking these meanings to each woman's current situation and process of accessing a home. This is done in order to observe what connections there are, if any, and whether the meanings the women applied to the concept of home were met in their current housing situation. Location, which arose as a significant aspect of the research, will be examined in some detail as part of exploring the women's concept of 'home'. The meanings of home established in the first section are then used to reflect on the condition of homelessness and the impact of the loss of 'home' on their lives. This section of the thesis, which deconstructs concepts of 'home', housing and homelessness forms part of an essential but usually neglected, holistic approach to housing policy and is absolutely central to any understanding of housing issues for this group of women. Inadequate housing, which is government's term for situations where a woman has shelter but is not homed, will be discussed as a form of homelessness.

Out of this discussion I will draw a picture of the complexity of meaning and the centrality of a woman's home in her life and reflecting on current official perspectives on the meaning of home and homelessness, draw some policy conclusions from these findings. The central argument of this chapter, indeed this thesis, is that without housing policy which takes account of the meaning and importance of home to families be they single parent or two parent, there will be a serious gap in the efficacy of the policy response.

Meanings and experience

This section will discuss meanings of home as perceived by women parenting alone. The first part assesses the literature balanced by what the women said and the second part examines the views of some of the women within a framework of four key signifiers which reflect the many dimensions of 'home'.

important to the quality of life" (452). Well-being is generally achieved when a person has control over their life and can make the choices they need to make. It also encompasses all parts of a person; the physical, mental, emotional and spiritual.

There is a little research into what constitutes home from a woman's perspective and acknowledgment of the differing perceptions that there might be between men and women or indeed among women. Of what has been written, Saunders (1991), Munro and Madigan (1991), Tomas and Dittmar (1995), Dupuis and Thorns (1995) and Watson and Austerberry (1986) are key writers. Most feminist writing until Watson and Austerberry, tended to focus on home as a place of oppression. These authors opened up the concept as having many meanings both positive and negative.

Women as the main caregivers spend much of their lives at home. While they all have their own unique perceptions, for the group of women who are part of this study their home is central to their existence. It is the structure around which they build and rebuild their lives. The meaning of home for this group of women is critical to any understanding of their lives:

Kris *It means my survival. If I had to sell my house that would be...I think it would be the beginning of me going down hill because I would be so depressed by the fact that I could not provide a home for myself and my child. I'd just be distraught.*

Lynne *My house is my home...it's my centre because I'm at home. It's not enough for me to just live in a house...any house. That's why this is so unsatisfactory..because I spend so much time in it. It's not like if I go out at 8 o'clock in the morning and come home at 7 o'clock and don't see it and it distresses me when I feel that it's not comfortable.*

Maori women have a distinct perspective on housing as Violet Paparoa of Tuhoe/Ngapuhi (1994) explains:

We see all Maori women as houses for all mankind. Each of us exists because of a woman. It is the woman that nurtures the growth within her...This is our first home "Te Whare o Te Tangata". The shelter that we offer makes a home spring from which one can be nourished physically, mentally, emotionally and spiritually. Again in the sense home is not a building that one can own or place a monetary value upon, it is however an asset that one cherishes for one's lifetime (2).

Their understandings clearly identify the components of housing and acknowledge the importance of all aspects. For Maori the land or *whenua* rather than a house, is home. The term *turangawaewae* meaning a place to stand, an ancestral place of belonging, a place to which one returns is also part of a Maori concept of home. It also includes a spiritual component or *wairua* which involves both the physical

environment of the home and the emotional dimensions of attachment (Davey and Kearns:1994:74). The Maori Women's Housing Research Project (1991) gives further clarification which supports the main argument of this chapter:

...home does not always constitute a building or a house, although for many Maori women it does. The location of home is often in the mind, heart and spirit. Quite often home is a landmark, significant or insignificant to others, but always known to the heart, mind and spirit that seeks it...This notion of home provides a stark contrast to the concept of 'homeownership' that epitomises the New Zealand dream. The individual basis of ownership, the capital investment and the realisable asset that can be sold when no longer required, represents almost the direct opposite of the Maori concept of home (16,17).

The government as directors of housing policy seem able to ignore the importance of factors other than the physical structure and financial aspects of a home. An exploration of the meaning of home is important as part of widening the parameters of what is meant by home, that is more than financial and central to any discussion of well-being. This is especially important in the current policy climate which sees financial assistance as being the solution to housing problems.

Janet Lake used the concept of warp and weft when describing the importance of an integrated approach to housing. Using this weaving analogy the physical house is the warp through which the context or the weft, the intangible interconnections created through the emotional work of women both within and without the home, is woven. This analogy is helpful in analysing the ways in which women weave their lives around an increasingly insecure warp. The context of their lives is what they weave. As the Personal Narratives Group (1989) notes:

The word context literally means to weave together, to twine, to connect. This interrelatedness creates the webs of meaning within which humans act..it is a dynamic process through which the individual simultaneously shapes and is shaped by her environment (19).

Another word that comes to mind is ecology - eco from the Greek oikos meaning house and logos meaning word or speech. Hence a more traditional meaning would be the study of the relationship or *interconnectedness* between living things and their environment; in this case the woman's home. Balbo's quilt, as discussed in a later chapter, which has been adapted by Kilgour (1989:32), is another useful model which helps explain the meaning of home for women.

Watson and Austerberry (1986) discuss at some length the perceived difference between 'house' and 'home'. 'Home' is strongly linked with family, warmth, comfort and stability whereas 'house' is the physical structure alone. This is made even more clear when, as they point out, we talk about homelessness or houselessness. The latter is very clear whereas the former has much broader boundaries.

Thorns (1993) describes housing as:

...meet[ing] a basic social need by providing a place of shelter..[which] serves as a potential store of wealth as it has both a use value and an exchange value. It also provides a place of security where the individual feels at 'home' and enjoys both physical and psychological well-being (97).

But also:

More than three quarters of all subsistence, social life, leisure and recreation happens [in the home]. Above all people are produced there and endowed there with values and capacities which will determine most of the quality of their social life and government away from home (Stretton *in* Saunders:1991:177).

Women in this research identified a very clear differentiation between a 'house' and a 'home'. They gave 'house' meanings that were physical rather than emotional eg; "warm and maintenance free". They attributed 'home' with intangible connotations such as "friendly, comfortable, familiarity, peaceful and quiet and nurturing space"(interviews). Dupuis and Thorns (1995) call this "making a house into a home", the emotional work that women, in particular, do to make this difference.

The meaning of home has been noted by a number of authors as being different for each individual member of a household (Kilgour:1989, Madigan and Munro:1991, Marcus:1995, Saunders:1989). For a child, home may well represent their entire life, for a woman it is her workplace and her retreat and for a teenager a resented barrier (Kilgour:1989:31). How housing is viewed is tempered by gender, ethnicity, sexual orientation, tenure, life stage, any disability and other health issues and income. As mentioned, it can also be viewed more negatively, as a site of oppression in terms of abuse. But as Dupuis and Thorns (1995) note:

Although each strand may speak to some meanings of home, none in itself is sufficient to capture the complexity associated with meanings of home (1).

What a home should provide is what has been identified as ‘ontological security’ which is described by Giddens, cited in Dupuis and Thorns (1995), as:

...a sense of confidence and trust in the world as it appears to be...a security of being...a deep psychological need for individuals in all societies...Giddens sees the private realm as a place where peoples’ basic security systems can be restored (3).

Dupuis and Thorns (ibid) refer to a pre-modern sense of ontological security (2), identified by Giddens as more consistent, unlike the modern world where this concept is constantly undermined by insecurity of tenure, financial instability and fragmented communities. Home is also a place of respite from an increasingly inconsistent world.

Ontological security is not necessarily associated with the physical dwelling although a house can enhance this quality. It is a concept which is central to an understanding of what underlies women’s ideas of the meanings of home. What is common to all the women in this study is an awareness and search for this component. The degree to which each woman was able to attain a measure of ontological security seemed directly associated with her socio-economic circumstances and, in the case of those who were separated, the situation both prior to and after separation. While home is a site for the consolidation of ontological security it is something which is accumulated over time. It is important to note that it is strongly linked to security of tenure and length of time spent in a particular dwelling. Ownership for the women in this study, seemed to provide the highest degree of ontological security. Certainly those women renting perceived ownership as being able to provide a high level of security.

The women’s perceptions of ‘home’ as expressed to me, implied that their focus seemed to be on the ‘meaning’ of home on a conceptual level rather than related to what was currently happening in the home. During the interviews there was some confusion as to whether they were talking of what they would like as opposed to what they had and the boundaries between the two positions were sometimes unclear. As in Saunders (1991:181), women did not refer to their concept of home

as a place of work, although in terms of unpaid work it was and in some cases this included paid work, which indicates to me the overriding centrality of the home to all parts of a woman's life.

Saunders [1995] identifies home as being much more than the place of unpaid work or where the labour power is reproduced:

...a home is at the hub of a whole complex of relationships and in many ways is the crucial medium through which society is structured. It is the crucible of the social system...the nodal point of our society, the locale through which individual and society interact...the engine room of society (84,90).

Saunders, has not discussed the more negative attributes of home and in not doing so denies feminist arguments that the home can also be a site of oppression (Saunders:1991:190). Oppression in terms of violence, both physical and emotional, although not specifically identified had been present in the lives of a couple of the women in this research but unlike Saunders, this does not lead me to deny such realities when not mentioned. Home has a multiplicity of meanings for women, one of which may contain abusive experience (Baxter:1996, Madigan, Munro and Smith:1990, Watson and Austerberry:1986). The following drawing dramatically illustrates some of the pain experienced by a child in response to a distressing home environment and her needs as a child. The words "holding me" are central to the meanings the woman implied:

FIG. 4.2

A woman's memories of a hiding place which was a crucial retreat from painful family stress



Source: Marcus:1995: Plate 1

The women who had experienced home as a place of oppression and abuse indicated that this experience actually enhanced their appreciation of their present home, despite difficulties, as a place of empowerment, control and safety.

It is important to note that when discussing the concept of home and what it means, it is apparent that most of the words women use have no negative connotations. The strong, universally held understanding of home can prevent the discussion of more negative concepts of home, as illustrated in the drawing above, and this was evident in the interviews. Dupuis and Thorns (1995) acknowledge:

...meanings of home can be contingent, diverse and even contradictory (sic) in nature [6].

In addition, Munro and Madigan (1991) have noted:

...it should be recognised that the strength of the accepted ideology as to what constitutes a 'home' makes it very difficult for individuals to express contrary associations (30).

This research reinforces these comments. Exploring women's words and differentiating between their dream and society's concept of 'home', to find each women's distinctive perceptions, be those negative or positive, was difficult. But as Watson and Austerberry (1986) have illustrated, women can draw a distinction between what they conceive of as home and the ideal even though they may not believe they have attained that ideal. This ambivalence is expressed by Anne who is well aware of the limited choices she has:

Anne ...and my girlfriend will come in and she'll go 'oh god are you still here, it's too cold and you should be leaving', you know and you're thinking god this is the place I've decided to live in. So home to me is really important.

This point is also illustrated by Tomas and Dittmar (1995) who identify two concepts of home in their research involving homeless women. The first one related to one group of women's *experiences of 'home'* and the second related to another group of women's *unmet needs for housing* (505). They identify an "intimate link between the experience of housing and the meaning of home." In other words, you cannot describe a concept of 'home' as opposed to 'house' if you have no experience of what 'home' might be. The housed women were more able to conceive concepts of home than were the homeless women. Their conclusion was that:

...the assumption in the literature that 'home' is a meaningful experience which occurs *over and above* the safety and security of four walls and a roof is therefore not supported (505).

The homeless women's concept of housing relates to the safety and security of four walls and in these terms they did not see themselves as homeless and were therefore 'housed' according to their definition but not 'homed' according to the housed women's definition. The women in my study were able to articulate their experiences of 'home', even if this was historical, but also in some cases their unmet needs for housing, the difference being that all the women had experienced at some stage what was adequate housing.

Wekerle (1989), in a study of women's housing projects in Canada makes a very pertinent comment:

Where women's groups have undertaken to provide housing, their vision extends beyond shelter. They focus on what housing does in women's lives rather than viewing housing to be merely a roof over women's heads (1).

Having explored some of the literature and understandings surrounding the meaning of home the next section will develop the analysis further by examining 'home' as perceived by the women interviewed as part of this research.

Conceiving the whole

In this study most of the women had at some stage experienced a concept of home. Therefore, they were able to theorise that concept but there was a discrepancy between what they had achieved and what they idealised as 'home'. Although the women constantly strived for many of the characteristics of home they identified they had yet to attain many of these aspects. The boundary between their ideal and what they actually had was blurred. Only later, during the analysis of the data, when I was able to look at the women's definition of home and compare it with what they saw as advantages and disadvantages of their present home, did the gaps become clear and the ideal nature of their definition of 'home' became evident.

As a means of identifying patterns and consistencies, I have found it useful to adapt what Somerville (1992)² identifies as key signifiers and I have aligned these with what the women actually said. These are:

Abode: meaning the material form of home in terms of its physical structure having a definite spatial position and quality.

Hearth: meaning warmth and cosiness which affects the body giving emotional well-being and a happy and emotionally nurturing environment.

² I have excluded Somerville's concept of Paradise which I found problematical because for most of the women in this study their ideal was contained in all the key signifiers as identified.

Privacy: is home as a place of control and power and if necessary exclusion of others including the state.

Identity: is having a sense of place in the world; our community and networks.

There are parallels with Maori understandings of 'home' as discussed earlier in this chapter. Each signifier will be discussed in turn.

Abode

"...beach, maintenance free, park, dry, affordable, well maintained, decent heating, fireplace, trees, garden, separate space for teenagers, reasonable mortgage, clean, not damp, accessible, smells clean". [interviews]

This category which discusses the physical attributes of 'home' hinges closely on the question of what is adequate housing. It is important to note Roberts' point (1988) that, "the measure of 'adequate' is matched against the predominant, prevailing standards of housing in the community"(161). I agree with Kearns (1993) that it is relatively easy to decide on what is a minimum level of adequate housing but it is a lot more difficult to establish what adequate housing might be for different groups in society, as each one has varying needs and it is therefore impossible to make universal statements. Qualitative assessments, add to our body of knowledge as to what issues are important and draw some conclusions in a general sense. While the academics and policymakers might debate the definition, the women interviewed were quite clear, as illustrated by the key words quoted at the beginning of this discussion.

A Waitakere City Council report (1996) defines adequate housing as:

...a clean, warm, safe, uncrowded environment at a cost that does not require detrimental trade-offs with other essential goods and services such as food, clothing, education and access to medical services...the provision of adequate housing can be viewed as an important part of any social policy which seeks to prevent social problems from occurring (21).

Reflecting on this definition I shall move forward to discuss the issues raised by the women in terms of the physical attributes of a home. Firstly, the amenities provided in rentals were an issue and this was the type of tenure most likely to have problems. Some of the women in private rental accommodation were obliged to take less than adequate facilities. Suzanne has no internal bathroom and in addition has to share the outside facility with another male tenant. She also has a problem with her child who is in the habit of running away so that each time she uses the bathroom she has to take him with her.

Suzanne *The person in other house is obsessive about cleanliness and is always complaining about my not cleaning it as he likes to clean it every day...it would be so nice when [child] says I want to go to the toilet and off he goes rather than me having to get up four times a night...I can only have a shower when he's asleep because he could just take off up the road if he decides he doesn't want a shower. I can't just get out and [laughs]...so for me it's waiting until he goes to sleep or hoping he'll have a shower with me and I've just got to jump out when he does which half the time I don't finish what I want to do so that's a problem...um and also if there's someone else in the bathroom like I went to use it this morning and someone was in there for quite a while so...you have to wait. It's cold out there when you're having a shower.*

Another aspect associated with this indicator is that of disability. After putting a great deal of pressure on Housing New Zealand, Misty, who is in a wheelchair, convinced them to install a ramp and some other facilities and now finds that she is unable to move from this house as she would have to do all that work again. She has still not acquired a carport which she desperately needs:

Misty *I thought about [moving to a private rental] really seriously, I thought 'I need to go out there I need to find myself a carport'...I desperately need, I mean I get out in mud you know...and maybe a 4 bedroomed place for my kids - I wouldn't mind paying \$195 a week for somewhere that I would be happy and my children would be happy..I backed down (laughs). I was a bit worried about the fact that I wouldn't be able to get that sort of help to do alterations for my place and things like that so I had to sort of think about that...but even to think that people have got that hold on you - it stinks (laughs).*

A common complaint from those women renting concerns inadequate cooking facilities. Stoves usually have one element not working and it is rare for a grill to be functioning:

Ann *...he said to me the stove needed replacing. When I came in - it was quite funny - I looked at the stove and thought "Now has he replaced it?". It is this the new one or is*

this the old one?. And it was actually the new one but I can't use all the elements on it because one of the elements, I put a pot on it and it collapsed.

Most women are reluctant to complain about these problems because of the fear that they will jeopardise the security of their rental. Women often blame themselves for not attending to this:

Suzanne ...an oven that works! ...Most houses I go to don't have a grill that goes or the elements...it's my problem because I don't get around to telling the landlord.

In fact, many women spent money they did not really have on upgrading their rental dwellings. Philippa, despite a clause in her agreement saying she would not make any alterations, bought a washing line, made curtains, installed some electric points, painted the garage to use as a bedroom and fixed some of the plumbing as she likes the place she has acquired which is sunny and has enough room for her six children, four of whom are teenagers.

Adequate space both within and without the home is important. While women need some personal space, a commodity they often never have, a particular pressure is having enough space for the children, especially teenage children. Outside, some personal space is important even to have just a little bit of garden. Anne managed to find a place with enough room only to have it sold shortly after she moved in. Both she and Ann expressed what they would like:

Anne Space for [son] and [daughter] because of the age difference - it's big, and [daughter] needed all her friends so I mean it's the whole teenage thing where all the teenagers are coming in all the time, [daughter] might have been about 14 or 15, and here's this little baby, so I needed my space - and I was studying so that I needed space as well. So that was why I chose that place other than the fact that I didn't have to do agency fees. But then it was sold, just suddenly...and I had to get out.

Ann I want a calm space that's secure where everyone's got a space... that's what I'm trying to do. A bedroom for everybody. I don't think overcrowding is great I think it's very stressful.

Older children put considerable pressure on the family and space requirements. Physically they take up more room, require some study space and generally are less controllable so that their lifestyles can conflict with the needs of the rest of the family. This was a very important issue for the women who had teenagers and were

forced by cost to rent inadequately sized housing. It was a significant feature of this research that a response to unaffordable rents was to rent a smaller home.

Adequate space is a priority issue in very small homes where adolescents require privacy often unable to be met. Amanda, who owns her home but lacks the money to make the improvements she and her son need, explains:

Amanda ...we really need to change the access to the bedroom it's really unfair that anyone whoever comes into the house traipses through his bedroom and that there's no privacy between the bathroom and his bedroom and in a couple of years he will be an adolescent and I just think it's really important that we have some degree of privacy for both of us really.

A couple of the women have extended family coming and going and older children staying at different times. Helin, who often has extra people staying, stated that young people need support and this was one way she can help. She is in a state house and is able to utilise the garage. This considerable social service is largely hidden:

Helin I could make the garage into another bedroom because you really need 3 bedrooms even with just the 2 of us... 'cause my daughter comes and goes. She'll go in the garage...most people here have got someone sleeping in the garage...my nephew's here at the moment. I don't think they're meant to but...it's internal access so it makes quite a good bedroom and I've always got people staying.

One woman who now has her own large room said she has to make sure she comes out of her room sometimes as she enjoys it so much. The need for a space of one's own, was wistfully referred to by some and it is notable how guilty women feel about taking too much or even any personal space. Those who do manage to get some space, a room of their own, love it but are apologetic.

Others always know what is best for women on their own. One woman had received much 'helpful' advice, one example of which was the suggestion that she get a caravan:

Nathalie ...someone did suggest to me Why don't you get a caravan for you and your daughter and she said well there are only the two of you...you don't really need a big place and I thought yes we can do this and when I thought about it realistically I just thought no we

need our space. That's one of the major things that I realise that we need our own rooms our own space and I couldn't imagine living like that really...living in a caravan in a caravan park.

It is important to note that standards for rental homes are covered under the Residential Tenancies Act (1986) which refers to local body building codes. While new buildings have to comply with current legislation older buildings either built or altered earlier are not required to. Price seems unrelated to the quality of the dwelling. Location and number of rooms are factors which dictate what tenants have to put up with.

Heating is a special problem for women, in both rental and owned homes. It was mentioned frequently, mostly as an emotional component but often as a physical aspect. Draughts and difficulty of heating especially in rental dwellings were particular problems. Sometimes other characteristics were of more importance at the time but, as an interviewer, I often noticed the southerly aspect and chilled atmosphere of some homes, a frugal environment in which heating was unaffordable.

Amanda, who owns her home, commented:

Amanda I installed a fire and that's mainly why I'm in debt because I had to get a \$600 overdraft to buy that second hand and install it myself so it's not permitted...the house was absolutely freezing...it's not insulated and before that I just used to go to bed at 7 o'clock every night [laughs] for the first couple of winters and I couldn't afford to run an electric heater very much so I installed that fire and that's a fair amount of work.

Payne (1991) notes, and my findings support this, that:

Poor heating affects women more where they spend more hours at home - during the day, when they are not in full time paid employment, and during the evenings, when women's leisure activities and childcare keeps them at home more than men...Fuel is one area where some low income households can cut back on expenditure (135).

Smith, Kearns and Abbott's (1992) study of Auckland and Christchurch householders found that Auckland respondents had 'significantly greater difficulty keeping warm in the winter' (7). They suggest that although Christchurch was colder in terms of temperature, homes in Auckland were less well insulated from

the damp leading to a greater sense of coldness. Absence of heaters or their restricted use was particularly notable in my research. The 1991 census indicates that the number of homes without a heater had almost doubled between 1986 and 1991 (Statistics New Zealand:1993).

Many of the rental homes the women are in are inadequately insulated. Hot water bottles and blankets play a major role in winter for those women on a limited income as Anne, who is in a rental dwelling, notes:

Anne *I'm in a big house and you can't warm it, it's always been a place that's rented and that's the big difference between getting a house that's once been a family home and they usually have all those little...luxuries like batts in the ceiling...we keep our heater on warm, and hog it - we sit all round it, we usually just cuddle up into blankets...and when visitors come we just give them a blanket to cuddle up into (laughs) and we've always done that...we don't have electric blankets or anything, or else if it's cold we all dive into my bed.*

The most commonly cited housing problem in West Auckland mentioned in a Waitakere City Council report (1996:25) was dampness and heating costs, issues which have a direct impact on health.

For those women in rental homes, basic needs, as discussed above are not necessarily being met and, as mentioned, they either provide these things themselves or do without. Women who own their homes are hindered by a lack of money for maintenance and this was constantly mentioned as a concern both from the point of view of comfort and as awareness of an asset that they are unable to maintain. But despite living in substandard conditions they are very aware of the privilege of owning their homes and qualify many of their statements with a recognition of this advantage. Kris and Lynne who own their own homes comment:

Kris *Well it's quite hard when I know I've got windows that leak and that means that this floor board was damp and window with drafts that I just can't do any thing about. I've tried to some degree by buying these draft strips that you buy but they're only partially satisfactory and that's all I can do in the mean time.despite the things that need doing to my house I'm quite lucky in that I have a reasonable house in a reasonable area. I wouldn't like to be in a situation where I was in rental accommodation or I was in a group housing situation. I think I'm better off than that...therefore I'm quite fortunate... my house is my security. I would do anything before I lost my house.*

Lynne ...so I'm going backwards not forwards...there's no carpet..there's no lino. Anything in the house that's here..you know the paint, the curtains, I've done it with the help of friends and parents. I've bought paint on sale I've mixed it myself...the colours I've mixed..everything because I couldn't afford to go to Levenes [laughs] but it's been fun..but I would enjoy it more if I didn't have these other things.

While cleaning a place is a way of establishing ownership most women expressed an opinion that there ought to be some basic standards. Anything broken can be fixed before a person moves in but cleanliness is not necessarily a factor:

Anne ...so who's going to go in to clean it - the person who's gone out really tired and packed up and gone, so it would be surface cleaning, they would have already been given their bond back because the landlord's not going to wait...so I think that it really needs some sort of hygiene thing, cause you've got the stoves and ...you've got the loo, and the laundry...basically you've got to move in and do your own cleaning before you bring the stuff in. I've been here 3 and a half years and the landlord would be quite happy if I shifted tomorrow that someone would go in the very next day.

Ann's comment below also raises the issue of safety. Both she and Suzanne have problems keeping their young children safe. As Ann comments:

Ann ...where I'm going, it's not fenced and I went to probably 3 places around here that were connected to some kind of creek... there was actually mud flats at the back and here they had 15 flats with all the kids, and we were looking at this poky one upstairs, but here they were wanting to enhance the place by putting a brick wall in the front...so I'd be looking at fencing of flats if we're looking at swimming pools and stuff why not fencing off back yards that go on to estuaries if it's two or more rented properties on that section.

Like Suzanne, whose child keeps running away, women with children have considerable concerns for their safety due to inadequate fencing in an unsafe environment. This was a major issue mentioned by most of the women renting who had very young children. I was reminded of accidents involving children, such as one in Auckland recently and the tone of the media which hinted at lack of supervision, and yet some environments like those of some of the women interviewed present an impossible caregiving situation. An unsafe environment was cited in an 'Insight' programme on Radio New Zealand (1996) as the biggest issue with regard to children's health. These factors included driveways, fences, damp and water under houses. The physical state of a woman's home is noted by

the women as a significant factor in setting the scene for the quality of the other indicators.

This discussion of the physical qualities of 'home' illustrates some of the issues identified by the women and set an important context for the next three signifiers.

Hearth

Warm, sunny, homely, friendly, doors open, stacks of food, family dinners, comfortable, stability, friends, familiarity, peace and quiet, needs met, calm space, nurturing space, creative, bring friends, rest, haven. [interviews]

This indicator has little to do with the physical qualities of the dwelling although adequate amenities and surroundings can help. The importance of this indicator which represents an emotional response and the fact that more negative aspects of a home can be cancelled out by this indicator is illustrated by Ann's comments:

Ann It's not fenced which is against my rules, goes down into a gully, but of all the houses I saw, and I saw 10, they were really bad, really bad and I couldn't believe it for the rent... Oh it doesn't have a carport or garage which is really bad, but I think because I've walked into the place and had a really nice feeling and it'd been newly painted and everything...

The concept of 'hearth' is very closely aligned to that of ontological security. It has no set physical parameters. It is what each person perceives it to be. For example, Home Birth proponents have said (Kitzenger:1980) that the hospitals' efforts to create a homelike atmosphere for birth in hospital were doomed to failure and that ivy growing up the intravenous pole does not make a home. It is a feeling particular to each person and it is impossible to duplicate what is right for each woman. Tomas and Dittmar [1995] note research which indicates that:

...the concept of home is not synonymous with physical housing structure and suggests that having one's own physical shelter may be neither necessary nor sufficient for the socio-psychological experience of home (496).

Women managed to make homes out of situations which were very insecure so that the process of what Dupuis and Thorns (1995) refer to as, “making house into home” was what made the difference, not merely the house.

The importance of ‘hearth’ as a signifier of home becomes more intensely felt when women have had a period of constant moving and insecure tenure. Sue had just bought her own home after a time of frequent shifting:

Sue For me it's a place to come home and be and I want to be able to spend time here and feel happy and at peace, not feel "oh this place is such a dump such a tip"...and spend more money trying to get out.

Alana had finally found a place that met her needs and her delight shines through her words:

Alana I am pleased with it, I'm really pleased...and I think it really shows to my friends because my friend said "gosh you're home so much" (laughs), whereas at my other places I really didn't feel like it was my home and I didn't feel comfortable. [Child's] basic needs and my basic needs weren't met in those housing situations...

The housing changes experienced by women after separation have a particular impact on their perception of what makes a home. As noted in a previous chapter, research indicates (Watson and Austerberry:1986, Madigan, Munro and Smith:1990, Davey and Gray:1985) that most women experience a considerable reduction in income and living standards after separation.³ The transition from the marital home, even when that was rented, is a difficult one especially where compromises had to be made and, as a consequence, the women's isolation was increased:

Ann It doesn't feel comfortable to me so I feel that I can't invite people here. It doesn't have carpet on the floor and so that - to me - people come in and the bit they look at the most is the floor, and they say "Well you've got polished floors - how nice" when they're trying desperately to find something nice about it. But that to me isn't comfortable. In winter it's very uncomfortable and very cold and the draught comes up through the floorboards. So I don't feel like I can invite people here.

³See earlier chapter on profiles of the women.

Alternatively, Sarah referred to the difference between the feeling of home she had in her previous relationship and what she has now and relishes the contrast:

Sarah ...when I was in the quagmire of the whole [previous] relationship I really thought to be loved and valued I just had to be flexible...and used to chase my tail really I just used to make it so it was lovely for everybody else.

Some women linked feelings of home to memories of their childhood and parents' home and this is a particularly powerful aspect of 'home'. Robyn's comments have a poignancy which, despite her ability to see the humour, indicate some of the difficulties she faces:

Robyn I think of my parent's place rather than here [laughs] Oh it's just...I always feel I'm trying to make my home the same as my parents [laughs] and I just can't recreate those feelings but I'm sure the way I feel about my parent's home is the way the children feel about this place but...I always think of Mum's place because there's always stacks of food [laughs] and we don't really have that much food [laughs] Always stacks of soup and yeah...but I don't have a lot of food. I have very skinny children. [laughs]

Dupuis and Thorns (1995) identify familiarity as a significant component of this family memory of home and that of routines, "the predictability of daily life and patterns of life that are regularly followed"(8). Helin's comments regarding her sister also illustrate the time spent living in a particular place as being important:

Helin I think in my family it's quite important because both my parents are dead and we don't have the family home to go to all the time.. there's just my place and one of my sister's places that are more sort of homes and my sister has lived in her place for quite a while so that's where we go for family dinners but also my place...yeah we all squash in here and have family things here too so it's quite important.

Another issue is the observed difference between rental and owned homes. One woman expressed a number of major issues very clearly when discussing how society views rented homes as opposed to those which are owned.

Anne I think home, even that word is very important because when you rent people sometimes don't even give you a housewarming or anything...at one time I was renting with my sister [and brother]... when we all went our separate ways my brother went to live with someone and it was all warm fuzzies and great and my sister went off to build her own house and that was all house warming stuff and I went to live in a flat and got nothing - and I'll

always remember it because I thought this is my new home that I'm trying to establish and it didn't count...

These concepts of home, many of which are intangible, express the importance of this aspect of housing. These ideas need to be a consideration when evaluating current housing policy and the idea that income supplementation is the only form of housing assistance required.

Privacy

“privacy, safe, not shared, protective, freedom, mine”[interviews]

This aspect of home has little credence with landlords, including Housing New Zealand who situate unsuitable people in buildings inappropriate to their needs. In an effort to save money they have cross leased properties and built new buildings too closely with very little vegetation between each dwelling so that the sense of containment necessary for families to recoup in strength and sense of family is severely eroded. Some women, like Michelle, know very clearly what their dream consists of:

Michelle I can walk in the door and just do what I like and have the privacy and freedom to do that and...have who I want in it...like I am absolutely queen of my castle and I decide who comes in and the rest of it...yeah...Somewhere warm and friendly where the door's open...

Of all the indicators, the one of privacy is, from the women's words, most strongly associated with ownership. For women who know the difficulties of being on their own and the effects of separation this indicator has special significance. The importance of accessing autonomy and control over their lives is something which can not be underrated. Helen illustrates this point very clearly:

Helen ...this home means security and it's mine. My home means to me that no one can take it away. I mean in being freehold just no one can take it away and...I mean that sounds very selfish but that's something that is very important to me and I think that that's probably come about because of all the things happening to me in the past to me personally that has made that very important. It means security...I feel really secure in this house...

Women who are in a vulnerable position are constantly having to draw and redraw boundaries. Ownership of their home represents to them a means of having more control over their lives. Saunders (in Dupuis and Thorns:1995) claims that:

...home is where people feel in control of their environment, free from surveillance, free to be themselves and at ease in the deepest psychological sense, in a world that might at times be experienced as threatening and uncontrollable (2).

A woman who had lived in a rural area prior to living in her present home said:

Kali ...that was really hard, to move from being up North from being where there was lots of land and lots of room for mobile homes to Auckland where you've got to rent houses. I miss the total quiet at night. I'd hate to feel that I'm yelling at the kids and everyone's listening.

The women who are owner-occupiers did report experiencing the idea of home as a retreat. However, while at times rental homes may serve this function women renting perceive 'home' as a retreat more than as part of their 'ideal' home. In reality they are only too aware of how little control they have over their rental home.

One of the women interviewed, who is lesbian had to leave a rental home because of harassment by her landlord who kept this up despite two attempts at mediation through the Tenancy Agency. Egerton (1990), writing from a lesbian perspective comments that for lesbian women who are not out, or who have no lesbian networks:

...home is a place they can forget the habit of self-concealment and constant vigilance...a real or imaginary place where we feel safe, loved and validated (2).

In addition, as she succinctly comments:

We all carry within us a memory of our first 'home', for better or worse. Feminists now, and in the past, have challenged the myth of familial bliss. Yet the lure and promise of the family is as potent as ever...the struggle has never been simply about bricks and mortar (86).

As discussed, private landlords were sometimes involved in substantial invasions of women's privacy and women's vulnerability in the rental situation was evident. One landlord insisted on collecting the rent in person, despite being asked to accept an automatic payment. Helin commented that her behaviour as tenant was conditioned to a certain extent by the landlord when she was in a private rental. She talked of having to be the "perfect tenant" as there is always the threat of losing her home if the landlord was upset by anything:

Another privacy issue concerns boarders. A number of women have taken boarders as a means of raising an inadequate income and also for some support with children.⁴ A report in the New Zealand Herald (Masters:1995) stated that Social Welfare had noted an increase in cases of violence and sexual abuse where there was overcrowding as a result of efforts to reduce housing costs. Sharing with others as a budgetary exercise is not the best motive and frequently involves different attitudes and lifestyles:

Anne *Like sharing maybe with somebody? I've thought of that but of course I always like my junk and bits and pieces...I'd have to find someone who appreciated my junk (laughs)...one of my friends did offer me accommodation in a nice home, but I feel they were mad because I don't really feel a 3 year old is...to live with one can be quite horrendous if you're actually a professional couple and you don't have kids...so I did think of that.*

As noted by Kim, a sharing arrangement with another single parent has the characteristics of a blended family without the commitment of a being a couple in a relationship. The relationship can be a continuous and draining process of negotiation. It is important to note that both of the sharing arrangements discussed as part of the research which did not work were with male single parents. The women felt that these men lacked caregiving skills and this did not help.

Kim *...he's only been here 6 weeks maybe but it hasn't worked cause he has two little girls and they're dynamite...there was an almighty big fight and oh it was absolutely hideous and it's been like that every weekend...they're nice girls but...*

⁴See chapter entitled "Balancing Acts: indebtedness, paid and unpaid work".

Another response from women who were in their forties was as Michelle stated, “I’m too old for this. I want a place of my own”.

Privacy was an issue for a number of women who complained of a lack of curtains and actually made or bought some for the bedrooms leaving other rooms uncovered as they could not afford to cover them. Cleaning the house is also a means of establishing ownership and sense of belonging. Having little or no control over the furnishing and colour scheme of the rental house is a significant part of the disempowering process.

Suzanne The landlord brought those curtains down from another house and they’re the most hideous things you’ve ever seen but at least they’re curtains but it’s amazing how many houses don’t have them and you’ve got to provide them.

Privacy is a particular issue for those women like Suzanne who are obliged to share facilities with another tenant. She noted that the other tenant had also taken over what little space she has outside. Because of concessions with her rent she feels unable to complain to the landlord.

Suzanne This person has taken over the garden with two dog houses and a dog...which [child] is scared of. He dug up my garden and planted other things.

Finally, Income Support is a significant focus of outside control in the lives of women who are beneficiaries. Current trends, including the code of social responsibility discussed in a later chapter, indicate an intensification of this role. The agency already has the power to query a woman’s personal relationships and generally pry into her life as a means of establishing financial arrangements and benefit eligibility in a way which can threaten a woman’s privacy and control over her life. Even if this surveillance is not applied merely knowing that this might happen can have an effect on a woman’s behaviour in an unhealthy sense, especially when neighbours, ex-partners and others in the community could be involved.

Privacy as an indicator has a powerful effect on the extent to which a woman feels safe and in control of her home and can impact significantly on the well-being of

herself and her family. Despite this concern for containment and a sense of control in one's home, having a concept of belonging either in terms of family or community is also an essential element as identified in the final category of 'identity'.

Identity

"neighbours, community, family, friends" [interviews]

Community and the networks established in women's lives and especially those of single parents are of particular importance. This may involve childcare or the link may be as minimal as the feeding of a cat or the watering of the garden while away. Community is perceived by everyone differently but a common understanding is that neighbours and the wider community contribute to feelings of safety and belonging.

Jayne who has lived in the tower blocks found in Glen Innes, Otara and Mt Roskill, spoke of serious social problems and insecurity for both herself and her child. She had thought that being in a flat which was more than one storey above ground level would be more secure and had not taken into consideration some of the tenants who proved to be a problem. She believes that these blocks of flats have a high percentage of people with mental health problems:

Jayne I'd gone to the lowest common denominator in state housing simply because at least I'd have half a chance at paying the rent should circumstances change... for someone in my position it was an abusive environment and also the sort of attitude around was what are you doing to attract this.

One woman managed to find a group of newly built state houses. She was able to rent one of these houses and encouraged a friend to move with her into another of the houses. This arrangement has been important to Helin who has a particular enjoyment of wider community contact and appreciates the strength of those links:

Helin I more or less had the pick of whichever house I wanted. I just got in at the right time whereas now I hear there's a waiting list of quite a long time...it was great and I said

I've got a friend and they said okay and he picked the one next door and [laughs] it was really good...

When these qualities, identified by women as important in a home are achieved the pay back was immediately evident in the family's health and well-being:

Cushla ...we can create what we want here and the children can also...it's a nurturing place

One woman had to move because her home was inappropriate for little children but continued to take her older child to the same school in her previous community which was very important to her in terms of networks of friends, support and familiarity. Eventually she left the state house she had acquired to move back to her old area despite the insecurity of the private market.

A few women in the study no longer had the heart to establish themselves in their local community as they believed that they would have to move soon and did not see the point of making an effort. There was a tangible sense of isolation in these women's lives. We need to feel part of our community for our continuing well-being.

In terms of this signifier, that of identity, the difference between private and state rentals was evident. Generally there was a lack of commitment to rentals, state or private, as opposed to owned homes no matter what the mortgage:

Helin I might do the gardening if it was my own home whereas I only do the basic maintenance because it always feels like it's a temporary thing. I mean I've been saying that since I moved in you know...I could plant Jasmine along there but I think oh no I might move out.

One of the only advantages of state houses perceived by the women was stability and the supportive networks that were often established:

Anne ...we've got a real community here and I think that Housing Corp have a lot of say because they're on one side of this place here, and sometimes we've had meetings between Housing Corp, the landlord and the police, cause we've got a local constable... that's usually when we've had problems. It's usually the flatting people because they're more transient, whereas the others [Housing New Zealand tenants] have stayed ever

since I've been here, but there's been heaps of people on our side [private rental tenants] - really transient.

These comments give an interesting perspective on the difference between private and state rentals. It could be argued that changes to market rents will eventually led to the same transiency Anne observed of those in private rentals. The implications in terms of community stability are significant. Murrell (1994) in her report on Dunedin's rental housing, in which she interviewed 830 households, noted that Housing New Zealand:

...had provided very stable housing, one tenant staying in the same house for 53 years, and 3 others who had been there over 40 years. The private sector were much more mobile, with a quarter having been in four homes in the last five years and with only 3 staying longer than 10 years...Some 40% of H.N.Z and D.C.C had been in the same house for 5 years but only 4% of the private sector (a tenth of the others) had stayed in the same house for five years (3).

The health benefits of this stability are evident. Kearns et al (1992) found that those moving to state houses:

...appear to undergo a marked improvement in mental health despite the fact that moving house is regarded as being a potentially stressful experience (295).

This contrasted with the experience of those moving to private rentals whose stress level remained the same or actually deteriorated. The women in my study reflected some of these patterns but it is here that the impact of policy changes is more evident. For the woman who left her state house to rejoin her previous community the only incentive for her to stay was security, the rent no longer being a factor. In the state house she was paying \$220 per week (1995), 52% of her income, with the possibility of that going up in the next 6 months.

It is evident as a result of the interviews that market rents and the sale of state houses has removed any sense of stability leaving only the fact that, to date, providing a tenant is able to meet the rent payments they are reasonably secure. However, women report that the Housing New Zealand rents are difficult to pay on a low income.

Another issue contributing to the instability of communities is the sale of state houses in areas undergoing rapid gentrification. These are desirable areas where as well as the sale of private rentals, state housing numbers are decreasing due to the home buy policy. This has resulted in a movement into other areas reinforcing concentrations of low income people with their subsequent marginalisation.

While there has always been a home buy scheme it has not always been promoted to the same degree and did not include anyone other than the tenant. On the other hand the other two women who were in state housing were very stable and had no intention of moving. One because the community and home suited her needs and the other because of renovations associated with her disability.

Those women who owned their homes, with one exception, were also very stable, both during the time of the research and historically as part of their recorded housing journeys which are collated as part of the women's profiles in a previous chapter. As also noted in the literature (Kearns, Van Wiechen and Smith:1995, Watson and Austerberry:1986), the women in rental homes were far more mobile. Women report mobility ranging from an extreme of thirteen moves in eight years to eight moves in the same period as an examination of the women's individual profiles illustrates. Moving is not only disorientating for children.

Ann ...it's getting into a routine...just getting back to that comfort level again...I've missed the rubbish the last 2 weeks...this morning I picked up my rubbish bag and I drove round to my old house and I said to my next door neighbour your rubbish bag has just sprouted two more (laughter) and she was just pleased to see me but I just put my rubbish outside her gate because I knew the rubbish was coming on that particular time.

Ann expresses the essence of community networks which provide the context for building "home" from the mundane of rubbish days to the practical and emotional support of neighbours. All four components, abode, hearth, privacy and identity have been identified by the women as being essential components in the "homing" rather than the mere "housing" of themselves and their families.

Location as an aspect of "identity" was particularly highlighted in the research and it is this area I shall now explore in more detail. My intention is to explore the

concept of location from the women's perspective while reflecting on the implications for the wider policy environment.

Location: a sense of place and belonging

Ann ...where you live determines the rest of your life, it determines the people you mix with, the environment that you live in, the perspective that you've got. I mean we lived...I've lived in each part of Auckland...and the people in each of those parts, they all live in Auckland but it's just their whole outlook on life is so different...this is one reason why I've chosen to live on the North Shore that even if we haven't got money...[we can] feel a bit better in life that we can join in with these people even if we can't totally enjoy everything that they enjoy in their homes, that we can still live to a certain standard and to have some dignity about our lives I actually think it's harder to integrate yourself into a community where you haven't been born and bred and...finding work, finding friends, finding acceptance from people.

Location has become one of the central issues in the housing policy debate. Women report that they are under pressure from Income Support to locate out of their established and preferred communities to areas which are perceived by Income Support workers to be cheaper. This research explores the impact of the restructuring of housing policies and the effect on the women respondents by recording any patterns which arose and some of the results reflect on these changes, the most notable being location. What are the most important factors involved in deciding where to live? What are the disadvantages and advantages of different locations? What are the pressures associated with these decisions? Can any moves towards spatial polarisation be observed in the experience of this group of women as a result of changes in housing policy? These are some of the questions raised in this research.

In the past there was a focus, mainly by geographers, on social polarisation as associated with the internal processes of cities. More recently there is more of an emphasis on economic restructuring and its effect on social polarisation⁵. Ample evidence exists showing that there is an increasing economic polarisation between major cities and regions, between North and South Islands and, in the case of Auckland, within cities (Thorns:1994, Morrison:1995) There is considerable

⁵Social polarisation meaning concentrations of particular socio-economic groupings as measured by the uneven distribution of household incomes across a city (Morrison:1994:489).

international evidence (Crow & Hardey:1991, Forrest & Murie:1994, Watson & Austerberry:1986) that both market rents and the sale of state or public housing will result in significant social polarisation with low income people, the majority of whom are single parents, forming ghettos in outlying suburbs. As early as 1984 Saunders (*in* Winstanley:1995) noted that:

Social and economic divisions arising out of ownership of key means of consumption such as housing are now coming to represent a new major fault line in British society [and] privatisation of welfare is intensifying this cleavage (26).

A disturbing observation made by Crow and Hardey (1991) commenting on a North Tyneside study in the United Kingdom is that:

...polarisation is an active process, deepening the trend towards greater spatial inequality. As the process of social polarisation proceeds, lone parents' situation at the bottom of the housing market is reinforced (64).

Morrison (1995), using Super Map 2⁶, examined the geographical effect of increased privatisation on Wellington and found that when concentrating on household income rather than individual income there was clear evidence of social polarisation. It is important to note his conclusion which was that the government plays a crucial role in counteracting social polarisation which he defined as an effect of unregulated labour and housing markets. Morrison's research could be seen as a warning.

Commenting on the housing policy changes, Morrison and Murphy (1996) who extrapolated the Wellington results (Morrison:1995) to Auckland conclude that:

The policies were formulated within a political and economic context that largely ignored the distinctive geography of state sector housing in New Zealand and the social implications of its integration into a market system of allocation (226).

The presence of sub-markets in Aotearoa/New Zealand, of which Auckland is the most extreme example, was ignored, the assumption being that the market would resolve any problems which arose. This has not happened resulting in the development of extreme variations between different regions. While these differences have always been present the gap has accelerated considerably. Using

⁶A statistical database containing the 1991 census data.

Auckland as an example, Morrison and Murphy (1996) argue that as a result of the sale of state houses in more expensive areas, combined with the government's intention to buy lower cost housing in less expensive areas, a "new geography" is being established. Morrison (1995) suggests that a much more polarised society is developing with high concentrations of low income people in some areas and concentrations of wealthy in other areas, housing being the key factor. A situation has developed where increasingly, socio-economically mixed areas are abandoned by lower income groups who can no longer afford the rentals or house prices in a particular area. The consequence will be a marginalisation of low income people the majority of whom are women as single parents, Maori and Pacific Island peoples. Any desire on the part of these groups of people to remain in the community of their choice is being counteracted by the market dictated moves of government both locally and nationally. The trend to polarisation of those on low incomes within cities has also been reported by Murphy and Watson (1994), who say in an Australian report that this group are "migrating disproportionately to obtain lower cost housing on metropolitan fringes" (583).

This movement is a gradual one when the women's journeys, as explored in this thesis, are examined. It might be from Glen Eden to New Lynn, or Point Chevalier to Avondale, or Herne Bay to Avondale, all examples of the moves made by women in the research. The question raised by Murphy and Watson is how we know if this social polarisation is due to economic restructuring or to other factors such as "intra-metropolitan socio-spatial processes". It is evident, from results of Australian research done by Murphy and Watson, that while migration is also involved the cost of housing and the unavailability of work or low pay play a major part in this process. Women note the considerable advantages of living in mixed areas but admit that it is increasingly hard to maintain their location in some areas.

As Morrison and Murphy (1996) conclude:

...whilst the reforms have been presented as an enhancement of individual choice, they place considerable pressure on disadvantaged households (often female sole parent) to operate within a market with few safeguards in place. They also take no account of cultural needs, and may well exacerbate urban ethnic polarisation (230).

The original intention of state housing was to provide some choice in location and high quality housing at a cost accessible to low income people who were increasingly the most marginalised group in society. 'Pepperpotting', the mixing of state with private housing was perceived as socially desirable although it had assimilationist origins and was basically a racist policy aimed at avoiding large ethnic concentrations in cities (Davey and Kearns:1994:76). Despite this, state housing tended to be well targeted in terms of low incomes and, with some exceptions, geographically spread out which, as pointed out, has advantages for some marginalised groups and avoids a concentration of those on low incomes only in certain low income areas.

It is evident however that this homogenous approach no longer applies, an example being a current Housing New Zealand project in the suburb of Glen Innes, an area already dominated by state rentals where 66 new houses are being developed. They are being built on land which already has houses as an infill project. The Manager of Housing New Zealand has described a consultation process which took into account some of the social needs of the families who will live in this development and an awareness of the need for mixed populations. Despite this seemingly commendable attempt at a consultative process, Housing New Zealand has been criticised by local community agencies who are very concerned at the lack of consultation with local agencies and that very little awareness has been displayed by Housing New Zealand concerning the impact this development will have on the area. Concerns have been expressed with regard to the closeness of the dwellings and that the suburb is under stress as it is already supporting a high number of low income people living in the area.

I argue that women located in areas with few facilities, expensive poorly stocked local shops, inadequate transport and few job opportunities are further marginalised and impoverished and yet these are the areas Income Support workers and lately Housing New Zealand are pushing people to locate in. Many aspects of the Glen Innes development contradict the qualities women have identified in the previous section of this chapter as being important in their 'homing' rather than 'housing'.

Women explain that there are a number of key factors, as discussed next, in locating in a particular area. Of special significance are networks and access to paid work. The disruption of these networks is a critical factor in any dislocation. The important point is that all factors are important and need to be in balance. An adequate house can be located in an undesirable area. There is no point in a woman accessing an affordable home when transport is expensive and she is isolated from her support networks.

Key issues concerning location as identified by the women.

- Walking distance to schools

This issue has a high priority and was seen as extremely important. Future independence of the children if a woman was considering paid work was definitely a concern, as well as issues of safety and convenience where the woman had no transport:

Amanda ...it's close to my son's school where I am committed to him being for the next seven years and that he has friends within access and he can ride his bike around here. It's really important to me that he has stability and that's why I'm really loathe to up sticks on a financial basis because I think homes for children are really important

Theresa I had to travel a half an hour each way [to daughter's school] and the cost of that in wear and tear and dollars was just exhausting when I had been doing it for two years that's why I took a year off to home school and she's actually out where her school mates are so in terms of her access to friendships it makes it easier.

- Access for children to their father

This is often a very important consideration if a woman has a working relationship with her ex-partner, not so much for herself but for the children. The difficulties of maintaining this relationship are often substantial and are only pursued for the children's sake. Sue notes that this relationship definitely limits her choice of location:

Sue ... I decided to shift to (Central Auckland).. keeping in mind that my son had to have access to his father and that's paramount to me that my son has continuous steadfast contact with his father and to say I can go anywhere is rubbish.

- Public transport

Access to adequate public transport can be very significant for women in paid work. Many parts of Auckland have inadequate transport. Consequently, when possible the opportunity to do without the considerable expense of running a car, which living and working in a central city location provides, is another important aspect to location. This is an important consideration for women, causing them to locate in central city areas which have become expensive and against the advice of Income Support who do not wish to subsidise the higher rentals of the central city. Crow and Hardey (1991) point out, that there is some evidence to suggest that single mothers prefer living in the central city rather than suburban locations no doubt for all of the reasons mentioned here. Most of the women in this study are in the process of entering the work force and undergoing training of some sort so proximity to tertiary institutions is also important.

- Employment opportunities

Women's knowledge of their community and their personal networks often helps them find paid work hence the need for stability of location. One woman noted that living in an area where her circumstances are unusual gave her opportunities for employment which would not exist in other less well off areas:

Sue If you live in an area where people have a varying range of incomes there's more work...they can afford to pay someone for babysitting and whatnot.

- Friends and family

Proximity to family and friends, not unexpectedly, was a very strong factor. These connections were seen by the women as essential to their well-being and when things were difficult, a source of childcare, adult company and ongoing friendship and support. As noted, in a study by Berkman (1984):

A friend not an apple a day will help keep the doctor away...there is evidence to support the notion that social ties are related to good health and well-being (414).

Communities of mutual support need to be valued. The interdependence some women experienced was critical to their well-being and those who did not have it would have appreciated that sort of support:

Alana ...this is the first time I've felt really close to my network with my sister round the corner - another friend round the corner - Mum and Dad around the corner, that it's walking distance, that I don't always have to use my car, like [daughter's] been really sick at night and I've had no way of getting anywhere and I've really needed something and I've rung my sister and she's had some paracetamol and my brother has walked around the corner where if I was living further away I wouldn't have that.

Janet Lake (a housing worker). I used to notice it a lot...Pakeha people in particular, a lot people used to talk about Otara like it was terrible, but when I went to Manukau Housing Corp people wanted Otara because it was where their community was, they felt safe there, it's where their relatives were, where there were support systems.

- Supportive neighbours

This factor was seen as especially important where women have no family support. Housing satisfaction has been found to be closely associated with neighbourhood facilities and supports (Kearns:1995:230):

Misty [I've been here] 10 years...I've got good neighbours...the guy next door comes over regularly...if my son - which he does regularly - forgets to put out the rubbish bin he pops over and he does it for me...it's lovely...

- Banks without negative attitudes to beneficiaries or single mothers

The frequently negative attitude of banks towards women parenting alone is an important factor.⁷ Sue recognises the importance of location with regard to her circumstances and is quite clear on her reasons for locating in her present inner city area. She believes that in a wealthier area, there are fewer single parents and

⁷ The role of banks is discussed later in this chapter and in the chapter entitled "Balancing acts: indebtedness, paid and unpaid work."

that there are more advantages. According to her information banks are not as restrictive in their lending criteria:

Sue *You're a solo mother you don't belong, you belong out there and I mean for me to better myself and to educate my son and for him to have social mobility it's important to me where he's educated. I've got high ideals about social equality and yet I want to be in a situation where my son can do well. There's definitely an overflow.*

Alana echoes these thoughts:

Alana *I don't want to live in an area where I'm a majority and that majority is low income...it's just really important to me that there's a balance in society. I think it is easier within the networks in the community that I work in with Playcentre and La Leche...our Playcentre's very well off, it's 40 years old and real established...it's not a total struggle, not on the breadline with everyone having to do so much fundraising, so I see that as a real positive thing...and being around educated people I think it really inspires me to further myself in what I'm interested in...*

- Access to services such as shops and medical centres

This factor was of more importance where the woman had no means of transport. Where it was mentioned the feeling was of wanting to be at the centre of things in a social sense.

- Social environment

For some women there were more important issues than cost such as schools, friends and family, education opportunities, proximity to facilities even though as in Helin's case there were also some distinct disadvantages:

Helin *There's lots of boys his age and there's lots of kids round the flats and they don't have much area to live in so they do things like normal boy things...throwing stones and mud. But there's too many people in such a confined area so they get into trouble. There's the Housing New Zealand gang against the Council gang...he seems to get on with everybody...that's good...he's a very social person and he's a real outdoor kid he's always out on the street with the kids. But he sees a lot of things like there's lots of violence here...actually it's been quiet recently...only the gun shots last week...*

Because of the increasing cost of housing in many areas, the social environment, although perceived by the women as very important, was becoming less of a choice. A number of the women were having to locate in areas they would not choose to live in. The women who had located in areas not of their choosing had concerns but the cost advantages outweighed the disadvantages although they were always watchful for the point where this was no longer the case:

Anne *There are gang and drug problems in this area.*

Women acknowledge the difficulties of living in areas of few opportunities and low incomes. For most women these costs are too great. Some well established local body housing has a strong sense of community, for example that provided in central Auckland by the Auckland City Council. Research into Auckland City Council rental housing (Austin et al:1996), which was due to be sold at the time, shows the strength of the communities which have been created by this particular type of housing and the people who live there and its importance to their well-being. Maori and Pacific Island groups identify the existence of Kohanga Reo and churches as being essential to their cultural cohesiveness and survival. Dislocation can sever these ties. The report states that the sale of housing in this area by the Council:

...is endangering flourishing mixed communities which have been created in partnership with central government. These communities are a taonga worthy of celebrating in a city in which inequalities are growing (5)

Kate, who lives in this area comments:

Kate *...close to friends probably and familiarity I know this area over a long period of time. I've spent time in this area so it's become familiar and I suppose homely.*

The issue is not so much that cohesive communities do not exist in other areas, because they obviously do but that the costs of moving to a new area may be too great. This sense of community and support is an individual perception dependent on personal circumstances and developed over time. Other issues such as transport problems and lack of work opportunities, often experienced in low income areas, are also relevant. Social isolation is identified by a number of authors (Glendinning and Millar:1992, Graham:1992, Payne:1991, O'Brien:1996) as an indicator of

poverty. Housing in an inappropriate location can act to increase the isolation and poverty of these women.

The reasons women locate in a particular area are complex but are consistently to do with the well-being of their family in either the short term or the long term. A common experience reported by women in this study, was the advice frequently given by Income Support staff that they ought to move to a lower cost area. But as Helin said:

Helin I like living in central Auckland all my friends are here and my sister lives here and so there wouldn't be any point in me living anywhere else just because it was cheaper it would be ridiculous. I wouldn't be happy. I can save on other things. I can walk to town. When I was at Varsity I could walk in.

The preliminary results of a recent survey completed by the Family Centre in Lower Hutt suggests that the number of beneficiaries moving out of cities to the towns, particularly those who rented, rose dramatically after 1991, especially in three towns near Auckland which increased by 209% (Starr:1997:A24). Women are quite aware that there are cheaper homes to be had in rural areas or smaller towns but this simplistic approach, favoured by Income Support and some government officials, ignores the many factors which affect location identified in this section. Another woman notes:

Linda Actually someone from Income Support said, "you should sell the house" and "why don't you go and live in Whangarei where your parents live and your mother can look after the children and you can get a job?". Okay Whangarei has about the most unemployment of anywhere and who says my mother wants to look after my children. Yeah I thought that was bizarre. So that was her suggestion, from a 20 year old or something at Social Welfare.

These sort of responses from the gatekeepers of Income Support were a common experience for many women. South Auckland was a frequently suggested destination despite the fact that housing is only marginally less expensive there as Alana explains:

Alana If I lived in South Auckland, to go to University would be \$10 a day travel, so it wouldn't be a possibility. I rang Social Welfare...all I was wanting to know is could I afford to pay \$160 and he said that was ridiculous and he said have a look out at Otara...I didn't get

his name, I hung up and as soon as I'd hung up I wished he was at the end of the line because I wanted to ask his name...it's all these sort of things.

Sue's comments clearly identify and summarise many of the issues for women as single parents:

Sue ...in the first year I had 5 moves. I suppose part of it was okay...emergency housing to start with and then I got offered a house for 2 months and then once I'd house sat in South Auckland it was like where do I go from here. I can go anywhere. I want to make a fresh start and get away from that old situation and start again So that was an issue...I thought of Whangaparaoa, lifestyle, cheaper, but where is the education, the job opportunities. So if I go further out to be cheaper, to live on less on the benefit I disadvantage myself from getting off the benefit, so really I had to be somewhere central and happening to have all those things available to you. I knew if I could get near a learning institution...so I got to Mt Eden ... but central costs more.

Income Support's process of advising women to move to other cheaper areas is both impractical and insulting to the intelligence of women who are only too aware of the many reasons for staying where they are. The claim by Income Support workers that other areas such as West and South Auckland have cheaper rentals are disputed by the women in this study. Housing New Zealand and Ministry of Housing statistics, plus other research (O'Brien et al:1997; Austin et al:1996), supports their view. While a few areas such as Epsom, Remuera, Herne Bay and Devonport are high cost housing areas and therefore private rentals are equally expensive and there are a few pockets of low cost housing, most other areas of Auckland show reasonable uniformity. There are also some transition areas undergoing gentrification identified in this research which are moving into the higher rental bracket such as Point Chevalier and Grey Lynn, which puts pressure on adjacent areas.

This discussion of location as an important factor in the process of accessing a home also highlights its importance with regard to the health and well-being of families. The best house is of no use if it is in an isolated area with no work opportunities or services, as a number of women in this study testify. Social integration rather than cost is the paramount consideration. What happens when the characteristics of 'home' and all the important aspects of location, as discussed, are unable to be met? The following section discusses homelessness reflecting on

the different meanings of the term and the implications of being homeless for the women and their families.

Homelessness: degrees of homelessness and the importance of enlarging the definition

If housing tenure is not guaranteed in the long term, or if housing is available only where people would not willingly choose to live, mental and emotional well-being might suffer (Statistics New Zealand:1993:122).

Overseas research in the past has mainly focussed on the experience of men and it is only relatively recently that this focus has widened to include women (Tomas and Dittmar:1995, Watson and Austerberry:1986). In Britain between 10% and 25% of the literally homeless are women and half of them will have children (Tomas & Dittmar:1995:494). Tomas and Dittmar conclude that more women are without homes than in previous decades and yet studies of homeless women have been minimal. In the United States ten years ago, women comprised a quarter of the homeless population. Today, approximately half of all homeless people are women, many with young children (Grimm and Maldonado:1995:20).

The housing literature available in Aotearoa/New Zealand has some mention of women's housing position (Christofel:1994, Dupuis and Thorns:1995, Roberts:1988, Statistics New Zealand:1993, Thorns:1988, Waldegrave:1994), however those which have focussed solely on women's needs in the area of housing are few with the exception of Baxter (1996), Housing Corporation(1987), Kearns, Van Wiechen, and Smith (1995) and Kilgour (1989) and most were completed prior to the restructuring of housing. It is important to note not only the invisibility of women but also of their children in the debate. Behind the women are the children as innocent observers of these issues.

