



Children's Housing Futures

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**Bev James (Public Policy & Research)
and
Kay Saville-Smith (CRESA)**

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EXECUTIVE SUMMARY

New Zealand's children of today will be the adults that will support the growing population of older people of tomorrow. But today's children are struggling, at least in comparison to many OECD countries. Some of our children are currently exposed to housing in poor condition, housing that is unaffordable, housing that has insecure tenure and households that are crowded. If the current array of housing provision, housing assistance, and market trends continue, the children of today will have difficulties accessing adequate housing as they enter adulthood and start families.

This report suggests resolving children's housing futures is a pathway to ensuring that our most vulnerable children grow into productive and engaged adults. The research on which it is based involved: exploring the critical socio-demographic and housing trends that are likely to impact on children's housing into the future; reviewing domestic and international research, evaluative and policy literature on key housing issues affecting children's housing futures; and, workshops with key stakeholders.

New Zealand's Children: Wellbeing and Housing

New Zealand currently has about 800,000 children aged 0-14 years. By 2061, we are only likely to have around 920,000 children. This report draws on the wide body of literature and monitoring that shows New Zealand's performance in relation to children's wellbeing is poor relative to OECD countries. It also presents experiential, expert, and research based evidence that housing conditions have a profound impact on children's health and wellbeing and on their transition to adulthood.

In summary, that research and the experiences of the participants in the New Zealand workshops indicate:

- Associations between children's housing conditions and: health outcomes; educational achievement; social integration; propensity to be involved in offending or antisocial behaviours; and exposure to criminality, violence and victimisation.
- Children are particularly vulnerable to unsafe or insecure housing conditions because they are in the process of physiological and psychological development.
- Housing issues for children are multi-dimensional and include: dwelling performance; dwelling accessibility and size; affordability, and the amenities, connectivity and character of the neighbourhood in which a child's dwelling is located.
- Housing problems impact on the ability of families to care for their children.
- Housing problems inhibit others caring for children when parents and families are unable to do so.
- Children's housing needs and the housing conditions that are optimal for children can be different from the immediate housing or other needs of adults.
- Some children are particularly vulnerable to unsafe and insecure housing including: disabled children; children in families with very low incomes; children needing care or protection; new settler and refugee children; and, children vulnerable to exclusion because of their ethnicity.
- The burden of poor housing falls unevenly. It is more likely to fall on children than adults and it is more likely to fall on: rural children; children in low incomes families; children living in rental dwellings; children from large families; and, children living in deprived neighbourhoods.
- Resolution of unmet housing need among children is a platform for optimising their potential, and a first and essential step in resolving a range of issues for children with high and complex needs.

The Profile of Children's Housing

New Zealand's children in the future will be more diverse ethnically than children today. Over half of New Zealand's children (0-14 years) will identify ethnically with at least one non-European ethnic group. Concentrations of children will be found in rural, provincial and urban localities. Local authorities expected to have higher proportions of children in their districts than the national average are Manukau City, Papakura District, Waitomo District, Gisborne District, Porirua City, Waikato District, Opotiki District, Wairoa District, Rotorua District, and Kawerau District.

The most pressing issues for children's housing in the future are twofold. Firstly, the already pronounced exposure of children to unaffordable housing, crowding and housing with insecure tenure. The second issue is the strong trend towards children to be housed in the rental market. The first issue suggests that some New Zealand children need support right now to ensure that their life chances are not compromised by poor housing access. The second issue suggests that the functioning and performance of the rental sector is going to be critical for children in the future.

Some key facts pertinent to both those issues are:

- In 2006, children 14 years or younger had proportionally more people (39.1 percent) living in a rental dwelling than any other age group. That is, 318,330 children.
- Four local authorities have half or more of their children in rental accommodation.
- Almost 78 percent of children in rentals are in the private rental market.
- By 2016 it is estimated that between 120,000 and 200,000 children will be in working families who are unable to enter home ownership.
- Despite families with children heavily relying on the private rental market, less than half of landlords prefer families with children as tenants.
- Both the owner occupier housing stock and the rental stock perform poorly. In 2004, it was estimated that around 375,000 New Zealand children were living in dwellings that are likely to be cold, damp and expensive to heat and that exposure to poor housing performance is likely to continue.
- Rental housing tends to be older than owner occupied housing and landlords have been reluctant to take-up subsidies to retrofit their rental stock.
- Children are more likely than any other age group to live in crowded housing. In 2006, 17.2 percent of children aged 0-9 years and 15.3 percent of children aged 10-14 years were in crowded households. 46.3 percent of Pacific children aged 0-14 years, 27.8 percent of Maori children and 22.3 percent of Asian children were in crowded conditions.
- Undersupply of affordable rental housing and other issues meant that in 2006 around 80,000 children aged 14 years or less were living in temporary dwellings.
- In addition to problems associated with dwelling performance, inappropriately designed sites and neighbourhoods mean that compared to Britain and Europe, New Zealand has a high incidence of children being injured or killed on driveways with around two children hospitalised monthly and one driveway death per month nationally in the seven months to March 2009.
- Driveway deaths and injuries are associated particularly with rental dwellings, lack of fencing, and high private vehicle reliance in low density areas.

The Adequacy of Housing Provision for Children

Overall, children's housing in New Zealand is characterised by:

- Inadequate housing assistance and/or mainstream housing assistance that is not delivering value in relation to affordability or dwelling conditions.
- Fragmented and limited housing services;
- Concentrations of children in a rental sector which is not delivering to the needs of children;
- A housing stock that is still dominated by poorly performing dwellings both in the owner occupied market and in the rental sector;
- A housing industry that generates a housing stock that is neither affordable for families with children nor designed flexibly to meet the need of children, and
- Settlement planning, neighbourhood design and neighbourhood management that largely ignores the developmental and safety needs of children.

Change for Children and their Housing

New Zealand's population of children in the future will have proportionately more children who are socio-economically vulnerable, whose life chances are limited, and who may struggle to make effective transitions to productive and independent adults. Vulnerable children already confront significant difficulties in relation to housing. They tend to be exposed to unaffordable housing, crowding, and dwellings with poor energy and thermal performance. Unless the performance of the rental housing stock, particularly the private rental housing stock, is improved significantly the exposure to poorly performing housing will increase.

Neither the current regime of assistance to households in the private rental market through the Accommodation Supplement, nor government assistance to retrofit private rental housing, appear to be effective in stimulating improvement. Nor have the current protections under statute for landlords and tenants acted to stabilise churn within the rental market, either in relation to landlords or in relation to tenants.

Children with specialised housing needs have a limited range of providers that can meet their needs. Children's housing needs are not assessed independently from the housing needs of the adults with whom they are associated. Consequently, while the provision of housing assistance to adults may have 'trickle-down' benefits for some children, where the interests of adults and children differ there is little ability to target the housing needs of adults and children separately. Stakeholders have noted a range of situations in which this can result in perverse and undesirable outcomes. Those issues cannot be addressed without significant changes to policy, assistance regimes and practice.

Five Recommended Key Priorities

The report recommends five key priorities:

- Priority 1: Housing policy that treats children's housing needs as seriously as adult housing need and does not assume that children's housing needs are automatically met by housing assistance and services directed to adults.
- Priority 2: Policy and services that integrate housing aware child services with child-centred housing delivery. In particular, cross-sectoral co-ordination and delivery with:
 - A standardised housing needs assessment tool to assess a child's housing status (including safety, health risks, and exposure to neglect or abuse) developed and implemented both cross-sectorally and across public, private

and community based providers in housing as well as providers of child-related services.

- A comprehensive range, and improved coverage, of housing options for children and their caregivers to allow for tailored housing solutions including: emergency housing; transitional housing; and housing solutions for children requiring care including such options as house swaps for households fostering children or caring for children with special needs.
 - A much stronger relationship between the public and community sectors as well as an expanded community housing sector and development of approved private sector landlords to be involved in delivery to vulnerable children and their carers.
 - Transparent and publicly promulgated policy, processes and services around the management of children in public, local authority and community rental housing where housing conditions; the behaviour of household members; or the death or illness of a head tenant may require the tenancy to be terminated. The responsibilities of different agencies, the range of appropriate responses, and the mechanisms for activating those responses, all need to be formalised with clear protocols and procedures.
- Priority 3: Improving the quality and security of the rental market and improved value from the \$1.3 billion forecast to be expended on the Accommodation Supplement by 2014. This requires an active focus on:
 - Giving the families and carers of children more information and ratings by which they can assess the comparative performance of dwellings when selecting rental dwellings.
 - Evaluating and, if necessary refining, regulatory protections for children, their carers and families to optimise rental market stability and dwelling performance.
 - Ensuring that landlords have an incentive to provide dwellings that provide healthy conditions for children and stable, affordable living conditions in locations in which children are safe and can be safely connected to schools, services and recreation. This requires:
 - A systematic results-based evaluation of the current Accommodation Supplement regime in relation to: tenure security, affordable pricing, and generating dwelling performance suitable for children respectively.
 - Assessment of mechanisms to increase desirable supply side responses to taxpayer subsidy of rents including: a rating and accreditation system for rental dwellings; and tying Accommodation Supplement payments directly to accredited dwellings.
 - Priority 4: Transforming the housing stock by actively pursuing child wellbeing outcomes in:
 - programmes directed to retrofitting existing dwellings and in new dwellings design; and
 - neighbourhood planning and management to ensure that built environments are safe for children and connect them to the services, education and recreation needed for positive child development.
 - Priority 5: Diversifying tenure shared ownership and non-speculative housing and housing provision and recruiting a range of different providers into the housing market.

A Knowledge Base for a Positive Future

Just as children are not recognised in their own right in New Zealand's housing policy, nor are they, by and large, a focus in the array of housing related research undertaken in this country. Our research knowledge of children's housing experience is thin. That knowledge deficit is exacerbated by the lack of administrative, assessment and monitoring data specifically about children and their housing. Those conditions will not change unless those with responsibility for children's welfare as well as housing policy, provision and planning value information and value evidence-based policy, programme development, and service delivery.

Four research-based knowledge sets are required. They are:

- *Knowledge Set 1:* Assessing children's housing situations and providing co-ordinated child centred remedial housing interventions. Key research areas are:
 - The efficacy, development and implementation of housing needs assessment tools, particularly for cross-sectoral use.
 - Effective processes for cross-sectoral responses to children whose housing security and safety is at risk.
- *Knowledge Set 2:* Optimising dwelling performance and functionality for children and their families. Key research areas are:
 - How the current housing stock can be improved to meet the needs of New Zealand's diverse children.
 - The contribution to child wellbeing of housing design and performance in relation to:
 - educational achievement
 - social integration
 - physical and mental health.
- *Knowledge Set 3:* Optimising the capacity of housing markets and housing providers to provide children and their families with decent, affordable housing. Key research areas are:
 - Adequacy of housing supply to children and their families in the rental sector.
 - Comparative impacts of different housing assistance, eligibility and entitlement regimes on children's access to secure, safe, and affordable housing.
 - Opportunities to improve the performance of the rental sector and its provision to children.
 - Optimal configurations of housing services for children with special needs and their families or carers.
- *Knowledge Set 4:* Optimising neighbourhood design and connectivity. Key research areas are:
 - Identifying key aspects of neighbourhood design and amenity provision that improve the quality of life and outcomes for children.
 - Effective neighbourhood programmes, activities and management to ensure children:
 - are safe in their neighbourhoods and in public spaces
 - develop pro-social behaviours
 - have positive intergenerational relationships in neighbourhoods.

1. INTRODUCTION

- 1.1 Children have very little direct choice about the housing in which they live. Their housing experiences reflect the: housing choices of parents and caregivers; dynamics of housing markets in which they have no consumer sovereignty;¹ typology and quality of the housing stock, and, in New Zealand, the housing assistance that governments choose to provide adults. Yet housing conditions have a profound impact on children and their development.
- 1.2 This research, consequently, is concerned with the housing futures of New Zealand's children. It is directed to improving New Zealand's capacity to address the housing needs of children now and into the future by:
- Identifying critical trends in the housing market that affect children.
 - Assessing the implications of those trends for current and future patterns of unmet housing need among children and their families.
 - Identifying options for addressing those needs through an expanded range of housing solutions.

The Context

- 1.3 The report has been prepared in the context of New Zealand's relatively poor performance in relation to children. The health and wellbeing of New Zealand children are lower than in many OECD countries.² The report has also been prepared in the context of New Zealand's ageing population structure.
- 1.4 New Zealand's ageing population structure means that the children of today will be the adults who will have to support the growing population of older people of tomorrow. The wellbeing of the baby boomers is dependent on the wellbeing of today's children. But if New Zealand children today are, as a population, struggling to get a good start will these children be able to meet the demands of a burgeoning population of older people who will be dependent on them?

Some Key Issues and Questions

- 1.5 Under those conditions, it is important to consider two questions:
- Firstly, to what extent is the experience of New Zealand's children contributing to or compromising their wellbeing.
 - Secondly, whether New Zealand is ready and able to meet the housing of New Zealand's children of the future.

¹ Consumer sovereignty refers to individuals having sufficient market information and the power to act on that information to make choices over goods and services, including housing. For a discussion of the concept see James, B., and Saville-Smith, K., 1989, *Gender, Culture and Power*, Oxford University Press, Auckland, p97-99.

² OECD, 2009, *Doing Better for Children*, OECD www.oecd.org/els/social/childwellbeing; Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington. See also, Ministry of Social Development, 2009, *2009 The Social Report*, Ministry of Social Development, Wellington released after the drafting of this report.

- 1.6 Previous CHRANZ work³ has shown that New Zealand has limited ability to address those issues and needs to identify the:
- critical trends in New Zealand's housing markets in policy settings that will impact on the adequacy of children's housing now and into the future;
 - sub-populations of children likely to be most disadvantaged by current housing trends;
 - likely impacts of unmet housing need on New Zealand children's life chances;
 - range of policy and housing service options that optimise children's access to adequate housing for both children living in their families and for children who become detached from their families;
 - opportunities for, and barriers to, improving children's access to affordable and sustainable housing; and,
 - housing research priorities for government and non-governmental agencies concerned with housing and the needs of children.

Research Components

- 1.7 This research is an attempt to illuminate those issues and questions within the limited resources allocated to it and the fragmentary and variable primary and administrative data related to housing in New Zealand and children's experiences of it.
- 1.8 The research has been undertaken through four sets of activities. Those are:
- Component 1: Describing the critical socio-demographic and housing trends and their likely impacts on children's housing between now and 2020.
- Component 2: Reviewing domestic and international research, evaluative and policy literature on key housing issues affecting children's housing futures.
- Component 3: Establishing housing solutions through workshops with key stakeholders.
- Component 4: Developing an integrated report of trend analysis, housing solutions and research priorities.

Report Structure

- 1.9 The analysis generated by those activities is presented as follows:
- Section 2 – *New Zealand Children: Some Trends and Issues* presents data on children's current and future position in New Zealand including the numbers of children in New Zealand now and into the future, the representation in the population and their location distribution, and the socio-economic and health status of children.
 - Section 3 – *Housing and Children in New Zealand* focuses on the housing experience of New Zealand's children, their needs and futures as expressed by participants in a series of housing workshops. Those workshops identified five critical issues: housing affordability; tenure security and stability; house condition and dwelling performance; adequacy of the housing stock in the context of diverse and changing needs and issues arising from housing location and the safety and connectivity of neighbourhoods. The workshop issues are then placed in the context of a range of available statistical and research data.

³ James, B., 2007, *Children's and Young People's Housing Experiences: Issues and Scoping paper*, CHRANZ, Wellington.

- Section 4 – *Children and Housing: International Research* considers the dynamics between children’s socio-economic status, wellbeing and their housing experiences with reference to existing research internationally and in New Zealand.
- Section 5 – *International Response: Children and Housing* considers the international response to issues around housing children in ways that improve their life chances and places that international response within the context of ageing population structures.
- Section 6 – *Can NZ Provide Decent Housing for Children?* asks whether New Zealand provides positive housing for children and comments on the immediate, medium and long terms.
- Section 7 – *Key Priorities for Children’s Housing* outlines key pathways for addressing the housing needs of children now and into the future including:
 - Ensuring that children’s housing needs are assessed and addressed directly rather than being presumed to be adequately catered for through assisting adult household members, parents or carers.
 - Generating a more stable rental market delivering healthy and affordable homes.
 - Generating a more comprehensive set of services and tenures to meet the needs of children and their families.
 - Improving the performance of the housing stock.
 - Establishing a knowledge base that can support more effective, targeted and results based housing policy and delivery across the public, private and community sectors.

2. NEW ZEALAND CHILDREN: SOME TRENDS & ISSUES

- 2.1 This section presents key data on the socio-demographic position and wellbeing of children in New Zealand including the:
- size of the child population in New Zealand into the future.
 - location of New Zealand’s children into the future.
 - ethnic diversity of New Zealand’s children.
 - family structures in which New Zealand children will live, and
 - children who are vulnerable in New Zealand.⁴

Defining Children

- 2.2 Providing a clear picture of the housing experience of New Zealand’s children is inhibited by the fluidity over definitions around who makes up the population of children.⁵ Before presenting data around the status of children in New Zealand and the socio-demographic trends that will affect the distribution and nature of children’s housing needs, this section provides a brief discussion of the definition of children in New Zealand.

⁴ Note the projections used by Statistics New Zealand in their Commentary are used in this report unless otherwise specified.

⁵ This is discussed at length in James, B., 2007, *Children’s and Young People’s Housing Experiences: Issues and Scoping paper*, CHRANZ, Wellington.

- 2.3 The United Nations Convention on the Rights of the Child (UNROOC) defines a child as a person aged less than 18 years or at the age of majority if the legal age of majority is younger than 18 years. The UNROOC definition encapsulates the diverse dimensions of being a child. In particular it reflects the association of childhood with dependency, being still a parental responsibility, being in primary socialisation and development as a social being, being in education, and still not having full rights of citizenship.
- 2.4 All of those dimensions of childhood exist in New Zealand. But there is no single age at which a person is still deemed to be a child and at which they are deemed to be a young person or an adult.
- 2.5 At sixteen years of age, a person may leave school and have sexual intercourse. But they are not allowed to marry without parental consent. When they turn seventeen years of age, people under state guardianship are no longer deemed wards of the state. The age of majority is 20 years in New Zealand but people 18 years or older are able to vote and to purchase alcohol. People are still deemed dependent on parental financial support up until the age of 25 years.
- 2.6 The justice system distinguishes between children as aged 14 years or under and young persons who are older than 14 but younger than 17 years. This is, essentially, an attempt to distinguish between young people who can be expected to have an emerging social and economic identity, and the ability to make judgements, and children who can be expected to have lesser control over their actions, less awareness of the implications of their actions and less influence and control over their circumstances.
- 2.7 The complex alignment between age, rights, responsibilities, dependency and independence found in New Zealand is matched by an array of age-based statistical data and definitions. Effectively there is no single age category representing 'the child' or children.
- 2.8 Statistics New Zealand, for instance, defines a family with a dependent child as one with a family member aged less than 18 years and not in full-time employment. At the same time, Statistics New Zealand calculates the child dependency ratio according to the population of children 0-14 years.⁶ Published official statistics prior to school leaving age being shifted to 16 years of age tended to use 0-14 years as the age category representing children.
- 2.9 Throughout the governmental and non-governmental sectors, the age categorisations used for administrative statistics vary. There is a blurring between those who might be categorised as children and those who might be considered young people. Apart from some customised tables commissioned from Statistics New Zealand, this report accepts the categorisation of data as it is presented by source agencies or publications. While this leads to a little fluidity around age boundaries presented in this report, it is a fair representation of New Zealand's ambivalence about the limits of childhood.

⁶ This is in line with international practice. The child dependency ratio is the number of people aged 0-14 years per 100 people aged 15-64 years.

NZ Children – A Scarce Resource into the Future

- 2.10 In the early 1960s around a third of the population was children aged 0-14 years.⁷ In the 2006 census the proportion had fallen to less than a quarter of the population (21 percent). By 2021⁸ the proportion of the population aged 14 years or less is likely to be around 18 percent. By 2061 the proportion of the population who are aged 14 years or less is expected to be in the region of 17 percent.⁹
- 2.11 Although the proportion of children in the population is expected to fall, this does not mean that the actual number of children in New Zealand will fall. However, the number of children in New Zealand will grow only slowly despite our overall population growth.
- 2.12 The 2006 census enumerated 888,300 children aged 0-14 years.¹⁰ Projections suggest that this number will increase to around 900,000 by 2013 with little variation thereafter but possibly growing to 920,000 in the period 2013-2061.¹¹
- 2.13 The children's population presents New Zealand society with an apparent contradiction. On one hand, the proportions of children are falling. Consequently, it might be expected that the focus of our services both through the market as well as through community and public service provision and funding might be expected to shift away from children to other population groups such as older people who will make up an increasing proportion of our population.
- 2.14 On the other hand, children will still make up a substantial population group. For instance, New Zealand's children in 2050 will constitute a population around four times the current size of the total population of Wellington City.

The Location of New Zealand Children

- 2.15 Fifty-three of 73 local authorities are likely to have fewer children (0-14 years) than they do currently. But some districts will have increased numbers of children between 2006 and 2031 including: Queenstown-Lakes District which will have an increase of 1,200 children; Selwyn District which will have an increase of 2,300 children; and, Manukau City which will have an increase of 25,500 children.¹²
- 2.16 Some local authorities will have higher numbers of 0-14 year olds in 2031. Ten local authorities are expected to have significantly higher proportions of children (0-14 years) in 2031 than the New Zealand population as a whole. They are:
- Manukau City - 22 percent of the population will be children;

⁷ Statistics New Zealand, 1998, *Children in New Zealand*, Statistics New Zealand, Wellington.

⁸ Unless otherwise stated Statistics New Zealand projections are those used in the text of projection commentaries and series five projections using medium fertility, medium mortality and some long-term migration gain.

⁹ Statistics New Zealand, 2009, *National Population Projections 2009 (base) – 2061*.

¹⁰ Statistics New Zealand, 2006, *Projected Population of New Zealand by Age and Sex, 2006 (base) – 2061*.

¹¹ Statistics New Zealand, 2009, *National Population Projections 2009 (base) – 2061*.

¹² Statistics New Zealand, 2006, *Subnational Population Projections: 2006(base)-2031 – Hot off the Press and Tables*.

- Papakura District - 22 percent of the population will be children;
- Waitomo District - 22 percent of the population will be children;
- Gisborne District - 22 percent of the population will be children;
- Porirua City - 21 percent of the population will be children;
- Waikato District - 21 percent of the population will be children;
- Opotiki District - 21 percent of the population will be children;
- Wairoa District - 21 percent of the population will be children;
- Rotorua District - 21 percent of the population will be children; and
- Kawerau District - 21 percent of the population will be children (Figure 2.1).

Ethnic Diversity of New Zealand's Children

2.17 New Zealand's children are already more ethnically diverse than adults in New Zealand and increasingly have multiple ethnic identities. A quarter of babies registered in 2007 were identified with more than one ethnic group. Only 13 percent of their mothers, however, reported a multi-ethnic identity.¹³

2.18 By contrast, the older person's population is, and will continue to be, strongly dominated by "European or Other". In 2006, 91 percent of those aged 65 years or more were "European or Other". That ethnic profile will still be apparent in 2026 where 82 percent of those aged 65 years or more are projected to be "European or Other" (Table 2.1).

Table 2.1 Ethnic Share of New Zealand Population by Age Group 2006-2026

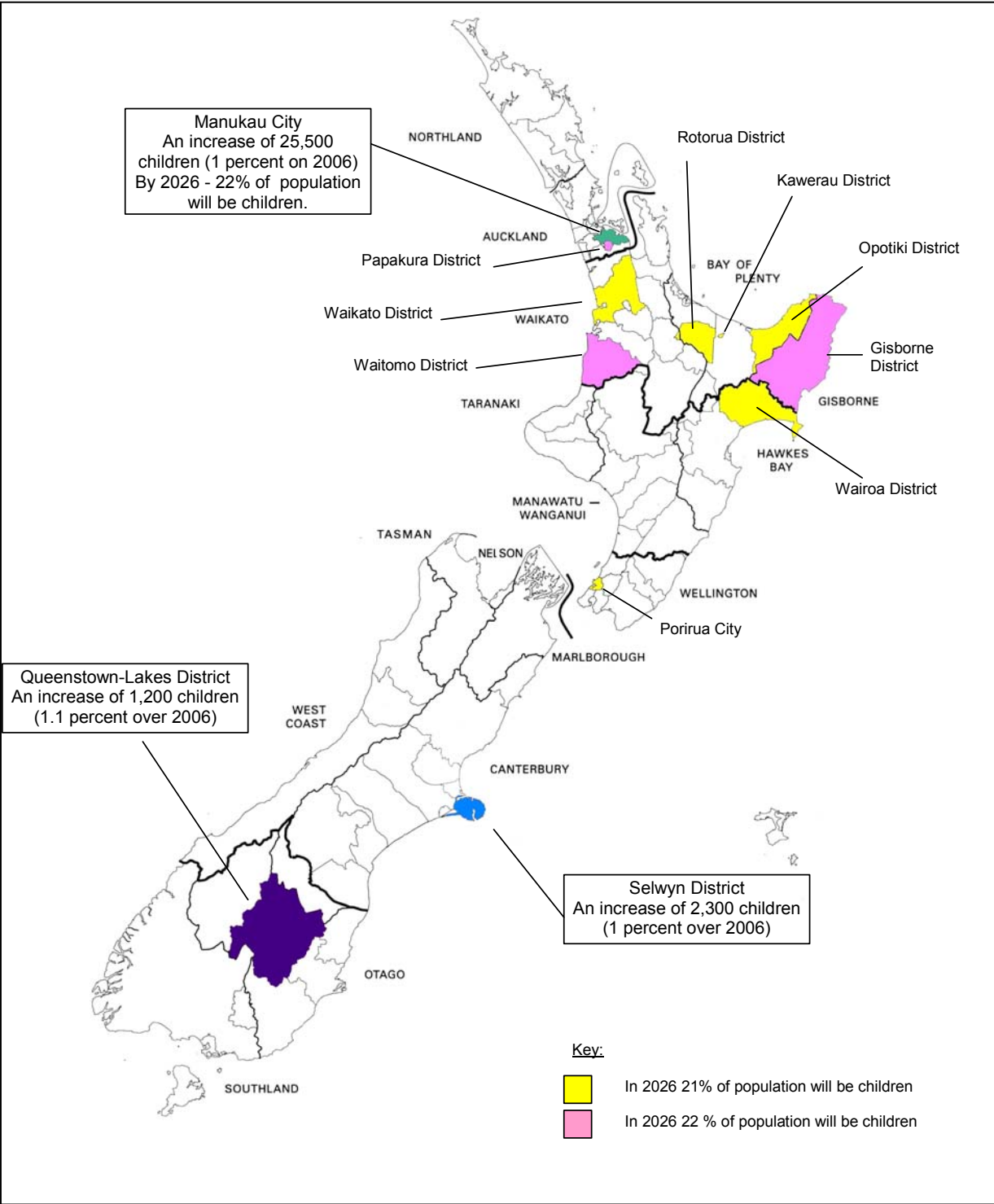
Age Group	Ethnic Share of New Zealand Population ¹⁴			
	European or Other ¹⁵	Maori	Asian	Pacific
2006 Base				
0-14 years	73	24	9	12
15-39 years	71	17	13	8
40-64 years	81	10	8	5
65 years or more	91	5	4	2
All ages	77	15	10	7
2016				
0-14 years	70	28	14	16
15-39 years	66	17	17	10
40-64 years	76	12	11	5
65 years or more	87	6	6	3
All ages	73	16	13	8
2026				
0-14 years	64	29	18	18
15-39 years	65	19	18	12
40-64 years	69	12	17	7
65 years or more	82	7	10	3
All ages	69	17	16	10

¹³ Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington.

¹⁴ Statistics New Zealand, 2006, *National Ethnic Population Projections 2006-base: Series 6 and Series 5*. People who identify with more than one ethnicity are included in each ethnic population with which they identify.

¹⁵ Includes New Zealander.