Definitions of what constitutes homelessness can differ across time, cultures, class and gender. In Aotearoa/New Zealand, the Ministry of Housing, uses a 1988 National Housing Commission definition which differentiates between 'literal homelessness' and 'inadequate housing' which includes overcrowding, temporary,

substandard and unaffordable housing (Christofel:1994). Patton's definition cited in Davey and Kearns (1994) concludes that families are homeless if their housing "is both unstable and temporary...and they lack resources to secure adequate housing"(75). As Aotearoa/New Zealand has a relatively small number of literally homeless it is easy for those who are potentially homeless or in inadequate housing to be hidden and unacknowledged. Differentiating between "housed" and "homed" as outlined in the previous section of this chapter is a further distinction in deconstructing homelessness. A re-evaluation of the meaning and impact of homelessness as a concept needs immediate serious consideration by policymakers. What should be considered homelessness is strongly linked to the meaning of home. Insecure or unaffordable housing or an abusive home environment all constitute valid conceptions of homelessness which are directly opposed to government's understanding of this term. The Ministry of Housing (1996) stated that:

Literal homelessness is extremely difficult to measure, although it is not a major problem in New Zealand by international standards. Where homelessness does occur, it is often linked to psychiatric disability or illness and is temporary in nature (30).

This statement suggests a return to a very narrow definition of homelessness.

As discussed previously in this chapter, women's understandings of the meaning of home are both diverse and complex. As Watson and Austerberry(1986) add, homelessness is "a relative concept: people make judgements about their own level of deprivation on the basis of what they see around them"(10). In addition as Tomas and Dittmar (1995) note:

Defining homelessness as a housing issue exclusively, and proposing solutions on that basis, thus neglects the experience of home for women (495).

Also under consideration is, how homeless does a woman have to be before she is recognised as being 'officially' homeless. While official definitions seem inadequate, a definition that is too loose will have very little meaning or impact. Homelessness in the experience of the women in this study has not been one of continuous homelessness but a sporadic experience as they find something temporary to fill in until they find something more permanent. The question that could be asked is

what is stable housing - three weeks, three months, one year? This point is supported in a longitudinal study by Sosin et al cited in Tomas and Dittmar (1995) who state that:

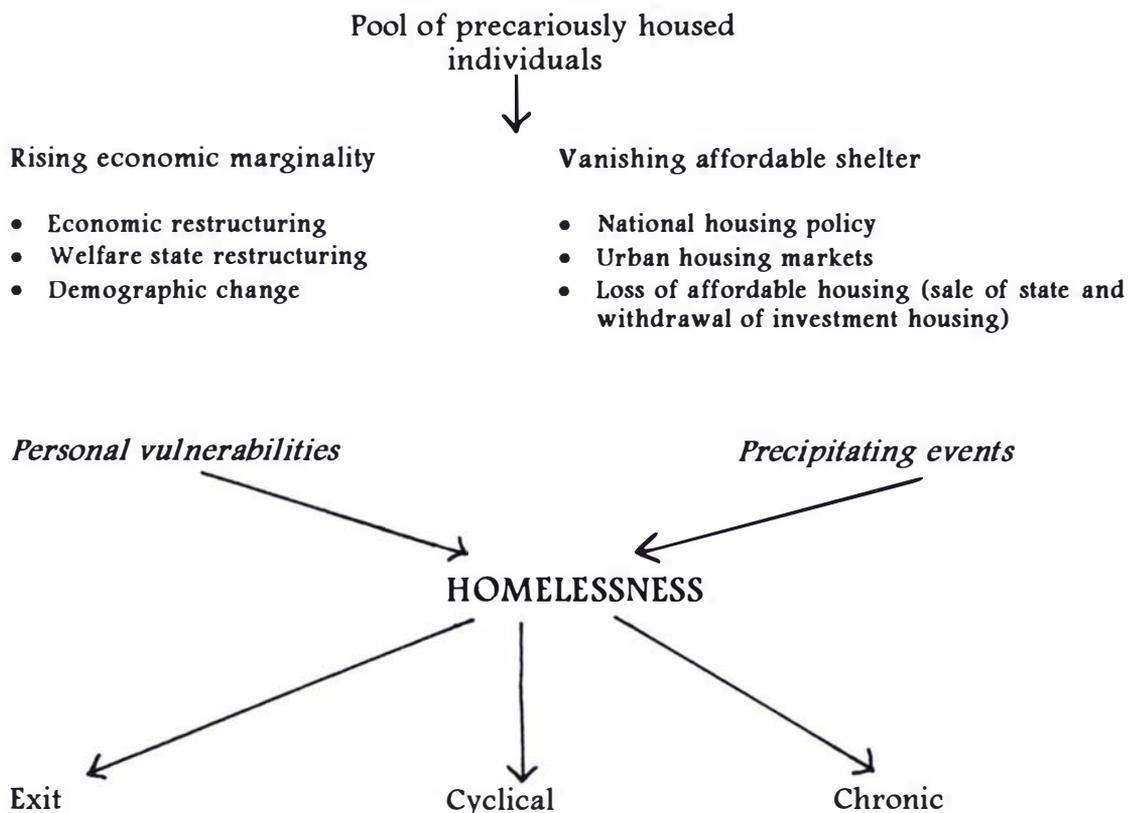
... “the typical pattern of homelessness seems to be one of residential instability rather than constant homelessness over a long period”...it is not the lack of housing *per se*, but the quality, stability and adequacy of housing between spells of homelessness that is important (495).

Homelessness can more usefully be seen as a continuum (Watson and Austerberry: 1986) ranging from minimal housing need such as affordability problems or insecure tenure, substandard housing or maybe having to take in boarders to help with costs, to moderate problems where the accommodation is temporary, overcrowded, living with friends or family, boarding or using a caravan park, to ‘literal’ homelessness where someone has nowhere to go and is either living in the open or in a car. From the responses of the women in this research, homelessness, no matter where on the continuum, is a state which is changing and there may be times of stability as a person moves backward and forward on the continuum.

Wolch and Dear (1993:2) have devised a model which supports this argument and illustrates the reasons why some people find themselves homeless. The model also accounts for the changeability of circumstances, situates the condition in a wider context and illustrates the problem of homelessness more fully than a simple continuum:

FIG 4.3

PRODUCTION OF AN URBAN HOMELESS POPULATION⁸



They note that a person needs to be both vulnerable and have a precipitating event to be homeless. Using this model to explore the ways in which women in this study found themselves homeless certainly reflected a combination of both factors. Two common precipitating events were loss of paid work or problems with the owners of the house. For two of the women it was cyclical and for another it was a single experience resulting from being unable to afford the current rentals in the area the woman was based. The key issue for another two of the women was, for one, a lack of employment combined with benefit cuts and for the other it was mental well-being as well as lack of employment and an inadequate income.⁹ Most women who are forced to leave the property they are renting, usually because of rent rises or the sale of the property, experience an instability and insecurity which I would term homelessness. Temporary situations fall into a homeless category as although

⁸Developed from Wolch and Dear (1993:2) and a talk given by Michael Dear and Jennifer Wolch (1996) at College of Education, Epsom, Auckland, June 1997

⁹Note the significance of paid work. This aspect is discussed more fully in the chapter entitled “Balancing Acts.”

women may be still in a physical dwelling they are emotionally homeless and worried that they might become literally homeless or houseless. Dear and Wolch (1993) note the way to homelessness is as complex as the path out. Subsequently, simplistic solutions such as the Accommodation Supplement do not address the many layers of people's experience.

Once again the effect on children is evident as Kate observed of her daughter when they struggled in temporary accommodation during one period of homelessness.

Kate *I'm feeling like... she is sick to death of living in other people's houses and being last on the list because that's what happens and the pecking order, the owner has power you know I come next and then (daughter's) the bottom of the heap and she's had about as much as she can stand really.*

Saunders (1991:182) comments that the values women attribute to home are not limited to one gender. While I agree generally, the nature of that experience is different and needs to be highlighted. For women, being more in the home and experiencing less power and control in their lives in the public world, the home takes on additional meanings that for men may not be applicable. Kearns, Smith and Abbott (1992) for example, observed a "startling degree of difference between men and women respondents, with men reporting markedly better housing and better mental health"(275).

Women also tend to avoid labelling themselves as homeless. No matter how inadequate, women find it better to take something rather than nothing as it is not possible, especially with children, to have nowhere to live. Michelle points out that:

Michelle *...if you have real housing problems...because I have....the solutions are not solutions if you know what I mean...like Monte Cecilia [emergency house] and all that. It's like you root up all your kids and like where do you store your belongings while you go and live in one room in a big house...and that has to be paid for...like how does that all happen and where do you put them all and what about your kids and they're going to school. I mean it's...it all sounds very good...we'll just go and stay over there but where is over there...miles away from anywhere else you know... and my mother has suggested things like going to the newspaper so that me and the four kids could be out on the street and you know then I'd get some help and I find that quite demeaning and I wasn't prepared to do that to myself or the kids.*

A housing worker admitted:

Janet Lake ...that's a real problem and of course people lose all their stuff because they get their stuff and we can't store it for them so they have to put it with friends and relatives now a lot of it walks, it goes into basements, it rots, it gets mildewed...it kisses your stuff goodbye...

A common experience for some of these women was boarding with friends during periods of homelessness. Michelle summarised some of the key issues:

Michelle So I'm living in her house and she lives here so it's an unequal power dynamic because it's her home and it's not my home. But if I rent a house off somebody...out there in the market at least for that time I can make it my home and who comes and goes and I have some power.

Citizens Advice Bureaux in Waitakere City report an increasing incidence of homelessness due to increased rents and the lack of emergency housing (Maguire:1996). Overcrowding is one way that homelessness can be hidden. Whether any particular situation would be regarded as overcrowding is an individual perception, especially in cultural terms. Alternatively, some choose to live in what might be perceived as overcrowded situations from choice and do not regard themselves as being overcrowded. In addition, women in this study would not have necessarily advertised the fact that they were housing others as it might affect their income or ability to retain a rental property. Either way the payment of the Accommodation Supplement does not make these issues visible. Ann Hurley, a housing worker, observes that:

We know of...families doubling up [and] other families living in garages. It's not all good news. It's not all economic recovery (O'Hare:1996:18).

Kate described what it felt like for her to have to stay with others and have no home of her own:

Kate ...when it comes down to it I don't own this house, [owner] owns the house so all ultimate decisions really are left with her, so when she doesn't like the dog barking at the door I'm powerless, when she doesn't like the phone ringing so much or being in the...main room I'm powerless, when she doesn't like something that (daughter's) doing...

Roberts' (1988:162) definition of homelessness is a pragmatic one:

Homeless persons are those persons who:

- are already evicted or for whom a court order exists
- cannot secure entry to accommodation
- are subject to violence [or abuse of some kind] which makes it impossible to occupy accommodation
- are living with unwilling friends or family
- are threatened with homelessness
- are squatting in temporary accommodation
- are homeless due to flood, fire or other disaster
- are occupying emergency accommodation.

I would also add to the list the situation of being pressured to take in boarders as a means of meeting unaffordable rents, often resulting in overcrowding, as also an indication of homelessness.

An interesting finding in Tomas and Dittmar's (1995) study was that many of the moves made by those owning their home were to their parents' home but very few women who were homeless went to their parent s' home. This suggests the importance of the parental home and the implications for those women who for some reason had no access to this support. Certainly a number of women in my study spent a few weeks to a few months with family, ex-partner or friends when they were houseless. Two women in my research were both homeless and houseless during the time of the research and at least half were at one time emotionally homeless or potentially homeless; what Kearns et al (1992) term 'incipient' homelessness.¹⁰

In a report to the United Nations Committee on Economic, Social and Cultural Rights (New Zealand Ministry of Foreign Affairs and Trade:1994:23) concern was expressed that New Zealand did not keep statistical information on the extent of homelessness. Informal records are kept by various community agencies whose estimations have on the whole been discounted by the government. The Minister of Housing, Murray McCully's (1994) response to criticisms from these agencies was

¹⁰ Kearns et al (1992) use this term to describe those people who are precariously housed, where "even a small change in housing circumstances can have a dramatic impact" (280).

to state, “the only figures on homelessness that are available in New Zealand are estimates largely based on *anecdotal* evidence (5)”. [My emphasis]

Traditional measures of homelessness, such as Housing New Zealand waiting lists are not publicly available, now being regarded as commercially sensitive in today’s market place mentality. Kilgour (1989:2) mentions figures for 1984-87 being 776 in 1984 rising to 1637 in 1987. These figures were published as part of the large body of research produced by the now defunct Housing Commission. This monitoring role has not been picked up by the present Ministry of Housing and is left to Universities and researchers in the community whose information is not taken seriously by the Minister of Housing who favours predominantly quantitative research and scathingly refers to qualitative analysis as “anecdotal”.

A Waitakere City Council report (1996:29) pointed out that the reliability of some aspects of the Census are brought into question where people are worried about reprisal when giving information therefore the numbers of homeless and household numbers may not be accurate. In the late 1980’s a proposal was suggested for the establishment of a homeless register and legislation which would force Housing New Zealand to provide housing for homeless people on the register. But it was promptly pointed out that without similar legislation to build more housing this would be largely unworkable. On the other hand such a register was seen by others as a useful means of keeping track of numbers and illustrating the extent of the problem.

Somerville (1992), comments that official definitions have always been minimal, making considerations other than a roof over one’s head as outlined in this chapter of little importance. The Ministry of Housing categorises those who are not ‘literally’ homeless or houseless as inadequately housed and this is the crux of the argument between policymakers and housing workers. To lump those people, who are urgently in need of stable and adequate housing, in the category of inadequately housed with those who are possibly moderately uncomfortable merely shifts the problem away from the emotive category of ‘homeless’ to the less emotive category of ‘inadequately housed’. The ‘inadequately housed’ can then be

marginalised as not needing urgent attention, or worse that they are not part of the Ministry of Housing's concerns.

The Minister for Housing, Murray McCully (1994), stated that the priorities for him were "community housing, rural Maori housing and housing for psychiatric survivors"(2) not affordable housing for anyone else or for those struggling in state housing whom he defined as 'mismatched' tenants. Three years later he concedes that there seem to be some problems with this stand (Sell:1997c). As mentioned earlier in this chapter, the idea of a housing need continuum (Kilgour:1989, Watson and Austerberry:1986, Thorns:1988) seems a more appropriate measure than the either/or of homed or homeless.

An action group formed as part of the Child Poverty Conference held at Massey University, Albany in 1997, reiterated this point by recommending the same statutory obligation. Currently, there are no citizen rights on this issue only the assumption that the market will provide what everyone needs (Cass:1997, Lister:1990, O'Brien:1997, Ringen:1997). Those of no fixed address, through no fault of their own, are denied many of the rights of citizenship. In a report to the Committee on Economic, Social and Cultural Rights (New Zealand Ministry of Foreign Affairs:1994) it was concluded with concern that:

...recent extensive reforms in social security and labour relations system may negatively affect the enjoyment of economic, social and cultural rights (Article 3).

Despite this, the government's response to a query from the Committee regarding comments from an Associate Minister of Health that "health and education are privileges not rights" was to say that:

The government remains committed to the Welfare State...there will continue to be guaranteed access to health, education and other essential services, with assistance *for those who cannot afford to meet part or all of the costs* (New Zealand Ministry of Foreign Affairs:1994:12). [Italics my emphasis]

Article 16(3) of the Universal Declaration of Human Rights states that:

Everyone has the right to a standard of living adequate for health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of

unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.” (Bennett:1994:51).

While this international instrument is an ideal to which nation states should aspire these statements provide a benchmark below which we should not fall.

Article 11 of the International Covenant on Economic, Social and Cultural Rights (Bennett:1994:52) which gives primary recognition to the family, states the right of everyone to:

...an adequate standard of living for himself and his family, including adequate food, clothing and housing, and *to the continuous improvement of living conditions* [Italics my emphasis].

All these statements provide a challenge to the ‘safety net only’ parameters of social security as it stands now and even more so if proposed cuts to the Accommodation Supplement and further limiting of welfare services takes place.

The Royal Commission on Social Policy (1988) states:

Shelter is a basic right of households and individuals, and therefore, in order to produce a just and stable society adequate housing is necessary. Inadequate housing is a factor which contributes to social dislocation, leading to increased stress upon household members. The provision of adequate housing is therefore an important part of social policy which seeks to prevent social problems occurring. It provides a solution to some of the causes of social problems rather than addressing some of the symptoms (Royal Commission, Vol 3, Pt2:1988:16).

The argument raised in this chapter is that the government must accept a legal obligation to provide housing for the homeless as part of a wider definition than exists at the moment. Roberts (1988) comments that:

The absence of shelter has serious consequences for the community as a whole and therefore there should be a statutory obligation to ensure that basic adequate shelter for all is available (187).

A statutory obligation would place on a state agency the responsibility to ensure that adequate housing was achieved by all New Zealanders...it would assure sufficient supply [involving] serious need identification, planning delivery mechanisms, community consultation and monitoring systems...to ensure delivery(163).

Conclusion

Utilising the women's understandings of 'home', the literature and the experience of those working with housing issues in the community, this chapter has established a number of important considerations which are critical to this thesis. Firstly, that the many factors which make up the meaning of home are an essential part of any analysis of housing policy. Most important is that a sense of community and the networks which are created are built up over time, not instantaneously. An experience of permanency and security, epitomised in housing, is an important aspect of the extent to which people are able to build up and, referring to the original analogy, interweave these connections. The lack of this seriously undervalued component has been shown (Kearns, Smith and Abbott:1992, Labonte:1994) to have considerable negative health implications with far reaching effects on social stability. Without a social objective which includes affordable rents and other more intangible but no less important factors mentioned as part of this chapter, the best intentions of keeping people in established communities of their choice are doomed.

My argument is that there is an increasing social polarisation due to economic and social restructuring and that this is exacerbated by the policies of Housing New Zealand and Income Support. The women's observations concerning the advantages of socio-economically mixed areas clearly support a policy of "pepperpotting" low income housing rather than, once again, using cost as a common denominator, and selling Housing New Zealand houses in high cost areas and building only in low cost areas.

Secondly, the former New Zealand Housing Commission noted in its submissions to the Royal Commission on Social Policy (1988) that:

Housing provision is qualitatively different from most other social services. Failure in housing provision will frustrate all other efforts to achieve social equity and equality of opportunity (Roberts:1988:151).

Policy changes in the last few years have undermined society's understanding of what are minimal housing requirements. What is required is an urgent assessment

of the nature of homelessness as outlined in this chapter. If we accept the definition of homelessness as being without shelter or houseless, only two of the women in my sample were at any time in this position, but when insecure, inadequate or unaffordable housing is the issue taking into account all the components of 'home' as discussed in this chapter, seven women could be defined as homeless. Women with children cannot afford to be houseless or homeless. The lack of options force them to go without food and other essential commodities to pay the rent or mortgage or tolerate unacceptable relationships and living conditions. A woman can be 'housed' but not 'homed'. An accurate observation with regard to homelessness has been made by Tomas and Dittmar (1995:510) that "housing is the problem and women's residential instability their attempts at a solution".

Finally serious consideration needs to be given to the importance of the home to women as single parents and that serious housing need or homelessness, be that actual or potential, has serious implications for the health and well-being of these women:

Anne ...when that side of things (home) isn't going well it really affects how I feel in other areas of my of my life and how I feel generally and I really like my home space to be functioning quite well. If I can have that working I can have a good base to go out from because I really want to do some studying and get some other things together but if my home base isn't steady and strong it's not so easy to do that.

Women alone and on lower incomes, do suffer more stressful events such as debt, dealing with state institutions, caregiving responsibilities and employment issues. As Payne (1991) points out poor physical health affects mental health. The many roles women have and their position as "buffers of the household, absorbing shortages and providing emotional support" (Payne:1991:176) has a significant effect on their mental health.

While beliefs, knowledge and motivations clearly shape routines, women's accounts of their lives point to ways in which the social and material conditions of caring act as a brake on how far health principles can be translated into health practices (Graham:1990:205)

I would draw from this statement that the material circumstances of women's lives, of which housing is critical, not only affect a woman's health but the degree to which she is able to improve her health practices. As part of my experience as a

community worker, women have indicated that a lack of alternative, affordable housing has helped keep them in abusive, unhealthy relationships.

Watson (1988) notes that:

Homelessness or bad housing renders individuals powerless in many other areas of their lives. Consequently the provision of housing is absolutely central to all social policy(29).

Health and well-being cannot be viewed in isolation. Affordable and adequate housing promotes good health. Kearns et al (1992) calls for a greater recognition of the relationship between housing and health in the making of policy. Based on what my informants said, this is a move I would strongly support.

This chapter has emphasised the complexity of meanings perceived by the women and underlines the inappropriateness of simplistic solutions such as the provision of the Accommodation Supplement. The discussion of the meaning of “home” and the implications of these understandings for both the consideration of location and the standard definitions of homelessness provides an essential context for the discussion in the following chapters. The next chapter sets the national context for the analysis in subsequent chapters by briefly examining some of the key housing issues and government responses since 1990.

Chapter Five

Between a rock and a hard place: housing provision for women in Aotearoa/New Zealand.

Housing is of the greatest importance because it affects the whole of our life in every way, for instance health, security and culture...Children grow up there, family life goes on there, and the greatest part of human life, day in and out, and is the most important basis for the development of the total human personality in society (Hayakawa in Waldegrave and Sawrey:1994:18).

PHOTO 5.1 *An area of Housing New Zealand houses in Auckland*



Source: New Zealand Herald:1996

The previous chapter explored the emotional context of housing, the meanings of 'home' for this group of women which it can be argued are essential, although often not valued, components in understanding the central place housing has in these women's lives. Marginal groups have always been the resonators of policy. They have the most to lose and are therefore are most cognisant of the effects. It can be argued that housing is one of the key indicators of inequality (Davey and Kearns:1994:73).

In this chapter I discuss the wider context of the housing policy environment as a means of understanding some of the constraints and the many changes since 1990 which was the year a report was published by Ruth Richardson, Minister of Finance, announcing a review of housing assistance. I shall conclude with a discussion of serious housing need which has been at the centre of debates concerning the housing changes. My argument is that the restructuring of housing has impacted negatively on the housing circumstances of women on low incomes. By exploring their experience the issues can be identified and it is possible to pinpoint what needs to be done and what could be put in place to improve housing policy for women as single parents.

Setting the scene: the flavour of the neo-liberal perspective and its ideological impetus.

Social justice and economic policies are inextricably linked. Social justice, in fact, needs to be seen as a primary goal of economic policy and indispensable in achieving economic policy objectives. Because housing is a key sector in the economy it cannot avoid having an effect on both social justice and economic strategies (The National Housing Strategy:1992:53)

The substantial changes in government philosophy and focus which have taken place since 1984 and have strengthened since 1990 took most, except the key players, by surprise. There was it now seems, a definite agenda and this change happened with a considerable degree of premeditation eventually taking on a momentum of its own. A quiet revolution accompanied only by feelings of unease and disquiet experienced and expressed by only a few.

In 1993 Murphy and Kearns wrote:

The speed and manner with which the reforms have progressed through the legislative process highlights the lack of public debate over the issues and is symptomatic of the government's programme of what we describe as privatisation by stealth (623).

Kelsey (1997) in a radio interview more recently notes:

...Ruth Richardson and Roger Douglas in their talks with overseas governments are quite explicit. They talk of the need to keep moving, as quickly as possible on as many fronts as possible so your potential critics can't keep up with you let alone anticipate where you are going and mount any effective opposition (Radio New Zealand:1997).

The government claimed a mandate which many believed they did not have.¹ The process of re-naming had begun. Words such as choice, dependency, fairness, flexibility and responsibility took on new meanings which supported the neo-liberal direction. As Kelsey (1996b) writes, "labour market 'flexibility' meant going to bed not knowing if you have a job next day", "'price stability' meant frequent fluctuations in mortgage interest rates and manipulation of these rates by the Reserve Bank in favour of 'the market' not home owners" and "'fiscal responsibility' meant continual cuts in income support and social services":

...talk of 'short term pain for long term gain' meant pain for the poor to achieve gain for the rich. Social policy no longer promoted the right of the people to participate in and belong to their community. It promised instead to 'maintain individuals in the daily essentials of food, clothing and housing at a decent level'. By the mid 1990s, however, the government was no longer providing even these minimum benefits for many citizens.

Debates concerning rights and obligations entered the public domain. The 'taxpayer' has been identified as the beneficiary of these draconian measures and yet for example, as Yeatman (1990) points out:

They (we) were not invited to participate in a debate about the abolition of the universal family allowance, a modest horizontal tax transfer from those of us without children to those of us who are bringing up children on behalf of us all (19).

¹ See Jane Kelsey (1996a) The closure of critique: embedding the new regime University of Auckland Winter Lecture Series, 13 August.

Communities became increasingly sidelined in the race to marketise the social and economic landscape. International agencies such as the OECD and IMF had a significant role to play.

The OECD (Organisation for Economic Cooperation and Development) played a particularly salient role, publishing a range of studies calling for public sector reorganisation. These pointed out the growing financial costs and organisation difficulties of public sector employment, the political costs of public sector unresponsiveness, suggested widespread introduction of user fees, and called into question the viability of social service provision (Schwartz:1994:51)².

As part of a user pays policy, state organisations, designed to serve the public, became required to recover costs and financial consultants became regular features of social institutions:

Within the bureaucracy, strategically placed technocrats committed to the new regime now control the policy process. Qualifications for appointment depend on technical skills in management and institutional design, rather than familiarity with the agencies substantive function (Kelsey:1996a:6).

Policy developments in the area of housing since 1990 have been particularly significant and far reaching. These changes have been extensively recorded by a number of authors (Ferguson:1994, McLeay:1992, Murphy and Kearns:1994, Thorns:1993) and I do not wish to cover them in great depth but some analysis is required as a context for the following discussion. Setting the national context is important and there are a number of key points which need reiteration. However having done that my focus will be on Auckland as a region which has been especially distorted by immigration and the impact of policy changes.

The national response

Maori recognise “the land or *whenua* rather than the house as home”. Another dimension is “the spirit or *wairua* of a place” which includes “both the physical environment of the home and emotional dimensions of attachment” (Davey and Kearns:1994:74). For Pakeha, it can be said that there are three dimensions to housing. Firstly, as shelter or a ‘home’ and what that means for women as discussed in a previous chapter. This aspect also includes a social component in the form of

² A contrary stance has been taken recently by the World Bank favouring a new model based on a strong and vigorous state rather than minimal government input (World Bank:1997).

community. Secondly, housing can be perceived as a commodity and a means of capital investment in the form of rental and owned homes. Finally on a macro level, it has been consistently used as an economic indicator. The number of houses sold and built indicates the level of economic activity and thus the prosperity of the economy.

Until the 1990s there was general consensus that the government was obliged to have a role in the provision of housing for middle to low income people. The state had a significant role as a provider of affordable housing to those on low incomes and was an important source of new housing. While not all people were well housed, in particular Maori and single parents, a high percentage (74%) of home ownership was evident (Statistics New Zealand:1993). The three areas of state involvement were, subsidised state rental housing at below market rents, low interest mortgages and tenancy advocacy. After the Residential Tenancies Act³ was passed in 1986, the debate concerning direct provision of housing and targeted income supplementation intensified. The Housing Corporation supported the stance of the Royal Commission on Social Policy (1988) which recommended a continuation of the current policy of supplementation complemented by the direct provision of housing:

...continued state intervention will be needed to deal with market failures and...the most effective intervention will be directly providing public rental houses, Corporation subsidised mortgages, grants to local authorities, iwi authorities and community groups (Roberts:1988:187).

Despite this lack of support from the Royal Commission on Social Policy (1988) the government went ahead with its agenda of change for housing. In a report published in December 1990, Ruth Richardson, Minister of Finance, announced a review of housing assistance termed “redesigning housing assistance in line with our social policy principles” (Bolger et al:1990). As Murphy and Kearns (1994) note:

The reforms have been driven by strong ministerial control at a speed which has nullified any effective political debate. More significantly, enmeshed within a plethora of social welfare reforms, the government has successfully marginalised state sector tenants (634).

³This Act defined the rights and obligations of landlords and tenants and established a dispute resolution service involving a mediation service for tenancy disputes. It also established a fund in which tenant's bonds are held.

The key principles underlying the changes were identified by government as (Bolger et al:1990):

- fairness
- self reliance
- efficiency
- greater personal choice

People renting or buying in the public market were perceived to be in an advantaged position compared with those in the private market who might also be on low incomes. Those in state houses had always paid the same rent despite differences in location and house size unlike those in private rentals. The state policy which allowed people to remain in state houses for as long as they wanted despite changes in income was also criticised by the government as inequitable.

Self reliance was a key word and reflects the government's growing emphasis and concern with what it terms 'dependency'. Their means of achieving a lower level of perceived dependency is to target even more tightly what assistance is provided. A 'modest safety net' was a term frequently used by the government. Davey (1995) notes:

As in other expressions of the 'New Right' ideology, these concepts were presented in a context of greater personal choice and opportunity to select ways of meeting needs beyond public or state funded institutions. This was the justification for introducing market-based mechanisms and the element of competition into housing and other social policy areas.

Independence from the state was seen as an important underlying objective with efficiency gains to be made in what they assumed was a much simplified system. Most of all, the point of the whole exercise and the co-opted phrase which became the flag ship of housing policy was "greater personal choice".

Lister (1990) quotes Kellner who comments:

...language is to politics, what DNA is to reproduction. Both carry the codes of evolution. Words such as "freedom" and "citizenship" [and we might add "dependency"] embody ideas. They determine our political culture. If the ideas that they embody are assumed, wrongly, to be gender-neutral, such language is helping to perpetuate the invisibility of women and of their needs in our political culture (446).

One might argue, “greater personal choice” for whom?

Despite the government’s insistence that the new Housing New Zealand would operate on a commercial basis it was clear that some, such as the disabled and the elderly needed extra assistance (Kearns:1994:630). McLeay comments that the government’s position was:

...an example of a fallacious argument. Its most obvious problem is that the apparent inequity (between private and public sector tenants) may well lie in the inadequacy of the existing accommodation benefit rather than in the discrepancy of amount between the two sources of subsidy (McLeay:1992:175).

In a rush to apply their stated objective of ‘fairness’, a subsequently much used word, the government, over a period of two years raised the rents to market levels and sold off most of the mortgages it held. The main source of housing assistance was to be the Accommodation Supplement which was calculated on the basis of income using a complicated formula with regional adjustments and available to all those on a low income. The justification for this change on the basis of inequity was weak as state housing was well targeted with those in state houses being mainly low income people. 93% of new Housing New Zealand tenants had incomes under \$350 per week and 40% were single parents (Kearns et al:1995:225).

The Housing Department was restructured in 1992 as part of the Housing Restructuring Act and three new and completely separate entities were created. These were Housing New Zealand, the Ministry of Housing and the Tenancy Agency which signalled ‘the start of a fresh drive for recovery, prosperity and security’ (Bolger, Richardson and Birch:1990:15). The basis for these changes according to the National Government was an economic crisis caused by a high level of debt and ‘the crushing burden of government spending’ (Bolger, Richardson and Birch:1990:15). However underlying these concerns was a distinct change in philosophical perspective which had also been evident in the previous Labour government.

McCully encapsulated this changed perspective with the following illuminating statement:

...[the] government has looked to facilitate socially desirable outcomes for the Government without necessarily having to undertake the work themselves (New Zealand Herald 17 January 1997).

The privatisation of housing was particularly significant. Under the provisions of the Housing Restructuring Act (1992), Housing New Zealand which was responsible for the state sector, was required to operate profitably and efficiently as a business but with regard to the interests of the community. This was a significant departure from previously held social values. As Murphy and Kearns (1994) note:

The wholesale transfer of state assets to a company charged with operating in a commercially successful manner constitutes a significant step in the National government's policies of corporatisation and privatisation. The underlying rationale and character of the reforms represent the triumph of a new economic orthodoxy over long-term national housing needs and goals (623).

The \$20 reduction in benefits in the 1991 budget combined with the reduction in housing spending and the introduction of market rents, has meant that the number of households receiving housing assistance from Housing Corporation and Housing New Zealand dropped by 739 units; home-buying by 243 units and community housing by 243 units and the remainder from rental units (McLeay:1992:174). McLeay also quotes a surprising statement by the then Associate Minister of Housing, Luxton, saying that the housing reforms:

...do *not* constitute an exercise in fiscal savings. Overall assistance is expected to remain at the current level (174).

Beneficiaries in receipt of assistance in any of the areas of social welfare, health, education and housing were targeted as the problem. It could be argued that the government's attacks on this group of people had less to do with reducing government spending and more to do with ideological issues as outlined which used this group as a scapegoat.

What has been lost?

A more enlightened environment in the 1980s with the Fourth Labour government and a Housing Corporation research piece "Women's Views on Housing" (1987) led to a number of changes at that time affecting women including removal of the five year stand down period for women who had owned a home and were applying

for a Housing Corporation home. There was also the introduction of a number of schemes including home improvement loans, an equity sharing scheme, home start loans and the Women's Project fund established in 1989. All these innovative schemes have been abolished and with the constant changes in policy and staff turnover any recall of these schemes as part of institutional memory is in danger of being lost. Many women spoke very positively about previous policies such as the capitalisation of the Family Benefit and this is supported by Brosnahan et al (1995:72) and Janet Lake, a housing worker who comments:

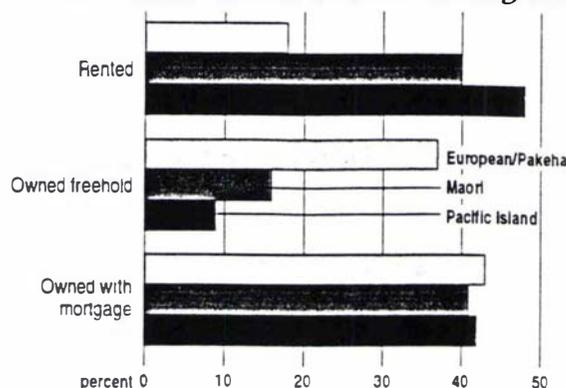
Janet Lake *What I find dreadful is the fact that Housing Corp doesn't do mortgages anymore...there are no schemes...there were a lot of people in Helen Clark's time even who were helped through owner occupation...*

For state house residents, mainly single parents and Maori and Pacific Island peoples, the loss has been considerable despite receiving the Accommodation Supplement. They now have greatly increased accommodation costs and as a result, in many instances, have lost security of tenure (Kearns et al:1995, Murphy and Kearns:1994, Waldegrave:1997). As Murphy and Kearns (1994) point out the equity sought by the government could have been achieved by 'aligning Department of Social Welfare assistance with Housing Corporation subsidies' (631) without the move to market rents which has had such a devastating effect on both the housing market and people's lives.

Maori access to housing

The withdrawal of the state from housing provision and the privatisation of what remains in their control has had a major effect on Maori and single parents who were the main recipients of assistance and who continue to dominate the state housing sector. Rates of home ownership with a mortgage for Maori and Pacific Island women are similar to Pakeha at 40% (Statistics New Zealand:1993:133).

GRAPH 5.1 *Ethnic differences in women's housing tenure, 1991*



Source: Statistics New Zealand:1993:124

Except for the research publication, “...in search of decent shelter” (Maori Women’s Housing Project:1991) research into the particular circumstances of Maori has been minimal. In addition, discrimination, low incomes and unemployment have necessitated a high level of benefit usage and have worked against any improvement in Maori housing statistics. Another issue which has had very little airing in the debates is the incorporation of Maori values and needs into the housing policy arena:

It is a widely held view that shelter is a basic human right. As tangata whenua of Aotearoa, Maori people are entitled through the promises of the Treaty of Waitangi to be adequately housed. Yet we continue to ask ourselves why this is not happening (Paparoa:1994:2).

In 1991, 31% of Maori were in state houses and 51% of Maori owned their homes as opposed to the national average for all households of 76% (Murphy and Cloher:1996). In 1988 the National Housing Commission (1988) admitted that over half of all households in Aotearoa/New Zealand believed to be in serious housing need were Maori. Generally, Maori housing demand has been growing at a faster rate than that of the rest of the population but the ability of Maori to meet that demand has not developed as rapidly and their rate of ownership has declined. The Pacific Island population has shown a similar trend but with an even lower rate of ownership and a higher level of overcrowding (Thorns:1994:241). Over all, little research has been done on Maori and Pacific Island people’s needs and their ideas of what constitutes a home.

The final report by the National Housing Commission in 1988 identified three key issues which needed to be addressed:

- the effects of ethnic and other forms of discrimination in housing access, particularly the crisis in Maori housing generally
- a specific Maori rural housing crisis due to decades of neglect by housing authorities coupled with a return of Maori families to *turangawaewae*
- devolution of control of resources to Maori *iwi* (tribal groups) and other 'community' groups (Davey and Kearns:1994:76).

The Papakainga Housing scheme, which is a rural lending programme established in 1985, was a response to the movement of Maori back to their traditional tribal areas. Originally it focussed on Maori but was recently extended to include others in the areas of the East Coast and Far North on a low income. It provides access to finance on a 5% deposit, which equates to approximately \$5000, providing the applicant attends a number of home ownership workshops. The reason given by Housing Corporation staff for the limited areas in which these loans are available is the high cost of homes in other areas, especially Auckland. The Ngapuhi group in facilitating this development, believe that the programme has been of enormous assistance but that they need agreements with local Councils to further reduce the costs of building. Up until the end of January 1992, 901 Papakainga loans had been approved (Davey and Kearns:1994:78). In the last 2 years, McCully, the Minister of Housing said that 1300 people in Northland had participated in the scheme and 78 loans had been advanced (New Zealand Herald:24 June 1997).

The changes in relation to the sale of mortgages by Housing Corporation and the removal of Homestart loans⁴ has had a significant effect on the Papakainga programme. Davey and Kearns (1994) maintain that the drop off in the number of applicants for these loans reflects these changes and poses a threat to the continuance of the programme (79). In one sense the programme with its very narrow focus and direct assistance could be seen as an anomaly in the new housing environment. Apparently the extension of such a scheme in Auckland would not be possible as the difference between a 5% deposit and the total price would be too great.

⁴Homestart was a housing loan available for 5 years at 3% interest and provided over and above the main loan. At the end of this time the loan was to be paid back. These loans were discontinued in 1995.

It could be argued that there is an obligation under the Treaty to remedy the disadvantaged position of Maori housing. While Papakainga housing is a project which has offered an opportunity to some Maori families, 5% deposit is still too much for those living in poverty. The scheme also does not address the needs of those in other areas, especially Auckland. There are very specific challenges inherent in any discussion of Maori housing. Firstly, the Papakianga programme is limited and while successful for some is generally not meeting the needs of Maori in other areas especially in Auckland. The withdrawal of direct provision and of policies supporting low income earners to own their homes has had a particularly negative effect on both Maori and Pacific Island peoples. The Papakainga programme, while being reasonably successful requires, as with most policies, an integrated approach with attention paid to employment opportunities and other housing assistance such as the former Homestart scheme. As Davey and Kearns(1994:79) note, without this input and some effort from government to “create sustainable communities” even this programme, as some recent criticism in the media suggests, will fail.

In summary, the housing policy changes have severely impacted on Maori. Treaty obligations indicate the need to assure adequate and affordable housing for Maori. It is evident this is not being achieved and many are in housing of an unacceptably low standard. What follows is a discussion of serious housing need which is a key issue affecting those on low incomes including many women parenting alone.

Serious housing need

Serious housing need is a term which can hide homelessness and is therefore used as a somewhat neutral phrase. It has been noted by Kearns (1994) that when the Government talks of serious housing need community organisations talk of homelessness. The term ‘serious housing need’, while of concern, does not have the impact of ‘homelessness’ and this juggling with language, as found also in talk of ‘inadequate housing’, may be a way of minimising the issue on the part of government.

A strong connection has been made between ethnicity and serious housing need with Maori making up 51% of the total and Pacific Island people 32%, compared with only 17% Pakeha. The problem is most severe in Auckland where 60% of those in “acute housing need” are located (Thorns:1994:242).

A question was put to the Minister of Housing by Paul Swain, Labour Member of Parliament in September 1996, asking for the numbers of those households in serious housing need. The Minister gave an evasive reply saying that, “various studies have from time to time made estimates of serious housing need” (House of Representatives, Supplement 20:1996:7868) indicating some unreliability of statistics but more significantly a lack of interest in such figures:

TABLE 5.1 *Estimates of serious housing need in New Zealand*

Year	Source	Number of households
1988	National Housing Commission	17,500
1992	Anglican Social Services	40,000
1993	Anglican Social Services	48,800

Waldegrave and Sawrey:1994

The 1997 waiting list figures for Auckland indicate that, as at the end of September there were more than 5,000 families and individuals waiting for Housing New Zealand homes. However there were 538 state houses unoccupied which is double the number at the beginning of the year. Of these only 135 were available to rent, half were under repair or development and 118 were for sale. Mt Roskill, an area with lower housing costs had the largest list with 710 people waiting for 21 available properties. In Mangere, another low cost housing area, there were 350 applicants and only one available house (Sell:1997d:A8), which is interesting in terms of Income Support workers’ recommendations that people shift to South Auckland. This gives some indication of the extent of the problem where in Auckland, properties are being sold under the Homebuy scheme and yet Housing New Zealand’s communications manager, Brett Sangster admits there is a shortage of houses in Auckland (Sell:1997d).

A Ministry of Housing (1994) report calculated that between 20,000 and 30,000 households were in serious housing need. They estimated that 2,500 lived in overcrowded dwellings, 3,500 in seriously substandard homes, and 2,000 had no hot water. Figures from the 1996 Census are still being updated and the Ministry of Housing commented that the data is difficult to compare due to a change in the questions being asked. My enquiries of Ministry of Housing as part of this research indicate that currently there are no figures available for those in serious housing need or those “literally homeless”. Neither are the number of people in seriously substandard homes known. There has been an increase in numbers of houses having no hot water amounting to 4,917 or 0.4% of total private dwellings (Statistics New Zealand:1993a). The 1994 affordability figures for those paying greater than 50% of their total income in rent were 13,000 whereas 1997 figures show an increase to 18,212 which is 6% of all renters receiving the Accommodation Supplement (Ministry of Housing:1997).

A considerable proportion of the households in serious housing need are single parents. Housing New Zealand reported that the number of new tenancies given priority housing on the basis of emergency housing and health reasons has increased from 873 in 1994 to 3029 in 1995 (Housing New Zealand:1995). The government manages to avoid embracing any definition of poverty which puts a particular restraint on the debate. In a financial review (1993/94) of the Ministry of Housing by the Social Services Committee (1995):

The Ministry confirmed that no policy recommendations had been made regarding sole parent families because of the problem of obtaining reliable data (6).

Who has the problem here and what does this mean? There seems to be enough basic data as found in Rochford (1993) and Levine, Wyn and Asiasiga (1993) with a new publication of “Women in New Zealand” published by Statistics New Zealand due out in 1998. Perhaps questions need to be asked of the data gathering process, the priorities of the Ministry and the need for more analysis on the basis of gender rather than doing nothing.

The Social Services Committee (1995) expressed concern that the debate over what constitutes unaffordable housing, overcrowding and other ‘housing benchmarks’

has yet to be resolved and that this would undermine any policy advice the Ministry gave. Considering that this has been an acknowledged continuing problem it is surprising that the issue has not been resolved. The development of some benchmark level below which no household should be expected to go is long overdue.

A study done by Waldegrave and Sawrey (1994:20), found that since a Housing Commission study in 1988 which found 17,500 households in serious housing need, the figure had doubled.⁵ Further, they noted that there had been a 22% increase between March 1992 and August 1993 which was the period when most of the housing reforms took place. They note that women in single parent households made up the largest family category experiencing serious housing need. Maori and Pacific Island peoples made up 50% of the total in need with Maori two and a half times and Pacific Island people four times more likely to be in serious need of housing. Waldegrave and Sawrey's research highlights not only gender issues but that ethnicity is a key factor in the housing policy changes. If access to housing is also an affordability issue, it is important to note that 25% of children live with unemployed parents and 32.6% of children have family incomes of less than 60% of the median (Waldegrave:1997:172). Apart from the Papakainga scheme, no other programmes aimed at meeting the needs of marginalised groups exist.

The impact of serious housing need on health needs reiterating. In the United States 0.1 per 1000 people develop rheumatic fever; in South Auckland the rate is 12 per 1000 (National Programme:1996). It is also relevant to note that there has been a steady increase in the incidence of meningococcal disease notifications since 1993. This disease is associated with poverty and is more prevalent in areas of Auckland such as Glen Innes, Otara, central Auckland, Mangere, Randwick Park and Papakura, all lower socio-economic areas with higher levels of Housing New Zealand housing. The incidence level in these areas range from 50 to greater than 100 per 100,000 population (New Zealand Herald:1997:10). A Public Health Commission report (1994) noted that there were greater numbers reporting ill health who earned less than \$20,000, were jobless and were Maori or Pacific

⁵ See also chapter entitled "Falling through the safety net".

Islander, once again illustrating the link between paid work, ethnicity, and health (25). It can be argued that unhealthy environments can be directly related to poor health.

A Waitakere City report (Waitakere City:1996) notes that Waitakere residents have a higher rate of hospitalisation than other cities in the Auckland region and that their children are disproportionately represented in Starship Children's Hospital statistics. Reflecting on this information, a submission by the Wellington Hospital Board to the Royal Commission on Social Policy in 1988 reported that those presenting with health problems also seemed to have a high incidence of housing problems such as affordability, overcrowding, accessibility, inadequacy and special needs issues (Watson:1988:34).

Janet Lake, a housing worker, observes:

Children do not get enough sleep. Often they cannot go to bed until everyone else, including all adults, have gone to bed. There is never enough hot water. Hygiene slips. Your medical records will be scattered all over Auckland. Immunisation programmes are incomplete if started at all.

Kearns et al (1992) have documented some of the effects of unstable housing and homelessness on women's health and in particular, the markedly better mental health of single men among the poorly housed, although single woman as parents reported better health than partnered households. This discrepancy between the latter and single parents, they concluded, was due to greater availability of financial assistance and better access to state housing.

A priority waiting list has been established, the details of which are confidential, but according to a Housing New Zealand employee, each degree of difficulty an applicant is experiencing is given a code which carries a certain number of points. This person also stated that people who were considered to be not urgent had to wait on average up to a year. The national Housing New Zealand waiting list at March 31 1997 was 12,896 compared with 14,155 at the same time last year with the average waiting time for a 3 bedroom house in central city Auckland being 771 days (Berry:1997). This drop may be due to the movement of many into private rentals or sharing arrangements.

TABLE 5.2 *Housing New Zealand stock in the Greater Auckland Region by type of dwelling, January 1997*

Type of dwelling	Total No. of HNZ stock	As % of total HNZ stock	Average waiting time
1 Bedroom	1,586	6.5	28-29 weeks
2 Bedrooms	9,418	38.5	31-32 weeks
3 Bedrooms	11,780	48.1	37-38 weeks
4 Bedrooms	1,701	6.9	40-41 weeks
TOTAL	24,485	100	

Source: O'Brien, Chile, Cervin and DeHaan:1997:67

The 1997 Social Services Select Committee Financial Review of Housing New Zealand reported that "top priority" applicants would be housed within 1 month and those deemed to be "priority" applications would be housed within 3 months with exceptions to these performance standards being recorded. The CEO of Housing New Zealand was also requested to report to the Committee every three months on the maintenance and management of properties.

The government argues that the portability of the Accommodation Supplement means that the choices of low income people are improved but as Janet Lake notes:

..effectively people have to have special health reasons now or have emergency housing priority and those were the two codes that Housing New Zealand plug into their computer and...as a house comes available they're meant to pick from that very small list which is a very small part of their whole applicant list. That's what they said to us the other day. I have a woman who's going to be homeless today. It was a mortgagee sale and she came to us too late... we've been trying to get her rehoused in a state house and we have not been able to and they have said, that they won't even look at it until she's living in overcrowded circumstances and then they said to me and not just overcrowded circumstances, we're talking like maybe seven people in a caravan...

In January 1997 there was a wait of 85 days for non priority clients, 115 for all new tenancies, 149 for tenancies in Auckland, 187 for tenancy transfers and 132 for tenancies relating to health (New Zealand Herald: 1997:18 January). At March 1997 Housing New Zealand had 1821 vacant properties. Central Auckland has the longest average waiting time of 771 days and in Glen Innes it was 15 months.

There were 279 properties under repair and 405 were for sale (New Zealand Herald: 1997:18 March). The Minister indicated that the only people on the waiting list who count are those who fall into the priority coding. The others are referred to as being on the list but not in real need:

The Minister of Housing , Murray McCully cautioned that many of the wait-listed were existing state tenants seeking to move. Houses for sale would be returned to the rental pool (New Zealand Herald: 1997:18 March).

McCully commented further:

New Zealanders now have some choices. Because we pay them the Accommodation Supplement they are no longer forced to live in the least desirable state houses (New Zealand Herald: 1997:20 March).

Ann Hurley, a housing worker from South Auckland (Radio Pacific:1997:7 April) said that she would like to take McCully to an overcrowded three bedroom state house in South Auckland. She stated:

It's little wonder there are so many vacant houses. Low income families and beneficiaries can't afford them. These people are between a rock and a hard place, straight and simple. And what makes me really angry is when I hear the Minister talk about choice. The only choice many of these people have is whether to pay the rent or feed their children.

Information is a problem and Housing New Zealand staff are not necessarily helpful to those making enquiries:

Suzanne I rang about a state house but they just laughed and said there was a waiting list of at least a year.

By treating this woman in such a perfunctory way, the information that she had a child with a disability was not recorded. When I enquired on her behalf I was told that the waiting list was not that long and that although movement had slowed down it was still possible to get a place if a child had a disability. It is important to note that Housing New Zealand workers tell women that there is a waiting list and assume that they will still apply, but this information only scares women off and they do not try again.

Timing can be crucial:

Helin It was easy, it was so easy I just saw them being built and I went in and I said can I apply for one of those houses you're building and they said yes and I just filled out some forms and I more or less had the pick of whichever house I wanted. I just got in at the right time whereas now I hear there's a waiting list of quite a long time...

Housing New Zealand corporate communications manager, Brett Sangster, says out of the 1230 names on West Auckland housing waiting lists only 30 are considered priority clients and that these numbers may not be an accurate reflection of those in housing need (Western Leader: 1997:21 February) and yet with such narrow priority coding the waiting list probably does reflect serious housing need. A Housing New Zealand worker said that the termination of a rental by a landlord was not regarded as an emergency:

Janet Lake ...the board and the minister are looking at the computer applicant lists which as you know are secret and commercially sensitive or whatever and they are seeing far too many people presenting in emergency circumstances so instead of dealing with it they're just knocking them off the list...they're just raising the high jump and so that's what's happening. In Onehunga there's a three year wait for a 2 - 3 bedroom house if you've got a much bigger family, so I mean, three years, it's academic - it could be a million years.

A single mother who has been on the Housing New Zealand waiting list for 4 years, during which time she has lived with relatives, stated:

It [the future] really scares me, But there is nothing else I can do, but wait. I want my own house for my kids (Western Leader: 1997:21 February).

Anne Hurley, a housing worker, when interviewed on radio said, "Housing workers who are likely to go to the press are able to get things done. People are scared they will lose their house." (Radio Pacific, 7 April 1997).

It certainly seems that being referred by an emergency house service or refuge will cut that waiting time down to very little or nothing but there are many women who do not go through these services who are just as desperate. Ann Hurley commented further:

It is true to say Housing New Zealand will assist and quickly when approached the right way and by the right people. But the people who need emergency assistance often get no truck when they make the approach themselves. It often requires outside assistance and lots of it (New Zealand Herald: 1997:20 March).

Kim's experience illustrates the truth of this statement:

Kim *They said 'no' they wouldn't advance me the money for this house. I'd had prowlers and [the house] was set way back off the road which was another reason I wanted to leave there too, I felt incredibly unsafe there and...I sort of just remember feeling devastated I said I'm never going to get out of this house I'm going to have to live here and I'm terrified and anyway she came back and I did what I imagined I'd never do I burst into tears, and they said yes, so I moved into the other house.*

In a discussion concerning house managers, the New Zealand equivalent being Housing New Zealand workers, Wulff and Newton's Australian study (1995) noted that:

...the power exerted by house managers who ultimately determine the location of residence of their clients. State housing authorities' management of mobility entails vital moral and social responsibilities. As a consequence it cannot be governed solely by economic principles (21).

The need for emergency housing is growing according to anecdotal information from community agencies. Whereas previously agencies were used as a means of fast tracking entry into a state house now, according to the workers, agency support is only used by those who have no options (Popham:1996; also noted by Western Refuge and West Auckland Women's Centre in West Auckland).

At present there is no requirement on Housing New Zealand to increase its stock on a national level. The Home Lease scheme, which enables Housing New Zealand to lease rental homes from private landlords and make them available to Housing New Zealand tenants, would presumably have been instituted to fill the gap but in an overall sense this does not constitute an increase in housing stock. The 1996 Coalition Agreement states that increasing Housing New Zealand stock in Auckland is an objective and Table 5.4 below outlines progress to date for 1996/97.

TABLE 5.3 *Number of properties acquired by Housing New Zealand in the Auckland Region 1994-1996 by Neighbourhood Unit (both bought and built)⁶*

Neighbourhood Unit	1996/97	1995/96	1994/95	1993/94
Auckland Central				
Orakei				
Glen Innes				
Panmure			10	
Papakura		2	7	
Mangere		11		
Otara		16	1	
Manurewa	2	22		
Papatoetoe		6		
Takapuna		1		
Henderson	1	23		
New Lynn		1		
Mt Roskill			15	
Mt Albert		1		
Royal Oak				
Total	3	83	33	20

Source: House of Representatives, Supplement 18,20:1996:6728,7868

However these figures need to be balanced by the number of Housing New Zealand houses sold. In 1996 Housing New Zealand sold three times the number of properties it acquired and a further 653 are earmarked for sale. The company sold 2240 properties in the year to June 30 1997 giving \$29.9 million in revenue. This brings the number of properties owned by the company to 64,575, 4000 fewer than the beginning of last year (Sell:1997a). One third of these properties were sold to tenants under the Home Buy scheme. The Minister of Housing, McCully stated that most of the properties were sold in "low demand areas" (Sell:1997a). One could speculate that these houses are more likely to be in areas where the rent charged is too high for an eligible tenant to pay therefore not being a reflection of lack of interest or of low demand but of lack of money despite the Accommodation Supplement.

While an examination of the national housing situation draws a bleak picture, the pressure of these changes on local body policy directions is an issue I shall now turn to.

⁶ Blank spaces are when no houses were acquired for that particular year in that area.

Some local body responses

As part of a national process for local Councils, a debate has developed around the question of what the core business activities of a Council are supposed to be. A central issue in the development of this debate is whether there should be clearly defined bottom lines established on a national level as part of an in depth consultative process. What responsibility should local government have for low income residents? Have local Councils' challenges to government concerning the devolution of social responsibility to local communities and local bodies been at the expense of those on low incomes? Housing has presented an opportunity for two Councils, Auckland City and Waitakere City, to develop a response within the terms of reference of the core business debate. Local government has been particularly pressured by the changes to housing policy but has not had the resources to fill the gap.

Auckland City Council housing has a significant section of local body housing where the majority of residents are women headed households, pensioners and Pacific Island groups (Austin et al:1996). The same patterns have been observed in Council housing in Britain (Malpass and Murie:1994:148). The victims of this battle of responsibilities are the tenants of council housing and those in housing need.

Auckland City Council has decided that, despite a long standing and critical role in housing provision in the central city, direct provision of housing would not be part of its core business activities. They have been accused of another agenda, in terms of revenue generation to support other activities, namely the financing of the America's Cup but this is merely speculation. The result was a Council decision to sell most of the flats and houses they own and rent the rest, which is mainly pensioner housing, at market rents less 5% which can mean, as in one example, an increase from \$198 to \$380 for a three bedroom house. The hardship allowance has also been withdrawn. Council member, David Rankin said:

... that the Council believes providing cheap housing is the responsibility of central government not local government...We cannot continue to have some ratepayers subsidising the housing needs of other ratepayers....Council will be urging all tenants to contact the New Zealand Income Support Service to confirm the level of

Accommodation Supplement they are entitled to (New Zealand Herald: 1997:30 March).

This decision was supported by two reports (Beckerleg:1996, McPherson:1996) both of which favoured the sale of Council rental properties despite the fact that one of the reports, which was supposed to be a social impact report, consulted none of the tenants.

As one reporter noted:

...the Council's definition of core services is at best elastic. It found a fortune for its Britomart property development, dug deep to underwrite the failed Rugby Hall of Fame and is pouring several million into a swimming pool at Mt Albert (New Zealand Herald: 1996:16 December).

Burke (cited in Austin and Turner:1995:5) states that local politicians tend to satisfy the needs of landowners, especially those who pay the highest rates, before that of renters. This has an impact on the rental population who are further marginalised as they represent a smaller proportion of the population. Austin and Turner (1995) also note overseas findings which suggest that what happens in one Local Authority has a direct impact on neighbouring bodies reinforcing the need for partnerships.

A report on Auckland City Council housing (Austin, Hucker and Lunday:1996) has identified the social composition and unique character of the community affected by these sales. The report indicates a need for the Council to re-examine the level of social responsibility to which it should be committed. The report found that:

...the majority of households (65%) have low incomes, with 35% having very low incomes. 82% of households with children have low incomes, with 52% very low incomes. 60% of the households are in receipt of a pension, benefit or student allowance. Residual incomes [income after rent]:

13%	less than \$50pw
31%	less than \$100pw
47%	less than \$150pw

The writers concluded that:

Rent rises and sales will do considerable damage to the lives of tenants who are more vulnerable because of their low income and limited access to resources...the destruction of these communities gives those on low incomes less opportunity to ameliorate their condition and escape from the poverty cycle (3).

The Auckland City Council has seemingly not only developed different priorities which do not include low income housing but also rejected social responsibility as part of its core business. Rather it is suggested (Austin, Hucker and Lunday:1996), that they are using the profit gained from the sale of properties to fund further other projects that will benefit another group whose resources are much more extensive. This is especially disturbing when it is found that these Council properties were originally endowment properties granted by the government to benefit the citizens of Auckland. According to one anecdotal comment from someone who was present at a public meeting concerning these sales, the Council sought the blessing of the community rather than stimulate debate as an essential part of true consultation. More recently, public opposition to these decisions resulted in a move by some tenants to form a Housing Association and buy some of the buildings. While there have been many holdups in the process employed by the Council as they raised rents to a market level and continued to sell properties, the newly formed Housing Association recently successfully negotiated the buying of some of the Council properties.

The Council seems to view the City's investment in affordable housing as a financial benefit only rather than also being a social benefit. The housing is not a financial burden on the Council since it provides \$20m a year as well as a social good, which is a commodity not costed as part of financial equations. Issues such as stability and its effect on health, mutual support systems and the value of mixed communities are highlighted in the above report (Austin, Hucker and Lunday:1996). What price can be put on social stability and cohesion? In this situation, the value of housing is reduced to a financial cost and, as discussed in the chapter on the meaning of home, other central aspects are ignored even though there are long term costs involved.

An alternative response to Auckland City's position on housing is to be found in the approach of Waitakere City Council which since 1994, despite administering only a small amount of pensioner housing, has chosen to monitor housing and associated issues in the city. It has achieved this by way of an annual report on the well-being of the city. Since 1986 Waitakere City's population has grown by 25% which is the fastest growth rate in New Zealand. The percentage of two parent

families is dropping, 41.8% to 37.8% (1986-1991) and that of single parents growing, 11.7% to 18% (1986-1991) (Waitakere City Council:1996). The Pacific Island population has grown by 41% in the same period. There are particularly high numbers of single parent families in four of West Auckland suburbs - Royal Heights, Royal Rd West and West Harbour all 47% and New Lynn North 46% (Waitakere City Council:1996).

An important point to note is that these figures have not produced a change in the types and cost of housing available in this city. "The current housing stock is dominated by single detached 'family' houses" (Austin:1995:5). Austin also comments on the policy of urban containment with its emphasis on the environment and lack of inclusion of the need for low cost housing. The impact of such a policy will have a negative effect on the housing market while enhancing the environment for those able to afford to live there. In a Waitakere City report (1996) it was noted, while acknowledging the limitations of such a method, that of all housing advertised for rental in a newspaper survey, 58% were three bedroom houses and only 7% were one bedroom with 11% four bedrooms or more. Diversity of housing type is a particularly pressing problem.

In a survey carried out in February/March 1996 by the Waitakere City Council it was found that the average asking price for rentals was \$267 per week which represented an increase of 16% over the preceding year. However as this report pointed out, the average wage rate increased by only 3.2%, a significant difference (Waitakere City Council:1996).

I argue that housing should be an explicit part of policies which run across local body boundaries to regional boundaries. Involvement in housing is often interpreted to mean direct housing provision but there are many policies and activities, such as regulations, infrastructure, rates and type of developments, which impact on housing accessibility and affordability. Another central issue is the withdrawal of the state from social responsibilities and the defensive stance Councils believe they must take when they are expected to absorb the results of this withdrawal without any support to do so. Those on low incomes are the ones who are caught in the middle of the debate.

Conclusion

This chapter has established the context in which the housing issues discussed in subsequent chapters are set. There are a number of key issues. Firstly, the changes established for housing were part of a wider change in ideology which has deeply affected the focus of policy development. It can be argued that these changes have more to do with financial savings than issues of social responsibility. The evidence lies in the government's lack of commitment to the provision of low cost housing. Without any bottom line based on income below which no one can fall - such as a poverty line or one based on housing costs - this situation will be exacerbated. As has been demonstrated in this chapter, policy grounded in an understanding of gender and ethnicity issues such as those discussed, is essential.

Secondly, on a local level Councils need to develop a bench mark establishing which households are falling below this line so that policies developed accurately reflect the needs of this group. A home ownership threshold has been suggested (Austin and Turner:1995) which would involve the "calculation of an indicator of the percentage of households with incomes above (or below) that threshold level, which can then be used to monitor, for example, the ability of households in the 25-35 years age group to afford owner occupation..."(6).

Another issue is the privatisation of government departments such as Housing New Zealand which has no statutory requirement to give out housing statistics, only those pertaining to the Annual Report. They reminded me that their information is commercially sensitive as they are in competition with real estate agents. Therefore, I was reliant on indirect sources for information. This is a significant problem if researchers have to pay market prices for statistics and most of the statistics pertaining to Housing New Zealand are considered 'commercially sensitive'. The situation seems to be seriously undermining the quality of analysis and enabling politicians to pass off important issues with a blanket statement that no statistics are available as a justification for the continuation of inequitable policies. Information available to consumers is also sparse. A Housing Corporation worker stated that there were, "no pamphlets as the situation was too complex and each individual situation is different but that people could use the freephone" (Private

communication with Housing Corporation worker, May 1995). The role of the Ministry of Housing has to be queried. There is a lack of information on what research is or has been done in Aotearoa/New Zealand. The Ministry seem only concerned with their own contracts and their role seems to be predominantly advising Ministers. They certainly do not appear to be interested in coordinating research.

Finally the acknowledgment by government of the growing numbers in serious housing need is long overdue. It is remarkable that despite internal audits and international covenants, whose audit processes have reminded the Ministry of its obligations, the Ministry is not obliged to keep up to date figures on serious housing need so that the reality of these problems can be addressed. With the government's current emphasis on the market, that is the small cash market⁷, supplying all answers and needs, there is no linkage or bridge between policy and the recipients and there is no process for accurately reflecting the needs of the people. What follows from this discussion in the next two chapters is a more detailed examination of private and state rental housing contrasted with an analysis of the position of the owner occupier.

⁷See Waring "Discussion paper on the role of the state" in The role of the state: five perspectives (New Zealand Royal Commission on Social Policy:1988) where she identifies 3 markets; unpaid altruistic market, central and local government services and the cash market which is the smallest of all (12).

Chapter Six

Living on shaky ground: accessing rental housing in Auckland

The loss of housing is the first step towards exclusion from society..It is virtually impossible for a person of no fixed address to find lasting employment and to maintain the minimum degree of hygiene necessary both for health and some degree of social integration (Human Rights Commission:1993).

Stable and affordable housing is the base from which women rebuild their lives, often on a daily basis. All the factors mentioned as being important to the well-being of families, discussed in the earlier chapter on the meaning of 'home', are threatened by unstable and unaffordable housing. The considerable effects of exposing the fragility of family life to the fluctuations of the market has yet to be evaluated by this government.

This chapter will explore some of these impacts. Having focussed in the previous chapter on the background to the housing policy changes, in this section of the thesis I will discuss the process of accessing rental housing and the impact of the restructuring of housing as experienced by the women in this study, including an exploration of each woman's housing history. These radical changes in housing delivery and the effects on these women are examined through a discussion of both the private and public rental sectors. The analysis is set in the context of both the relevant housing literature and the information provided by housing workers in both women's refuge and emergency housing, radio and newspaper reports and the observations of some workers employed by Housing New Zealand and Housing Corporation.

Well, hey it's 'fair' now isn't it?

Michelle I need stability, to give my children stability, to give me a pride of where I live, an opportunity to build up a network of friends, people, for my children to build up networks of friends in a street where they'd lived and...I think that we've really missed out on that and I think it's been a lot of wasted money...you know. I've paid out thousands and thousands of dollars and I have nothing to show for it. I think that's really sad. And I've got nothing to pass on to my children and I feel that.

In a communication dated 17 August 1995 the Minister of Housing, McCully described the previous system as unjust and stated that:

Support is now spread much more widely and more fairly than was the case in the past. Throughout the housing reforms the government has moved to protect and assist low income tenants wherever possible. Market rents for state house tenants were slowly phased in over four stages, rent reviews were varied to ensure a 12 month gap between rent reviews, and rent increases were capped...assistance is now better delivered through the benefit system...I believe that all of these measures show significant social responsibility from my Government (McCully:1995).

Later in February 1998 he stated:

This housing reforms of the early 1990's which swept away the inequities of the income-related rents policy have been completed. State and private sectors landlords cater for the accommodation needs of low-income and beneficiary households in partnership (McCully:1998)

In these strong statements justifying government policy, the Minister has continued to deny growing evidence of the unaffordability of market rents despite the Accommodation Supplement.

64% of all rental dwellings are privately owned, 25% owned by Housing New Zealand and 6% by local authorities (de Bruin:1993:180). In 1991, while a significant proportion of women parenting alone lived in state houses (37%) (ibid.) the majority of women rented in the private rental market. 14% of couples living alone and 13% of couples with children rented their homes. A much larger 37% of single parent families were in rental homes (Statistics New Zealand:1993) and 39% of one parent, woman headed households were in rental dwellings as compared with 29% of families headed by a sole father (Statistics New Zealand:1993:126)¹.

¹ The breakdown of the single parent category by gender from the 1996 Census was not available at the time of publication.

The feminisation of housing poverty is evident internationally where in London it has been found that six times more female headed than male headed households are living in insecurely housed or homeless circumstances (Harloe, Marcuse and Smith:1992:199, also in Crow and Hardey:1991, Leavitt and Saegert:1990, Watson:1988)

The rate of ownership among women who are single parents is low at 38% (Statistics New Zealand:1993:126). I contend that women's vulnerability has been aggravated by the restructuring of housing in Aotearoa/New Zealand trapping this group of women in the private rental market with escalating rents and for many, little hope of any improvement in their circumstances.

Housing journeys

There is a scarcity of research into the movements of families in relation to their housing (Wulff and Newton:1995). Part of my research explored the movements of the women and their children since separation, or in the case of women alone, since having children. The women's housing histories² were explored as a way of finding meaningful patterns in their housing movements. While it is difficult to generalise with such a diverse group some patterns can be observed. Crow and Hardey (1991) make some useful observations on this point:

The diversity to be found amongst lone parent households matters, since the various groups' routes into lone parenthood divide them not only in terms of their current access to housing resources but also in terms of the strategies they can employ for securing and enhancing their position in the future (49).

The group of women interviewed illustrate this point as they experience a wide range of incomes with varied access to resources, educational backgrounds and employment histories.

² See earlier discussion on the women's profiles.

Key issues most commonly identified by the women as reasons for leaving rental accommodation³ :

- Sale of a rented house or prior to sale, the stress of having potential buyers plus real estate agents looking through the house.
- Housing as an investment with owners constantly refurbishing the house.
- Gentrification in areas previously dominated by private rentals with owners renovating the rental house and then moving in.
- Inadequate housing being used as temporary accommodation.
- Temporary accommodation with family or friends.
- Housing in an isolated location with no paid work or services.

Factors affecting stability:

- State housing was seen to have a marginal advantage being more stable providing the rent could be paid.
- Factors giving stability in private rentals were a good relationship with the landowner combined with an affordable rental and the possibility of a long term tenancy agreement.
- Assistance from extended family was a significant factor.
- Life cycle issues - either younger and not feeling ready to settle or older women with older children needing more secure housing but with little hope of improved income due to less paid work opportunities.
- When property from a previous relationship was settled there was often not enough for re-purchase forcing the women into the rental sector.

The difference between the tenures of rental and ownership was marked in many instances. As might be expected, those who owned their homes were generally more stable in tenure. Other characteristics such as the quality of a woman's current relationship with her ex-partner were also relevant. Those who had a difficult separation, where any property was disputed, and especially if violence

³All the issues raised in the following two lists will be subsequently discussed but not necessarily in this order.

was an issue had more unsettled housing histories for the first two to three years after separation. This is supported by Funder, Harrison and Weston (1993) who found that, for a woman with custody of the children, up to five years were required to achieve the same standard of living as that experienced prior to separation. In the experience of the women interviewed, this period of adjustment was often longer and sometimes perceived as never going to happen. Universally there is not only a dramatic drop in income but also in quality of housing after separation and this is supported by this research. Five of the women in this study, prior to separation, had been in their own home but had been unable to achieve ownership to date. Not having enough equity in the previous home was the predominant reason why these women were now renting rather than owning. In two cases the original home was in an isolated area out of Auckland.

Prior to 1992 the availability of Housing Corporation loans had a significant effect on the stability of the housing market. The loans were only available to first home buyers and until the late seventies the property had to be a new home. This requirement, while stimulating the building industry also put pressure on new land on the parameters of cities (Thorns:1994:226). A relaxation of these rules making existing homes eligible and the availability of second chance loans, albeit at a higher rate of interest, in recognition of the needs of women who had separated, added to stability by enabling more women to become owner-occupiers again.

The changes in housing policy in the early nineties saw an end to income related low interest loans and other special housing schemes. This regressive move had an adverse effect on the housing stability of those who would previously have been able to buy. Auckland house prices have exacerbated the situation. Having access to the family home or enough equity to purchase another enhances stability.

For others stability seems to have a close association with income. Where the income is adequate to the needs of a woman and her family there is a noticeable decrease in mobility. This would mean earning a great deal more than the Domestic Purposes Benefit or the income most women with children can access. Not only the level of income, but as Badcock (1994) points out, whether there are one or two paid workers in the household is a significant factor:

...[I]n Australia, especially during this period of labour market restructuring, housing wealth is being progressively concentrated amongst those households with the greatest opportunities for career advancement (625).

Looking at the history of each woman there seems to be no straight path from rental to ownership as is often assumed. The picture is much more complex. As Badcock (1994) notes:

...there is a need to widen perspectives 'beyond a simple imagery that equates home ownership universally with ladders, opportunity, mobility, the accumulation of wealth or with problems of disrepair or loan repayment' (611).

Wulff and Newton's Australian research (1995), which examined movement within tenure paths, found that four times as many home purchasers move outward than move closer into the city whereas private renters moving from one rented dwelling to another most typically remained in the same local area. Generally this was true of the patterns found in this research. Within the public system moves were constrained by availability, but were largely within the same area, perhaps reflecting efforts to keep disruption for families to a minimum. The stability of owner-occupation and my time frame meant that none of the women who owned their homes moved during the research period. Private renters however were very mobile tending to move predominantly within the same area but if in a high cost area they were increasingly forced into lower cost adjacent suburbs. In a market environment new patterns may well be established. It is important to mention that the search for appropriate accommodation can require a number of moves until the right place is found. Even if the 'right place' is found it is then subject to the vagaries of the market and can then be sold or the owners may decide to move in.

Two central issues which frequently arise are the sale of properties and temporary accommodation with friends or family. The link between the fluctuations of the property market and the impact these movements have on people's lives highlights the lack of power and vulnerability of those caught in the rental market. Forced movement, because of the sale of a property, is mentioned frequently and the distress this causes can be immense for women who have had to move a number of times. The sale of a rental home is the most commonly mentioned reason for moving. One of the women, when told her home was to be sold, despite a verbal

agreement to a long term tenancy of at least a year, challenged the owner on this and asked what long term meant to him. He replied that he saw this as about two to three months!

Another woman who had experienced a high mobility pattern was getting increasingly despairing after each move to the point of feeling suicidal. The buffer zone is provided by friends and family and if that fails or is not available, emergency housing fills the gap. Those who had no family support were particularly vulnerable when their housing became unstable. The worry that they might have to move is always with these women.

The definition of what constitutes temporary is becoming increasingly blurred. While the women may identify the accommodation as temporary this can amount to anything from three weeks to three months to a year. Women frequently described the desperation they felt at yet another move:

Michelle Moving has been so hard for me because I've done it so many times. I get a big brick wall up about it now.

Apart from the dislocation and lack of continuity, a key issue is the actual physical part of shifting. Having to ask for assistance is an issue and the dependency involved is particularly distressing.

Anne ... it was like everyone was thinking 'oh my god we're shifting her again'...

An inability to afford market rentals being asked as well as the costs of moving are making the temporary permanent in many cases, leading to overcrowding and many associated problems. Even some of those who had found a house intimated that it was all they could get and many of their other needs were not being met. Edwards, R. (1995), in her study of families in temporary accommodation, affirms these results and concludes:

The homelessness continuum moves from people who are without the 'shelter' of a basic physical structure (such as sleeping in the streets) to those without a 'home', living under a roof which provides no sense of security, belonging or identity...(61).

Kate's Story

Kate, who has found herself in a series of temporary accommodation arrangements explains the powerlessness of her position as she 'fits in' with whoever is giving her some space:

Kate I knew that (a friend) was coming into town and that she was buying a house and that she would have to get somebody in to help pay the mortgage so I suggested that it might be quite a good idea as we were actually moving into the house together at the same time and that actually might give me a little bit more power in the situation.

Despite her hopes for this new option the same patterns emerged:

...really I'm just looking until my daughter's finished school, that's as far as I can see and hope it remains steady until then...I don't know...Whether she can watch her programme on television whether she's free to be in the kitchen and get food out of the refrigerator and cook something up when she wants to. She's got a telephone in her room...and I also pay the telephone bill so she can at least sit on that and be comfortable but really she's not free in this house and she wasn't free in the other house. She's only free when I'm actually in power...and I think that's just a dreadful situation...it stinks....

...when it comes down to it, I don't own this house, so all ultimate decisions really are left with [the owner]. I don't know why I'm in this situation...what I actually do is blame myself that I'm in this situation, I should be out there with a job and earning a wage and, where did I go wrong really...

Her situation is an example of homelessness, where there is no feeling of permanency, security or control over her environment.

Sometimes it feels just great because the house ticks over really nicely and you know and it can be quite nice living with a house full of young people and then other times I just sort of get the overwhelming urge that it's not my house you know so again...it's a bit like shaky ground you know, living on shaky ground.

The position of single parents such as Kate, highlights the lack of control many experience in the process of accessing affordable housing, and the self-blame they feel when they fail to succeed. The government's process of blaming the victim of the housing policies is replicated in the unwarranted responsibility these women feel themselves for their situation.

A common path out of rentals is through remarriage, or a new relationship which reinforces the power of patriarchal relations as a common means of accessing home ownership. Four women had formed new relationships by the end of the research and two were in their own home. Heterosexual relationships often mean access to a higher wage than a woman is able to earn and home ownership through the predominantly male advantage of higher wages and less responsibility for childcare. However, remarriage does not always signal an improvement in housing. Some children of one of the women still shared a garage and her new partner was also supporting his previous family. Even though it is their own home it is only marginally adequate.

Issues associated with life cycle are also relevant. A number of women mentioned constant changes linked to older children coming and going. Some women expressed a desperate view of their future with the increasing pressure on women to save for their retirement when their financial circumstances are inadequate and access to mortgage free housing as a source of income support in their future retirement years is denied to many:

Kate *Oh I've given up now, I'm too old so I've got that as a problem now...I'll be 50 years old next year so I think they'd be reluctant to give me a loan now and so I've stopped panicking really about ending up living in a cardboard box, which is a possibility and I've decided that if it gets really tough...I mean honestly looking at the future and not having a home or anywhere to live and goodness knows what it is going to be like then I'll just quietly take myself out I've decided...what the hell...I mean otherwise you just go on thinking, "where am I going to be living in my old age?"*

Consistently mentioned, is the vulnerability women feel in a rented dwelling especially in a changeable market based environment. The effect of constant moving on children was notable, affecting both health and schooling:

Amanda *I get really stressed when I have to move...when we first shifted to Auckland...it was just a terrible time for a one parent family to be trying to shift furniture which is absolutely impossible with a tiny car and not knowing anyone to help me. My son's behaviour was very difficult because he was very unsettled and unhappy and it just took ages to settle down. I can't live with that sort of thing again and again and I think after four years in this place we're starting to have a relatively healthy and settled family life. He has coeliac disease, a bowel thing and when things are traumatic and unsettling he has really quite major health reactions and that's really, really stressful...he soils himself constantly.*

Children are often silent witnesses to these housing movements and the associated problems. Michelle received a lot of criticism from family and friends when she insisted on keeping her children at a fee paying school she could barely afford. Her decision was based on an awareness of the importance of continuity for her children and in the long term this has paid off when her housing journey is considered.⁴ She moved 14 times in 12 years, sometimes being in a house for only a few weeks before it was sold. By keeping her children in one central school during most of this period they were at least not disrupted educationally and she believes this has helped them emotionally as well.

The Educational Review Office in a report on Tamaki College in Glen Innes, Auckland, said that the school's roll had changed by nearly 50% in one year compared with the norm of 20%. The Principal commented:

In 1996 South Auckland schools reported a 45% turnover in their pupils per annum, and a secondary school in a large state housing area reported that 47% of pupils had been on the roll less than a year. The number of kids in our school that have somewhere to study in their homes other than the kitchen table I can count on the fingers of one hand (The Independent:17 May 1996:13).

Susan St John, writing on the Child Poverty Action Web page (1996) notes:

As primary health care for children is often administered through schools, children who are not in one school for long enough can miss out....children from mobile families are often already behind their chronological age in achievement, there is little hope of them being in a position to take advantage of their education. Overcrowding, noise, lack of space for study, no place to keep books, lack of reading and resource material in the home make homework difficult if not impossible. The combination of ill health and lack of sleep can make children difficult and apathetic students.

Disrupted education and health records have serious implications both individually and for the community. The instability of private rental accommodation is a major issue and, together with other factors which put pressure on women using this form of tenure, warrants further examination. Reflecting on the importance of stability and other factors discussed as part of an exploration of the women's housing journeys I now wish to examine the experience of accessing a private

⁴ See earlier discussion on the women's profiles in chapter entitled "Women parenting alone: a profile".

rental home and what barriers prevent these women from accessing affordable and stable housing.

'Dead money': private rentals

Helin Well I guess if I owned my home I'd feel like I was getting somewhere in life. I would probably be paying the same amount in rent but I'd be getting somewhere I'd be paying my own mortgage rather than someone else's mortgage. It would be better security for my kids. Even if I owned this place and lived in it for the rest of my life there'd be something they could inherit [laughs].

The rental housing sector is increasingly the dominant tenure for the young and those on low incomes who cannot afford a deposit for a house. Women, who make up 82% of single parents, are more likely to be in rentals than men (Statistics New Zealand:1993). Those who do not own their home are forced to live in a sector which is the most vulnerable to change thereby extending their marginalisation.

The key issues identified by the women as making ownership a more attractive option than renting are:

- After a deposit of 25% mortgage repayments even including rates and insurance would often be lower or the same as rental costs.
- Privacy without landowners coming and going.
- Control over their environment.
- Security of tenure.
- Housing as an investment being something for children or for retirement.
- Stability and continuity of location relating to schooling, networks etc.

A key factor arising out of this research data was the central problem of housing being used as an investment.

Private rentals and investment

Housing has remained a most tax advantaged way for the better-off to save. As other tax incentives have been removed, and following disillusionment with the sharemarket's extraordinary crash in 1987, housing has been the safety valve for speculative pressure...rental properties can be negatively geared and offer the prospect of tax savings and large tax-free capital gains (St John:1997).

In Auckland over the last few years demand has been higher than supply although during 1997 this situation eased off a little with rents remaining stable or actually dropping in some areas. The core landlord population tends to be fairly stable but the floating investment sector is much more fickle. An agent working in the Te Atatu area confirmed a shortage of rentals and a rise in the number of investment properties during 1994 and 1995. This was a change from two years previously, in 1993, when there was a high turnover in properties and because of high interest rates and higher house prices, properties were being sold. At that time, many landowners were managing between six to ten properties which were being bought and sold according to the market. Despite these fluctuations rentals remain far higher than can be afforded by those on low incomes. Agents report that when advertised most rental properties have a high response rate, 72 on one property was recorded by one agent in the Titirangi area. One particular agent in a private communication said she rarely has to advertise as they have people waiting on their books and word of mouth deals with the rest, although this depends on the area.

My interviews with real estate agents in Titirangi, Te Atatu and Central Auckland, suggest that rentals play a very small part in the operations of these agencies and are regarded as a problem. The person managing properties was invariably doing other jobs and the impression I gained was that they only did it as a means of getting other business. One agent interviewed was adamant that the "quality of tenant" was held to be more important for many of their clients and that while they might advertise a particular rent this was often modified if the tenant was prepared to look after the place and be a 'good' tenant. They all agreed that many landlords would rather have a reliable steady tenant and get \$250 per week than ask more and get a less desirable tenant.

With the increase in house values over the last few years and a drop in interest rates, people have used their newly acquired equity in their homes to buy houses for investment, often for retirement. Interest rate fluctuations and a period of static rents put pressure on some landowners to sell when the rent no longer paid the mortgage. While still an inflated market, 1997 has seen a more stable situation in Auckland.

According to one real estate agent in West Auckland in 1995, people were looking for rentals between \$230 and \$270 for a three bedroom house. More recent statistics reveal that in the 18 months since these interviews, three bedroom houses in this area are in the \$255 - \$290 range (King:1998). A good proportion of rental properties are investments for retirement and considered by agents to be relatively stable. But women's experience indicates otherwise. Where housing is an investment the main objective is maintaining that investment, not housing people. Housing is closely tied to the fluctuations of the market and this has a detrimental effect on those women who are forced to rent. They report extreme insecurity and lack of privacy as potential buyers view the property. They never know when they might have to leave despite assurances when first renting the house. This threat invites subversive action:

Suzanne ...we are constantly getting letters from real estate agents saying we'd love to sell this property because it's prime property...so all the people who live along here we're constantly removing them don't show the landlord because that's what happened at my last place the guy promised that he wouldn't sell it and he did.

One woman felt forced to make a stand. Her house was part of a group of rental houses and as she had moved frequently she decided that she would not move when they were sold, despite being required to do so. While her comments are a celebration of courage, they also reflect the extent of the disruption caused by the selling of these homes and the lack of power a woman in these circumstances can feel:

Anne ...[It] started off all over again...people streaming through - our lives were open again...and it got sold it took a year - it was a bankruptcy sale in the end and the landlord had just let all the places go to rack and ruin and didn't give a damn about the place and there were fights and we had someone being stabbed and it was really gross but stubborn me had decided to stay. [The person who bought it]...rented them out,

threw everybody out and I said I hadn't done anything wrong and refused to go, I was really in one of those stubborn moods because actually...[son] was sick...had to have a kidney operation in the middle of all this and [daughter] was doing School C and I was doing my Varsity exams so I think basically I'd had enough...so I didn't shift - everyone else had to go and then they renovated all the places but never touched this place. there's never been any work on it.

She was forced to move when the rent for her home was eventually raised to \$260 per week but she managed to find a place which was cheaper, at \$220 per week, which also provided a better social environment.

When the rental home is an investment for the landlord constant renovations are a common experience. Ann's example illustrates the lack of control she felt over her home:

Ann ...he'd painted the outside of the house last summer so we had him in and out of the place painting it and after he'd painted it he got someone in to change the joinery to aluminium windows so we had all our windows pulled out in one day and there were nails and dust and everything everywhere and it was at that stage I said to him you're not actually doing this for our benefit so obviously you've got it in mind to move back in and his wife was giving up work and having a baby and everything at the same time and he said to me, "well yeah, we are planning on moving back this year" and so I had that hanging over me all the time.

The private rental market is dominated by movements of house prices and interest rates with a subsequent detrimental effect on those who have to rent. During a slump in house prices, all areas of Auckland register this as either a drop in rentals or less growth but in North and Central Auckland the recovery gains overall are greater. North and Central Auckland did experience a drop in rental prices for three and five bedroom houses between 1995 and 1996. It is unclear why this should have happened except that the rental for 1995 was exceptionally high and there may have been some consumer resistance with families taking smaller houses, either two bedroom or four bedroom which were cheaper. Apart from the aforementioned categories and a small drop in 1992 in all areas except West Auckland, there has been a steady increase in rentals across all house sizes as Table 6.1 shows:

TABLE 6.1 *Mean rentals for all houses for the Auckland region 1997*

No. bedrooms	Year Dec	Rent in \$ North	Rent in \$ West	Rent in \$ Central	Rent in \$ South
1	1991	168	117	137	123
	1992	133	123	131	108
	1993	137	127	137	111
	1994	157	147	160	119
	1995	167	157	182	122
	1996	175	168	208	149
2	1991	177	166	175	151
	1992	173	156	173	148
	1993	181	160	180	160
	1994	199	176	211	175
	1995	226	200	241	194
	1996	237	222	265	213
3	1991	224	195	245	190
	1992	222	192	234	190
	1993	234	198	256	202
	1994	255	227	288	223
	1995	320	251	323	246
	1996	302	280	342	272
4	1991	289	267	320	236
	1992	269	230	314	236
	1993	308	240	340	262
	1994	325	260	369	287
	1995	363	284	396	304
	1996	367	361	421	338
5+	1991	310	264	346	257
	1992	318	274	326	192
	1993	251	355	374	283
	1995	440	333	525	392
	1996	367	363	483	399

Source: Ministry of Housing: 1997 (Tenancy Bond Database).

Actually accessing a rental home in such a competitive market takes a great deal of strength and tenacity and when combined with discriminatory aspects the task is particularly difficult:

Suzanne I have started looking at the paper recently and ringing places. I only want to live in a house. I refuse to live in a flat again...I hate flats they're just too close to other people with no privacy. You can hear everybody shouting through the walls and partying. I like to have my own space...which is very hard to get and with a garden that's so hard to get. You get so sick of ringing up and it's gone.

Sue It's been getting the paper first thing in the morning...running out to these places that say excellent, lovely and they're just pits...the carpets have been flooded and the doors ripped off and you say, "is there any room for a child to play?" and they say, "oh the driveway" or I ring up and they go, "oh it's not suitable for a child"...as if a child's not entitled to live in a comfortable surroundings and doesn't deserve to live somewhere decent. I found the attitudes soul destroying.

The shortage of housing in Auckland up until the end of 1997 has exacerbated these issues and other arrangements are utilised out of necessity. Sarah who was paying a large rent also had additional expectations:

Sarah Houses like this are only temporary while the owners are overseas and there are all sorts of caveats like could you feed our animals, look after the pool and could you do this and pay this huge rent to pay for our trip...I've probably paid their air fares...in the overall scheme of things rental housing just isn't there for families. There's nothing...four bedroom rental housing is terribly hard to find. I looked for two months to find somewhere to go.

These stories illustrate the difficulties of having to depend on the rental market, the insecurity and instability for families who may be under stress from other sources at the same time. As Philippa commented:

Philippa Is it a housing market or a glorified house-sitting institution in favour of the landlord?

The tenant's relationship with their landlord is another area which requires some attention despite the services of the Tenancy Agency.

Landlords

Experiences with landlords are varied. There is a general consensus among the women interviewed, that renting a house which was previously the owner's home is not so successful. As Michelle explained:

Michelle ...the best circumstances are where somebody just owns a house and they're just renting it...they just see it as some kind of investment. They don't have any personal attachment to the house...like it's there merely to be rented...where people have got a personal interest in their home and they haven't let it go so it means that you can't be there in peace...or make it your home and they can't let it go.

Helin ...where I've rented family homes and when I've moved the furniture they've said, "oh you've moved the furniture" [Laughs].

Two women in this study had been harassed by their landlord and one woman took her landlord to the Tenancy Tribunal twice. She finally left the flat:

Michelle ...he was nuts...I mean he constantly called round to the house and was actually, literally spying and I know it wasn't me because it's happened to the subsequent people who've lived there too and that's been an ongoing thing for that place...yeah.

The other woman put up with her problem as she felt she had no alternatives. She accepted an outdoor shared toilet and bathroom and a lower level of maintenance in return for a reduced rental. Tenancy agency workers may say that there are protections for tenants but it is difficult for tenants to complain when their tenancy might be put at risk. Helin supports this with her comments:

Helin In private rentals it's a lot more difficult because you want to be nice and polite and like you've got nothing to hide so the landlord turns up when everything is a mess and you've got to be a perfect tenant all the time..and that's a bit of an invasion of privacy but you kind of feel like you don't have the right...

Having to watch their behaviour was a common experience, trying to be a deserving and 'good' tenant. One woman was renting from a relative who was always checking up on her:

Nathalie Expectations are a lot higher because it's family. When I was living in a flat the house would be absolutely upside down and if he [the landlord] came to pick up the rent I would be apologising for having it in such a mess and he'd say I don't care as long as you don't ruin my place that's it and now [in Aunt's place] it's a major issue if there's washing on the chair or something like that because it's not perfect because my Aunt has that expectation of me. She said to me, 'if you were an ordinary tenant we wouldn't be having this conversation but you're my niece and the expectation is that you will keep it tidy because of your love and respect for me'. I feel like I'm being manipulated. It's not that I don't love her...

Nyland (1988) supports these findings and notes that:

Women on their own also express fear of or have experienced sexual harassment or assault from landlords/agents, and often put up with low level harassment to "stay on the good side" of the landlord/agent (22).

Security of tenure is also identified by women as a key issue after affordability. Nyland (1988) agrees:

Security of tenure is highly valued and fears of eviction extremely strong, as finding alternative accommodation becomes increasingly difficult (22).

The best option seems to be professional landlords who have a number of properties which they run as a business. If the business is well run, as Ann reported, the arrangement can be very acceptable:

Ann [The house] had a really nice feeling and it'd been newly painted and everything, the landlord was a new owner from last November, she was really professional, she has other places, and like she had a list of things that were wrong with the place when she walked in and gave guarantees she'd fix them...she knows to ring, I mean she knows the rules of a landlord, maybe she went to landlord school or something (laughs) and she introduced me to the neighbours, ...she actually gave me a rundown...

Unfortunately, this landlord has recently gone overseas putting the flat in the hands of a property management firm and Ann is finding this new arrangement difficult and impersonal. They have already sent her a form letter, which she found disturbing, telling her of the repercussions if she defaults on the rent.

In some circumstances a personal relationship is formed which can work but can also be potentially problematic. Suzanne is basically happy with her arrangement but she also remarked on the shared toilet, bathroom and lack of maintenance:

Suzanne I don't think he comes unless [other flat owner] is home because then they go together and get the tools out if they are going to do something in the garden. He helps out sometimes [eg heater] but he will also ask for an egg if he's run out...it's quite casual. When my Mum died he let me use my rent money to catch the plane down so he is really good and he said pay it off another time so I feel okay if I spend into it because of power or something he'd just say well make it up next time. So that's the only thing that's kept me here knowing that I've got that flexibility.

While state housing provided some flexibility when tenants were suffering hardship, gaining that commodity in the private sector is usually not possible and if it is available the compromises can be unacceptable. There is also considerable tension for women who feel unable to ask landlords to fix things in case they jeopardise their tenure:

Ann ...there are so many bits and pieces in this house that need repairing but it's a fear that if I ask for them to be repaired that my rent will be increased...\$220 is quite a small amount...I know that a lot of people are paying \$280 and the thought of going up to \$280

just feels so crippling. You see we've lived here for two years at \$220 and I'm just waiting for him to turn around and say "Okay the rent needs to go up".

Discrimination⁵ in the rental housing market remains a problem. A study quoted by Campbell (1994), found that 17% of landlords knowingly discriminated when choosing tenants. Women found that they were most frequently discriminated against for having children and sometimes for being a beneficiary, but this was very hard to substantiate:

Suzanne ...they wouldn't give it to me because they didn't feel that three rooms were necessary for two people. But I said I'm going to use one for a sewing/knitting/craft room with my study stuff in there and [child] will know that's out of bounds. They said, "no we're giving it to a couple who are having a baby".. But I said that's still the same as me, they've still got one bedroom for the couple. I got a bit annoyed about that.

I was just about in tears, I said I've taken six months to find this place which was because no one wanted kids...they think that toddlers will draw on the walls or something The thing is when they said that about [the child] being there and mucking up the walls I thought how many children actually do that because you bring them up so they don't write on the walls. And being on DPB they wanted someone with a more stable income and I thought the DPB can't be any more stable whereas people in work can be fired..

Obviously landlords vary, although the difficulties outlined above present an unpleasant picture of renting in the private sector. Those tenants who had what they believed to be "good" landlords who were polite, thoughtful and unobtrusive were prepared to stay and happy to go a little further than usual in terms of good will.

Those with the state as their landlord have some problems in common with those in private rentals but other issues are different because of the state's radically changed role. It is to the state sector I shall now direct the discussion as a means of exploring the major changes in the delivery of this type of housing.

⁵ See McDonald (1986) "Racism and rental accommodation"

Housing New Zealand homes and market rents

Michelle I could even live with the idea of living in a rental home but knowing that I had...that I could make it my home and it was secure. Like even if it was for 10 years like a big chunk of time that I didn't have to worry or think about moving that I could really make it my home.

Photo 6.1 Protesters objecting to the sale of Auckland City Council rental housing



Source: New Zealand Herald:1996

Over the years there has been a steady increase in the numbers of single parents in Housing New Zealand homes, which emphasises the important role played by this tenure for this group of mainly women. In 1981 there were 10,572 women

parenting alone in state houses and in 1986, 13,314 or 26% of those in state houses were women parenting alone and in 1991, 37% or 18,201 were women parenting alone (de Bruin:1993:180).

Historically, family housing, that is two parents with two children, was the norm and housing appropriate to the needs of minority groups, such as single parents, was unusual. This lack of alternatives put increasing pressure on the then Housing Corporation to relax its eligibility requirements and as a result an increasing number of single parents became state housing tenants. This move was not without its critics. Ferguson (1994) notes a comment by the chairman of the Auckland allocation committee in 1973 saying:

...solo parents, many of whom had never married, dominated the state rental housing lists. 'On the losing end is the family that is trying to make a go of it' (275).

Reflecting the ambivalence felt by society in their response to single parents and the historical cycles of criticism aimed at this group of women, Ferguson adds:

Prior to the introduction of a national points system in 1973, allocation committees had often awarded bonus points to solo parents. But the government thought this created distortions, and the new system ended this practice, 'providing a more equitable balance between solo and married families' (275).

The target group defined by the Housing Corporation in 1988, was those living in overcrowded conditions, substandard housing, temporary accommodation, sharing housing with other families and those unable to afford housing on the open market because of limited incomes, discrimination or special needs. Research done in 1991 by Peat Marwick, quoted in Roberts (1994:107), found that 95% of Housing Corporation clients met these criteria which is an interesting finding in the light of the government's emphasis on 'fairness' and the assumed inequity of direct provision. Moving to a targeted Accommodation Supplement as the only source of assistance for all tenures, rather than direct provision combined with income supplementation for those unable to access a Housing New Zealand house, will not meet the varied needs of those on a low income.

The former Housing Corporation was both an important source of new housing, thereby stimulating the building industry, and a purchaser of existing

accommodation. It was also a major source of mortgage funding to low income people:

From 1974 rental allocations were directed towards the provision of accommodation for a range of social groups in an attempt [as Housing New Zealand reported] to create “balanced communities” (Murphy and Kearns:1994:7).

The Housing Restructuring Act (1992) allowed for the establishment of Housing New Zealand. Prior to this Act state housing tenants paid rentals based on a percentage of their income averaging 30%. After the housing reforms rentals moved to market rates. Housing New Zealand’s 1997 “Statement of Corporate Intent” is an instrument which is frequently touted by both the Minister of Housing, McCully, and Housing New Zealand as evidence of the government’s social conscience and the drive to meet perceived housing need. When the following Housing New Zealand Mission Statements (Housing New Zealand: 1995, 1996, 1997) are contrasted with women’s experience of accessing housing these comments are shown to be merely rhetoric and the contradictions become evident.

1994/95 Mission Statement:

“To be the *foremost provider* of rental housing for those on low incomes”

1995/96 Mission Statement:

“*Maximise the value of the company to the Crown*, while contributing to the Crown’s social policy objectives of facilitating access to rental housing for those on low incomes”

1996/97 Mission Statement:

“To provide rental housing to those on low incomes in a manner which meets the Crown’s social objectives, *enhances shareholder value*, is customer service focussed and *attracts private sector investment*”

“Housing New Zealand seeks to match, but not lead, market rentals. Within a policy of annual rent reviews, *the objective is to closely follow the market*” (Housing New Zealand:1997:6 - the italics are mine).

Housing New Zealand publicity information (1996) states:

We're a business, run along sound business lines, but we're no ordinary business. As providers of housing to low income earners and those with special needs, we recognise that we occupy a unique position in the community (10).

Yet Housing New Zealand has a stated objective that it should be as profitable and efficient as comparable private businesses, setting rents according to the market. This is done by reviewing rents charged by other landlords for similar properties in the same area and rental increases take place on the same basis. Housing New Zealand is no longer under any obligation to adjust rents according to the particular circumstances of individual tenants.

The continuing dilemma for Housing New Zealand has been to rationalise what are two incompatible objectives as this discourse analysis quite clearly illustrates. Not only is there no identification of who these priority groups are, making the issues of gender, race and disability invisible, but the contradictions inherent in these statements are obvious and a source of much criticism from housing community workers. The ideological basis of the housing policy changes is made evident by the continual denial of Housing New Zealand, despite persistent challenges by housing community workers, that there is anything wrong with these objectives.

Market rents

As part of Housing New Zealand's ongoing effort to combine the incompatible, their Statement of Corporate Intent 1996/97 commits the company to the provision of rental housing for those on low incomes in a manner which meets the Crown's social objectives, enhances shareholder value, is customer service focussed and attracts private sector investment. Despite the difficulty of combining such opposing objectives, they base this move on the idea that the market will respond to the need and provide affordable housing and choice despite some evidence to the contrary (The National Housing Strategy:1992). Housing New Zealand states that their two main "drivers" are to:

- reasonably match supply of housing with demand for housing given market rentals
- achieving target levels of property investment performance

Under the new coalition government Housing New Zealand has once again beavered away to come up with its current focus which is seen as “meeting the Crown’s social objectives in a business like manner” (New Zealand Herald:8 April 1997).

97% of Housing New Zealand tenants earn less than \$500 per week (Housing New Zealand:1997:4) and criteria set by the government states that they provide access for those on lower incomes. Another report by the Social Services Select Committee (1997) contradicts this figure (97%) reporting a figure of 94% as opposed to 88% for the previous year. The report also notes that while \$500 is set as the benchmark, the average weekly wage after tax is approximately \$465. Rents for Housing New Zealand houses are “market related” rents which, in most cases, are a little less than private rentals, the only advantage being security which private rentals do not usually provide. More recently, housing workers have noticed that an increasing number of Housing New Zealand houses have higher rents than their equivalent in the private market.

In a reply to a question concerning the criteria for rent setting, the Minister of Housing identified four sources:

- independent valuations
- data from the Bond Processing Centre of Tenancy Services
- statistics gathered on private sector rentals from the letting columns in newspapers
- staff (Housing New Zealand) draw on their market and operational knowledge of the area.

“The market rent for each individual property is then calculated from the benchmark rent to take account of the property features” (Parliamentary Debates:1997:2674).

Where a unit is unlet for a significant time it will be sold rather than the rent be reconsidered. A recent financial review of Housing New Zealand by the Social Services Committee (1997a) commented:

In light of the fact that there is a constant demand for state housing, we question whether this practice [*selling HNZ houses when they become vacant*] aligns with the company’s social objective of providing priority allocation of vacant rental units to defined priority groups... We are concerned at long waiting-lists and waiting-times, particularly in the major cities where Housing New Zealand is continuing to sell homes in high-demand areas (2).

The Committee also noted that Housing New Zealand seemed to be the market leader in some areas of the country. Housing New Zealand’s reply to criticisms from housing lobbyists that their rents are unaffordable, was to commission a review of their rent setting procedures. The financial review, as mentioned, affirms Housing New Zealand for following to the letter their legislative requirements with rent setting but in no way does the review critique the basic premise of market rents to which Housing New Zealand is required to comply. Also noted as a supporting factor, was the challenge to Housing New Zealand’s right to charge market rents which resulted in a High Court decision in Housing New Zealand’s favour. The failure of the complainant to appeal the decision, is seen by Housing New Zealand as giving further weight to the original decision and thereby to their policies.

Housing New Zealand began moves towards market rents in 1991, but in March 1992 Ferguson (1994) notes:

...the Tenancy Tribunal found that it had breached a tenancy agreement which guaranteed that the rent would not exceed 25% of the tenants gross income. Subsequent legislation ensured that previous government policy could not be used as part of the terms of a tenancy agreement (290).

Misty supports this finding and expressed her sense of outrage at a change in policy which she believes had no mandate:

Misty ...the original statement of Housing New Zealand was for 25% of your income...there's been no renewal of agreements or anything like that, that's their words (laughs)...the thing is they wouldn't live in half the houses that are in diabolical states and pay that sort of rent. There's kids out there starving, people are leaving their homes...

It is useful to establish a statistical picture to illustrate which groups were most likely to be affected by any changes to Housing New Zealand. In 1991, 28% of all women living in rental homes were in Housing New Zealand houses. This proportion increases with age. Only 20% of the Pakeha women living in rental accommodation were in Housing New Zealand houses as compared with 47% of Maori women and 65% of Pacific Island women. Consequently, the impact of the changes have been especially significant for Maori and Pacific Island women who are frequently invisible in the figures. 55% of single mothers are living in Housing New Zealand houses. This indicates the importance of this provider for this group of women. Single mothers make up 37% of Housing New Zealand tenants (Housing New Zealand:1996:12). Waldegrave (1997), as part of a poverty measurement project, concluded that 64% of families living in Housing New Zealand houses were below the poverty threshold (172).

Market rents for state houses, which were previously capped at 25% of a tenant's income and willingness to pay the market rent became one of the stated criteria rather than housing those on a low income. Housing need has remained one of the criteria but in practice has become limited predominantly to those with disabilities, health issues or emergency cases.

Are state tenants any more stable than private renters? My research does not answer this question but the replies given by women renting Housing New Zealand houses indicate that they perceived this tenure to be more stable.

Kim The fact that it was stability I knew that I could live there for 10 years. The stability because they can't throw me out...if I leave here they will put this on the market I'm sure...that's what they seem to be doing with the other houses.

Misty, one of the women interviewed, also cites the fact that she can stay in her state house as long as she pays the rent as a major factor in her decision to stay

rather than seek a rental in the private sector. Stability is the only advantage offered by state housing and even then only in lower rent areas or where the rental is affordable. Empty homes are perceived by Housing New Zealand as not wanted and in many cases are sold when the opposite is the case. They are merely unaffordable.

Currently Housing New Zealand is just another landlord in the housing market being more advantageous to single parents by being less likely than the private sector to have discriminatory practices and offering security of tenure if the rent requirements can be met. This former point referring to discrimination is especially important when considering the high proportion of Maori, Pacific Island and single parents using the state sector. Roberts (1992) notes that this advantage has been highlighted by the Race Relations Office. Austin, Hucker and Lunday (1996) also note that over 20% of the tenants in Auckland City Council homes, surveyed reported “past discrimination and/or lack of security in the private rental sector”.

However, state housing has also had a certain amount of stigma attached, especially associated with single parents as Nathalie’s comments illustrate:

Nathalie I think that there is a lot of stigma about being a solo parent in a state house. Because many people said to me before the market rents, “why don’t you get a state house” and a lot of my friends and my Mum...she lives in one herself...they said, “why don’t you get a state house” and all the time on my case about getting a state house and that was something I just would not budge from because I didn’t want to be another solo parent in a state house and I just thought...no way I’m not going back to that...it’s bad enough that I’m a solo parent but in a state house too, no way.

This was mentioned by a number of the women as a reason not to apply for a state house:

Kim Oh definitely, to me it was, I mean its my own pride I suppose and ego as well that I didn’t want to...the stigma attached to it. I mean I was a single parent...I was not proud to call myself a single parent although I probably put myself in a solo mother category more now (laughs) and that sounds really terrible but that’s how I have looked at it.

The raising of Housing New Zealand rents to market levels has impacted severely on women who are on low incomes. As part of an effort to resist these changes some women were part of a protest action. Misty, who lives in a Housing New

Zealand home, was part of the rent strikes prior to the final rental increases. This action has made her feel good about making a stand but she was unable to attend the meetings of her housing group because there is no disability access, an unsupportive situation for her to be in as a women making a courageous stand. She commented on the situation in her area which is predominantly Housing New Zealand housing and the deep disillusionment she feels:

Misty ...in some areas people are paying \$250 a week, where the hell do they get off asking for that? ...when the rent rises first started...and we were told then...that places would be assessed...you know I haven't had any assessors around here...the house is shot...

In addition, she believes that Housing New Zealand:

...should maintain their original policy about leaving the rents at...[25%] and not creating such hardship for everybody...just leave people alone they're getting their damn rents...I think they should just leave them alone.

She eventually withdrew from the strike action, identifying the difficulties of maintaining such a stand as a single parent and expressing some disquiet over her involvement in the campaign:

I stopped the rent strike...felt unsupported by the organisation which initiated the strike and encouraged me to do it...felt like a political vehicle. I had children to worry about and had nowhere else to go. If it had been just me that would have been okay. I heard of other people being evicted and nothing seemed to happen despite assurances of support. Bottom line is that Housing New Zealand don't care. I am now paying \$205 per week which includes \$10 of arrears.

Since the 'final' round of rent increases in 1996, rent rises actually seem set to become an annual event although, as a result of a rent freeze introduced by the Coalition government at the beginning of 1997, rent increases were postponed until 1 July 1997. The freeze only applied to existing tenants and housing workers note that rents which went up a day before the freeze remained as they were. Women report that accessing additional income for housing costs which are unable to be met is very difficult and heavily monitored:

...the coalition document had called for an affordability review and increases to the accommodation supplement and special benefits...about \$630 million was being spent on the accommodation supplement this year and the coalition had called for

a lot more to be spent next year. There is a determination to ensure those under most pressure on the affordability front are given some suitable assistance...there is still additional help with the accommodation supplement if their rent goes up now (McCully:1997:New Zealand Herald:20 February).

On 1 July 1997, the date on which the freeze was lifted and rents went up for many tenants the government announced that the Supplement would increase from \$125 to a maximum of \$150 and the percentage covered would move from 65% to 70% as the Minister for Housing had intimated. This most recent rise in rents has meant an average increase for Auckland Housing New Zealand tenants of \$40 per week as opposed to the national average of \$27 (Parliamentary Debates:1997:2673).

A comparison of average private rentals for the greater Auckland region with Housing New Zealand median rentals shows that Housing New Zealand rentals are in the upper levels for all categories except one bedroom dwellings. Also indicated is a growing polarisation between areas within the Auckland region, Central and North Shore rentals being well above those of West and South Auckland.

Table 6.2 illustrates the differences between Housing New Zealand housing and private rentals in other areas in Auckland.

TABLE 6.2 *Average private rental (\$) in the Greater Auckland Region (GAR), Cities within that area and median Housing New Zealand rental for 1996*

Type of dwelling	GAR	Auckland City	Manukau City	North Shore City	Waitakere City	Median Housing New Zealand
1 Bedroom	180	205	150	180	170	145
2 Bedroom	225	260	215	225	220	230
3 Bedroom	290	340	265	300	270	300
4 Bedroom	360	430	340	365	315	415

Source: O'Brien, Cervin, Chile and DeHaan:1997:59,61

A woman caller to Radio Pacific in Auckland (7 April 1997) commented that she originally bought her state house in the early seventies for \$5,000 and paid a mortgage which was the same as what she paid in rent plus 3%. She made the point that the houses have paid for themselves many times over and asked rhetorically where all that money had gone, why they had to keep making such a profit and what has happened to schemes such as that she had utilised.

The changes to Housing New Zealand, as with all restructuring, have been extremely stressful for tenants with no redress. When questioned as to the level of security she felt, Misty observed:

Misty ...they have evicted people you know and obviously won't hesitate to...because of the arrears in rent, I think that's the biggest one...So I really don't see a lot of difference between the private and public...

Provided one can pay the rental, which is increasingly difficult, the main reason women opt for a state rental is security as one woman noted:

Helin I asked her [Housing New Zealand staff] about [whether they would sell the house] and she said no but whether that policy will change then they might give us a term we have to make a decision on or will they just keep putting up the rents but she said no that they can't kick us out. It still seems that fraction more secure than private rental. I mean that's why I moved here. I'm not better off financially but I just thought it was a bit more secure.

The impact of the market rent policy is changing the fabric of women's lives. Kim, who was in a state house at the time of the first interview, commented on the previous tenant:

Kim ...the woman was here for 40 years, raised her whole family and was living here by herself and it was when the rents went up that she moved. This place was \$220 or \$225...

Housing New Zealand has been accused of stand over tactics with the collection of rents. In 1996 their response to these accusations was to refer to the low number of evictions for arrears but as Janet Lake, a housing worker, points out, an indicator of affordability is usually the rate of arrears.

Janet Lake ...the other thing that really really annoys me is that they talk about market rents, 85% of their tenants are beneficiaries right, they get that rent at source from Income Support they snatch it before the person sees it so there is no arrears rate... if you've misread the market then your arrears rate is one indicator isn't it, the fact that they've lost so much money on their do-up programme, millions of dollars, now if that were market they couldn't afford to do that so they use the word market but it's just fiction, it is not a market situation ...a good way to look at it would be to tell everyone on benefit cancel their order on their benefit and put their food first - see what happens. But people are too frightened.

Even if rent is not taken at source of income, the critical position of housing in people's lives demands that they pay rent before other necessary costs.

In 1997, a report by the Ministry of Housing, released under the Official Information Act, criticised Housing New Zealand for using forceful methods with tenants for the collection of rent arrears. The report said that Housing New Zealand:

...was too quick to take people to court and used eviction threats more often than private sector landlords...the Ministry said its staff believed the eviction threats were to get rent paid rather than to enforce evictions (New Zealand Herald:1997:10 April).

As proof the report went on to disclose that despite having less than a third of the country's rental homes Housing New Zealand had lodged 56% of all applications for breach of tenancy in the three months to September 30 1996:

...Housing New Zealand does not appear to be resolving tenancy disputes quickly and fairly through direct discussion with tenants, despite this being something it had agreed with the government it would do (New Zealand Herald:1997:10 April).

On a more optimistic note and without diminishing the importance of these criticisms, rent reviews appear to have an improved process now. According to a housing worker, the Auckland Manager of Housing New Zealand is approachable or at least wants to create an amenable face. Housing New Zealand report that they now send out rent reviews in person and will negotiate with Income Support on a person's behalf. However, I am unable to corroborate this claim.

Only three women in this study were in state houses and of these two were stable so I am unable to comment on movements between state and private sectors. Some research in this area would be valuable. One of my informants did move out of a

state house from choice and this was due to her need to return to her previous community which she had never really left. The difference in rentals was not sufficient to prevent her moving and although she acknowledged the security of a state rental, her community networks were more important. She has three children and her new four bedroom house is a private rental costing \$380 per week which has forced her to take in two boarders to help meet the rent payments. Some women perceived their situations to be overcrowded due to freeing up rooms for boarders to have their own room. Relationships could at times be strained and one of the woman expressed some concern about one of her boarders.⁶

The Citizens Advice Bureau (CAB) (1996:3) fielded almost 2,500 enquiries about emergency housing over the 1995/96 period and their statistics since 1993 show a steady increase in the number of enquiries. Housing workers are having to deal with an increasingly common scenario concerning the unaffordability of Housing New Zealand rents.

The 1996 Citizens Advice Bureau Annual Report (1996) comments:

The situation is frustrating and distressing for our clients and our staff. "My fear is that we are not very far from having a homeless group existing in Auckland, just like you see in big cities elsewhere." (7).

Janet Lake, a housing advocate adds:

Janet Lake ... and then of course we're faced with the absolute dilemma that we are putting people out now into houses that we know they can't afford so we're going to have to re-look at the agency ...what are we doing? We're putting people into paying over 50% of their income in rent when we know that's unsustainable.

Problems like these are becoming increasingly difficult to solve for agencies such as CAB's. Also identified in this report (Citizens Advice Bureau:1996) was the unavailability of Housing New Zealand houses, bonds and rentals being too high for those on low incomes and a lack of emergency accommodation.

The assumption was made by government that state housing tenants were being over assisted and yet indications are that this is not so with state housing being

⁶ See section on boarders in chapter entitled "Falling through the safety net".

generally well targeted. So called 'dependence' on one form of assistance, has been replaced by dependence on another form, the Accommodation Supplement, the difference being that there is no guarantee that adequate housing will be achieved as a result. The sale of state houses in an environment of obvious need has been a particularly controversial policy. The home buy scheme, resurrected supposedly to enable low income earners to obtain their own home and with the useful result of getting rid of unwanted state houses, hopefully to the appropriate target group of low income earners, is the issue discussed next.

The sale of state houses, the homebuy scheme and the acquisition of stock.

The government announced in the 1994 budget that it would be offering tenants of Housing New Zealand houses the opportunity to buy their house thereby further reducing the amount of available rental stock. One of Housing New Zealand's stated objectives is:

...to sell housing units which do not meet the company's requirements, and reinvest some or all of the net proceeds in properties, in accordance with an asset management plan agreed annually with shareholding Ministers and with progress against that plan being reviewed quarterly with shareholding Ministers (Housing New Zealand:1996:2).

Housing New Zealand justifies the sale of state houses as a redistribution of funding and has stated that it only sells in high cost areas and uses that capital to invest in more housing in low cost areas. While a property is tenanted, its sale is not an option for Housing New Zealand but once vacated selling become an option frequently taken in areas of high house values.

A newspaper report (Berry:1997) noted that state houses are being sold off at one every three hours, 1265 in the six months to December 1996. Graham Kelly, Labour's housing spokesperson claimed that more were being bought for quick profits by property speculators than by low income earners and that the sales were happening in areas of high demand.

Figures released to Mr Kelly by Housing New Zealand show that 4122 homes have been sold since 1992, while only 655 have been added to state housing stock. The

total number of state homes at the end of December was 66,634 - down from 70,234 in 1992 (Berry:1997).

Table 6.3 shows the revenue from sales of Housing New Zealand houses until June 1996:

TABLE 6.3 *Total revenue from sales of Housing New Zealand rental properties 1994-96*

	1 July 1994 to 30 June 1995	1 July 1995 to 30 June 1996
Rental Properties	\$42m	\$174m
Home Buy Programme	\$21m	\$ 57m

Source: House of Representatives, Supplement 18:1996:6823

Despite some additional funding encouraging Housing New Zealand tenants to buy, the costs are still prohibitive as a \$180,000 home, probably the minimum required in Auckland, less 20% would mean a \$144,000 mortgage at 9.90% over 25 years, costing approximately \$325 per week. If a 5% deposit was required on a \$180,000 home, this would mean a mortgage of \$171,000 and repayments of \$386 per week.

Helin ...I asked about other houses in my group and was told that they were only available for six monthly rent and three are empty and they think that they are probably for sale. I was told that the price for my place was \$250,000 and I regularly receive mail suggesting that I consider buying. To do this would mean a \$200,000 loan which is untenable even if I was able to get a loan of that size.

Kim The big hype was low income people were going to be able to buy their own houses and in actual fact it's an impossibility unless it's parts of West and South Auckland where the houses are \$70,000. For a start banks won't loan to beneficiaries. What Housing Corp said is that you have to have two refusals from the private banking sector and then you approach them so everybody was thinking great all you have to be is refused by the bank and then you go to Housing Corp and they give you the money but they will only give you about \$40,000 based on your income...that's not going to get you anything. The one thing which they are not publicising is that I can buy this with as many people as I like as long as my name is on the title and I can still get my suspensory loan...they can't throw me out...if I leave here they will put this on the market I'm sure...that's what they seem to be doing with the other houses. So I went back to them and said I couldn't get the finance and they amazed me actually because they said well that's fine any time you change your mind the property will still be available to you and I said how long is that for and they said until the next election which I think is next year. So I have got that option still and I think if I really put my boots on and made a decision I would be able to

find someone to do it with me. There's some things to look at like maintenance. I would be mortgaged to the hilt.

Speaking of the Council home-buy scheme in the United Kingdom, Crow and Hardey (1991) state that:

The right to buy local-authority property is merely academic for those single parents 'occupying the worst council housing which neither they nor anyone else would want to buy' (64).

They comment that these undesirable areas eventually become marginalised and substandard "intensifying the segregation of the poor" (64).

There is also no evidence that the capital accumulated has been redistributed and more importantly whether the ghettoising of those on low incomes, in a few areas, is actually beneficial. Government statements give cause for concern as Roberts (1994) notes:

The Minister of Housing has indicated publicly since the Budget that he does not see the necessity of maintaining current housing stock levels, now that housing assistance is delivered via an income supplement (108).

The 1991 census indicates that there were 21,399 Housing New Zealand dwellings in the Auckland area which is one third of the national stock. But Murphy (1994) notes that when local areas are the focus a different picture emerges. For example, Point England is over three times the national figure and in areas such as Glen Innes and Otara, where the state sector dominates the rental market, state houses make up 96% of the rental market (Murphy:1994:450).

With few channels of accountability to the public due to the 'commercial sensitivity' of information, how do we know what deals are being made in the sale of Housing New Zealand homes? Fewer than 50%⁷ have been sold to tenants, the rest have been sold to private buyers representing a huge loss of public housing for private profit. Not only are fewer houses available to those eligible for Housing New Zealand rental houses but they are going to investors who do not need homes and can afford to buy in the private market. Other high profile cases have involved

⁷ See Table 6.4 below.

the on selling of houses bought with substantial profits being made. There is no doubt that many property developers have benefited via loopholes in the policy. Consequently, the government has looked at developing closer controls on the sales and evaluating the quality of their valuers. Housing New Zealand reports that it now has sales procedures in place obliging the buyer to be resident for at least six months and an agreement not to sell the property for twelve months. These conditions seem fairly minimal. Even with the qualifications now in place, one year is not long to wait to sell and no doubt renovations can take place during that time. Without specifying the "clients" they are meant to be serving, Housing New Zealand will continue to make these mistakes as they are not clear to whom they are meant to be accountable; the government or those on low incomes reflecting the contradictions within the Mission Statement. The 1997 report by the Social Services Select Committee expressed a need for tighter criteria to be implemented, such as a minimum of two years tenancy with a clause included allowing Housing New Zealand to buy the house back if sold within three years. This recommendation has not been adopted.

Any moves by the government to encourage people to buy their Housing New Zealand homes must be accompanied by an appropriate infrastructure of appropriate and adequate support to meet the needs of women on low incomes such as the availability of low interest loans and other assistance:

Janet Lake Well you see people in state houses can't get loans to buy houses at \$180,000...it's a joke...we've seen Housing New Zealand houses show up on their hard-to-let lists because they're so expensive...they're actually beautiful, houses right by Takapuna Beach but they're \$380 a week... so they'll have sold that house now I suspect...

Helin ...but we have been offered these places to buy and they were offering us some deal where they give us some deposit but we've been here two and half years and that was sort of talked about when we first moved in and now the prices around here are going up so much that even with \$12,000 it's still going to be out of our reach I imagine.

Knee jerk responses such as the additional small amount of money available to those buying their own state home were regarded by my informants as laughable when the gap, despite that input, was so great.

Acquisition of Housing New Zealand stock

State housing has long since ceased to be a major source of support to the building industry. In fact, most houses were obtained by Housing New Zealand through purchase of properties already built and it is therefore unclear whether they have added to the available stock or there has merely been a change of landlord as in the case of leased properties. Table 6.4 illustrates the imbalance between the sale of properties and the acquisition of properties:

TABLE 6.4 *Numbers of Housing New Zealand rental properties sold and acquired 1995-96*

	Sales	% of sales under Home Buy	Properties built	Properties purchased
Auckland	448	44	13	74
Northern	337	23	17	40
Central	553	38	1	17
Southern	710	20	3	28

Source: House of Representatives, Supplement 18:6636

In the Glen Innes area there are sixty-six new buildings completed in 1997 and sixty-eight have been refurbished but these buildings, according to a newspaper report⁸, have lacked planning and consultation. Housing New Zealand have denied this claim saying that they have consulted with the tenants but gave no indication of the type of questions asked and whether they were people in serious housing need and therefore grateful to know that they would be housed which would influence the consultation. Housing New Zealand also apparently saw no need to talk with agencies, housing workers and other tenants in the area. Community agencies in the suburb have responded by noting the effect such large numbers⁹ of

⁸ "Problems feared with big housing project" NZ Herald: March 3 1997.