Figure 2.1 Growth Areas for New Zealand Children and Child Hotspots in 2031¹⁶



¹⁶ Statistics New Zealand, 2006, *Subnational Population Projections: 2006(base)-2031* – Hot off the Press and Tables

- 2.19 Over the next decade, we can expect to see more children who are members of New Zealand's ethnic minorities.
- 2.20 By 2026, the proportion of 0-14 year olds who identify as Maori is expected to increase from 24 percent in 2006 to 29 percent. The proportion of children from Asian ethnic groups is expected to double from 9 percent in 2006 to 18 percent in 2026. The proportion of 0-14 years who are from a Pacific ethnic group is likely to also be around 18 percent in 2026 although the increase is not as great as for Asian children, having already been 12 percent of children in the 2006 census.
- 2.21 By way of contrast, the proportion of children falling into the "European or Other" ethnic category is expected to fall from well over two thirds of 0-14 year olds in 2006 to less than two thirds of children in 2026. That is, from 73 percent of children in 2006 to 64 percent of children in 2026.¹⁷

The Households and Families of New Zealand's Children

- 2.22 2006 census data suggests that there were around 505,560 households that clearly had dependent children aged 0-17 years. That is, 34.8 percent of New Zealand's 1.45 million households. Some of these households had more than one family residing in them.¹⁸
- 2.23 The number of families in New Zealand is projected to grow from 1.17 million in 2006 to 1.44 million in 2031. That 23 percent increase, however, is driven by a substantial increase in couples. Couple only families are expected to increase by 56 percent between 2006 and 2031 compared to a 29 percent increase in one-parent families and a numerical decrease in the number of two-parent families from 481,000 in 2006 to 425,000 in 2031.¹⁹
- 2.24 Families in which both parents and children reside are of two types. Firstly, families with mature children. Second, families in which there are dependent children.
- 2.25 Statistics New Zealand classifies families with family members not in full time employment aged 0-18 years as families with dependent children. Statistics New Zealand projections for the growth of families with dependent children suggests some fluctuation in family numbers between 2006 and 2031 with a very minor net increase by 2031 of around 1,000 families.
- 2.26 But while the aggregate number of families with dependent children is stable, projections suggest that the profile of family types will change considerably. There is a substantial projected fall in the number of two-parent families with dependent children and an increase in the number of one-parent families over the period 2006 to 2031.²⁰

¹⁷ Statistics New Zealand, 2006, *National Ethnic Population Projections: 2006 (base) – 2026*.

¹⁸ This is probably an under-estimate. All households with children of unknown age are excluded.

¹⁹ Statistics New Zealand, 2006, *National Family and Household Projections: 2006 (base)–2031*

²⁰ Statistics New Zealand, 2006, *National Family and Household Projections: 2006 (base)–2031*

- 2.27 The projected fall of 47,000 fewer two-parent families with dependent children and the projected increase of 47,000 more one-parent families with dependent children means that in 2031:
- Almost two-thirds (62 percent) of families with dependent children will be two-parent families compared to 71 percent in 2006;
 - 23 percent more children will be in one-parent families in 2031 compared to 2006; and,
 - 6 percent fewer children will be in two-parent families in 2031 compared to 2006.

Vulnerability and New Zealand's Children

- 2.28 The status of New Zealand's children has been the subject of a number of reports in the last few years including:
- The Ministry of Social Development's 2008 report – *Children and Young People: Indicators of Wellbeing in New Zealand*.
 - Fletcher and Dwyer's 2008 report – *A Fair Go for All Children: Actions to Address Child Poverty in New Zealand*.
 - The national youth health and wellbeing survey conducted by the University of Auckland in 2007 – *Youth '07 The Health and Wellbeing of Secondary School Students in New Zealand: Initial Findings*.²¹
- 2.29 The widespread concern around children's wellbeing reflects the fundamental reality of children's lives. That is, that they are inherently vulnerable. They have little decision-making power or independent access to resources. They are physiologically and psychologically vulnerable to the social and bio-physical conditions in which they live. Damage done to children because they are not protected from socio-environmental risks tends to result in long-term impairment and unfulfilled potential across their whole life course.²²
- 2.30 But while all children are vulnerable, some children are more vulnerable than others. For those children, their quality of life while children, their life chances, and the opportunities to become productive adults can be significantly constrained.
- 2.31 The sets of children that are the most vulnerable include: children in low income and poorly resourced families; children with disabilities; children whose families are marginal to New Zealand's dominant cultural groups (ethnic minorities, new settlers and refugees); and children who are detached from their families or for whom their families are not safe. This section of the report provides a brief summary of the situation of children in those conditions drawing on a range of reported data.

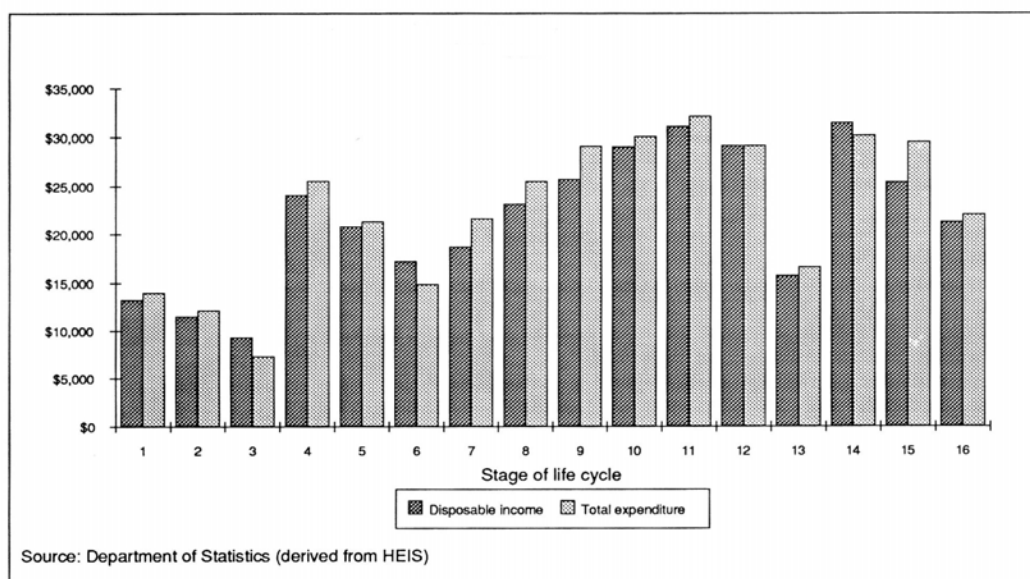
²¹ Adolescent Health Research Group, 2008, *Youth 07: The Health and Wellbeing of Secondary School Students in New Zealand. Initial findings*. The University of Auckland, Auckland; Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington; Fletcher, M., and Dwyer, M., 2008, *A Fair Go for All Children: Actions to Address Child Poverty in New Zealand*. A Report for the Children's Commissioner and Barnardos, Wellington.

²² Belli, C., Bustreo, F., and Preker, A., 2005, 'Investing in children's health: what are the economic benefits?' *Paolo Bulletin of the World Health Organization* [October] 83 (10).

Children in Low Income Families

2.32 It has long been a feature of New Zealand life that children tend to be born into families with the least net resources. Two decades ago it was demonstrated that household spending tended to exceed household income nationally. That tendency was most pronounced among young couples with children and sole parents (Figure 2.2).

Figure 2.2 Household Disposable Income and Total Spending 1985/86²³



Key: Households' stage of life cycle

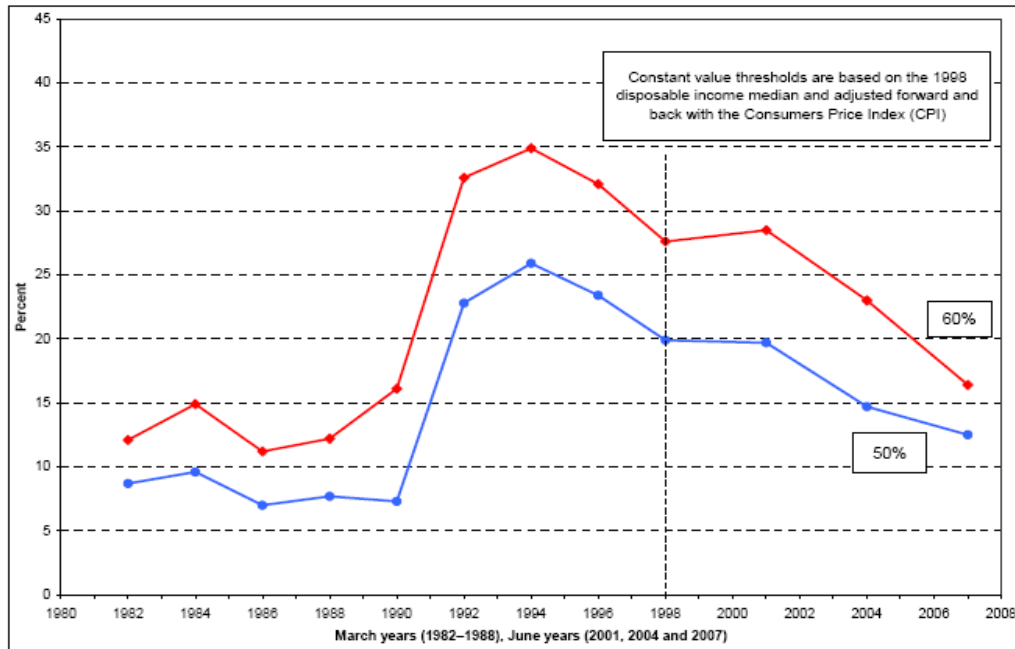
Single person	Couple (age of female)	Couple with children (age of female)	
1 15-39	4 15-39	7 <30	13 Sole parent
2 40-59	5 40-59	8 35-39	14 Other family
3 60+	6 60+	9 30-34	15 Non-family
		10 40-44	16 All households
		11 45-49	
		12 50+	

2.33 That pattern of lower incomes for families with dependent children has persisted. In 1986, 11 percent of dependent children lived in households with less than 60 percent of median household incomes. By 1995, after significant changes in family support and declining employment and labour force participation, 35 percent of children lived in households with incomes below the 60 percent threshold of median household incomes.

2.34 By 2007, the proportion of dependent children in low income families had reduced to 16 percent (Figure 2.3).

²³ Snively, S. et.al., 1990, *Who Gets What? The Distribution of Income and Wealth in New Zealand*, New Zealand Planning Council, Wellington.

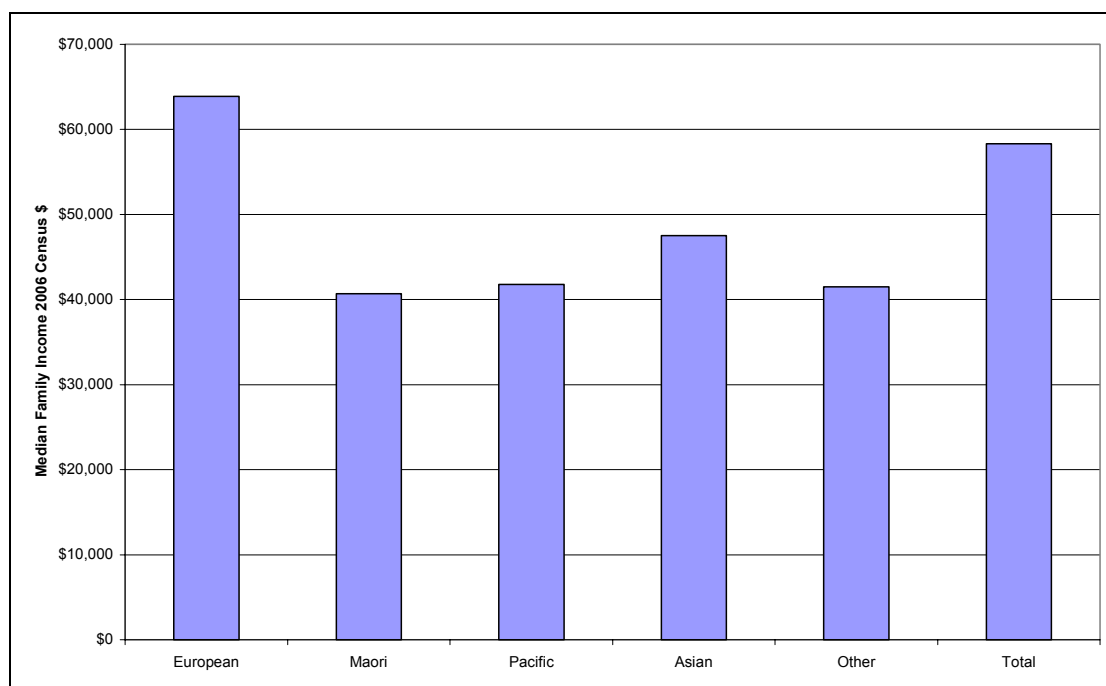
Figure 2.3 Proportion of Dependent Children Under 18 Years with Net-of-Housing-Cost Household Incomes Below Selected Thresholds²⁴



- 2.35 The exposure of dependent children to low family incomes is related to family structure, ethnicity and, in the case of one-parent families, the sex of the parent. A recent Ministry of Social Development report on the wellbeing of children notes that the median income of families with dependent children in New Zealand was found to be \$58,300 in the 2006 census. But the median family income for “European” families was \$63,900 in 2006 compared to \$40,700 for Maori families with dependent children.
- 2.36 As Figure 2.4 shows, children in New Zealand European families are in families with considerably higher family incomes than families in other ethnic groups. Both Maori and Pacific families with dependent children are particularly vulnerable to low incomes.
- 2.37 Two-parent families with dependent children also show higher median incomes than one-parent families. The median income for two-parent families with dependent children was \$69,900 in 2006 compared to the median income of \$23,800 for one-parent families with dependent children.

²⁴ Figure from Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington.

Figure 2.4 Median Family Income of Families with Dependent Children by Ethnicity – 2006 Census ²⁵



2.38 Table 2.2 shows that the median income of two-parent families with dependent children is around three times as high as one-parent families. Table 2.2 also shows that the variation associated with ethnicity is by no means as pronounced among one-parent families as the variation around ethnicity among two-parent families with dependent children.

2.39 Finally, one-parent families with dependent children headed by men had a median income in 2006 of \$31,900 compared to the median income of \$23,000 for one-parent families headed by women (Table 2.2).

Table 2.2 Median Family Incomes by Family Type & Ethnicity of Child 2006²⁶

Ethnicity of Child ²⁷	Family Type				
	One-parent (father)	One-parent (mother)	One-parent (total)	Two-parent	Total
European	\$36,186	\$24,300	\$25,200	\$75,600	\$63,900
Maori	\$25,200	\$21,100	\$21,500	\$61,100	\$40,700
Pacific	\$27,100	\$21,000	\$21,600	\$57,300	\$41,800
Asian	\$26,600	\$20,900	\$21,600	\$55,400	\$47,500
Other	\$24,000	\$21,300	\$21,500	\$54,500	\$41,500
Total	\$31,900	\$23,000	\$23,800	\$69,900	\$58,300

²⁵ Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand*, Ministry of Social Development, Wellington. Based on data from Ministry of Social Development 2008.

²⁶ Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand*, Ministry of Social Development, Wellington. Based on data from Ministry of Social Development 2008. Source Statistics New Zealand unpublished census data.

²⁷ Children identified with more than one ethnic group are counted once in each group reported. Children identifying as 'New Zealander' are included in the European ethnic group.

- 2.40 Despite the reduction in the proportion of children exposed to low incomes since the mid-1990s, compared to almost all other countries in the OECD, New Zealand has a considerable proportion of families under the poverty threshold; that is, living in families with incomes less than half of the prevailing median household equivalent income in New Zealand (Table 2.3).

Table 2.3 Dependent Children Aged 0-17 years in Household with Less than 50% of Median Household Equivalent Incomes – An International Comparison²⁸

Countries	Percent of Children
Denmark	2.4
Finland	3.4
Norway	3.6
Sweden	3.6
Belgium	6.7
Switzerland	6.8
Czech Republic	7.2
France	7.3
Netherlands	9.0
Germany	10.9
OECD Mean	11.3
Australia	11.6
Greece	12.4
Hungary	13.1
Austria	13.3
Canada	13.6
Japan	14.3
Poland	14.5
Portugal	15.6
Spain	15.6
Ireland	15.7
Italy	15.7
United Kingdom	16.2
New Zealand	16.3
United States	21.7

- 2.41 Low income households and families tend to cluster in certain places. An analysis of hospital births shows that mothers with newborn babies tend to be over-represented in areas in which households with the least resources reside. In 2005, 30 percent of birth mothers resided in an area defined by the 2001 NZ Deprivation Index as showing highest levels of deprivation.²⁹

²⁸ UNICEF, 2007, 'Child Poverty in Perspective: an overview of child wellbeing in rich countries', *Innocenti Report Card 7*, UNICEF Innocenti Research Centre, Florence.

²⁹ Crampton, P., Salmond, C., Kirkpatrick, R., 2004, *Degrees of Deprivation in New Zealand: An Atlas of Socioeconomic Difference* 2nd Edition, David Bateman Ltd, Auckland.

Children with Disabilities

- 2.42 In 2006, 90,000 children aged 0-14 years had a disability; that is around 10.4 percent of the 0-14 year old population. Of those, over half had been disabled from birth. The extent to which disability prevalence among children, as well as adults, will increase is much debated in the international literature. However, in general it is expected that both prevalence will increase and the longevity of dealing with a disability will increase. That is, children with disabilities are likely to have longer lives.³⁰
- 2.43 Both the prevalence of disability and longer durations dealing with disability are important given that disability has profound implications for income, employment and housing as well as exposure to health costs and unmet health needs. In the 2006 census, for instance, it was reported that 15.9 percent of children with disabilities had unmet health needs. For those children their ability to optimise their life chances may be even more compromised.³¹

Maori Children

- 2.44 By 2026, the Maori population in New Zealand is expected to increase to 820,000. This is an increase of 200,000 from 620,000 in 2006 and constitutes a shift from 14.9 percent of the population in 2006 to 16.0 percent in 2026. That increase is driven largely by birth rates and natural increase. In the period 2005-2007 the Maori total fertility rate was 2.8 births per woman compared to 1.9 births per woman for the "European and Other" population.
- 2.45 The Maori population in 2026 will be relatively youthful with a median age of 25.3 years compared to around 39 years for New Zealand's population as a whole. Maori children's representation in the Maori population will decline slightly from 34 percent in 2006 to 32 percent in 2026. However, as it has already been noted, the numbers of Maori children will increase and they will make up a greater proportion of all children in New Zealand.
- 2.46 Maori children tend to be vulnerable to a range of social and economic burdens that can inhibit their potential and may expose them to poor housing. In particular, Maori children are over-represented among: families with low incomes; children who do not have at least one parent in employment; and disabled children.
- 2.47 Moreover, despite a very significant 43 percent fall in Maori infant mortality rates between 1996 and 2005, the Maori infant mortality rate in 2005 of 6.7 deaths per 1,000 live births still exceeds the rate for other groups in New Zealand except Pacific people.³²

³⁰ Saville-Smith, K., James, B., Fraser, R., Ryan, B., Travaglia, S., 2007, *Housing and Disability: Future Proofing New Zealand's Housing Stock for an Inclusive Society*, CHRANZ, Wellington.

³¹ Belli, Bustreo and Preker's 2005 analysis of investing in children's health suggests that it "is a potentially valuable economic investment" but does not directly consider the net return on disabled children. Belli, C., Bustreo, F., and Preker, A., 2005, 'Investing in children's health: what are the economic benefits?' *Paolo Bulletin of the World Health Organization* [October] 83 (10).

³² That clustering effect has been well mapped and represented in the NZ Deprivation Index (NZDep). Cited Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand*, Ministry of Social Development, Wellington. The Maori infant mortality rate in 1996 was 11.6 deaths per 1,000 live births. In 2005 the infant mortality rate for Pacific people was 6.9 deaths per 1,000 live births. For other ethnic groups the infant mortality rate in 2005 was 3.9 deaths per 1,000 live births.

- 2.48 Sixty-three percent of Maori children were fully immunised by the age of two years. This, however, is the lowest immunisation rate of all major ethnic groups in New Zealand.

Pacific Children

- 2.49 A considerable proportion (34 percent) of the Pacific population will be aged 0-14 years in 2026, although this is a reduction on the 37 percent of the Pacific population that was aged less than fifteen years in 2006. It is forecasted that the numbers of Pacific children will increase from 110,000 in 2006 to 164,000 in 2026.³³ Like Maori children, Pacific children are vulnerable because of their: concentration in areas with higher levels of deprivation; membership of families with very low incomes; families in which no parent is employed; lower levels of participation in early childhood education;³⁴ and relatively high rates of dependent children living with a sole parent.³⁵

New Settler and Refugee Children

- 2.50 Migration has been a strong driver of population increase in New Zealand. Over the two decades 1986 to 2007, there was a net gain of around 62,000 children. This has resulted in 11 percent of children in the 2006 census having been born overseas. The largest single proportion (30 percent) of those children had been born in Asian countries. Twenty-three percent of children born overseas were born in the United Kingdom and Ireland.
- 2.51 The life chances of new settler children reflect, in part, both their country of origin and the associated resources that they or their families have at their disposal in New Zealand. Broadly, new settlers can be divided into three groups. Those are:
- New settlers who come through the Skilled/Business stream.
 - New settlers who enter New Zealand through the Family or Humanitarian streams.
 - New settlers who come to New Zealand as refugees.

³³ Statistics New Zealand, 2006, *National Ethnic Population Projections: 2006 (base) – 2026, Series 6*.

³⁴ In 2007, 84 percent of Pacific children participated in early childhood education compared to 98 percent of New Zealand European children. However, participation rates for Pacific children are increasing more rapidly than for New Zealand European children. See Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand*, Ministry of Social Development, Wellington.

³⁵ Although it should be noted that sole parents may be living in extended families, and through that accessing support.

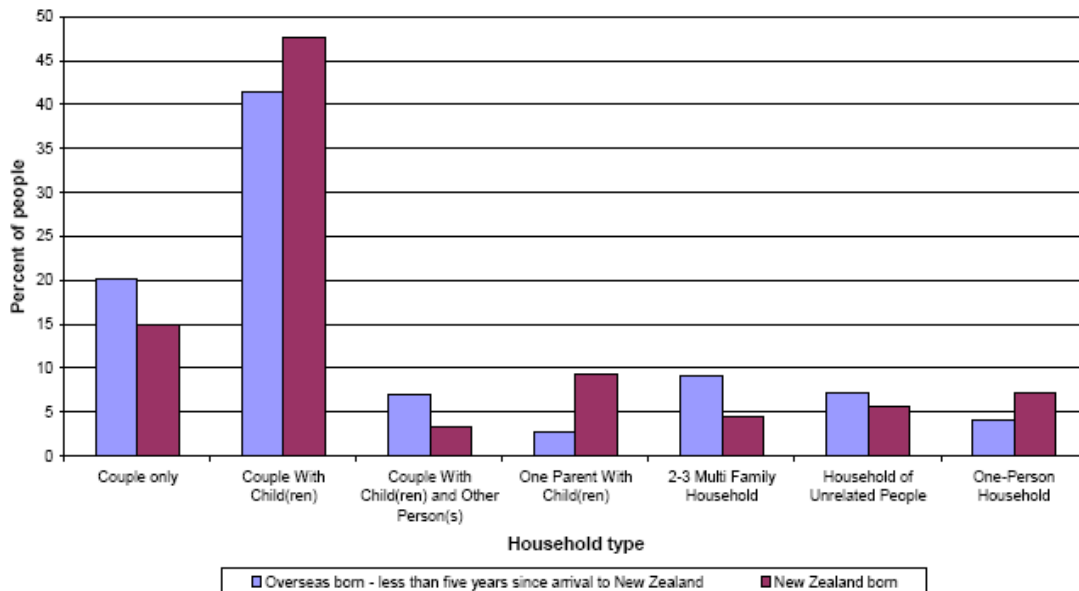
2.52 The first of these groups is most likely to be well resourced both in relation to wealth and income and in relation to skills. The second group tends to have the support of their families or sponsors. The quota refugees, however, are most likely to have few social or economic resources. They also can have, as can those arriving under the Family or Humanitarian streams, difficulties with English language. In addition, refugee families and individuals can also have psychological difficulties associated with the traumatic events that led to their refugee status in the first place.³⁶ The numbers of people coming into New Zealand in 2008/09 by each settlement stream are set out in Table 2.4.

Table 2.4 Residence Approvals by Settlement Stream: 2008/09 Financial Year³⁷

Stream	People approved	% of NZ Residence Programme
Business/Skilled	28,547	62
Uncapped Family Sponsored Stream	8,946	19
Parent Sibling Adult Child Stream	5,100	11
International/Humanitarian	3,504	8
Total	46,097	100

2.53 There are considerable difficulties in establishing the number of children in New Zealand who are new settlers and refugees. However, it is notable that new settlers in the 25-44 year age group recently migrated to New Zealand are more likely to live in couple with children or multi-family households than New Zealand born people in the same age group (Figure 2.5).³⁸

Figure 2.5 Household Type by People Aged 25-44 for New Zealand Born and Recent Migrants 2006



³⁶ Strategic Social Policy Group, 2008, *Diverse Communities: Exploring the Migrant and Refugee Experience in New Zealand*, Ministry of Social Development, Wellington; McMillian, N., and Gray, A., 2009, *Long-term Settlement of Refugees: An Annotated Bibliography of New Zealand and International Literature, Quota Refugees Ten Years On Series*, Department of Labour, Wellington.

³⁷ IMSED, 2009, *Monthly Migration Trends July2008-June2009*, Department of Labour, Wellington.

³⁸ Strategic Social Policy Group, 2008, *Diverse Communities: Exploring the Migrant and Refugee Experience in New Zealand*, Ministry of Social Development, Wellington.

- 2.54 In the 2006 census 10.9 percent of people born overseas were children aged 0-14 years compared to 24.9 percent of people born in New Zealand (Table 2.5).³⁹

Table 2.5 Age Distribution (%) of the New Zealand Population by Birthplace 2006

Birthplace	0-14 years	15-24 years	25-44 years	45-64 years	65 years and over
Australia	21.9	18.9	28.1	20.9	10.2
Pacific	9.8	13.4	39.6	28.7	8.6
UK & Ireland	7.9	4.7	26.9	33.0	27.6
North-East Asia	9.5	29.8	35.6	18.7	6.4
Southern Asia	12.5	14.2	44.0	22.2	7.1
Southern and East Africa	17.2	18.3	36.2	23.3	5.0
Total Overseas	10.9	14.5	33.8	26.5	14.4
New Zealand	24.9	14.0	26.5	23.0	11.6

Children Detached from Families and/or in Unsafe Conditions

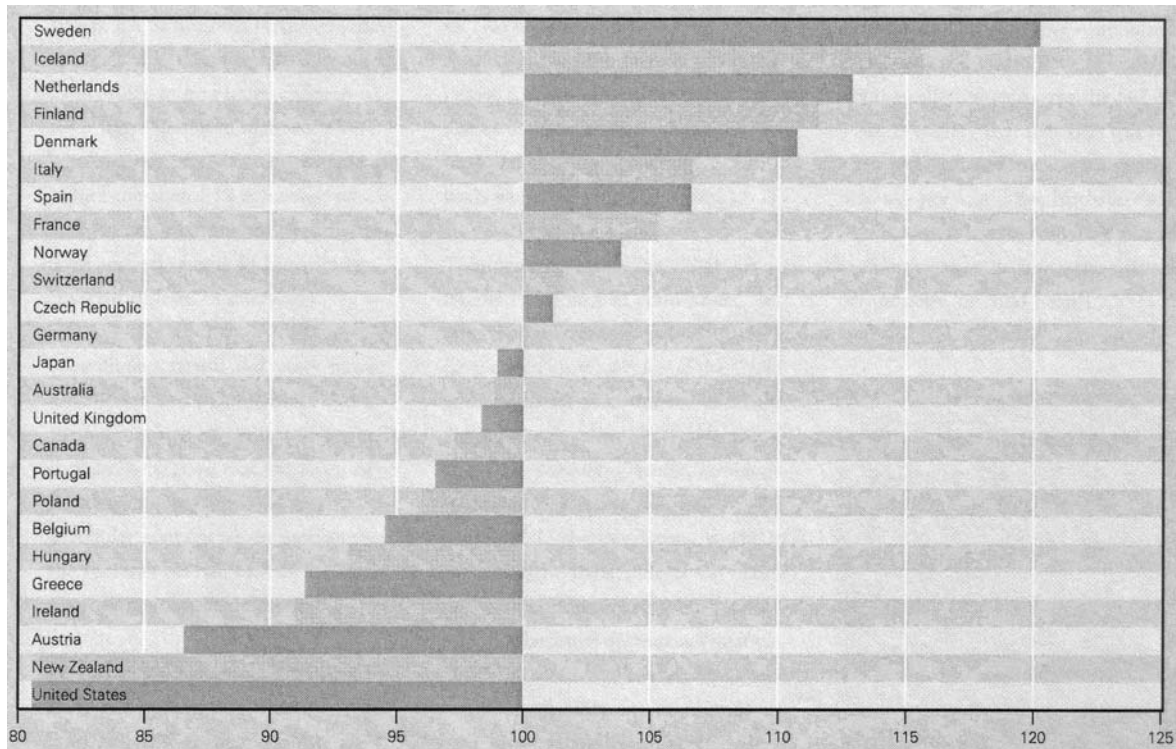
- 2.55 Families are the most desirable context in which children are socialised and cared for. But not all families can or do provide positive and protective environments for children. Some children have become detached from their families. Other children have been victimised by their families or the people who have the responsibility for caring for them. Children can also be exposed to behaviours that are physically and/or psychologically dangerous by their families or caregivers.
- 2.56 Compared with most OECD countries, New Zealand rates poorly on the UNICEF health and safety index for children and adolescents. As Figure 2.6 shows, New Zealand's health and safety score for children and adolescents only better the United States and is considerably below the OECD average.⁴⁰
- 2.57 The UNICEF rating of OECD countries against its health and safety index must be treated with some care. It is always difficult to establish the prevalence of children in unsafe situations; children who are not adequately protected; children who are neglected; or children who become detached from their families. In New Zealand those problems are exacerbated by current reporting of wellbeing indicators. Typically those indicators either do not distinguish between children and young people, or they do not capture the range of experiences of children 0-14 years.⁴¹

³⁹ Strategic Social Policy Group, 2008, *Diverse Communities: Exploring the Migrant and Refugee Experience in New Zealand*, Ministry of Social Development, Wellington.

⁴⁰ UNICEF, 2007, 'Child Poverty in Perspective: an overview of child wellbeing in rich countries', *Innocenti Report Card 7*, UNICEF Innocenti Research Centre, Florence.

⁴¹ This is sometimes because wellbeing indicators are based on self-report assessments of safety, exposure to violence and attachment within families and self-reporting in surveys tends to be restricted to those aged 12 years or more.

Figure 2.6 OECD Countries Comparative Score for Child Health and Safety



2.58 The reported incidence of deaths arising from unintentional or intentional injuries to New Zealand children has been falling since the 1980s, albeit with some upward fluctuations. In 2005, 80 children died of unintentional injury, while 36 children died of assaults in the five years to 2005. The data presented here, consequently, is somewhat fragmentary in nature. It focuses on issues around children’s attachment to their families, their safety and the extent to which they are exposed to undesirable activities within their homes.

Detachment and Disengagement

2.59 There are indications that a significant proportion of children are vulnerable to disengagement from their extended families and/or their parents. For some children, even when they see themselves as loved by their parents, there is a sense of not being able to spend enough time with them.

2.60 In 2001, for instance, less than two thirds of 12-14 year olds reported that they got enough time with their parents in most weeks. Among 12-13 year olds 65.4 percent reported doing so. Among 14 year olds, only 62.8 percent of children reported enough contact with their parents.⁴²

⁴² Adolescent Health Research Group, 2008, *Youth 07: The Health and Wellbeing of Secondary School Students in New Zealand. Initial findings*. The University of Auckland, Auckland.

- 2.61 This is consistent with the findings of the qualitative evaluation of the Domestic Benefit Reforms. That evaluation found that one of the great tensions for sole parents about entering the workforce was around being able to spend time with their older children.⁴³
- 2.62 Some children also become separated from their parents and reside elsewhere either temporarily or for extended periods. Numbers are difficult to establish and those that do exist probably under-estimate prevalence. There is international evidence that many children that have to leave parental care are informally cared for by members of the extended family.⁴⁴
- 2.63 The number of older kin caring for children continues to increase in New Zealand, reflecting an international trend. Kinship care occurs both formally (through the protection of the child welfare system) and informally (without the involvement of Child Youth and Family). Those in informal arrangements are not covered by statistics, therefore the exact number of children being cared for by kin in New Zealand is not known. Worrall estimates that there are more than 10,000 children in kin/whanau care.⁴⁵
- 2.64 Even where there is formalised care provision, records of the numbers of children detached from their parents is fragmentary, however:
- Child Youth and Family (CYF) report that at 30 June 2009, 4,289 children aged 0-14 years were in placements. This is a 'point at time figure', and, consequently, is the minimum of children in CYF placements over the whole 2008/09 year.⁴⁶
 - Barnardos report that 268 children and young people accessed foster care over the June ended 2009 year.⁴⁷
 - IHC provide permanent residential care to about 82 children and young people aged 0-17 years.⁴⁸
 - 7,773 Unsupported Child's Benefits or Orphan's Benefits were issued in 2008/09 to assist with the costs associated with caring for 10,672 0-19 year olds who were not cared for by their parents. Seventy percent of these are aged under 14 years.⁴⁹
- 2.65 In addition, the number of children whose non-parental carers are being assisted through an Unsupported Child's Benefit or an Orphan's Benefit has been gradually increasing (Figure 2.7).

⁴³ Saville-Smith, K., and James, B., 2001, *Qualitative Evaluations of the Shorter-Term Outcomes of the DPB/WB Reforms*, Prepared for the Labour Market Policy Group, Department of Labour and the Ministry of Social Policy.

⁴⁴ http://www.aarp.org/families/grandparents/raising_grandchild/a2004-09-01-grandparents-housing_issues.html; Whitley, D. and Kelley, S., nd, *Grandparents Raising Grandchildren: a call to action*. Administration for children and families Region IV Department of Health and Human Services, U.S.A.

⁴⁵ Worrall, J., 2009, *Grandparents and Whanau/Extended Families Raising Kin Children in Aotearoa/New Zealand A View Over Time* Research report for the Grandparents Raising Grandchildren Trust.

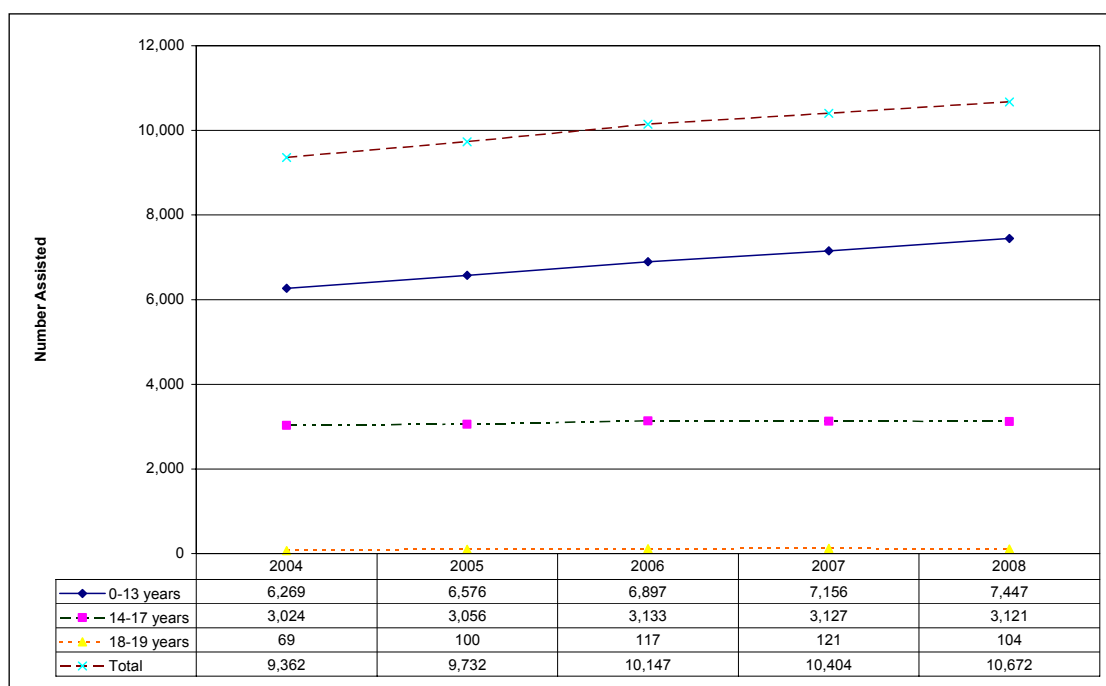
⁴⁶ CYF data.

⁴⁷ Data supplied by Barnardos.

⁴⁸ Data supplied by IHC.

⁴⁹ CYF data.

Figure 2.7 Numbers of Children Covered by an Unsupported Child's Benefit or an Orphan's Benefit Year Ended 30 June 2004-2008⁵⁰



- 2.66 It is generally agreed that those figures do not account for the numbers of children in foster care. Overall, the New Zealand Family and Foster Care Federation estimates that on any given night somewhere between 15,000-20,000 children may be in foster care situations.⁵¹ While an estimate based on experiential judgement, those numbers are not inconsistent with the available fragmentary administrative data from central government and community agencies.
- 2.67 For some children disengagement from families is manifest in transience and unstable conditions characterised by frequent moves from household to household.
- 2.68 Data on residential movement in a small provincial North Island town showed that between 2004 and 2006 just over one-quarter of those under 18 had left the 40 households involved in the study.⁵² A few children had also come to live in those households over that period. In the same study, interviews and focus groups with local social service providers and residents showed that children's and young people's movement was widespread. There were examples of children choosing to shift around the households of extended family members or friends.

⁵⁰ CYF data.

⁵¹ Tony Saxon, General Manager of the NZ Family & Foster Care Federation, pers com.

⁵² James, B., 2008, 'What happens to research? Responses to a project on the residential movement of children and young people', *Social Policy Journal of New Zealand*, 33:95-109.

- 2.69 Family decisions about placing children in another household also appeared to be relatively common and not confined to any one ethnic group. A change of residence was explained as benefiting the child (eg. by enabling them to attend a chosen school, providing more space and a quiet environment, or a safer and more supportive environment). Local social service organisations noted an increasing trend of children moving in with grandparents for a variety of reasons. Such decisions did not involve Child Youth and Family. Service providers within the community expressed concerns about continuity of care of children in families that moved around or stayed only relatively short periods of time in the area. Providers also said that monitoring the care of children moving from one home to another within the area was difficult.
- 2.70 Further research was done in that community on the movement of children and young people aged 0-17 years receiving CYF services⁵³ over the period 2001-2003. In all this comprised 363 individuals. An analysis of CYF data for the area showed that while over half of those clients did not move over the period, it is clear that a substantial minority of those children and young people moved frequently. Over the three-year period: 46 percent moved at least once and 15.4 percent moved three or more times. Twenty clients had multiple moves in and out of the area over the period. The median average length of residence at an address in the community was 15.5 weeks.⁵⁴
- 2.71 The Ministerial Review of the Department of Child, Youth and Family Services in 2000 showed that the movement of children and young people is a fundamental factor determining the quality of their care and protection.⁵⁵ The review reported that the average number of placements for any child at that time was 3.1 per year. The CYF Baseline Review gave further evidence of high levels of movement among children in care, reporting that, on average, children in CYF care spent 2.5 years in care and experienced 10 different placements during their time in care. The potentially detrimental effects were emphasised: "Care drift is known to be associated with significant negative child outcomes."⁵⁶ The introduction of the Permanency Policy in 2006 was aimed at establishing an enduring living arrangement for the child or young person that promoted their wellbeing.

Being Unsafe

- 2.72 Children are vulnerable to both intentional and unintentional injuries. Exposure to undesirable behaviours by others, even when not directed to or victimising the child directly, such as violence, substance abuse and criminality are also problematic. Behaviours modelled within families and households can impact on not only the immediate performance of children in health and education, but, through socialisation effects, can have long term implications for future behaviours.

⁵³ This included those children placed with caregivers as well as other children receiving CYF services.

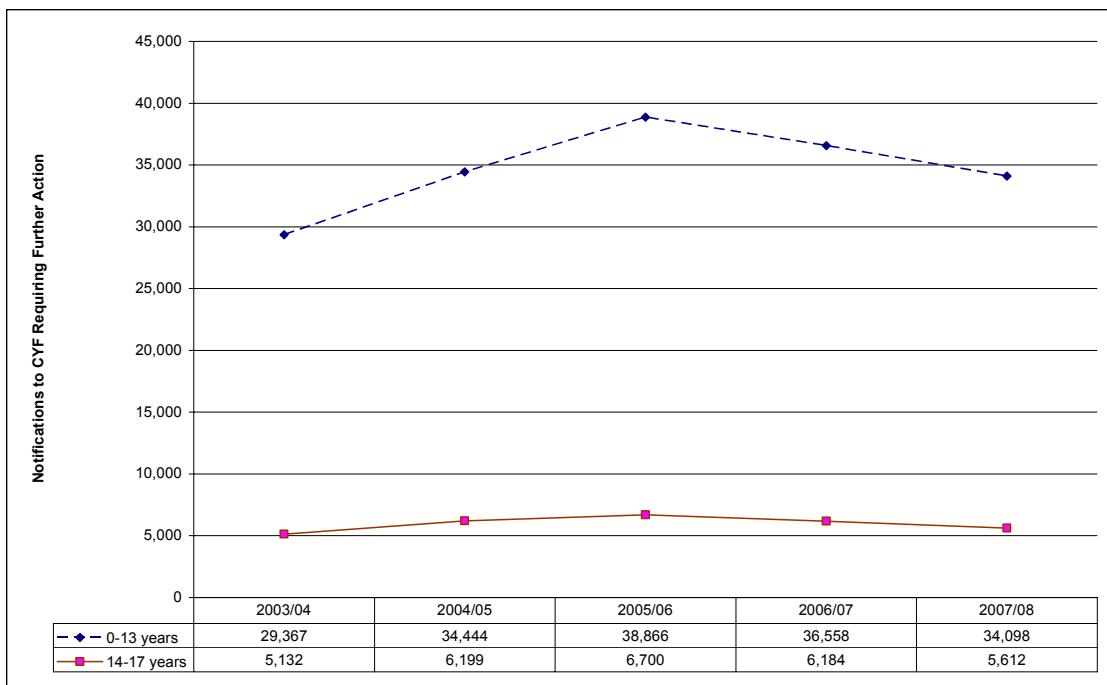
⁵⁴ James, B., 2008 'What happens to research? Responses to a project on the residential movement of children and young people', *Social Policy Journal of New Zealand*, 33:95-109.

⁵⁵ Brown, M., 2000, *Care and Protection is about Adult Behaviour: The Ministerial Review of the Department of Child, Youth and Family Services*. Report to the Minister of Social Services and Employment, Wellington.

⁵⁶ Ministry of Social Development, Child, Youth and Family, The Treasury, 2003, *Report of the Department of Child, Youth and Family Services First Principles Baseline Review*, Department of Child, Youth and Family Services, Wellington.

- 2.73 In the year 2000, a youth survey found that 5.2 percent of 12-13 year olds saw an adult hitting or hurting another adult in their home. In addition, 6.5 percent of 14 year olds had a similar experience, while 16.9 percent of 14 year olds saw an adult hit or hurt a child. About the same proportion (17.1 percent) of 13 year olds saw an adult hit or hurt a child.⁵⁷
- 2.74 National Women’s Refuge, Police and CYF data all suggest that some children see persistently violent behaviour within their homes.
- Over 2,000 children aged 0-16 years accompanied their mothers to women’s refugee houses in their calendar year 2008.⁵⁸
 - In 2006, around 12,107 children accessed a range of Women’s Refuge services.⁵⁹
 - Police record around 12,000 family violence assaults each year.⁶⁰
 - In 2007/08 over 34,000 notifications to CYF required further action in relation to children aged thirteen years or less (Figure 2.8).⁶¹

Figure 2.8 CYF Notifications Requiring Further Action 2004-2008



⁵⁷ Data from Youth 2000 reference in Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand*, Ministry of Social Development, Wellington.

⁵⁸ Data supplied by the National Collective of Women’s Refuges.

⁵⁹ Warren, J., 2008, *Housing Analysis for Target Groups with High and Complex Needs: Background Discussion*. Report prepared for Housing New Zealand Corporation.

⁶⁰ Warren, J., 2008, *Housing Analysis for Target Groups with High and Complex Needs: Background Discussion*. Report prepared for Housing New Zealand Corporation.

⁶¹ CYF data from MSD. More than one notification may apply to a single child.

- 2.75 Clearly, then, hospitalisation data (which suggest that around 116 children annually are hospitalised as a result of assault)⁶² and child mortality data (which show a declining rate of intentional child deaths⁶³) represent only a very small proportion of children confronting violence in their daily lives and in the households in which they live.⁶⁴
- 2.76 In addition, there is evidence to suggest that there are children who are not necessarily persistently victimised within their homes but are exposed to gang activities, drug-making or other criminality. Again it is difficult to estimate the numbers involved.
- 2.77 The Longitudinal Child Health and Development Study suggests that around 9 percent of young people were exposed to wide ranging and persistent adversity during childhood.⁶⁵ A recent study of at risk and vulnerable young people (12-24 year olds) suggests that around 9.3 percent of these young people are exposed to some form of criminality within their homes.⁶⁶
- 2.78 It is not unreasonable to assume that those young people have been exposed to similar conditions as children. If that is the case, this would suggest that around 6,771 children aged 0-14 years old who may not be victims of violence or sexual abuse but may be exposed to gang activities, drug-making or other criminality in their homes.

3. HOUSING & CHILDREN IN NEW ZEALAND

- 3.1 This section describes the experiences of children in the current housing market and their likely experiences into the future if current conditions and trends continue as perceived and articulated by stakeholders in the stakeholder workshops.
- 3.2 Those workshops, qualitative as they were in nature, were not intended to quantify the experiences of New Zealand children. Paragraphs 3.9 to 3.10 simply present an overview of workshop participants' views. Those views are then placed in the context of New Zealand's research and statistical data on New Zealand's housing stock, housing access and children's housing conditions.

⁶² Warren, J., 2008, *Housing Analysis for Target Groups with High and Complex Needs: Background Discussion*. Report prepared for Housing New Zealand Corporation.

⁶³ Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington.

⁶⁴ Saville-Smith, K., James, B., Warren, J., and Fraser, R., 2008, *Access to Safe and Secure Housing for At Risk and Vulnerable Young People*, CHRANZ, Wellington.

⁶⁵ Fergusson, D., Horwood, L., 2003, 'Resilience to childhood adversity: results of a 21 year study'. In: Luthar, S., (ed) *Resilience and Vulnerability: Adaptation in the Context of Childhood Adversities*, Cambridge University Press.

⁶⁶ Saville-Smith, K., James, B., Warren, J., and Fraser, R., 2008, *Access to Safe and Secure Housing for At Risk and Vulnerable Young People*, CHRANZ, Wellington.

Stakeholder Workshops

- 3.3 The housing solutions workshops with key stakeholders in Component 3 were, where some stakeholders were unable to attend, expanded to include a set of interviews. The intention was to conduct ten workshops. The workshops were designed to identify:
- the sort of housing stakeholders believed that children need;
 - the critical trends and issues that stakeholders envisaged impacting on housing provision for New Zealand's children from now until 2020; and
 - stakeholder views around policy and service changes needed to ensure the best housing provision for New Zealand's children by 2020.
- 3.4 Workshops were originally proposed as follows:
- Policy workshop involving central government and local government officials involved in housing policy and officials involved in children's policy and planning.
 - Children's advocates and services workshop involving health and service professionals and agencies involved in provision for children's wellbeing.
 - Built environment planners, designers, and regulators.
 - Housing providers workshop involving private sector, community sector and local and central government sector providers of housing and/or housing finance.
 - Maori workshop.
 - Pacific workshop.
 - Families with foster children.
 - Families with disabled children.
 - Families in the rental market.
 - New settler and refugee families with residence in New Zealand of ten years or less.
- 3.5 Implementation of the workshops resulted in workshops and interviews involving over 90 people in Auckland, Hamilton, Wellington and Christchurch to obtain as wide a participation as possible given the time and resources available.
- 3.6 The workshops and interviews were conducted between July and September 2009. They were as follows:
- The policy workshop was held on 16 July 2009, and was supplemented by one interview. This component comprised eight people from the Families Commission, Ministry of Social Development, Ministry of Youth Development, Department of Building and Housing, Accident Compensation Corporation, Office of Ethnic Affairs and Ministry of Health.
 - The children's advocates and services workshop was held on 15 July 2009. Nine people attended from IHC, NZ Council of Christian Social Services, Barnardos, Plunket, Lifemark, NZCEH Homelessness Coalition, Public Health Association, Changemakers and Waitakere City Council.
 - Two planning workshops were held. One workshop was held in Wellington on 23 July 2009 with seven participants from Wellington City Council, Upper Hutt City Council, Kapiti District Council, Housing New Zealand Corporation, and two private sector planning firms. One workshop was held with six Manukau City planners on 20 July 2009. One interview was conducted with the Ministry of Education regarding planning for schools.

- Various ways were used to include public, private and community housing providers. One workshop was held with six private sector landlords in Christchurch on 20 July 2009. Interviews were held with Wellington City Council, Com Care (mental health housing provider Christchurch), and Monte Cecilia Trust (emergency housing provider, Auckland).
- The Maori workshop was held on 22 July 2009 in Wellington. Interviews were also conducted. Twelve participated and included people involved in children's policy and advocacy, housing sector, justice sector, health services, Maori development and research.
- The Pacific workshop was held on 20 July 2009 in Manurewa. Seven people attended the workshop hosted by the Manukau City Council. The workshop consisted of community leaders from South Auckland Pacific communities including from the Samoan, Niuean, Cook Island and Tongan communities.
- One workshop was held with families with foster children on 22 July 2009 in Hamilton. Twelve people attended. They included Maori and NZ Europeans from two-parent and one-parent households.
- Two workshops were held on 15 and 29 July 2009 in Kapiti and Hutt Valley with families with disabled children and agencies working with those families. Eight people participated. Family backgrounds included Maori and NZ European. Their children included those with physical and/or intellectual disabilities.
- One workshop and interviews were held on 20 July in Christchurch with families in the rental market and members of a community group working with renters. Eight people participated, including five parents renting. They included Pacific and NZ Europeans, and were renting in the private market or from Housing New Zealand Corporation.
- Various ways were used to include new settler and refugee parents. Interviews were conducted with six parents, whose children living at home ranged in age from less than one year old, to early 20s. Their origins included China, Afghanistan and Iraq. Meetings were also held with the Wellington Ethnic Council and Shakti Wellington.

3.7 Each workshop was conducted using a structured, facilitated process in which workshop participants were asked:

- What are the critical trends and issues that will impact on housing provision for New Zealand's children:
 - now; and,
 - in 2020?
- What sub-populations of children are most likely to be affected by current housing trends, and in what ways?
- What are the policy and service options that will optimise children's access to adequate housing?
- What policy shifts are needed to ensure the best housing provision for New Zealand's children by 2020?

3.8 Interviews covered similar ground, and/or focused on specific issues relating to the interviewee's experiences or in the case of organisations, aspects relating to children's housing. Participants at each workshop had available to them an input document to assist them to focus discussion and to provide information around the broader dynamics of housing in New Zealand. The workshop inputs are appended in Annex A.

Five Issues Emerging from the Stakeholder Workshops

3.9 Five critical issues emerged from workshops with stakeholders around housing and children. They are:

- Housing affordability.
- Tenure security and stability.
- House condition and dwelling performance.
- Housing typologies and the stock's ability to meet diverse and changing needs.
- Housing location and the safety and connectivity of neighbourhoods.

3.10 The stakeholder workshops identified six critical issues around housing affordability. They are that:

- Affordability is a significant barrier to many families with children accessing decent housing in both home ownership and in the rental market.

This not only affects low income families. Certain families that could be expected to be able to afford prevailing prices can have affordability problems related to the short supply of dwellings suitable to their needs. Those families include:

- Families with a disabled child or adult.
 - Foster and larger families requiring larger dwellings.
 - New settler families.
- Housing affordability is multi-dimensional with significant, often hidden, costs.

In the case of rental housing those costs include: letting fees; bonds; utility connection fees; insurances; and, banking fees both for automatic payments as well as, for very low income and indebted households, penalties for inadvertent overdrafts when income and rental payments do not coincide. For those entering home ownership, those costs can include rates; water charges; repairs and maintenance; building inspection costs; insurances; legal fees, and mortgage fees.

- In the rental market there was evidence that some families are paying price premiums because they were seen as undesirable by landlords.

A number of stakeholders commented on what they considered to be discriminatory practices, or at least unfavourable treatment of some families by private sector landlords and property managers. Young people and young parents were identified as groups not preferred by landlords. Parents seeking to reintegrate into the community and to re-join their families after leaving prison, or residential mental health or addictions services also face difficulties in finding appropriate housing for themselves and their children.

The families in rental housing noted that the age of their children, their family size, and sometimes even that they are a family has disadvantaged them. In some areas it appears that landlords prefer students or single people over families as they can charge a higher rent for a per-bedroom tenancy.

The landlords workshop acknowledged that certain types of tenants were preferred over others, however their view differed to some of the other stakeholders over which groups landlords preferred. For example, some landlords have a preference for families as they are seen as more likely to care for the property. Sole mother beneficiaries are seen as reliable tenants because the rent can be paid directly out of their benefits and they tend to stay long term.

- Families with children make a number of trade-offs to afford housing, many of which have negative impacts on children.

Trade-offs generally involve reducing costs by one or more of the following:

- sharing with extended family members;
- sharing with unrelated others;
- crowding;
- selecting neighbourhoods that are less desirable because of:
 - low amenity and service access
 - poor connectivity
 - poor reputation.
- accepting dilapidated housing and/or poorly performing housing;
- using temporary dwellings or alternative shelters such as:
 - garages
 - packing sheds
 - camping grounds
 - caravans
 - baches.
- reducing expenditure on: health, education, food, heating.

Families living in temporary accommodation of all types, including boarding houses, caravans, cars, camping grounds, woodsheds and garages were identified. The Pacific workshop noted that people are living on the street because they cannot afford accommodation. Others commented on residential movement affecting children's school attendance and disrupting their connections to friends.

Crowding was raised as a significant, on-going issue across many of the workshops and interviews, by policy agencies, planners, service providers, housing providers and housing consumers. Participants did not perceive this issue as being addressed by central and local government and questioned why this was.

Pacific families experience crowding more than most. The Pacific workshop considered that children are the most affected when other family members move into the household. Children, particularly young males, are the ones who have to give up their bedroom for visitors. The Pacific workshop, refugees, and emergency housing provider commented that crowding places huge stress on families and contributes to family conflict.

Crowding was considered by workshop participants to be detrimental to children's development. They noted that:

- Children could not get their homework done because there is no space.
 - Children are ashamed to take their friends home because there is no space or privacy in the house to be with their friends.
 - It is common for teenage males to congregate in public places simply because they do not have their own space at home to be with their mates. In consequence, the public may view those young men as 'gangs' or assume they engage in socially disruptive behaviour.
 - Often parents lack insight into how overcrowded conditions affect their children, who will not complain to their elders. Instead, children react by moving out of home, or they spend most of their time out of the house because they cannot face the conditions.
- Unaffordable housing is associated with instability, transience and family stress.

Stakeholders noted that affordability barriers tended to exclude low income families from home ownership. Consequently, families with children tended to be in rental housing in which tenure security was a constant issue. Moving from rental to rental is associated with significant costs. In some cases, housing costs mean that the family is split up with family members distributed among extended kin.

In the home ownership sector, marginally affordable housing can quickly become unaffordable where families are affected by loss of employment, disability, illness, injury, or the loss of an income through family dissolution. The risks are higher where families are highly geared in the housing market. Especially when house prices are falling, those families are likely to have little opportunity to trade-down within the owner occupier market.

- Unaffordable housing can disengage families and their children from their communities.

Both Maori and Pacific stakeholders noted the tension between their community obligations and housing expenditure. Community obligations could mean that families had less income to direct to housing. Unaffordable housing could also mean that families withdrew from school and community activities and became increasingly distanced from social and family networks.

What Do Statistics Tell Us about New Zealand Children's Experiences?

- 3.11 In essence, the experience of the participants in the stakeholder workshops is that families with dependent children are:
- Squeezed out of owner occupation because of affordability problems.
 - Vulnerable to significant affordability difficulties in the private rental market.
 - Likely to under-consume housing because of affordability problems and this is manifest in, among other things, crowding, residing in poorly performing housing and tenure insecurity.

- 3.12 Those views are not simply perception. Their material reality is demonstrated in a wide range of statistical data and analysis.

Home Ownership and Affordability

- 3.13 Access to home ownership has become more difficult. On all measures, the affordability of owner occupation has declined, primarily due to significantly rising house prices. Real house prices increased around 80 percent between March 2002 and March 2007. By 2006, only 29 percent of all couples and 2 percent of non-partnered individuals who were renting could afford to enter home ownership in their region.⁶⁷ As Table 3.1 shows, even where families have higher incomes owner occupation has become unaffordable for the majority of New Zealanders in the rental market.