⁹ Up to 500 people, although Housing NZ disputes this figure citing a figure of 360 (NZ Herald: 1997: March 3).

low income people will have on already over stretched and under funded services and believe that they should have been consulted.

Auckland City Councillor, Bill Christian said:

We have terrible problems now with people going to the Foodbank because so much of their income goes on rent. Glen Innes property values have increased by up to 40% in the last three years and we are worried what effect that will have on market rentals being charged (New Zealand Herald:March 3 1997).

Currently, housing developments such as that of Glen Innes are forecast to cause unacceptable pressure on a community already stretched. However, about 1000 units were under construction in South Auckland in 1996 and a further 700 were planned for 1997 (O'Brien et al:1997:67). As pointed out in the same report the contradictory nature of Housing New Zealand's policy means that at the same time they are considering selling off stock to private concerns they are then leasing them back. Replacement properties do not make up for the number sold and although purported to be addressing the needs of those on low incomes, leasing would seem to be only transferring rental properties from the private to the state sector thereby not increasing housing stock.

In 1996 Housing New Zealand leased 550 rental properties from the private sector for its tenants, further reducing rental stock available in the private market (The Independent:1996:17 May). Answering a question to the house inquiring as to the advantages of the scheme, McCully, the Minister of Housing replied:

I am advised that the Home Leasing Programme enables Housing New Zealand to provide tenants with a wider choice of properties...[so as to] assist the Government in meeting their social objectives by making properties available for rental by people on low incomes in areas of high demand, such as Auckland (House of Representatives, Supplement 18:6636).

But the Minister declined to say in which areas saying that the release of these details would "prejudice or disadvantage commercial activities and negotiation" (House of Representatives, Supplement 18:6635). A housing worker's experience of some of these leased properties was not so complimentary:

Housing workermost of [them] are slums We've housed three people out of blocks of state houses [who left] because they were so slummy and dreadful that we considered the people to be in serious housing need living in them and the state has guaranteed those landlords 100% of their rent.

The Housing New Zealand leasing scheme was seen as a failure by real estate agents who noted that it is “irrelevant as it only moves the problem around and does not actually change the number of properties available for rent.” (Popham:1996:48). A further fine tuning of this policy was discussed at the beginning of 1997 proposing that state houses be sold to private landlords and Housing New Zealand would lease them to rent as part of a sale and lease back scheme. A Housing New Zealand spokesperson commented:

This would free large amounts of capital for reinvestment by the company or to be returned to the Crown by way of dividend...[It] would also accelerate private-sector involvement in providing low- income housing (New Zealand Herald:17 January 1997).

The argument is shaky. Surely market rents negate any advantages to low income earners. While the results of Housing New Zealand’s building plans for 1997/98 have yet to be assessed, in such a climate of experimental policymaking the schemes described have done little to increase the number of homes available and the market rents charged do nothing to address the needs of those on low incomes.

Conclusion

This chapter has established the marginal and unstable nature of the rental market. Also emphasised is the fragility of the more intangible connections attributed to the meaning of home such as support networks, a sense of community and proximity to work and educational opportunities for those women having to rent. The women’s housing journeys reflect the stability of homeownership and the insecurity and mobility of women who are part of the rental market and the detrimental effect these aspects have on their lives.

While prices have stabilised this year the cost of both private and public rentals in Auckland is leaving many with very few options. Helin’s story illustrates this point:

Helin ...it’s going up to \$215..I started off at \$120 over two and over half years ago...I imagine it will go up every financial year. The most Accommodation Supplement I can get is \$85. That’s what they told me yesterday because I was thinking of moving to a bigger house when my daughter was going to be living with me and I needed three bedrooms and all the houses round here are so expensive I just thought surely if I move to a bigger house I’m going to be paying \$350 or something then they’ll have to give me more money but I

don't know...I thought oh I'm stuck I don't have the option to move anywhere else because I'm only just getting by on the money now. Now my rent is more than half my income...

There is much evidence to suggest that there are long term benefits in the direct provision of housing, especially in Auckland, and that this is a matter of some urgency as rentals continue to increase. The critical role housing plays in the provision of stability which makes paid work and training possible is emphasised. One consequence of state rentals in the past was to keep private rents reasonable. The introduction of market rents for Housing New Zealand homes and the merging of these two markets has meant rapid escalation of rents, with market factors playing a strong role and without the equalising intervention of direct provision of housing. Market rents have been particularly destructive for Housing New Zealand tenants who, despite comments by government to the contrary, are mainly those on the lowest incomes and more often women. A return to rentals of 25% of income has been raised by housing advocates and arguments by the Minister of Housing as to the prohibitive cost of such a reduction require accurate evaluation. The increasing expense of the Accommodation Supplement¹⁰ needs to be assessed in relation to the costs of direct provision.

This chapter concludes that the loss of the direct delivery of housing is a critical aspect of the problems now faced in Auckland. It should be an essential component of a housing package combined with income supplementation for those not eligible for a state house. The contradictions inherent in Housing New Zealand's current mission statement and the issues raised in this chapter concerning Housing New Zealand housing provide a significant challenge to their objective of "facilitating access to rental housing for those on low incomes" (Housing New Zealand:1997).

The range of issues associated with rental housing as they are situated in the context of these women's lives, build a picture of instability and insecurity, especially in private rentals, and in many cases unacceptable expense, making rental housing a 'hot potato' as far as government policy is concerned. Also highlighted is the significant role of housing as an investment in Auckland and the impact this has on both stability and cost of private rentals. Schemes such as the

¹⁰ Discussed in the chapter entitled "Falling through the safety net: financial issues for women accessing housing".

homebuy and lease back schemes have merely reduced the state housing stock, allowed private investors to make a profit and not enabled the majority of Housing New Zealand tenants to own their home.

The government's tenacious support of the Accommodation Supplement as the only answer to the complexity of issues surrounding rental housing in Auckland, including Housing New Zealand, is not surprising given the neo-liberal agenda outlined earlier in the thesis. According to Linneman and Issac (1992), "no country relies exclusively on the private sector to solve the problem of sheltering its low income households" (387). While not entirely dependent on private provision, this government has come very close to this extreme market position at great cost to those least able to afford it. Considering all these factors it is not surprising that ownership is seen as an attractive option. The position of owner-occupier and an exploration of the problems faced by women parenting in accessing their own home is the subject of the next chapter.

Chapter Seven

Ownership: the ideal and the reality

...we are all-throughout our lives-striving toward a state of wholeness...the places we live in are reflections of that process, and indeed the places themselves have a powerful effect on that journey...Having listened to many, many accounts of people's feelings about their homes-positive, negative, and ambivalent- there is no doubt in my mind that we all, to some degree, display in the physical environment messages from the unconscious about who we are, who we were and who we might become (Marcus:1995:12,17).

The cosy picture of a woman, her male partner and children in their own home, is a pervasive image. The fact that families consisting of two parents, a man and a woman and their children are in a minority and that a home of one's own is increasingly inaccessible to many, especially single mothers (Statistics New Zealand:1993), does nothing to reduce the power of this myth.

This chapter will discuss the considerable influence of the home ownership dream on those who cannot become owner occupiers and its relationship to the previous discussion on the meaning of home. Following this is an analysis of the statistical data available as a way of building a picture of the housing situation in Auckland and to illustrate how the possibilities of attaining ownership have been dramatically restricted by the restructuring of housing and current government housing policies. Reflecting on this analysis the subsequent discussion will focus on the significance of home ownership as perceived and experienced by women parenting alone. Included in this analysis is an examination of the position of the home mortgage lenders as the main gatekeepers.

The ideal and the expectations

As discussed in a previous chapter, the concept of home is associated with some powerful imagery. When a large proportion of a population (70.5%)¹ own their home either mortgaged or mortgage free (Statistics New Zealand:1997c), it is not surprising that those who do not will feel somewhat marginalised:

¹ Ownership rates are lower among Maori (51%) and Pacific Island people (49%) (Ministry of Housing:1996)

Michelle ...some years ago another friend of mine in a similar situation to me...we absolutely went to every agency we could think of banks etc...we were absolutely determined to buy and she ended up going to a seminar on women and housing and ...you know ...at the end of the day there was nothing for people like us...nothing at all...there is nowhere for people like us. Absolutely nowhere unless you're lucky enough to have family who will support you...

Two days after her interview this woman rang me and said that she had been thinking and she just wanted to say that once she believed that she would one day have a home and she now realised that she did not have that dream any more...it had gone.

The strong emphasis on the value of home ownership in Aotearoa/New Zealand, encouraged by the policies of previous governments, has lost very little of its intensity over the years. A woman who is in a Housing New Zealand house observed:

Misty I would like my own home...well because I would be in control. I would be able to give me and my children what they need, I would be able to provide for me what I need, and yeah again security, financial security...

In a revelatory book on the meaning of home, Marcus (1995) over many years interviewed and collected the drawings and thoughts of a number of women and men on the meaning of their homes to them. The result is a rich array of information and intriguing drawings which portray not only the uniqueness of each person's perceptions but also the intensity of that meaning in association with relationships, past and present, as well as their personal relationship with the house:

FIG 7.1 *A woman's depiction of her feelings about home*



Source: Marcus:1995: Plate 6

The emphasis Marcus places on the deeper meanings of home is central to the concept of ownership as expressed by the women in this research and discussed in detail in the previous chapter on the meaning of home.

My data explores the relationship between what I describe as the warp or physical aspects of home and the weft, the emotional context woven by the women as they build their own unique tapestry of home. The importance of the emotional context of home to health and wellbeing, feelings of stability, safety, warmth, community and family connections, is viewed as central to the women's lives and to a healthy society.

Ownership however is not necessarily the key, as Sue explains:

Sue Oh home, that's really, really important to me and that's the thing with renting, people don't think that you make it your space but for me where I live is my home whether I rent it or own it and for me after shifting and shifting and shifting it's just the ultimate. I think you could spend less on your rent and be in something that's less comfortable but I also think what you land up doing is you go out. It's not that haven. For me it's a place to come home and be and I want to be able to spend time here and feel happy and at peace not feel oh this place is such a dump, such a tip...and spend more money trying to get out. So it's top of my list...my home and family is top priority and I put energy into that...I enjoy gardening...if I go there to live then it's my space and I'm going to treat it as such.

It is important to note that positive feelings for home can be experienced in both rental and owned homes, as some women testified, but as a general rule the aspects that women experience which are nurturing, secure and stable, are ingredients harder to fulfil in a rental home, and were associated more strongly with their concept of an owned home. The key to experiencing positive feelings around rental homes, as Sue's comments illustrate, is being able to afford the type of rental needed, in terms of security of tenure and other issues identified in both the chapter on the meanings of home and the chapter which examines the rental housing sector.

Sue, as were most women, was very clear on the advantages of owning as opposed to renting:

Sue ...for me it is having control of my own destiny and not having it happen that "we're selling, we're moving in...could you go, could you move on." It's like that total powerlessness of not knowing. You have a sense of, "this is my home and I'm really happy here, getting really settled and comfortable and then it's being asked to move and that really stresses me to the max to be put in that process. Owning my home means continuity for my son and knowing where we're going.

Nowadays particularly if you've got nothing else it's your superannuation fund isn't it? ...It's what's going to keep you in your old age it's probably the only thing that you're going to have. It's become paramount to have that nest egg. There's a little bit of passing something on to your child...that's not a top but a little bit. But at least not to be a burden to them in your old age. Where would you go?

There is very little information comparing renting with ownership particularly as it relates to women (see Deileman, Clark and Deurloo:1995; Deilman and Everaers:1994; Forrest and Murie:1994; Madigan, Munro and Smith:1990;

Watson:1988). Studies in Aotearoa/New Zealand focusing on women and housing are very few. Generally research such as the Royal Commission on Social Policy report by Watson (1988), Baxter (1996) on women and boarding houses, Kearns, Van Wiechen and Smith (1995) on lone and partnered women, Dupuis and Thorns' (1995) study of home ownership and ontological security and intergenerational transferral of wealth and Winstanley's thesis on gentrification in the suburb of Mt Victoria in Wellington are significant contributions. Some early studies, supported by the previous Housing Commission which performed a valuable research role for women, are Davey and Gray's report(1985) on marriage breakdown, a study called 'Women's views of housing' (Housing Corporation:1987) and "...for the sake of decent shelter" (Maori women's housing research project:1991), a report on housing issues for Maori women.

Wulff and Newton in the Australian context of the debate around these issues note:

State government subsidised home ownership schemes have been found to have a direct influence on housing satisfaction, levels of employment, improved family well-being and financial benefit (23).

Winstanley (1995) noted in her study the value placed on ownership by the residents of the community itself. Owners were seen as contributing to the stability of communities, an attitude which further reinforces the marginalisation of rentals as a tenure. Sommerville (1992) states that people who are owner occupiers experience more positive feelings for their home than those who rent and this is supported by my data.

Home ownership, if able to pay the mortgage, seems to provide the stability and control needed to build each woman's unique concept of what home means. The nature of the rental sector usually does not have the components necessary to easily develop a sense of home and a woman is reliant on her own personal emotional and mental resources to achieve this objective. The perceived positive attributes of home are more able to be attained through ownership even though these concepts can be achieved in rental homes but at greater emotional cost due to the unstable nature of the tenure. Of course whether a house is owned or rented will make no difference to many other problem parts of some women's lives such as abuse.

Women who are caregivers, especially of small children, spend a lot of time in their home as Lynne explains:

Lynne My house is my home...it's my centre because I'm at home. It's not enough for me to just live in a house...any house. That's why this is so unsatisfactory..because I spend so much time in it. It's not like if I go out at 8 o'clock in the morning and come home at 7 o'clock and don't see it and it distresses me when I feel that it's not comfortable...

Those who are able to own their homes are very aware of their advantage even while being conscious of the tenuous nature of other parts of their lives:

Kris Well I think despite the things that need doing to my house I'm quite lucky in that I have a reasonable house in a reasonable area. I wouldn't like to be in a situation where I was in rental accommodation or I was in a group housing situation. I think I'm better off than that so therefore I'm quite fortunate and I can tuck myself up in bed and know that we're warm and most things are paid for and we're quite lucky compared to a lot of people.

In 1976, 54% of sole parents lived in owner occupied homes, while 44% were renting and 2% rent free. These proportions have remained virtually unchanged. However there has been an increase in the number living in homes with a mortgage - 37% to 43% - and a corresponding decrease in the number living in mortgage free homes - 17% down to 11% in 1991 (Rochford:1993:13). This could reflect the increase in the numbers of couples separating to form new households.

The women in this study frequently talked of owning their own home. The fact that they were unable to be part of the home ownership experience was felt as a further separation from mainstream society and to a certain extent they perceived this as a personal failure on their part. The relationship between an image of an 'ideal' family and the ability to access their own home was clearly identified. The 'ideal' family does not live in a rental home.

Ann ...if there was only a way that I could own my own home, and that the \$250 that I spend on rent would be going towards a house...it's just the whole of life is geared to share it with somebody else and to have help from somebody to pay expenses and it just feels totally too hard, just useless.....most of the people I know own their own home or are paying off their own home, I don't know many people who don't and as I get older it just seems more and more out of my reach and yeah, people are surprised to know I don't own my own home. They thought the little house that I was in before was mine and so when they heard that I was shifting they found that amazing, 'oh why's she shifting, oh because she doesn't own it, oh I didn't realise that'.

Reflecting on this position and on the previous material relating to the meaning of home for the women interviewed, a picture begins to build which links the marginalised housing status of many single mothers with an emotional marginalisation. While it may be unrealistic to expect an 'ideal' family because such a concept does not exist, it ought not to be unrealistic to own your home in a society where the majority do. One of the indicators of poverty has been defined as social exclusion and deprivation (O'Brien:1996, Royal Commission on Social Policy:1988). The mandatory exclusion of many low income women from home ownership which is the dominant tenure and their marginalisation in the rental sector which is unaffordable for many and has very few of the attributes provided by ownership could, in many cases, be seen as housing poverty.

Many women access home ownership through new relationships or re-marriage, and statistics indicate that having a male partner greatly enhances the possibility of home ownership and an improved standard of living (Davey and Gray:1985, Funder, Harrison and Weston:1993). Choosing this path is a rational response when it is considered that women's wages are 80% that of men's and that they often experience a radical change in circumstances for the worse following separation.

The image of home linked to the traditional nuclear family is equally central to this marginalisation. Marital status is a critical factor in accessing home ownership as the following table shows:

TABLE 7.1 *Characteristics of lone parents, early 1990s*

Tenure %	Australia	Aotearoa/NZ	United Kingdom	USA
<u>Owned outright</u>				
Lone parents	20	11	6	
Couples with children	31	17	7	
<u>With mortgage</u>				
Lone parents	24	43	29	
Couples with children	45	64	70	
			(Owned with and without a mortgage)	44 (LP) 79 (M)
<u>Public renter</u>				
Lone parents	23	24	53	
Couples with children	6	6	17	
<u>Private renter</u>				
Lone parents	29	20	9	
Couples with children	14	9	3	
			(Rented public and private)	56 (LP) 21 (M)
<u>Other</u>				
Lone parents	5	2		
Couples with children	4	3		

Source: Whiteford:1996:35²

In this table, Aotearoa/New Zealand, Australia and the United States have similar levels of public renting. The United Kingdom has higher levels of public renting with more than half being single parents and one in five couples with children in this tenure (Whiteford:1996:34). However, clearly illustrated is the predominance of single parents in the rental sector as compared to couples with children. I would expect that in Aotearoa/New Zealand as a result of the housing changes that this polarisation would have become more marked but more recent figures analysed by gender and marital status from the 1996 census are not yet available. The table also shows slightly higher home ownership numbers compared with the United Kingdom and the United States in particular but overall the four countries have much the same levels of ownership. Recent statistics from the 1996 census show a change in housing tenure statistics which may be due to the withdrawal of the state

²Only combined figures were available for the United States.

from the housing sector. There has been a drop of 3% in the numbers owning their homes and a 5% decrease over the last three census years with a corresponding increase in those renting as illustrated by the following figures:

Percentage of population owning their home with and without a mortgage:

1986	73.70%
1991	73.50%
1996	69.10%

Percentage of population in rental homes both public and private:

1986	25.3%
1991	26.41%
1996	29.39%

(Statistics New Zealand:1997c:20)

Single parenthood is also connected to the lower level of income for women and the associated labour market inequities they often experience (Kearns et al:1995:224). The dream of their own home is linked closely, not only to women's perceptions of what their home means to them, but also to what Pascall (1991) terms the ideology of domesticity and women's role. This concept she states:

...connects peoples' needs for housing with their membership of particular kinds of families...[putting] pressure on women to become and remain attached to male breadwinners...women's housing prospects are tied closely to their family status (132).

Overall, the information provided by women indicates that ownership to them is linked to stable, heterosexual relationships and other research (Funder, Harrison and Weston:1993) supports this finding. In addition, the extent to which a woman is able to build the meanings she perceives as important, is an essential contributing factor to the level of well-being experienced by both the woman and her family.

Generally, in Aotearoa/New Zealand, although some uneven regional patterns have emerged (Thorns:1994:216), property values have risen faster than inflation which, as Thorns terms it, is in effect a transfer of wealth to that property where it is stored. This concept whereby wealth is seen as being stored in the home, while

illustrating the nature of the exchange, has also reinforced the concept of the home as a commodity which can be cashed in at any time ignoring the many other important characteristics of 'home'. The rapid increase in property values, especially in Auckland, has seen an increasing interest in the idea of a home as a potential source of wealth. The model has been used to support the possibility of actualising that stored wealth in ways which support the government's perspective on self reliance. Talk of the 'asset rich' and the 'asset poor' is current and this perspective is behind a number of proposed options for the retired (Davey:1993,1995, Thorns:1993). Should any of these suggested policies concerning actualising stored wealth come to fruition, the very security, which is the most attractive aspect of ownership to women and source of much well-being, would be undermined. While many have been able to increase their wealth others have been unable to access housing at all.

The fact that ownership is the dominant tenure, and its association with well-being and the stereotype of a happy family life, as well as its established stability once accessed, makes the isolation of many from this tenure especially difficult. I maintain that ownership has become even more important with the restructuring of housing which has undermined what stability existed in the rental sector. The withdrawal of mortgage and other assistance for low income earners has further limited the possibility of home ownership with consequences for the well-being of single parent families in particular.

All these factors influence a woman's access to home ownership but the nature of the Auckland market is a further barrier. The following section explores the wider context by examining Auckland's housing situation.

Auckland: a special case?

Auckland's exponential growth and a huge increase in property values which has exceeded all other areas in Aotearoa/New Zealand has had a significant effect on the housing situations of people on low to middle incomes. The slump experienced at the beginning of 1998 while stopping any growth did not necessarily signify a drop in house prices. The housing market is notable for its boom/slump nature and

over the last thirty years there have been three specific boom periods, according to Thorns (1994):

The first was from 1972 to 1975, when at the height of the boom the prices rose on average over 40% per year in nominal terms, and by over 20% in 'real' terms (accounting for inflation). The next boom started in 1980 and lasted until 1984. But 1985 house prices were again depressed by high interest rates pushing up the cost of access to the housing market. The final period from 1985 to 1990, show an extremely erratic market with rapid booms and slumps (476).

The instability of the last period has continued into the nineties with a boom period during 1995 and a slump during 1997/98. House prices are strongly affected by this cycle. Badcock (1994) in an Australian study notes that:

...it is evident that the location of a dwelling and *when* it is purchased in relation to the property cycle can be independently powerful intervening effects in determining house prices (625).

A great deal of persistence is required by women parenting alone to achieve ownership and in most areas of Auckland, prices have reached a level that makes ownership inaccessible to increasing numbers of people. A report by Waitakere City Council (1996) reported that major obstacles to ownership, apart from the deposit, were high prices (26%), getting a loan (22%), and rising interest rates (11%) (28). In Waitakere City alone, between June 1992 and June 1996, the average house increased by 65% to \$200,000(26). When it is considered that 75% of females and 50% of males earn \$25,000 or less (Statistics New Zealand:1996) the surprise is that so many do own their homes. Despite a drop in prices during 1996/97 the amounts involved are still formidable, especially for a single parent family:

TABLE 7.2 *Outgoings on owned housing \$ June - September 1996*

City	Average sale price	25% deposit	Principal	Weekly payments @ 9.90% interest 25 years	Net Income required to service weekly payment	Average weekly wage \$
North Shore	272,250	68,062	204,188	460.95	35,712 (686.76)	(M)276.91 (F) 143.30
Waitakere	205,750	51,437	154,313	348.36	30,744 (591.23)	(M)248.94 (F) 135.62
Central	250,000	62,500	187,500	423.28	34,032 (654.40)	(M)238.35 (F) 146.10
Manukau	230,500	57,625	172,875	390.26	35,592 (626.76)	(M)226.44 (F) 127.55
Single parent + 2 children (average including Accommodation Supplement and excluding special benefit) income = \$25,046 / 481.65 per week						See note ³

Source: Oram:1997: A10, Income Support:1997, Trust Bank Mortgage Repayment Calculator:1997, Statistics New Zealand:1997b. N.B. The weekly costs of the mortgage do not include non fixed items such food, clothing etc.

Even when able to purchase a home, house prices in Auckland have meant that many maintain very high mortgages as illustrated in Table 7.2. Income statistics from the 1996 census (Table 7.3) show the following:

TABLE 7.3 *Income percentages for Auckland region 1997*

Area	% < 20,000 over 15 years	% > 50,000 over 15 years	% receiving a benefit
North Shore	50.4	11.8	11.7
Waitakere	53.7	6.6	17.6
Central	52.7	11.5	19.2
Manukau	56.9	6.8	19.6

Statistics New Zealand:1997b

House prices in Aotearoa/New Zealand while following a boom bust pattern have shown increasing volatility and shorter boom bust cycles in the last decade (Thorns:1994:476). Overseas researchers have also observed that the boom periods have not usually benefited housing consumers or expanded the supply of affordable housing but have in fact merely enhanced the profits of landlords, developers, and housing financiers (Harloe, Marcuse and Smith:1992). Overall, house prices in Aotearoa/New Zealand have steadily increased with an average

³ These figures include non earners which brings the figures down. The national average ordinary time net weekly earnings (taxed at 24%) are \$534.61 for men and \$414.00 for women. Figures for Auckland TIAs unavailable.

real growth in residential property prices of 2.2% per year (NZ Herald: 27 March 1997). The disparity in prices between Auckland and other areas of Aotearoa/New Zealand, for both houses and sections, is also apparent, as illustrated in Table 7.4:

TABLE 7.4 *Comparing property prices: median price (\$) by district of real estate for April and October 1997*

District	Dwelling (Includes all types)		Section	Dwelling	
	April	October		1996	1995
Northland	138,000	135,000	53,500	121,000	107,000
Auckland	235,000	238,000	95,000	223,000	195,000
Auckland City	275,000	275,000	106,500		
Rodney district	215,000	220,000	90,000		
North Shore	260,000	277,000	124,000		
Waitakere	207,000	205,000	100,000		
Manukau	226,500	222,500	97,000		
Waikato/BOP					
Gisborne	145,750	152,000	70,000	138,000	126,500
Wellington	152,000	165,000	52,000	143,725	135,000
Aotearoa/NZ	165,000		75,000	155,000	142,000

Source: Oram: 1997: 19 November: A9.

The level of ownership in Aotearoa/New Zealand is high and, according to Census data, increased steadily from 1971 to 1986 when the level began to fall (Statistics New Zealand: 1993). This amounts to a decrease of 5% over the three following census periods as mentioned previously in this chapter (Statistics New Zealand: 1997d). However there are some local variations to this overall pattern. In West Auckland the figure is 80% (Waitakere City Council: 1996: 22). In areas such as Avondale and Glen Eden, in West Auckland, rentals are being taken over by those able to buy as part of a gentrification process making rentals increasingly hard to find. The pressure on the few areas with lower cost housing is immense resulting in fewer rentals being available. Such areas usually consist of small pockets of mixed rental and owner occupier dwellings which are therefore easily eroded. Comparable suburbs in South Auckland such as Manurewa are larger (55,000) and therefore more difficult for owner occupiers to dominate so they have remained mixed areas. In South Auckland there has been a building boom in rental properties as more people move into the area in search of cheaper rentals and homes to buy. Areas such as Glen Innes and Tamaki, which have high concentrations of state housing, present unique characteristics, being prime real

estate but very difficult to break into because of the size and the predominance of Housing New Zealand housing. The gentrification process as established in areas close to the central city is part of a fashionable, inner city, lifestyle, concept which grossly inflates prices of properties in these locations. This has a cumulative effect as high prices extend the outer edges of these areas into adjacent lower cost suburbs raising the costs of both buying and renting.

The National Housing Strategy (1992) Australian research identified a distinct difference between three categories of housing occupation - first home buyers, owners changing houses and renters:

- first home buyers were prepared to trade distance from work and size of house in order to own so that owning a home had the highest priority
- owner occupiers changing houses were likely to be upgrading in size and quality emphasising the security of owner occupation
- renters were more influenced by employment related concerns indicating that the location of the rental was linked closely to work opportunities whereas those wanting to access home ownership more readily made compromises (134).

Similar observations were drawn from the research data with the addition of support systems being considered an important factor. Choice is a central issue and women perceive that this is not considered as a right if on a low income. Those on low incomes are expected to take what is offered and live in places which others could not:

Kali *I get frustrated with not having choices just because I don't have enough money and like I've lived in a caravan because it was all I could really do not because I wanted to...yeah I'd rather...if I had the choice I would buy somewhere for us to live for the time we are in Auckland...*

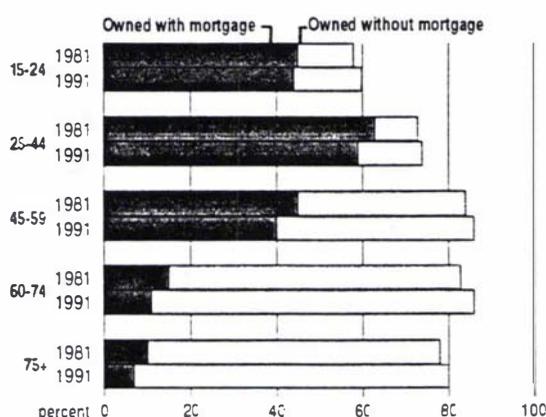
Women and housing statistics

In relation to ownership patterns in Aotearoa/New Zealand, women are virtually invisible in the statistics due to a lack of gender specific questions in the census. The use of the term “occupier”, which only refers to one person, skews any wider analysis. Consequently it is impossible to tell accurately how many women own

their homes. Winstanley (1995) notes that, "... often what is not said is as powerful as what is said, absence, or 'othering' is a powerful tool in constructing world views and maintaining dominant hegemonies...(1)". Very little gender analysis is done by the Ministry of Housing which seems not to acknowledge gender as crucial in formulating appropriate housing policy.

Despite the statistical gap mentioned above, Statistics New Zealand (1993) have made some assessments. They state that 59% of women own their home, very few 15-24 year old women, 66% of 25-44 year old women and 75% of 45-59 year old women. Statistically, there is more chance of owning a home without a mortgage for women as they get older (Graph 7.1).

GRAPH 7.1 *Women in owner-occupied housing, by age, 1981,1991*

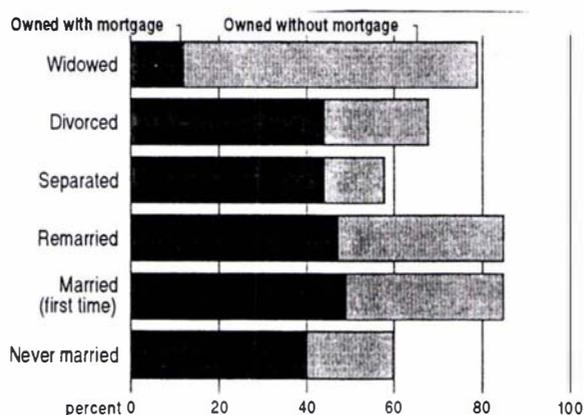


Statistics New Zealand:1993:124

Graph 7.2 shows that separated women have the lowest rate of ownership without a mortgage (58%) (Statistics New Zealand:1993:123) which supports data both in this study and others (Crow and Hardey:1991, Davey and Gray:1985, Greenwood:1996, Millar:1988, Neave:1995, St John:1995a, Watson and Austerberry:1986). This relates to the deteriorating housing status of women once on their own, excluding widows who would have gained property on the death of their partner. I note also that divorced women's ownership without a mortgage level is higher (68%) (Statistics New Zealand:1993:123) than separated women's which may represent the proportion who were able to resolve property issues through the courts thereby gaining more equitable outcomes. As illustrated in

Graph 7.2, slightly less than 24% of divorced women own their homes freehold as compared with 14% for separated women (Statistics New Zealand:1993:123).

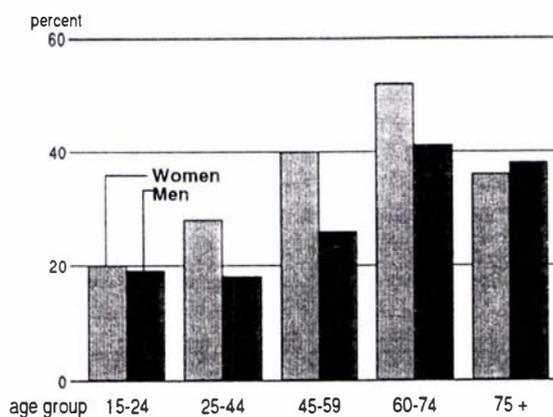
GRAPH 7.2 *Women in owner-occupied housing, by marital status, 1991*



Source: Statistics New Zealand:1993:123

From the 1991 census, all categories of single parent mothers are less likely than single parent fathers to be mortgage free. Of all single parent mothers, 38% own their home, with a mortgage, whereas for single parent fathers the figure is 42% (Statistics New Zealand:1993:123). The advantaged housing position of men is particularly evident in this comparison and illustrated in terms of state housing in Graph 7.3.

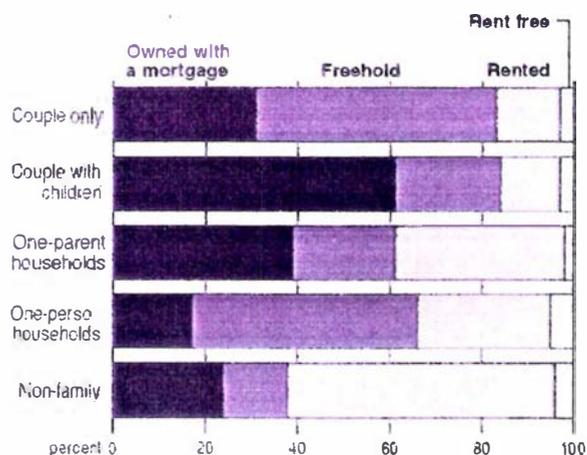
GRAPH 7.3 *Proportion of tenants living in Housing Corporation properties, by age, 1991*



Source: Statistics New Zealand:1993:128

One parent families have the smallest numbers in homes without a mortgage and the greatest numbers in rental dwellings which indicates their disadvantage and difference from other family types as shown in Graph 7.4.

GRAPH 7.4 *Housing tenure by household type, 1991*



Source: Statistics New Zealand:1993:127

All these statistics point to the marginalised position of single parents in terms of owner occupancy emphasising the vulnerability of this group in the rental sector. The following discussion will explore the women's experience of home ownership and the problems and advantages they perceive as being associated with being an owner-occupier.

Women parenting alone and home ownership in Auckland

As well as the emotional components of home ownership which strongly affect well-being discussed at the beginning of this chapter, there are the perceived practical benefits of owning. Women consistently comment on the fact that the rent they are paying would be sufficient to meet a mortgage repayment, despite other housing costs such as rates and insurance. While this depends on the amount of equity in the home, the social advantages of owning as opposed to renting at present, have been ignored by successive governments. As a means of reinforcing housing policies which do not support home ownership for those on low incomes, the government either refers to home ownership as something undesirable in an

attempt to undermine the importance of owning a home, or merely assumes that home ownership is something from which those on low incomes will be perpetually excluded. It appears to be a non issue for the government. But in an environment of limited options, the desire to own homes is based on an extremely realistic point of view as Brosnahan et al (1995) note:

...home owners are substantially better off than tenants. Although it is difficult to quantify all the costs of home ownership it appears that home owners may be better off financially in the short to medium term and are certainly better off in the long term (3).

Problems with access to owner occupancy, as identified by women as single parents in the research data

- the fact that de facto relationships are not covered by the Matrimonial Property Act contributes to problems when couples separate.
- after separation a woman's equity in the matrimonial home may be minimal and may not be enough to buy another home.
- lower income because of women's lower earning capacity and childcare responsibilities.
- escalating house prices especially in Auckland have considerably widened the gap between the deposit and available mortgage.
- unavailability of housing schemes to meet the needs of women, especially women parenting alone.
- age of children as related to the need for childcare and access to paid work.
- availability of parental emotional and financial support.
- low levels of self esteem and stress during transition period after separation preventing women from achieving beneficial property arrangements.

Many of the stories told by the women showed a large amount of tenacity, cleverness and courage in their efforts to access their own home. Robyn's experience is an example:

Robyn's Story

Robyn was lucky enough to catch one of the last of the lower priced homes in West Auckland. She paid \$84,000 in 1994, which was unusual even then, but her method of getting this home was also exceptional illustrating the lengths she was prepared to go to access her own home. When she separated from her ex-husband she had \$2000 in the bank which she had 'scrimped and saved for' because she was trying to save up for his university fees each year so that they did not have a big loan to pay off when he graduated.

Robyn ...and I just put that on the mortgage because I didn't want him to take it because it was all of my \$3 an hour money[working for Barnardos] [laughs] It's not so bad if you've got 3 kids or something some days you get \$9 an hour.

She was pregnant at the time and disguised this from her employers partly by eating very little so that her weight gain was minimal and saved costs by living with her parents. Once her baby was born she continued to live with her family, paying \$40 per week and doing the housework. Consequently, she managed to save \$10,000 over 2 years which together with Homestart, (which is no longer available) and a low interest Housing Corporation loan, which also no longer exists, gave her the amount required for a mortgage. After researching a number of options, including building, she decided to buy. She found the house by stipulating exactly how much she had and admits that she was very lucky to get this home. She has since accessed a larger home with a flat which she was to share with a new partner. This arrangement fell through and she was left with the house and a very large mortgage. She managed to get a boarder in and rented the flat as a means of retaining her home and is managing very well now. Her sense of achievement is huge.

Robyn I had this certificate, this yellow certificate from Housing Corp saying they'd lend me up to \$72,000 and [my parents] just boo hooed me and said that you can't get a house with that sort of money. Yeah and I just came out on my own and did it on my own. They came and had a look at it after I had signed for the place. [Laughs] They were maybe even against it really I think they may have thought I couldn't manage. Why they would have thought that I have no idea.

While some are unfazed by negative input, others are not so fortunate and are understandably overwhelmed by the difficulties.

Kim *I never had enough money, and then I did come into a little bit of money, but it still...being on the benefit...it would have been enough then I sort of made noises and looked around but never actually...I guess a defeatist attitude from the start that I wasn't going to have enough money.*

Support, either financially or emotionally and preferably both, is usually an essential component in the experience of those women who had managed to access their homes. Some who had tried but had negative responses from family were especially disheartened and undermined:

Anne *Yes, I did try way back...nearly did, and I went through my Dad's lawyer...and it was quite interesting because he basically said, 'the house doesn't have a fence, well you're going to need a fence and you're going to want to get your license and drive', and at the end of it I was totally talked out of doing it and when I got home, after a couple of days Dad said "Oh...I'm pleased that you were talked out it 'cause I did mention to him that I really felt you shouldn't get a house." So it was an inside job...so I went through all the house-looking and everything and gave it away.*

Frequently, marriage or a new partner is a means of resolving housing difficulties as a couple of women in this research found. The fact that the majority of women leave single parenthood and improve their housing situation this way could well be an indicator of housing stress. In an informal telephone call Philippa did express relief that she would no longer have to battle over housing herself and her six children because her new partner had a house and an adequate income. Despite this she is still not adequately housed, illustrating the difficulties faced by blended families and their access to housing. She emphasised that four of the children still shared a garage in her new home. In addition her new partner also has three children who stay every second weekend.

The meaning of ownership to those women who would like to achieve it is very clear, as Michelle comments:

Michelle *It represents freedom to me...it's actually mine, that it's not throwing money away somewhere paying out that mortgage ...it's my place. And it's also an investment, it means that you know...if I decide that I wanted to move like it's money in the bank and*

...I could feel like if any of my kids were in trouble or wanted to come and live with me you know I could provide that or if they needed a place to live...

Nathalie It's financial security...it's being able to do what you want to do structurally without having to consult anybody...and the sun coming in the lounge in the afternoon [laughs] and the fireplace and...[laughs]...location is quite important too

The following are common responses for women who own their homes despite the difficulties:

Cushla I know that at other times housing has been the issue. It's no longer the issue because we're safe and warm here.

Kris I'm quite fortunate and I can tuck myself up in bed and know that we're warm and most things are paid for and we're quite lucky compared to a lot of people...my house is my security and it would be my last resort. I would do anything before I lost my house.

A major barrier evident from the women's comments is the deposit. Even the Papakianga scheme has found that 5% of the cost as a deposit is prohibitive for low income earners.

The deposit: a "foot in the door"

Michelle I've never had a deposit which seems the most vital thing to have to get into a home but it seems a shame there isn't some sort of scheme for people with either small deposits, very small deposits [laughs] or no deposits or some sort of scheme to own your home...

A deposit for a home that is sufficient to allow qualification for a mortgage is the key issue. High rents, often over \$300 per week, make ownership an attractive option but the saving of a deposit unattainable for many:

Amanda My accommodation costs dropped by \$100 once I was in my own home. I was paying \$370 and with a mortgage I was paying about \$270 at that time.

Family are a common source of the deposit although a couple of women noted that their parents had received help from their parents but that nothing had been offered to them:

Sue My mother she started off when her parents died and they left her a bit of something and people don't realise how much that helps.

Generally, there is a high level of assistance from parents or other family members although this is often fraught with other issues. Research indicates that children of owner-occupiers are more likely to be home owners themselves (Thorns:1994:474).³ Thorns also notes a study researched in Aotearoa/New Zealand which found that 62.8% of women and 53% of males over the age of 50 received money from bequests. In only 2% of the cases did the money move outside the immediate family. A number of women acknowledged this sort of support although most had no support at all and anticipated none. In one instance, inheritance had a specifically gender biased slant.

Amanda It is interesting to note the way the money is divided amongst the family...my brothers already own quite a large piece of land...about 800 acres of really valuable land that's divided between them and I get a little bit of money because I'm a woman. When I rang they were getting \$12,000 plus land and I was getting \$10,000 because it's family money and I don't have the family name and all of that...so I rang my brothers and said this is really unfair you realise and they said 'we know'. I said I would really appreciate it if it was divided more evenly and they said they would certainly do that which was fantastic so there might be more money coming. My mother's left all her property to me to make up for what my grandfather did so it gets really complicated so we have to talk it all through and it's hard because they're all overseas.

Those who owned their homes invariably put any extra money gained through family towards maintenance of their home, which is a major expense many are not able to meet.

Saving for a deposit also creates an asset which may make people ineligible for assistance, such as the Accommodation Supplement and special benefits. This has proved to be a problem for women who have acquired some capital from their previous relationship but which is not enough to purchase a home. Income Support⁴ are insisting beneficiaries spend the capital from the sale of the matrimonial home which is needed to buy another home. In Sue's case, her share of the money left from the sale of the home with her previous partner was not enough to buy another property on her own. She was under some pressure from Income

³ This area of housing research has been explored by Dupuis (1998) "Housing, wealth and inheritance: a theoretical and empirical exploration", PhD Thesis, University of Canterbury.

⁴ See also section on women's experience of the Accommodation Supplement in the chapter entitled "Falling through the safety net...".

Support to use her capital or face abatements of her benefit. She talked with clarity about the inappropriateness of this advice. “Women’s views of housing”, a study done by the Housing Corporation in 1988, supports these comments:

Sue’s Story

Sue *Well my marriage broke up in February 1992 , and basically in October that year I got paid a half share of my house which at that stage was about \$40,000, then I had \$7,000 legal fees which originally legal aid said I may not have to pay back but then they made me pay it back. So then I had the money in the bank and basically I was allowed to keep that money for one year and at the end of that year I should have either spent it or bought a house otherwise it was going to affect my benefit.*

[Income Support worker] told me, “why don’t you spend that money, why don’t you buy a house?” and I said, “ because I can’t get enough money” and he says, “well you should live in Otara”... “what about my support network?”. To do what he said makes practical sense but that doesn’t take into consideration that my son is settled into a school and is happy. There are things that are important to me...a sense of community, that I know my next door neighbour and they will look after my child...you need that sort of support. I don’t have family and it’s really important to have community support and you earn that and when you’re in an area for three years I don’t consider it a light matter to just pack up and go somewhere else.. It may not be family but I mean can you believe them. ... you’ve just broken up with your husband...and you’re told to go down the line because that is where you can buy a house!

So I entered into the education process which meant that I couldn’t get back to work any earlier so because of the house money I was entitled to no accommodation allowance or special benefits. So in order to survive I couldn’t take a lot of extra work on because I was full time at Tech. I had a gardening job and basically where I lived I did the gardens and that came off my rent. And the interesting fact is that someone like my sister whose got \$100,000 in their property she can get accommodation allowance and special benefits and all that but I had the cash and it was important to me not to spend it. To me that represented my home.

The discrepancy between those whose equity is in their house and those who have it in cash is noteworthy, being a further advantage to those who were able to stay in the family home or buy immediately. Legal fees, which are recoverable but not from those who do not own property, also pay a significant role in eroding the capital.

In a Waitakere City survey (1996), 74% of respondents cited, ‘having enough for a deposit’ (28), as the biggest obstacle to home ownership. Banks require 20-25% deposit and will lend up to 90% of the price depending on income and ability to

pay. This makes the 20% deposit required for an average house in West Auckland, for example priced at \$200,000 an inaccessible amount of \$40,000 or for a low cost house valued at \$155,000 a deposit of \$31,000 (Waitakere City Council:1996:28). Saving these amounts while paying rents is extremely difficult if not impossible for many.

Despite the government's claim that the Accommodation Supplement will solve all problems it does nothing to address the issue of a deposit as a means of gaining entry into the housing market and yet it supports the personal investment of home ownership once achieved. Homestart, a housing loan which was available for five years at 3% interest over and above the main loan, was a contribution to the deposit but this assistance was abolished. Overwhelmingly resources, in the form of tax concessions and social support, go to those who own property and very little to those who do not. However, an Australian study, (National Housing Strategy:1992:129) suggests that policies which support home ownership have more positive outcomes than negative and are more likely to achieve a redistribution of wealth. They conclude that:

The results indicate substantial long term benefits for households with limited alternative investment opportunities, arising primarily from the relationship between rent levels, home loan interest rates and changes in house prices over the period (129).

Until some of the benefits for owners of home ownership, such as security, stability and control, are transferred to the rental market the supremacy of this tenure will remain. What is increasingly evident is a lack of low cost housing as building costs have escalated and the gap between those who are able to accumulate enough for a deposit and those who cannot grows. The following section explores this issue.

Low cost housing

There is a serious lack of low cost housing in Auckland. Despite a current (1997) lull in prices, there was an average increase in house prices of 14% between December 1995 and June 1996. In Waitakere City the cost of starter homes increased by 72% in the same period to \$155,000 (Waitakere City

Council:1996:26). The increases in house prices from December 1989 to September 1996 (NZ Herald: 1996:9 November) were:

- Waitakere City + 61%
- North Shore City + 50.9%
- Manukau City + 36.6%
- Auckland + 75.6%

Between 1993 and 1996 the average house price in Mt Roskill, for example, went from \$140,000 to \$240,000 and this increase is reflected in the rentals in this area (Valuation NZ:1996). The boom in new building construction during 1996/97 is mainly in higher cost housing.

There is little incentive for builders to construct low cost homes because of high land and building costs. Many builders prefer to build higher cost homes, where the profit margin is greater and sell to those able to buy. The argument that demand will guarantee supply, which was a basic tenet of the housing changes, is not necessarily true:

In 1992 45% of houses sold in the City were sold for less than \$100,000 by June 1996 less than 1% of houses sold for less than \$100,000 and 22% for less than \$150,000... the gap in value between a starter home and an average home is increasing, therefore many households are no longer in a financial position to upgrade their accommodation (Waitakere City Council:1996:26).

In the last two years, as a result of the gap left by the government's withdrawal from the provision of housing assistance, there has been a proliferation of non-profit housing projects which, using a combination of low interest loans, no deposit and sweat equity input provides homes for those on low incomes. According to Habitat, a self help housing project, building costs in Aotearoa/New Zealand are 50% higher than in the USA and 30% higher than Australia (Project Shelter:1990). It is important to note that despite increasing numbers of single parents and in Waitakere, a growth in the number of Pacific Island families who are more likely to have extended family needs, there is still no diversity in the types of housing available. This uniformity of housing type is of particular concern. A study of women in boarding houses (Baxter:1996) noted that:

...such rigidity in design values impacts adversely on the current market in that there is little choice for those who seek alternatives to the three bedroom suburban home (50).

If available, a diversity of housing options could also favourably affect housing costs by providing varied less expensive housing other than the standard two to three bedroom stand alone house. The withdrawal of government from home lending has also had a significant effect on access to home ownership placing greater emphasis on the private sector despite some residual assistance still offered by the Housing Corporation albeit at market rates. The home lending sector is discussed in the following section.

The gatekeepers : the home lending sector

Until the changes in 1991, government had a substantial role in home ownership, supporting moderate to low income earners attain their 'dream' of a home of their own. The Housing Corporation was central to the high level of ownership in Aotearoa/New Zealand with the provision of subsidised mortgages which since the mid 1980s tended to be taken up by predominantly middle to low income families, many of whom were single parents. The restructuring of housing and Housing Corporation's subsequent withdrawal of any special conditions benefiting low income families, has left this group without any options.

Income is crucial to ownership and therefore owning a home is more available to men and women on adequate incomes or women through men. The proportion of women in Aotearoa/New Zealand whose property is jointly owned with their names on the title is unknown but in Britain a survey found just over half in joint names and just over 42% were in the women's partner's names (Pascall:1991:139). This would have dire consequences for women in de facto relationships in the event of separation. The middle to upper, two income family now has precedence in the home ownership sector. As Pascall (1991) notes, "conformity is still privileged" (133). Conservative concepts of what constitutes a family, financial stability based on a male income plus an increasingly essential contribution from his partner as a second earner and having financial input from extended family, form the major indicator of eligibility as an owner occupier. This was evident in

one woman's comments which reflect the difference between those who have some or all of these characteristics and those who do not:

Helen No I have a good relationship with the bank...my family always banked with the National Bank and I suppose they are reasonably well off and when I first got a mortgage on my own in about 1982 I didn't even have an account with the Bank. I phoned them up and said who I was and I got a mortgage just on face value really. Yeah not a problem.

While those women who fit the criteria find access to finance easier than it has ever been, access to home loans for single mothers in the private market is restricted with many reports in this research, of banks having no interest in women who are beneficiaries. The diversification of the mortgage market which has resulted in keen competition between home lenders has benefited those women on adequate incomes. There is a trend for gender to be irrelevant providing the income is sufficient but women still report what they believe to be discriminatory practices. Those on low incomes, in particular women on their own with dependent children, have found their dealings with banks to be difficult despite evident ability to service quite considerable mortgages. Studies have shown that even when a woman's financial situation is stable they still experience discrimination by financial institutions (Hyman:1994). Accessibility to a loan is frequently based on two incomes, one income unless substantial usually not being enough.

Research (Funder et al:1993, St John:1995a) indicates that staying in the family home is, in the long term, a better option financially but without access to an affordable mortgage women are forced to rent and experience the subsequent erosion of capital:

Sue I would have liked to stay in my marital home but no one would look at me for a mortgage. I rang heaps and heaps of banks and they said don't even bother coming in....because you're a solo mother. I tried to point out that my income could be more settled than a manager who might be made redundant at any point. You just couldn't get anything in that price range so what it comes down to is a case of where I've got one bank manager who knows me as a person. I didn't meet any criteria but he believes in me as a person. So if I don't have that personal contact or someone who knows me personally basically it's no go. This comes back to what my income is. You could say it's because of my income...it's this solo parent thing.

Sue subsequently bought a house which she owns with her former boarder. Although personally she does not meet any of the criteria, their joint income and her capital, provides the criteria necessary to access a loan. Sue also maintains that the area she lives in provides an environment more conducive to lending, because as a beneficiary she is in a minority and therefore less marginalised in terms of services. Nathalie agreed with these comments and added:

Nathalie ...there is a lot of stigma about being a solo parent applying for mortgages and stuff like that. They don't really like to give it to solo parents and that idea's actually put me off because I know that I have actually rung Housing Corp and asked them how much I would be eligible for and they said it was such a low amount because I'm a single parent on a benefit, it was \$19,000 that's how much they would loan me so in effect I would have to have the rest or apply to the bank.

Since the end of 1990, residential mortgage loans by the registered banks have increased nearly three fold from \$15.9 billion to \$45.7 billion (Gaynor:1997:E2). The diversification of the home lending market and the subsequent competition has been cited as one of the reasons for the Auckland residential property boom:

TABLE 7.5 *Mortgages, house prices and house sales 1990-1996*

December	Residential mortgage loans by registered banks (\$ billions)	House price index ⁵	House sales
1990	15.9	7.6%	64,627
1991	19.9	-2.5%	52,183
1992	23.1	1.0%	53,328
1993	27.2	4.4%	63,112
1994	32.7	13.2%	79,459
1995	38.1	9.0%	71,778
1996	45.6	12.0%	77,872

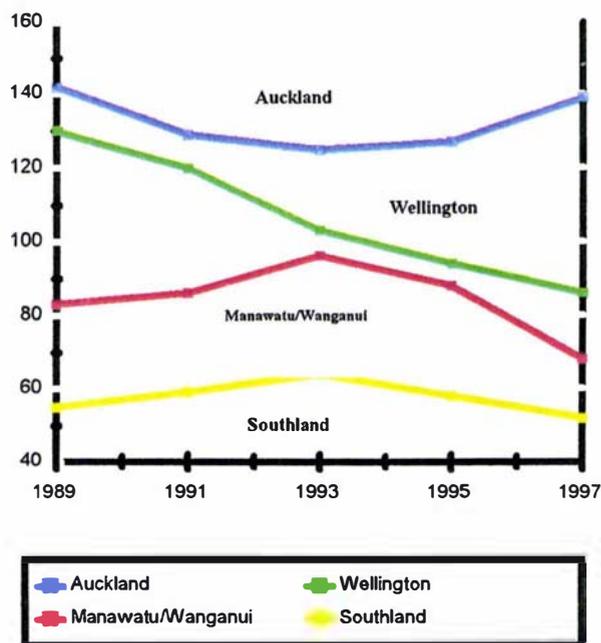
Source: Gaynor:1997:E2

Table 7.5 indicates that although there was a drop in 1991 and despite fluctuations in the housing market, there has been rapid growth in residential mortgage lending. This could be a result of the restructuring of the financial markets or a reflection of the increasing devolution of costs formerly met by government with the inclusion of previous debt as part of the housing loan. Despite these optimistic figures a slowing of the pace is also indicated. The Real Estate Market Outlook

⁵House Price Index measures the percentage movement of house prices in relation to the Government Valuation.

Survey done by Massey University Real Estate Analysis Unit (Crews and Callanan:1997) for Auckland at the end of 1997 showed that the Auckland market at this time was cooling although interest rates were dropping with 15% of respondents believing that the market would improve. The vast majority of respondents (70%) considered it would stay the same with the remaining 15% expecting the market to deteriorate. The following graph compares changes in regional affordability as a percentage of national average for four regions over eight years (Crews and Callanan:1997).

GRAPH 7.5 *Regional affordability as a percentage of national average, June 1989-June 1997*



Source: Massey University Real Estate Analysis Unit prepared by Crews and Callanan:1997

Applying for a loan, especially as a beneficiary, can be an intimidating experience, and the required number of refusals (2) from private sector home lending institutions to be eligible for a Housing Corporation loan can seriously undermine a woman's confidence. The following comments illustrate how alien the process can be and how some, even if eligible, cannot follow it through:

Misty *I just haven't had the deposit so I haven't even bothered. No. I guess being on my own too, that sort of thing scares the living crap out of me...so no I haven't tried a bank loan, not on my own.*

Ann was fortunate to have a friend who was able to evaluate her situation:

Ann I've got a cousin who's a bank manager...and he sent me the forms and I wrote my finance down on it and all my liabilities and assets and it looks so pathetic. It looked just terrible and I thought if he was a normal bank manager and not my cousin's husband, I'd feel quite embarrassed admitting to him.

Helin observed that she felt she had more status as a student than as a beneficiary. This clearly identifies the difference between the prejudices associated with beneficiaries and their inferior status compared with students who are perceived by banks as potentially big earners:

Helin I've never applied for a loan or anything..I've never really been in a financial position to apply for it. I think being on the DPB it's very difficult to get any sort of loan. I tried to get \$1000 loan from the Post Office once and they weren't going to have that...there's no security being on the Social Welfare benefit even though I think it is a lot more secure than some jobs. Some banks don't even give beneficiaries a cheque account. Women on DPB have no status with banks but it is very easy for a student to get credit.

One woman recalled going for a loan when she was with her previous partner and despite the money being all her own she still needed the signature of her partner as guarantor:

Helen They needed him to be guarantor and I thought that was particularly bizarre even though I bought and sold so many properties in my own name. I mean I was supposedly financially dependent on someone. I suppose they were looking out for their security but I remember being quite angry about that and because he owed a lot of money...

When women manage to access assistance it means a great deal. It is a foot in the door, which is all they need. One woman was particularly lucky in dealing with a bank worker who was proactive on her behalf and who suggested that if she were to get a boarder this would boost her income:

Amanda ...[I] was really blessed... as she could not see how I was living on the income that I was let alone buy a house but I kept telling her that I could do it and that I was paying more in rent...I since went back to extend the loan for my son's school fees and they said what are you doing with this loan you shouldn't have it [laughs] and I said are you going to take it off me or what? ...so it was amazing good luck.

In summary, the withdrawal of the government from the provision of low interest loans has excluded those on low incomes from owning a home, especially women parenting alone. It is a role which has not been picked up by the private sector. This radical change to Housing Corporation needs further analysis which is provided in the following section.

Housing Corporation loans

Housing Corporation still offers mortgages to low income earners but at market rates without concessions in terms of hardship as previously offered. Housing is now provided almost totally through the market. All people are treated identically regardless of income. Prior to the changes, during the 1970s, the government provided half of all mortgages and in 1987 Housing Corporation's share of the loan market was 32.2%. By 1990 they only provided 8.7% of the total mortgages (McLeay:1992:170) and in 1992 less than 4% of new mortgages (Davey:1995). Previously, mortgages were closely targeted to those in serious housing need and of all the Housing Corporation clients who were borrowing money for house purchase, 42% were beneficiaries, and 30% were female sole parents (McLeay:1992:173). The Corporation had a mortgage portfolio in mid 1991 of \$4.238 billion. The 1995 figures state a client base of 48,100 with loans of \$1,718 million:

The Corporation's approach to new lending is deliberately low-key because the Corporation's objective is to make funds available for new lending, rather than to achieve any volume or market share targets. The number of loans approved was some 40% of the original forecast level with approvals across the board being lower than originally anticipated. The higher levels of interest rates prevailing during the year account for an important part of the variance (Housing Corporation:1995:10).

The stated focus of Housing Corporation, as part of its Statement of Corporate Intent, is to house only those in serious housing need, not necessarily including those on a low income and then only if they have a sufficient deposit. Applicants have to be refused by two banks before they can apply for a loan. Subsequently the majority of the mortgages currently held are for homes in small towns or rural areas where housing is more affordable, not in Auckland. The government views Housing Corporation as a 'lender of last resort' and the Accommodation

Supplement as addressing the removal of low interest mortgages as part of the move from direct provision to income supplementation.

The government abolished home improvement loans, equity sharing schemes and the Homestart scheme all of which were aimed at assisting low income earners into their own home. The Housing Corporation's stated policy is to offer loans to low income people but they must meet the same criteria as required by banks in the private sector. The reality is that while the Housing Corporation will accept beneficiaries providing their income is sufficient this is rarely possible as the mortgage amount they are eligible for is usually ludicrously inadequate in the Auckland property market. Affordability is the bottom line. A Corporation employee said that they will lend 80 - 85% of the price depending on income, a minimum of 20% cash deposit was required, and that they no longer dealt with low income people or beneficiaries as financially they were unable to meet the criteria and their mortgage entitlements were so low. Some examples of entitlements for women on the Domestic Purposes Benefit:

- Woman alone - \$15,000
- Woman and one dependent - \$40,000
- Woman with 2 children - \$44,000

The qualifying income is related to 40% of the basic income rather than possible available income which would include the Accommodation Supplement. A woman may be paying \$160 rent but is only allowed to pay \$90 as a mortgage payment. The eligible amount could be enough in Invercargill but not Auckland. It is possible to pool money and share ownership, but those employed by the Corporation say they have seen a lot of failures due to issues not being worked through leaving one person to pay the loan.⁶ A former Housing Corporation employee also stated that there were actually better deals, in terms of fixed and capped loans being offered by the private banks.

As part of the restructuring process the Housing Corporation sold the 9,000 mortgages it had left to the Mortgage Corporation after those who could afford to do so had transferred their mortgages to the private sector. This private company

⁶Information gained from a telephone conversation with a Housing Corporation employee in 1997.

then raised the interest rate to 12.5% which was 1.5% higher than the market rate at the time. When Mortgage Corporation bought the loans a Government spokesperson said that the sale was a good thing as it would result in lower interest rates. Those on lowest incomes, because of their ineligibility for private sector loans, were penalised by paying higher interest than anyone else. In 1995/96 these mortgages were then sold to Westpac and by 1996 were at the floating rate of 10.9% (Radio New Zealand:Morning Report: 29 May 1996). I was unable to ascertain whether this group of mortgagees were eligible for the usual concessions that are available to those who choose to take out mortgages with this bank such as the waiving of fees and other special conditions available at the time.