Table 3.1 Housing Affordability for Individuals and Couples in Rental Accommodation by Number of Children and Income⁶⁸

	% Individuals & Couples can Afford Lower Quartile House by Number of Children			
	One child	Two+ children	No Children	Total
Non-partnered individuals				
Quartile 1 (less than \$14,803)	0	0	0	0
Quartile 2 (\$14,803 to \$23,463)	0	0	0	0
Quartile 3 (\$23,464 to \$39,665)	0	5	10	10
Quartile 4 (\$39,666 and above)	20	1	2	2
<i>Total</i>	4	1	2	2
Couples				
Quartile 1 (less than \$14,803)	0	0	0	0
Quartile 2 (\$14,803 to \$23,463)	0	1	1	1
Quartile 3 (\$23,464 to \$39,665)	40	39	39	39
Quartile 4 (\$39,666 and above)	88	89	89	89
<i>Total</i>	27	30	29	29

- 3.14 The lower income profile of families with dependent children means that the impact of the house price boom of the mid-1990s until the recent recession has fallen disproportionately on children. The consequence is that home ownership rates have dropped in New Zealand, and that fall has been most pronounced among one-parent households and among couples with young children.⁶⁹ Ethnic groups that have the youngest age profile (Maori and Pacific peoples) are most affected by declining home ownership (Table 3.2). This will be associated with an on-going trend for families with children to be over-represented among those in the rental market.

⁶⁷ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington. <http://www.dPMC.govt.nz/dPMC/publications/hpr-report/hpr-2.html>.

⁶⁸ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington. <http://www.dPMC.govt.nz/dPMC/publications/hpr-report/hpr-2.html>.

⁶⁹ Morrison, P., 2007, *On the falling rate of home ownership in New Zealand*, Centre for Housing Research, Aotearoa New Zealand, Wellington.

Table 3.2 Home Ownership by Ethnicity⁷⁰

Ethnic Category	Census Year				
	1986	1991	1996	2001	2006
Asian	69.1	62.7	61.9	58.8	56.5
European	76.4	77.1	74.1	71.9	70.5
Maori	49.2	52.0	48.0	44.0	42.5
Not Elsewhere included	69.1	64.7	59.4	58.5	53.5
Other	56.3	52.4	39.7	32.8	42.3
Pacific peoples	44.5	43.7	40.2	35.5	34.1
Middle Eastern/Latin American/African	-	-	-	-	33.2
New Zealander (Otherwise Not Specified)	-	-	-	-	76.1

- 3.15 Housing affordability has been a continuing theme in research about Pacific families in New Zealand. Pacific families have clear aspirations for home ownership, although financial circumstances, cultural factors and difficulties in accessing information about financial services and house purchase processes have been identified as the main barriers. Links have been made between access to stable, high income employment and home ownership.
- 3.16 Many of the obstacles to home ownership exist because ownership relies on steady income to service a mortgage, ability to access credit, and maintaining repayments. However, Pacific peoples' participation in New Zealand's economy has been characterised by predominance in sectors such as manufacturing and service industries where redundancies and restructuring have been widespread.⁷¹ Despite their strong home ownership aspirations, Pacific home ownership rates are the lowest in New Zealand, with around 66 percent of Pacific households renting in 2006. Pacific families continue to be strongly represented among public sector housing tenants. However, they also rely on accessing housing through the private rental market, although they identify discrimination as an on-going problem.⁷²
- 3.17 The widespread practice of sending remittances back to Pacific Island countries to support kin also impacts on the ability of Pacific people to afford housing. One analysis of the remittances sent by Tongans in New Zealand to their home islands found that 73 percent had sent money and/or goods within the last 12 months. The average amount remitted was NZ\$2,200 in cash and NZ\$1,400 as goods. The considerable financial resources involved in remittances is added to by the costs of sending money from New Zealand to Pacific Islands which is very high by international standards.⁷³

⁷⁰ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington. <http://www.dPMC.govt.nz/dPMC/publications/hpr-report/hpr-2.html>

⁷¹ Milne, K., and Kearns, R., 1999, 'Housing status and health implications for Pacific peoples in New Zealand', *Pacific Health Dialog*, 6(1) 80-86.

⁷² Koloto, A., New Zealand Institute of Economic Research, Gray Matter Research, 2007, *Pacific Housing Experiences: Developing trends and issues*. Centre for Housing Research, Aotearoa New Zealand and Ministry of Pacific Island Affairs, Wellington.

⁷³ Gibson, J., McKenzie, D., and Rohorua, H., 2005, *How Cost Elastic are Remittances? Estimates from Tongan Migrants in New Zealand*. Paper provided by Ministry of Pacific Island Affairs, Wellington.

- 3.18 Maori also typically express a strong aspiration for home ownership. However, Maori families show declining rates of home ownership.⁷⁴ There is a range of research that shows that Maori are also more likely to find housing unaffordable, and to experience discrimination in the housing market.⁷⁵ The longitudinal Christchurch Child Development Study has demonstrated lower home ownership rates affecting Maori families and children.⁷⁶ Other analysis shows that active involvement in, and responsibilities for, whanau can impact on the financial resources of the household and in turn affect the amount of money available to spend on housing.⁷⁷
- 3.19 A recent trend is the movement of some Maori back to rural home areas.⁷⁸ Higher costs are often associated with building in rural areas and a substantial body of work documents the difficulties of building homes on multiple-owned Maori land.⁷⁹ Broadly, there are three areas of difficulty:
- Financing development. In part, difficulties stem from the unwillingness of lenders to lend on multiple-owned land as security is generally secured on individual title.
 - Administrative issues concerned with multiple ownership, and the complexities of reaching agreement among owners about development.
 - Environmental and building regulations. Local authorities vary in their district plan provisions as to how they deal with, and the degree to which they facilitate, papakainga housing.
- 3.20 One review contended that rural Maori housing, involving a complex mix of problems of housing affordability, financial security, land ownership issues and lack of employment, remains a serious issue that past and present policy responses have failed to resolve.⁸⁰
- 3.21 There is also an emerging group of older people who are looking after children and confronting housing affordability problems. The 2009 survey of members of the Grandparents Raising Grandchildren Trust showed that most of the kin carers were in the 50-59 and 60-69 age groups. Almost three quarters of respondents reported negative impacts on their financial status since taking on the care of the children. Typical experiences were re-mortgaging of their home, depletion of retirement savings to meet children's

⁷⁴ Waldegrave, C., King P., Walker, T. and Fitzgerald, E., 2006, *Maori Housing Experiences: Developing Trends and Issues*, Centre for Housing Research Aotearoa New Zealand, Wellington.

⁷⁵ Waldegrave, C., and Stuart, S., 1996, *Housing Disadvantage and Maori in Aotearoa/New Zealand A Review of Literature since 1980*, The Family Centre Social Policy Research Unit, The Family Centre, Lower Hutt.

⁷⁶ Fergusson, D., Horwood, C., and Lawton, J., 1985, *Home Ownership and Ethnicity in a sample of New Zealand Families*. The Christchurch Development Study, Christchurch.

⁷⁷ Tapiata, J., 1994, *Ta Te Whanau Ohanga: The Economics of Whanau*, Massey University, Palmerston North.

⁷⁸ Scott, R., and Kearns, R., 2000, 'Coming home: return migration by Maori to the Mangakahia Valley, Northland', *New Zealand Population Review* 26:21-44; Barcham, M., 2004, 'The politics of Maori mobility', in Taylor, J., and Bell, M., (eds) *Population Mobility and Indigenous Peoples in Australasia and North America*, Routledge, New York.

⁷⁹ Asher, G., and Naulls, D., 1987, *Maori Land*, Planning Paper No. 29, New Zealand Planning Council, Wellington; Robertson, B., 2004, 'Maori land tenure issues and opportunities'. Paper presented at the *New Institute of Surveyors Annual Conference*, October 2004.

⁸⁰ Johnson, A., 2007, *Rebuilding the Kiwi Dream A Proposal for Affordable Housing in New Zealand*, Social Policy and Parliamentary Unit, Salvation Army, Manukau.

needs, having to leave employment to care for the child and increased household costs. Some carers had sold their homes to free up capital to support the children.⁸¹

- 3.22 The emergence of some grandparents as primary carers for grandchildren has arisen out of a complex process of cultural and familial change. It is a definite trend, but it affects a minority of older people. The more pronounced trend which affects children's housing access is the ageing of the population.
- 3.23 The impacts of population ageing on housing demand has been modelled by Coleman using a variation of the Madiglam-Brumberg Equilibrium life-cycle model. That model was applied to better understand the housing futures of people aged 65 years or more by the mid-21st century.⁸² What that model suggests is that population ageing will impact on younger families' access to home ownership, but that the major determinants of access will be house prices and interest rates. Older people are unlikely to reduce their housing consumption and are likely to retain larger dwellings despite falling household size. The modelling is consistent with trends towards children becoming increasingly concentrated in the rental market. It is also consistent with both New Zealand and overseas trends for families with children entering home ownership by moving to less desirable locations and locations which involve more travel time for residents.⁸³

Declining Home Ownership and the Shift to Rental

- 3.24 Declining rates of home ownership affect New Zealand children in particular. In 2006, the New Zealand census showed that 39.1 percent of children 14 years or younger lived in a non-owner occupied dwelling. This is the highest proportion of any age group of the population. By way of contrast, only 17.3 percent of the population 65-75 years were living in a rented dwelling.
- 3.25 Some areas have significantly higher proportions of children in rental accommodation than others. Indeed, in the 2006 census four local authorities had half or more of their children in rental accommodation. They are:
- Opotiki District – 50 percent;
 - Manukau City – 50.5 percent;
 - Ruapehu District – 51.0 percent; and,
 - Papakura District – 51.4 percent.

⁸¹ Worrall, J., 2009, *Grandparents and Whanau/Extended Families Raising Kin Children in Aotearoa/New Zealand A View Over Time*, Research report for the Grandparents Raising Grandchildren Trust.

⁸² Saville-Smith, K., James, B., Warren, J., and Coleman, A., 2009, *Older People's Housing Futures in 2050: Three Scenarios for an Ageing Society*, Centre for Housing Research Aotearoa New Zealand, Wellington.

⁸³ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington. <http://www.dPMC.govt.nz/dPMC/publications/hpr-report/hpr-2.html>; Saville-Smith, K., James, B., Warren, J., and Coleman, A., 2009, *Older People's Housing Futures in 2050: Three Scenarios for an Ageing Society*, Centre for Housing Research Aotearoa New Zealand, Wellington; Ryan, S., 1999, 'Property values and transportation facilities: finding the transportation land use connection', *Journal of Planning Literature* 13(4).

- 3.26 The 2006 census suggests that of the 318,330 children aged 0-14 years in rental housing, 42 percent were living in one of six cities:
- Manukau city – 39,585
 - Auckland city – 30,864
 - Christchurch city – 22,059
 - Waitakere city – 16,770
 - North Shore city – 12,612
 - Hamilton city – 12,186.
- 3.27 The vast majority of those children were in the private rental market. In 2006, the census shows that only 22 percent of children in rental dwellings were in dwellings owned by Housing New Zealand Corporation. Almost 78 percent, a little less than 250,000 children aged 0-14 years, were in private rentals.⁸⁴

Affordability, the Rental Market and Housing Choice

- 3.28 Rents in New Zealand have not responded strongly to the rapid increase in house prices experienced in New Zealand between 2002 and 2007. There is, however, clear evidence of affordability problems in the rental market as well as for owner occupiers. In 2004, only 15 percent of home owners spent more than 30 percent of their incomes on housing compared to 35 percent of tenants in renting households.⁸⁵
- 3.29 Again the problem of unaffordable rents disproportionately falls on children because children are over-represented in the intermediate housing market. That is, they are over-represented among households that might have previously been able to enter home ownership because they have at least one member of the family in employment.
- 3.30 DTZ's recent analysis of the private rental market suggests that the intermediate housing market more than doubled between 1996 and 2006. In 2006, it constituted 56 percent of the private rental market. Most of these households are headed by people in their child-bearing and rearing years; 63 percent of the household reference people are aged less than 40 years. Children lived in at least 37 percent of those households in 2006.⁸⁶ That is, around 69,000 households with children and in employment, are in the rental market without a choice to move into home ownership.

⁸⁴ Statistics NZ reports that Housing New Zealand Corporation tenants tend to be undercounted in the census. This data is likely to show an undercount but the broad balance between children in private and public sector rentals is not likely to vary significantly from these proportions based on census counts.

⁸⁵ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington. <http://www.dPMC.govt.nz/dPMC/publications/hpr-report/hpr-2.html>.

⁸⁶ DTZ New Zealand, 2008, *The Intermediate Housing Market in New Zealand*, CHRANZ, Wellington.

- 3.31 DTZ forecasts that the intermediate housing market in 2016 can be expected to be, depending on house prices, interest rates and household incomes, between 165,100 households and 282,332 households.⁸⁷ Under those scenarios, the number of households with employed adults and children but unable to enter home ownership is likely to be between 61,087 households and 104,462 households. That is between around 120,000 and 200,000 children. In addition, there are considerable numbers of children in the private rental market whose caregivers or parents are not in employment. They have less choice about tenure.
- 3.32 It is difficult to establish the extent to which the private rental market exposes children's families to rent premiums as many of the stakeholder workshop participants believe. However, there is evidence that tenants with children are not preferred by many landlords and overseas research suggests that groups that are not preferred by landlords can face rent premiums.⁸⁸
- 3.33 The National Landlord Survey in 2003 found that sole parent families, large families and migrant/refugee families were explicitly not preferred by landlords. Over two thirds of landlords reported that they did not prefer large families (Table 3.3).

Table 3.3 Tenants Explicitly Identified as Preferred or Not Preferred by Landlords (National Landlord Survey 2003 n=818)⁸⁹

	Tenant Group	% Landlords
Tenants Explicitly Identified as Preferred	Professional Couple	70.3
	Retired Couple	51.1
	Professional Single	45.2
	Retired Single	39.7
	Young Single Female	30.3
Tenants Explicitly Identified as Not Preferred	Large Families	67.4
	Students	62.8
	Sole Parent Family	32.4
	Refugee/Migrant Family	30.0

Multiple Response

- 3.34 A 2008 survey of landlords also found that less than half of landlords had a preference for couples with children (Table 3.4). Landlord preference data is consistent with the stakeholders' views of housing market dynamics for households with children. It suggests, at least, that the pre-conditions exist for some landlords attempting to compensate by taking on less preferred tenants through rent premiums.

⁸⁷ *ibid.*

⁸⁸ See for example King, A., and Mieszkowski, P., 1973, 'Racial Discrimination, Segregation and the Price of Housing', *The Journal of Political Economy*, 81(3):590-606; Cutler, D., Glaeser, E., and Vigdor, J., 2005, *Is the Melting Pot Still Hot? Explaining the Resurgence of Immigrant Segregation*, National Bureau of Economic Research, Working Paper No: W11295.

⁸⁹ Saville-Smith, K., & Fraser, R., 2004, *National Landlords Survey: Preliminary Analysis of the Data*. CRESA, Wellington.

Table 3.4 Landlord Tenant Preferences (Beacon Landlord Energy Survey 2008)⁹⁰

Tenant Preferences	Landlords (n=491)	
	N	%
Professional couples	374	76.2
Professional singles	269	54.8
Retired couples	256	52.1
Retired singles	228	46.4
Couple with children	193	39.3
Young single female	188	38.3
Same sex couples	156	31.8

Multiple response

The Experience of Crowding and Use of Temporary Dwellings

- 3.35 Whether housing affordability or other housing supply problems is the primary driver of crowding is difficult to establish. It is likely that crowding is contingent on a range of factors, not simply housing affordability, but other supply-side problems. What is clear is that children are more exposed to crowding than adults.
- 3.36 Only 7 percent of adults 25 years and over were living in crowded dwellings in 2006, but 17.2 percent of children aged 0-9 years were in crowded households while 15.3 percent of children aged 10-14 years were in crowded households.⁹¹
- 3.37 For the future, it is notable that the ethnic populations with which many of our children of tomorrow are likely to identify, are most vulnerable to crowding. In 2006, 46.3 percent of Pacific children aged 0-14 years were in overcrowded conditions, with 27.8 percent of Maori children and 22.3 percent of Asian children in crowded conditions.⁹²
- 3.38 Crowding and living in temporary accommodation (such as garages and caravans) have been well documented among Pacific families, which typically have bigger than average household size. A study of the Tokelau community in Wellington showed that over one third of households had six or more occupants and almost half reported they shared their homes with other families or individuals. With half of the population then recorded as being under the age of 15 years these were the housing conditions experienced by Tokelau children in the 1990s.⁹³

⁹⁰ Saville-Smith, K., 2009, *Landlords Energy Working Paper Preliminary Analysis of the Telephone Survey Data Workstream 2: Energy & Retrofit*, Report for Beacon Pathway, Auckland.

⁹¹ Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington. Following statistics on child crowding are also drawn from this report and use the Canadian National Occupancy Standard.

⁹² *ibid*

⁹³ Pene, G., Howden-Chapman, P., Crane, J., Green, R., Iupati, L., Prior, I., Teao, I., 1999, 'Ola malolo ola Whiawhia: housing and health in Wellington Tokelau households', *Pacific Health Dialog*, 6(1) 87-92.

- 3.39 The Pacific Islands Families (PIF) study in Auckland found that 33 percent of mothers perceived that crowding was an issue for their households. Those in crowded conditions were more likely to express dissatisfaction with their home, although other factors relating to housing quality, housing cost, dampness, insulation and poverty were also important.⁹⁴ Work on meningococcal disease in Pacific communities has confirmed that crowding goes hand in hand with the spread of that disease. Principally, the spread of the disease is through physical contact and through the sharing of food and drink utensils which is difficult to avoid when living in over-crowded homes.⁹⁵
- 3.40 The exposure of Maori children and young people to crowded conditions and temporary housing is also documented in several studies. One study showed that having additional people to stay in the household is common, often because they cannot afford to live elsewhere, or they cannot find stable accommodation. Frequently the host family relies on the extra residents to contribute to household finances. This study estimated that over one third of the households were crowded.⁹⁶
- 3.41 The Maori Women's Housing Research Project report noted the "nomadic existence" of young Maori who moved from one household to another as a response to crowding. This report also linked inadequate, overcrowded housing to family stress and violence, and resulting homelessness for Maori women and their children.⁹⁷ One study of homelessness in Christchurch found that homeless youth were mainly of Maori or Pacific descent.⁹⁸
- 3.42 Older kin carers also experience crowding. Some have downsized their home, so it is not easy to take on additional people staying. The adverse effects of crowding and unsatisfactory housing can jeopardise the placement and impact on the wellbeing of family members.⁹⁹
- 3.43 Despite an overall fall in crowding, crowding among children is evident in both rural and urban settlements. Figure 3.1 shows the local authorities that have around a quarter or more of their children aged 0-14 years in crowded households.

⁹⁴ Schluter, P., Carter, S., Kokaua, J., 2007, 'Indices and perceptions of crowding in Pacific households domicile within Auckland, New Zealand: findings from the Pacific Islands families study', *New Zealand Medical Journal*, 26 January, 120 (1248). <http://www.nzma.org.nz/journal/120-1248/2393/>

⁹⁵ Butcher, M., 1998, 'Winter nightmare: the frightening truth about New Zealand's meningococcal epidemic'. *North and South*. July pp 64- 71; Milne, K., and Kearns, R., 1999, 'Housing status and health implications for Pacific peoples in New Zealand', *Pacific Health Dialog*, 6(1) 80-86.

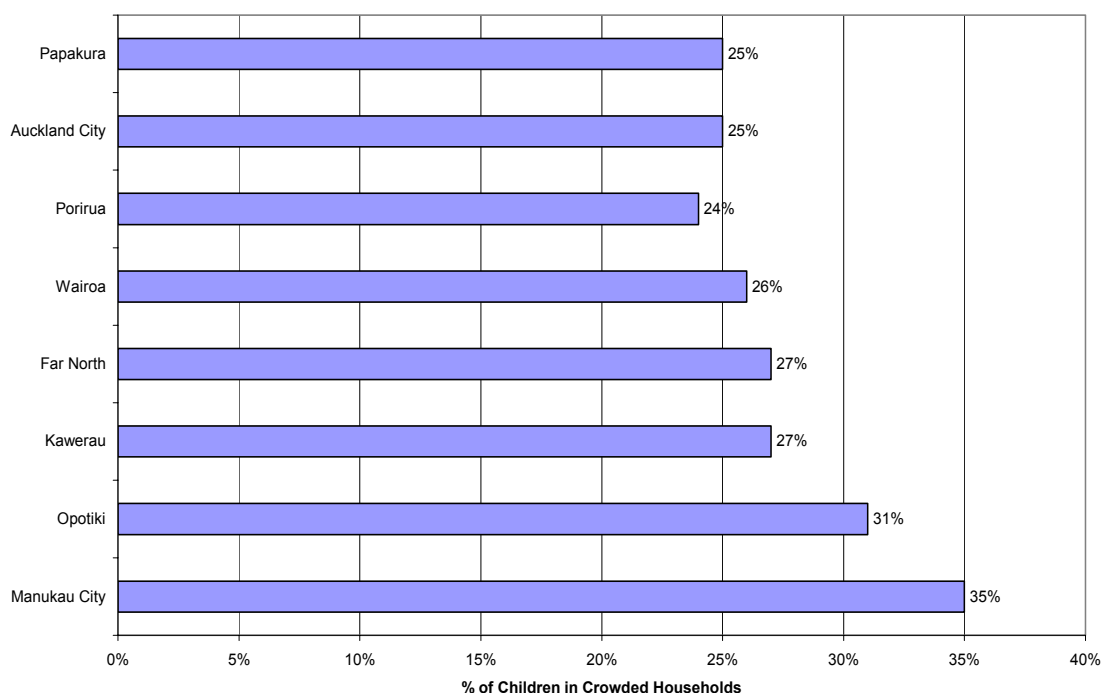
⁹⁶ Waldegrave, C., Love, C., and Stuart, S., 2000, 'Urban Maori responses to changes in state housing provision', *Social Policy Journal of New Zealand*, Issue 14.

⁹⁷ Maori Women's Housing Research Project 1991 "...for the sake of decent shelter" Maori Women's Housing Research Project Report, Wellington.

⁹⁸ Te Roopu Awhina Inc, 1983, *Youth Homelessness: Christchurch*, Te Roopu Awhina Inc, Christchurch.

⁹⁹ Worrall, J., 2009, *Grandparents and Whanau/Extended Families Raising Kin Children in Aotearoa/New Zealand A View Over Time* Research report for the Grandparents Raising Grandchildren Trust.

Figure 3.1 Local Authorities with Quarter or More of their Children in Crowded Housing – 2006¹⁰⁰



Tenure Security and Stability

- 3.44 As well as unaffordable rentals, insecure tenure was seen by many participants in the stakeholder workshops as a major problem in the private rental market. Insecure tenure was regarded by stakeholders as particularly detrimental to children.
- 3.45 The Pacific workshop, Maori health providers, planners, housing providers and children’s advocacy and services workshop reported families moving frequently because of insecure tenure in the private rental market. The primary driver of movement is often the house being sold, resulting in the family having to move, or the family is in rental arrears and is evicted.
- 3.46 Families in rental housing said it is difficult to keep children in the same school because of insecure tenancies. Children are adversely affected when they have to shift school and leave their friends. Often they miss out on learning because schools differ in how they work through the curriculum.
- 3.47 The private landlords workshop regarded the problem of insecure tenancies as reflecting the wide mix of property owners who rent properties on the market. They identified a difference between landlords who saw themselves as part of a service industry and those who treat their property portfolio as primarily there to reap capital gains. The former, they suggested, were in the rental market for the long term. The latter, essentially, had their properties permanently on the market for sale.

¹⁰⁰ Ministry of Social Development, 2008, *Children and Young People: Indicators of Wellbeing in New Zealand 2008*, Ministry of Social Development, Wellington. This analysis uses the Canadian National Occupancy Standard.

- 3.48 The landlords workshop suggested that landlords who saw themselves as part of a service industry prefer a long term tenancy to a higher rent or seeking capital gains on short cycles because of the significant costs involved in a high turnover of tenants.
- 3.49 The concerns expressed by stakeholders around tenure insecurity are supported by the statistical and research data available. Tenancy periods in New Zealand, like in Australia, are by international standards, relatively short-term.¹⁰¹ But even in countries with relatively prolonged tenancies, the residential duration of owner occupiers is longer.¹⁰²
- 3.50 In New Zealand, there is considerable churn among landlords which contributes to unstable tenancies.¹⁰³ The 2003 National Landlords Survey found that landlords had shorter rather than longer careers in the sector. Over a fifth of landlords (21.9 percent) reported being a landlord for a year or less. Over half (55.6 percent) of the respondents to the National Landlord Survey have been landlords for less than eight years.¹⁰⁴ Landlord churn and changes in the ownership of rental stock are often associated with changes of tenancy.
- 3.51 The 2006 census found that the median residence of people in a rental dwelling was two years compared to over six years for people in owner occupied dwellings. As Table 3.5 shows, this is a longstanding pattern.

Table 3.5 Median Years at Usual Residence by Tenure of Household – NZ Census

Census Year	Median Years at Usual Residence	
	Owner Occupier Dwellings	Rental Dwellings
1996	6.9	1.9
2001	6.7	1.8
2006	6.3	2.0

- 3.52 Tenure insecurity for children, however, is not restricted to the rental market. It is also a feature of overcrowded conditions arising from sharing dwellings either with other families or unrelated others. Insecure tenure can arise where properties are subject to mortgagee sales.
- 3.53 The incidence of mortgagee sales has risen in New Zealand (Figure 3.2) in response to tightened financial constraints and over-leveraging by households during the housing boom.¹⁰⁵ It has been reported that 60 percent of mortgagors involved in mortgagee sales own more than one property.¹⁰⁶

¹⁰¹ Haffner, M., Elsinga, M., and Hoekstra, J., 2007, 'Balance between landlord and tenant? A comparison of the rent regulation in the private rental sector in five countries', *ENHR International Conference*, Rotterdam.

¹⁰² Munch, J., Rosholm, M., Svarer, M., nd, *Are Homeowners Really More Unemployed?* Economic Institute, Copenhagen University, Denmark, <http://www.econ.ku.dk/jrm/PDFfiles/Homeowner2.pdf>

¹⁰³ Saville-Smith, K., 2009, *The Prudential Lending Path to Decent Housing*, CHRANZ Housing workshop, Reserve Bank, 9 July 2009 notes that even tenants with fixed term tenancies can have the conditions of their tenancies undermined by mortgagee sales.

¹⁰⁴ Saville-Smith, K., & Fraser, R., 2004, *National Landlords Survey: Preliminary Analysis of the Data*. CRESA, Wellington.

¹⁰⁵ Saville-Smith, K., 2009, *The Prudential Lending Path to Decent Housing*, CHRANZ Housing workshop, Reserve Bank, 9 July 2009.

¹⁰⁶ Radio New Zealand interview with Terralink, 2008.

Figure 3.2 Terralink Mortgagee Sales Data 2007-2009



3.54 It is likely that some of those mortgagee sales involve dwellings that are rented out. The international finance crisis has undoubtedly impacted on owner occupiers and their dependent children. The proportion of mortgagee sales involving mortgagors with multiple properties suggests that the rental market is also affected by the crisis in housing finance.¹⁰⁷ Neither tenants nor their children are immune to the impacts of mortgagee sales.

Dwelling Condition and Performance

3.55 Cold, damp houses were prominent concerns in the workshops and interviews. It was the most significant issue raised by new settlers and refugees, along with inappropriate stock size and design. Many of those workshop participants said they were used to homes being built with appropriate heating and cooling systems for performance in both hot and cold conditions. New settlers and refugees particularly perceived that housing was expensive, given its poor quality. The Pacific workshop commented that children's learning, health and safety are affected by cold homes and those that are in poor repair. Maori health providers commented on consequences of cold housing and overcrowded conditions for children with chronic health problems and the difficulties of managing asthma when the house remains damp and mouldy.

¹⁰⁷ Saville-Smith, K., 2009, *The Prudential Lending Path to Decent Housing*, CHRANZ Housing workshop, Reserve Bank, 9 July 2009.

- 3.56 The children's advocacy and services workshop reported that families are using inappropriate sources of heating in their homes, such as ovens, gas burners and barbecues. Often this is done as it is believed to be a cheap, convenient form of heating; however it is often dangerous and can be very expensive in the long term. New settlers and refugees were aware of fire related deaths because of inappropriate use of cooking appliances for heating. The policy workshop commented that, as well as the use of cooking appliances for heating, there is continued use of unflued heaters, despite the health and safety dangers from the production of toxic by-products, and increase in moisture levels, which contribute to poor health.
- 3.57 The policy workshop noted an increasing trend in the use of houses as 'P' (methamphetamine) labs, and the resulting contamination of the dwelling from toxic by-products. These toxins pose a danger to children living in such an environment. And, because the house becomes uninhabitable, children become homeless or are put into care. Some dwellings must be demolished because the contamination is such that they are no longer useable or the costs of decontamination are too high. Consequently, those dwellings are lost to New Zealand's housing stock.¹⁰⁸
- 3.58 Several workshops were particularly concerned with inadequate house design, which contributes to the poor performance of dwellings. One planning workshop identified as enduring problems a lack of attention to orienting homes to the north and little consideration of energy efficiency. Others pointed out that while older dwellings may have been well constructed and of durable materials, they have not been well maintained and much of the ageing stock is now in need of major upgrading. The foster children's workshop was of the view that many new houses are not as strongly constructed as older dwellings. They reiterated their needs for robust dwellings, because of the behaviours of some foster children, which result in damage to property.
- 3.59 The children's advocacy and services workshop commented that consideration of the adequacy of housing should include ensuring that house sections are safe. Attention needs to be paid to ensuring adequate drainage and getting rid of hazards that can affect children's health. Other participants pointed out that poorly modified dwellings and inaccessible properties could make living environments unsafe for children with disabilities.

¹⁰⁸ The Ministry of Health reports that "Children living within environments where methamphetamine use or manufacture is occurring are typically exposed to a plethora of risks and implications; from neglect and malnutrition, serious violence and sexual abuse through to high levels of exposure to the neurotoxic, carcinogenic toxins routinely present as a result of the manufacturing process. Figures for 2008 showed that of the 133 P labs dismantled by NZ Police that 38 P lab scenes had children living at the address (29 percent of all labs). Data from 2006 and 2007 indicated almost 1 in 3 labs located at a dwelling had children living at the address. This figure rose to 40 percent (2 in 5) in 2008. See National Drug Intelligence Bureau, 2009, *2008 Clandestine Drug Laboratory (Clan Lab) Report*. Joint agency of the New Zealand Police, New Zealand Customs Service and the Ministry of Health, Wellington.

- 3.60 Some participants considered that home owners and tenants lack information about the importance of home repairs, and of keeping homes warm and dry. They said that awareness needed to be raised about maintaining homes. Some specific information needs were identified for Pacific families undertaking home renovations and alterations. Apparently some are undertaking work without the required building consents because they do not understand the rules and regulations.
- 3.61 The new settlers and refugees commented that they wanted more information on how New Zealand dwellings function. The Maori workshop commented that Maori expectations about housing need to be raised. Some, particularly in rural areas and older Maori, have very low expectations about the condition of housing. The children's advocacy and services workshop also noted long standing examples of poor housing conditions in some rural areas. There were also suggestions for promoting information on sustainable housing technologies.
- 3.62 Other issues concerning house condition and performance raised in the workshops included: leaking buildings; ability of homes to withstand earthquakes; poor domestic drinking water in some areas; and slow response of both public and private rental housing providers to repairs and maintenance needs. Several participants commented that no one seems to take responsibility for dealing with housing that is not performing, unsafe or very dilapidated. But others expressed concern that families in housing that is condemned as a danger to health may have no other housing options.
- 3.63 Research into the condition and performance of New Zealand's housing stock is now extensive. It consistently shows that New Zealand has an ageing housing stock in which there is significant under investment in repairs and maintenance. The 2004 New Zealand House Condition Survey found that, at current prices, actions to bring New Zealand dwellings owned by younger householders to 'as new' condition would cost on average \$7,081. For those dwellings owned by householders aged 65 years and more, the average cost to bring their dwellings to an 'as new' condition was \$6,095.¹⁰⁹
- 3.64 It is estimated that in 2004, up to 74 percent of New Zealand's occupied dwellings were inadequately insulated in their ceilings. They either had insulation that is less than 100mm thick, or their insulation was 100mm thick or more but covered less than three-quarters of the ceiling.¹¹⁰ This suggests that over 375,000 New Zealand children were, and most will still be, living in dwellings that are likely to be cold, damp and expensive to heat.
- 3.65 Some children are living in dwellings that have even more severe dwelling condition problems. Unfortunately, there is no comprehensive data on children's exposure to dwellings in poor condition or in temporary dwellings or shelter not intended for extended residence.

¹⁰⁹ Saville-Smith, K., James, B., and R. Fraser, 2008, *Older People's House Performance and Their Repair and Maintenance Practices: Analysis from a 2008 National Survey of Older People and Existing Datasets*, CRESA, Wellington.

¹¹⁰ Clark, S., Jones, M., and Page, I., 2005, *New Zealand 2005 House Condition Survey*, BRANZ Ltd Study Report 142, Judgeford, Porirua.

- 3.66 Temporary dwellings include a caravan, cabin, tent, mobile unit, makeshift dwelling and/or shelter, roofless and/or sleeping rough. The 2006 census suggests that 9.1 percent of children aged under 10 years old were living in temporary dwellings. A further 9.9 percent of children and young people aged 10-19 years were in temporary dwellings. It is estimated that almost 80,000 children aged 14 years or less were living in temporary dwellings at that time.
- 3.67 There is some data on the dwelling condition of rural houses in Northland, the East Coast and the Eastern Bay of Plenty which arises from the evaluation of the Rural Housing Programme delivered by Housing New Zealand Corporation. Surveying was undertaken in late 2005 and early 2006 of 452 dwellings using a simplified version of the BRANZ instrument used for the New Zealand House Condition Survey.
- 3.68 That survey found that between 16 and 23.4 percent of rural dwellings in Northland, Eastern Bay of Plenty and the East Coast were in poor or serious house condition. Poor and serious house condition dwellings encompasses dwellings that are already unsafe to the point of posing an immediate danger to life, to those which need urgent repair.
- 3.69 Between 5,720 and 9,528 dwellings across the original rural housing programme area of Northland, East Coast and Eastern Bay of Plenty were in serious or poor condition. It is likely that:
- between 1,300 and 2,230 of those dwellings accommodated at least one child aged less than five years; and,
 - between 3,529 and 5,878 of those dwellings accommodated at least one dependent child.
- 3.70 In addition, it is estimated that of those dwellings in serious or poor condition about:
- 1,175 had no electricity
 - 1,824 had no running water, and
 - 1,359 required repair or replacement of septic tanks.
- The majority of those dwellings will have at least one dependent children and over a fifth are likely to have at least one child under five years of age.
- 3.71 Northland, East Coast and the Eastern Bay of Plenty are not typical of rural areas or the conditions in which rural children live. Those areas have had persistent and significant housing problems that have been documented over a number of years.¹¹¹ Nevertheless, those areas have high proportions of children in their populations and the burden of poor housing in those areas falls particularly on Maori children. Poor housing conditions are associated with the high incidence of infectious disease found in those areas as well as the comparatively high rate of deaths in domestic fires.

¹¹¹ Maori Women's Housing Research Project, 1991, "...for the sake of decent shelter ..." Maori Women's Housing Research Project, Wellington; National Housing Commission, 1988, *Housing New Zealand: Provision and Policy at the Crossroads*, National Housing Commission, Wellington; Saville-Smith, K., 2005, *Public Investment in the Repairs & Maintenance of Owner-Occupied Dwellings: A Review of International Policy & Practice*, Report prepared for Housing New Zealand Corporation, Centre for Research, Evaluation and Social Assessment, Wellington.

- 3.72 It is notable that the workshop stakeholders were particularly concerned with the house condition of rental dwellings. It certainly appears possible that the falling rate of owner occupation is likely to expose an increasing number of children to dwellings of poorer condition and dwellings in which there is persistent under investment in repairs and maintenance.
- 3.73 Evidence on the condition of the stock of houses that are rented in New Zealand is limited. The New Zealand House Condition Survey has, to date, excluded rental housing. However, there is evidence that:
- Many landlords are not systematic in their repair and maintenance regimes;
 - There is limited interest in improving the performance of rental dwellings; and
 - Many rental dwellings have a wide range of performance problems.
- 3.74 A survey of landlords undertaken in 2008 found that most landlords had stock built before 1978 when insulation requirements were included in the Building Act for new dwellings (Table 3.6). Few landlords reported systematically addressing the inevitably poor thermal performance of their pre-1978 stock.

Table 3.6 Reported Stock Units by Age (2008 Beacon Landlord Survey)¹¹²

Stock Age	Stock Units	
	n	%
Built before 1978	1777	75.4
Built 1978-2000	416	17.6
Built after 2000	165	7.0
Total	2358	100

- 3.75 As a consequence, the 2008 Beacon Landlord Survey found that participant landlords reported that only 58.8 percent of their stock had roof insulation. The prevalence of wall insulation and under-floor insulation was even less (Table 3.7). Although 84.1 percent of landlords reported that they had attempted to address problems of cold, damp or mould in their properties, 52.3 percent of participant landlords reported that the doors or windows in their stock were subject to draughts.

Table 3.7 Rental Stock Reported by Landlords as Insulated (2008 Beacon Landlord Survey)

Insulation	Dwellings (n=2389)	
	n	%
Roof space	1405	58.8
External walls	880	33.5
Under floor	460	19.3

Multiple response

- 3.76 That same survey found that, while almost half of the landlords (46.4 percent) reported that they would retrofit their property if Government provided assistance (Table 3.8), and almost two-thirds (63.3 percent) reported that they would do so if given financial assistance, only 5.7 percent of the landlords identified EECA as a source of financial assistance.

¹¹² Saville-Smith, K., 2009, *Landlords Energy Working Paper Preliminary Analysis of the Telephone Survey Data Workstream 2: Energy & Retrofit*, Report for Beacon Pathway, Auckland.

Table 3.8 Landlord Attitudes to Retrofit (2008 Beacon Landlord Survey)

Attitude to Retrofit	Landlords	
	n	%
I do not want to retrofit any of my rental houses	114	23.2
All of my rentals are already retrofitted	25	5.1
Some of my rentals are already retrofitted and I would retrofit more if it meant my tenants would stay longer	53	10.8
Some of my rentals are already retrofitted and I would retrofit more if I could then charge higher rent	40	8.1
I would retrofit my houses if the government provided some financial assistance	228	46.4
Other	12	2.4
Unsure/Not stated	19	3.9
Total	491	99.9

- 3.77 The performance problems of New Zealand's stock are so pervasive that it is likely to affect children whether they are in rental dwellings or owner occupied dwellings. However, the tendency for families with lower incomes to be in rental accommodation means that the performance of rental dwellings is going to be increasingly important to the wellbeing and health of children.
- 3.78 The children most vulnerable to poor performing dwellings are those children who live in rental dwellings – Maori, Pacific, new settler and refugee children – and those children who are living in rural areas with persistent problems of housing quality. Maori children, particularly, bear the burden of rural housing in poor and serious condition. Children with disabilities and/or chronic conditions are particularly vulnerable to the negative effects of poor dwelling performance because of their tendency to spend longer periods at home and their requirement for higher indoor temperatures.
- 3.79 The impacts of poorly performing housing on health have been identified as a priority for action by Pacific communities and medical personnel for years. For at least a decade studies have identified cold, leaky, damp housing and houses lacking insulation as pre-conditions for Pacific children's ill health including asthma and other respiratory diseases, tuberculosis, impetigo, scabies, gastroenteritis and hospital re-admissions of newborns.
- 3.80 Analysis of data from the PIF study showed that 37 percent of mothers interviewed reported their homes had dampness/mould problems. Overall just over 50 percent reported problems with cold housing. Further, maternal depression and a higher incidence of asthma were both found to be related significantly to damp and cold housing conditions.¹¹³ Often poor house design contributes to and exacerbates poor house performance, for example where there are no windows facing north which would help with heating and circulation of air.¹¹⁴ Another contributor to stressful housing conditions has been the high costs of power, which had led to Pacific families foregoing using heaters in their homes.¹¹⁵

¹¹³ Butler, S., Williams, M., Tukuitonga, C., and Paterson, J., 2003, 'Problems with damp and cold housing among Pacific families in New Zealand', *New Zealand Medical Journal*, 11 July, 116(1177). <http://www.nzma.org.nz/journal/116-1177/494/>

¹¹⁴ Jesson, B., 1991, 'The poor side of town: a special report on poverty in Auckland', *Metro*, August No 122. 58-71.

¹¹⁵ Milne, K., and Kearns, R., 1999, 'Housing status and health implications for Pacific peoples in New Zealand' *Pacific Health Dialog*, 6(1) 80-86.

- 3.81 Maori children are also more likely to be living in houses in poor condition. The Maori Women's Housing Research Project recorded numerous examples of the illnesses and health risks affecting Maori children due to living in temporary housing and dilapidated dwellings, including infectious sores, exposure to rats and other pests, and exacerbation of asthma. Safety risks around the dwelling and neighbourhood affecting children were identified as lack of fencing, holes in dwelling walls and floor, unsafe stairs and balconies, aggressive dogs, illegal activities such as drugs, and presence of gangs.¹¹⁶

Housing Typologies and Stock Design

- 3.82 Many workshop participants commented on the trend towards more extended families, step families and larger families, with a resulting mismatch between the size and design of housing needed by families, and the existing stock. One planning workshop observed that most new housing developments do not offer much choice in housing design. It is very difficult for families to find an affordable home that is large enough for their needs. Furthermore, social housing providers generally have very few larger homes available.¹¹⁷
- 3.83 New Zealand housing is very different to what many new settlers and refugees are used to. Some come from societies where their housing includes both sufficient communal and private spaces. New settler and refugees commented that, in general, houses are too small for large families and families that span different ages and stages, from pre-school to grandparents. It is preferred that young adults stay at home with their families until they marry. Families prefer to stay together, even if their accommodation is too small for their needs.
- 3.84 Both refugee parents and organisations working with refugees reported that many families are under significant stress because of crowding problems.
- 3.85 The different spatial needs of family members of different ages can result in conflict. Parents talked about their homes where children do not have sufficient space for their study, or for storage. Neither parents nor children have any private space. Design and space limitations also compromise different cultural and religious practices. There are not enough spaces for family members to gather or to conduct religious practices, either individually or together. Also, open plan living does not allow the separation of activities and women-only spaces that are preferred in some cultures.
- 3.86 Multi-unit flats with common entrance ways are not liked because families need somewhere to leave their shoes at the door, and find that often their shoes are taken. Some organisations working with new settlers and refugees suggested that those families should be consulted about design that could accommodate cultural practices.

¹¹⁶ Maori Women's Housing Research Project, 1991, "*...for the sake of decent shelter*" Maori Women's Housing Research Project Report, Wellington.

¹¹⁷ For example, Housing New Zealand Corporation 9 October 2009, had 850 A and B priority applicants waiting for a large family home. In response to the rising demand for large family homes Housing New Zealand Corporation acquired 260 large family homes in 2008/2009.

- 3.87 The Pacific workshop commented that many houses and sections are too small for Pacific families, which are larger than average. For many Pacific families the expectation is that young adults live at home until they marry. Consequently, families are likely to include children of different ages, with different accommodation needs for space, privacy and activities such as study and play. Also, Pacific people tend to be physically bigger, and require bigger sized rooms and wider hallways.
- 3.88 Families with disabled children emphasised the need for house design to incorporate accessible features, space for equipment their child needs, and to consider the use of new technologies that could enable their children to use their homes better, as well as opening up learning, recreational, and communications experiences for them. They noted that new migrant families with disabled children often do not realise that help is available in New Zealand, and some are reluctant to ask for help to adapt their home to their child's needs.
- 3.89 Families in the rental market said they preferred to stay in the same place. However most housing does not accommodate children's changing needs as they grow older, such as a need for more privacy, a room of their own and more outside space.
- 3.90 Several workshops commented on the trend for family dissolution and re-formation into stepfamilies or 'blended families'. Often these families include children of all ages, who need different living arrangements. This can include the need to incorporate shared custody arrangements for children living in the household part-time. Foster families also fluctuate in size and can be larger than average.
- 3.91 Many of the stakeholder workshops identified increasing dwelling size as critical to ensuring housing flexibility for the diverse family structures and households. In fact, the New Zealand housing stock is getting bigger in terms of average floor area and this is happening quite rapidly.
- 3.92 In 2006, 27.6 percent of New Zealand's occupied dwellings had four or more bedrooms compared to 22.3 percent a decade previously.¹¹⁸ Moreover, as Table 3.9 shows the average size of new dwellings has increased by around 84 square metres over a period of about thirty years.
- 3.93 Despite those average size increases, the stock remains relatively homogenous with regard to bedrooms. The most common number of bedrooms is three. Moreover, there appears to be a mismatch between dwelling size and the number of occupants with smaller households retaining larger dwellings.¹¹⁹

¹¹⁸ All dwellings referred to are private dwellings. Building Consent data.

¹¹⁹ Saville-Smith, K., James, B., Saville-Smith, N., 2004, 'Under-occupied dwellings or stable nodes for mobile families? Housing and social development', *Asia Pacific Housing Network Conference*, Hong Kong.

Table 3.9 Average Size of New Dwellings by March Ended Year

March Year	Number of		Average Floor Area	
	Houses	Flats	Houses (m ²)	Flats (m ²)
1976	20,932	11,257	121	83
1980	11,687	3,510	133	93
1985	15,664	6,118	133	99
1990	21,365	1,486	136	88
1995	21,619	2,062	171	116
2000	21,386	4,472	177	105
2005	23,355	6,690	206	94
2008	22,422	2,811	205	137

- 3.94 The mismatch between dwelling size and number of occupants is frequently explained in terms of older couples not downsizing their houses as their children move away. The reality is, however, that many older people act as 'stable nodes' for extended family. There are considerable flows of people, including children, in and out of stable node households, and stable node households need space to accommodate the needs of relatives at various times.¹²⁰
- 3.95 A real problem lies in the affordability of larger dwellings and the functionality and flexibility of existing dwellings. With regard to the former, despite the per square metre cost of larger dwellings sometimes being lower than smaller dwellings, a larger house typically costs more than a smaller house. It will be noted the families with children that were identified as frequently requiring larger dwellings are those most likely to have lower incomes and/or are resource stretched – Maori, Pacific, new settlers and refugees, foster families, and blended families. Those families are least likely to be able to access large dwellings whether they are renters or owner occupiers.
- 3.96 The profound impact of income is evident in Table 3.10. That shows the considerable difference in median and mean incomes in 2001 of households that are crowded and non-crowded for all ethnic groups.¹²¹

Table 3.10 Mean & Median Equivalised Annual Household Incomes for Crowded and Noncrowded Households by Ethnic Group – 2001

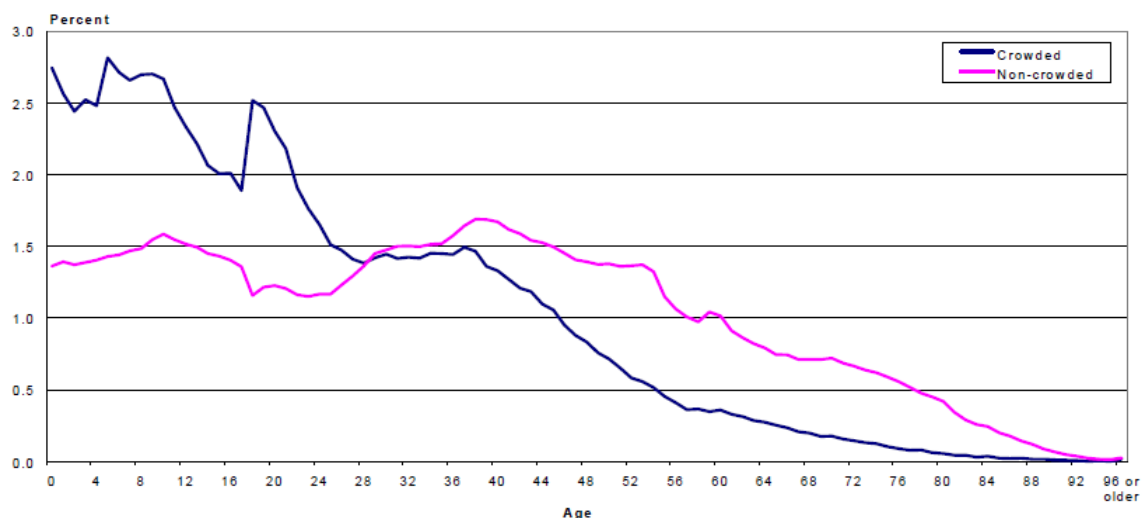
Ethnic Group	Mean Equivalised Household Income \$		Median Equivalised Household Income \$	
	Crowded	Noncrowded	Crowded	Noncrowded
European	33,611	47,408	28,176	38,361
Maori	28,383	38,807	23,871	33,884
Pacific	29,809	38,828	26,003	34,420
Asian	28,257	41,459	23,283	34,420
Other	26,231	44,330	20,663	34,668
Total	30,375	46,182	25,398	36,319

¹²⁰ Saville-Smith, K., James, B., Saville-Smith, N., 2004, 'Under-occupied dwellings or stable nodes for mobile families? Housing and social development', *Asia Pacific Housing Network Conference*, Hong Kong.

¹²¹ Statistics New Zealand, 2003, *What is the Extent of Crowding in New Zealand: An Analysis of crowding in New Zealand Households 1986-2001*, Statistics New Zealand, Wellington.

- 3.97 The number of dependent children in crowded households is significantly larger than the number of dependent children in non-crowded dwellings. In 2001, over half the people living in crowded households were aged 20 years or less. The vulnerability of children to over crowding is evident in Figure 3.3.

Figure 3.3 Percent of People Living in Crowded & Noncrowded Dwellings in 2001¹²²



- 3.98 The final aspect of stock suitability is the accessibility and flexibility of dwelling design, not only to better accommodate children with disability, but also to allow for much more dynamic family and household structures. There is little evidence of take-up of flexible design in New Zealand in response to either disability or changing household dynamics.
- 3.99 The Lifemark has been developed and introduced to the New Zealand market as a means of providing assurance to consumers that they are purchasing a dwelling that meets defined standards of accessibility. Those standards are not only relevant to disabled people and to older people whose mobility is compromised. Requiring as they do such things as level entry, wider doorways, avoiding using kitchens as through passages, the standards also provide a safer and easier environment for children and their parents.

Housing, Location and Neighbourhood Management

- 3.100 Several workshops and interviews observed shortcomings in neighbourhood design that impact on children. They gave examples of neighbourhoods that lacked amenities or were not well connected to services, shops, schools and public transport. Some neighbourhoods are not accessible for people with disabilities or children. They are not walkable, have footpaths in poor repair or no footpaths at all.
- 3.101 The policy workshop noted that public transport is particularly important for helping children to access facilities; however, most urban areas have inadequate public transport systems, and there is a need for better integration of public transport into future urban planning.

¹²² Statistics New Zealand, 2003, *What is the Extent of Crowding in New Zealand: An Analysis of crowding in New Zealand Households 1986-2001*, Statistics New Zealand, Wellington.

- 3.102 The planning workshop associated those problems with continued greenfields development in some regions and the development of housing on the fringe. That and low density housing were seen as driving a heavy reliance on private vehicles rather than public transport which both: exposed children to injury on public roads, and injury on home driveways because section design and planning rules effectively treated the dwelling section as a car park and made the accommodation of cars on site (even within the dwelling) as a priority.
- 3.103 The Pacific workshop commented that when recreation areas are sited too far from residences, or are not overlooked by them, children do not feel they own those spaces, therefore they do not look after them and tagging and vandalism is more likely to occur. The Pacific workshop also noted the importance of free community facilities such as swimming pools and libraries that families can use. Free facilities draw families in to other services that are attached to those facilities.
- 3.104 Many participants identified neighbourhoods in which children were bullied or harassed as a critical issue. Those most vulnerable to harassment are considered to be children with disabilities, new migrants and refugees. Sole mothers were also concerned about their own and their children's safety in some neighbourhoods. New settlers and refugee organisations commented that harassment is particularly stressful for refugees who have experienced trauma and torture. Families renting accommodation said that there are limited areas suitable for families in which there are affordable rental homes available.
- 3.105 There is little New Zealand research into the impact of neighbourhood management and built environments on the prevalence of children's exposure to bullying and harassment. There is research evidence to show that neighbourhood harassment of children is of concern to various groups including:
- Refugees who have faced significant neighbourhood harassment and have tended to cluster geographically to reduce their exposure.
 - Sole parents receiving the Domestic Purposes Benefit who were concerned about leaving children even when over 14 years of age in some neighbourhoods.¹²³
 - Children with disability who often are not skilled and unrealistic about their ability to respond effectively to harassment or bullying in the neighbourhood.¹²⁴
 - People living in rental accommodation. The 2001 *New Zealand National Survey of Crime Victims* found that people living in rental dwellings were more vulnerable to repeat violence than many other groups. Although, that survey explored the crime victimisation experience of around 5,000 randomly selected New Zealanders aged 15 or above, the results do have implications for children where they are:
 - members of households in rental dwellings; and,
 - living in neighbourhoods with substantial stocks of rental housing.¹²⁵

¹²³ Saville, K., and James, B., 2001, *Qualitative Evaluation of the Shorter-term Outcomes of the DPB/WB Reforms*, A Report Prepared for the Labour Market Policy Group and the Ministry of Social Policy, CRESA, Wellington.

¹²⁴ Briggs, F., 2006, 'Safety issues in the lives of children with learning disabilities', *Social Policy Journal*, November (29).

- Children living in neighbourhoods characterised by social disorder. The 2006 *New Zealand Crime and Safety Survey* found that survey participants living in such neighbourhoods were more likely to be victims of crime by both strangers and people known to them.¹²⁶ Under those conditions, it could be expected that children in socially disordered neighbourhoods are likely to be both more exposed to criminality directed to others as well as victims of criminality. It should be noted that the 2006 *New Zealand Crime and Safety Survey* found that neighbourhood deprivation in itself was only associated with a higher risk of burglary when social disorder characteristics were controlled.¹²⁷

3.106 What is clearer, although still under researched, is the relationship between neighbourhood built environments and child safety in relation to traffic. There is little doubt that the built environment of New Zealand's neighbourhoods, its low density, lack of mixed use and high private vehicle reliance places children at risk of injury and death from vehicles. In the early part of this decade, around a quarter of reported pedestrian injuries leading to children being admitted to hospital in the Auckland region were from vehicles hitting children in driveways. The incidence of driveway accidents involving children is much higher in New Zealand than it is in Europe where there is higher density living, higher use of public transport, and where vehicles tend to be strongly separated from private outdoor space.¹²⁸

3.107 A retrospective study of children hit by vehicles in driveways in the Auckland region between 1998 and 2001 found that the vast majority (71 percent) of these injuries occur at the home of the injured child.

3.108 As Table 3.11 shows that most drivers were familiar with the house and section. Most injuries are from vehicles driven by parents and extended family. However, 18 percent of vehicles were driven by neighbours and 14 percent by people driving commercial vehicles or by people unknown to the household.

Table 3.11 Drivers Involved in Hitting Children in Driveways 1998-2001

Driver Relationship to Victim	Drivers	
	n	%
Parent	30	38
Extended family member	22	30
Neighbour/family friend	14	18
Not known to child	11	14
Total	77	100

¹²⁵ Morris, A., Reilly, J., Berry, S., Ransom, R., 2003, *The New Zealand National Survey of Crime Victims 2001*, Ministry of Justice, Wellington.

¹²⁶ Reilly, J., and Mayhew, P., 2009, *Understanding Victimisation Risk: Findings from the New Zealand Crime and Safety Survey 2006 in an International Context*, Ministry of Justice, Wellington.

¹²⁷ Reilly, J., and Mayhew, P., 2009, *Understanding Victimisation Risk: Findings from the New Zealand Crime and Safety Survey 2006 in an International Context*, Ministry of Justice, Wellington.

¹²⁸ Murphy, F., White, S., and Morreau, P., 2002, 'Driveway-related motor vehicle injuries in the paediatric population: a preventable tragedy', *Journal of the New Zealand Medical Association*, 115(1160); Chambers, J., 2007, 'Understanding and acting to prevent driveway injuries to children', *Safekids Position Paper*, Safekids New Zealand.