A woman interviewed on a radio programme said that she had never been told why she was paying a higher interest rate. It seems that the Mortgage Corporation made money out of the unfortunate position of this group of mortgagees and the government allowed this to happen. Beneficiaries have very little chance of getting bank loans and therefore have no choice. A number of women who had long term mortgages with Housing Corporation remembered the uncertainty and stress of the restructuring and the eventual sale of their mortgages. They expressed their dismay at finding the interest rates to be higher than the market rate, despite assurances that this would not happen. Another significant factor was the relatively high interest rates charged by Housing Corporation. A few of the women interviewed who originally had loans with Housing Corporation, confirmed with me that their interest rates did not drop during the housing policy changes of the early 1990s and when their mortgages were being sold, as did those in the private sector at that time. Their mortgage interest rates actually remained considerably higher. The women suspect this was to encourage those who were able to transfer to the private sector. The experience provided a steep learning curve as they tried to transfer their mortgage to the private sector. One woman had a further complication with her legal aid. The forced changeover cost her a great deal and was very unfair as she pointed out:

Robyn I had to get a valuer for \$200 to approve the loan, then they wouldn't give me the results of it but I assumed that it was worth the amount... then I had to pay stacks of fees...it was like hundreds of dollars of fees for this new loan and then I rang up my lawyer to try and organise something and she said it was going to be about \$600 or something because I had applied for legal aid when I had got my divorce... and that came to \$700 odd dollars. She wanted \$600 for her fees and then I had to pay off the

legal aid because I couldn't have that legal aid on my house title...so I didn't have the money to pay the bank and to pay her and the motor on my car had just blown up and that was \$700. So I sent her the form that Housing Corp had sent me and got into this other legal crowd, Kiwi Legal, on Lincoln Rd, who are stacks cheaper and Housing Corp paid \$400 of my fees...they just tacked that on to the end of my loan and Kiwi Legal didn't charge anything over that \$400. With the previous arrangement the loan would have been paid off 5 years quicker and the fortnightly repayment were less. I could have done it over 20 years but now I'm at 25 years to pay back \$67,000. I'm paying lots more than I have to. Yes everything is working well now, no one can take the roof off our heads...I'm quite happy...it all worked out in the end...it was more expensive than it ought to have been..

Overall, not only was most assistance for low income earners withdrawn but combined with Housing Corporation's minimal approach to the provision of information concerning their service there was, not surprisingly, a drop in loan approvals. Some women experienced a lack of helpfulness which they felt amounted to active discouragement:

Ann I rang the Housing Corporation once to see what could be done, then and they said all they could loan me would be \$37,000...well that doesn't go anywhere near...then you'd have to raise some more finance. It just seemed too big. Too big to think about. And so I went back into survival mode, thinking day by day rather than the future. It's too scary to think about.

The termination of Homestart loans was a particularly significant change. The recall of Homestart loans in 1995, presented a number of problems for women on low incomes or benefits, as they were required to obtain two refusals in writing from the private sector lending institutions before they could obtain Housing Corporation support which describes itself as a 'lender of last resort'. Although it had a high default rate for repayments this scheme provided an extra amount over and above the actual loan limit which went some way to replacing the popular capitalisation of family benefit. From 1986 to 1990, \$600 million was lent under Homestart and over 30,000 loans approved (Murphy and Cloher:1996:334).

The only social initiative continued since the restructuring is the Papakainga rural home lending programme as discussed in a previous chapter. The withdrawal of concessional interest rates has been a huge loss and the Accommodation Supplement does not meet this need.

Home ownership in a de-regulated financial market

It is a mistake to see home ownership as a homogeneous tenure involving only the affluent. The experience of the women in this study, who own their homes, indicates, as would be expected for a tenure involving three-quarters of the population, a wide variety of socio-economic circumstances, from those who have very little equity and are struggling to hold onto their home, such as Amanda, dependent on the Accommodation Supplement supplied by the government, to those who have no mortgage and an adequate income:

Amanda It's only barely sustainable...yeah and that if things started to not work out for me living in Auckland or for my son it would be a really hard wrench because we have established ourselves here after a really hard separation that I would be more sensible to own out of Auckland. I've thought about that regularly at different times during the year...each time my son has trouble at school or whatever that maybe we should shift back to Taranaki in which case I would have \$40,000 cash at the moment and I could buy a place for a lot less down there but I find it hard to make decisions.

Forrest and Murie (1994), in an article on home ownership in Britain, discuss the vulnerability of the ownership sector during a recession such as that experienced by Britain in the early 1990s. They question the complacency of the image of ownership as being stable and the perception of home ownership as being a source of continually increasing equity. British experience has shown that this is not the case. Most recently there have been many moves from ownership back to rentals with ownership being viewed as a potential debt trap (Forrest and Kennett:1996:376).

Negative equity in Britain is increasingly prevalent (Forrest and Murie:1994). This represents a situation where the value of a home drops to being less than the mortgage which then becomes an unsecured housing debt. There seems to be very little research done in Aotearoa/New Zealand on debt and credit.⁷ A United Kingdom study by Dorling (quoted *in* Forrest and Murie:1994:71), concluded from a study of one million mortgage records, that of all buyers since 1987, 11% had negative equity in October 1991 and this had risen to 21% a year later. Mortgage statistics are particularly difficult to obtain but in a deregulated financial market, fluctuating interest rates and tempting offers from banks in a competitive

⁷ See chapter entitled "Balancing acts: indebtedness, paid and unpaid work".

environment, the opportunity to borrow up to 90% of the value of a home invites disaster if for any reason houses drop in value or interest rates increase dramatically.

Anecdotal evidence suggests that people with considerable equity gained from the substantial increases in housing values were encouraged to borrow against this equity and acquire investment properties for rent. By borrowing up to 90% of the value some investors were forced to re-sell when interest rates increased. This situation has had a detrimental effect on tenants in the rental sector. While two of the women in this study have come very close to a position of negative equity, only one was actually in this position and this was due to poor building standards, which undermined the worth of her home, dropping the value to less than her mortgage.

While the competitive rates offered by banks can be a plus for home buyers, the flexibility of the financial markets has linked the housing market more firmly to the rises and falls of interest rates. There are a variety of possibilities now offered by financial institutions, such as fixed or capped, long term or short term loans. A result of this instability has been the popularity of fixed interest rates as a means of gaining some stability and certainty for the homeowner. Thorns (1994) notes that a study done by the Reserve Bank showed:

...from the 1960s to through to the early 1980s the real rate of return for those who had obtained their mortgages from the government was never less than 9.7% and rose as high as 25.9%; this was better than was achieved by those holding private sector mortgages where the range was from 1.2-21%...In contrast, over the same period, the rate of return from the sharemarket varied between -7.2% and +9.6% and from bank fixed deposits from -0.1% to +6.5% (220).

As Forrest and Kennett (1996), discussing the situation in Britain, explain:

...it is through the manipulation of interest rates, the monetarist vehicle for achieving its goals that owners have become locked into this circuit of fiscal regulation...at the level of nation state universal support for homeowners has been eroded. Instead the emphasis is on weak targeting for vulnerable households in periods of instability (374).

Mortgage repayments for those in marginal positions can mean an additional stress.

Heather who coordinates a Women's Refuge comments:

Heather There's always the mortgage problems, you know the mortgage is always so high and they've probably been struggling and there's been a financial problem maybe in the break-up of the relationship anyway...

Central issues concerning home finance and women as single parents are accessibility of home loans with the ability to pay long term, provision of low start loans, capital indexed loans and loans where the level of repayment is linked to income. These are all policies designed to convey equity and enable people to acquire a secure home but are policies which are no longer available as a result of the restructuring of housing.

Conclusion

Women will continue to be over represented in a private rental market as long as there are no supportive and innovative housing policies. My research data challenges the government position and supports the reinstatement of a social component in the form of low interest loans, assistance with deposits and support for alternative schemes which address the needs of women parenting alone and others marginalised by current government policies. As noted by the women I interviewed, it is very difficult for those on low incomes or with erratic employment to get a loan as they are regarded as risky propositions. The Australian report (National Housing Strategy:1992) also stated that public sector intervention in the home finance market can be justified on the grounds that it:

...increases efficiency in the market, protects infant industry and alleviates the inequities that would otherwise arise from the fact that lending to low income households through innovative schemes is inherently risky...(20).

Accessibility of home loans with a long term ability to pay being an influential factor, provision of low start loans, capital indexed loan and loans where the level of repayment is linked to income, are all policies designed to convey equity and to enable people to acquire a secure home.

This chapter has examined the major impact the withdrawal of income related home loan assistance has had on those on middle and low incomes, in particular

women parenting alone. A critical factor is the importance of government intervention in the home loan market as a means of alleviating the inequities of the market. It is a role the government is ideologically opposed to picking up. The importance of home ownership as the most desired tenure has remained and the meanings women attach to this tenure discussed in both this and a previous chapter on the meaning of 'home' are as strong as they have always been. The withdrawal of the government from all but the most minimal involvement in the provision of home ownership assistance to low and middle income earners, except for the inadequate Accommodation Supplement, is a crucial issue the effects of which are yet to be realised. Some of the implications have been discussed in this chapter.

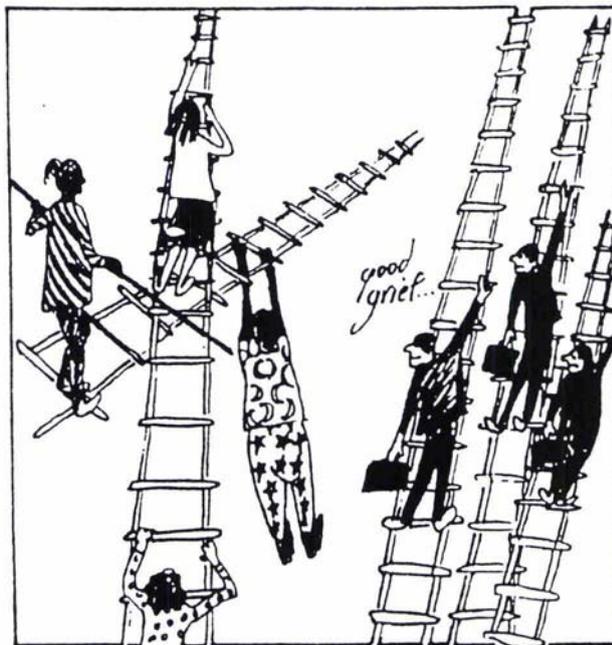
This research supports the idea that housing is becoming a form of stratification in terms of those who own and those who do not. Anecdotal and research evidence suggests that Auckland will increasingly be a city polarised into concentrated areas of owned homes with the displacement of those who are unable to buy, to pockets on the margins of the city. Indications, both in the literature and from the experience of women in this study, are that the market approach to housing with its highly targeted assistance and the deregulation of the finance market has done nothing to improve equity in housing but has in fact increased the gap and trapped a growing number of women with dependent children in the rental market. Access to home ownership remains a dream for many women. As emphasised in this chapter, an adequate income is an essential part of access to ownership. Thus the role of paid and unpaid work and issues of indebtedness are all issues closely related to the discussion of housing and it is to these topics I will now turn.

Chapter Eight

Balancing acts: indebtedness, paid and unpaid work

When equal does not mean half, when workers are informed they are at leisure, when the lives of the 'leisured half' of people on the planet are clearly not the intended subjects of international human rights guarantees, lies masquerade as truths (Waring:1996:Preface).

FIG 8.1 *Balancing*



Source:Deakin University:1990:120

Women parenting alone, are less likely to own their home, more likely to be sharing homes and lacking basic amenities, spending a disproportionate amount of their income on housing (Dann and Du Plessis:1992, Duncan, Kerekere and Maulaulau:1996, Kearns, Van Wiechen and Smith:1995, Waldegrave:1997) and be excluded from the more accessible parts of cities by the process of gentrification (Winchester:1990:81). The 1991 statistical data indicates, that 80% of single parents had an income below \$20,000 compared with 13% of two parent families

and 68% of two parent families had incomes above \$30,000 compared with just 7% of one parent families (Kelsey and O'Brien:1995:18). In addition the family as an entity has diversified (Barnardos' New Zealand Child and Family Research Centre:1998, Statistics New Zealand:1993) considerably and many social policies do not reflect these changes. Blaming women parenting alone, who are the victims of these changes, as causing economic problems is a much easier response than examining the economic policies which are more likely to be the problem.

This chapter will set out the economic position of women in the context of a restructured policy environment and explore the barriers to obtaining an adequate income which is critical in accessing housing. It sits alongside the next chapter which looks more specifically at the affordability of housing rather than, as in this chapter, the financial circumstances which enable women to access housing.

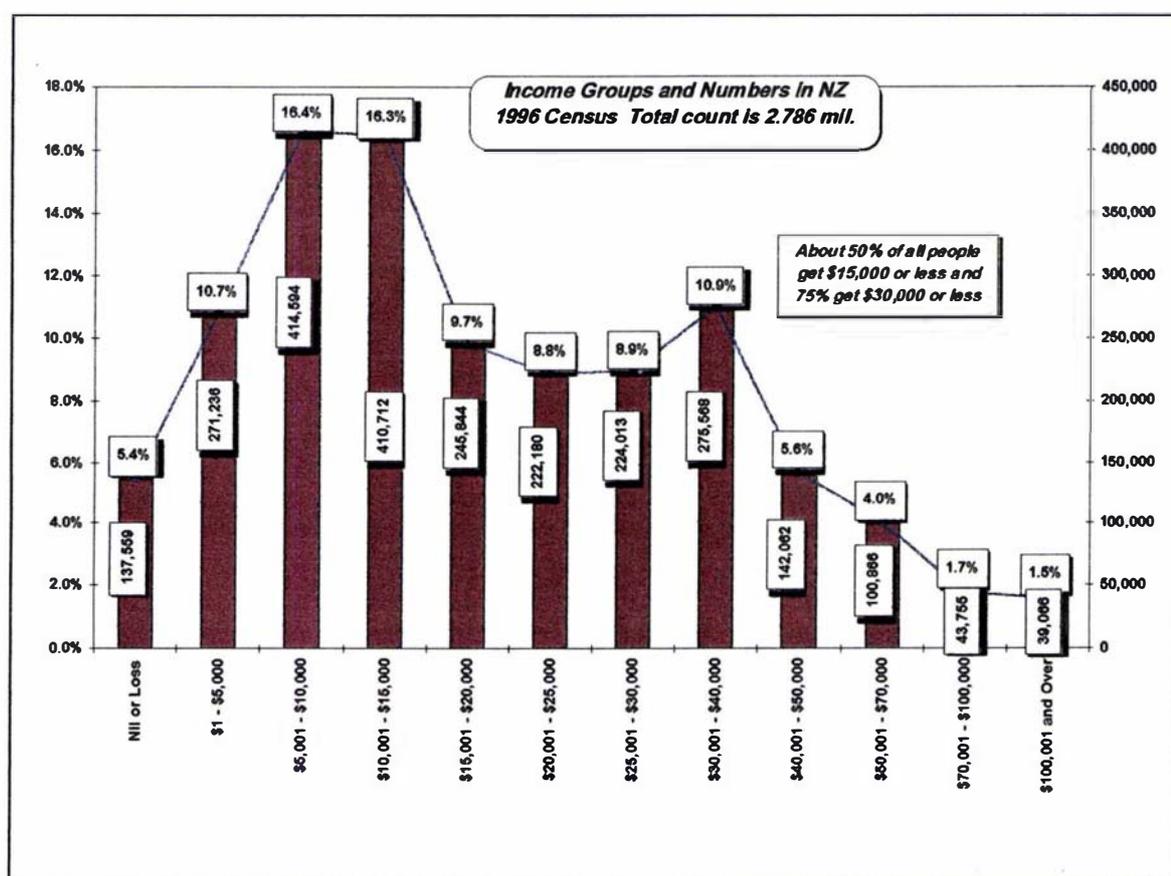
The state's withdrawal from funding many services such as education and health and the restructuring of the financial sector has resulted in a rise in levels of personal debt, not only the more public "national debt". The invisibility of personal debt as an important factor in any income and affordability debates also has a considerable effect on the ability to obtain housing. As part of discussing some of the issues relating to income, I argue that the availability of paid work is intricately linked to housing. Access to paid work is also related to the unpaid work women continue to do which remains unacknowledged and thus these dynamics also impact on housing possibilities. Some attention will also be paid to the relationship between paid and unpaid work and the receipt of benefits which is also highlighted as an additional underlying problem. I stress the importance of monitoring debt and the interdependency and necessity of valuing both paid and unpaid work and the important connection these areas of concern have with making ends meet and subsequent access to housing.

It has been argued that women are among the most vulnerable in the housing market (Baxter:1996, Kearns, Van Wiechen and Smith:1995, Thorns:1988, Tomas and Dittmar:1995, Watson and Austerberry:1986) and that they make up the majority of the group paying more than 30% of their income on housing costs. Women are more likely to be living on one wage which on average is two thirds

that of men or less (Ministry of Women's Affairs:1997). There is a strong link, found in this research and that of others (Kearns, Van Wiechen and Smith:1995, Murphy and Watson:1994, Winchester:1990) between a woman's position in the labour market and the security and type of tenure.

Figures taken from the 1996 census data indicate that 58.6% of the total population over the age of 15 years have an annual income of \$20,000 or less, 75% earn less than \$30,000 and 7.3% more than \$50,000 (Statistics New Zealand:1997b):

GRAPH 8.1 *Income groups of population over 15 years by percentage and number*



Source: Statistics New Zealand:1997a

The relationship between paid work and welfare and the access to housing and other essentials that an adequate income might provide is a complex one. While affordability is not the only issue in accessing housing it is one of the most significant. Housing costs are, in most cases, the biggest item in the weekly budget

and the most significant cause of poverty among those on low incomes (Duncan, Kerekere, Maulaulau:1996, Young:1995, Waldegrave:1997). The user pays approach adopted by most government agencies, plus substantially increased costs for health, education and utilities such as power, makes the situation of many barely tenable if at all, especially for those on low incomes or benefits:

Kris I vividly remember the first week I got the benefit. There were 3 birthdays in the family that week, so I bought all what I needed and I went out and bought 3 birthday presents and I thought, "wow this is really neat I'm doing really well". Well that's fine because at that point I had some backup, but once I ate up all that backup then I had nothing, then it became impossible to manage on the benefit cause it was those extra doctor's visits...Going without a watch for a month 'cause I couldn't afford \$10 for the battery...so when you look at what people are getting on the benefit, yes, it sounds a lot of money but it's not in terms of their real life...

Connected to issues of housing affordability, and an area for which, surprisingly, there is very little coordinated research data, especially in relation to women, is indebtedness. Indebtedness was found, in the research, to have a significant role in many women's lives. It was usually a result of insufficient income largely due to excessive housing costs leaving a residual income which was not enough to cover living expenses let alone one off expenses such as clothing, dentist and car repairs.

Making ends meet and indebtedness

The predominant means of addressing debt, as identified in this research, was by increasing income and finding more paid work but bankcards were also used. Green dollars or exchange of goods and services were strategies also utilised by a number of women.¹ While credit can be used for many purposes my focus will be the use of credit for survival and meeting debt. The ways women deal with debt and inadequate incomes is different for each woman but some common themes emerge:

¹ I have not explored this informal economy in detail as, while strongly associated, it was not the focus of this thesis. It is however, a subject worthy of more attention.

Ways women make ends meet

- taking in boarders or flatmates
- increased use of green dollars or exchange of goods and services
- help from family and friends and more financial responsibility from older children
- use of credit
- reduction of unpaid work and increase (if possible) paid work
- increase number of part time jobs (Taken from interviews)

Boarders/Flatmates

A significant issue raised in this research, was the use of boarders as a means of filling the gap in the income/rent ratio. Some families move in with other families whereas others take in boarders. Boarders are a common means of meeting housing costs but Income Support policy on this matter has been erratic and unreliable. At the beginning of the study, in 1995, women said that their efforts to take in a boarder, as a means of addressing the gap between market rent and the Accommodation Supplement, had been discouraged by Income Support due to the punitive abatement rates. By the end of the research period (1997) women were being advised, when applying for Special Needs Grants and Special Benefits, that they ought to take in a boarder and no special penalties were applied.

Kris decided to take a boarder in 1995 and was informed by Income Support that this would be regarded as income and that she would have her Accommodation Supplement reduced. Consequently she asked the boarder to leave. Having at first been discouraged from taking a boarder because of the penalties, by her second interview with Income Support, as noted, she was being advised to do so:

Kris They told me I should take in a boarder at \$150 a week which is absolutely ludicrous because you cannot get \$150 a week for a boarder if you look at the local papers you'll see that there's no way you'll get that amount...I said yes but you know then you'll take money off me for having an income from the boarder and they said yes and I'd lose my Special Benefit plus \$60 a week for the income from the boarder, and then they told me that I must make every effort to decrease my costs.

Taking a boarder in this instance was seen by Income Support as a legitimate requirement and a means of increasing her income. No responsibility was taken by Income Support for either their erratic policy or the effect this had on Kris. This was one of a number of examples of Income Support's lack of accountability and ad hoc policy implementation.

In some cases, boarders were a successful arrangement, often with some childcare built in and if a friendship was involved it provided much needed adult company. Where the boarding arrangement was made purely for financial reasons, the situation could be more difficult. Children could be at risk and the additional relationship can present problems. As Sue notes:

Sue The other issue, when you get someone in, when you're a mother, you've got sexual abuse and all those issues and how are they going to treat your child? Who are they going to bring in? Are they going to sleep with people every second night?..There's so many issues - you can't just put an ad in the paper and get anyone...it's really important who you get in.

In situations where the boarder had their own children, these issues were evident, as Alana comments:

Alana ...if it's not your partner and you haven't both worked out how you're both going to parent...then it's really difficult and it's sort of like do you live with someone with an older child or a smaller child because either way it is going to be hard - if you've got the older child. I'd never choose to ever have the oldest child in the house again because the other person hasn't had a child going through that stage yet. But then it was really hard living by yourself because you don't have the company, you don't have the support that you'd probably like. I found it really horrible living by myself and so those things I think are just as important as the financial side of it.

Income Support seems to be unaware of the impact of taking in boarders.

Stress and overcrowding were often present in situations where there was not enough money and more than one boarder was living in the house.

Jayne She [the boarder] wouldn't do the housework, did not wish to cope and bought an entourage of friends into the place and I realised that I would have totally no control

over the situation so... I thought this is not going to work... I got her a flat in the next block...

Compatibility and equality of circumstances can be important as Linda and Helen note:

Linda I do whatever I want in my own part of the house regardless of what he frowns about and grumbles about. I never take any notice, yeah. I get angry when I get reports back from other people - how he's been grizzling and groaning and thinks he supports us and that sort of thing.

Helen It just makes it a little bit awkward because we have different levels of income although when I'm not coping well and don't cook dinner he will buy takeaways so I guess that's his contribution but...

Boarders or flatmates can make a difference to financial survival but the disadvantages also have to be acknowledged, some of which are unacceptable. Rather than take in strangers, although some boarders are friends or acquaintances, women finding increasing debt a problem often turn to credit cards.

Credit

The people of Aotearoa/New Zealand owe about \$1 billion dollars every month to credit card companies and only one quarter of that represents current purchases, the rest is arrears (Bywater and Hely: 1990:38). These authors suggest that women's access to credit is much the same as men's, but this might depend on whether you are a woman parenting alone or have the implicit presence of a male partner. The fact that women are less likely to have the level of income required to access a loan would indicate that their access to credit, in the form of a bank loan is more limited.

Women in this study have experienced what they perceive to be inequalities within the banking system, such as accessing loans or cheque accounts. It was also noted that the quality of treatment a woman receives depends on the location of the bank, and that in higher socio-economic suburbs, where women parenting alone were likely to be a minority, more support was experienced. Women have been shown to be a better financial risk than men and have a reputation for reliability and

creditworthiness. Bywater and Hely (1990:42) mention a study in the United States which indicated that 89% of women showed a good credit performance compared with 74% of men.

Three types of credit can be identified:

Short term credit - monthly accounts, department store accounts, bank and credit cards and overdraft facilities

Flexible credit - no upper limit, usually not accessible to low income earners

Long term credit - bank loans - either personal or mortgage and hire purchase

The changes to financial markets in the last few years are global in effect and character. Ford, speaking of Britain but with relevance to Aotearoa/New Zealand, has identified four criteria which have formed the basis of more recent changes in the financial markets, in particular home loans:

- growing competition leading to an increase in down market lending and a relaxation of lending criteria.
- loans often rapidly and easily secured with little guidance or counselling.
- deregulated and competitive market for consumer credit allowing people to hold additional credit commitments.
- market increasingly shaped by state initiatives which reduced the extent and quality of accommodation in the public rented sector (Ford:1988:180).

Research has shown (Parker:1988b) that the type of credit available to those on low incomes is more expensive, and the goods available on credit often of “poorer quality and value” (190). Her research also indicates that “between 5 and 10% of all consumer credit extended creates some ‘difficulties’ in regard to repayment and that around 1% will eventually become unrecoverable” (218). Parker (1988b) points out that not all those in debt have low incomes, and not all on low incomes are in debt. The problem, as identified by Kris at the beginning of this chapter, is that when on a benefit or a low income there is no financial backup and many categories of assistance formerly categorised under Special Benefits from Income Support have become Special Needs Grants and therefore recoverable loans or advances. Despite the difficulties some women experience with banks, credit cards seem surprisingly easy to obtain.

Bankcards

While a home loan or a personal loan may not be accessible, a credit card was readily available as Suzanne experienced:

Suzanne I felt now I wished they had been a bit harder on me. I mean the money is lovely when you get it but as soon as you are up to the \$1,000 mark you know you never get out of it because you only get your benefit...

Bankcards were perceived to be an issue for some women who were concerned at the way the limit of a bankcard could be automatically raised by the bank without their approval when they were trying to contain their spending:

Michelle I got a bankcard and I didn't have enough money to live on...I used the bankcard and it unfortunately went up and up. It started off at \$2000 and you get a letter and they say, "we've just given you the opportunity to raise it to \$3000". If you don't send the letter back within a week you've automatically got it up to \$3000. It is now up to \$4000...it's very tempting to take advantage of it. I mean you run out of petrol, you run out of food, you get some cash advance, you've got a bill to pay, you get a cash advance...birthdays come round, Christmas comes round, whatever. Where the cash isn't sufficient so I've drawn on that...and that's been my main kind of support and also my main anchor around my neck as well...

While initially bankcards are used to cover the unexpected, which Income Support used to provide for, and where income is too low, the temptation to use them for other needs is difficult to resist.

Kris I've always had a bankcard...but I reduced my limit voluntarily to avoid getting in too deep and I have a Farmers card and a Levenes card. To try and take advantage of specials as they come about...to do with actually providing clothing and household goods for us...you can take advantage of cash offers which I get a discount on if I pay cash and are a card holder or where its a bigger thing like buying wall paper or curtains or something like that. Being able to spread the payments because I just cannot afford the cash price. It's just too easy to just flash the card...and not be able to afford the repayments. It's all very well with one card usually to meet the repayments but when you've got 2 or 3 and you get debts on each of them. I end up in a situation where I started juggling the money from one to the other. I'd do a cash advance on my bankcard to pay my Levenes or my Farmers.

Positive use of credit cards, albeit at some risk, has been reported by some women. For example, in an Insight documentary (Radio New Zealand:1998), a woman who

was on a Domestic Purposes Benefit reported setting up what was to be a successful business on a credit card as she was not eligible for any bank loan.

Credit cards can be another source of problems when a couple are separating. One example given by the Office of the Banking Ombudsman (1997) was a case where, despite the woman's request that a credit card be cancelled, the bank refused to do this without her previous partner's permission. Meanwhile the card had continued to be used by her ex-partner. While this problem was eventually resolved, the assumption by banking staff that the man has the control and rights relating to financial matters can still arise. This problem can be compounded when a woman may not have built up a financial record in her own right, if all her transactions were managed jointly or even were in her partner's name.

Credit was frequently used by women to pay for essentials unable to be met by a woman's income as a result of housing costs. This is a particularly relevant and important aspect of this research.

Debt

The most consistent cause of debt among the women interviewed was the disproportionate amount of income taken by rent which does not leave enough to live on. As discussed, credit can be a critical survival tool for coping with the unexpected and many items are no longer covered by a non-refundable benefit. Special Needs Grants cover large costs such as school fees and uniform but these are refundable with a weekly repayments of \$10 -20 deducted from a woman's benefit. Other items such as school shoes for the children are not covered by any grants putting more pressure on women to use credit to fill the gap provided by an inadequate income:

Michelle My total debt would be \$8000. I've \$4000 on bankcard, I owe \$1000 to my mother, \$900...no... \$1000 to my brother and \$900 to my mother and \$2000 in other various debts. [I feel] hopelessly overwhelmed and I don't think I'm coping with it very well at all and I sometimes don't sleep at night thinking about it. I got a lot of very immediate debts and I have no way of paying any of them at the moment and I've been thinking about it...how can I go about it and I really don't know...don't know whether to go and

declare myself bankrupt or run away...or [laugh]...sell my car maybe...I just don't know to be honest...I'm in a very sticky situation at present.

Women who are in low paid work are also often struggling to meet these expenses but are not eligible for any assistance.

A frequent means of getting into debt was the need to belong, reinforcing the comments of other writers (Crow and Hardey:1991, Graham:1992, O'Brien:1996, Payne:1991), who identify social exclusion as one of the indicators of poverty. Children were protected from the stigma of poverty by giving them the clothing and presents other children might receive at the expense of the woman's needs and sometimes well-being. Some women commented that they spent money on outings with friends when they could least afford it rather than be excluded and be seen as different.

The most common way of reducing expenditure is to reduce the food budget. These findings are supported by a study on income in the United Kingdom by Kempson, Bryson and Rowlingson (1994). Invariably a woman has already pruned back her budget to the limit and any further reductions involve essentials such as food. Fuel was a problem associated with heating but rather than owing money, most of the women in this study preferred to do without heating, or at least use it minimally as it was one area they were able to control but at a cost, as Kim relates:

Kim *Sometimes it's power and phone...I don't watch the power because it's so cold. We lived for years without having heating and I think that it wasn't very fair on [the children]...I used to just put on extra clothes and people used to say 'oh your house is so cold' and I used to go into other people's houses in the middle of winter and they'd be nice and snugly and warm and cosy and you'd want to be there. I thought this is really cruel, my kids don't know about those comforts because we chose not to have a heater because I know once you turn it on that's it.*

People do become very skilled at managing on low incomes and while debt is usually gradually accumulated, it is the sudden unexpected expenses which can tip the balance. A survey done by the Budgeting Service (Wilson, Houghton and Piper:1995:11), found that assuming the clients were perhaps not getting their entitlements, was true in only a small number of cases, in fact, it was their income which was not sufficient. In this same study, it was found that beneficiary clients

spent 69% of their income on housing and household purchases compared with 56% for wage earners. Wage earners spent more on transport, personal expenses, debt repayment and superannuation and health schemes (ibid:16). As in other studies (Brannen and Wilson:1987, Kempson, Bryson and Rowlingson:1994), improvement in finances came from increased income rather than reduced expenditure as their income was inadequate. For wage earners financial improvement came from a reduction in expenses as their income was more likely to be adequate(21).

While credit can expand opportunities it can also be a form of social control:

[C]redit acts to facilitate participation in and adherence to the prevailing norms and expectations...enhancing social stability to the extent that it precludes certain actions, reinforces caution and so conformity (Ford:1988:189).

This is an important point to bear in mind when considering the government's devolution of the costs of education and health. A study done by the Society for Research on Women (1981) concluded that:

Money confers status and power to those societies which use it. This power is not only purchasing power...it also indirectly provides access to social and political power. So the status of women is directly and fundamentally affected by their access to money and their ability to control it (63).

The constant worry of being in debt can have a considerable effect on health:

Kali I just find it stressful...it just eats away at me at the back of my mind. I'd rather have nothing...like it's probably not a good way to be but often...probably every fortnight actually we'll have nothing left to eat because I'd rather pay the bills. I just hate that feeling of owing money.

A number of women received assistance from family and friends and sometimes ex-partners, usually in the form of loans or gifts in kind. This source of support, either regular or occasional, was most frequently used:

Kali I borrowed about \$6,000 from my mother to buy the car I've got now because I needed a reliable car while I was doing the course and \$1000 of that she gave me for Christmas last year and that was quite major for me...Well with [previous partner] this week I asked him for \$10 for a parking permit at Tech and I won't pay that back because I said

to him can I have some money...But when I borrow money from Mum I always pay it back...just when I have it.

The power shares which became available to all consumers in 1995 when the power supply was privatised, provided some unexpected capital which was a rare opportunity for most of the women. The shares were a mixed blessing although providing a source of much needed cash. The money from the sale of the power shares more often went towards much needed items or to pay off debt but the decision to cash in the shares was not a choice for many and the financial gain from retaining them was not an option. Selling also effectively lost them their shareholder rights in a commodity which, more than most, affected their lives.

Most debt is owed to traditional sources of credit such as banks and department stores and there was little evidence of the use of less reliable sources among these women although one woman used such a source to her regret:

Lynne I made the fatal mistake of borrowing off instant finance about \$1500. It was a dumb idea because I wasn't getting the bills paid so I thought if I pay all the bills and get myself square I'll be right and all I'll have is this one payment to make. Well it doesn't work like that unfortunately, it really doesn't. So I got behind on that and it was a really big drama and I finally got that paid off and I'll never do it again. They sent someone out to assess all my furniture and that's what they loaned it to me on. They were constantly threatening to take my furniture off me if I missed payments.

The stress of debt on women parenting alone has a substantial effect on their well-being.

Sexually transmitted debt

Sexually transmitted debt, as it has been referred to (Woodley and Hill:1996), is a particular problem associated with partner separation. This form of debt arises when, as a result of the separation of finances, a woman finds that she is responsible for half her ex-partners debts as well as assets. Loans made in relation to businesses owned by men of which the women are often unaware, are a common occurrence.² Brown in the 1997 Annual Report of the Office of the Banking Ombudsman (1997:17), reports that this is a common problem which has

²See section on separation in the chapter entitled "Women parenting alone:a profile".

come to their notice and gives the example of a woman who, on separation, learned of a number of substantial guaranteed debts, only one of which she knew of, held against the family home which would be deducted from the home when it was sold. She had not been contacted by the bank concerning the unknown debts. As her previous partner was declared bankrupt she was held responsible for the debts. An agreement with the bank was finally reached in which she paid the guaranteed debt she was aware of and \$7,000 towards the remaining \$30,000. Another example involved a woman who had the family home awarded to her by the Court but the bank refused the final transfer until she had repaid the loans made to her previous husband's business (ibid:31).

Another issue concerning debt on separation, is illustrated by the example of one of the women interviewed, whose previous partner sold his quarter share to the other shareholder who owned half of the home, leaving the woman with a quarter share and a complicated arrangement associated with mortgage repayments. This arrangement found her paying half of these repayments instead of a quarter proportionate to her share and with very little recognition let alone understanding from Income Support.

Linda ...see we have this problem even though I'm a 1/4 shareholder I use a bigger part of the house so I still pay 1/2 the mortgage and so even though I was paying that much money they didn't care as they would only work out my supplement on what my share ought to be. Even though I was paying a lot more they would only pay out on the 1/4. So I'm helping pay off the mortgage faster for no return...so I said it would be better to move out and rent a place...people in rented houses get far more support and they said oh no we would hold the equity in your house against you anyway.

The problem of debt after separation issue is of concern and will hopefully be addressed as part of reforms to the Matrimonial Property Act in 1998 but to what degree and in what way is unclear at the moment.

The increased costs brought about by the restructuring of housing as well as education and health are not being met by the incomes of most women in this research (Barnardos' New Zealand Child and Family Research Centre:1998, West Auckland Women's Centre and Bagnall:1994) with a subsequent reliance on credit in the form of hire purchase, less often bank loans and frequently bankcards.

Income Support is a significant creditor for many of the women who are on the Domestic Purposes Benefit.

Income Support

With the redefinition of many costs previously part of Special Benefits as refundable loans in the form of Special Needs Grants, debt to Income Support has become a significant issue, with most women on benefits having regular payments deducted from their benefits at source thereby further limiting their income and ability to meet housing costs. Most of the women who were on benefits were paying off at least one item on hire purchase, as well as an average of \$20 per week to Income Support for cash advances. The repayment of these “loans”, for necessary items such as washing machines and dentist bills, further reduces their already minimal incomes. The process of negotiating payment of the debt is an undermining and time consuming process for these women and the deductions represent a considerable cut to their already inadequate income with little accountability from Income Support:

Helin Social Welfare...I have a debt of \$1,100 which I'm paying off at \$20 per week and I have a heater I'm paying off on HP and that's about \$300 and I owe \$1,000 to student loan.

Alana ...when I go into Social Welfare and I borrow the 2 weeks rent in advance that you have to pay back, they don't call it a loan, it's an advance, they can change the agreement whenever it pleases them... then you have to pay the advance back - I was paying it back at \$5 a week but then they changed it so that everyone had to pay it back at \$20 a week - each advance that you had. So I owed them \$40 a week because I had 2 advances, one for fixing a washing machine and one other advance. So I did go in and I got it back to \$5 a week, but it means that you've got to go back in and write a list of all the different living costs you pay and show how you spend every single cent of your benefit.

Family support which is an income related payment available to low and middle income families with dependent children, is a particular problem for some of these women in terms of over payment. If a family has an erratic income and wants to receive Family Support on a weekly basis they are obliged to calculate their income for the year. If their estimate is wrong and they are overpaid they must pay it back at the end of the year. The amounts can be significant presenting a substantial debt burden for the family concerned. As a result, many families who need the

additional income on a weekly basis decide to have the money as a tax rebate at the end of the year rather than get into debt. Where a debt to Inland Revenue has accrued the interest charged on this debt means little headway is made with repayment:

Kris ...[I] got myself into a situation in the first 2 years of receiving full Family Support when, because I had been working part of the year, I shouldn't have received it and so I've got a tax debt repaying Family Support which runs to the year 2000 and whatever..I'm paying fortnightly. I found it really upsetting when I discovered that...I find it very unfair that it's either paid in full or on a weekly basis because you can't afford to live without it but if you get overpaid it's really difficult to repay it.

Income Support, as a government agency, changes the rules without any warning. They do this without notification and provide little regular and written confirmation of payments and debt balance. Consistent communication would have alleviated some of the shock and disruption caused by the many policy changes over the last few years. Women parenting alone are vulnerable as 'clients' of Income Support and are not in a position to complain. Income Support abuses their power by allowing these insensitive processes to continue.

Housing costs being the most inflexible and largest of regular living costs have a considerable impact on the indebtedness of those on low incomes. Debts in the form of credit cards, overdrafts, student loans and Income Support debts have severely affected the affordability of housing and access to mortgage finance. One of the first options explored when under financial stress is finding or increasing paid work but this is not necessarily an option for women parenting alone. The tension between paid and unpaid work has yet to be resolved and impacts severely on women's access to well paid work and is a critical factor in access to adequate and stable housing.

Women's unpaid work: setting the context

The drive for economic growth can now be seen as a crucial vehicle for oppression, domination and exploitation, not only of women by men by assigning them the unpaid, low paid or low status work of society, but its accompanying economic reasoning, which abets the subordination of minorities in all countries by designating vital work as less productive (Henderson *in* Hyman:1994:226).

Very little has changed in terms of acknowledging the unpaid work women do. This work not only remains unpaid and not counted (Waring:1989) but also the assumption is made by the state that a woman will be available to do unpaid work as well as being pressured to do full-time work. Nor is the dependency of those doing the paid work on this unpaid work considered. As indicated by a number of writers (Easton:1996, Else:1996, St John:1994), welfare is still based on full male employment with women assumed dependent on their partners. Lister (1990) identifies 3 key issues in women's dependence on men:

- Lack of control - [Once separated] women parenting alone perceive the poverty of single parenthood to be an improvement on their economic circumstances within their previous relationship because they have control of their circumstances.
- Lack of rights - a woman has no enforceable rights to her partner's income [if in a defacto relationship] - although this is assumed when dealing with the benefit system.
- Lack of rights contributes to a sense of obligation with women not being able to spend on themselves and taking the role of supplicant and undeserving (451).

These points have been reiterated in the context of Aotearoa/New Zealand by Fleming and Kell Easting (1994). Lister (1990) points out that it is a woman's caring role which entitles her to support, not for herself but for her children, thus the costs of her caring role are often economic dependence and poverty. This is an important point illustrating the emphasis on the children's needs rather than the woman's as a result of that caregiving. An extension of this point and one not often acknowledged, is that this role is often ongoing, with the children being replaced by elderly parents and then ailing husbands (Lister:1990:452), or at a later stage having all three dependent at once. While increasing numbers of women have developed reasonably paid niches in the working world the expectation that they will also do the unpaid work in the maintenance of their family and community is still evident. For those women parenting alone on low incomes unable to access

paid work the assumption that all the work they do counts for nothing (Waring:1989) is a galling situation.

There have been moves recently in Australia to pay a carer's allowance to women, who have little or no paid work and whose partners are low income or on a benefit. Aotearoa/New Zealand did have a universal allowance in the form of the Family Benefit, which could be cashed in to provide a deposit for a house, however this was dropped in favour of increased Family Support which is an income related, child support allowance available to caregivers who are on low incomes, with the amount depending on the number of children and their ages. A change to a Universal Benefit would also have considerable implications for women who have paid work, as research indicates (Briar:1997, Bryson:1994, Davidson and Bray:1994, Else:1996), that the unpaid work these women do, often referred to as the second shift, is not much less than that done by those women who have no paid work. The removal of the universal Family Benefit was a retrograde step which denied many women the only independent income they had. The new Family Support was divided equally between the two partners assuming equity of childcare responsibilities with the option of one of the partners signing their half over to the main caregiver. The Family Benefit was given directly to the woman whereas Family Support, which is income assessed, is direct credited to a bank account giving control to men again as many women do not have their own bank accounts.

Women's major caregiving role has been further encroached upon as the state withdraws from its traditional roles of welfare, health and education provision and this work is devolved to the community, which invariably means women:

...[I]t is only through women's cheap, flexible, interchangeable, servicing work in which they patch together resources to meet human needs that society holds together (Showstack Sassoon:1987:24).

In a recent publication (1997) the Ministry of Women's Affairs noted that 31% of women's time was spent in unpaid work as opposed to 12% for men. As Else (1996) so colourfully and accurately puts it:

...some people believe that women are now able to take on paid jobs mainly because technology has saved them so much...Today's machines and cleaners are so advanced they can do the housework *all by themselves*. Ducks in tanks clean toilets, fluffy rabbits leap in and out of washing machines, little plastic men with moustaches fly round polishing furniture. There is no need for any human, male or female, to lift a finger (16) ...Unpaid work is like a huge transparent trampoline. Without its resilience and flexibility, no one can get off the ground into paid work let alone recover every time they crash back down. It's the invisible infrastructure which keeps everything else going - a vast spring-board-cum-safety net spread beneath the formal economy (15).

The caring tasks which involve mainly women, take up any slack left over from household chores and paid work. The old tasks of washing and cooking may take less time but there are many more new ones to fill the gap. Women now “spend far more time dealing with the school, the bank, the insurance, the DSW, the ISS, the IRD, and all the rest” (Else:1996:37). The pressures on women parenting alone are especially hard as Cushla explains:

Cushla I can look at how I'm feeling now and it's very, very hard. It feels...it might sound ridiculous with a place like this but just...everything is my responsibility from whether the children aren't eating right and having enough cuddling. From doing their homework to the fact that the light bulb has blown or the gutter is blocked up or the lawns need mowing and I find that very difficult at the moment.

The only part of the economy which is counted as part of the national accounts are those activities which have money attached in some way. Looking at the system more holistically, this monetised part of the economy is equal to only half or less of the GDP. The monetised section rests on, and there is an interdependency with, the unmonetised sectors which include cash based untaxed economy, sweat equity and bartering “green economy”, caring activities and household production and nature which both produces and absorbs the problems (Henderson quoted in Clarke, Chilcott and Smith:1992, Waring:1989).

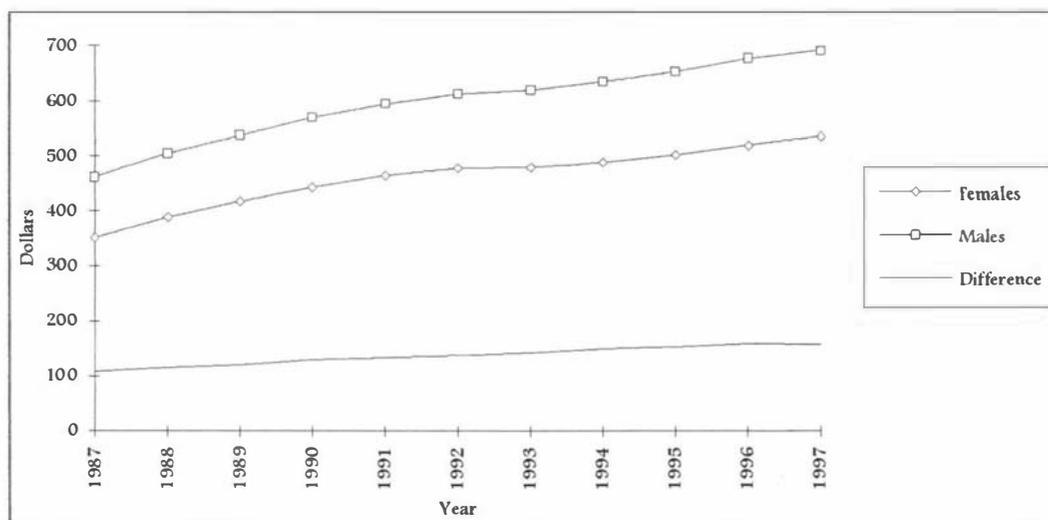
Unpaid work reduces the amount of income accessible to women and therefore affects their ability to save and subsequently their access to housing loans. Women, who are responsible for most of the unpaid work, are viewed as liabilities rather than contributors. Unpaid work is the unacknowledged and invisible other half of the world of women. Full time work implies that someone is available to do the unpaid work. Therefore, it is this essential work which enables the continuation of the paid work sector.

Paid work and employment

My main contention is that an adequate and consistent income plays a central role in reducing levels of indebtedness, obtaining rental housing or accessing and maintaining ownership. It is a factor which becomes more critical as the effects of changes to housing policy have become apparent. Increased housing costs, the tightening of benefit eligibility and the unavailability of income related mortgage schemes puts more pressure on the labour market, in terms of flexibility and availability of jobs, as there is an increasing need to earn more. A regular income, while not the only factor, can assist a person to access stable housing and for an owner-occupier, secure housing.

The gap between men's and women's wages is not decreasing, as illustrated in Graph 8.2, and is actually expected to increase slightly over the next few years (Ministry of Women's Affairs:1997). Women's wages are 80.5% of men's average total hourly earnings a drop from 84.5% in 1994 (Ministry of Women's Affairs:1997).

GRAPH 8.2 *Total ordinary time average weekly earnings, male and female, 1987-1997*

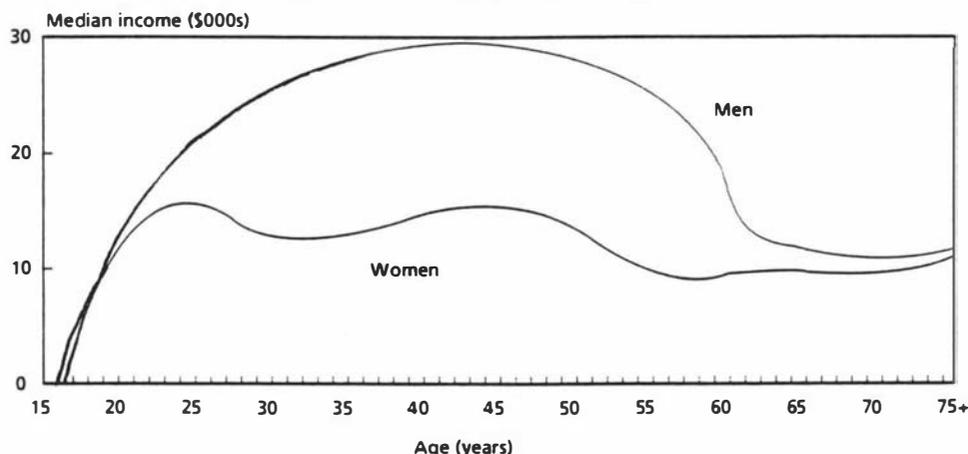


Source: Data taken from Infos Database: Statistics New Zealand:1997

This situation reflects a lack of commitment by the government to focus on these issues as being intricately linked to other areas of policy such as housing. More than half of all working age women (57%) are in the labour force, compared to

three quarters of all men (74.3%) (Ministry of Women's Affairs:1997). There are also significant differences in median incomes between women and men by age as Graph 8.3 shows.

GRAPH 8.3 *Annual median income by age and sex, 1991*



Source: Ministry of Women's Affairs:1996:21

Recent changes in the labour market have resulted in an increasing residualisation and casualisation, with fewer full time jobs being created and increasing numbers of part time positions (Thorns:1994:245). The quarterly employment survey for May 1997 quarter (Statistics New Zealand webpage:1997) shows that 50% of the annual growth in filled jobs came from increases in part-time jobs. In 1961, only 5% of jobs were part time whereas today the figure is 29% and increasing. Between February 1987 and August 1995 part time jobs grew by 76% and in the same period there were 7% fewer full time jobs (ibid:1997). The number of part-time jobs increased by 4.1% in the year to May 1997 and full-time jobs increased by 1.6%. Nearly three quarters of the growth in filled jobs during this period was for jobs held by women. In 1996, 43% of women's jobs were part-time (Ministry of Women's Affairs:1997). If there is a high contract or hourly rate it may be perfectly acceptable to work part time but with low rates of pay more work is required. The fact that most part-time work is low paid is evident in the trend towards having more than one part-time job. Women state that they accept lower paid, under-skilled work in exchange for the flexibility of hours needed to care for children. These jobs are increasingly hard to find with the trend in contracts to demand more time for less pay.

Women are more likely to be on small work sites and therefore their agreements are not required to be listed. Consequently very little information on women's terms and conditions of employment in all work places is available. Some analysis of those contracts which are available, done since the Employment Contracts Act, indicates, despite some advantage relating to annual leave and sick leave, women have been more disadvantaged than men by this legislation, in terms of pay and conditions of work (Du Plessis:1995:252). The Employment Contracts Act has made women's position in the labour market both vulnerable and unrepresented. The Act:

...undermines penal rates and statutory rights, and effectively removes union coverage in small businesses and the part time workforce. (Kelsey and O'Brien:1995:60).

The 1997 budget allocated \$21.7 million for an employment strategy, which was well short of the \$60 million promised by the coalition agreement.

Among OECD countries, Aotearoa/New Zealand has one of the lowest levels of employment of women parenting alone and until the 1996 census was showing a continuing decline in employment levels, even though the real value of the benefit has declined (Whiteford:1996:26). Of note, in Table 8.1, is the higher participation rate of married women in Aotearoa/New Zealand indicating some significant differences in experience for women parenting as compared to married mothers but Whiteford makes no comment on this. While some married women get very little support enabling them to work, women parenting alone have all the responsibilities often with no one to support them as well as, for some, the discouragement of benefit abatement rates.

TABLE 8.1 *Employment circumstances of lone and married mothers, 1990s*

	% of lone mothers employed		% married mothers employed	
	Full-time	Part-time	Full-time	Part-time
Australia (1994)	23	20	25	32
New Zealand (1991)	17	10	31	27
United Kingdom (1990-92)	17	24	21	41
United States (1992)	47	13	45	19

Source: Whiteford:1996:32

The 1991 census indicated that there has been a drop in the number of single parents in paid work, reflecting a number of factors, not the least being the chronic lack of well paid work, the inflexibility of the workplace concerning the childcaring needs of women and cost of childcare which is no longer tax deductible. Since these figures were released and as a result of the economic growth of the last few years the 1996 census shows that there has been a substantial growth in the percentage of single mothers in paid work (Goodger:1997:93).

The low rate of pay women receive even when qualified in some way is an important issue and therefore even full-time work may not guarantee an adequate income especially if working in a position traditionally filled by women. Millar, Webb and Kemp (1997) note in a British study that there has been an increase in low paid jobs and that this low pay leaves families unable to meet expenses and also reduces the incentive to work. Rather than accusing people of being work shy policymakers should recognise this point and the fact that the most financially viable are those families able to access more than one income which is not an option for single mothers. "Employed husbands protect low paid women from poverty" (Millar, Webb and Kemp:1997). The difficulties of low pay are illustrated by an example from this research, of a woman with a pre-school child and an 18 year old, who has a post graduate qualification and works with children and young

adults in the area of mental health. Her take home pay, at the time of our last contact in 1996, was \$450 net per week of which she paid \$260 in rent. Her income made her ineligible for the Accommodation Supplement and childcare took \$90 of her remaining income and as her child was looked after by her mother she was ineligible for childcare assistance. This left her with \$100 for food and all other needs. While her older daughter did not always live with her, she was only semi independent and lived at home for periods of varying length.

While the number of part-time jobs may be increasing, at the same time the amount of part-time work hours is diminishing. In 1961, 56% of women part-timers worked 20-29 hours a week and by 1991 60% were working fewer than 20 hours (Else:1996:65). According to the Ministry of Women's Affairs (1997), in order to get an adequate income women are working more than one part-time job and 25% of women working part-time would prefer more hours. A higher proportion of women than men hold more than one job. Statistics show that:

[t]here was a significant increase in multiple job holding by women (34.4%) but only a 3.6% increase by men between the 1987 and 1995 March years (Ministry of Women's Affairs:1996).

Many commentators argue that the market will not deliver full employment. For every notified vacancy at the New Zealand Employment Service, there were 22 unemployed people as of December 1996 (Poverty Warriors:1997). Indications are that unemployment is lasting longer and continues to involve a higher proportion of Maori and Pacific Island peoples (Ministry of Women's Affairs:1997). While there is talk of a high-wage, high employment, high-skill and high productivity economy, in practice we are moving towards a dual economy, with low costs requiring low wages for all but the elite (Hyman:1994:224).

Unemployment rates for women in other countries consistently run at a higher rate than that of men. For example, in Australia the rate is 7.1% for women and 6.4% for men (Bryson:1992:204). Unemployment in Auckland, for both women and men, was resting at 6.9% in December 1997 (Household Labour Force Survey:1997), but this figure only includes those who are registered as unemployed and excludes part time workers, partners of those in paid work who

want to work, students, those on Training Schemes (at present 32,000), young people between the ages of 15-16 and beneficiaries (Derrick:1997:35). The national, official rate of jobless or those without a job and wanting a job, for both women and men, is 10.6% (The Jobs Letter:1997:19 May).

As Derrick (1997) points out, unemployment is a structural problem not a cyclical one and it plays a vital role in:

- dampening down internal demand helping maintain a low rate of inflation;
- creating a pool of cheap labour allowing business to compete with overseas producers and manufacturers in an export led and free market economy;
- lowering demand on overseas funds (35).

Sweden is often held up as an example of a country with a high level of participation of single mothers in employment but there are an extensive range of policies to support these figures with statutory job protection, extensive paid family leave and pay equity.

A framework which I found particularly helpful in understanding these processes as they affect women was developed by Millar (1996). She identifies three categories of approaches by different countries, illustrating different patterns of paid work for women:

1. High employment rates for both single mothers and married mothers

- Employment is well supported by a range of services including childcare, employment rights, job protection and effective equal pay policies and benefits (universal family allowances and maintenance guarantees).

Examples:

Scandinavian countries and to a lesser degree Belgium and France which has 80% of lone parents in paid work.

2. Low employment rates for both single mothers and married mothers or low rates for lone mothers and high rates of part-time working for married mothers

- Little support, low levels of childcare provision, minimal employment rights and low to middling universal benefits. Without much support staying at home is the most viable option.

Examples:

Ireland, the Netherlands, Luxembourg, the UK and Australia (also New Zealand).³

3. Low employment rates for married mothers but high rates for single mothers

- Low levels of support as well as very little support for those without jobs and no right to unemployment benefits. Single mothers are pushed into work by the lack of any alternative.

Examples:

Countries of southern Europe and to a lesser extent Germany and Austria. Also the United States although it has higher employment rates for single mothers than might be expected for this pattern.

Millar makes an important point when she comments that this mode of analysis unlike the statistical table above (Table 8.1), looks at what married and single mothers have in common rather than divisively, looking at what they do differently. It emphasises the critical points relating to childcare and training common to all women rather than being diverted by the issues of sole parenthood.

More specifically, she comments that the three groups might be expected to have very different outcomes in terms of poverty rates. Group one having the lowest rates of poverty, group two being relatively high but not the greatest depth of poverty and the third group having high rates of poverty and the most extreme. As

³See Table 8.1 "Employment circumstances of lone and married mothers 1990s".

she states, “[g]etting more lone mothers into employment does not always improve their living standards; it can also mean more poverty and insecurity” (Millar:1996:108,109). This is reinforced by comments made earlier in this section concerning the impact of low pay discussed in a later report by Millar, Webb and Kemp (1997). Recent reports on work schemes in the United States also indicate the lowering of wage rates leaving many on untenable weekly incomes (Canning:1997). Millar (1996) observes that the level of support for single mothers can be directly related to the role of the ‘male breadwinner’. In the strong male breadwinner state, to which Aotearoa/New Zealand would belong, a division is made between public and private responsibilities and benefits are used to replace a man’s wage, with little support for the woman to take paid work.

Whitehouse (cited *in* Mitchell:1995:87), found that pay equity on its own had very little effect on women’s earnings or participation, but combined with centralised wage fixing and EEO policies was “conducive to high levels of female participation” (89). “Male poverty is due to lack of jobs whereas women’s poverty is due to occupational segregation into low paying jobs” (Millar, Webb and Kemp:1997, Winchester:1990:71).

Training is a traditional response to employment issues and, while it continues to be an essential factor, the question ought to be asked, “training for what?” (Lerner:1997:3). Government schemes provide no guarantee of work and are not always substantial enough for the possibility of any well paid employment. An exception, and an example for other benefit categories, is the assistance given to Domestic Purposes Beneficiaries whose educational entitlements include Universities and Technical Institutes, not just employment schemes. Importantly, fees, texts and some childcare costs are included in the coverage. This has enabled many trained women to move off the benefit once children are more independent, to either part-time or full-time employment. Of the women interviewed for this study, over half have trained or are in the process of training. They all expressed their awareness of the importance of this assistance. As Lerner (1997) notes, “educational upgrading for an unemployed person is increasingly recognised as the best investment in a world of rapidly- changing skill needs”(3).

Training support which is significant, such as training for a profession, had the most notable outcomes. Those women in this study who had accessed this sort of training and subsequent qualification, were anticipating full time employment and some had achieved this during the period of the research. All the women wanted to do paid work and come off Income Support as soon as family commitments allowed:

Sue ...some very young people didn't necessarily start off with any skills at all and now they've...a high level of education, stuff going on, training, and I know that's one of the good things that Income Support have done for DPB beneficiaries...actually supported them to a certain extent in training.

Despite these positive comments, the costs of training still outweigh the funding provided and together with childcare and transport, form a barrier preventing some from beginning or completing training. A recent study concerning low income women (Duncan, Kerekere and Malaulau:1996), noted that the fear of the debt associated with student loans was a further hindrance. A report by the Department of Social Welfare(1996) comments that 74% of women acknowledged that knowing about the training incentive allowance (TIA) helped them decide to do a course and 44% said they would not be doing the courses without the allowance.

Paid employment, according to Pateman (quoted *in* Lister:1991:67), has become the key to citizenship. She refers to what she terms Hegel's dilemma:

Hegel was the first political theorist to set out the moral dilemma that arises when citizenship is undermined by the operation of the capitalist market. The market leaves some citizens bereft of resources for social participation...[and] lacking both the means for self respect and the means to be recognised by fellow citizens as of equal worth to themselves, a recognition basic to democracy.

Women cannot be full citizens unless the effects of the market are offset by government intervention (Pateman:1988:235).

The feminisation of poverty and the exclusion of women from full-time paid employment, is a major factor in their exclusion from power in society. The fact that women on a benefit do not receive the Independent Family Tax Credit or tax

cuts, despite the fact that they pay tax, compounds their isolated position. A dual concept of citizenship exists, the citizen as wage earner and the citizen as carer, with the former attracting far better remuneration and benefits. What is required, is a concept of citizenship which acknowledges both 'economic provision and caring commitments' (Lister:1990:460). Another aspect undermining women's economic position is the relationship women parenting alone on the Domestic Purposes Benefit are forced to have with Income Support. This relationship has been and continues to be modified by government according to its particular ideological perspective.

The neo-liberal agenda and social security

Sue Well you're not the deserving poor...the deserving beneficiary would be the superannuitant not the solo mother [laughs] I mean little do they realise it costs \$30,000 to keep someone in prison for a year...it doesn't cost \$30,000 to keep me and my child. I suppose I wonder... is there some discomfort about being a single parent?

Since April 1997, all beneficiaries who have been so for over a year, including spouses or defacto partners, are subject to work testing. All those whose youngest child is 14 and over are obliged to seek part-time work or training of up to 15 hours per week. Those whose youngest child is over seven have to attend a work assessment interview once a year. The Social Security Amendment Bill, which is still at the submission stage, if passed will ensure that these changes and any others Social Welfare wishes to make, such as reforming notification procedures, will avoid scrutiny under the Human Rights Act and the Privacy Act.

The overriding concern of government to reduce costs, which amounts to almost a crusade in some quarters, has fuelled this drive giving rise to such proposed legislation as the 1997 Social Security (Conjugal Status) Amendment Bill. This legislation side tracks current, effective domestic violence legislation and overturns an Appeal Court decision⁴ in an effort to penalise what they see as 'benefit fraud'. Women who are subject to domestic violence might be receiving no financial support from their partner or in the case of an ex-partner be unable to keep them out of their home thus compromising their single status and eligibility for the Domestic Purposes Benefit. This ideologically driven approach to policymaking

⁴Ruka v. The Director General of Social Welfare (1997) NZLR 154.

forms the basis of the following discussion and provides the means of understanding some of the pressures women are under and which are linked closely to the problems associated with housing.