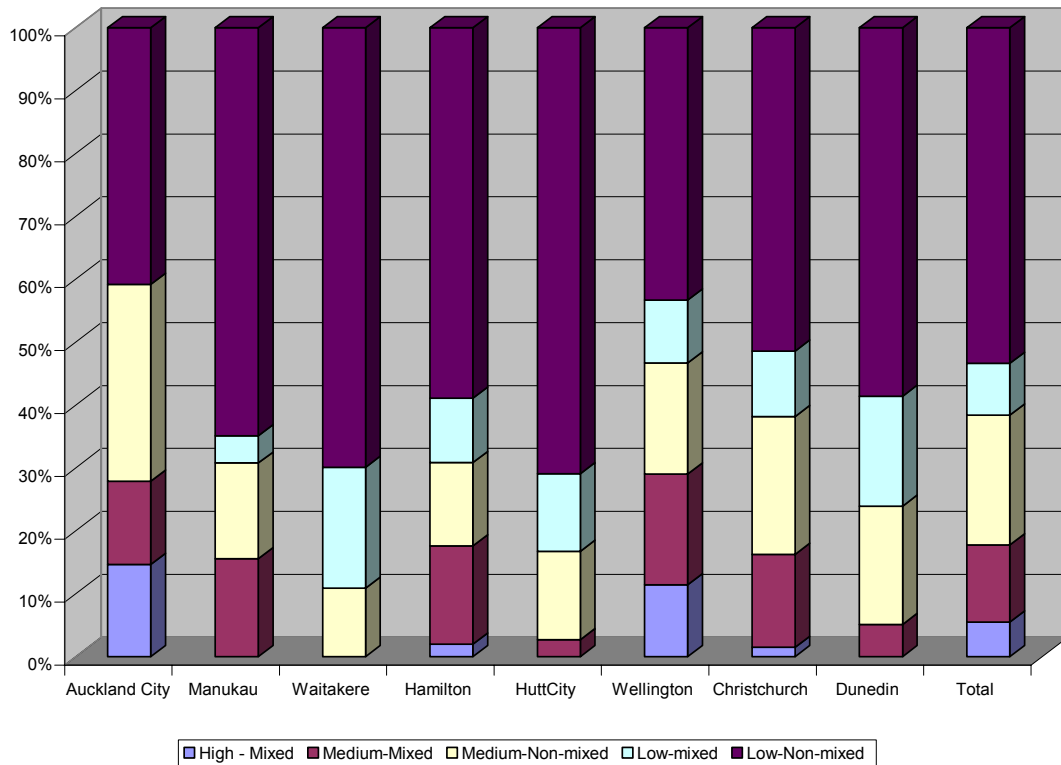
- 3.109 Lack of fencing between the driveway and other areas is associated with children being injured on the driveways of their own homes. This possibly explains the high representation of children living in rented dwellings among those injured; 84 percent of the dwellings were rental dwellings and 38 percent of those properties were rental properties owned by Housing New Zealand Corporation.
- 3.110 The high proportion of private and public rental dwellings possibly also explains why none of the driveways had been fenced subsequent to the accidents.
- 3.111 The injuries caused to children by being hit in driveways are serious and have longstanding implications for those that survive:
- 70 percent of the children hit by a vehicle sustained a head injury. In the case of 22 percent of the children the head injury was severe including skull fractures and haemorrhages inside the skull.
 - 29 percent sustained major injuries to the chest.
 - Long-term complications and disability were found in 11 percent of the survivors including mental handicap, paralysis, ataxia and nerve palsy, significant speech and learning difficulties.
 - 8 percent of children died at the scene or subsequently due to injury.
- 3.112 The findings of the Auckland study of driveway injuries between 1998 and 2001 are similar to a previous study published in 1994 which compared the outcomes for the children of 600 parents, 200 of whom had children involved in a driveway vehicle accident.¹²⁹ That study concluded that fencing and the way in which dwellings and private space are arranged is a critical aspect of child safety.
- 3.113 Possibly because of awareness campaigning in Auckland, there appears to be a slowing of the number of child deaths from driveway accidents in the Auckland region. However, Safekids reports that elsewhere there has been at least one driveway death per month nationally in the seven months to March 2009.¹³⁰ It is also estimated that two children a month are hospitalised because of injuries from a vehicle in a driveway.
- 3.114 The problem for New Zealand is that the prevailing pattern of settlement is both low density and non-mixed in character. There is also a continued tendency for fringe development despite some intensification in existing urban areas.¹³¹ Figure 3.4 demonstrates this clearly.

¹²⁹ Roberts, I., 1994, *The Auckland Child Pedestrian Injury Study: a case-control study*, PhD Thesis, University of Auckland.

¹³⁰ Safekids, 2009, *Safekids News*, March (44).

¹³¹ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington.

Figure 3.4 Proportions of Dwellings Located in Neighbourhoods of Different Densities and Use Mix¹³²



3.115 Data derived from Beacon Pathway’s 2008 National Neighbourhood Survey shows that low density and non-mixed neighbourhoods tend to generate low use of public transport and high use of private motor vehicles (Table 3.12).

Table 3.12 Transport Use for Study or Work Travel and Average kms Travelled by Private Car in Previous Four Weeks by Neighbourhood Type¹³³

Travel Mode	High Density Mixed Use	Medium Density Mixed Use	Medium Density Non-Mixed Use	Low Density Mixed Use	Low Density Non-Mixed Use
Public transport	12.8	9.3	12.1	9.5	8.1
Private car	35.0	48.4	53.7	51.0	58.3
Foot or bicycle	37.2	22.8	11.8	15.3	11.8
Other	1.6	2.8	1.6	1.8	1.6
Not applicable	13.4	16.7	20.8	22.4	20.2
Average kms	766.12	586.83	1060.6	928.32	943.17

¹³² Data from Beacon Pathway.

¹³³ Data from Beacon Pathway.

3.116 Given that pattern of low density settlement, it is not surprising that the workshop participants were concerned about the location of housing, children's safety and their connectivity. Those concerns are even more explicable when the 2008 National Neighbourhood Survey suggests that almost half of the households in low density neighbourhoods have children aged 16 years or less (Table 3.13).

Table 3.13 Proportions of Households in Various Neighbourhood Types with Children Aged 16 years or less (2008 National Neighbourhood Survey)

Neighbourhood Type	Households with Children aged 16 years or less	
	N	%
High Density Mixed Use (n=317)	45	14.2
Medium Density Mixed Use (n=321)	107	33.3
Medium Density Non-mixed Use (n=321)	133	41.4
Low Density Mixed Use (n=323)	149	46.1
Low Density Non-mixed Use (n=319)	147	46.1

3.117 Similarly, the 2008 National Neighbourhood Survey suggests that over half of New Zealand's urban children live in non-mixed neighbourhoods that are dominated by residences and have limited access to services and amenities (Table 3.14). For those children and their families, access to daily services and employment almost inevitably means car travel elsewhere.

Table 3.14 Proportions of Urban Children Aged 16 years or less Living Neighbourhoods of Various Types(2008 National Neighbourhood Survey)

Neighbourhood Type	Children aged 16 years or less	
	N	%
High Density Mixed Use	54	5.8
Medium Density Mixed Use	158	17.1
Medium Density Non-mixed Use	223	24.1
Low Density Mixed Use	247	26.7
Low Density Non-mixed Use	242	26.2
Total	924	99.9*

*Due to rounding

4. CHILDREN & HOUSING: INTERNATIONAL RESEARCH

4.1 Section 2 has provided a commentary on the wellbeing of children in New Zealand. Section 3 has described the housing experiences of New Zealand children. In this section, the links between poor life chances and wellbeing and housing experiences are explored.

4.2 This section presents a summary of the international research evidence related to:

- the impact of housing on both children's wellbeing as children and their development into productive and engaged adults and citizens, and
- identifying those groups of children on whom the burden of poor housing and unmet housing need tends to fall.

Housing and its Impacts on Children

- 4.3 The international research shows that housing has health and educational impacts for children. The liveability of dwellings and the neighbourhoods in which they are situated also has a profound impact on the quality of a child's life, their sense of citizenship, their likelihood of victimisation and their involvement in offending. The affordability, condition and location of housing have impacts on the ability of families to care for their children.
- 4.4 In addition, international research shows that children are affected differently to adults by the physical condition of dwellings, by household crowding, by the expenditure of household finances after housing costs are deducted, by homelessness and by the neighbourhood environment in which dwellings are sited. Consequently, resolving housing issues for adults does not necessarily mean that the housing conditions optimal for children have been established.

Children, Housing and Health

- 4.5 Internationally, housing is recognised as a key determinant of health. According to the World Health Organization, the main features of housing affecting health are thermal comfort, indoor air quality (dampness, mould, indoor emission, rodent and insect infestations), noise, environmental barriers, and home safety. The built environment and the connectivity of neighbourhoods have also been found to impact on children's health as does housing affordability and crowding.¹³⁴ Children's health is especially affected by their housing conditions, because of the length of time they spend in the home and their physiological and psychological vulnerability. Poor health early in life can have effects that can last throughout adulthood.
- 4.6 Studies have identified the health impacts of crowding, which is associated with the spread of infectious diseases such as acute rheumatic fever and meningococcal B. Rates of several infectious diseases are unusually high in New Zealand including, and notably, acute rheumatic fever,¹³⁵ childhood pneumonia¹³⁶ and cellulitis.¹³⁷ Crowded conditions have also been found to adversely affect children's mental health and development.
- 4.7 Poor housing conditions and performance including structural condition, presence of mould, indoor temperatures that fall well below World Health Organization recommended limits, poor indoor air quality and exposure to toxic chemical substances from the illicit manufacture of drugs, for example, have all been found to affect children's health.

¹³⁴ WHO, 2007, *LARES: Large Analysis and Review of European Housing and Health Status Preliminary Overview*, World Health Organization Regional Office for Europe p.39

¹³⁵ Jaine R., Baker, M., and Venugopal, K., 2008, 'Epidemiology of acute rheumatic fever in New Zealand 1996-2005', *Journal of Paediatrics and Child Health* 44: 564-71.

¹³⁶ Grant, C., 1999, 'Pneumonia in children: becoming harder to ignore', *New Zealand Medical Journal* 112: 345-347.

¹³⁷ Finger F., et.al., 2004, 'Skin infections of the limbs of Polynesian children', *New Zealand Medical Journal*, 117: U847.

- 4.8 The delayed development of infants and young children is also thought to be affected by dwelling condition. High residential mobility can disconnect people from health services and is associated with disruption to children's immunisation and health checks. Studies have shown that homeless children have poor nutrition and are vulnerable to a range of diseases, and injury. They have been found to experience more anxiety, depression and behavioural problems than poor housed children.¹³⁸
- 4.9 The United States based Center for Housing Policy identified health outcomes of housing that is affordable and of good quality as including: enabling more family resources to be expended on nutritious food and health care; providing a stable environment for the on-going delivery of health care and other necessary services; reducing exposure to allergens, neurotoxins and other dangers; and improvements in mental health and physical safety.¹³⁹ 'Poor' housing is cited as one of the indicators relating to the likelihood of a child being injured or killed.¹⁴⁰ United States research estimated that children in homeless families suffer four times as many respiratory infections, five times as many stomach and diarrhoeal infections, and four times the rate of asthma as housed children.¹⁴¹
- 4.10 One United Kingdom literature review found that experience of multiple housing problems increased children's risk of ill-health and disability by up to 25 percent during childhood and early adulthood. That study also found that homeless children are three to four times more likely to have mental health problems than other children. Mental health issues such as anxiety and depression have also been linked to overcrowded and unfit housing.¹⁴² There is also evidence that crowding is associated with a higher rate of child accidents.¹⁴³

¹³⁸ James, B., 2007, *Children's and Young People's Housing Experiences: Issues and Scoping Paper*, Centre for Housing Research Aotearoa New Zealand, Wellington; Office of the Deputy Prime Minister, 2006, *Housing Health and Safety Rating System: Operating Guidance*, ODPM Publications Yorkshire.

¹³⁹ Lubell, J., Crain, R., and Cohen, R., 2007, *Framing the Issues: - The Positive Impacts of Affordable Housing on Health*, Center for Housing Policy, Washington DC.

¹⁴⁰ UNICEF, 2007, 'Child Poverty in Perspective: An overview of child wellbeing in rich countries', *Innocenti Report Card 7*, UNICEF Innocenti Research Centre, Florence.

¹⁴¹ Dhillon, A., 2005, *Keeping Families Together and Safe. A Primer on the Child Protection – Housing Connection* Freddie Mac Foundation and Child Welfare League of America, Washington DC; Jacobs, D., and Baeder, A., 2009, *Housing Interventions and Health: A Review of the Evidence*, National Center for Healthy Housing, Columbia Maryland.

¹⁴² Harker, L., 2006, *Chance of a Lifetime: The impact of bad housing on children's lives*, Shelter <http://england.shelter.org.uk>

¹⁴³ Palmer, G., MacInnes, T., and Kenway, P., 2008, *Monitoring Poverty and Social Exclusion*, Joseph Rowntree Foundation and New Policy Institute, York.

- 4.11 A housing and health study undertaken in eight European cities found that the most important environmental indicators directly associated with poor health and wellbeing were the number and quality of green areas in the neighbourhood and, within the home:
- damp
 - dust
 - poor light
 - lack of privacy, and
 - noise.¹⁴⁴
- 4.12 The European cities study found that children up to age 17 showed a double prevalence for respiratory problems in homes with low quality heating systems. The study also identified that a lack of recreational facilities for children and teenagers impacted on residential quality and residents' satisfaction with their living area. Of particular concern for children's health and wellbeing was that physical activity was associated with quality of the neighbourhood environment – physical activity was reduced in neighbourhoods perceived as unsafe, with dilapidation, graffiti and anti-social activities. In those areas parents tended not to allow their children to use playgrounds.
- 4.13 The European cities study concluded that:
- Inadequate housing especially affects the health and wellbeing of the vulnerable and children are particularly at risk of the negative effects of poor housing.
 - Housing problems have direct or indirect health relevance. Those problems are mainly linked to insufficient construction and maintenance, as well as to residential lifestyle.¹⁴⁵
- 4.14 In New Zealand, research has shown that household crowding increases transmission of infectious diseases, particularly those spread by respiratory means and direct contact, and may also contribute to the transmission of skin infections.¹⁴⁶ A large case-control study of meningococcal disease in Auckland schoolchildren showed that household crowding was the most important risk factor for the disease.¹⁴⁷

¹⁴⁴ WHO, 2007, *LARES: Large Analysis and Review of European Housing and Health Status Preliminary Overview*, World Health Organization Regional Office for Europe.

¹⁴⁵ WHO, 2007, *LARES: Large Analysis and Review of European Housing and Health Status Preliminary Overview*, World Health Organization Regional Office for Europe.

¹⁴⁶ Baker, M., Milosevic, J., Blakely, T., Howden-Chapman, P., 2004, 'Housing Crowding and Health'. pp. 57-69 In Howden-Chapman, P., and Carroll, P., (eds) *Housing and Health: Research, Policy and Innovation* Wellington Steele Roberts Ltd.

¹⁴⁷ Baker, M., McNicholas, A., Garrett, N., Jones, N., Stewart, J., Koberstein, V., et al., 2000, 'Household crowding: a major risk factor for epidemic meningococcal disease in Auckland children', *The Paediatric Infectious Disease Journal*, 19:983-990.

- 4.15 Dwellings in poor repair or providing inadequate thermal performance also contribute to poor health. A study of the benefits of insulation found that children in insulated homes were only half as likely to take days off school due to sickness. Visits to general practitioners were significantly lower for insulated homes.¹⁴⁸ Houses in poor repair contribute to injuries, falls being the main source of injury in the home for children in New Zealand.¹⁴⁹ Rectifying house condition problems has a positive effect on reducing the need for children to access health care providers.

Children, Housing and Education

- 4.16 In the United States the Center for Housing Policy's review of affordable housing research found that affordable, good quality housing contributes to improved educational achievement. The health benefits associated with such housing can reduce health hazards that adversely impact on learning. Affordable housing helps to reduce homelessness, crowding and unwanted moves that can impair school attendance and achievement. This literature review also suggests that stable, affordable housing may reduce the need for parents to work long hours and thus facilitate their greater involvement in their children's education.¹⁵⁰
- 4.17 Those conclusions are consistent with a variety of other international research. New Zealand research showed in 2005 that children became more engaged in their school work because of having adequate space for study where crowding was reduced.¹⁵¹ Similarly, there is evidence to suggest that the link between children in owner occupied dwellings and higher educational attainment reflects the tendency for children in rental dwellings to be more crowded and to have less space.¹⁵² An English analysis of housing data and education also found that children in poor housing conditions and overcrowded homes miss school more frequently due to illnesses and infections.¹⁵³
- 4.18 The review of Britain's housing supply and demand by the economist Kate Barker, which has had a profound impact on housing policy and future thinking in Britain, noted research showing the deleterious effect of poor housing and insecure tenure on children's educational achievement.¹⁵⁴ There is evidence from United States and English research that where homeless,

¹⁴⁸ Howden-Chapman, P., Matheson, A., Crane, J., Viggers, H., Cunningham, M., Blakely, T., Cunningham, C., Woodward, A., Saville-Smith, K., O'Dea, D., Kennedy, M., Baker, M., Waipara, N., Chapman, R., and Davie, G. 2007. 'Effect of insulating existing houses on health inequality: cluster randomised study in the community', *BMJ*, doi:10.1136.

¹⁴⁹ Clinton, J., McDuff, I., Bullen, C., Kearns, R., and Mahony, F., 2005, *The Healthy Housing Programme: Report of the Outcomes Evaluation (Year One)* Auckland Uniservices Ltd, prepared for Housing New Zealand Corporation.

¹⁵⁰ Lubell, J., and Brennan, M., 2007, *Framing the Issues: - The Positive Impacts of Affordable Housing on Education*, Center for Housing Policy, Washington DC.

¹⁵¹ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington.

¹⁵² Mullins, P., and Western, J., 2001, *Examining the Links between Housing and nine Key socio cultural factors*. Queensland Research Centre Australian Housing and Research Institute, Queensland; James, B., 2007, *Children's and Young People's Housing Experiences Scoping Paper*, CHRANZ, Wellington.

¹⁵³ Harker, L., 2006, *Chance of a Lifetime: The impact of bad housing on children's lives*, Shelter <http://england.shelter.org.uk>

¹⁵⁴ Barker, K., 2004, *Review of Housing Supply*, London, United Kingdom.

unaffordable housing and insecure housing conditions prevail children are less likely to attend school and more likely to have multiple movements from school to school.

- 4.19 An English review of research and other evidence concluded that homeless children are two to three times more likely to be absent from school than other children due to the disruption caused by moving into and between temporary accommodation.¹⁵⁵ United States research has found that children in homeless families are four times more likely to experience delayed development, and are in special education programs at a rate three times higher than housed children. Homeless children are also suspended from school twice as often as housed children and attend an average of two different schools in a single year.¹⁵⁶

Children, Housing, Abuse, Neglect and Victimization

- 4.20 The reasons why a particular child is victimised, abused or neglected are complex and likely to reflect a mix of ongoing factors as well as precipitating events. Individual and familial pathologies are frequently overstated as drivers of child maltreatment. Abuse, neglect and victimisation reflect factors ranging from predispositions among individuals, through learnt family dynamics, neighbourhood characteristics, and broader values and norms in a society.
- 4.21 The international research suggests that the precipitation of child maltreatment and persistent abuse and/or neglect appears to be associated with the co-occurrence of three dynamics:
- socio-economic deprivation
 - fragile social and service networks at the individual level and within neighbourhoods, and
 - acceptance of criminality, violence and/or substance abuse as part of everyday life.¹⁵⁷
- 4.22 Various studies in in Canada, the United Kingdom, Australia and the United States have identified links between children's poor housing and their exposure to chronic neglect, exposure to alcohol or drug abuse, and victimisation.¹⁵⁸ This included children living in temporary accommodation or homeless, living in crowded conditions or in housing in poor repair.
- 4.23 One Canadian study suggested that there is potential for detrimental long term effects on children raised in crowded dwellings in disrepair, including findings that suggest children are more at risk of aggressive behaviours and trouble with the law, as well as poor health and poor school outcomes.¹⁵⁹

¹⁵⁵ Harker, L., 2006, *Chance of a Lifetime: The impact of bad housing on children's lives*, Shelter <http://england.shelter.org.uk>

¹⁵⁶ Dhillon, A., 2005, *Keeping Families Together and Safe. A Primer on the Child Protection –*

Housing Connection Freddie Mac Foundation and Child Welfare League of America, Washington DC

¹⁵⁷ Saville-Smith, K., 2000, *Familial Caregivers' Physical Abuse and Neglect of Children: A Literature Review*, Ministry of Social Policy, Wellington.

¹⁵⁸ James, B., 2007, *Children's and Young People's Housing Experiences Scoping Paper*, CHRANZ, Wellington; Fletcher, M., and Dwyer, M., 2008, *A Fair Go for All Children: Actions to Address Child Poverty in New Zealand*, A Report for the Children's Commissioner and Barnardos, Wellington..

¹⁵⁹ Grammenos, F., 2000, *Housing Canada's Children*, Canadian Council of Social Development, Ottawa.

- 4.24 English research has found that dislocation from family and community through homelessness can lead to greater vulnerability for children and young people who are already at risk. As well as risks to health and dislocation from school, there are risks to safety, including being drawn into prostitution and sexual exploitation.¹⁶⁰

Children, Housing and Offending

- 4.25 English research has found that anti-social behaviour or offending, and targeting youth for recruitment by gangs is associated with homelessness.¹⁶¹ Studies in Canada, United Kingdom, Australia and United States have identified links between children's poor housing and their exposure to crime and involvement in offending.¹⁶² New Zealand research also suggests that youth recruitment into gangs may be associated with homelessness.¹⁶³

Children, Housing and Poverty

- 4.26 Internationally unaffordable rents and house prices have been found to be a driver of poverty. A tri-nation study of Canada, the United States and Mexico showed that housing affordability was a significant factor contributing to poverty in those countries.¹⁶⁴ Housing costs were the most significant expenditure item on families' budgets. Higher housing costs led not only to consumption of low quality housing and/or homelessness, but meant that consumption of health services, education and other goods and services were reduced.
- 4.27 Canadian research indicates that when poor families are forced to spend over 30 percent of their income on rent they often face food insecurity and malnutrition, which impacts on children's immediate and long-term health. Children in these families are unable to participate in healthy activities and safe play. In addition, there is little or no money left for transportation to work or school, or for clothing and school supplies.
- 4.28 In the United States, researchers have noted that poor families are not only more likely to live in unsafe or poorly performing housing, but also in neighbourhoods that are unsafe and provide fewer positive models of people who show pro-social behaviours.¹⁶⁵

¹⁶⁰ Department for Communities and Local Government and Department for Children, Schools and Families, 2008, *Joint Working between Housing and Children's Services Preventing Homelessness and Tackling its Effects on Children and Young People*, Department for Communities and Local Government, London.

¹⁶¹ Department for Communities and Local Government and Department for Children, Schools and Families, 2008, *Joint Working between Housing and Children's Services Preventing Homelessness and Tackling its Effects on Children and Young People*, Department for Communities and Local Government, London.

¹⁶² James, B., 2007, *Children's and Young People's Housing Experiences Scoping Paper*, CHRANZ, Wellington; Fletcher, M., and Dwyer, M., 2008, *A Fair Go for All Children: Actions to Address Child Poverty in New Zealand*, A Report for the Children's Commissioner and Barnardos, Wellington.

¹⁶³ Saville-Smith, K., James, B., Warren, J., and Fraser, R., 2008, *Access to Safe and Secure Housing for At Risk and Vulnerable Young People*, CHRANZ, Wellington.

¹⁶⁴ Canadian Council on Social Development, 2008, *The Economic Wellbeing of Children in Canada, the United States and Mexico 2006*, Canadian Council on Social Development, Canada.

¹⁶⁵ Moore, K., Redd, Z., Burkhauser, M., Mbwana, K., and Collins, A., 2009, 'Children in poverty: trends, consequences, and policy options', *Trends Child Research Brief#2009-11* www.childtrends.org

Children Most Exposed to Poor Housing and Unmet Housing Need

4.29 The international research shows that some children are more vulnerable to unmet housing need than others. They include disabled children, children in care and protection and new settler and refugee children.

Disabled Children

4.30 It is well established in the overseas literature that disabled children and their families are disproportionately exposed to housing difficulties. In Britain, problems that disabled children face include lack of space, inaccessible kitchens, toilets and bathroom, and problems with the home's location. Families with a disabled child are also more likely to rent their accommodation, to live in overcrowded conditions and to rate their home as being in a poor state of repair. Living in inaccessible and unsuitable housing has negative effects on the child's physical and emotional wellbeing. One estimate is that less than half of disabled children who require specially adapted homes are in suitable housing. Other studies report that disabled children with the most housing needs are amongst minority ethnic groups and pre-schoolers.¹⁶⁶

4.31 Canadian research shows a similar picture, with disabled children's housing not meeting their needs. There, 21 percent of disabled children who need modifications to assist them to enter their home (e.g. ramps, lifts, widened doorways) have unmet needs and another 42 percent have none of those needs met. For children requiring modifications within the home, 13 percent have unmet needs and 48 percent have none of their accessibility needs within the home met. Cost is a major reason why those needs are not met.¹⁶⁷

4.32 Other studies from Australia, the United Kingdom and the United States suggest that disabled children are more likely to live in single parent, rather than two parent families. For instance, in Australia 30.6 percent of children with a disability live in single-parent families, compared with an estimated 18.1 percent of children without a disability. Since single parents tend to have lower incomes, this places additional stress on the household finances and limits expenditure on housing. This may negatively impact on disabled children's housing circumstances.¹⁶⁸

Children in Care and Protection

4.33 Several links between children in care and the risk of poor housing have been identified in the research:

- Poor housing as a driver of placement in care
- Poor housing experienced by foster care families
- Children in care at risk of homelessness

¹⁶⁶ Beresford, B., and Rhodes, D., 2008, *Housing and Disabled Children* Joseph Rowntree Foundation, York; Jarvis, A., and Fairburn, P., 2009, *Housing and Disabled Children*, Joseph Rowntree Foundation, York; Beresford, B., 2007, *The Housing Needs of Black and Minority Ethnic Disabled Children and their families: A race equality foundation briefing paper*, Race Equality Foundation.

¹⁶⁷ Canadian Council on Social Development, 2006, *The Progress of Canada's Children and Youth 2006*, Canadian Council on Social Development, Canada.

¹⁶⁸ Bradbury, B., Norris, K., and Abello, D., 2001, *Socio-Economic Disadvantage and the Prevalence of Disability* Social Policy Research Centre, UNSW, Sydney; Beer, A., and Faulkner, D., 2009, *21st Century Housing Careers and Australia's Housing Future*. Australian Housing and Urban Research Institute, Southern Research Centre.

- 4.34 Some children enter care because of poor family housing circumstances. Overseas research suggests that insecure tenure, dilapidated housing, crowding and homelessness are factors in the decision to place a child into care, as well as factors in the decision whether to (or not to) reunite families. Children from inadequately housed families are also more likely to be 'long stayers' in the care system than children from adequately housed families.
- 4.35 In the United States, poor housing has been found to be a driver for placement of children in care, with children from homes with housing problems more likely to be in foster care than children without housing problems. Estimates are that as many as 30 percent of children could be reunited with their families if safe, affordable housing were available.¹⁶⁹
- 4.36 A Canadian survey in Toronto also revealed that, while housing problems alone are not sufficient grounds to find a child in need of protection, the family's housing situation is one of the factors that can result in the temporary placement of a child in care. Housing problems were also identified in a large number of cases as a key factor in preventing or delaying a child's return home from care.¹⁷⁰
- 4.37 Housing can also be a critical factor affecting the quality of care in foster homes, and homelessness can affect the delivery of child welfare services. One study of the structural characteristics of housing concluded that children with caregivers with unsafe houses were less likely to receive adequate physical care.¹⁷¹ In particular, the housing situations of older family members who take on long term care of kin children are often inadequate. In the United States, inadequate housing has been recognised as a major challenge for grandparents caring for grandchildren. Unaffordable rental accommodation, a dwelling that is too small for children, increased home running costs and costs associated with additional furniture and amenities for children, homes that are not child-friendly (e.g. uncovered electrical outlets), landlord rules that restrict the number and type of occupants (senior housing does not allow children, and public housing places a limit of the number of residents in a dwelling) are all documented problems.¹⁷²
- 4.38 Increasingly, it is recognised in Australia, the United States and the United Kingdom that children in care are vulnerable to entering homelessness, both as children and later as adults. Children experiencing multiple placements and even the act of moving between placements can be seen as a form of homelessness.¹⁷³ Stable housing plays a key role in integrating children in

¹⁶⁹ Dhillon, A., 2005, *Keeping Families Together and Safe. A Primer on the Child Protection – Housing Connection* Freddie Mac Foundation and Child Welfare League of America, Washington DC.

¹⁷⁰ Cooper, M., 2001, 'Housing affordability: a children's issue', *CPRN Discussion Paper* No. F/11. Canadian Policy Research Networks Inc., Ottawa.

¹⁷¹ Swanson, E., Meyer, M., and DePanfilis, D., 2004, 'The effects of structural characteristics of housing on adequacy of physical child care: An exploratory analysis', *Child Welfare, Special Issue on Housing and Homelessness* (83) 437-452; Park, J., Metraux, S., Brodbar, G., and Culhane, D., 2004, 'Child Welfare involvement among children in homeless families' *Child Welfare*; Courtney, M., McMurtry, S., and Zinn, A., 2004, 'Housing problems experienced by recipients of Child Welfare Services', *Child Welfare, September/October* (Special Issue on Housing and Homelessness).