The neo-liberal agenda, as O'Brien (1997) notes:

[Emphasises] individual responsibility, social obligations rather than social rights and identifies beneficiaries as somehow distinct and different from the rest of the community...[their lives] as comparatively static and unchanging, identifying benefit dependence as synonymous with receipt of benefit (109).

This perspective sees welfare as uneconomic, unproductive, inefficient, ineffective, despotic and denying freedom (Kelsey 1995). The word "dependency" and its association with beneficiaries, especially those on the Domestic Purposes Benefit, has central significance:

Particular words and expressions often become focal in such struggles functioning as key words, sites at which the meaning of social experience is negotiated and contested (Williams 1976). Keywords typically carry unspoken assumptions and connotations that can powerfully influence the discourses they permeate...(Fraser and Gordon:1994:310).

The 1997 budget outlined a proposal that all benefit applicants be obliged to sign a declaration setting out what was expected of them in what Treasurer, Peters termed a "code of social responsibility":

If you are a beneficiary who has certain obligations that you are not fulfilling, then we've got a very clear message to you: the taxpayer expects better and we're going to get better out of you. If you are a beneficiary and you are doing your best to support yourself and your family, if you are acting in a responsible way, then we're your friend (New Zealand Herald: 27 June 1997).

The idea that those on low incomes or benefits are more likely to neglect their families is an offensive concept but one perpetuated by the government.

O'Brien (1997) identifies three assumptions on which the current attacks are based:

- Once on a benefit beneficiaries stay on them
- Beneficiaries need negative incentives to behave properly
- Beneficiaries have different beliefs and values from the rest of society (109).

The ideology behind these assumptions consists of beliefs which:

- emphasise that we have no rights only obligations
- identify particular forms of dependence as good and bad
- reinforce the power of the powerful at the expense of the powerless
- place the responsibility for alleviating poverty on the individual and the family
- lead to policy which is based on unsubstantiated assumptions, not on the realities of the lives of beneficiaries and the poor (113).

In addition there is nothing said about the responsibilities of government. The benefit level could be seen as “a public statement on an acceptable minimum income.” (Morris:1996:460) but, as is made clear in the discussion of this chapter, the amount is not sufficient. As originally set up, the welfare state was perceived to provide not merely a minimum, but to “maintain and promote the health and general welfare of the community” (Krishnan:1995:77). It was also to ensure a standard of living, that according to the Royal Commission on Social Security (1972), would allow “participation and belonging in the community” (77):

The objective of welfare states was to create a system of recognised *interdependencies*, of social *rights* and *responsibilities* necessary to reduce market-driven inequalities, and to safeguard human dignity and freedom (*my emphasis*, Cass:1997).

This is the responsibility of government and housing is a key area affected by ‘market driven inequalities’. Government has a responsibility to actively ameliorate these effects. This connection with citizenship rights and responsibilities has a new emphasis in 1998 as the neo-liberal agenda moves with more vigour to remodel social policy. The relationship between paid work and Income Support is particularly relevant to this discussion, with continuing pressure on women as beneficiaries to take paid work, and a view that the valuable caring work they do is not a contribution to their receipt of a benefit but rather a handout or charity.

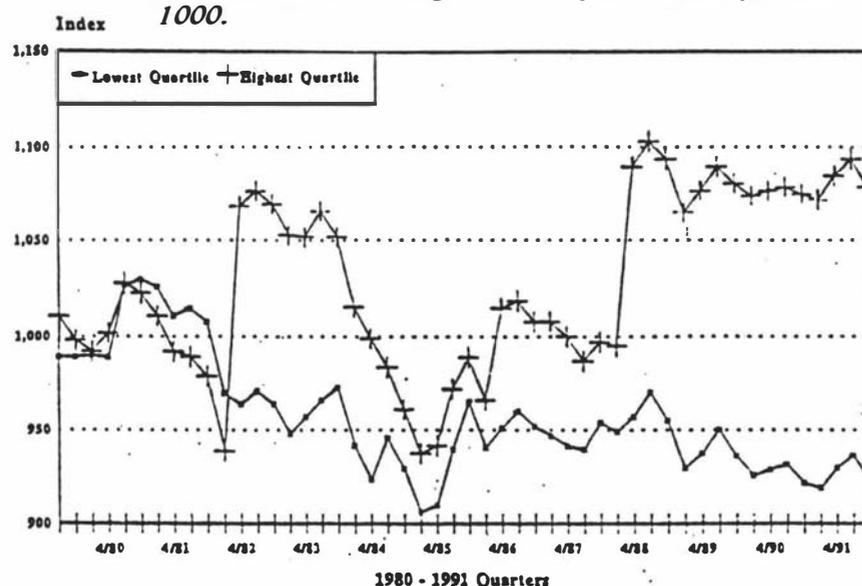
Income Support and paid work

Although various policies supporting women have at times been developed, such as childcare support and pay equity policies, the welfare state was designed predominantly by men and relates to their perceptions of what women might need.

Notably, more recently, childcare support has been reduced and pay equity legislation was withdrawn. The full impact of the reforms in Aotearoa/New Zealand, over the last few years, have been felt most by beneficiaries. The benefit cuts in 1991 have had a devastating effect, as have the changes to special needs grants. Other punitive actions such as the ineligibility of beneficiaries for the Independent Family Tax Credit (IFTC) and tax cuts, which will go to mainly men because of their higher incomes, ignore the role women play in supporting this paid work with unpaid work. These examples illustrate the unfair focus on beneficiaries, particularly women on the Domestic Purposes Benefit.

There has also been a considerable widening of the income gap between wage and salary earners and beneficiaries as illustrated by St John(1992)⁵.

GRAPH 8.4 *Real disposable income indices of highest and lowest quintiles (full-time wage and salary earners only) March 1981 = 1000.*



The disadvantages of part-time work, which women trade for flexibility around children, are low rates of pay and lack of security and punitive abatement rates including paying secondary tax on any income in addition to the Domestic Purposes Benefit. Also disregarded is the fact that parental support for children is not just restricted to after work hours. Children need access to parent's support, often more so as adolescents, during work hours as well and if a woman chooses to

⁵See Graph 9.1

do this rather than full-time paid work then she should be adequately supported to do so. Children are a social asset which not only belongs to families but also society.

A Universal Basic Income has been proposed as a response to targeted benefits (Rankin:1997). It is an income sufficient to live on, which is guaranteed to all members of a society regardless of whether they are in paid employment or not (Goldsmith:1997:52). The previous Family Benefit was a minimal Universal Benefit which was given to the carer as of right, enabling some independence but it was replaced by Family Support which is income tested. Women, as well as men, need financial independence. While there are many issues to be debated surrounding a universal basic income, the fact that there are alternatives is important to note and, as Goldsmith (1997) points out, the unified approach of including everyone rather than the marginalising effect of targeting a few has much to recommend it in relation to long term effects.

The complexity of a targeted system of benefits, is a source of a great deal of stress for beneficiaries. The argument against such selectivity is that targeting the poor stigmatises, separates them from the rest of society and implies that the beneficiary is the cause of the problem (Boston:1992, St John:1996d). The isolation of their position also severely limits the extent to which they are able to unite to protect their interests. The problems faced by the marginalised group become theirs alone and no connections between them and others are perceived. To be marginalised is to lose some of one's humanity in the eyes of others allowing those not marginalised to ignore the rights of those who are. "Othering" is a way of maintaining "dominant hegemonies" (Winstanley:1995:1). Young quoted in Johnston (1998) reinforces this idea noting that:

...difference not only constructs social groups as mutually exclusive, categorically opposed, or othered but also shows where an individual is positioned in opposition to the other (30).

Otherness extends the marginalisation of a particular group by making the dominant group appear normal.

Pateman argues that while women may not contribute as much as men in taxes, what they do contribute is welfare (Pateman:1988:247). She points out that the crisis in the welfare state would be a great deal worse if it were not for the unpaid, household, welfare work of women. The problem is equally men's dependence on women and, in Cass's words, men ought not to be accorded full citizenship, if independence is the key to citizenship. Their citizenship should be conditional on the extent to which they fulfil their caring obligations in their private life (Cass:1995:51).

Social Welfare certainly has not met the needs of other groups in society. In 1991, the Domestic Purposes Benefit was cut by \$26 a week and increased by \$3 a week in 1994 (Kelsey and O'Brien:1995:22). Maori, in particular Maori women under 30, were disproportionately affected by the benefit cuts (Kelsey and O'Brien:1995:10). The wider kinship obligations of many Maori are also ignored forcing a dependence on the nuclear family rather than the wider extended family. The discrepancy between 1991 benefit levels and current amounts has yet to be reinstated.

Considering the criticisms of beneficiaries and social security made by the New Zealand Business Roundtable, it is interesting to note that between 1960 and 1987, personal tax as a percentage of the total tax take increased from 41% to 63%, while company tax decreased from 18% to 7% (Auckland Methodist Mission:1988). According to Hyman (1997:68), in the United States, it has been estimated that handouts, subsidies and tax loopholes are worth 3.5 times the value of welfare.

The benefit cuts of 1991 and the gradual withdrawal of government from responsibility for welfare, as well as being part of the neo-liberal approach of the Aotearoa/New Zealand government, is part of a global trend. In the United States, the Personal Responsibility and Work Opportunity Reconciliation Act passed in 1996 is an example of these policies and the progress of the United States is closely watched by Aotearoa/New Zealand. A United States report, quoted in an OECD study on this subject (1996) commented:

...in addition to ending welfare as an outright entitlement, the [Personal Responsibilities] Bill is aiming at encouraging self-sufficiency vs dependency for

the able bodied; giving states greater flexibility to provide assistance to needy families; providing job preparation and opportunities to work; saving the country an estimated \$40 billion over 5 years (5).

The same report also notes that:

...lone mothers on welfare are worse off today than women 25 years ago...and the job market for less skilled workers...has shrunk to the point that there is virtually no alternative to existing social support (5).

Currently (1998) our own social responsibility legislation is being debated. Aotearoa/New Zealand is increasingly seen as a welfare state which is liberal, market-orientated and comparatively ungenerous (Castles and Pierson:1996:234, Stephens:1997). Any assistance received is being categorised as a benefit and its now concomitant term 'dependent'. More families are being brought into the welfare system with top ups, Family Support and more recently the Accommodation Supplement. Even though we are all interdependent and even dependent for a significant period at some time in our lives, those deserving of rights are increasingly those who are not on a benefit and preferably on a full time or regular wage. By increasing the gap between paid work and benefits, the government hopes people will be forced to find work, but it has been calculated that, regardless of the availability or unavailability of jobs, a 50% reduction in the current benefit level would decrease unemployment by only about 1.2% (Poverty Warriors:1997).

Current emphasis on notions of dependency and the long term effects on children and aspersions cast on the caring skills of families on benefits, fail to observe that, according to research, only 6% of children of beneficiaries come to CYPFS notice (Campbell:1997). Campbell quotes Social Policy Agency research which says that:

The results thus provide no support for stereotyped notions of the children of beneficiaries as being highly likely to come to the attention of CYPFS. Indeed, the results establish that only a small minority of these children come to notice (35).

Despite this information and proving the power of the ideology, Waitakere Income Support customer relations area manager, Walker was quoted as saying:

Parents are generally role models for children. If they are brought up seeing their parents rely on Income Support to survive, the children are likely to gravitate into that cycle themselves and we all suffer (Western Leader:16 January 1997).

Dependency has become a key word in the social welfare rhetoric but the question has been raised as to how long one has to be on a benefit to be considered dependent, and does that vary according to the benefit (Poverty Warriors:1997). There is no discussion of the boundaries of issues and *any* usage of benefits is regarded as dependence. This view sits comfortably with the conservative neo-liberal position.

The New Right believes that...human beings are motivated solely by self-interest...that citizens will greedily plunder the state for anything going for free, such as healthcare, welfare benefits or education. This justifies excluding them from the democratic process...a belief system based on the reduction of social relationships to a series of economic 'natural laws' (Coney:1996:23 June).

Interestingly, those accessing Family Support or the Independent Family Tax Credit are not categorised as dependent because there is "good dependence" and "bad dependence" (St John:1994). Superannuants are merely seen as "greedy" (Television New Zealand:1997:"Time Bomb"). A challenge that welfare numbers have risen due to the significant reduction in low skill jobs and major labour market changes stimulates a telling response from Margaret Bazley, the head of Social Welfare (Campbell:1997):

'Do you think that's it?' [she says]. 'I don't see it that way. I think that what we are dealing with is the evils of the welfare state.' (34).

"The emphasis is placed on the obligations of the beneficiary rather than the rights of the citizen...[they] have no rights only obligations" (O'Brien:1997:5,12). Rather than being concerned that children from beneficiary families might be a problem to society, we should be more concerned that they might have problems due to the marginalisation induced by the low level of benefit they are forced to rely on. As Coney comments, "[t]he state is only interested in families when they fail. It does little to ensure that families succeed..."(Coney:1997b:6).

Childcare, transport and clothing needed for paid work take up a large proportion of any pay they receive. A number of women in this study do undeclared paid work but this rarely amounts to more than ten hours a week and, as with most part-time work of this nature, is invariably low paid and insecure. Much work for Barnardos,

under a special agreement with Income Support, does not have to be declared. A woman can look after up to four children in her home at \$3 per hour per child. While this work can be of considerable financial assistance to women, questions need to be asked concerning the quality of pre-school education these children receive and the costs, in terms of stress involved, for women looking after up to four children at one time in order to achieve a moderately acceptable hourly rate of \$9 or \$12.

The underlying assumption of Income Support policy, is that full time work is available and an option, which it is not, and expecting that part time work will lead to full time is a false premise as it is more likely to lead to two part time positions. In 1996 43% of women's jobs were part-time compared to 34.6% in 1987 and between 1987 and 1996 female full-time employment grew faster than the growth in full-time jobs which suggests that women are working more than one job (Ministry of Women's Affairs:1997). One quarter of women working part-time would prefer more work. When establishing benefit levels, there is a pressure to "maintain equity with full time earners" especially low paid full time workers. For most women taking paid work is essential for survival, ensuring access to housing.

Women also report evidence of some Income Support workers responding as if any income dispensed was their personal asset and as a result giving insensitive advice and support. A woman on the Domestic Purposes Benefit is not regarded as having 'earned' that money:

Helin [I] have to keep thinking , hey, this is money I deserve...the woman from Income Support said when I went in once because I had no money for food and was finding it difficult financially, " ...your weekly income is okay, what do you do with your money?"

One woman suggested a service owned and operated by beneficiaries in the hope that such an arrangement would remove the stigma associated with benefits and empower benefit recipients:

Lynne I personally think that Income Support should have a coalition of users, and I reckon it should be run like a bank anyway - it would be far better to be run like a bank - where you go in, your money is there, it's like Postbank or something...you've got your New

Zealand ISS passbook, your money is there. You know they could actually make money cause...they'd be like a bank so they'd be earning interest on our money...you'd be able to save, you'd be able to get your mortgages from them, you'd be able to borrow money...invest money, the only thing with them is they'd know everything about you, but if things were a lot freer and they were like a bank, manned and staffed and say had a board made up of people from Christchurch, Wellington, and people like us that made the decisions, then I reckon it'd be really good...I mean it is happening now I've noticed that a lot of people who now work in the department are now ex-beneficiaries.

The abatement of benefits, deductions from the Accommodation Supplement and the loss of Special Benefits makes paid work a risky activity for women on benefits with dependent children. The abatement rates still do not provide a satisfactory incentive for women to take on more paid work. While some assistance is given to beneficiaries they acknowledge that it does not adequately cover the real costs. Invariably a woman is left with too little to make the costs of working worthwhile.

Lynne ...they're talking about the basic benefit of \$245 a week - nobody but nobody lives on a basic benefit of \$245 a week. Everybody is getting supplementary benefits. ...my girlfriend got a job in a bakehouse on a Saturday and she was working from 8 till 5...really long hours and she had to pay secondary tax, so she earned \$57 in her hand and she was losing \$78 from the benefit...when I was telling that to Income Support they said "how can that be, that can't be right" I said "oh yes, it is, because what happened was they cut so much of her special benefit and then they said "oh well you're earning so that affects your accommodation supplement"...and they take some of that. So she was worse off working on a Saturday from 9-5, so she quit her job.

Abatement rates actually have the effect of maintaining women's dependency and poverty by acting as a disincentive to seeking paid work. At present the only option which makes a difference is full-time work but with caregiving responsibilities this is not an option until children are at school although after school care can still be a problem.

An attempt has been made by Social Welfare to widen the boundaries around how much paid work can be done before the benefit is affected. Despite a considerable degree of hype around the raising of the limit these assertions were deceptive. It was implied and most women spoken to understood that the \$180 ceiling was the level at which abatements would begin but the actual amount abatements start at was only increased by \$20 to \$80. After \$80 the benefit is abated at thirty cents in every dollar earned up to \$180 and after that seventy cents in the dollar. In addition, family support is reduced, any Special Benefits are lost and \$20 is

deducted from the Accommodation Supplement. After many calls to Income Support it is still unclear as to what happens at the \$180 cut off. Income Support staff, because of benefit complexities only work with individual profiles. A member of Income Support staff collated the following figures together with my wage calculations. The figures are based on a woman who is on a Domestic Purposes Benefit which does not include the Accommodation Supplement, with two children who are under thirteen years:

Without paid work (weekly):

228.34	Basic benefit
<u>79.00</u>	Family Support
\$307.34	Total

With paid work (weekly) earning \$180 per week:

157.04	Reduced basic benefit
<u>66.50</u>	Reduced family support
223.54	\$180 minus \$43.60 secondary tax at 24 cents in the dollar =
<u>136.80</u>	\$136.80 net
\$360.34	Difference = \$53.06

A woman on the Domestic Purposes Benefit in this situation is better off by \$53.06 for perhaps 14 hours work which involves travel costs, childcare and the arranging of other household maintenance. When most rentals in Auckland are over \$200 the minimal existence provided by what is left often makes paid work not a viable option.

As Helin says:

Helin I've never had any work as I've always thought it's just not worth it, even if you just earn under what they say you are allowed...you lose your special benefit and your AS is reduced so I just don't do anything. To do undeclared work you are stuck with menial work like housework or babysitting which isn't particularly good for your self esteem if you are doing that for 10 years. So many people find it so difficult to take the big leap and get off the benefit. A wider margin before the abatement kicks in would help and

you'd be more inclined to declare income. Even though what I earn isn't worth worrying about I don't like anything that I have to be paranoid about. Who wants to live your life like that...it's not good for your mental well-being.

While women were generally unaware of the exact amounts making up their benefit payment, regarding it as one income, they were very aware of what the limit was before their benefit was abated. Those who were working, consciously arranged their work to fit within these boundaries and they were also very reluctant to query any changes in their payment in case it meant a reduction in their entitlements. Communications from Income Support were often left for a while and then reluctantly opened reflecting the power held by Income Support and the effect of their intrusive processes. The women could not afford to have any reduction in what was in any case an inadequate income. They perceived three options - not doing paid work at all, working within the limit or working within the limit and not declaring excess income. The fear of losing the benefit, knowing the difficulty of accessing a full-time, adequate wage, was too great.

Alana *The pressure of undeclared income... Yes I think so...when I filled out the census form because I can't put the truth down because I did not believe that they would not use it...I could not believe that a government department would not have some sort of thing about using it. I was really worried about my boarder filling it out...I felt really vulnerable... People not on a benefit making judgements about my circumstances. People I know who declare absolutely everything...their life is such a headache and that actually made it worse they are doing more work for no more money...the money I earn is so erratic and I'm saving everyone all the paperwork at IRD and I'm saving the government money!*

Most of the paid work done by women enabled others to do the same and involved childcare or house cleaning.

Amanda *Yes I've always had informal income, I couldn't survive without it. I was doing babysitting...taking my son trundling off to Avondale for about \$15 a week. I was doing house cleaning and I was also doing a bit of massage. I had no money for food otherwise. That was while I was renting. To meet my payments here I did all those things.*

Strikingly obvious is the fact that this extra income makes the difference between a distressingly austere existence, which is damaging to the family's health and well-being, and a marginally adequate one. These observations are supported by a number of studies done in Aotearoa/New Zealand in the wake of the benefit cuts of 1991 (Dann and Du Plessis:1992, Duncan, Kerekere and Maulaulau:1996, Levine,

Wyn and Asiasiga:1993). There seems to be a place for a scheme similar to the enterprise allowance which enables someone on a benefit to earn as much as they want over and above the benefit for 6 months and then they either drop the benefit or have to reapply with each case being taken on its merit.

Qualitative evidence both from this research and other research done by myself (West Auckland Women's Centre and Bagnall:1994), indicates that the complexity of the social security system and the clumsy and inadequate processing system used by Income Support, particularly for those trying to combine paid work with the benefit, is more often to blame for miscalculations in benefit entitlements rather than genuine attempts to defraud. Despite claims of a sophisticated system with the ability to link files with Inland Revenue, Social Welfare is unable to accurately assess even the duration of time spent on a benefit. Contrary to popular opinion most women spend less than five years on the Domestic Purposes Benefit (see Table 8.2). Significantly, opportunities for more meaningful training opportunities than are available to those on Unemployment Benefit are the major factor which supports this trend. Only 6% of parents on the Domestic Purposes Benefit have children 14 years or over and in fact two thirds have children six or under, disproving the popular theory that the Domestic Purposes Benefit is regarded by recipients as an easy source of income (Campbell:1997:36). At the end of June 1997, only 26.3% of single parents on the Domestic Purposes Benefit were still on the benefit after five years as Table 8.2 shows:

TABLE 8.2 *Benefit Duration 30 June 1997*

Age	0-3 months	3-6 months	6-12 months	1-2 years	2-5 years	>5 years
17	3	3				
18	384	307	379	4		
19	367	358	521	759	1	
20-24	1,981	2,217	2,866	3,878	5,983	1,117
25-29	2,118	2,292	2,983	3,868	6,948	5,276
30-34	1,919	2,007	2,610	3,561	5,984	6,553
35-39	1,428	1,512	2,071	2,802	5,226	6,731
40-44	661	810	1,048	1,522	2,850	4,657
45-49	270	286	385	615	1,127	2,352
50-54	68	79	132	173	404	838
55-59	18	24	42	64	130	309
60-64	5	3	10	10	31	54
65+	1	1	3		6	38
TOTAL	9,223	9,899	13,050	17,256	28,690	27,925
%	8.7	9.3	12.3	16.3	27.1	26.3

Source: Income Support:1997:46

Secondary tax is another disincentive which affects all those working more than one part-time job and the benefit is counted as primary employment. The income gained is needed immediately by those on low incomes and waiting for a rebate is of little assistance. This points to the necessity of some re-evaluation of the tax system which has the advantage of working on an individual basis unlike the benefit system but no longer reflects the nature of the labour market. Inland Revenue's substantially increased role in social security which includes Family Support overpayments and Student Loans also contributes to what has become a complicated system.

Despite the claims of some and the example of Wisconsin⁶, O'Brien (1997) observes:

What is missing is not the motivation (as the dependency critics would argue) but the opportunity, that is the lack of reliable employment at a reasonable and reliable level of income, supported by the other services that are required such as child care and good quality training opportunities (113).

What was originally a clear division between social security and paid work is becoming increasingly blurred. The complex relationship between paid work and

⁶A work for welfare programme established in Wisconsin in the United States.

unpaid work and the Domestic Purposes Benefit reflects the difficulties faced by women parenting alone in their efforts to attain an adequate income which will meet their needs, including the significant proportion taken by housing costs.

Conclusion

In this chapter I have explored the linkages between indebtedness, paid and unpaid work and social security, all of these issues being directly associated with access to affordable and stable housing. Much criticism from government and society has been levelled at beneficiaries. “If only they would do it better they would find it quite easy to live on a benefit, I’m sure we could”, is a common refrain. The unresolved issues contained in the relationship between all these factors associated with income illustrate the pressures for many women parenting alone.

The countries which have the lowest rate of poverty for women parenting alone, such as the Scandinavian countries and to a certain extent France and Belgium, are those which have affirmative and supportive policies for women, which should provide an indicator for policy development in this area. More importantly, policy based on family packages where there is generosity to *all* families, especially those with children, promoting employment for *all* women rather than separating one group from the other would provide benefits without marginalisation. Universal assistance has the effect of uniting rather than dividing and on this basis is usually more successful than targeted assistance.

This chapter argues that economic independence is central to women’s well-being and ability to access appropriate and stable housing. There continue to be problems associated with paid and unpaid work such as the difficulty of combining paid and unpaid work, especially in relation to childcare and, if on a benefit, abatement rates. Showstack Sassoon (1987) puts the argument succinctly:

The building blocks of a coherent strategy and a new society are adequate provision for children and others who require care, support for the carers, and transformation of the world of work...it is the logic implanted in the organisation and assumptions of wage work itself which is in growing contradiction with social needs, a contradiction which has always existed but has to a large extent been absorbed by women (175).

These factors play a major role in the financial situation of single parent families trying to balance budgets in the face of high housing costs. All aspects discussed in this chapter are critical in developing a cohesive approach to women's economic viability and independence, and thereby access to stable and adequate housing which is the hub from which all activity stems, be that paid or unpaid work.

Women's financial position, as discussed in this chapter, is a critical link to adequate housing as is housing in the location of a woman's choice linked to possibilities of support, paid work and educational opportunities. This interrelationship illustrates the necessity of an integrated policy response to housing and the importance of the issues, discussed in this chapter to any analysis of housing policy.

The next chapter makes the link between income issues which make it possible to access and maintain adequate housing as discussed in this chapter and the affordability of housing as experienced by women parenting alone. The main focus will be an examination of the effectiveness of the Accommodation Supplement as the solitary policy aimed at addressing all housing issues especially that of affordability.

Chapter Nine

Falling through the safety net: financial issues for women accessing housing

It is widely acknowledged that housing costs are the most commonly cited contributing cause of poverty in Aotearoa/New Zealand (Kelsey and O'Brien:1995, Waldegrave and Sawrey:1994, Young:1995). These costs are certainly the most inflexible and, as will be shown, make up the largest component of the household budget. The growth in foodbanks and research done by some agencies (Young:1995: Clarke, Chilcott and Smith:1992) provide testimony to this fact.

The last chapter outlined the central role played by income in accessing housing and subsequently the important connections between paid and unpaid work, indebtedness and housing. It was linked to the following discussion which puts a case for the increasing unaffordability of housing in the Auckland area, particularly for women on low incomes. It provides a reply to the government's consistent response that the Accommodation Supplement¹ will provide a solution to all aspects of market failure. The key focus of this chapter is an examination of housing affordability and the effectiveness of the Accommodation Supplement as a 'safety net'.

Housing affordability in the nineties : Auckland

It can be argued that Auckland is the region which has been most affected by the restructuring of housing. The phenomenal growth in house prices (and therefore rentals) experienced by this region, as discussed previously, emphasises affordability issues and makes Auckland a special case with regard to any solutions which might be forthcoming. A discussion of affordability requires as a starting point, a definition of what is meant by this term. While accessibility is the cost of getting a home in relation to income, in the context of this research affordability is

¹ The Accommodation Supplement is an income tested benefit available to low income earners in both public and private housing to assist with housing costs and introduced to replace direct provision of state housing.

taken to mean the ongoing cost of housing in relation to income. This is in line with the Australian National Housing Strategy (1992) definition:

The term 'affordable' housing conveys the notion of reasonable housing costs in relation to income: that is, housing costs that leave households with sufficient income to meet other basic needs such as food, clothing, transport, medical care and education (13).

Affordability is a relative term and the source of much debate, but a certain consensus in housing affordability exists at a level around 25% of income. An internationally accepted level which rentals should not exceed is 30% of income (Roberts:1992, Wekerle & Muirhead:1991, Kearns:1994). Prior to the 1992 changes Housing New Zealand rents were set at 25% of income. Labour's Housing Responsibilities Bill sought to return rentals to a level not exceeding 25% of income with the recommendation that state housing stock be maintained at 70,000 but it was recently rejected by Parliament.

In Canada, this proportion of income has increased, on average, from 20%, to 25% in the 1950s, to 30% in the eighties. Hulchanski (1995) reminds us of 19th century studies of housing budgets which talked of 'one week's pay for one months rent'(471). He quotes Carver (1995) who said:

The idiosyncrasies, vanities, pleasures, and generousities that make life worth living cannot be accounted for in scientific budgets and economic formulae. But even this cold examination of minimum family needs has shown the many variable factors that must enter into household plans; it is clear that simple generalisations and rules-of-thumb for calculating a family's capacity to pay for housing may be quite misleading (471).

The problem, as noted by Austin and Turner (1995), is that 25% of one income is not necessarily the same as 25% of another as well as ignoring other forms of income a family may have. They state that measuring affordability primarily in terms of housing costs is overly simplistic:

Such an affordability measure cannot factor in the locational qualities of a neighbourhood or community that housing expenditure purchases. Nor do they measure quality of the housing, or satisfaction with housing arrangements such as sharing which may be resorted to in order to obtain housing that is affordable (4).

The Australian National Housing Strategy (1992) suggests that an affordability measure can be developed. The government of Aotearoa/New Zealand is opposed to such a move and believes that the provision of the Accommodation Supplement,

based on income, is sufficient, a position which does not allow for the market component, as discussed in other parts of this thesis, which in real terms sets housing costs. It also ignores the insufficiency of the Supplement to adequately address the real housing costs a low income family might face and the need for other policies which would encourage low cost rentals and low cost housing.

The Australian report while identifying problems such as those mentioned, developed what they termed a 'measure of housing stress' which they defined as when an income unit is spending more than 30% of their income on housing *and* is in the lowest 40% of the income distribution range. They acknowledge that this measure does not allow for those who locate in high cost areas or those forced to live in low cost boarding situations, caravans or sharing arrangements.

Stephens (1996) found that, "after adjusting for housing costs, there is a substantial rise in the incidence of poverty, with 18.5% of households having a combination of inadequate income and relatively high housing expenditures" (5). Some of these households would have had an adequate income if their housing costs had been moderate. It is important to note that those owning their homes had a lower incidence of poverty than did renters. The NZ Council of Christian Social Services reported rent as being the most frequently mentioned reason for using foodbanks (Adams:1997:1). This is supported by the Poverty Measurement Project (Stephens, Waldegrave, and Frater:1995) which used a participatory and consensus based methodology to develop a poverty threshold. They found that people on low incomes had a total shortfall of \$826 million of which \$518 million can be attributed directly to the cost of housing. In an update of the project (Waldegrave:1997), Waldegrave added that single parent households with children were the largest household type living below the poverty threshold.

In a statement to the incoming government in 1996 and as a justification of current policies, the Ministry of Housing (1996) stated:

Some households spend very high proportions of their income on housing and have very little left to meet other costs of living. For example, of the 275,000 individuals and households receiving the Accommodation Supplement in June 1996, about 9% spent more than half their reported net income on housing costs. However, it should also be noted that this group of people is constantly changing, with less than half remaining in this situation for more than six months (34).

The last sentence does not acknowledge the damage to health and financial loss associated with six months on a substantially reduced income and does nothing for the half who do experience long term problems, nor is there any allowance made for those who move in and out of difficult housing situations. My research shows that many women move in and out of housing crises² but also have periods of stability and that there was very little change in the percentage spent on housing over the two years of the study unless they were able to buy their own home. In fact for some, housing costs went up. Improvements were usually due to increased income and movement from rental to ownership.

Housing New Zealand

In the 1993/94 report of the Social Services Committee Financial Review of the Ministry of Housing (1995), it is stated that:

...the Ministry found that increased rents for Housing New Zealand tenants from income related rents to market rents had meant deteriorating affordability for most Housing New Zealand tenants...no view had been formed by the Ministry on what percentage of income paid on housing outgoings could be deemed to be excessive. It was a value judgement which the Ministry was not prepared to speculate on (4).

Perhaps Housing New Zealand would not like the answer. The figures in Table 9.1 reflect the considerable problem housing costs are presenting for Housing New Zealand tenants.

TABLE 9.1 *Foodbank clients whose expenditure on accommodation is over 50% of family income, by type of housing provider 1995*

Type of housing provider	Number	Percentage
State House	216	45.4
Private rental	183	38.4
Own home	32	6.7
Boarding house/hostel	20	4.3
Council House	3	0.6
Emergency accommodation	14	2.9
Caravan and others	9	1.8

Source: Young:1995:15-16 in O'Brien, Cervin, Chile and DeHaan:1997:63

²See Wolch and Dear (1993) model of "The production of an urban homeless population" in chapter four.

There are reports claiming a growing number of empty state houses and that rather than going to private rentals, which are equally unaffordable, families are doubling up and sharing accommodation.³

The rationale offered by the government was outlined by Jensen (1994) at a conference held by the Ministry of Housing in 1994:

Because changes in the size and location of local housing stock are likely to occur relatively slowly, it may be some years before the full effects of the reforms are felt. Some of the changes may arise from feed-back processes which produce oscillations in the housing market. For example, the immediate consequence of raising state rentals is to reduce the amount of low-rent accommodation, but conventional theory would predict that in the longer term the increased demand for low-rent housing will stimulate further supply (2).

But the National Housing Strategy (1992) points out that, “only a minority of investors react systematically to market stimuli” (20). Janet Lake, a housing activist comments (O’Hare:1996):

...there’s no money in housing the poor. There never has been. It [the Accommodation Supplement] pushed up rents rather than increasing rental stock (19).

In a statement made by McCully (Brosnahan et al:1995):

The Minister acknowledged that 10,000 state tenants would have to move, because of ‘affordability problems’. An estimated 7,000 would be encouraged to transfer to appropriate accommodation (16).

The obvious question is: what is meant by appropriate accommodation? Housing New Zealand tenants are generally on lower incomes than those in the private sector as Brosnahan et al (1995) observe in their housing study in Palmerston North:

...the average combined income for the chief tenants in those Housing New Zealand households...was \$285. This compares with the average for private tenants of \$306.

³Interviews with Janet Lake, a housing worker, Heather King, Western Refuge Coordinator and talks with the Auckland Housing Action Collective.

The effect of these changes on low income people especially Maori, Pacific Islands people and women headed households have been devastating (Brosnahan et al:1995, Dann and Du Plessis:1992, Davey and Kearns:1994, McLeay:1992, O'Brien:1993, Waldegrave:1994). More recently, the 1996 Coalition Agreement decided that there would be an initial rent freeze on Housing New Zealand rents and a review of affordability. This freeze has been lifted and a new round of rent rises took place on July 1 1997, together with an increase in the Accommodation Supplement, presumably to address affordability issues. According to often stated Housing New Zealand policy, state rentals must follow the market, not lead, but which sector is leading and which is following is difficult to identify. Housing New Zealand has regular rent assessments and subsequent increases, so that it seems to be a game of shifting goal posts with no sign of a stabilisation. Any pause in this process has come from increasing public pressure, causing Housing New Zealand to hold off increases for a while.

Public perceptions of this process are clear as one of Popham's (1996) informants comments:

...rentals have been steadily increasing in the last six months. Partially as a response to Housing New Zealand's move to market rents which has forced the rents up. The private market is supposed to be better, therefore landlords can move rents up in response to Housing New Zealand rent hikes (31).

Since 1991 when housing policy changes first began happening there has been a substantial increase in rents for Housing New Zealand homes as Table 9.3 demonstrates:

TABLE 9.2 *Average rents for 3 bedroom Housing New Zealand houses 1 July 1991 and 1 July 1997*

	<i>1 July 1991</i>	<i>1 July 1997</i>	<i>\$ Change</i>	<i>Percent change</i>
North Shore	\$ 84	\$ 235	\$ 151	180%
Central Auckland	\$ 79	\$ 235	\$ 156	198%
West Auckland	\$ 80	\$ 229	\$ 149	186%
South Auckland	\$ 82	\$ 206	\$ 124	151%
Average	\$ 80	\$ 226	\$ 146	182%

Source:Labour Party:1997

While Statistics New Zealand (1993) has stated that the average weekly housing expenditure for a woman only household is \$88, in Auckland a different picture emerges, as the following tables (9.2 and 9.3) illustrate:

TABLE 9.3 *Median rentals in Auckland City by type of dwelling and source of data 1996.*

Type of Dwelling	Housing New Zealand	Council	Ministry of Housing	Advertised private rentals
1 bedroom	145	158	205	195
2 bedroom	230	200	260	260
3 bedroom	300	255	340	340
4 bedroom	315	277	430	415

Source: O'Brien, Cervin, Chile and De Haan:1997:61

Warnings that housing would become unaffordable for low income people have, in many cases, eventuated. The Child Poverty Action Group (1996) reported that:

Rentals in Auckland rose 35.58% immediately the government charged market rents for state houses.

Heather King, coordinator of a refuge in West Auckland comments:

Heather Yes, well I guess we've had women asking to come into refuge now because they can't afford rent and that was sort of unknown a few years ago...

The dominance of Housing New Zealand's position in the housing market demands a sensitivity that has yet to be displayed. Accusations during 1996, that they were encouraging private landlords to charge more rent in line with Housing New Zealand, who cost out using a secret rent setting formula, seem justified. Accusations of undue influence on rent setting in Auckland continue to be adamantly denied with the standard reply that they only "follow the market and do not lead". More recently there was a surprising reversal by the Minister of Housing (Laugesen:1997a,b:A1,C2), who now says he believes that Housing New Zealand is driving rentals and has hinted at some possible changes.

Having explored some of the issues linked to housing affordability I will now turn to a discussion of the research findings relating to problems of affordability.

Income and housing: bridging the gap

The Australian National Housing Strategy (1992), notes that there is a direct relationship between secure, affordable housing and employment opportunities:

Evidence from the Victorian Capital Indexed Loan Scheme indicates that the resultant affordability and stability of housing for women, both those in couples and in sole-parent families, are likely to be accompanied by increased levels of labour force participation and improved income (181).

This is supported by one of the women:

Amanda I just wanted a home basically and knew that I would be financially better off particularly because I wanted to work. I could have stayed renting and been on Accommodation benefit to make the difference but I really wanted to put things towards my career and knew as long as I was renting I was stuck.

As discussed in the previous chapter on income, the level of women's incomes, compared to men's, has in the past worked against their ability to raise a mortgage, as has the fact that they often need time out to raise children and are therefore seen as a bad risk. It is only recently that women's income has been included in the mortgage calculations, if in a relationship. This has obvious implications for women on their own in terms of increasing accessibility of mortgage finance if they have sufficient income and a deposit. It is clear that women's access to income is pivotal to the issue of access to housing.

While there is a significant difference in incomes between men and women, the proportion of income spent by women on accommodation costs is similar to that spent by men and couples. However, when the difference in incomes between a woman who is a single parent and a man is considered the average ordinary time net weekly earnings (taxed at 24%) are \$534.61 for men and \$414.00 for women (Household Labour Force Survey:1997) and the average rent for all areas in

Auckland is \$234.25 per week for a three bedroom home (Ministry of Housing: 1997 Tenancy Bond Database).

There are a number of ways of analysing household income in relation to rent. One is Outgoing to Income ratios (OTI), meaning the percentage of total income spent on rent or mortgage. Another is residual incomes (RI), which is the household income remaining after housing costs. The proportion of households with residual incomes falling below Poverty Thresholds, is another method of analysis (Austin, Huckler and Lunday:1996). A threshold needs to be set, below which no one can fall and there is considerable debate as to where that line should fall (Dalziel:1996, Cass:1988, Payne:1991, Krishnan:1995, Frater:1995, O'Brien:1996).

I have used both RI and OTI methods. As mentioned in a previous section, the OTI method does not mean the same for all incomes and other types of income may not be included (Austin and Turner:1995). Despite these limitations, the use of OTI does seem appropriate when discussing low incomes and the RI (Residual Income) gives a reality check showing what amount of money is left to live on. RI was the method used by Young in "Housing the Hungry"(1995). In the method I have used, housing costs were subtracted from stated income which included all assistance including Accommodation Supplement. For owner occupiers, rates and insurance were not included with the mortgage so their costs would be a little higher than stated. Those without a mortgage, of whom there were three in this research, were not included. Using both methods meant that the disadvantages of one method were balanced by the advantages of the other:

TABLE 9.4 *Housing costs for women in this study*⁴

Name	Weekly Rent/Mortgage \$		Rent/Mortgage difference \$ between 995-1997	Residual Income \$		Percentage of income	
	1995	1996 (income)		1995	1996	1995 OTI	1996 OTI
<u>Housing New Zealand</u>							
Helin	215 (365)	215 (415)	-	150	200	59%	52%
Misty	195 (504)	205 (504)	+10	309	299	39%	41%
Kim	220 (425)	250 (410)	+30	205	160	48%	61%
<u>Private rental</u>							
Michelle	270 (376)	200 (600)	-70	106	400	72%	33%
Suzanne	160 (307)	140 (307)	-20	147	167	52%	46%
Kali	220 (457)	280 (457)	+60	237	177	48%	61%
Alana	160 (282)	200 (350)	+40	122	150	57%	57%
Jayne	100 (260)	150 (310)	+50	160	160	38%	48%
Kate	120 (289)	140 (289)	+20	169	149	42%	48%
Nathalie	190 (318)	190 (391)	-	128	201	60%	49%
Anne	190 (440)	260 (450)	+70	250	190	43%	58%
Theresa	130 (320)	130 (320)	-	190	190	41%	41%
Ann	220 (518)	250 (628)	+30	298	378	42%	40%
Philippa	225 (387)	250 (477)	+25	162	227	58%	52%
<u>Own Home</u>							
Robyn	161 (370)	80 (410)	-81	209	330	44%	20%
Chris	189 (476)	169 (476)	-20	287	307	40%	36%
Sue	215 (392)	156 (336)	-59	177	180	55%	54%
Lynne	200 (398)	267 (452)	+67	198	185	50%	59%
Linda	70 (336)	70 (336)	-	266	266	21%	21%
Kris	172 (325)	130 (340)	-42	153	210	52%	38%
Amanda	140 (338)	140 (306)	-	198	166	41%	45%

Source: Interviews with respondents 1995 and 1996.

Over the two years of the study, nine women had experienced an increase in rents and three of the women's rents had remained the same. The increase in residual incomes experienced by women in rental homes were due to either being in full-time paid work or increasing paid work (most common), boarding or doubling up with another family or in some instances accepting inadequate accommodation and paying less rent. However the percentage taken by rent in these examples still represents a significant amount in housing costs. Two women had found cheaper rental accommodation, one with less space and the other with inferior facilities.

⁴ See also women's profiles in the chapter entitled "Women parenting alone: a profile".

Neither was better off in terms of well-being although there was a financial improvement. The most significant increases in residual incomes were experienced by those who own their home due to a drop in interest rates. There was a marked difference in housing costs between those who own their homes and those who rent. Owner occupiers averaged housing costs of 36% experiencing more stability and actual substantial reductions with the lowering of mortgage interest rates, whereas rental costs averaged 46% and there were a greater number of increases in housing costs. The woman who had lower costs because she was boarding illustrates the way the Accommodation Supplement, as the only mechanism for the delivery of housing assistance, can make this form of homelessness invisible.

Young's study (1995) supports these findings relating to percentage of income spent on rent. Mangan and Beri (1996) also note high percentages of income spent on housing costs:

...52% of people surveyed, who were in both state and private rental housing, were spending more than half their income on accommodation and 94% spending more than 30% income on accommodation-related expenses (22).

Lake a housing worker comments:

Janet Lake ...one thing you do notice is that when people have a lot of money, well people are on quite comfortable salaries and you talk about percentages of income, it doesn't phase them particularly because 50% of their income leaves them with quite a lot of money, but 50% of a very low income is terrible... our philosophy is that people should pay 25%, I mean we are committed to a return to income related rents, so our whole agency is about 25% of their income in rent.

To put this in a global perspective, in Britain, Londoners pay approximately 14.4% of their income in rent whereas in the United States, New Yorkers outlay 29% of their income. It is interesting to note that in New York those in the fifth decile of household income distribution paid 33% as opposed to those in the top three deciles who paid under 20% (Harloe, Marcuse and Smith:1992:180). How do these figures reflect on the 45-60% ratios experienced by the women in this study? The residual incomes of those who are renting are, in many cases, totally inadequate to meet other basic costs.

Entry Costs

A major cause of additional stress is the cost of moving for those in rental homes. Rental increases have meant considerable sums are involved in accessing a new rental home. An average entry amount seems to be about \$1000, consisting of two weeks rent and two weeks bond although women usually regain that amount when they shift again. Entry costs for state houses are now as prohibitive as those for private rentals and applicants are referred to Income Support if there are any problems with meeting these costs. Income Support procedures state that they need to know why a woman is unable to pay the full amount of rent. If the request is deemed “reasonable”, the amount required is given as a loan to be paid back at about \$20 per week. As noted in a previous chapter women said that they lost track of what they owed to Income Support as repayments are deducted at source and no regularly updated accounts are sent:

Suzanne Costs of moving are huge [overlap of rent, bond and advance] Social Welfare will cover but have to pay them back at \$20 per week from a wage that is inadequate already.

In addition, there are the extra costs of actually shifting:

Ann ...[I] just throw \$250 to a man who...doesn't need it as much as you do. Y'know. So on that angle too I wouldn't be in a hurry to move from here - because of all the expense.

Monte Cecilia, an emergency house, has a policy requiring resident families to save a certain proportion of their earnings to cover this substantial financial commitment:

Janet Lake ...we have a compulsory savings scheme, people here have to save \$20 a week, and I'm going to put that up to \$40 a week because otherwise it's too much of a jump going out into the real world...the rent won't go up, just the savings component, but the savings component exists so that when people go out to a house they don't have to incur debt to do it. Now it's really interesting working with people who suddenly have savings - 'cause even if they're behind on their rent we show them their savings but count it as arrears so we make them catch up but you suddenly show someone who's never saved anything or never been in a position to that they've got \$300 in the bank and it's a really nice thing for people. And it's a sense of achievement.

Key money is an emerging new policy in the private rental market, usually associated with real estate agency rentals. Where there are a number of people wanting a place, this amount allows someone to gain priority and the amount is usually equivalent to two weeks rent which secures the place. Real Estate agents, in this and other ways, often act as gatekeepers as the following two women experienced:

Anne ...her first question was how can I afford the rent, and she says, "Oh are you working", and I thought, "OK you know, a single parent with a child, can't afford the rent". If I was on a benefit I could have afforded the rent! (laughs). And so I was amused at that, and then I said my job and there's the word specialist in my job description, then it was like, "Oh are you? Well of course". They give me lousy pay but because it's got this word specialist it was okay...it just cracks me up.

Ann The land agent...that I looked at houses with said, "This house is \$350 a week to rent" and I said to her, "I can't even afford to look at it" and she looked at me like well this is what you have to pay and I said, "well I only get paid \$380 a week how am I supposed to live, how are my children supposed to eat and at that stage she just dumped us you know, she said, "there's nothing I can do for you"...

Despite assurances that the Accommodation Supplement would solve these problems, Janet Lake, previously a housing worker from Monte Cecilia, is not convinced and noted that Monte Cecilia assisted almost 3000 people in 1995, most of whom were wage and salary earners:

Janet Lake ...these people are only earning \$7 or \$8 an hour. They can't do anything more. It comes down to cold, hard cash...they have to save such big amounts of money to get access to a state house, they can only save a bit at a time because they're all so broke...it's very difficult when you're on benefit or even worse if you're on a low income where it's very difficult to get additional help from Income Support and so their saving rate is low and they need a lot of money to move.

She noted in a newspaper report (1997) an even more disturbing fact, that 50% of those housed in state houses were back at Monte Cecilia after 18 months (NZ Herald:20 March).

The Minister of Housing has stated, on a number of occasions through the media, that issues of affordability are addressed through the Accommodation Supplement and that it is sufficient. Is it? What follows is an examination of the Supplement and whether it provides the answer to problems of affordability and access.

The Accommodation Supplement as a safety net?

The Accommodation Supplement was introduced in line with the government's analysis of housing problems being related entirely to an inadequate income and their own definition of 'fairness' thereby creating what they see as equity between those on low incomes in the private rental sector, owner occupiers and Housing New Zealand tenants. A reiteration of this policy has been the government's most consistent response to calls for a return to direct provision of income related housing.

The Supplement is available to those on a low income, spending more than 25% of their income on rent or 30% on their mortgage. Up until recently it paid 65% of the difference between the threshold of 25% or 30% (mortgage) and actual costs to a ceiling of \$120 in Auckland, depending on family size. In July 1997, this was extended to 70% of the difference between 25% or 30% of total cost and the total cost to a maximum of \$150 in Auckland for a woman with two children and \$115 for a woman with one child. The difference between one and two children is marginal as the needs in terms of space would not be very different and costs are likely to be the same.

The increase in the Supplement has in no way addressed the lifting of the state rental freeze on 1 April 1997, when some Housing New Zealand rents in Auckland rose approximately \$30 per week. The average rise in the Supplement nationally was \$5 a week and at least 64% of families in Housing New Zealand houses have had rent increases in excess of the increase in their Accommodation Supplement (Masters:1997:A5). In addition, generally, people receiving both the Accommodation Supplement and Special Benefit, if eligible, had their increase in the Supplement offset by a reduction in the Special Benefit (NZ Herald: 1997:19 June). For those in state housing, the Accommodation Supplement has not yet equalled the difference between the previous subsidised rent and what they now pay. More recently (November 1997), the Minister of Housing announced a reassessment of Housing New Zealand rentals implying that in some instances rentals would be reduced while others would still be subject to a usual increase.

The justification for this action is his perception that in some areas Housing New Zealand is leading the market not that market rentals are inappropriate.

The principle of 'fairness', given as a reason for the changes, has certainly not been addressed and in fact, the assistance now given seems more inequitable than the previous arrangements of direct provision and income supplement.⁵ Targeted supplements such as the Accommodation Supplement are tightly controlled and motivated by financial rather than social considerations based on need. The Accommodation Supplement, which has replaced direct provision of low cost state housing, does nothing to ameliorate the social problems of security, quality of housing and discrimination. When examining the case for direct delivery of housing, as opposed to income supplementation, submissions to the Royal Commission (Roberts:1988:28) in 1988, identified a number of issues, which bear examination as a means of reflecting on the changes.

1. Targeting becomes a means of further marginalisation

Targeting reduces the number receiving assistance thereby introducing a division in society with the majority not involved and therefore possibly uninterested; a 'them' and 'us' situation. Those who are having housing and income difficulties are not always easy to identify and potential or actual homelessness can be disguised by such activities as taking in boarders or sharing arrangements. This is strongly supported by the data in the thesis. There is no evidence that the targeting of this form of housing assistance has made a difference to those who receive the Supplement, in fact, the positions of those on very low incomes have become worse (Dalziel:1996, Frater:1995, O'Brien:1993). An income supplement, as for bulk funding, is also far more likely to being capped or reduced.

2. Complexity of systems and problems with the take up rate

At June 1997, 95,485 Domestic Purposes Beneficiaries were receiving the Accommodation Supplement (Department of Social Welfare:1997). Income

⁵ See chapter on rentals for section on Housing New Zealand and market rents.

supplementation is difficult to administer. Joint income testing involves complicated and intrusive processes, in particular form filling and information gathering and a problematic bureaucracy to support it all. A number of women in this study did not claim the Accommodation Supplement because of these problems. A report done for Housing New Zealand and the Social Policy Agency by Colmar Brunton, published June 1996⁶, found after interviewing 4,492 households, that 77% of Accommodation Supplement recipients had \$150 or less per week residual equivalent income.⁷ It also found that only 65% of those eligible were receiving the Accommodation Supplement. Reasons for not applying were given as follows:

- 39% said their income was too high
- 38% said that they did not think they qualified
- 25% thought they were ineligible because they were home owners
- 13% said they had no need for it
- 8% said they had too many assets

NB Some respondents gave more than one reply

(House of Representatives, Supplement 20:1996:7867).

In Forrest and Murie's report (1994) on the British Income Supplement they note that there is a poor take up rate. The abatement rates, as discussed in a previous chapter, also act as a disincentive for claiming much needed entitlements. For anyone on the Domestic Purposes Benefit, annual income over \$3120.00 affects Special Benefits and the Accommodation Supplement. An Income Support worker said that, "before anyone takes on a job they need to contact Income Support to get their situation assessed as it may not be worthwhile for them to work" (Conversation with Income Support worker: April 1995).

3. An increase in the supply of low cost rentals is not an outcome

The Accommodation Supplement as a form of income supplementation does not guarantee an adequate supply of houses. The theory behind the idea that the market will respond to any need, as critiqued by Johnson (1993), is that:

⁶ This study has since been withdrawn by the Ministry of Housing.

⁷ Residual income is defined as net income after Accommodation costs.

...as rents rise in the short term additional profits will be generated and additional capital will flow into the rental housing market leading eventually to an increase in stock and so a decline in rents back to their competitive levels (3).

By not providing housing directly and relying on a market mechanism, the government assumes that the market will respond to the need and provide low cost housing and therefore lower rentals. This is a situation which has not eventuated. The Supplement does nothing to improve either the supply of low cost housing, discrimination issues or the quality of that housing. In fact, combined with the sale of Housing New Zealand houses there has been a reduction in the supply of low cost housing, as discussed in an earlier chapter. It seems that direct provision offers more certainty of housing those on low incomes in affordable housing and a higher probability of increased housing stock. Between 1982 and 1986 income related public housing in Australia reduced the number of tenants with high rent to income ratio whereas the proportion of private tenants with high housing costs rose (National Housing Strategy:1992). State housing numbers in Aotearoa/New Zealand have dropped from 70,000 to approximately 64,000.

4. The Supplement is not sensitive to regional difference

Direct delivery is usually more sensitive to local and regional conditions, unlike the Supplement which has had constant adjustments with little effect. Direct provision allows for greater control over the nature and location of housing. However, private housing is difficult to socially audit (Roberts:1988:169). The Supplement is allocated with no mechanisms to adjust to regional difference. This has resulted in the government's direct manipulation by allocating Auckland a higher maximum amount than for other regions:

TABLE 9.5 *Accommodation Supplement Maxima from July 1997 by Region*

Family Type	Accommodation Supplement Region		
	Auckland	Provincial Centres*	Rest of New Zealand
Single	\$100	\$65	\$45
Couples/Sole parent with one child	\$115	\$75	\$55
Couples/Sole with 2 or more children	\$150	\$100	\$75

*Includes Wellington, Christchurch, Dunedin, Hamilton, Napier, Hastings, Palmerston North, Nelson, Tauranga, Rotorua.

Source: Ministry of Housing :1997

5. Fiscal blow out and cost effectiveness

Reliance on the Accommodation Supplement is financially cost effective in the short term. Responding to a question in the House concerning the cost of dropping the rental of state houses to 25% of income, the Minister of Housing, Murray McCully replied that an estimated cost would be \$140 million and that if similar assistance was supplied to all those eligible the cost would be around \$350 million (House of Representatives, Supplement 19:1996:7294). The escalating cost of the Supplement indicates that it is debatable whether in the long term it will be cost effective from the government's perspective. This comment is supported by the following table (9.6) which shows some of the costs involved in offering this financial subsidy:

TABLE 9.6 *Estimated costs for increasing the subsidy rate for the Accommodation Supplement*

Percentage increases and amounts (\$000s).

Proposed subsidy rate	70%	75%	80%	85%	90%	95%	100%
Estimated new	597,006	629,854	659,461	687,890	714,846	740,181	760,951
Estimated increase	37,120	69,967	99,575	128,004	154,959	180,295	201,064
Percent increase	7%	12%	18%	23%	28%	32%	36%

Source: House of Representatives, Supplement 17:1996:64 11

As shown in this table, the potential growth in spending on the Accommodation Supplement is substantial if any of these levels of funding were implemented. The amount expended on the Supplement has been steadily escalating with the formula already increased from 65% to 70% and 1997 saw a further increase in the maximum amount available to \$150 per week for Auckland. It is important to note that these are only estimated costs and already costs as at June 1997 are \$662 million (Department of Social Welfare:1998). The increasing cost of the Supplement suggests the possibility that there might be a limit to the Supplement and reductions might be inevitable. The Social Services Committee financial report (1994) supports this with a disturbing comment saying that:

...if the take up rate for the Accommodation Supplement increased, then the level of the Supplement would need to be reduced, if fiscal neutrality was required.

Already the cost of this cash transfer has more than doubled from \$210 million with the old Accommodation Benefit in 1993 to \$667 million in 1997 with further increases predicted. It would be interesting to compare the costs of the previous system of direct provision with the former Accommodation Benefit if it was available to all those eligible who were not in a state house with the present system of financial assistance only. It seems essential that the current costs as compared to

direct delivery plus income supplementation for those not eligible for a state home, are monitored.⁸

TABLE 9.7 *Total cost to government of the Accommodation Supplement 1991-1996*

Year	Total Cost of Accommodation Supplement \$	
1991/92	180,115,000	(Accommodation Benefit)
1992/93	210,834,000	(Accommodation Benefit)
1993/94	351,319,000	(Budget est.515,000,000)
1994/95	491,437,000	(Budget est.474,000,000)
1995/96	560,940,000	(Budget est.493,000,000)
1996/97	626,923,000	(Actual 667,000,000)
1997/98 (Forecast)	658,000,000	(Current forecast for 1998 774,000,000)
1998/99 (Forecast)	684,000,000	
1999/2000 (Forecast)	707,000,000	

Source: Department of Social Welfare:1995:53, House of Representatives, Supplement :19, 20: 1996:7292,7927 and 1998, Laugesen:1997:A1, Sell:1997:A12.

The figures in Table 9.7 represent an average increase of around \$100 million every year, up until 1994, which includes an increase with every boost in the Supplement. Subsequent years have also had substantial increases. The obvious discrepancy between projections and actual costs is significant. This table indicates the distinct possibility of a 'fiscal blowout' as Murphy has warned (1994:632). Similar programmes of income supplementation in other countries such as Britain and the United States, have tended to have budget over runs according to Murphy and Kearns (1994). A common response in an effort to reduce this expense, as has happened in Britain, is for the amount of Supplement available to be frozen or availability even more strictly applied.

6. Sensitivity to the needs of minority groups is questionable

According to Roberts (1988:169) minorities such as Maori, women and Pacific Island peoples tend to be better served by direct delivery. International experience connects housing allowances such as the Accommodation Supplement with

⁸The difficulties of obtaining these figures meant that this was not followed up. Throughout the research it has been difficult to track such processes as a means of monitoring different policies because of the unavailability of adequate and current data. While some data can be accessed by Statistics New Zealand it is at a prohibitive cost.

discrimination, low participation, no increase in supply, inadequacies of income and no improvement in security of tenure. Moves have been made by Housing New Zealand and Housing Corporation to make their service more sensitive to the needs of minorities but, as Hyman points out (1994:213), there is no reason to believe that private suppliers are as sensitive. In fact, the contrary seems to be the case (McDonald:1986) and as reported by women in my research.

7. Abatements and fairness

While the government's concept of 'fairness' has been a major motivating factor, St John (1997) states:

It is time to throw away outmoded ideas of fairness that have meant we inadequately help everyone and find that too many fall short and end up on the doorstep of charitable agencies.

It has also been pointed out by Roberts (quoted *in* Davey:1995) that the literally homeless would have no access to the Supplement as they have no housing costs on which to base their entitlement. Hidden homelessness in the form of temporary accommodation with family or friends or boarding reduces costs so that the true requirements are not acknowledged.

According to the women interviewed, increases in rentals have not been proportionally matched by increases in the Accommodation Supplement. One woman whose rent increased by \$60, received an additional \$14 of Accommodation Supplement. She explained:

Ann *I said so for a difference of \$40 a week you're only offering me \$14 a week and she said, "yeah, that's right" and I felt terrible. I went home. I felt absolutely miserable that it was...getting harder and harder and harder and I was going to have to try and find money from nowhere and just keep stretching that budget more and more and more.*

The average payment in Auckland, to a sole parent with two or more children in June 1996 was \$74.83 and on 31 May 1997 the amount was \$85.74 (House of Representatives:1997:2786). Those women in paid work lose \$20 from their Supplement. Special Benefits are increasingly being used to top up the

Accommodation Supplement. At June 1997, 9,823 Domestic Purposes Beneficiaries were receiving a Special Benefit solely on the grounds of housing costs (Income Support:1997). The use of Special Benefits for housing costs, while much needed, becomes particularly inappropriate and inequitable in relation to those women not on a benefit but with low income who are not eligible for this assistance. Equally unfair is the requirement that the recipient of a Special Benefit report to Income Support every three months to justify the extra income and provide evidence of having received budgeting advice. As noted in a previous chapter, budget advice counsellors report that only a small percentage of their clients are able to reduce their outgoings and that most have to increase their income.

Market rents, benefit cuts and a capped Accommodation Supplement mean that in most cases those on low incomes are now considerably worse off:

Janet Lake I heard McCully on the radio when the rents were going up which must have been just before July 1, saying that a woman who'd written to him would actually be \$29 a week better off because she'd get Special Benefit when her rent went up as she had already maximised her Accommodation Supplement and yet some Income Support agencies take the view that...a Special Benefit applies to rare and unusual circumstances and rent isn't one of them...