¹⁷² http://www.aarp.org/families/grandparents/raising_grandchild/a2004-09-01-grandparents-housing-issues.html; Whitley, D., and Kelley, S., nd, *Grandparents raising grandchildren: a call to action*.

Administration for children and families Region IV Department of Health and Human Services, USA.

¹⁷³ Jamieson, K., and Flatau, P., 2009, 'The child protection system and homelessness prevention and early intervention strategies', *Parity* 22(2):15-16.

care into their school and social networks, and in young people leaving the care system successfully engaging in education, training and employment, as well as establishing safe and secure housing for their own children.¹⁷⁴

- 4.39 While providing care leavers with stable housing is linked to better outcomes, at the same time, research shows that accessing and maintaining accommodation is one of the most “difficult tasks confronting care leavers”.¹⁷⁵ Consequently, housing instability and homelessness are common outcomes that are in turn linked to drug and alcohol abuse, poor mental and physical health and educational and employment deficits.¹⁷⁶

New Settler and Refugee Children

- 4.40 Accessing suitable housing is often very difficult for new settler and refugee families. Internationally, research shows that the housing experiences of refugees are often characterised by instability and vulnerability. New migrant and refugee families often find housing unaffordable, have difficulties navigating unfamiliar housing systems, are restricted in their ability to engage in the housing market because of lack of facility in speaking English, and find it difficult to access accommodation that is suitably sized or meets cultural requirements. Furthermore, lack of secure housing is a key factor in perpetuating social exclusion. Inadequate and unsafe housing inhibits the ability of family members to participate in employment, education and training, access health care and other services, and limits interaction with others in the community.¹⁷⁷ Refugee children often experience health problems and difficulties in settling into school; these challenges can be exacerbated by inadequate housing.
- 4.41 Unaccompanied refugee children are especially vulnerable and need extensive support, including appropriate housing, to settle well.¹⁷⁸ Those refugee children and young people may have limited or no support from extended family that have already settled, or from their ethnic community. This lack of networks and support place them at high risk of homelessness.¹⁷⁹

¹⁷⁴ Dhillon, A., 2005, *Keeping Families Together and Safe. A Primer on the Child Protection-Housing Connection*, Freddie Mac Foundation and Child Welfare League of America, Washington DC; Social Exclusion Unit, 2005, *Transitions: Young Adults with Complex Needs*, A Social Exclusion Unit Final Report, Office of the Deputy Prime Minister, London; Cashmore, J., and Paxman, M., 2006, ‘Predicting after-care outcomes: the importance of ‘felt’ security’, *Child and Family Social Work*, 11, 232-241; Forbes, C., Inder, B., and Raman, S., 2006, ‘Measuring the cost of leaving care in Victoria’, *Children Australia*, 31(3), 26-33; Wade, J., and Dixon, J., 2006, ‘Making a home, finding a job: investigating early housing and employment outcomes for young people leaving care’, *Child and Family Social Work*, 11, 199-208.

¹⁷⁵ McDowall, J., 2008, *Report Card: Transitioning from Care*, Create Foundation, Sydney.

¹⁷⁶ Maunders, D., Liddell, D., Liddell, M., & Green, S., 2008, *Young People Leaving Care and Protection*. National Youth Affairs Research Scheme, Hobart; Clare, M., 2006, ‘Personal reflections on needs and services for young people leaving care: from local to international (1996-2005)’, *Children Australia*, 31(3), 11-17.

¹⁷⁷ Department of Labour, 2009, *Long term settlement of refugees: an annotated bibliography of New Zealand and international literature*, Department of Labour, Wellington.

¹⁷⁸ Home Office, 2005, *Integration Matters: A national strategy for refugee integration*, Home Office, London.

¹⁷⁹ Liddy, N., 2009, ‘Early intervention with refugee and newly arrived young people. The Centre for Multicultural Youth Issues (CMY) reconnect young refugees and newly arrived youth support programs’, *Parity* 22(2).

A Summary Comment

- 4.42 What the international and local research reviewed here suggests is that a country's poor performance in housing is likely to be associated with poor child outcomes. It suggests that some children are particularly at risk of unmet housing need, homelessness and poor housing conditions.
- 4.43 That research is consistent with concerns expressed by many of the participants in the workshops about the impacts of poor housing on New Zealand's children today as well as their anxieties for the future. The children that the body of international research suggests are most at risk, are also the children that workshop participants see as most likely to have their development and transition to adulthood compromised by poor housing. The housing factors – poor housing conditions, unaffordable housing, inappropriately designed neighbourhoods and dwellings, and tenure insecurity – identified in the international research are also the conditions that most concerned the participants in the stakeholder workshops.
- 4.44 Under those circumstances, it is clear that understanding the locations where children are going to live in New Zealand, and the socio-economic, ethnic, family and household profiles of the child population are critical to local and central government planning for the housing needs of children in the future.
- 4.45 It is also clear that understanding the stock typology, the affordability dynamics of both the owner occupier and rental markets, the performance of the New Zealand housing stock, and the comparative conditions for children housed through owner occupation or through the rental market are also important if housing policy, provision, and assistance are to deliver housing which maximises rather than compromises the potential of New Zealand children.
- 4.46 Moreover, because some children have been identified as most vulnerable to unmet housing need, there is a strong basis for effective targeting and programmes tailored to their particular needs.
- 4.47 Finally, it is clear that New Zealand has commonalities with other countries. As such, New Zealand can learn from experiences, analysis and directions overseas.

5. INTERNATIONAL RESPONSE: CHILDREN & HOUSING

- 5.1 Internationally there has been a growing recognition that children are particularly vulnerable to poor housing. It is also recognised that if the cycle of poor housing is not broken, associated problems become embedded and can persist over generations. Those concerns underpin the UN Convention on the Rights of the Child (UNCROC) which recognises housing as important for children's wellbeing. Article 27 states that parties:

“in accordance with national conditions and within their means, shall take appropriate measures to assist parents and others responsible for the child to implement this right and shall in the case of need provide material assistance and support programmes, particularly with regard to nutrition, clothing and housing”.

- 5.2 Article 27 also makes it clear that parent(s) or others responsible for the child have the primary responsibility to secure, within their abilities and financial capabilities, the conditions of living necessary for the child's development, such as housing.¹⁸⁰ However, in both Europe and North America policy and services are increasingly being developed that acknowledge that children's fundamental needs and human rights cannot be met by assuming that their housing needs are the same as or are met by their families.
- 5.3 This section presents a brief review of international responses to children and considers emerging shifts in policy, housing assistance and housing delivery in Europe, North America and Australia.
- 5.4 In most of those countries people less than 18 years of age are considered to be children. This is for the purposes of determining services for children as well as parental responsibilities. However, there is variation around age definitions. In the European Union, persons under 18 are considered to be children, in accordance with UNCROC. Similarly, the United States and Australia specify under 18 as 'child'. In Canada, the age of a child, determined by each province, is either under 19 or under 18. In the United Kingdom there is no single law that defines the age of a child. Specific age limits are set out in legislation relating to different areas of policy. Particularly in relation to duties and responsibilities to keep children safe, England, Wales, Scotland and Northern Ireland define a child as under 18.¹⁸¹

Seven Ways to Address the Housing Needs of Children

- 5.6 One of the most marked developments overseas is the emergence of the idea of 'child-centred' housing. This idea has increasing traction in both policy and service delivery. In the context of housing policy, housing assistance and housing delivery this consists of recognising that directing assistance to parents may not always meet the housing needs of children. It also makes ensuring that children have adequate or decent housing¹⁸² a fundamental platform for children's social, psychological and economic wellbeing both as children and adults.
- 5.7 Consequently, in the United Kingdom, United States and Australia there are key areas in which improving children's outcomes are clearly targeted (e.g. homelessness, adequate housing, affordable housing), and where strategic policy frameworks include adequate housing as critical to children's wellbeing. There is growing awareness about the need to include children and young people in consultation about housing policies. Increasingly before the adoption and implementation of proposed housing policies these are being assessed for impacts on children and young people (such as in Northern Ireland and London).¹⁸³

¹⁸⁰ James, B., 2007, *Children's and Young People's Housing Experiences: Issues and Scoping Paper*, CHRANZ, Wellington.

¹⁸¹ See Paragraphs 2.2 to 2.9 for the comparatively complex manner in which children are defined in New Zealand.

¹⁸² A variety of terms are used to signify housing that is safe, healthy, affordable and appropriately designed and located.

¹⁸³ Equality Unit, 2008, *Children and Young People's Housing Policy Statement*, Housing Executive, Belfast, Northern Ireland www.nihe.gov.uk; Gervais, M-C., and McLean, C., 2005, *Equality Impact Assessment on the London Housing Strategy 2005-2016*, ETHNOS Research and Consultancy, London.

- 5.8 Broadly, there are seven major responses to the housing needs of children and families:
- Improving the affordability of home ownership and rental housing for families with children.
 - Decent housing – improving dwelling condition and performance and eliminating crowding.
 - Tackling child poverty.
 - Tackling homelessness.
 - Fostering thriving neighbourhoods.
 - Focus on vulnerable groups.
 - Integrated approaches to strategies, planning and service delivery.

Improving Housing Affordability

- 5.9 Housing affordability is considered a significant factor that contributes to poverty and is a key issue on the agenda of many countries. Improvements in affordability are expected to benefit children for their future wellbeing.
- 5.10 A key component is to increase affordable home ownership for new entrants to the housing market and for low income families. Supporting home ownership is now a major goal in most European countries, pursued through combinations of favourable tax regulations, mortgage market intervention and demand/supply side subsidies. In the United States recent changes have led to significant increases in lending to previously under-served groups (ethnic minorities and low income households) and areas. Fiscal incentives, public subsidies and land use planning regulations are used to increase private investment in affordable rental housing in Ireland, some European countries, the United States, Canada and the United Kingdom.¹⁸⁴
- 5.11 Examples of affordable housing initiatives include:
- In the United Kingdom, the 2007 *Homes for the Future* green paper set out plans for delivering more affordable homes, in response to growing demand and especially to meet the housing needs of young people and young families. One of its main premises is that housing must be improved for children, otherwise they will be denied a good start in life. The paper sets out proposals for: more homes in key growth areas; well designed and greener homes linked to good schools, transport and health care; and more affordable homes to buy or rent. Tools for the delivery of affordable housing include shared ownership schemes, social housing, and planning gain provisions for the private sector to deliver affordable housing.¹⁸⁵ In response to the recent financial crisis the government announced in September 2008 a £1 billion housing package to help first time buyers struggling to get onto the housing ladder, support vulnerable homeowners at risk of repossession, and support the house-building industry.¹⁸⁶

¹⁸⁴ Lawson, J., and Milligan, V., 2007, *International Trends in Housing and Policy Responses*, Sydney Research Centre, Australian Housing and Urban Research Institute, Sydney.

¹⁸⁵ Secretary of State for Local Government and Communities, 2007, *Homes for the Future: more affordable, more sustainable* Communities and Local Government, London www.communities.gov.uk

¹⁸⁶ Minister of State for Communities and Local Government, 2008, *Government Response to the Communities and Local Government Committee's Report: The Supply of Rented Housing*, The Stationery Office, Norwich.

- The Australian Government provides support to eligible first home buyers, which it has boosted recently. In addition to the First Home Owner Grant and the Australian Government's First Home Owners Boost, some state and territory governments may offer additional support.¹⁸⁷ Australia's Housing Affordability Fund will invest up to \$512 million over five years to lower the cost of building new homes. The Fund aims to improve the supply of new housing and make housing more affordable for home buyers entering the market. It is intended to address two significant barriers to the supply of housing: holding costs incurred by developers as a result of long planning and approval waiting times and infrastructure costs, such as water, sewerage, transport, and open space.¹⁸⁸
- The Canada Mortgage and Housing Corporation's (CMHC) affordable home ownership initiatives include the First Nations Market Housing Fund, aimed at increasing home ownership among First Nations. The Fund provides added security to private lenders providing loans for the purchase or renovation of homes on reserve or settlement land. In 2008 CMHC worked with 10 First Nations on the First Nations Homeownership Strategy, which has a goal of creating new home ownership opportunities within two years. Another initiative is mortgage loan insurance products that enable purchasers to buy a home with as little as 5 percent deposit. These loan products are especially important for assisting home ownership on reserves, and in rural areas and small towns. CMHC has a long standing partnership with and is a major sponsor of Habitat for Humanity.¹⁸⁹
- In the United States, three programmes are designed to address the nationwide shortage of affordable homes to own. These are:
 - The HOME Investment Partnerships – expanding the supply of housing for low and very low income families. States and local governments use grants to fund housing programmes to meet local priorities, which may be for renters, new home buyers or existing home owners.
 - Self Help Home Ownership (SHOP) – providing funds for non-profit organisations to develop sweat-equity and volunteer-based home ownership for low income families.
 - Home ownership Zone – allowing communities to reclaim vacant and blighted properties, increase home ownership and promote economic revitalisation by creating new neighbourhoods. Developments are encouraged to: be pedestrian friendly; include a mix of incomes and compatible uses; and, be sited close to jobs and public transport.¹⁹⁰

5.12 There are also initiatives designed to increase the availability of affordable, quality rental accommodation. Policies to influence affordability and house quality on the private rental market include: intervening in patterns of private investment for construction and renovation; regulating quality; setting rents; providing assistance with housing costs; and encouraging tenant participation and protection. Assistance with rental subsidies remains by far the most significant strategy and largest item of direct expenditure on housing in most

¹⁸⁷ <http://www.fahcsia.gov.au/sa/housing/payments/Pages/FirstHomeOwnersBoost.aspx#1>

¹⁸⁸ <http://www.fahcsia.gov.au/sa/housing/progserv/affordability/haf/Pages/default.aspx>

¹⁸⁹ Canada Mortgage and Housing Corporation, 2009, *Annual Report 08*, Canada Mortgage and Housing Corporation www.cmhc.ca

¹⁹⁰ <http://www.hud.gov/offices/cpd/affordablehousing/#hip>

countries. Some countries maintain policies in most of these areas (e.g. France, Germany, Netherlands, United Kingdom, United States).¹⁹¹ There is also considerable attention to addressing shortages in rental stock, quality problems, and security of tenure.

5.13 Examples of rent policies focused on improving the supply of affordable, quality rental housing in both the public and private sectors include:

- The Australian Government's 2009 stimulus package included the National Affordable Housing Agreement (NAHA) builds on the reform of social housing with an investment in the construction of around 20,000 social housing units by 2011-12.¹⁹² Earlier, the Australian Government introduced a National Rental Affordability Scheme (NRAS) to increase the supply of reduced cost rental housing for low-moderate income individuals and families. The target is to increase the supply of affordable rental dwellings by up to 50,000 by 2012. Rent for these properties will be charged at 20 per cent below the market rate for eligible tenants. Participating organisations receive a National Rental Incentive to encourage large scale (minimum 100 dwellings) investment in, and innovative delivery of affordable housing. The incentive includes a refundable tax offset per dwelling and a contribution (either payment or in-kind support) per dwelling. To be eligible for the incentive, dwellings must meet mandatory requirements.¹⁹³
- United States Department of Housing and Urban Development affordable rental programmes includes assistance to apartment owners to offer reduced rents to low income tenants; public rental housing for low income families, older people and people with disabilities; and a housing choice voucher programme that subsidises rent. Various States offer a range of affordable rental initiatives.¹⁹⁴ The United States has also developed multi-family housing programmes that provide affordable rental options for low income families in apartments.¹⁹⁵ Multi-family housing is required under both state and federal law to be accessible, i.e. this includes an accessible entrance, public and common use areas must be accessible to people with disabilities, environmental controls (e.g. light switches, thermostats) must be accessible, doors must be wide enough for use by people in wheelchairs and kitchens and bathrooms must be usable by people in wheelchairs.
- The Canada Mortgage and Housing Corporation operates a number of affordable rental programmes, including non-profit rental housing to help First Nation families access affordable, quality housing; and funding for affordable rental housing through the Affordable Housing Initiative.¹⁹⁶

¹⁹¹ Lawson, J., and Milligan, V., 2007, *International Trends in Housing and Policy Responses*, Sydney Research Centre, Australian Housing and Urban Research Institute, Sydney.

¹⁹² Special Council of Australian Governments Meeting *Nation Building and Jobs Plan*, Canberra, 5 February 2009, Communique www.cooag.gov.au

¹⁹³ <http://www.fahcsia.gov.au/sa/housing/progserv/affordability/nras/Pages/default.aspx>

¹⁹⁴ <http://www.hud.gov/renting/>

¹⁹⁵ <http://www.hud.gov/offices/hsg/hsgmulti.cfm>

¹⁹⁶ Canada Mortgage and Housing Corporation, 2009, *Annual Report 08*, Canada Mortgage and Housing Corporation, Canada www.cmhc.ca

- The United Kingdom has a target of increasing the supply of social housing by 50 percent by 2010/2011. Recent measures include the intention to deliver up to 5,500 social rented homes between 2008-2010.¹⁹⁷ The Government also commissioned a review of the quality of housing in the private rented sector in 2008. The review's findings set out recommendations for raising standards and professionalism of the private rental sector. The May 2009 Government response and consultation document sets out proposals for an improved regulatory framework, more support for investment and improved engagement with the private rental sector. These proposals are designed to support the sector, encourage good existing landlords to grow and minimise barriers to entry. They also address the weaknesses identified in the review: the need to increase professionalism, drive out bad landlords and secure an improvement in the quality of the worst stock.¹⁹⁸

5.14 Across Europe there has been a growing interest in enhancing and regulating the private rental sector as a key lever to provide more affordable housing, including for households who are homeless. Rent control within tenancies is a dominant policy instrument, although it is combined with programmes to sustain tenancies and other regulatory mechanisms. Perceptions of private landlords have changed. Increasingly, they are perceived as partners in local housing strategies.¹⁹⁹

Decent Housing

5.15 Several countries consider decent housing essential to children's development and wellbeing. The United Kingdom definition of decent homes is:

"In order to be decent a home should be warm, weatherproof and have reasonably modern facilities".²⁰⁰

5.16 The UK Government has made a concerted effort to reduce bad housing since 2001. It reports that the number of people living in social housing that is not 'decent' has halved between 2001 and 2008. The Government's commitment is to provide all social housing tenants with decent homes by 2010.²⁰¹ Legislation specifically tasks local authorities with addressing the impacts of poor house condition on children, such as in Part 1 of the Housing Act 2004, which requires authorities to take account of the impact of health and safety hazards in housing on vulnerable occupants including children when deciding the action to be taken by landlords to improve conditions.²⁰²

¹⁹⁷ Minister of State for Communities and Local Government, 2008, *Government Response to the Communities and Local Government Committee's Report: The Supply of Rented Housing*, The Stationary Office, Norwich.

¹⁹⁸ Department for Communities and Local Government, 2009, *The Private Rented Sector: Professionalism and Quality The Government Response to the Rugg Review Consultation*, Department for Communities and Local Government, London.

¹⁹⁹ O'Sullivan, E., and De Decker, P., 2007, 'Regulating the private rental housing market in Europe', *European Journal of Homelessness* 1:95-117. ISSN 2030-2762/ISSN 2030-3106 online.

²⁰⁰ <http://www.communities.gov.uk/housing/decenthomes/whatis/>

²⁰¹ Gilbertson, I., Green, G., Ormondy, D., and Stafford, B., 2008, *Decent Homes Better Health: Ealing Decent Homes Health Impact Assessment*, Sheffield Hallam University, Sheffield.

²⁰² Her Majesty's Government, 2006, *Working Together to Safeguard Children A guide to inter-agency working together to safeguard and promote the welfare of children*.

- 5.17 The Housing Health and Safety Rating System (HHSRS) is an evidence-based tool that has been developed in the United Kingdom to assess the potential risks to health and safety from the deficiencies identified in homes. This tool can be applied to all types of dwellings and all types of tenure. Common hazards that are assessed include damp and mould growth, excess cold, crowding and space, entry by intruders, falls, noise, pests, sanitation and drainage and fire. The impacts on those most vulnerable to the hazards, such as young children, are identified.²⁰³ The HHSRS has been used as the basis of a cost calculator developed by the Building Research Establishment Housing Centre to help demonstrate the value of a housing intervention to health, society and quality of life.²⁰⁴
- 5.18 Canada is similarly concerned with improving the quality of homes. The CMHC renovation programmes helped around 20,400 lower income families and individuals in 2008 to bring their homes up to minimum health and safety standards, including facilitating the renovation of some 5,400 affordable rental property units.²⁰⁵
- 5.19 The United States Department of Housing and Urban Development (HUD) has a statutory responsibility to promote and facilitate the restoration and preservation of the nation's existing housing stock. As part of that responsibility, HUD provides a range of home repairs loans and grant programmes, including mortgage financing for rehabilitation/improvement of family homes and funding for very low income families who own their own homes that are in need of repairs, renovations and to make the dwelling more accessible for people with disabilities. Some programmes include funding for improving heating facilities.²⁰⁶
- 5.20 Several countries, including Australia and Canada, have repairs, maintenance, energy retrofit and renovation programmes for private and public housing. For example, Australia's 2009 National Affordable Housing Agreement (NAHA) includes funding for repairs and maintenance of existing public housing stock, installation of ceiling insulation in up to an additional 2.7 million homes as well as home energy advice programmes.²⁰⁷
- 5.21 In Europe, the Children's Environment and Health Action Plan for Europe (CEHAPE) addresses the environmental risk factors that most affect the health of children. It has four priority goals, all of which relate to house condition and performance. Those goals are to:²⁰⁸
- Ensure safe water and adequate sanitation.
 - Ensure protection from injuries and adequate physical activity.
 - Ensure clean indoor and outdoor air.
 - Aim at chemical-free environments.

²⁰³ Office of the Deputy Prime Minister, 2006, *Housing Health and Safety Rating System: Operating Guidance*, ODPM Publications, Yorkshire.

²⁰⁴ Mason, V., 2008, *Good Housing Leads to Good Health: A Toolkit for Environmental Health Practitioners*, Chartered Institute of Environmental Health, London.

²⁰⁵ Canada Mortgage and Housing Corporation, 2009, *Annual Report 08*, Canada Mortgage and Housing Corporation, Canada www.cmhc.ca

²⁰⁶ <http://www.hud.gov/improvements/>

²⁰⁷ Special Council of Australian Governments Meeting, *Nation Building and Jobs Plan*, Canberra, 5 February 2009, Communiqué www.cooag.gov.au

²⁰⁸ http://www.euro.who.int/childhealthenv/policy/20020724_2

Tackling Child Poverty

- 5.22 A number of countries such as United Kingdom, some Canadian provinces and the European Union have developed child poverty strategies that include responses to unaffordable and poor housing conditions.
- 5.23 In Canada, Ontario's Poverty Reduction Strategy is an integrated strategy including significant investment in education, asset building initiatives to provide financial support to families, encouraging neighbourhood revitalisation and stable, affordable housing. Intent on breaking the cycle of intergenerational poverty, the strategy focuses on initiatives for children.²⁰⁹ Specific housing initiatives include:
- Provision of additional funding for the Provincial Rent Bank Program, which prevents evictions and enables families to stay in their homes, thus avoiding the cycle of having to move and accompanying disruption.
 - Making affordable housing a priority through the funding of housing allowances to families and the development and/or refurbishment of 22,000 affordable housing units in Ontario.
 - A new infrastructure plan in 2009 that will include social housing.
 - Extension of loans to private and public non-profit housing providers to invest in repairs and energy upgrades to existing social housing and new affordable housing.
- 5.24 The United Kingdom in 1998 made a commitment to abolish child poverty within a generation.²¹⁰ The government's strategy *Ending Child Poverty Everybody's Business* is multifaceted, with the Child Poverty Unit established to focus on cross-government responses across housing, transport, health, education and employment to deal with the root causes of poverty. Responses under the strategy include commitments to reduce homelessness among families, reducing the number of children in 'non decent' housing, a plan to tackle crowding, a package of heating and insulation measures and more investment in affordable housing.²¹¹
- 5.25 The European Union, through its social protection and social inclusion process has a focus on combating child poverty. Examples of housing initiatives include:²¹²
- Austria has extended housing subsidies and gives preference to children, young families, families with many children, lone parents, persons with a reduced earnings capacity and children with disabilities.
 - Denmark is developing initiatives to help marginalised children and young people from immigrant backgrounds, related to education, employment and disadvantaged housing estates.
 - The Netherlands has introduced neighbourhood regeneration schemes including demolition, new development, boosting local employment and encouraging social cohesion in neighbourhoods. Neighbourhood action plans are developed with five key areas: living, working, learning/growing up, integration and safety.

²⁰⁹ Breaking the Cycle Ontario's Poverty Reduction Strategy www.ontario.ca/breakingthecycle

²¹⁰ Palmer, G., MacInnes T., and Kenway, P., 2008, *Monitoring Poverty and Social Exclusion*, Joseph Rowntree Foundation and New Policy Institute, York.

²¹¹ HM Treasury, 2008, *Ending Child Poverty: Everybody's Business*, Crown, London.

²¹² http://ec.europa.eu/employment_social/spsi/strategy_reports_en.htm

Housing indicators relating to child poverty

- 5.26 Many of the countries reviewed demonstrate the central role of housing policy in tackling child poverty by their use of housing indicators as critical monitors of child poverty. In Europe, housing is a key indicator of child wellbeing, acknowledged by UNICEF and the European Union as impacting on both the current wellbeing of children and their future life outcomes.²¹³
- 5.27 The European Union's Task-Force on Child Poverty and Child Wellbeing has agreed on seven dimensions of child wellbeing. They are housing, economic security and material situation, local environment, health, education, social relationships and family environment, exposure to risk and risk behaviour.
- 5.28 These general categories are considered to cover essential dimensions that can relate to the situation of the household in which the child is living or that are child specific.²¹⁴
- 5.29 As well as using income-based measures of poverty, the European Union uses measures of material deprivation, based on the range of goods and services considered to be necessary for a decent standard of living. Housing is considered as part of these material living conditions. The housing dimensions used in the measurement of child poverty and exclusion are:
- Inability to pay mortgage or rent arrears.
 - Inability to keep the home adequately warm.
 - Poor housing conditions – living in a dwelling with one or more of the four problems:
 - leaking roof, damp walls/floors/foundations or rot in the window panes;
 - accommodation too dark;
 - no shower or bath;
 - no indoor flushing toilet for sole use of the household.
- 5.30 These measures are used to monitor anti-poverty policies in a number of EU member countries including Ireland, France, Hungary, Poland and the United Kingdom.²¹⁵

²¹³ UNICEF, 2007, 'Child poverty in perspective: an overview of child wellbeing in rich countries', *Innocenti Report Card 7* UNICEF Innocenti Research Centre Florence; European Commission, 2008, *Child Poverty and Wellbeing in the EU Current status and way forward*, Office for Official Publications of the European Communities, Luxembourg.

²¹⁴ European Commission, 2008, *Child Poverty and Wellbeing in the EU Current Status and Way Forward*, Office for Official Publications of the European Communities, Luxembourg.

²¹⁵ European Commission, 2008, *Child Poverty and Wellbeing in the EU Current Status and Way Forward*, Office for Official Publications of the European Communities, Luxembourg.

- 5.31 The United Kingdom, which has made a commitment to abolish child poverty by 2020, uses housing indicators to monitor changes in poverty levels. The housing indicators include homelessness, crowding, 'non decent' housing and 'fuel poverty'. The decent home standard is the primary indicator of stock condition. A dwelling is defined as decent if it meets the minimum statutory fitness standard, is in a reasonable state of repair, has reasonably modern facilities and provides a reasonable degree of thermal comfort. In practice, it is usually failure to meet the thermal comfort requirement that causes a home to be classified as non-decent. The 'fuel poverty' indicator considers households to be in 'fuel poverty' if they have to spend more than a tenth of their disposable household income on fuel to keep their home in a 'satisfactory' condition, where the main living area is at 21 degrees centigrade with 18 degrees centigrade in the other occupied rooms.²¹⁶
- 5.32 In Ontario, the Child and Youth Opportunity Wheel is used to measure progress on combating inter-generational poverty. This framework shows the key dimensions where investment needs to go to help children reach their potential: education, good health, sufficient incomes for their families and adequate housing. The Ontario adequate housing measure is under development and will measure the percentage of Ontarians with access to stable and affordable housing. The rationale for this measure is that access to adequate, stable, affordable housing is pivotal to a child's emotional and mental wellbeing and contributes significantly to their ability to achieve academic goals.²¹⁷

Tackling Homelessness

- 5.33 Children make up a considerable proportion of the homeless populations in several countries that collect data on homelessness. There is growing concern in Australia, the United States, Canada and the United Kingdom about the rapid increase of families and children among the homeless.²¹⁸ In Europe, longitudinal research has shown that by the beginning of the 21st century, homelessness was a situation that could occur for a much greater number of households than was envisaged in the 1980s. Longitudinal research highlighted the primary reason for homelessness was lack of affordable housing. Also shown was that homelessness appeared to be episodic.²¹⁹
- 5.34 Several countries explicitly require through legislation the support of homeless children, and protect their access to services.