Until recently, McCully, the Minister for Housing, has denied that any problems exist as illustrated by a statement he made refuting accusations of unaffordability for many Housing New Zealand tenants:

What I say is give me the names, give me the addresses, give me the waiver under the Privacy Act so I can check if they're getting the right entitlements under Income Support. Invariably what is painted as quite a dramatic problem tends to evaporate quite quickly (The Independent:1996:17 May).

Heather a Refugee worker noted that to get a Special Benefit:

Heather ...you've got to be \$40 in trouble before they even...tap you in...it has to be \$40 that is just between the money you get and your outgoings and then if it's \$50 you'll then get help with that \$10 extra. Now I'd love to hear how that policy came to be, or how they think people can survive.⁹

It is significant in this research that women were often unclear as to how much or even whether they received the Accommodation Supplement. If on a benefit the

⁹ As reported but my understanding is that the Special Benefit gap is \$10 based on the standard living cost formula.

assumption was made that they were receiving the Supplement but it still points to the fact that they see it as additional income not as a housing supplement.

8. The Capture of the Accommodation Supplement by suppliers

Income supplementation is viewed by many as being captured by landlords. Research in the United States (Murphy and Kearns:1994), indicates that accommodation supplements lead to increased rents, especially where there are no rent controls and this trend is also evident in Britain. Murphy (1997) points out:

If you introduce a Supplement without controlling rents there is the opportunity for rents to increase so the position of those on the lower income may not benefit at all. What you are actually doing is subsidising landlords (NZ Herald:17 November).

Research done by Austin (Rudman:1996) indicates that increases in the Accommodation Supplement results in increases in rentals in the private market. In this article, she also notes research she has done with landlords, which shows that they consistently respond to the Accommodation Supplement by raising the rent. The Accommodation Supplement then becomes a cash transfer from government to those on low incomes, then to a landlords. Having assessed the Accommodation Supplement as the sole means of housing assistance from the framework outlined by the Royal Commission on Social Policy (1988), the many disadvantages and the inequities inherent in the policy have become apparent.

The impact of the Accommodation Supplement on women parenting alone

The Accommodation Supplement is complex, stigmatising and crude as a mechanism for assisting with housing costs. It abates when beneficiaries earn a little extra income, and when they manage to accumulate cash assets such as may be necessary to get a deposit on a house (St John:1996d).

Excepting those on unemployment benefit, single parents on the Domestic Purposes Benefit, as illustrated in Table 9.8, make up the greater percentage of those receiving the Supplement:

TABLE 9.8 *Total number of households receiving Accommodation Supplement*

Household	1995	1996	1997	1997 Average Accommodation Supplement \$
DPB	83,661	89,700	95,485	57.87
Invalids		21,844	24,573	38.93
National Superannuation		22,062	22,586	38.48
Sickness		21,415	24,674	43.27
Unemployment/Training		92,823	105,712	37.21
Non-beneficiary		14,647	17,141	52.64
Other		12,877	N/A	N/A
Total	266 323	275 368	290,171	44.73

Source: Department Social Welfare:1996:53 and 1997:61

The average amount paid to Domestic Purposes Beneficiaries nationally was \$57.87 (Department of Social Welfare:1997:61) and, as mentioned, in Auckland the average was \$85.74. Therefore any increase in the maximum supplement available would not affect everybody.

The ability of the Accommodation Supplement to assist with costs has reached saturation point. As at June 1997, there were 24,250 people (Income Support:1997) receiving both the Accommodation Supplement and the Special Benefit, a drop from 32,977 people at April 1996, (House of Representatives, Supplement 17,20:1996:6398,7936). This is due to the increase in the Supplement but also to a tightening of the criteria for receiving the Special Benefit in line with the government's belief that this latest increase in the Accommodation Supplement will meet the need but as mentioned not all are receiving the maximum.

The implications of this restrictive policy are severe for those reliant on the Special Benefit as a top up for housing costs as one woman with four children, interviewed in this study, found. When her rent went from \$270 per week to \$310, she was already receiving the maximum Supplement at the time of \$125, and did not know where the extra \$40 would come from. Contrary to the reality and women's experience, the Minister for Social Welfare, Peter Gresham (House of Representatives, Supplement 20:1996:7928), confirms that the Accommodation Supplement is specifically for housing costs and that the Special Benefit is for other essential costs unable to be met. He ignores the fact that for many that essential cost

is housing. While most women had no problem accessing the Supplement some issues were raised. Administering the Supplement through the welfare system not only stigmatises the assistance but also makes it part of a system which monitors and gatekeeps:

Alana I went in and applied for an Accommodation Supplement and I told them I was moving, and the guy said that he couldn't do it now - that I had to come in on the day I moved because that's when it would be from. And I just could not understand why I couldn't give all that information and he could slot it in on the day that it was meant to be put in. So I had a really hard time with him and I asked for another person, the other guy was really good, he said 'That's fine, I'll slot it in'...My next benefit wasn't going to be for two weeks, but I'd had to pay out money, so he got the week and two days of Accommodation Supplement that was due to me before I got my benefit, he'd got that put in the next day, so that I didn't have to wait those weeks whereas the other guy wasn't even prepared to give me anything

It can be argued that, the availability of only one option as a means of addressing the diversity of experience of those eligible for housing assistance must be seen as extremely short sighted policy. There are no other possibilities and therefore the government can only fiddle with the Accommodation Supplement formula. Key issues are:

- changes to maximum amount available only assist those who are entitled to the maximum.
- changes to the percentage of residual income after 25% covered by the Accommodation Supplement affects eligibility for a Special Benefit.
- changes to Housing New Zealand rentals were in many cases nullified by reductions in the amount of Accommodation Supplement received.

This housing policy is based on ideological concerns rather than the realities of the housing sector and people's experience of these policies. The government argues that setting the Accommodation Supplement at less than 100% as Gresham, Minister of Social Welfare stated, provides "an incentive for tenants to seek Accommodation at a reasonable cost and a higher subsidy rate may weaken this incentive" (House of Representatives, Supplement 20:1996:7928). Apart from the fact that it is extremely difficult to work out how one could be advantaged or disadvantaged because of the complexity of the formula, this understanding misses

the point entirely as there is very little choice in rental costs, and reductions in relation to location are marginal. One woman had been searching for a few weeks for something under \$300 as she had been told by Income Support that anything more was too high for her location.

Another woman expressed the outrage she felt at not being able to afford her housing, a situation not of her making but for which she felt she was being blamed. Michelle commented:

Michelle Most people who are in those situations are living in ordinary areas...they're not going and living in Remuera....I was living in Mt Albert and yet I was told the rent there was too much...like it's my fault...it was a basic going rent.

The fact that the Accommodation Supplement is accessed through Income Support is an added disincentive for many especially if they are newly independent of the service. The applicants often feel like they are asking for a hand out and are grilled as to their housing costs and choice of location. The Accommodation Supplement can actually maintain people in situations which may be cheaper but damaging to health such as boarding or sharing. The only focus is the housing cost with no other analysis applied.

Conclusion

The government's prediction that the withdrawal of social housing would stimulate the provision of low cost housing has not eventuated. Incomes after housing costs for low income women are barely adequate with housing costs, in this research, averaging 46% for those in rental homes and entry costs providing a significant barrier. The situation becomes barely tenable for many when placed in the context of changes to areas such as the cost of education and the range of additional financial responsibilities which now exist. Women's financial position, as discussed in a previous chapter, is very much part of the problem. Levels of pay, availability of adequate and affordable childcare, especially for school age children as well as the proliferation of temporary part-time jobs rather than full time work make the housing situations of many difficult. It is well documented that the market is not fair and produces inequalities:

Tinkering with the Accommodation Supplement won't make a fundamental difference. The alleviation of poverty and so called welfare dependency would be better tackled through realistic wages, better access to childcare, health and education and investment in training (Waldegrave in O'Hare:1996:21).

The withdrawal of income related housing, situated in a variety of locations and the failure of the Supplement to address housing affordability is likely to result in the polarisation of populations of low income in the outer suburbs.

Both this chapter which focuses on the affordability of housing and the previous one on the financial position of women illustrate the importance of an integrated policy approach which addresses all aspects affecting housing. This is a central point and one which is emphasised in this thesis. The Accommodation Supplement is not assisting access to housing for this group of women. Housing is not just an income supplementation issue.

As a result of the findings contained in this thesis it has become clear that the ideological impetus of changes such as the restructuring of housing has implications for the whole policymaking process. Subsequently the next chapter examines the policy process which generates policies such as the Accommodation Supplement and those affecting paid and unpaid work. It explores some ideas for a more participatory process of policy development which is based on solidarity rather than divisions and which more accurately reflects the reality of people's lives rather than policy developed entirely with economic constraints as a focus.

Chapter Ten

If you just follow the pattern you'll knit a jersey-won't you? Reflections on social policy and policy processes.

The reduction of much housing-related policy to welfare policy, treating social problems as the individual pathologies of deprived "clients" or "cases"...limits the possibilities for a collective response to commonly experienced housing problems (Harloe, Marcuse and Smith:1992:199).

It is evident from this research that housing policy is not accurately reflecting the variety of circumstances presented by women parenting alone. As a result, this chapter emphasises the critical importance of policy development processes and the way in which policies are implemented. This chapter addresses the second part of my research question by exploring policy processes and assessing the extent to which these processes meet the needs of women parenting alone and their access to housing. My intention in this chapter, is to explore aspects of the development and implementation of social policy, with reference to the nature of the changes in government ideology in Aotearoa/New Zealand since 1990. It is argued that the way in which policy is developed has a direct effect on the quality of policy and that the basis on which housing policy is developed as well as the policy processes are significantly hindering women's access to housing.

This section of the thesis will clarify what is meant by social policy. Key questions are what is the role of the state, what is the nature of power, what does a community development approach have to offer and how does postmodernism as a theoretical framework assist us in our analysis of positions of 'other', community processes and the subsequent construction of housing policy? This latter theoretical position has implications for the ways in which communities function and the connections between communities and the state. The chapter will encompass a critique of both current policy processes and concepts of community as a way of developing a more useful model of policy development. As a means of identifying some alternative options, two models, drawn from Williams (1992) and Balbo (1987) are proposed. These models offer a basis for a different kind of policymaking set in the context of a feminist community development framework.

While housing policy will be used as an example, I wish to reflect in general terms, using feminist community development processes, not only on theoretical considerations concerning policy development, but also on policy processes in the context of both the experience of my informants and my community work practice. A central question is how can policy be constructed in a way which addresses the issue of diversity and still be delivered universally? An underlying concern is “who benefits”? I contend that the approach to policy, in particular housing policy, proposed in this thesis offers a more constructive and meaningful approach to policymaking and a greater potential for housing policy to reflect the needs and realities, as part of accessing housing, of women parenting alone.

Social policy: what is it and who is it for?

Social policy has always been concerned with the “old” problems of low incomes, welfare, housing, poverty, health and other issues. Currently, despite frequent criticism and some high profile lobbying, these issues seem to be considered by government as only needing attention when pressured to respond. The basic supposition is that all problems can be solved by the market. Experience seems to have no influence. An emphasis on the individual, while important to acknowledge as part of an awareness of difference, has had a considerable influence on many policy areas, including housing stressing individual entitlement in the form of the Accommodation Supplement rather than the collective approach of direct provision. Policy development has not been immune to these processes with much policy to date, as highlighted in other chapters, seeming to be ad hoc and reduced to economic considerations. It is perceived by those outside these processes as a somewhat piecemeal rather than integrated approach.

Traditionally social policy has been defined by what it is not, for example, economics, defence and foreign policy but the obvious question is, what areas are people and their well-being *not* part of? In fact, feminist critique has claimed that it is this separation which has contributed to the marginalisation and invisibility of women and other oppressed groups (Waring:1989, Williams:1989). This point is an interesting one when applied to the neo-liberal perspective which sees social policy as contained within economic policy as a given which will naturally be

provided for as a direct consequence of market processes. In this way, rather than being separate, social policy is embedded in the economic sector and is therefore invisible and seems of no account. The Accommodation Supplement provides an example of such an approach whereby an economic solution is assumed to attend to social concerns which in this case, as supported by this research, is not the case. The neo-liberal perspective sees social policy as consumption rather than public good, therefore positioning social policy in an increasingly marginal position, as a problem rather than a necessary extension of a concern for our well-being as a society.

Social policy has also been largely gender neutral, denying the existence and significance of difference and any subsequent inequalities. An example of issues which need consideration in any policy analysis is illustrated by a discussion with a colleague who related the story of a man who thought that transferable skills were those one transferred from job to job! Another might be that, concerning the anticipated tax cuts, the majority of those not entitled to a tax cut or receiving very little would be women, particularly Maori and Pacific Island women, because those on the Domestic Purposes Benefit are excluded and women are likely to be on a low income. An understanding of these gender based differences in experience, which a lack of awareness makes invisible, is critical. It is these skewed understandings which are brought to influential policy discussions. These understandings are not explicit and often go unchallenged. From communities' perspectives it is policy by trial and error with those who can least afford it being used in the experiment.

Feminist critiques of social policy have traditionally focussed on the invisibility of women in the policy process and, as the main caregivers, the centrality of their concerns for social policy. As discussed previously in this thesis, the inequalities women experience are made explicit in the gendered division of labour, in the nature of paid and unpaid work. In this context the Royal Commission on Social Policy (*quoted in* Cheyne, O'Brien and Belgrave:1997:13) recommended that social policy should:

- acknowledge the interdependence of unpaid and paid work;
- ensure that labour-market policies accommodate workers unpaid caring responsibilities;
- encourage more equal sharing of unpaid caring work between men and women.

The concept of a level playing field, as adopted by government, means there is no requirement that policy has, for example, anti discriminatory aspects or that it take account of gender issues. In fact, government is currently seeking to permanently exempt government laws and policy from questioning under the Human Rights Act, thereby also excluding it from the consistency 2000 project, which is a major search of existing government laws, regulations, policies and practices for breaches of the Human Rights Act. This illustrates the point that social policy occupies a very lowly position and is regarded as a drain on the system and not as part of ensuring the well-being of society which has benefits for all some of which are economic. It is useful to consider the ways in which policy can be viewed. The following section examines different approaches to policy taken by both policy analysts and academics providing a glimpse into what is not necessarily a coherent process.

Policy positions

Legge (1996) prefers to see policy as stories. “The policy narrative is taken to reflect an underlying reality and it is seen as a criterion of *good* policy that it corresponds closely to the political and social realities” but good policy is a subjective issue and “policies are understood to reflect judgements of value as well as facts” (5).

Cheyne, O’Brien and Belgrave (1997) note that:

There is...an assumption that policy advice is developed in a rational manner through the examination of a problem, the formulation of options, and the analysis of these... (139).

Coming from what I suspect is a more truthful perspective and yet a position of some concern, Legge (1996) believes that in policy development:

...we practice a kind of intuitive eclecticism...we explore different ways of looking at the situation we are in we try to make sense of these different stories but finally we act in accordance with our feelings, deciding and enacting as whole bodies what is right for us...(7)

This approach, which has some currency in the present political environment, highlights a lack of transparency, the presence of which is an essential component of policy development. Also missing is any connection to processes which involve groups or individuals who are positioned outside the policy development circle, particularly those most affected by a policy. Identifying these subjective positions is a first step in a critical analysis of policy processes as exemplified by feminist analysis which identifies the subjectivities of being both writer and researcher.

Using housing policy as an example, Malpass and Murie (1994) define policy as:

An intervention designed to respond to and accommodate the restructuring of housing provision as patterns of need, demand and supply alter over time in a changing social, economic and political context (215).

In this statement, policy development is a rational process and there is no acknowledgment of the power dynamics inherent in the process. Housing has more often been seen as a commodity and this definition reflects this perspective. As explored in other parts of the thesis, housing makes a critical contribution to the well-being of both individuals and communities and this point is often not included in policy deliberations.

Cheyne, O'Brien and Belgrave (1997), note that product quality, timeliness and cost have been identified as important considerations. However, they add, in the context of private contracting, an equally critical aspect as mentioned, is transparency with the "underlying premises of particular policy proposals [being] clearly articulated" (139). This aspect is not something that the current government excels at.

While many questions were raised and addressed as part of the Royal Commission on Social Policy (1988) to date no similar questions have been raised in official arenas regarding the most recent changes. McLeay (1992), talking of housing policy, suggests what some questions might be:

- A very high proportion of household savings in this country goes into home ownership rather into other forms of personal savings and investments. Is this desirable?
- Should homelessness be a community or an individual responsibility?
- Is good housing a pre-condition for citizenship?

- What are the successes and failures of New Zealand's past housing policies (182)?

Whatever questions might be appropriate, no evaluation of policies is mandatory. It appears that most policy is merely a response to economic imperatives. Who is raising the questions and whose interests do they serve? McLeay (1992) observes that the process of selling Housing Corporation mortgages, for example, was a supreme example of bad policy making and implementation:

The decision-making process was characterised by speed, by narrowly circumscribed terms of reference, by poor policy co-ordination with respect to the relationship between structures, functions and outcomes, and lack of public consultation. The working parties were notably secretive; there was no consultation with community or housing organisations; and National's major sources of advice appear to have been the Business Roundtable and the Property Investors Federation. The people most affected were not consulted (183).

The Accommodation Supplement, as examined in the previous chapter, is another example of bad policymaking and illustrates the huge gap between the women's experience and the government's position which views it as a successful policy. These comments illustrate the importance of the transparency of social policy - why it is being formulated and for whom.

One objective of social policy is the enhancement of well-being but this is a contestable entity which will be defined differently by each group or individual. Discussions of social policy (Cheyne, O'Brien and Belgrave:1997, Easton:1980, Royal Commission on Social Policy:1988) identify five goals relating to well-being - justice, need, equality, freedom and citizenship. In this context Cheyne, O'Brien and Belgrave (1997) define social policy as:

...actions which affect the well-being of members of society through shaping the distribution of and access to goods and resources in that society (2,3).

However they go on to note that:

In the process of the shaping of that distribution and access some groups will be advantaged while others are disadvantaged (3).

While it is acknowledged that there will always be disadvantages and advantages, this chapter argues that processes which are transparent and which put the experience and needs of communities affected first are more likely to be equitable.

The dilemma at present is that despite much evidence to the contrary, and the Accommodation Supplement is a good example, the government has taken an ideological position which puts most alternative policies in a 'no win' situation.

Reflecting on these observations the next section examines the neo-liberal perspective on social policy and the changed role of the state in the policy process.

The State: "them" and "us"

The mid 1980s saw a substantial change in philosophy from a social democratic state perspective to a market based approach which is completely at odds with a community based perspective. This approach is still evident today despite the promises of MMP which it was assumed would offer a more representative government. As a community worker I have observed that many not for profit community agencies are more involved than ever as private welfare providers with the government, through its funding providers, having ultimate control over whether an agency gets funding or not. In my experience, community agencies are required to compete with other equally valuable services for an ever decreasing pool of funding as part of a time consuming application and then evaluation process. Unlike government, community agencies have the full range of accountabilities and performance targets applied and funding can be stopped at any time. Innovative ideas are not necessarily supported if the agency applying has no track record. There has also been the development of a form of public participation which is individualistic and complaint based (Cheyne, O'Brien and Belgrave:1997:141). This point is reinforced by D.Robinson (1997) who states:

Along with a reduction in the opportunities for community representation we have seen the development of a plethora of government or pseudo-government advisory and protection agencies. These include Commissioners with a responsibility for privacy, race relations, children, human rights and health and disability services (10).

These agencies tend to have little power and, in the case of the Human Rights Commission, are considered by many to be simply a 'complaints bureau'. (D.Robinson:1997:10).

There has been a change in the position of the state in relation to society. A woman quoted in a community document researched by myself for the West Auckland Women's Centre (West Auckland Women's Centre and Bagnall:1994) comments:

I want to see a government that has a social conscience, that consults and listens... representatives rather than party politics...social health as a right rather than a privilege (114).

The "rolling back of the state", has been identified and critiqued by many (Kelsey:1995, O'Brien:1993, Kelsey and O'Brien:1995, St John:1992). An understanding of this changed role is crucial to any analysis of policy processes as it provides a context which defines what policy objectives might be. Prior to 1990 the state was perceived to be the provider in the form of the welfare state but this role has been considerably eroded since that time. The continued withdrawal of the state from this function has led to a new perception, by some, of the state as a facilitator rather than the provider of services. The Treasury noted quite clearly as far back as 1987 that, "it is a mistake to regard the state as the central source of well-being for society" (Cheyne, O'Brien and Belgrave:1997:11).

The New Zealand Business Roundtable in an introduction to a report entitled "Moving into the fast lane" (1996), suggests that government should adopt a "proper" role which consists of:

...[establishing] institutional arrangements which *facilitate* [my emphasis] voluntary transactions (including a sound legal system), assist in organising the provision of a range of public goods and services (such as law and order and defence)...and provide a safety net for people who cannot be supported in other ways. An excessive government role, with its inevitable costs, crowds out the private sector (including personal and community initiatives) and leads to poorer economic and social outcomes...Unjustified government expenditure displaces income-creating projects in the private sector (3,4).

For this business group, the role of government ought to be merely as a facilitator of the economic processes with any pro-active role as provider, for example, being unacceptable. The only approved intervention occurs when the government direction moves too far from the market perspective. The role of facilitator further alienates the functions of government from society. This view is in opposition to the

current analysis of the World Bank (1997) which, in a recent report, advocates a return to the closer involvement of the state.

Contradictions and accountability for whom?

In an analysis where equal opportunity is assumed and power matters, those least able to form alliances as a group, and therefore the least powerful, have no part in debates which often affect these groups most. These points are critical when considering the formulation of housing policy and the ineffectiveness of most housing policy in relation to women parenting alone. The factors discussed in the following section reflect the way in which this group of women are marginalised by current debates on social policy leading to their perspectives and experience not being included in any housing policy processes or outcomes.

Bryson (1992) quotes Giddens who identifies three ideological elements pertaining to the dominant discourses, particularly evident in the recent political history of Aotearoa/New Zealand, to which we need to be alert. These discourses:

- represent sectional interests as universal ones
- deny, or at least de-emphasise, contradictions
- 'naturalise' or reify the present - things are made to seem natural and immutable rather than issues with a history and which are changeable (26).

In this way 'silences' are preserved. This point is illustrated in Munford's work on disability (1995) in which she states:

...certain discourses are used to uphold notions of 'truth' and invoke meanings about how disability should be defined, how people with disabilities should be 'treated' with regard to their position in society. These discourses have been used to maintain the 'silences' about people with disabilities (2).

The result of this discursive practice, is the marginalising of particular groups in society. For example, the concept of a "beneficiary problem" has led to the targeting of single mothers on the Domestic Purposes Benefit who are the main group identified in terms of problems and cuts in spending. The benefit cuts of 1991, were supported by a view of mothers on Domestic Purposes Benefit as parasites on other taxpayers, giving rise more recently to a dependency discourse. Defining a group as dependent implies, incorrectly, that not only is that condition

total but that the group contributes nothing and unpaid work has no value. Johnston (1998) notes, when speaking of Maori as represented always as 'other' and marginalised rather than:

...counting their views as meaningful, appropriate and empowering for [them]...These positions mean that each group has its own identity and does not share attributes with each other - all the positive characteristics are applied to the dominant group (29, 30)

In what Ballard (quoted *in* Munford:1995) terms the 'deficit model', "people are labelled as damaged or inadequate and are subsequently viewed almost exclusively in terms of their 'problems' or 'deficits'"(7). It can then be argued that they are not deserving of any specific involvement in the development of policy.

Strong elements of social control were made quite explicit in the 1997 budget, which targeted those on benefits, representing them as failed parents moving the debate to a new level with a suggestion that the benefit be directly linked to whether beneficiaries are sending their children to school or not, and more recently the parameters have been expanded to include issues such as immunisation. While I do not wish to develop this theme further, there is a disturbing connection to issues of citizenship let alone surveillance and human rights with only beneficiaries able to be penalised. While the government denies such objectives the launching of the discussion document "Towards a code of social responsibility" (Department of Social Welfare:1998) has given substance to these issues on the questionable basis of consultation. In terms of the discussion in this chapter many challenges could be made with regard to both the process and subsequent analysis involved in such "consultation". The Code certainly seems to be targeting women on the Domestic Purposes Benefit and 'consulting' with everyone else. The emphasis is entirely on obligations of individuals with little discussion of rights or the obligations of government. It reduces all issues to the most simplistic ignoring the complexity of the problems raised.

There is an urgent need for a political analysis which identifies the cause of social problems in the wider social and economic environment, such as inadequate income and housing policies which offer little assistance, rather than blaming the community or individual, in particular women parenting alone. Yeatman (1990) explains that the values developed within these current frameworks:

...are not subject to the universalism of a distributive ideal guided by the notion that all members of a society should be considered members of a community of citizenship. Thus there should be horizontal and vertical transfers (redistribution) of resources to create the conditions whereby all groups and individuals can enjoy access to...economic and political citizenship..Instead access and equity are residualised and turned into specifically targeted services to the deserving poor directed by the aristocratic and undemocratic motive of 'compassion' (18).

As Lister (1991) comments, "ultimately the question of citizenship cannot be divorced from that of power" (71) and "extending full citizenship rights to all is the main task of social policy" (Lister:1990:446).

Citizenship becomes central to debates concerning the state as more of those on low incomes are excluded from the rights enjoyed by the rest of society (O'Brien:1996) and access to housing provides an excellent example. Poverty and inequality prevent people from participating when they are concentrating on survival. As established in previous chapters, housing is central to wellbeing and inadequate housing can inhibit participation in society by undermining the health and well-being of women and their families. State housing, for example, can affect mental health in a beneficial way. As Kearns et al (1992) note in their research the group which moved to state houses had the greatest improvement in health whereas those moving to private rentals had a symptom level only slightly lower than the psychiatrically ill (273), a finding supported by Payne (1991:131). McLeay (1992) suggests that adequate and affordable housing could be seen as a precondition of citizenship. Lack of access to adequate, affordable and stable housing diminishes opportunities, health and well-being and is one of a number of basic rights of citizenship from which many are excluded.

In the current policy environment, in addition to the problems of policy development outlined and contributing to the reinforcement of the marginalisation of women parenting alone, public evaluation of government decision-making is not encouraged. There is little concern exhibited by government for assessing the effectiveness of policies on any other basis than economic impact, let alone how it might be affecting women as single parents. Quoting the Ombudsman's Report to illustrate this point Kelsey (1996a) comments:

...as Nadja Tollemache found in 1992 when, for the first time ever, the government refused to reappoint an Ombudsman for a second term. In the 1992 Ombudsman's report, she observed: "Unfortunately, the factors which would appear to make for more open and honest government are opposed by an increasing sensitivity of some politicians and officials to public scrutiny" (9).

There is little evidence of accountability from the government. The Minister of Housing, McCully is rarely available for comment. The public, on the other hand, is being made extremely answerable with a special focus on women parenting alone. The proposed Code of Social Responsibilities, as mentioned, is a case in point.

In housing policy, using the example of the Accommodation Supplement, linkages have been established between Housing New Zealand and Income Support which are in turn connected to Inland Revenue. These connections are then used to monitor the lives of those obliged to access the Supplement. The interference and lack of privacy beneficiaries are subjected to by Income Support is evident in the interviews in this research. Many women are afraid to open letters from Income Support and expressed fears that ex-partners and neighbours could report them at any time with the result that they felt vulnerable concerning the custody of their children as well as their receipt of the benefit. The cost of housing being so high and such a critical part of the family budget, this constant scrutiny with the possibility of losing the benefit at any time makes the threat of becoming homeless always constant. The movement of most assistance, such as housing assistance in the form of the Accommodation Supplement, to the benefit system has ominous overtones when such surveillance is considered. The procedures the government is attempting to put in place with the Code of Social Responsibility make these fears not unreasonable. The experience of the women in this research indicates that the increasing role of the government as controller and monitor of the lives of those unfortunate enough to have to receive assistance, has taken over that of the role of provider as these women are made to feel undeserving of any assistance and marginalised from those who do not need to access this support. The practical implications of these processes are supported by the framework of corporatisation and privatisation which the government has set in place. Providing a background to the formulation of housing policy are the corporate structures set up by the government which further alienate housing policy processes from communities.

Corporatisation and privatisation: accountability for some but not for others

“We trained hard. But it seemed that every time we were beginning to form up into teams we would be reorganised. I was to learn later in life that we tend to meet any new situation by reorganising; a wonderful method it can be for creating the illusion of progress while producing confusions, inefficiency and demoralisation”
Petronius Arbiter - 210BC (quoted *in* McLauchlan:1998:A17).

Central to government reforms has been the restructuring of the way the public sector operates through a process of corporatisation and privatisation. According to Easton (1997) the term privatisation involves “increasing the use of the competitive market as a means of regulating the economy. Corporatisation is the activity of requiring a publicly owned agency to behave as if it were a private corporation” (14).

The key pieces of legislation used to implement public sector reforms were:

- State Sector Act (1988) - this Act gave greater autonomy to government department executives but also greater accountability relating to outputs.
- Public Finance Act (1989) - financial accountability was extended with much emphasis on efficiency and cost saving. Assets and liabilities were quantified with policy being defined as an output.
- Reserve Bank of New Zealand Act (1989) - the main objective of this act is price stability as a means of containing government spending. The 1973 Amendment to the Reserve Bank of New Zealand Act promoted economic *and* social welfare.
- Electoral Act (1993) - which provides for a Mixed-Member Proportional Representation (MMP) electoral system which will demand greater negotiation between political parties concerning policy development.
- Fiscal Responsibility Act (1994) - “aims to ensure that there is transparency of public accounts so that reliable information is available on which to make policy decisions” (Cheyne, O’Brien and Belgrave:1997:127-131).

The reorganisation of housing was implemented by the Housing Restructuring Act 1992. Through legislation and processes of corporatisation and privatisation, the

separation of planning and the implementation of policy, government agencies and functions have become more similar in organisation to private corporations. It also meant an immediate loss of 15% of jobs (Kelsey and O'Brien: 1995:36).

The Ministry of Housing is a prime example of these processes. It has reduced its role to that of policy advice with minimal research responsibilities which are mainly contracted out. Rather than innovative research, as was largely established with the former Housing Commission, projects undertaken tend to be evaluation of major policies, such as the Accommodation Supplement, and are instigated by government not communities. This obviously has major implications for the women interviewed in this research and provides insight into policymaking processes as applied to housing. Critics such as Coney (1996) have suggested that the advice received from consultants by the Minister, tends to be what he wants to hear, guaranteeing continuation of contracts. Coney (ibid.), when commenting on the effect of restructuring on government departments, notes:

Government employees used to bear names such as 'state servants' or 'public servants', reflecting the public accountability of their role. They are now policy analysts who work for their minister. They are all on short-term contracts and are subject to gagging clauses, their public accountability has been neutralised.

The missing ingredient is what Cheyne, O'Brien and Belgrave (1997) refer to as "free and frank" advice, able to be given by unrestrained public servants which may not be related to the political agenda or which may conflict with the government's position. The role of these government employees is now mostly as advisers to government giving 'timely' advice with the Minister defining both the priorities and the questions to be asked making no allowance for any processes which would include the experience and understandings of communities.

In a further development of this theme, Kelsey (1996a) comments:

Nor is there scope in a purchaser/provider¹ relationship for pro-activity or expanding a minister's knowledge base to ensure properly informed decisions. The high turnover and low morale of constant state sector restructuring, hard line

¹ This term refers to the role of state agencies such as the Transitional Health Authority for example, which is the funding body and 'purchaser' which buys services from community agencies offering particular programmes who are referred to as 'providers'.

employment practices and ongoing funding cuts further undermine institutional memory, professional independence and public service ethos (6).

Contracting out and the constant restructuring of government departments, has also meant a lack of historical continuity. A reply received from Housing New Zealand to a question asking if they could identify all policies offering home ownership assistance, in existence immediately prior to 1992, illustrates this point:

The information you have requested is wide ranging and covers a number of years including a time before Housing New Zealand came into existence. It is unfortunate that you were not able to approach us earlier in the year with your request as there are currently only one or two staff members able to access electronically all of the information you have requested. One is in the process of leaving New Zealand and the other is yet to take up her new position here in Wellington, New Zealand (9 September 1996).

Are these the only two people employed by Housing New Zealand able to remember what happened or access information before restructuring? Are their records so incomplete that they are inaccessible? Surely institutional memory is critical in the policy development process and cannot be compartmentalised into pre-1992 and post-1992. It is important that innovative and supportive housing policies which were established prior to restructuring, discussed in a previous chapter, are known by the Ministry's policy people. The invisibility of the past severely diminishes the quality of policy decisions made today.

Information is not immune to these processes. Increasingly, government resources, traditionally available free or at a minimal charge, are now costed out. This has a limiting effect on the information available to the public and restricts low or no budget research carried out in the community. Other information is simply not available on the basis of 'commercial sensitivity', a catch phrase much used by Housing New Zealand supposedly to prevent their competitors in the private sector using their statistics for commercial gain. This approach has the effect of making any involvement in policy formulation or critique difficult. These two issues presented a particular problem for this research. The availability of up to date and accurate statistics was essential and these figures were often not available, too costly to access or time was wasted obtaining figures through the Official Information Act. The use of the Act has become a frequently used avenue for access to information. The availability of some policy and statistical information seems

fragile and is limited being only accessible from previously existing arrangements with particular Ministries or the goodwill of sympathetic, individual state employees.

If the Business Roundtable has its way the status quo will continue. In “Moving into the fast lane” (1996) they stated:

The costs of not changing, which are often overlooked, would have been much larger. To achieve the prosperity that most New Zealanders aspire to more jobs, better quality health and education services, and rising personal incomes. New Zealand will have to embrace continuing change...Recent growth is from a smaller income base than would have been the case had New Zealand not mismanaged its economy before 1984 (1).

In response it must be noted that between 1985 and 1992 total growth across OECD economies averaged almost 20% but the economy in Aotearoa/New Zealand shrank by 1%. Inflation averaged 9% per year, unemployment rose from 4% in 1986 to 11% in 1992 and government debt doubled. Investment as a percentage of GDP halved, while research and development spending fell to half the OECD average (Kelsey:1996b). Despite a boom between 1992 and 1995 when inflation dropped to below 1% and budget surpluses were evident, the unemployment rate in December 1997 was 6.9% (Household Labour Force Survey:1997) and investment has now slowed. Large scale closures are returning and productivity has faltered (Kelsey:1996) with any increases in the surplus created by reductions in spending rather than economic growth.

The development of such pragmatic and quantifiable parameters for policy development denies the intangible and equally important social component and assumes that all things are measurable and can be counted like business units, as inputs and outputs. Robinson, B. (1997) commenting on the ideology of economic determinism of current government directions notes:

Treasury must be one of the last few remaining enclaves in the world where all dissenting views have been thoroughly purged and the ‘true believers’ huddle in blissful ignorance churning out eloquent policy advice even when that means having to wield a big hammer or two when the ideologically pure square peg doesn’t quite fit into the real world round hole...No matter what the question, there are only three answers: “sell it off”; if you don’t have it to sell - “deregulate” it; and if no-one will buy it “pretend” it behaves like a market (2).

This statement is particularly relevant to housing with the development of such policies as the Accommodation Supplement which is maintained despite much evidence that it is ineffective. To admit the failure of such a policy would undermine the whole ideological basis of government, therefore no changes are made and women and their families continue to suffer. Certainly other policies such as the sale of state houses, the withdrawal of income related home loans and market rents have reduced the flexibility of the government response to housing to zero. While at times economic objectives may be incompatible with social concerns and public well-being, and self reliance and independence may have priority, my experience as a community worker, indicates that social equity and community cohesion are better achieved by encouraging interdependence and co-operation:

...[S]ocial trust and civic engagement are strongly correlated; the greater the density of associational membership in a society, the more trusting its citizens. Trust and engagement are two facets of the same underlying factor - social capital (Putman quoted *in* Nowland-Forman:1997:101).

Putman (quoted in Nowland-Forman:1997:101) also notes that “such ‘social capital’ is important not only for vibrant democratic institutions but also is a precondition for modern economic development” (101).

Most policy advice provided by government departments including housing and especially social welfare is involved with what they term ‘trade-offs’ as Angus and Gray (1995), two government employees, comment:

We work within the context of government’s overall social and economic objectives, and the strategies it chooses to follow, for example its fiscal policy...Our task is usually to give advice about the optimum trade-off between, for example, family autonomy and state interventions to protect children, or between fiscal constraints and benefit increases. Ministers expect us to be aware of the trade-offs...(79).

Missing from the government perspective is an acknowledgment of ‘social capital’ which cannot be easily quantified. As B. Robinson(1997) comments:

The most important things in life are based more on the economics of abundance than of scarcity...[they] do not belong to anyone - they cannot be owned and traded. They exist between us - we need to be together, to be in relationship with

each other before they will appear. By their very existence they affirm and create this thing we call society (2).

Making space for the individual, while a laudatory consideration, has in practice actually only benefited the already advantaged, leaving others, who do not have the same resources, to manage the best they can, except for the very poor who receive minimal assistance, begrudgingly given. Free market policies do not have a history of betterment for those on lower incomes. Britain under Thatcher showed, as privatisation kicked in, a substantial deterioration in child health statistics as Chomsky (1997) comments:

...[privatisation of the water supply and other services provides] a variety of devices that favour “more affluent customers” and amount to “a surcharge on the poor” leading to a “growing gulf in energy between rich and poor,”...to top it off, public spending after 17 years of Thatcherite gospel was the same 42.25% of GDP that it was when she took over (3).

At a community level both Maori and Pakeha, in particular women, have observed that “responsibilities have been devolved much more rapidly than resources or control over revenue collection and expenditure” (Thorns:1994:202). While a call for social responsibility, directed at beneficiaries, has come from government (Department of Social Welfare:1998), the public have countered this position with criticism of government’s spending on salary increases and new buildings, challenging the government’s level of social responsibility and accountability.

The ideological approach of government as described in the previous section has important implications for all policies, particularly housing. Currently policies respond only to economic imperatives. The wealth of potential qualitative data, which ought to be an essential part of the development of policy, ensuring that policy is appropriate to the needs of those most affected, is of little relevance to the current government, in particular McCully, Minister of Housing (1994).

Despite this negative context, alternative visions continue to be constructed as challenges to the dominant discourse. One theoretical perspective which has currency and provides a relevant analysis of policy processes is that of feminist postmodernism. It is a perspective which has more recently been considered as having relevance for social policy (Lather:1991, Stanley and Wise:1990,

Walby:1992, Williams:1992). While this perspective has some shortcomings it provides some useful insights in terms of the recognition of difference and the dynamics of power in relation to the state, social policy and the nature of communities. The next section discusses firstly some of the difficulties of this approach and follows with a discussion of its significant strengths and relevance to a model of community participation in policy processes.

The contribution of feminist postmodernism to understandings of the state, social policy and communities

The recognition and analysis of difference, as discussed in the methodology chapter of this thesis, is an issue which has been addressed by feminist theory and developed more extensively within the feminist postmodern framework.² However, an aspect not evident in the postmodernist literature is that there needs to be a focus which brings the debate back to an analysis of the context, that provides practical solutions which include people's experience and subsequently reflect this in relation to policy. The current market orientated attitude, as described in the previous section, echoes the individualistic stance of the postmodern position, with its emphasis on personal responsibility and the individual. We are all responsible for our actions but there needs to be an alternative tension which details the responsibility of individuals for those other than themselves or our interdependency. There seems to be no place for interdependency or concepts of support in postmodern theorisation. In an obituary on Friere, who was dominant in the field of community development, Bryne (1997) comments:

Unlike those various strands of post structuralism which seem to believe that history and politics happen without the agency and will of embodied social actors, Friere reminds us that people make history, although not always in conditions of their choosing.

While an awareness of feminist postmodern writing (Haber:1994, Pringle and Watson:1992, Watson:1995, Yeatman:1994) is essential in exploring the diversity of community, without coming back to a context of interdependence, our connectedness and community, the debates cannot generate meaningful

²Postmodernism and poststructuralism are often used interchangeably but Haber (1994) argues that this is because "postmodernism presupposes poststructuralist analysis and especially its view of subject as linguistic entity, and because the politicising of poststructuralism overlaps the concerns of postmodern politics" (6)

conclusions. Diversity, as pointed out by Munford³ (1997), is a colourful and attractive concept but if you are at the more disadvantaged end of the diversity continuum life is not so diverse and provides few choices. There is also a concern that the fragmentation implied in feminist postmodernist discussions will leave the debate unresolved to the point where no resolution is possible and the details of women's lives will be irrelevant or at least not taken seriously. Some generalised statements and conclusions concerning the social reality of women, which acknowledge individual differences must be a possibility or the basis of feminist politics is undermined. Feminist politics have been based on global statements, something which forms part of the current postmodern critique and yet while acknowledging the importance of individual differences there are some generalised comments to be made that are based on feminist concerns such as pay equity and access to affordable, quality childcare although there are some women for whom such demands have no relevance.

While the problems of feminist postmodernism need to be stated the usefulness also needs to be clearly outlined. Pringle and Watson (1992) have identified a number of benefits of postmodern analysis for social policy. They note that this perspective offers:

...an ability to respond more contextually and strategically to shifting frameworks of power and resistance and a fuller recognition of multiplicity and difference among women. A consideration of the ways the state has been discursively constructed creates the possibility of deconstructing existing discourses, including feminist ones, as well as an assessment of the strategic possibilities open to feminists in different frameworks (54).

Feminist postmodernist analysis has had an important role in assisting in the deconstruction of the idea of the state and its role in society. The state in this perspective is not seen as a specific and easily defined entity but as a constantly evolving concept which is no more than the sum of its parts at any given time. This understanding can be applied to other areas such as social policy and in particular, the dynamics of communities.

³Keynote speech "Constructing families: whose responsibility?" Conference on "Work, families and the State" held at Massey University, Palmerston North, 28-30th November 1997.

Allen (quoted *in* Watson:1990) suggests that the state is:

...a category of abstraction that is too aggregative, too unitary and too unspecific to be of much use in addressing the desegregated, diverse and specific (or local) sites that must be of most pressing concern to feminists (5).

However this statement fails to address the powerful effects of the state which are an influential force. Rather than being “a category of abstraction” it is argued that there is such an entity as the state although it is an intangible concept and it is possible through specific alliances to use the state effectively for feminist purposes. As Pringle and Watson (1992) conclude, the state has become, “complex and differentiated; no longer embodying the will of the sovereign, it is rather the arena, or set of arenas, in which the action takes place” (53). Watson (1990) notes that feminist theories of state tend to assume “unity of interests between men, between sections of capital and even between women” (7). In a feminist postmodernist framework she concludes that:

Such an analysis fails to conceptualise the state as an arena in which capital's or men's interests are actively constructed rather than given. It also fails to address the notion that the interests of capital or of men may not necessarily be unified...Thus in the process of responding to some demands and not others, or to some interests and not others, the state is involved in actively constructing these demands (8).

[the State]...cannot be assumed to act coherently as the agent of particular groups...The State should be seen as erratic and disconnected rather than contradictory...not an object or an act but a series of arenas...What intentionality there is comes from the success with which various groupings are able to articulate their interests and hegemonize their claims: it is always likely to be partial and temporary (55,63).

I would suggest, and this idea is utilised strongly in this thesis, that the state is an influential, but not necessarily coherent, entity and that it is the politics of the state which are the contested domain. It is here that the many discourses generated by all those with the power to participate, compete for dominance. Such unacknowledged anarchy has important implications. Frequently excluded in this process are the issues of gender, race, disability, age and other marginalised experiences and contradictions abound. The variety of positions taken at any time within this changing arena are directly related to the levels of power held at any time by the participants in this process. Hence the need for an analysis of the state which identifies these power dynamics and makes visible the marginalised

experiences that exist. This perspective also has implications for the way communities work and the linkage between communities, the state and the development of policy.

Feminist postmodernism and communities

The concept of power is central to any discussion of social policy and rights and responsibilities. Pringle and Watson (1992) note the importance of Foucault's writings on power and the state, quoting Foucault's argument, that:

...power is not imposed from the top of a social hierarchy nor derived from a fundamental opposition between rulers and ruled. It is relational rather than owned or seized, and it operates in a capillary fashion from below. Power finds shifting and unstable expression in networks and alliances that permeate every aspect of life (55).

Foucault speaks of power as diffuse rather than hierarchical. This perspective has relevance for this research. Reflecting on this analysis, for example, women who are single parents, rather than victims, are a group of diverse, often extremely skilled people who have developed many of those skills as part of the constant strategising they have to do. They are at the same time both powerful and powerless at different times in different parts of their lives.

Ballard's (1994) interpretation of Foucault stresses the need to:

...understand the ideas of those who are disempowered and those whose views are rarely heard or used in policy...as a result of more powerful people, researchers included, dominating and controlling ideas, discussion and the interpretation of reality (305).

Applying these concepts to that of community, who defines the community and who if anyone, has the mandate to speak for any community are crucial questions in any debate concerning both the devolution of power and community development processes. Differences in power exist both within and between communities and, as Frazer and Lacey (1993) point out, some communities are joined as a matter of choice and others "cannot be escaped" (147). Feminists have critiqued a unitary concept of community as ignoring diversity. Lister (1997) notes,

not only does the holistic definition of community deny our differences but it also “glosses over inequalities of economic resources and power. It obscures the ways in which communities exclude as well as include” (25). As she points out communities can be racist and intolerant of sexual orientation and disabilities. Kenny (1994) also takes the perspective that communities suppress diversity. However, while these are important issues to be aware of and resolve, diversity and community are not incompatible. It is possible to set aside, but not ignore, differences to form alliances for a common good.

The identification of a multiplicity of strands of difference and diversity and Foucault’s notion of power as an ever changing and diffuse concept are important contributions to understandings of policy and the state by feminist postmodernists with important implications for social policy analysis and its role in relation to communities. As a means of clarifying the understandings discussed in this section, two models are identified which make the connection between these important theoretical considerations and their practical application, providing a link between the macro level of policy development and local implementation.

How can social policy be constructed in a way which reflects both unity and diversity and the social reality of people’s lives?

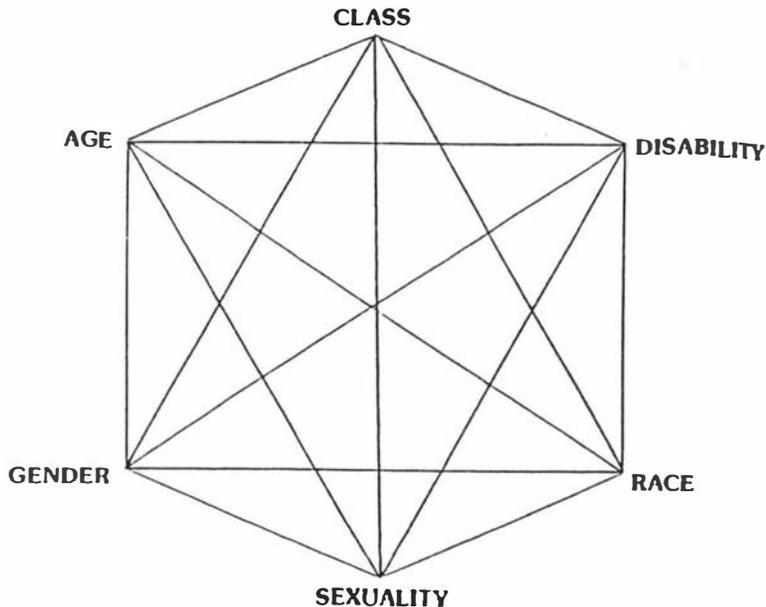
Tricia Men are making policy and men have no conception, I don’t know how we communicate with them...there’s not very many men that can actually put themselves in this framework and actually see it working. It’s like you’d almost physically say, “get out of that house and go and live in that house” for them to see. The panic that you feel when you’re downwardly mobile like that... they’re middle aged men a lot of them and the perspective they’re coming from is...here am I working and it’s wife and children at home you know. It’s a totally distorted reality.

In a significant article on social policy, entitled “Over the Rainbow” Williams (1992) reinforces the idea that a complex model is needed which takes into account all the different positions. She notes that old theories, such as Marxism and traditional feminist perspectives, are being challenged in favour of a pluralistic perspective which postmodernism provides, but there is a need for a bridge to be built between these understandings and a necessary collective provision. Some institutions are developing an awareness of diversity and are responding in the

form of customer identified services, as part of Income Support; teams which deal with specific sensitive issues such as abuse, within the Police; and the consultation processes of some local bodies, such as Waitakere and Manukau City Councils. Waitakere, in particular has clear policy guidelines in the form of a “Greenprint” which does not separate social policy from economic and environmental issues and engages in consultative processes which try to take account of different perspectives. However, Councils which show some initiative in this area are constantly being challenged by more conservative elements who query the efficacy of such concerns.

In an effort to rationalise postmodernist perspectives and to resolve some of the tensions between universal principles and policies on one hand, and the recognition of diversity and power on the other, Williams has developed a model which emphasises the interrelatedness and connections amidst diversity. It “conveys a much greater sense of centeredness and structure than is evident in the free floating pluralism of much postmodern thought” (215):

FIG. 10.1 *William's Model*



Source: Williams:1992:214

This model consists of a number of axes which represent the different social relations of power in the form of a three dimensional polyhedron as a means of understanding:

...the relationship between diversity and power, between the individual, their identity, their landscapes of choice and risk and the ways these are structured by societal relations of power and inequality...the polyhedron turns within power and conflict (Williams:1992:214, 215).

The author emphasises the shifting, multifaceted and interrelated nature of these structures. The model certainly captures the dynamic nature of these processes and it is a useful representation of the issues which need to be addressed in policy development.

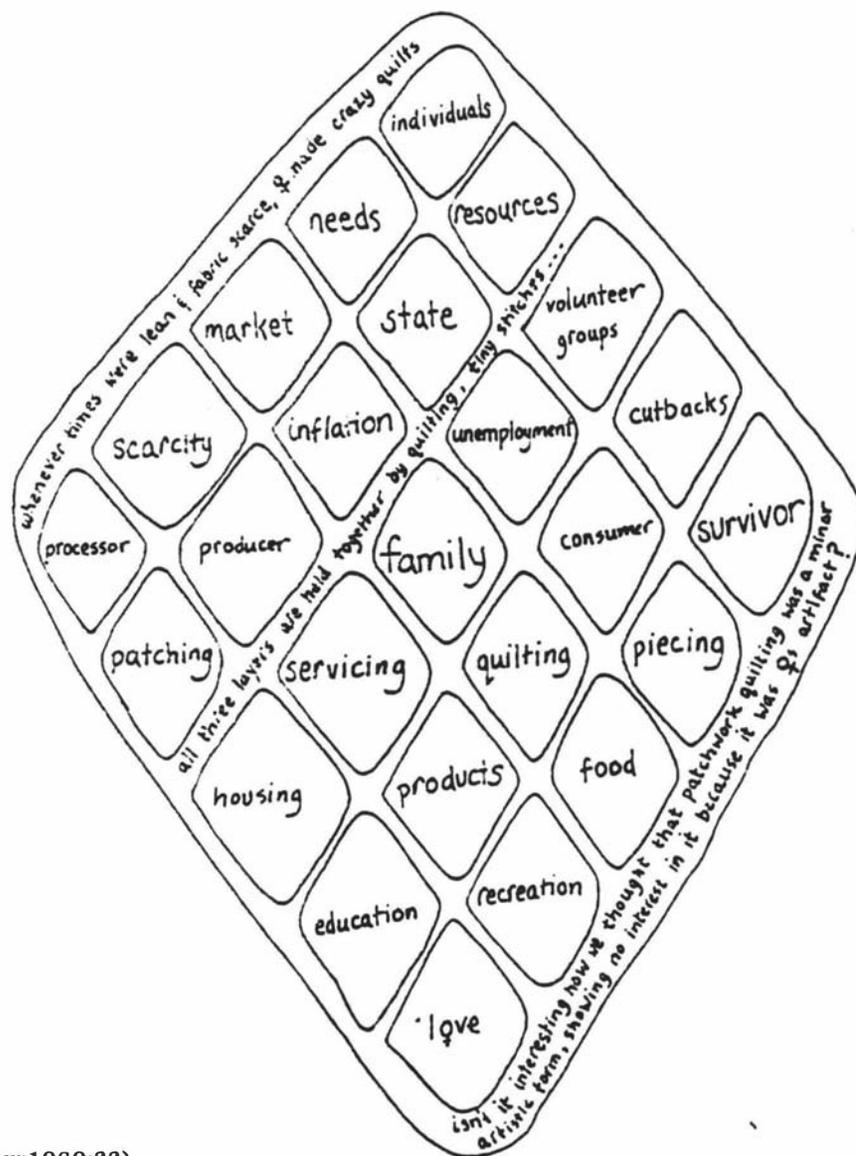
The result of acknowledging these connections in such a dynamic model would be the development of the sort of policy Williams identifies in the following statement:

...the provision of a basic income which extends to activities outside the labour market and opens up its concept of nationality-based entitlement, the availability of low cost housing which is unlocked from assumptions of family forms, dependency, ability, as well as from immigration controls, residency status and racist allocation processes (217).

This model makes explicit the interrelationships and power dynamics of a feminist postmodernist concept of the state which is reflected in policy processes. Using this model as the basis of policy development would enable more integrated policies to be developed, if the actual process of that development was also subject to the assessment and challenges implied by the model. Housing policy, for example, needs to take into account the problems of paid and unpaid work related to issues of gender, ethnicity and other marginalised experiences and the locational issues discussed in chapter six. Such a model clearly undermines the singular policy approach to housing taken by the government in the form of the Accommodation Supplement. Consultation of a more extensive and varied nature than is presently undertaken, preferably following a participatory model, also needs to take place as an essential ingredient in the policy framework.

Aligned with this model, and one which addresses the more micro level, is another model which makes sense of individuals' lives, in particular women's. This was developed by Balbo (1987) as a means of explaining the interrelationships, dynamics and complexity of women's lives. It has a particular relevance for this thesis in terms of the complexity of the relationship between the meanings women attach to 'home' and the many factors involved in accessing adequate housing. Kilgour (1989) developed Balbo's words and ideas pictorially into what she terms "Balbo's quilt" (33):

FIG. 10.2 *Balbo's Crazy Quilt*



(Kilgour:1989:33)

This model has some of the same components as the weaving analogy I used in an earlier chapter to explore the meanings of home. When put alongside William's model it adds to our understandings of how individuals and groups interact and the power dynamics inherent in these processes on all levels. These links, as illustrated in the above diagram, can be expanded to express the centrality of women to any social policy and, considering these complex relationships, the critical importance of stable housing. It also takes into account the micro level of interrelationships which also need consideration in policy development and evaluation. In an explanation of the model, which could equally be applied to housing issues covered in this thesis, Balbo (1987) comments:

Society can be viewed as a patchwork quilt. Each single patch has a design, an order of its own; but only when one acquires a more general vision does the overall design become understandable: what is common to the different parts, what is unique to each of them, and how they are held together. Some intriguing empirical questions are then to be asked. How is a certain balance achieved at the level of each fragment, be it a family unit, a community or an organisation? And looking at state action, how does the state both use to its advantage the co-existence of different patches, and manage tensions and conflicting interests (64)?

The alignment of Williams' model with Balbo's model and understandings is particularly important in this conceptualisation and is central to this thesis. They are also relevant to the development of housing policy, if the holistic approach emphasised by this thesis is incorporated, by providing in combination a model which responds to the complexity of housing issues. The women in this study want a voice as part of policy deliberations rather than always being the recipients of policy which often does not match the reality of their lives as expressed by Balbo's quilt. It is essential that an awareness of these relationships is part of the housing policy development process. Feminist community development processes provide the thread which binds all these levels and dimensions together.

Community development processes as a basis for social policy development: an ideal or a reality?

“If you come here to help me, you are wasting your time. But if you come here because your liberation is bound up in mine, let us begin” (Watson, aboriginal activist, quoted *in* Labonte:1996:9).

Leavitt and Saegert in their study of a housing project in Harlem and the actions taken by the people to house themselves (1990), note how people who have few resources act in solidarity with each other when the state is not watching. They conclude:

When the household is taken as the relevant unit for policy formulation, defensible life space, surplus time, self organisation and social networking become crucial variables (168).

The key point is that when adequately resourced and left to develop services perceived as relevant by a particular community of interest, what happens is not disarray but developments which work best for people. An example from my research would be the woman who used the opportunity for a new house to benefit a friend in the same situation as her which also provided her with the support of a friend next door or the woman who was unable to access a home on her own and decided to buy a house with another woman who was her boarder. Where there are a variety of options and housing assistance enables and broadens those choices, rather than housing assistance being viewed as an undeserved handout, imaginative and appropriate solutions will be generated. As long as power is not devolved or people feel unable to take it, there will be little meaningful change. As Haber (1994) notes, “we take power only by recognising it...”(4).

As a means of establishing a model for policy development based on community solutions a discussion of what community consists of is an important starting point. Defining the word community is a difficult task but some clarification seems necessary. Community “derives from the Latin ‘communitas’, meaning “common or shared” and the ‘ty’ suffix meaning “to have the quality of” (Labonte:1996:5).

Community...[e]verybody uses the word, and most people seem to like the idea. Therein lies the danger, for it is a plastic word, fresh out of Wonderland, where any word can mean what you want it to mean. It is a spray can word, useful to spray can artists and slogan writers in politics, the media and the professions. It is

also a contested concept in that it is used ideologically with different connotations by people with contrasting underlying philosophies (Smith:1996).

Community is often used in a way which describes a holistic, representative, unchanging entity, representing the interests of all, but experience indicates that there is not one community but a plurality of communities. In addition, from a postmodernist perspective, individuals can be part of a number of communities at the same time.

Community can be a group of people with a particular focus in common which forms the link through which individual lives can find expression and connect to the wider policy environment. A definition of community developed by the Toronto health department (Labonte:1996) is:

...a group of individuals with a common interest, [who] identify themselves as a group. We all belong to multiple communities at any given time... We cannot really say that a community exists until a group with a shared identity exists (5).

The term community is an often over utilised term with a range of meanings from that used by government to avoid financial responsibility and as a means of justifying cutbacks in the name of increasing community control (Labonte:1996:14), to an utopian and idealistic concept of community. Some “romantic notions of community are more likely to support neo- liberal political agendas” (Labonte:1996) as witnessed by some of the current communitarian debates⁴ and discussions of social responsibility. Such a perspective stresses a concept of community which has no diversity and is represented as composed of individuals who have equal power and therefore experience equal opportunities. Community from this perspective is an amorphous mass to which is attributed conservative values and where families are unchanged and therefore are available to pick up the pieces for which the government is no longer prepared to be responsible. As Smith when writing on communitarianism comments:

The key attraction is in the warm glow of the word “community”, for it is a brave person who contests the desirability of a term which speaks of belonging, locality, social harmony and cooperation (Smith:1996:Preface).

⁴Communitarianism is a philosophy which, in response to the various ‘market ‘failures’ of increasing poverty, higher suicide rates and larger numbers of the homeless or inadequately housed, has while mimicking stereotypical community values, laid the causes directly at the door of the least powerful such as women parenting alone.

The question seems to be what should the role of the state be, what is the state's relationship with communities and who defines a community?

Community and the role of the state

From a community perspective, there are no White papers any more but there are discussion documents, where parameters are already set and on which individuals or groups can make submissions. In general, it seems that policy is developed first with minor adjustments after minimal consultation. Critical issues are often only discussed when documents are leaked to the public and consultation, always a tenuous ingredient in policy development, seems of little consequence. However, when analysed, the process of consultation, while worthy and having a place at times, achieves little unless there is a procedure for the implementation of issues raised as part of the process. Communities are having to expend even more time utilising the limited opportunities for submissions which often seem of little consequence as exemplified by submissions to the Housing Responsibilities Bill which did not proceed despite many submissions supporting it. The result is inappropriate policies reflecting only the ideological position of a neo-liberal government. The quick fix approach taken by those government bodies still obliged to access public opinion has been co-opted by a variety of individuals whose names become well known as so called 'community representatives' who are not necessarily appointed by those communities. These processes increase the feelings of futility experienced by community groups forcing them to question the effectiveness of these supposedly participatory and consultative objectives:

Concepts such as 'transparency' and explicitness' in decision making are paraded as the superior brand of accountability, but what they actually mean is "We decide, then tell you what you can do" (Coney:1996).

I contend that the group or groups most affected by any particular issue are the ones who must be the main participants in any policy response and subsequent implementation and that if a representative should be required that person should be identified by that community. In such a process an evaluative or reflective component is essential. There is a place for all contributions to policy processes,

from consultation to active participation, but it is essential that attention is paid to the process and not just the end result. Williams' and Balbo's models outlined in this section give not only understandings of the state as the policy context but the linkage between the state and communities also provide a framework for these processes. Labonte's analysis as part of a community development approach is another essential ingredient. Feminist community development processes which acknowledge issues of diversity and power relations, an aspect which exponents of community solutions have often failed to grasp, are a means of developing social policy which reflects the reality of people's lives.

Community development processes

A definition of community development is "work which assists people" who identify as a particular community, "to identify their needs and obtain resources, and [which] collectively empowers people to have more control over their lives" (Kenny:1994:3). Another definition of community development as noted by Thorns (1982) is:

...a form of development in which people help themselves, meet and reach a common agreement about their community needs; plan with common consent what they are going to do; carry out by their own efforts the major part of the plans on which they are agreed and are assisted with the expert advice and technical help given them by outside agencies with greater resources than themselves (Leaper *in* Thorns:1982:52).

A key feature of community development, using somewhat paternalistic language as outlined by Ife (1995) is:

...not only to acknowledge the wisdom of the oppressed and their right to define their own needs and aspirations in their own way but to facilitate the expression of that wisdom within the wider society as an essential contribution to the welfare of the human race. Thus community development must incorporate strategies of consciousness raising and of ensuring that the voices of the oppressed are heard, acknowledged and valued (96).

Some community groups operate successfully using these processes to institute both personal and community change working from the bottom up and from the inside (of community) out.

Community development is an active way of working with communities or individuals and was a significant feature of social planning thinking, particularly during the 1950s through to the late 1970s. Community development principles, particularly consultation, were incorporated into a model of social planning current until the early 1980s although it is important to note that this model never evolved to the extent of involving the public in actual decision-making (Thorns:1982).

The community development method of working is practised by many in the community who are not necessarily doing community work but are able to bring these principles to other areas of work. In this context, it is useful to consider communities, using feminist postmodernist concepts discussed in the previous section, as part of a process which changes over time relating to the idea that people may belong to a number of communities at different or the same times. Perceiving communities in such a dynamic framework has parallels in conceptualisation with the feminist postmodernist idea of the state, as discussed earlier, as an arena of discourses each of which compete for supremacy. As found in my research, the importance of these understandings for housing policy lies in the recognition of the power dynamics related to the disadvantaged position of some women parenting alone and in their access to homes and the choices that are available to them. These power relations are important to an analysis of policy processes and are reflected in the housing policies which have been developed. Therefore it is essential that concepts drawn in Williams's model are also applied in this process. The details of both Williams' and Balbo's models are essential components and fit very comfortably within this framework. I argue that social policy development and implementation is another area to which a feminist community development approach is both relevant and appropriate.

Feminist process and community development

The critical element of gender analysis and the incorporation of other marginalised experiences is rarely considered in official social policy analysis and decisions although it is an essential ingredient of community development. Just as feminist research, generally, owes much to community development theory, feminism has

had a strong influence on community development and emancipatory political perspectives (Ife:1995:96). A feminist contribution to community development, not always incorporated in practice, has been the identification of the role of women in communities, their position in society and the subsequent inequities they experience. Feminist analysis has had the effect of making women and their roles visible. A feminist community development perspective, relating to concepts of difference, is a process which honours each individual's experience and perceptions while acknowledging their authority to define the context of their lives and therefore also what is required for change. Partnerships or alliances on the basis of common agendas, despite differences, are very much part of this exchange. Resourcing is done in a way that is not a gate keeping action with the resources, as defined by the group, being obtained in a way which enables the person/community to obtain those resources themselves if more are required. The objective is autonomy not paternalistic charity. A critical part of a feminist community development process is acknowledging diversity and power differentials but equally important is an examination of the ways in which these differences in power are formed and then articulated.

The feminist perspective involves women speaking of their experience, acknowledging the power of their stories, identifying the 'personal as political' and seeing the problems women and their families face as originating in the wider socio-economic context. Another more recent focus, as discussed earlier in this chapter as well as the chapter concerning methodology, has been the identification of a diversity of subject positions within the concept of 'women', both individually, and as groups. An example of such understandings is the acknowledgment of cultural concerns in the form of recognition of tangata whenua claims under the Treaty of Waitangi and the different perspectives of Maori women both individually and as a group. Women have commonalities and although experienced in different ways at different times and in different contexts, these may be usefully utilised for the common good. The feminist community development approach to policy development and implementation provides a link between the state as the generator of policy and to communities as the objects of those policies. Also held as concepts important to these understandings are the previously discussed models of Williams and Balbo and feminist postmodernist theories of the state. The

application and extension of this theoretical framework to social policy and community processes is the next layer of this analysis. What requires further analysis is the nature of feminist community development processes that assist and promote, both within and between communities, and with the state, the alliances necessary to develop effective policies.

A model of community participation in policy processes

Pringle and Watson (1992) talk of these connections as alliances, a concept very familiar to community workers where, despite many differences, a number of groups are able to work together on particular issues they have in common. Pringle and Watson (1992), like community workers, see this as a “technique of empowerment”.

Utilising Foucault’s concept of power and discussing the implications of this perspective for the process of social policy development for communities, Labonte (1996) has identified three types of power developed from Starhawk’s analysis (1987):

- *Power from within* - personal power grounded in faith that one is acting morally, in a way that invites harmony in relationships with one another and with nature.
- *Power-with* - it is the energy and optimism we create when we act together...the greater strength we develop to oppose the practices of power-over when we pool our different abilities and learn from one another...Generating power-with is the core business of community development.
- *Power-over* - in contrast, requires a material base in order to exercise its domination or exploitation of others. This takes three forms: domination, economic exploitation and hegemony.

The attainment of a state of “*power-with*” is dependent on the degree to which those with power, who are working with a particular group, recognise the power inherent in their position as part of what ought to be an enabling experience. This involves the group naming and defining its experience both as individuals and as a community. Labonte (1996) talks of this process as “nurturing the latent power-within” of all participants in a partnership. He states that policymakers have the power to “give or withhold legitimacy to the named concerns” of a group and that:

[They] can “set” political and institutional agendas, and it is how they define these agendas that they either hegemonize the relative powerlessness, by ignoring how they

have come to name and define their experiences, or transform their power-over by sharing what powers they possess (8).

This analysis sits well with a feminist community development framework and at the same time articulates feminist postmodernist understandings of power. An example of the importance of acknowledging and challenging these aspects is exemplified in a Canadian health department study (Labonte:1996) which found that:

...social assistance recipients with the greatest health, organisational and empowerment needs represented only 17% of practitioner's case loads. Most health workers' time was spent with reasonably well-functioning and well resourced middle class individuals and groups...(10)

Another example was a new Housing New Zealand development which, according to Housing New Zealand, involved consultation with potential tenants. While Housing New Zealand considered their processes adequate I would suspect that there would be a power imbalance in this consultation with a group of potential tenants who were in housing need. Without an analysis which acknowledges the powerful position of Housing New Zealand contrasted with the vulnerable position of potential tenants there is a good chance that the quality of any consultation would be undermined. The difference between a participatory process and consultation needs to be acknowledged. Community agencies active in the Glen Innes area were not included. These groups would have had an understanding of the problems of this area and could have made a useful contribution enhancing any power the tenants may have had.

Labonte (1996) identifies three processes as part of a community development framework:

- Consultation - asking but no dialogue.
- Involvement - invites others after the issues have been named.
- Participation - invites others to name problems in specific ways most useful to the largest number (15).

While there is a place for all three processes, the most productive is participation, although it must be noted that this is often unpaid and can be time consuming. Boards of Trustees in schools provide such an example. Labonte (1996) points out

an important consideration which is that we need to be aware of what it is that we are asking and what is possible, not confusing “participation in a bureaucratic process with participation in a social change process” (16). Raising the hopes of a group that more will be achieved than can be is equally disempowering. Social sustainability is an essential focus. If the three elements of consultation, involvement and participation, identified by Labonte, are seen as a continuum the use of a policy process which contains all three types of input allows individuals and communities to place themselves on the continuum according to levels of availability. Resourcing of those wishing to have input would help with equity issues. An example of a contribution to policy development which would come between involvement and participation on a continuum are the citizen’s juries, recently established in the United Kingdom, where members of the public are paid to have input into policy development and which provide a model of public involvement in decision-making (Coote and Lenaghan:1997).

Labonte (1994:258), as part of his analysis of community development processes, has devised a model of empowerment where strategies are applied as an organisational mandate rather than individually. Each of the spheres represents a different level of social organisation and relationship required to participate in policy development:

FIG. 10.3 Empowerment



- Personal care: the area of direct service within a wider analysis-personal issues may have to be resolved first.
- Group development: a process which moves at a pace defined by the group-consolidation first. “Nurturing the soul and challenging the status quo”
- Community organisation: organising people around problems or issues which are self defined and initiated within an advocacy framework.
- Coalition building and advocacy: alliances built on the basis of an issue or issues in common with clearly defined and realistic objectives.
- Political action: an intensification of action taken in coalition advocacy in whatever form is appropriate to the group.

Labonte proposes that his model be promoted within the constructs of collaboration theory which sets out the parameters of the relationships/partnerships. It is a

feminist model of community development which is useful in exploring the process of community participation in policy development. Also included as part of this process are the three concepts of power as discussed previously in this section (Labonte:1996). The link between individual women's lives, as expressed by Balbo's quilt, and the wider policy environment of William's model are essential components in this context and are a critical part of this analysis and proposal. The application of this process to housing policymaking would enable women to seek appropriate solutions to their housing issues. Participatory processes are more likely to produce effective policies.

Policy direction is currently 'top down', with a 'bottom up' approach having no place, although communities know that in many cases the policy ideas that work are those generated in collaboration with the community groups affected by a particular policy. This 'bottom up' approach, described in this section, identifies policy ideas as being present at all levels and these ideas "are the subject of negotiation in the policy-action process" (Malpass and Murie:1994:224).

At present the two discourses of community and government run parallel with very few linkages. Who decides what policy is appropriate and who benefits are key questions? Haber (1994) states that there will always be exclusion and suppression of voices but it is this oppositional tension which offers the possibility of understanding both ourselves and our relationship with others and also points to ways of "resisting hegemonic regimes"(2), creating the space for what she terms a "politics of difference":

We can take power only by recognising it and an important component of our ability to recognise what has been suppressed or distorted is recognising our similarity with others - recognising that we are part of yet another community. Such recognition unmask the political nature of what has been understood as a purely 'private' phenomenon' (4).

It has been argued that the feminist community development processes suggested in this section which acknowledge feminist post modernist concepts of power and diversity, are an essential component in the connection between the macro level of policy development and the micro level of communities giving a greater possibility of equitable policy outcomes.

Conclusion

This chapter has identified an increasing dissonance between government ideology, the policy generated and what communities are saying. There is a chasm between the policymaking process and social reality. We need to develop policy and processes which acknowledge and address difference, whether it be ethnicity, gender, disability or other issues but it has to be both dynamic and responsive to the changing requirements and circumstances of those it concerns. It is important that individuals and groups are able to participate in and belong to society on their own cultural terms. We have to operate in alliances, in relationship, because as Lorde so aptly comments:

Without community there is no liberation, only the most vulnerable and temporary armistice between an individual and her oppression. But community must not mean a shedding of our differences, not the pathetic pretence that these differences do not exist (Lorde quoted *in* Haber:1994:118).

A critical point is expressed by Haber (1994) who notes that “...difference can accommodate unity (structure) so long as unity recognises its subservience to difference” (117). Policy responses must be alert to the complexity of the issues for each individual or group. Any policy process must acknowledge the harm done by inappropriate policy and reflect the rights and needs of minorities including Maori - Maori women in particular.

This chapter was a natural outcome of the findings of the thesis which indicated a need to reflect on the processes which create current housing policy. It formed the second part of my original research question which was to explore the development of policy as a way of finding processes more appropriate to the needs of women parenting alone which would address the issues they have highlighted in this thesis affecting their access to housing. In this chapter I have stressed the appropriateness of Williams’ model in addressing the macro level of policy analysis, Balbo’s model which illustrates the micro level of women’s lives and Labonte’s ideas on power which affect the practice of feminist community development processes as part of policy development and implementation. Feminist postmodernism has provided a useful analysis highlighting the plurality and diversity both within and

without communities. It is emphasised that feminist community development is the process which holds all the levels together.

This thesis proposes a participatory approach to housing policy development which involves communities, not just at orchestrated points in the policy development process but at all stages, from problem identification to policy implementation. This is essential for housing policy which is effective. Such an approach to housing policy development would be more empowering for women, giving them more control over their lives and better access to housing. The holistic approach to housing taken by this thesis reflects these community development processes and models of policy development. All aspects of housing discussed in this thesis, the meaning of home and the experience of women parenting alone, their housing journeys and their difficulties in accessing a home should be woven into the policy agenda as essential components. It is important that we have policy which expands choices and opportunities for people and accounts for diversity, so that they are able to participate fully as citizens in economic, social and political life and thereby are better able to determine the direction of their lives. Related to housing, these processes and theoretical understandings are critical to the long term well-being and productivity of these women and in addressing the gap between government's perspective and women's experience. These key understandings and those of the thesis as a whole are summarised in the following concluding chapter.

Chapter Eleven

Drawing the threads: conclusions

In the light of certain post modernist claims that all notions of the real, objective world are but metaphysical tales, and there are many who seek to bury objective reality behind the priority of significations and discourse, Freire reminds us that the polarisation of wealth and the rampant poverty, exploitation, and alienation engendered by global capitalism are historical processes whose objective reality cannot be denied...At a time when the discourse of humanism has been relegated to the dustbin of history, Freire's revolutionary humanism (as opposed to bourgeois liberal humanism) provides a constant reminder that the project of humanity remains unfinished... (Bryne:1997).

Introduction

This thesis has explored the position of women parenting alone in Auckland, Aotearoa/New Zealand, and their access to adequate and affordable housing in a restructured environment. It has examined the changes in housing policy since 1990 and the women's experience of accessing Housing New Zealand and private rentals, as well as owner occupation. It starts from the position that adequate and affordable housing in the location which best suits the needs of those concerned has a critical role in ensuring the on-going well-being of women and their families. Through my community work experience and networks, housing was identified as the most significant issue facing these women, together with an awareness that very little work, of a general nature, had been done in the last ten years looking specifically at the needs of women in relation to housing and in particular the needs of women parenting alone. The stories of the women in this research have provided an example of the way in which present housing policies are marginalising this group, resulting in the rapid deterioration of their position in the housing market with few opportunities for improvement. Any individual advances made are a result of the women's ingenuity rather than supportive housing policies.

The key research questions asked were firstly, what has been the impact of the restructuring of housing since 1990 on the access to housing for women parenting alone and secondly, whether current policy processes were meeting the needs of

this group of women. Some of the issues explored were, the barriers to accessing housing and the nature of 'home' and how these meanings relate to the experience of accessing appropriate and affordable housing. Also examined were the financial circumstances of this group of women, particularly indebtedness as it relates to access to housing and subsequently the role of paid and unpaid work in this process with a special focus on those receiving the Domestic Purposes Benefit.

In response to the second part of the research question, policy development processes were examined and a model of policy development based on a feminist community development approach was proposed. I wished to reflect on current policy processes and was motivated by an interest in an holistic¹ approach to policymaking which I argue has not been apparent in recently generated policy. As a community worker, I was interested in exploring community development processes as a model for developing and implementing social policy. As a feminist, I wished to make visible the lives and concerns of this group of women. I was concerned to examine relevant models of policy analysis with the objective of developing a framework which would account for the many different positions and experiences of women as single parents. The major policy changes which have taken place since 1990, have happened without the debate necessary to ascertain the effectiveness of the restructuring of housing in addressing the social reality of women's lives. It is argued that feminist, community development processes are a valuable means of developing appropriate and effective policy. I contend that there has been a marginalisation of communities from policy processes, more particularly since the 1990s, and that without the active participation of communities in the process of policy development through to implementation, policies will merely reflect a 'top down', ideologically driven approach.

My intent was to explore housing policy as an holistic issue rather than treating it as a commodity, which is how it is usually viewed. This means that all aspects of housing experience, the meaning of home, the implications of different tenures and the women's experience of housing as well as the contributing effect of other policies such as those affecting paid and unpaid work, were to be considered in an integrated way as part of the policy development process. This view is the antithesis

¹ By holistic I mean an approach which attempts to take all aspects of an issue into account as an integrated system.

of the current government perspective; that housing is merely a commodity which has no meaning other than as a shelter and which costs a certain amount of money to access. It seemed critical to me that this expansion of meaning and impact be thoroughly developed and highlighted. Rather than a momentary encapsulation of a woman's housing experience, I was interested in research which examined the experience of housing longitudinally. Within this framework I not only explored the current position of the women over a period of 18 months but also each woman's housing history or journey.

My methodology was feminist, being concerned to make visible different women's lives and perceptions as a means of reflecting on the context of their lives and their positions in the world. Rather than coming to the research with some preconceived ideas of what those meanings would be and assessing whether the data fitted, I have used a developmental process which involved constantly reflecting on the data as a means of making sense of any patterns I observed. As a result of these processes the methods were adjusted and additional questions were included where appropriate. The theoretical models which best matched and expanded the data were then applied, the most useful being a feminist postmodernist perspective as outlined by Watson (1990) and expressed in Williams' model (1992) of social policy. Additional insights were provided by Balbo (1987) whose ideas were developed by Kilgour (1989) and Labonte's (1994, 1996) analysis of power and community development processes.

Feminist understandings assisted me to identify the various ways these women organised their lives and the ways they were made invisible despite their increasing presence in the public world. Although involving a small number of informants and identifying many differences between the women, the qualitative and longitudinal nature of the research method allowed for some generalisations to be made as discussed in the chapter on methodology. Contributions from feminist community development and feminist postmodernist perspectives were very useful as a starting point for both setting up the methodology of the research and in questioning what understandings I had at the beginning of the research project. I have explored the relevance of feminist postmodernist debates both methodologically and in relation to policy development and implementation which,

despite some criticism, have made a major contribution to our understandings of the nature of power and issues of diversity.

The research supporting this thesis remained an interesting and learning experience and, despite the many challenges, I have been satisfied with the processes used. As the layers are peeled back more research questions appear and it is clear that no research project is ever entirely completed. Many further questions were raised as the research progressed and keeping to the specified area of research was at times a discipline. The opening up of other related areas of interest may be one of the disadvantages of this methodology. However, such a methodology was open and flexible in a way which enabled participants to control the process to a large extent and give as much information as they chose to share with me. It also allowed for issues to be raised that a prescribed research framework may have missed entirely.

All the women who participated in this study, while being single parents, came from different positions, socio-economically, in tenure and class and each unique perspective was a valued contribution to a debate from which they are frequently marginalised. I wanted to make explicit the macro discourses of the government policy positions on housing and align those with the subjective experience of this group of women. What follows is a summary of the major findings of this thesis and their implications for women parenting alone.

Contradictions: ideology and realities

The experience of being a single parent is central to this thesis. The lack of power women experience when parenting alone on a low income or the benefit is particularly problematic. Of special significance is the high level of organisational skills and resourcefulness exemplified by women generally but in particular this group of women, who are frequently scapegoated by the government, and often by the wider society. Their work bringing up children as a public good, despite the government's 'family' rhetoric and definition of children as only a private good, is neither acknowledged nor valued. While the current discussion document widely distributed by the government, "The code of social responsibility" professes to be

concerned with all members of society, most critics agree that the focus of any such code will be women parenting alone. They are the group most easily monitored and penalised.

While the ingenuity and success stories of the women in this study are equal to the difficulties women faced, the housing support previously available would have enabled many of them to access adequate and stable housing and, in a number of cases, ownership. Currently there is a trend for the government to see people as liabilities rather than contributors and to see supportive input from the state, especially that given to single women, as assisting the further erosion of the family. The family in the subtext of such an analysis is that of the traditional nuclear family with two parents and children. The state's denial that the trend to mixed family types and women's move to a dual existence, both in the work place and in the home, is irreversible is hindering the development of any substantial, effective and appropriate policy input. This includes adequate childcare support, a living wage for all families, affordable housing and a recognition that the home is the place from which most well-being is generated.

This research has drawn attention to the influential role of Income Support in housing through the distribution of the Accommodation Supplement, as both monitor and implementer of policy. The dual role of Income Support as arbiter of rights and responsibilities as well as of support, as their title implies, does not acknowledge the power differentials in that relationship which is at odds with the Income Support workers' perceptions of themselves as advocates. There is a fundamental contradiction in the role of Income Support workers as they are expected to control government spending and also act as advocates in an environment which is hostile to the people they are meant to support. Also evident, despite a consistent, neo-liberal, ideological component, was the ad hoc nature of policy implementation often imposed in an erratic, sometimes unprofessional and unsympathetic manner. All these points have particular relevance for housing when considering that Income Support now controls housing assistance making them instrumental for both beneficiaries and those on low incomes in accessing appropriate housing support.

A particular emphasis has been the government's differentiation in policy between beneficiary and income earner and an awareness by most of the women that treating the benefit as a caregiving or parenting allowance, rather than a handout to women, might change the emphasis and stigma associated with the DPB. If this group of women are not identified as part of the debate on paid work their issues will not be included. The pressures on beneficiaries to take paid work, without appropriate and adequate support and then punishing those who leave their children at home alone reflects another contradiction.

The reform of the Matrimonial Property Act is seen as long overdue by many women when the rapid social changes taking place since 1986 are considered. The inclusion of de facto relationships in this Act is regarded as essential and this point is emphasised in the thesis. The women questioned the validity of a piece of legislation drafted in the 1970s for the circumstances women face today. The 'clean break' principle is not taking the needs of the main caregiver and children into account in relation to the family home and as indicated in this research can, when combined with current welfare and housing policies, prevent a woman and her children accessing another home. This problem, combined with the various routes into single parenthood taken by each woman, makes for significant differences between women, in terms of future well-being, when accessing housing resources. Hence the need for a diverse policy response.

All these contradictions make for confusing and ineffective policies which are further eroding women's, at times, tenuous hold on their position in the housing market.

Integrated versus divisionary concepts of housing

In my analysis of housing policy as it affects women as single parents I have stressed, as an essential component of this thesis, an inclusive meaning of 'home', which incorporates the many emotional, social and spiritual aspects. These elements have been identified in the thesis using a framework developed by Somerville (1992) which includes; "abode", which is the material form of home in terms of its physical structure; "hearth", meaning warmth and cosiness which

affects the body giving emotional well-being; “privacy”, which is home as a place of control and power and if necessary exclusion of others including the state and “identity” meaning having a sense of place in the world; our community and networks. These key signifiers have distinct parallels with Maori concepts of home as discussed in chapter four. The development of an extended concept of home, which contributes to a vision of housing which is more than a commodity and which provides a matrix from which all well-being develops, was a central issue in this thesis. Chapter four which discusses the meanings of home plays an important role in providing the context of the thesis and a base from which to move forward and discuss all other contingent issues. There is very little research on this subject however, the understandings gained from this analysis shed light on the relationship many women have with their homes. The areas highlighted are those which have not been accounted for by current housing policy and which takes no cognisance of these less tangible aspects such as support networks, extended family, educational and work opportunities. Current housing policy in the form of the Accommodation Supplement is far removed from any awareness of the importance of aspects other than cost.

In such an integrated concept of home the central place of networks and a sense of belonging which only emerge over time are important issues. It is an indictment of current policy that some women are not bothering to develop these associations because of their experiences of homelessness and instability, hence contributing to their further isolation. Socially and ethnically mixed communities are important to the cohesiveness of society, adding richness and the potential for understandings, despite the work required, and, as the women on the Domestic Purposes Benefit noted, there are advantages to being a minority rather than a majority if on a benefit or low income. Women reported what they perceived to be better treatment in socio-economically advantaged areas where women on low incomes were a minority. The flexibility of banks was given as an example.

Despite the government’s emphasis on the individual, social relations are critical to those on low incomes and collectivity needs to be valued. “Social relations are the first line of defence for people who are poor” (Leavitt and Saegert:1990:174). The interdependence some women experienced was essential to their survival and well-

being and, as noted in the discussions, those who did not have it would have valued that sort of support. Assistance, both financial and in kind, from family and friends, was identified as a very significant and under-acknowledged factor. The level of support during and after separation had important implications for well-being and standard of living especially housing, during the subsequent year or two after the separation and divorce.

The research emphasises a view of housing need as a continuum which, using Wolch and Dear's model (1993)², was expanded to explain the complexity of homelessness. This included not only a lack of housing but the instability of housing between bouts of homelessness. A significant differentiation was made between 'homing' and 'housing' noting that while a woman may be 'housed' she may not be 'homed'. A housing continuum is a useful example for policymaking as it identifies the complexity of housing issues and supports an integrated approach rather than a single solution. Instability of housing and high mobility are symptoms of homelessness which is a state a woman parenting alone cannot afford to be in. The cost to the well-being of herself and her family is too great. As I have discussed, definitions of homelessness need re-examination. A flexible and inclusive definition of homelessness needs to be adopted so problems can be accurately identified and addressed.

If the state is seen as an arena of change and conflicting ideas, as is supported in this thesis, then a cohesive and integrated approach to housing policy is essential and would have a significant influence on housing policy making the development of effective policies more likely.

² See chapter entitled "The warp and the weft": the meaning of home.

The changing role of the state

It is as if everything that happened before the rise of the modern free market is irrelevant and flawed. Nothing can be learned from history. Profit-making activity within the free market is seen as the perfect strategy for every undertaking (Coney:1997b:25).

The efforts of government to 'roll back the state' (Kelsey:1993) have been hindered to a certain extent by a steadily growing and vociferous section of society. With the election of the Coalition government, this group has had the effect of slowing, although not turning around, government direction which seems to "exhibit a caution" as soon as the electoral support base is threatened (Castles and Pierson:1996:243).

The feminist postmodernist theoretical position supported by this thesis with regard to the state as a constantly evolving entity which actively constructs realities according to the power arrangements at any given time, is a conceptualisation which proved useful as a means of understanding the way in which both the state and communities function. There is some interesting work to be done in the area of relating feminist postmodernist perspectives to social policy as few analysts (Williams:1992, Legge:1996) have explored this potential contribution. Further analysis of the application of learnings derived from this perspective is necessary to extend the practical applications I have outlined.

Also questioned is the role of state servants who, as a result of the State Services Act (1988), are answerable to government rather than independent advisers accountable to the public. As noted in this thesis their role is prescribed by the state which forces them to be advisers to the government and support government's policy positions. This is particularly evident with the Ministry of Housing which is predominantly an advisory body for the Minister. A more proactive role, in terms of research, the monitoring of housing need and the effect of policies is not evident despite the efforts of some individuals within the Ministry. Government sees research as a cost rather than an investment. There is also the problem of the slow public release of housing statistics from the census broken down by gender and other indicators, the cost of which severely affects the capacity to undertake

informed analysis of government policy. For example, the only available output from Statistics New Zealand specifically on women is a publication entitled, "Women in New Zealand" which has been available for the last two census periods with the next due out in 1998. Most statistics are accessible but at a prohibitive cost so that much social policy analysis which is either inadequately funded or not at all, is not being undertaken and as a result the quality of the debate is undermined. An example would be the Statistics New Zealand publication "Labour Market Statistics" which came out in 1995 with many explanations and analysis but the 1996 version was only in table form as, according to a Statistics New Zealand employee, they could not afford to do any interpretations that year. These gaps restrict contributions to policy debates which come from outside government departments' policy analysis units or well funded academic institutions, thus limiting what accountability exists.

A particular problem for this research has been the unavailability of housing statistics except for very general, publicly available figures, particularly from Housing New Zealand who regard their information as commercially sensitive. The stated "commercial sensitivity" of public information, as a result of the market approach taken by many government departments, including Housing New Zealand, has proved the most frustrating and difficult aspect of this research. The public is forced to engage in the time consuming process of applying for information through the Official Information Act. Most of the recent statistical data for this thesis had to be gleaned from Parliamentary questions (House of Representatives:1996) as none were available directly from Housing New Zealand. The information service, at present provided free by Statistics New Zealand was invaluable to this research but unless the data can be pulled out within 10 minutes, which is not possible for statistics broken down by gender for example, the costs are considerable. This has a limiting effect on any research, for communities and their potential use of research findings.

Local government has not been immune to these processes as the market ideology has permeated local body processes and decisions. What responsibility should local government have for low income residents and their housing needs and to what extent has the devolution of this responsibility to community and local bodies been

challenged by Councils at the expense of the more marginalised sectors of society? Issues identified in this thesis were the need for more low cost good quality housing, diversity of dwellings according to the needs of the family and a benchmark below which no family can fall and which identifies those families in difficulty. Models identified in this thesis (The National Housing Strategy:1992, Waldegrave:1997) already exist for determining such a bench mark on both a local, regional and national level. It is essential that local bodies at the very least maintain a monitoring role and examine the ways in which they hinder and, alternatively, could support the housing needs of women in their area. A co-ordinated response to housing for the Auckland region is particularly important.

This thesis has emphasised the changed role of the state as an essential factor in the development of predominantly ineffective housing policies which are currently impacting on women parenting alone.

Access to housing

A significant section of the thesis examined access to housing for women parenting alone in a housing policy environment which makes very little allowance for those on low incomes. As noted by Badcock (1994), it is often assumed, whether attainable or not, that there is a straight path from rental to ownership. The housing journeys of this group of women illustrate the unreliability of this view with the fact that many women did at one time own their homes but the implications of separation or divorce have prevented them from attaining ownership again. Many came out of relationships with insufficient capital forcing them into the rental market. Home ownership is dominated by couples with children and ownership by single parents is at significantly lower levels. Women on the Domestic Purposes Benefit identify some discrimination, with regard to banks, but generally women have little difficulty obtaining house loans providing they have an adequate income either jointly or individually and sufficient equity provided by the deposit. The problem lies in the level of income required emphasising the necessity in most cases of two incomes. Consequently women buying homes often have boarders or shared ownership. Prejudice on the basis of

gender was more likely to be evident in association with personal loans and access to bank services such as cheque books.

In Auckland, high prices have increased the gap between the available deposit and the loan required to a level which makes ownership inaccessible to many, especially women parenting alone. During the restructuring of the Housing Corporation, the sale of Housing Corporation mortgages, which had failed to be refinanced through any other lending institution, cost many women on low incomes substantial amounts of money from increased interest rates. Others who were accepted by banks faced the cost of legal and bank fees and the unwanted challenge of a difficult and unfamiliar process. The added disadvantages of reduced capital from legal aid obligations and the splitting of Matrimonial Property and erosion of capital from the expenses of re-establishment are serious problems. Interestingly and whether linked or not, latest data (Statistics New Zealand:1997c) does show a decrease in ownership levels and an associated increase in rentals which could be a result of the increasing unaffordability of home ownership.

An equally critical issue addressed as part of this thesis were patterns of movement for women and their families. Mobility issues, or housing journeys, as I have called them, and all the associated costs of excessive mobility both emotionally and physically, are a particularly relevant and much neglected area of research. Discussion of housing journeys also highlighted the lack of awareness of many Income Support workers of the complexity of issues surrounding housing, viewing it merely as shelter able to be accessed anywhere and at an unrealistic cost. The effect this pressure might have on patterns of polarisation already evident (Murphy and Watson:1994), is identified as an important factor for consideration, highlighting the importance of stable housing. The instability of the housing market through the use of housing as an investment, especially in Auckland, has had serious implications for women as single parents, affecting the health and well-being of their families and opportunities for paid work, education and a better standard of living. It is argued that the lack of affordable, adequate and stable housing maintains women in unhealthy circumstances.

Ownership has understandably been identified by women in this research as the most favoured tenure. As long as owner occupation is the dominant and most advantaged tenure there will not be any real support for any other options. An acknowledgment that ownership is the tenure of choice and that it is increasingly inaccessible to many is an important step in developing, or in fact reinstating more appropriate and helpful housing policies. What is required is a number of policies supporting a variety of options and the paths to ownership need to be more various. Examples include, different forms of financial support such as low interest mortgages appropriate to a variety of cultural perspectives and life situations, Maori identified projects, sweat equity schemes, housing associations and cooperatives, and shared ownership. A more diversified policy approach which encourages a number of options would assist a wider group of women into secure and appropriate housing. However, home ownership ought not to be the only alternative. The aspects of ownership women have identified which are most attractive, need to be built into alternative housing options such as housing associations, long term leases and direct provision of housing. Instead of importing expertise from the United States or elsewhere it would be advantageous to see some research and funding input into developments already being explored by different community groups in Aotearoa/New Zealand. An example is a cohousing development in association with the Waitakere Eco Neighbourhood Trust due to start in October 1998 (Carroll:1998).

Auckland has been especially affected by the restructuring of housing. While some factors involved include internal migration and immigration, the current policy of market rents has severely impacted on the private rental market. The lack of financial support for low cost housing has exacerbated the situation leading, despite a current (1998) stabilisation, to high rentals and high house prices. Of more concern is the fact that the gap between what is affordable and what is available, previously plugged by government assistance, has widened to a point where even a return to previous levels of housing assistance might not now be sufficient, hence the urgency of the attention required. The pressure on housing in Auckland and the continuing attachment to ownership as illustrated by my informants, while not evident yet, may bring pressure on lending institutions to diversify the available options. There has also been a blossoming of housing

projects which are exploring different ways of delivering housing such as associations, sweat equity and green housing but these groups are voluntary, have limited funding and are able to assist very few. Government housing agencies have been slow to respond to such endeavours with the funding of pilots and research required to support these developments.

Issues concerning the location of housing were also highlighted in the thesis indicating that given the choice, most renters both public and private, would prefer to relocate in the same area because of the importance of factors such as paid work, educational opportunities, support networks and family, to name a few. This fact makes a mockery of the pressure being put on women by the providers of housing assistance to move to other areas which those agencies see as cheaper. The cost analysis applied by these workers has also been challenged by this research when the travel expenses, possible lack of paid work and support networks and disruption to health and education are considered. Also emphasised was the limited supply of emergency housing in most areas of Auckland and the difficulties expressed by the women of using such accommodation.

There needs to be a change in attitude with the government accepting a commitment to the advantages of socio-economically mixed populations. Also implicated is an investment in diverse building projects that meet the needs of those on low incomes, in all areas of the city. Such a programme, developed through a process of participation with all members of affected communities, would enable more specific needs to be met.

Current policies have trapped women in an insecure rental market with little hope of any improvement. The marketisation of public housing in Aotearoa/New Zealand has been discussed in detail and to date pressure to restore direct provision has been strenuously resisted by the government. Concessions have been made in the form of a small reduction in rentals for a few which in many cases is cancelled out by a reduction in the Accommodation Supplement, so that these moves are of limited value. Formerly direct delivery of housing made a major contribution to housing those on low incomes. The question of what has happened to those

neglected in the state sector and paying market rents is an important area of research needing further exploration.

The irony of the Housing New Zealand Mission Statements over the last few years, as analysed in this thesis, has not been lost on housing workers who have constantly pointed to the contradiction of the placement of social concerns alongside profit objectives. A supposed concern for equity, at least the government's version of equity, has seen a number of policies which have merely benefited landlords including Housing New Zealand, examples being market rents and the Accommodation Supplement.

The Accommodation Supplement is regarded as a last resort and, as stressed in this thesis, is inadequate to the needs of women parenting alone on a low income or on the Domestic Purposes Benefit. The Minister of Housing and the government have, until recently, continually denied that anything is wrong, despite criticisms from both Housing New Zealand tenants and housing workers. Little real progress has been made as these policies are ideologically driven and a reflective component is incompatible with this particular perspective. An important conclusion of the discussion is that where housing is an investment the main objective will be maintaining that investment, not housing people.

Making ends meet and balancing acts

A critical aspect which must be considered as part of any housing analysis is the important role of paid and unpaid work and indebtedness and the effect these factors have on the access to housing experienced by women parenting alone. This thesis has emphasised the close relationship between paid and unpaid work, welfare and access to adequate housing. Housing costs form a large part of living costs, in many cases in this research, averaging over 40% and as high as 65%, leaving very low residual incomes. Generally, women are reluctant to move off a benefit into an unstable low paid job which is insufficient to meet their living expenses. The prominence of men, in terms of access to ownership, points to the close association of labour market inequities and issues of housing affordability. Millar's (1996) framework in chapter eight illustrated. Limited childcare

assistance, especially for school age children under 14, and low wages are major inhibitors. The low pay rates and the inferior conditions of work, which have to fit around the needs of children, seriously restrict the housing options for women. The current economic climate is forcing many women to undertake paid employment in addition to their unpaid parenting responsibilities. For many women parenting alone, this necessity removes the choice of remaining fully available to their children. It is well accepted that all children, including adolescent children benefit from having a full-time parent/caregiver. This factor ought to be valued as a public good as well as a private good.

There has to be a financial advantage of some significance to convince women that it is worth being unavailable to their children for full-time paid work, given the high emotional costs involved plus the expense of childcare, clothing and transport. Childcare, both preschool and after school, which are quality, flexible and financially supported services, is essential in deciding the sort of job a woman is able to take, although punitive abatement rates for women on the Domestic Purposes Benefit also affect the paid work women can do. The continuation and expansion of what training support exists for women on benefits is essential to a secure financial base for women and hence secure housing. As illustrated in this thesis the countries which have the highest participation in the workforce and the lowest levels of poverty for women parenting alone are those which are most generous in support of childcare (not just pre-school) and conditions of work (Millar:1996). More substantial research needs to be done on the combination of benefits and paid work and the development of equitable abatement policies.

Unpaid work has been discussed as an ongoing issue which, while receiving some attention recently (Ministry of Women's Affairs:1997), still remains relatively unaccounted for. The contradictions inherent in government policies are evident with current social welfare policy which is on one hand insisting on women on the Domestic Purposes Benefit doing paid work no matter what their families' state of well-being and alternatively, expressing intentions to penalise women parenting alone for leaving their children home alone. This thesis affirms that this lack of acknowledgment of unpaid work and its critical role in the maintenance of home, family, community and the workplace is an important starting point for any

discussion of the tensions inherent in accessing an adequate financial base and therefore stable housing.

The invisibility of the ways women manage in reduced circumstances and the problems of indebtedness guarantees a lack of debate and exploration of the issues. Also of concern is the socialisation of debt ensuring that indebtedness is an acceptable part of life and an appropriate means of saving the government money. Indebtedness, for women parenting alone is largely a result of an inadequate income, lack of paid work and the drop in income experienced after separation, not a result of profligate living beyond their means. There needs to be some substantial research done in this area as a means of monitoring what appears to be, in this research, an escalating level of debt in the community as a result of government policies, not, as government would have it, that we are all poor savers and like being in debt.

Recoverable loans and eligibility for additional assistance through Income Support which is subject to frequent appraisal and comes with a sub text of blame, does nothing to assist the situation for many women. An obligation to provide evidence of having sought budgeting advice, as a pre-requisite for the continuation of a special benefit, which is used to assist with housing costs, proves this point. We are rapidly becoming an indebted society (Bywater and Hely:1990:38) with the assumption that if the government cannot afford it we have to borrow it. The implications are ominous. Indebtedness controls people's lives and once in debt conformity to the norm is encouraged. People tied to earning an income to meet debt are not likely to disturb the status quo let alone indulge in behaviour which might threaten the conditions of repayment. The government is withdrawing from the provision of many services and the national debt is being transferred to personal debt in the form of Income Support advances, student loans and mortgages for Housing New Zealand houses.

The increasing unaffordability of housing in the Auckland area is emphasised in this thesis pointing to the unacceptably high percentage of income taken by housing costs and the minimal residual incomes on which some women are having to support their families. Those women who are in full time paid work are eligible

for little or no assistance despite their low incomes after housing costs. One case of a woman supporting two children on a residual income of \$190 per week points to the low level of pay experienced by women. Overseas research (The National Housing Strategy:1992) indicates that there is a direct link between housing affordability, stable housing and paid work. Affordable and secure housing is often accompanied by an increase in labour force participation.

Ownership affordability has also been substantially eroded with the high costs of housing in the Auckland area. Incomes needed to service such loans are from \$50-70,000 per annum which is unrealistic considering that 75% of the population over 15 years earn less than \$30,000³ (Statistics New Zealand:1997b). In this research, housing costs averaged 46% of income with entry costs being particularly prohibitive. Entry costs, either as bond plus two weeks rent for rentals or the deposit for buying a home, are effective gatekeeping mechanisms. There is little research into the gap between deposits and available mortgages. The amount of money required to access a rental home is proving a significant and unaffordable cost and the deposit needed to purchase a home, even a moderate home, is proving an impossible savings target for many.

A position, supported by some writers (Davey:1995, Thorns:1993) which views housing as stored wealth with the implication that this capital is available for support in retirement, is of great concern with the potential to undermine even future housing security and ignoring the importance of secure housing for well-being.

The Accommodation Supplement, which is the sole mechanism for housing assistance, has had a minimal effect on housing costs and has in the opinion of critics actually encouraged increases in rental costs while being unable to address the many factors identified in this thesis which are not economically based. Overseas experience in Britain, Europe and the United States (Murphy and Kearns:1994) suggests an escalating expenditure on income supplementation, poor take-up and a failure to stimulate the production of low cost housing. The results of my research indicate that this is the case also in Aotearoa/New Zealand. The

³See Table 8.3

complex formula used for the Accommodation Supplement has not assisted the takeup rate and increases in the maximum assistance available affect very few. A more accurate policy response would be the provision of housing assistance in the form of multi dimensional and varied policies appropriate to the needs of a diverse community.

Women's role as "buffers", noted by Payne (1991), absorbing the shortages of income and housing, both physically and emotionally, has the effect of making many situations invisible until a woman's well-being is seriously compromised. A housing measurement is required both locally and nationally, which identifies a level of housing, including the social and emotional meanings of home as discussed in this thesis, which would be a base line below which no one should fall.

As emphasised in this thesis there is a need for an integrated approach to housing rather than the divisionary perspective advocated by the present government. Attention needs to be paid to systems which inhibit women from participating in the labour market using the framework I have discussed which incorporates Millar's (1996) analysis rather than blaming women on benefits. Childcare issues also need examination, as is planned in a national childcare study soon to be initiated (Gendall and Boyd:1998), with appropriate follow up of any recommendations. These two factors play a critical role in accessing appropriate housing. The women who have experienced loss of housing or the problems outlined in this thesis and those housing workers who work on a daily basis with these women are the most appropriate partners in the development of effective housing policies.

Policy development and policy processes

This thesis has stressed the complexity and significance of housing in relation to women's lives especially women parenting alone. Subsequently the sort of policy required that would adequately address the many different perspectives and needs of this diverse group of women is a complex policy response rather than the simplistic and inadequate Accommodation Supplement. It is argued that

community based solutions and processes will be the most effective and that social justice ought to be the objective of policy rather than economic costs deciding the level of social justice. Social impact is an essential component of policy development and while a high level of accountability is expected from the community, the same level is not forthcoming from the government in relation to major social policy changes which will impact on greater numbers of people. It is my contention that no policy area stands in isolation. Hence the need for an integrated approach to key elements of economic and social policy with issues of disadvantage and marginalisation, such as gender and ethnicity, providing a mandatory basis to any analysis. We need policy which delivers collectively, accounting for the many differences but also policy which is dynamic and reflective with a compulsory evaluative component. The active participation from the 'ground up' of the people most affected is the crucial component. Much can be learned from Maori models of participation. The nature of policymaking is complex with each person involved playing a part in the dynamics of power and in the elements of the analysis be that gender, ethnicity, disability or other aspects pertinent to them.

Policy development is not a rational, normative process (Pringle and Watson:1992). Using a feminist postmodernist analysis the model of the state proposed by Watson and outlined in this thesis, as an ever changing arena where the various agendas jostle for superiority, can be usefully applied to the policy process. This thesis proposes two models of policy development which represent the macro and micro levels of policy making. Williams (1992) model gives a framework which, in a dynamic process, incorporates a number of essential components such as gender and ethnicity as part of developing policy which reflects differences and the dynamics of power. Balbo's model, as expressed by Kilgour (1989) reflects the integrated and interrelated aspects of women's lives as a whole. The combination of these two models allows for the personal richness and complexity of individual women's lives to be incorporated into the wider framework of policy development as represented by William's model. The use of feminist community development processes as outlined in this thesis provide the means of linking communities to the policy process and Labonte's (1994, 1996) analysis of power and community development is an essential contribution to that process.

This thesis supports, as suggested by McLeay (1992), the establishment of an independent housing body such as that previously provided by the former Housing Commission. The sole function of such a unit would be the development of a strong database of statistical and research information on housing, with a mandate to advise on policy development and an obligation to evaluate outcomes. The research has emphasised the importance of evaluations and impact assessments indicating how different policies will affect women and their children. Housing research must set questions with the active participation of the communities concerned. Independence is a key factor as some areas requiring research, while of benefit to communities, can be used against them by government. Overall the emphasis is on a variety of housing policies which are integrated with other policy areas to produce an effective and relevant policy response.

Conclusions: “a hand up rather than a hand down”⁴

The point cannot be reiterated often enough that women headed households are over represented in the low income group and in this study most are paying more than 40% of that income on housing which is leaving many women in a situation of poverty. With some localised differences and additions the findings of this thesis are very similar to the findings of The National Housing Strategy (1992). However, while I agree with the Australian research project which stresses that policies which support home ownership have more positive outcomes than negative and are more likely to achieve a redistribution of wealth, this thesis also emphasises a variety of options which include support for ownership in a number of different forms.

Housing requires a multi faceted and integrated policy approach. Such an approach provides not only financial assistance but, within the framework of wider legislation, aims at supporting women’s financial independence. Some examples would be labour market and income support reforms which would acknowledge

⁴ A term used by Sarah’s (informant) mother who tells the story of her parents who were given the money for a house if the five members of the family would pick strawberries for three years which they did giving them a much needed start during the depression years of the 1930s.

the critical importance of women's unpaid work and ensure that children were well housed. This is not simply a personal issue, communities benefit too.

The restructuring of housing into separate departments with different and often contradictory roles, as Housing New Zealand illustrates, reflects no awareness of the necessity of such an integrated approach. The repercussions of current arrangements have been assessed from purely an economic perspective rather than their impact on communities and the effectiveness of these organisations. A review of Housing New Zealand (Social Services Committee:1997a) has identified these inadequacies. Missing from the government's perspective and emphasised by this thesis is the need for a policy approach which has a regard for the totality of people's lives, not just that which is easily quantifiable.

This lack of integration between different policies, such as the linkage between a reduction in the amount and accessibility of benefits, lack of job creation and support schemes and appropriately supported retraining programmes of quality and substance, as available for domestic purposes beneficiaries, needs urgent attention. Increased participation of women in the labour market has not greatly improved women's socio-economic status because of lower rates of pay, marginalisation in certain jobs and childcare responsibilities. Neither, as a result, has their access to housing improved. In fact, the differences between women, as illustrated in this research, are growing (Briar and Cheyne:1998) with some women, either as a result of relationships with men or by having well paid jobs, able to house themselves very adequately, a situation these women were very aware of, and others struggling in unaffordable and inadequate housing circumstances. This thesis argues that the housing status of women parenting alone is further undermined by current housing policy.

As Briar and Cheyne (1998) emphasise, social policy needs to be directed to women's financial independence so they are able to make the decisions they perceive to be appropriate for themselves and their families. The linkage between adequately paid and family friendly employment, housing, a welfare system which provides for health and education as well as sufficient support for those unable to do paid work has been made explicit in this thesis.

The government's policy proposals are ideologically based rather than reflective policy. What is required is policy which responds to each situation in a way which is flexible and is appropriately generated by those who are directly involved. Rather than just adding women to policy considerations, they should be a central part of the policy development process in terms of defining the issues, the policy and the research agenda. This is particularly notable in housing with regard to its central function in women's lives. The market cannot ensure equity of outcomes for all as many have noted (Royal Commission on Social Policy:1988). Bad housing, as Watson (1988) notes, can leave people powerless in other areas of their lives. This thesis has also stressed the interrelationship between social and economic policy. Short term savings, for example in the form of market rents, will eventually be negated by the long term costs. Social justice needs to be seen as a primary goal of economic policy and indispensable in achieving economic and social policy objectives (The National Housing Strategy:1992:53).

We did not have to dispose of state housing to achieve equity. Direct provision of housing assistance in the form of state houses, with an accommodation supplement for those on low incomes outside the state housing system and the opportunity to buy state houses assisted by low interest loans, accessible also for private purchases, would be an equitable system. A commitment by the government to actively support housing in this way would provide a continual turnover of housing thereby stimulating the building industry and housing people in secure homes. The current homebuy scheme is minimally supported financially, not available to others who are not in a state house, with a marginal commitment to replacing those sold illustrated by the considerable drop in state housing stock since 1990⁵. As Winchester (1990:84)points out, this emphasis, providing the homes are replaced, would also reduce the stigma of state housing by bringing, "low-income groups into 'normal' owner-occupied housing"and would reverse the marginalisation many of this group of women experience.

⁵The number of properties owned by the company has reduced from approximately 70,000 to 64,575, 4000 fewer than the beginning of last year (Sell:1997a).

Women parenting alone need housing policy which is integrated and interrelated, dynamic and diverse, multi level and focussed with a feminist community development approach providing a framework for the development of such policy. If power is not only devolved but adequately resourced to communities there is a chance that workable and appropriate policies will result providing “power with” rather than “power over”(Labonte:1996). There needs to be a variety of options with housing assistance which enables and broadens those choices, rather than being viewed as an undeserved handout. As long as that power is not devolved or people feel unable to take it, there will be little meaningful change. As Haber (1994) notes, “we take power only by recognising it...”(4). No price can be put on social stability and cohesion and the role of government in addressing market inequities is essential.

It is important to note that housing is essentially different from other social services and that failure to attend to housing issues will stop any improvement in opportunities and other areas of social equity for these women and their children. Proposing solutions purely on the basis of physical housing need ignores the other essential components of ‘home’ which have been stressed in this thesis and which are a central component of adequate housing for women. Women and their families well-being is dependent on their ‘homing’ as well as ‘housing’. The complexity of meanings and influences provided by women in their homes has implications way beyond their own nuclear family. Many women in this research were strongly connected to their community and schools with a number also giving temporary support and shelter to friends and family. Community involvement is not a substitute for government responsibility. It is an argument for partnerships and alliances across difference.

Unless there are some changes to housing policies and processes, the lives of women parenting alone will continue to be situated in a housing policy context which consists of unsatisfactory policy responses which are reactive and do more harm than healing and which are constantly changing, leaving them always on shifting ground. A flexible and open policy environment is needed which provides a choice of housing options and supports women parenting alone to make what

they perceive to be the best decisions regarding their housing needs. In this way, more imaginative and appropriate solutions will be generated.

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RESEARCH PROJECT



WOMEN & HOUSING

Access to adequate, affordable and secure housing is an important issue for many, especially women with children, living on their own

- ♦ I would like to contact women living on their own, with dependent children, who would be willing to share information concerning their housing situation
- ♦ I am a community worker in West Auckland and this research will be part of my doctorate being done at Massey University, Albany
- ♦ If you are interested and would like to find out more please phone:

Ph 838 6381 [West Auckland Women's Centre]

Appendix Two

PARTICIPANT INFORMATION SHEET

You are invited to be part of a research project which is looking at access to adequate and affordable housing for women with dependent children, living on their own.

The purpose of this project is to learn more about women's experience of accessing housing. I work as a community worker in West Auckland and this research is part of my doctoral thesis through Massey University, Albany.

As part of my continuing interest in the impact of social and economic changes since the 1991 budget, I am focusing on housing and the needs of women, with dependent children, living alone. Talking to women has indicated that this is an area where women's experience is barely visible and very little research has been done since the Housing Commission ceased to exist in 1988.

I am hoping that the information gained will contribute to the limited body of knowledge in this area and be a source of information for housing policymakers

- ◆ I will be asking you questions about your housing circumstances past and present
- ◆ Names will not be used
- ◆ Confidentiality is assured and your identity will not be linked in any way to the information you give
- ◆ You are free to withdraw at any time
- ◆ You do not have to answer any questions you do not want to
- ◆ The findings of this study will be part of my doctorate which may be published at some later date

Your participation will involve:

- ◆ Two recorded interviews (approximately one - one and a half hours) - one at the beginning of the project and one approximately 10 - 12 months later
- ◆ Once your interview is written up you will be sent a copy to look at and make any alterations you wish
- ◆ The completed project will be accessible should you want to read it

If you require any further information please phone me:

Sharon Milne

Ph 838 6381 (c/- West Auckland Women's Centre)

or

Mike O'Brien (Supervisor)

Ph 443 9765 Massey University, Albany

Appendix Three

PRESENT HOME**A. PRIVATE RENTAL****Date:**

1. How long have you been in your present home?
2. How did you find your present home?
3. What rent is charged for your house?
4. What was the bond/agency fee required? Did you receive any assistance with paying this? If yes - how much and was it repayable?
5. How much is your accommodation supplement and or any other benefits? (Identify each)
6. How many bedrooms and total number of rooms?
7. Rate the condition of your home on a scale of 1 - 10
 1 = very poor
 10 = extremely good 1__2__3__4__5__6__7__8__9__10
 Any comments about this?
8. Who is responsible for maintenance and who pays what ?
9. Why are you renting?

PRESENT HOME**B. STATE RENTAL****Date:**

1. How long have you been in your present home?
 2. How did you obtain your present home?
 3. What rent is charged for your house?
 4. Was any bond fee required?. Did you receive any assistance with paying this?
If yes - how much and was it repayable?
 5. How much is your accommodation supplement and or any other benefits?
(Identify each)
 6. How many bedrooms and total number of rooms?
 7. Rate the condition of your home on a scale of 1 - 10
 1 = very poor
 10 = extremely good 1__ 2__ 3__ 4__ 5__ 6__ 7__ 8__ 9__ 10
- Any comments about this?
8. Who is responsible for maintenance and who pays what ?
 9. Why are you renting?

PRESENT HOME

C. HOME OWNED WITH MORTGAGE

Date:

1. How long have you been a home owner?
2. How long have you been in your present home?
3. What is your weekly mortgage payment ?
4. How much do you pay weekly for rates, water, and house insurance?
5. If applicable, how much accommodation supplement and/or other benefits do you receive? (Identify each)
6. If applicable, does your previous partner own a proportion of your home? If yes - how much?
7. How much of your home do you personally own - equity?
8. Is your home worth less than your mortgage?
9. How many bedrooms and total number of rooms?
10. Rate the condition of your home on a scale of 1 - 10
 1 = very poor
 10 = extremely good 1 ___ 2 ___ 3 ___ 4 ___ 5 ___ 6 ___ 7 ___ 8 ___ 9 ___ 10
 Any comments about this?
11. Who is responsible for maintenance?

PRESENT HOME**D. HOME OWNED WITHOUT A MORTGAGE****Date:**

1. How long have you been a home owner?
2. How long have you been in your present home?
3. How much do you pay weekly for rates, water, and house insurance?
4. Do you receive any financial assistance? If yes - what and how much?
6. If applicable, does your previous partner own a proportion of your home? If yes - how much?
7. How many bedrooms and total number of rooms?
8. Rate the condition of your home on a scale of 1 - 10
1 = very poor
10 = extremely good 1__2__3__4__5__6__7__8__9__10

Any comments about this?

9. Who is responsible for maintenance?

PRESENT HOME**Date:****E. OTHER HOUSING**

1. Where are you living at the moment?
2. How long have you been in your present accommodation?
3. Are you charged any rent? If yes - how much?
4. If applicable, how much accommodation supplement and/or other benefits do you receive? (Identify each)
5. How did you find this home?
5. How many bedrooms and what other rooms are you able to use?
6. Do you share this home with anyone else? If yes - what is their relationship to you?
7. Rate the condition of your home on a scale of 1-10

1 = very poor

10 = extremely good 1__2__3__4__5__6__7__8__9__10

Any comments about this?

8. Who is responsible for maintenance and who pays what ?
9. Why are you in this particular accommodation?

PAST HOUSING CIRCUMSTANCES (Since having children)

Year/ month	House Type (eg private rental etc) & which area	Reasons for leaving	Any significant life events (eg. birth of child, ex partner leaving country etc.)

Appendix Four

INTERVIEW SCHEDULE

KEY ISSUES

What are the main issues for women living alone with dependents accessing housing?
What is the process for each woman in obtaining or maintaining adequate housing?
Are current government responses meeting the needs of women?
What is the impact of current housing and other related policies (access to finance, state rentals, Matrimonial Property Act) on women's housing situations?
Assess impact of policy changes (eg withdrawal of equity sharing loan scheme, women's policy unit)

THEMES

- Background information (including past housing circumstances - prior to first interview)
- Current housing circumstances
- Current financial position, access and liability
- Access to present housing
- Concepts of adequacy, "ideal"
- Assessment of level of stress
- Alternatives

A. *Background Information (To be filled in)*

Age

Ethnicity

Urban/rural

Household composition

Children number and age

Any other dependents

Employment status/occupation

Weekly income and source - means of support

formal eg special benefit, accommodation supplement

informal extended family/untaxed/foodbanks green, maintenance from
previous partner)

B. Financial

What access do you have to finance / experience - what have you tried ? If community or government agency - Why? How often and was this helpful - if not why?

If you have informal income, does it make a difference? How does it help?

If you are entitled to the accommodation supplement:

Process of access / difficulties / adequacy
If you haven't applied why?

Where do you go for money in an emergency?
Have you ever extended your mortgage?

What is your total debt - break down if necessary?
How do you feel about your level of debt?
How do you view your ability to manage money

If you need to cut back on spending how do you do this? What are your priorities?

How did you get the deposit for your home?

C. Housing situation

Separate sheet (past housing circumstances) plus:

Tell me about your housing experience both past and present

Key issues

Experience (advantages / disadvantages / specific circumstances / owner/
contrast with previous accommodation)

Any questions relating to past circumstances arising out of prepared material

Effect of rise in interest rates

Have you ever owned a house? What happened? What housing were you in
prior to separation/having children? (if applicable)

If your previous partner owns a proportion of your home? Issues? Buying out
ex partner? contribution if any to present situation

D. Housing adequacy, satisfaction and concepts of home

How do you feel at the moment when you think of your housing situation

What factors make getting adequate housing difficult for you? (children, ex, animals,
race, sexual orientation, safety, financial, new relationship etc)

Is the area you live in your choice? If no why? If yes - why?

What amenities does your home/area/neighbourhood not have?
What does "good" housing mean to you?

What does your home mean to you?

If you would like your own home why? If not why not?

E. Support

What role, if any, has or will your extended family have in your access to housing eg. inheritance

Who supports you?

F. Alternatives

What alternatives have you considered? Tried?

What holds you back from being where you would like to be?

Where do you think you will be 2 years from now?

Appendix Five

Second Interview

Each interview is individually focussed and drawn from the themes raised in each woman's first interview as well as an update of her circumstances. There is no set question schedule. A theme list (Appendix seven) of key words drawn from all interviews will be used as a check list where relevant.

Final Interview [telephone]

General Questions

- date and time of gathering
- Any changes - eg benefit, caregiving responsibilities, changes in dwelling and reasons
- Current rent/mortgage - income

Appendix Six

Key Informant interviews

Interview with Janet Lake

- What is your involvement in housing issues?
- Role of the agency?
- What changes have you observed over the last year? Numbers, Category of client, accessing permanent accommodation, what area is most difficult, availability of emergency housing?
- What are the main issues for women living alone with dependents accessing housing?
- What are some of the issues faced in dealing with Income Support?
- Stories of strength and success both personal and anecdotal?
- What resources are available to these women at the moment?
- Are current government responses meeting the needs of women? Why?
- Assess impact of policy changes (eg withdrawal of equity sharing loan scheme, women's policy unit)
- What would make things better?

Heather King: Western Refuge

- What changes have you observed over the last year? Numbers, Category of client, accessing permanent accommodation, what area is most difficult, availability of emergency housing?
- What are the main issues for women living alone with dependents accessing housing?
Change in circumstances?
- What are some of the issues faced in dealing with Income Support?
Any capital they may have? Debt? Special benefits?
- Stories of strength and success both personal and anecdotal?

- What resources are available to these women at the moment?
- Are current government responses meeting the needs of women? Why?
- Assess impact of policy changes (eg withdrawal of equity sharing loan scheme, women's policy unit)
- What would make things better?

Appendix Seven

THEMES

Concerns - general

Age and stage
 children
 "choices"/rights
 disability issues
 health
 legalities
 separation from partner/Matrimonial Prop [*see also previous partner in support*]
 superwoman

Debt

attitude
 bankcards etc
 Income Support
 student loans
 transition to paid work

Future

Housing - rental

accessibility
 affordability
 alternatives/ sharing/ boarders/flatmate
 buying
 community services
 Council
 discrimination/stereotypes/class
 equity/ negative equity
 flat vs house vs mortgage
 ideal housing
 inheritance [*see also family*]
 insecurity
 location/neighbours/community
 maintenance/ standard/amenities
 moving/ stability
 owner - relationship/ landlords/control
 own home
 politicians
 privacy
 previous housing at time of separation
 safety
 superannuation
 Tenancy Agency
 transport/mobility

- state

access
 buy plan/policies
 image
 political
 rent >
 transfers

- mortgage
 Housing Corp
 policy changes
 interest rates
 affordability

Income

access to finance
 banks
 housing finance
 emergency finance
 insufficient
 irregularity
 management
 priorities/budget
 saving
 spending role
 undeclared income
 unpaid work

Income Support

access
 Accommodation supplement
 entitlements/information/abatements
 Family Support
 housing adequacy/location
 images/stereotypes
 independence from
 irregularity of work
 process
 transition to paid work

Support

family
 friends/networks
 partner
 previous partner
 childcare
 responsibility

Work, paid

Costs