²¹⁶ Palmer, G., MacInnes T., and Kenway, P., 2008, *Monitoring Poverty and Social Exclusion 2008*, Joseph Rowntree Foundation and New Policy Institute, York.

²¹⁷ Breaking the Cycle: Ontario's Poverty Reduction Strategy www.ontario.ca/breakingthecycle .

²¹⁸ Mission Australia Research and Social Policy Unit, 2000, *Family Homelessness in Australia* Fact Sheet, Mission Australia, Sydney; Cooper, M., 2001. *Housing Affordability: A Children's Issue*, Canadian Policy Research Networks Inc, Ontario; Canadian Council on Social Development, 2006, *The Progress of Canada's Children and Youth 2006*; HCH Clinician's Network, 2003, *Healing Hands* (Bi monthly publication) 7:2., National Health Care for the Homeless Council, Nashville, Tennessee.

²¹⁹ O'Sullivan, E., and de Decker, P., 2007, 'Regulating the private rental housing market in Europe', *European Journal of Homelessness* 1:95-117.

United States

5.35 In the United States, homeless children are by law assured of equal access to free, public education. The McKinney-Vento Homeless Assistance Act 1987 defines homeless children and youth and ensures that they have equal access to free, public education, including pre-school education, and are able to access other services that they need. Based on the McKinney-Vento Homeless Assistance Act 1987 and the No Child Left Behind Act 2001 (which amended the former Act), the McKinney-Vento program is designed to address the problems that homeless children and youth face in enrolling, attending, and succeeding in school. The program requires States and districts to review and undertake steps to revise laws, regulations, practices, or policies that may act as a barrier to the enrolment, attendance, or success in school of homeless children and youth. State coordinators must coordinate education, social, housing and health services to provide services to homeless children, youth and their families. With regard to housing, State coordinators must coordinate services with State and local housing agencies responsible for developing comprehensive affordable housing strategies under Section 105 of the Cranston/Gonzalez National Affordable Housing Act (Public Law 101-625).²²⁰

Canada

5.36 Over recent years Canada has increased funding and services aimed at reducing homelessness. The main means has been through partnerships between provincial and local governments and private and not-for-profit organisations. The underlying philosophy has been a 'housing first' approach, where the provision of housing is seen as a precondition for achieving self-sufficiency and participation in the community.²²¹ For example, Ontario province has several homelessness programmes.²²² In 2007-08, over \$170 million was spent on homelessness initiatives including:

- The Consolidated Homelessness Prevention Program (CHPP) to assist individuals and families who are homeless or at risk of homelessness (including those who are chronically hard-to-house). The CHPP supports the development of a seamless programme of support services to connect individuals and families to community resources and assist households experiencing or at risk of homelessness to find and maintain stable housing.
- Domiciliary hostels that provide permanent accommodation and some supports to daily living for people with special needs such as mental illness, substance abuse problems, developmental disabilities and the frail elderly.
- Emergency hostel services that provide for board, lodging and personal needs to homeless adults, families and youth, on a short-term and infrequent basis.
- The Emergency Energy Fund.

²²⁰ United States Department of Education, 2004, *Education for Homeless Children and Youth Program Title VII-B of the McKinney-Vento Homeless Assistance Act* as amended by the No Child Left Behind Act of 2001 non-regulatory guidance. United States Department of Education, Washington DC.

²²¹ Lawson, J., and Milligan, V., 2007, *International Trends in Housing and Policy Responses*, AHURI final Report No. 110.

²²² Breaking the Cycle Ontario's Poverty Reduction Strategy

Australia

- 5.37 Families with children are the fastest growing group of homeless people in Australia. For example, the number of children under the age of 12 who are homeless has increased by 22 percent in the five years prior to 2008. The large majority of those were with their parents.²²³
- 5.38 One of the most significant causes of family homelessness in Australia is income-related, linked to rising rents, eviction and the tight supply of rental housing in some cities.²²⁴ Another major driver of homelessness is domestic and family violence; these are the principal causes of homelessness among women, both those with children and young single women. Many of those women are known by service providers to cycle in and out of homelessness, due to lack of money, family support or stable housing.
- 5.39 Safe and secure housing is an ongoing problem for those women and their children. Family or relationship breakdown is another important cause of homelessness, and the main reason why men with children seek assistance from specialist homelessness services. Family breakdown is also a large factor in youth homelessness.²²⁵
- 5.40 Australia's Supported Accommodation Assistance Act 1994 and Supported Accommodation Assistance Programme (SAAP) are implemented through a multi-lateral Agreement between the Commonwealth Government and States/Territories that funds agencies that provide transitional supported accommodation and a range of related support services to people who are homeless or in danger of becoming homeless, including those experiencing domestic violence.
- 5.41 Most SAAP resources are directed to women and children escaping domestic violence and young people.²²⁶ Young people are very vulnerable to homelessness; the largest group of clients accessing help from the Supported Accommodation Assistance Programme (SAAP) are those aged 15-19 years of age, with over two thirds of those being young women.²²⁷ The Australian Government has also committed to a 'no exits into homelessness' policy. Under this approach, young people leaving care are a designated priority group to house.²²⁸
- 5.42 Recently, the National Affordable Housing Agreement (NAHA) included the National Partnership agreement on homelessness, which commits the Commonwealth and state governments to work together to significantly reduce homelessness by 2013.²²⁹

²²³ Homelessness Taskforce, 2008, *The Road Home: A National Approach to Reducing Homelessness*, Commonwealth of Australia, Canberra www.fahcsia.gov.au

²²⁴ <http://www.wesleymission.org.au/publications/homeless/#Homeless%20Families>

²²⁵ Homelessness Taskforce, 2008, *The Road Home: A National Approach to Reducing Homelessness*, Commonwealth of Australia, Canberra www.fahcsia.gov.au

²²⁶ <http://www.aihw.gov.au/housing/sacs/saap/index.cfm>; SAAP V Multilateral Agreement in Relation to the Supported Accommodation Assistance Program.

<http://www.community.wa.gov.au/NR/rdonlyres/E5DB90B5-A6CB-42D5-B8A3-50568184C485/0/DCDRPTSAAPVMultilateralAgreement2005pdf237KB.pdf>

²²⁷ http://www.aihw.gov.au/housing/sacs/saap/saap-stats_age.cfm

²²⁸ Jamieson, K., and Flatau, P., 2009, 'The child protection system and homelessness prevention and early intervention strategies', *Parity* 22(2):15-16.

²²⁹ www.pm.gov.au/node/5430

United Kingdom

- 5.43 In the United Kingdom the Government has set a target of halving the number of households in temporary accommodation by 2010 (from a peak of 100,030 at 31 December 2004). Over the past ten years considerable efforts have been made to reduce homelessness, with a particular focus on four groups of children and young people: 16 and 17 year olds who are homeless or at risk of homelessness; care leavers aged 18 to 21; children of families living in temporary accommodation; and children of families who have been, or are at risk of being, found intentionally homeless by a housing authority. There has been an emphasis on establishing 'joined up' central government, local authority, housing authority and community services, particularly housing, education, employment and health services.²³⁰
- 5.44 Joint working together is achieved through various processes including joint working protocols, shared objectives and targets, use of joint resources to achieve shared aims, sharing information, use of the Common Assessment Framework (a standard tool for assessing the needs of children and young people), and measuring performance within cross departmental service agreements and strategic objectives. Three Public Service Agreements drive this joint working together to reduce homelessness of children and families:
- Increase the number of children and young people on the path to success
 - Increase the proportion of socially excluded adults in settled accommodation and education, training or employment
 - Increase long term housing supply and affordability.

Ireland

- 5.45 In Ireland the Child Care Act 1991 requires health boards to inquire into the situation of a child who appears homeless, and to take reasonable steps to make available suitable accommodation.²³¹
- 5.46 The Irish Government has also established the Homeless Agency as part of its strategy on homelessness. The Homeless Agency is responsible for the management, coordination and improvement of services to people who are homeless in the capital, Dublin. One of the major initiatives was to develop the Link system, a web-based inter-agency client recording system. Agencies are able to keep track of clients using services and record interventions, thus enabling the sharing of information across projects and between organisations.

²³⁰ Department for Communities and Local Government and Department for Children, Schools and Families, 2008, *Joint Working Between Housing and Children's Services Preventing Homelessness and Tackling its Effects on Children and Young People*, Department for Communities and Local Government, London.

²³¹ www.irishstatutebook.ie

- 5.47 A 2002 evaluation of the Dublin Link system showed that there was strong support, among both managers and project workers, particularly with regard to sharing information and generally avoiding duplication among agencies. Although the database is mainly used by agencies to make referrals, clients are also able to access information about services. As well as Ireland, there are national or regional database systems of homeless clients operating in Germany, the Netherlands and the United Kingdom.²³²

European Union

- 5.48 The European Union's (EU) Social Protection Inclusion Strategy has a strong focus on addressing homelessness and housing exclusion. Several member states have national plans or strategies to address sub-standard housing and homelessness, including France and Norway. The EU has gathered information on 17 good practice cases across Europe on meeting the housing needs of those under threat of eviction or homelessness. The activities included prevention of housing loss, provision of permanent housing, expansion of the accessible housing stock for vulnerable groups, and social reintegration. Services involved local authorities, housing providers and social care providers working together.²³³

Fostering Thriving Neighbourhoods

- 5.49 Several countries use neighbourhood improvement policies, built environment regulations and urban planning to achieve children's wellbeing outcomes. Those countries place emphasis on creating socially inclusive neighbourhoods, urban renewal, upgrading old housing, improving the maintenance of dwellings, targeting social and economic development to deprived areas and improving links between housing, facilities, services, employment and education.²³⁴
- 5.50 Several cross-national initiatives combine housing policies with improving the quality of neighbourhood environments. For example, WHO children's health and environment action plans²³⁵ focus on the integration of children's needs into housing, transport, infrastructure and planning. The child specific actions centre around public buildings, private dwellings and the neighbourhood environment. They include building standards and the use of safe construction materials, injury prevention in the home, reducing disease from indoor air pollution, reducing noise, and improving access to transport and safe mobility for children.

²³² Edgar, B., Harrison, M., Watson, P., and Busch-Geertsema, V., 2007, *Measurement of Homelessness at European Union Level*, The European Commission.

²³³ European Commission, 2007, *Triangle Approach Successful Way to Combat Homelessness*, The EU Protection Social Inclusion Process Good Practice Article.
http://ec.europa.eu/employment_social/spsi/docs/spsi_gpa/spsi_gpa_11_coop.pdf

²³⁴ Lawson, J., and Milligan, V., 2007, *International Trends in Housing and Policy Responses*, Sydney Research Centre, Australian Housing and Urban Research Institute, Sydney.

²³⁵ Licari, L., Nemer, L., Tamburlini, G., 2005, *Children's Health and Environment. Developing Action Plans*, World Health Organisation Regional Office for Europe, Denmark.

- 5.51 The EU's National Action Plans include housing-related initiatives that focus on social and economic development for targeted households or areas, restructuring of social housing, large scale government-led urban renewal, and inclusion and dispersion of affordable housing. These approaches are aimed at promoting social inclusion through the creation of mixed communities, improving the built environment asset and creating opportunities for training and employment. Initiatives often involve central government, local government and community partnership.²³⁶
- 5.52 One review of 12 western countries identified different national approaches to combining housing and sustainable neighbourhoods. In some, neighbourhood sustainability is often linked with environmental goals and comprehensive energy conservation housing policies (e.g. Austria and Canada). Denmark, the Netherlands and the United States have focused on the dispersal of poverty and inclusion of higher-income households in urban renewal projects. Other approaches in France, Germany and Belgium involve creating positive economic and social dynamics. Approaches in Ireland and the United Kingdom are characterised by the integration of labour markets, health and education services with housing markets and policies.²³⁷
- 5.53 For example, the United Kingdom's child poverty strategy includes investment in deprived neighbourhoods to tackle problems in housing and the physical environment, as well as crime, worklessness, educational underachievement and poor health. In 2007 new investment was made into the provision of "safe and fun" children's playgrounds in areas of greatest deprivation.
- 5.54 The approach in Northern Ireland shows a strong focus on children's wellbeing. Initiatives include providing land and properties in housing estates for community facilities such as community centres and community houses that offer a range of training, care, mothers and toddlers groups and after school services run by community groups or through outreach services; play facilities such as 'sports zones' or 'multi-use games areas'; and community woodlands where local children and schools have been involved in the design. Multi-agency programmes are specifically aimed at young people in disadvantaged areas e.g. anti-social behaviour initiatives; youth diversionary activities; drug and alcohol awareness programmes; and life skills training.²³⁸

²³⁶ Lawson, J., and Milligan, V., 2007, *International Trends in Housing and Policy Responses*, Sydney Research Centre, Australian Housing and Urban Research Institute, Sydney.

²³⁷ Lawson, J., and Milligan, V., 2007, *International Trends in Housing and Policy Responses*, Sydney Research Centre, Australian Housing and Urban Research Institute, Sydney.

²³⁸ Equality Unit, 2008, Children and Young People's Housing Policy Statement, Housing Executive, Belfast, Northern Ireland www.nihe.gov.uk.

5.55 Another example is City of London's combining of housing and neighbourhood policies to improve children's wellbeing. Under consultation in 2009, the London Housing Strategy has three priorities, all of which will benefit children.²³⁹ The first priority is to ensure an increase in housing stock, to help thousands of families out of overcrowded and temporary accommodation, and to help families into home ownership. The aim is to provide more affordable family sized homes. The second priority is to improve housing quality and design. The third priority is to raise aspirations and promote opportunity for a range of tenures and at a price residents can afford. Specific aspects of the strategy that focus on children and families include:

- Access to open play and recreational space for children and young people, creating safe environments, lifetime neighbourhoods accessible to the whole community.
- Good provision of local public transport, services and amenities.
- Special attention to people in temporary accommodation, ensuring that those people, especially children, have access to health, education and social services.
- Actions for families include helping home owners and first home buyers to access affordable housing including intermediate housing.
- Improvements to the social renting sector, including an increase in stock and addressing crowding.
- Improvements to the private rental sector, including improving the condition of private rental dwellings and increasing the number of landlords in the London Landlord Accreditation Scheme.
- Better housing design, including ensuring that all developers adopt the standards in the London Housing Design Guide in the delivery of all developments that include affordable housing.
- Better house performance, including the development of a pan London retrofit programme.

Focus on Vulnerable Groups

5.56 Importantly for this study, in some countries, vulnerable children have their entitlements to services extended beyond the age when children are determined to be adult. In those instances, the definition of what is a child takes into consideration vulnerability, including the child's ability to independently house him or herself. Vulnerable children and youth are clearly not only vulnerable because of personal circumstances, but they also generally find it difficult to establish independent living unless supported to do so.

5.57 It has been recognised in other countries selected for this review that one group especially at risk of homelessness are young people leaving care. Research shows that they are often behind their peers on educational and developmental measures.²⁴⁰

²³⁹ Greater London Authority, 2009, *The London Housing Strategy Draft for Public Consultation*, Greater London Authority, London www.london.gov.uk

²⁴⁰ Jamieson, K., and Flatau, P., 2009, 'The child protection system and homelessness prevention and early intervention strategies', *Parity* 22(2)15-16.

- 5.58 They need extra support to access appropriate housing and supports. In the United Kingdom the Children (Leaving Care) Act 2000 states that services must keep in contact with young people leaving care until they are at least 21, and they should receive help with education, training and employment.²⁴¹ Local authorities must accommodate and maintain all looked after children. Those children must have a care plan (which becomes the pathway plan at age 16+) which sets out how the local authority intends to respond to the full range of the child's needs. Children's Services Authorities are also required under the Children (Leaving Care) Act 2000 to work with young people leaving care, to keep in touch; to maintain the pathway plan and keep it under regular review; and to appoint a personal adviser.²⁴²
- 5.59 In the United States, states are allowed to exercise an option to extend care and support of foster youth under the Fostering Connections Act. Under this Act, California is giving consideration to allowing youth to remain in foster care until 21, while Illinois already provides care past 18.²⁴³ In conjunction with such legislation, policies are developed that support young people beyond the typical 18 years of age; one example is the Northern Ireland Government's Strategy for Children and Young People that encompasses all children under 18, and for children who have been in care or children with a disability, extends the age limit covered by the strategy to 21.²⁴⁴
- 5.60 In the United Kingdom, the government strategy Integration Matters, which recognises that safe, good quality and appropriate housing is crucial to enable refugees to integrate into the community and settle successfully, includes recognition of the housing needs of refugee children and young people.²⁴⁵ Unaccompanied asylum seeking children are required to be provided with the same quality of individual assessment and related services as any other child presenting as being 'in need'.
- 5.61 Once they are accommodated a care plan (pathway plan at 16+) is developed, which must be based on this comprehensive assessment of their needs, taking account of the following dimensions: health; education; emotional and behavioural development; identity; family and social relationships; social presentation; and self care skills including the child's understanding of the implications of their immigration status and the skills required to manage transitions.²⁴⁶

²⁴¹ Walters, H., 2008, 'Definition of a Child', *NSPCC Fact Sheet*, www.nspcc.org.uk

²⁴² Department for Communities and Local Government and Department for Children, Schools and Families, 2008, *Joint Working Between Housing and Children's Services Preventing Homelessness and Tackling its Effects on Children and Young People*, Department for Communities and Local Government, London.

²⁴³ Courtney, M., Dworsky, A., and Peters, C., 2009, *California's Fostering Connections to Success Act and the costs and Benefits to Extending Foster Care to 21*, Partners for Our Children, Seattle WA.

²⁴⁴ Equality Unit, 2008, *Children and Young People's Housing Policy Statement* Housing Executive, Belfast, Northern Ireland www.nihe.gov.uk

²⁴⁵ Home Office, 2005, *Integration Matters: A national strategy for refugee integration*, Home Office, London.

²⁴⁶ Her Majesty's Government, 2006, *Working Together to Safeguard Children A guide to inter-agency working together to safeguard and promote the welfare of children*,

- 5.62 Australia also has housing programmes tailored to assisting young refugees aged 12-21. These incorporate working with the young person's family as well as individual support for young people.²⁴⁷
- 5.63 In England there are many local and regional examples of how strategies and policies affecting vulnerable children are integrated. For example, Reading Borough's²⁴⁸ new draft Housing Strategy has been written to integrate with the Borough's draft Children and Young People's Plan. Community consultation on both is occurring together.
- 5.64 Areas where the two documents specify that agencies must work together include:
- teen pregnancy;
 - early intervention to prevent children and young people's involvement in crime and substance misuse;
 - early family intervention to improve children's and young people's life chances;
 - suitable accommodation for young people with support needs such as single young people aged 16-17 years and teen parents;
 - reducing the impacts of poverty on children and families; and
 - supporting the transition of disabled children to housing services.
- 5.65 Reading's draft Children and Young People's Plan recognises housing as a key factor in the welfare of children and young people, through the standard and suitability of accommodation for families, and access to safe and secure accommodation for independent young people.
- 5.66 In Reading, the Housing Service and Directorate of Education and Children's Services work together to achieve cross-directorate targets and objectives. For example, they have ensured through the Local Area Agreement that 99 percent of young offenders have been facilitated to obtain suitable accommodation in 2008/2009.

Integrated Approaches

- 5.67 Perhaps the most pronounced development overseas is the adoption of an integrative approach in which housing is seen as a cross-sectoral responsibility and fundamental to children's wellbeing. Children's housing is regarded as critical to the social and economic future of the country as a whole.

England

- 5.68 In England, children's services, including housing services, are integrated at all levels – from strategic planning to service delivery. This arose out of the statutory inquiry into the abuse and subsequent death of a young girl, which highlighted the lack of priority given to safeguarding children. As a result of that death, there is a statutory requirement for all organisations that both work directly with and whose work affects, children and young people, to work together was set out in the Children Act 2004.

²⁴⁷ Liddy, N., 2009, 'Early intervention with refugee and newly arrived young people. The Centre for Multicultural Youth Issues (CMY) reconnect young refugees and newly arrived youth support programs', *Parity* 22(2):18-20.

²⁴⁸ Reading Borough Council, 2009, *Firm Foundations Reading Borough Council Housing Strategy 2009-2014 Draft*, Reading Borough Council, Reading.

- 5.69 Throughout England, local authorities have developed their own children's and young people's strategies and housing strategies to reflect the aims and desired outcomes of *Every Child Matters*, *Strong and Prosperous Communities*, and *Homes for the Future*.
- 5.70 The key document that established the platform for integrating services is *Every Child Matters*, a national framework for children's welfare (aged from 0-19 years). *Every Child Matters* seeks to achieve five outcomes for children: being healthy, staying safe, enjoying and achieving, making a positive contribution and achieving economic wellbeing. This framework is implemented through a statutory duty on agencies to safeguard and promote the welfare of children; the 'joining up' of services for children and families across health, education, social care and justice. Integration occurs through interagency governance, strategy, processes, frontline delivery and shared child wellbeing indicators and outcomes involving central government, local government and voluntary and community organisations.²⁴⁹
- 5.71 One of the national aims of *Every Child Matters* is that children and young people live in decent homes and sustainable communities. Housing is included as a relevant function in the role of local authorities as part of their integrated responsibilities for services to children. They have an explicit role in safeguarding children's housing. Housing authorities and registered social landlords have a role in safeguarding and promoting the welfare of children in recognising child welfare issues, in assessment of the needs of families with disabled children, in environmental health, and in assisting adults and children at risk of homelessness through domestic violence.²⁵⁰
- 5.72 *Every Child Matters* provides assessment guidelines for agencies to determine whether a child is in need, through the Framework for the Assessment of Children in Need and their Families (now called the Common Assessment Framework). This Framework provides a systematic basis for collecting and analysing information to support professional judgements about how to help children and families in the best interests of the child.
- 5.73 The Framework considers the child's development needs, the parent's or caregiver's capacity to respond to those needs, and family and environmental factors (Figure 5.1).²⁵¹ Housing is one of the factors that should be considered in the assessment, with specific questions to be answered about the housing conditions experienced by the child:
- Does the accommodation have basic amenities and facilities appropriate to the age and development of the child and other resident members?
 - Is the housing accessible and suitable to the needs of disabled family members?

²⁴⁹ Her Majesty's Government, 2004, *Every Child Matters: Change for Children*
www.everychildmatters.gov.uk

²⁵⁰ Her Majesty's Government, 2006, *Working Together to Safeguard Children A guide to inter-agency working together to safeguard and promote the welfare of children*.

²⁵¹ Her Majesty's Government, 2006, *Working Together to Safeguard Children A guide to inter-agency working together to safeguard and promote the welfare of children*.

Assessment includes the interior and exterior of the accommodation and immediate surroundings. Basic amenities include water, heating, sanitation, cooking facilities, sleeping arrangements and cleanliness, hygiene and safety and their impact on the child's upbringing.²⁵²

Figure 5.1 United Kingdom's Framework for the Assessment of Children in Need and their Families



5.74 The 2006 white paper *Strong and Prosperous Communities* also set out the integration of housing and other services in relation to children's wellbeing. It emphasised the strategic housing function of local government and the key roles agencies play at the local level in influencing the life chances of children and young people through housing. As part of the changes emanating from the white paper, Local Area Agreements were required to set out a single set of priorities for local partners in planning and delivering services.²⁵³

Northern Ireland

5.75 Northern Ireland also gives priority to children's and young people's housing issues and strives to integrate housing and children's services. The Housing Executive, Northern Ireland's strategic housing authority, has published the draft *Children and Young People's Policy Statement*,²⁵⁴ aimed at ensuring children and young people have "full and fair access" to housing services.

²⁵² Her Majesty's Government, 2006, *Working Together to Safeguard Children A guide to inter-agency working together to safeguard and promote the welfare of children.*

²⁵³ Secretary of State for Local Government and Communities, 2006, *Strong and Prosperous Communities The Local Government White Paper Vols 1 and 2*, Department for Communities and Local Government, London www.communities.gov.uk

²⁵⁴ Equality Unit, 2008, *Children and Young People's Housing Policy Statement*, Housing Executive, Belfast, Northern Ireland www.nihe.gov.uk

- 5.76 The policy statement makes commitments concerning:
- Consideration of children's and young people's issues in its neighbourhood renewal and urban regeneration strategy. This will include consideration of density, high level living, play and leisure and coordination with other statutory providers.
 - Working in partnership with other agencies to provide and develop support services for young people who may be vulnerable and/or homeless.
 - Consideration of children's and young people's issues in its rural strategy.
 - Encouraging engagement with children and young people.
 - Exploring how the rights of children and young people in situations of family breakdown, shared residency and assessment of needs of parents.
 - Alleviation of fuel poverty.
 - The implementation of a child protection policy.
 - The involvement of children and young people in policies that impact on them, including partnerships with young people's service providers, the incorporation of children's and young people's issues into its research programme, and the provision of information to young people on housing services.
- 5.77 The *Children and Young People's Policy Statement* follows on from the Strategy for Children and Young People in Northern Ireland. That strategy encompasses all children up to age 18, and for those who are or have been in care, or those with disabilities, up to 21 years of age. The strategy's high level outcomes are that children are: healthy; enjoying life; learning and achieving; living in safety and stability; experiencing economic and environmental wellbeing; contributing positively to community and society; and living in a society which respects their rights.
- 5.78 Housing outcomes in the strategy were identified particularly in relation to:
- Economic and Environmental Wellbeing: The Strategy seeks to improve on:
 - The numbers of children living in homes which fail the decent homes standard.
 - The number of families presenting as homeless.
 - The number of families living in temporary accommodation.
 - Living in Safety with stability: the Strategy seeks to improve on the proportion of children who feel safe in the area where they live.

Australia

- 5.79 In New South Wales, the *Housing and Human Services Accord* aims to help service agencies assist their mutual clients who have complex housing needs. The 10 signatories to the Accord include housing, age, disability, home care, corrections, education and training, health, juvenile justice, and police services. Assistance includes housing and support services. Assistance includes help with sustaining a tenancy and supporting a move to other forms of affordable housing.²⁵⁵

²⁵⁵ www.housing.nsw.gov.au

European Union

- 5.80 Another example of an integrated approach is the EU's 2002-2006 Community Action Programme, which supports a coordinated and cooperative approach to tackling homelessness by decision makers, non-government organisations and researchers. Integration occurs through:
- Commissioning research to better understand homelessness
 - Organising trans-national exchanges on homeless policies and promoting mutual learning
 - Developing capacity to address homelessness effectively and promoting innovative approaches.²⁵⁶

Child Welfare League of America

- 5.81 One example of a coordinated approach led by a non-government organisation is provided by the Child Welfare League of America, which with the support of the Freddie Mac Foundation, has developed a training curriculum to promote cross-agency collaboration between child protection workers and housing providers to address housing and safety issues that cause many children to be separated from their families. The objectives of working together include improving the capacity of agencies to identify and address the housing needs of families who come to the attention of the protection agency.²⁵⁷

Ageing Societies and the Focus on Children's Housing Needs

- 5.82 Much of the focus on children's housing that has emerged in Europe, North America and Australia in the last decade has been a response to ageing population structures. Table 5.1 shows the young and old age dependency ratios for selected countries both in Europe and elsewhere.
- 5.83 Those ageing population structures have highlighted for many countries the inextricable link between older people's quality of life in the future and investing in children. Indeed, some of the most active strategic debates in the OECD at present are around the nature and operation of what has become referred to as the 'intergenerational contract'.²⁵⁸

²⁵⁶ Edgar, B., Harrison, M., Watson, P., and Busch-Geertsema, V., 2007, *Measurement of Homelessness at European Union Level*, The European Commission.

²⁵⁷ <http://www.cwla.org/programs/childprotection/childprotectionhousing.htm>

²⁵⁸ Lindh, T., Malmberg, B., and Palme, J., 2005, 'Generations at war or sustainable social policy in ageing societies?' *Journal of Political Philosophy*, 13:470–89; Sawhill, I., 2007, *The Intergenerational Balancing Act: Where Children Fit in an Aging Society*, lecture in honor of Kristin Anderson Moore at Child Trends on October 17, 2007.

Table 5.1 Young & Old Dependency Ratios for Selected Countries 2050²⁵⁹

Country	Dependency Ratio 2050			Median Age 2050
	Total	Old Age	Young Age	
Japan	95.8	71.3	24.5	55.1
Spain	82.79	58.69	24.10	48.2
Slovenia	82.74	59.40	23.34	48.7
Italy	81.58	59.24	22.34	50.5
Greece	80.68	56.99	23.69	49.5
Germany	77.97	56.43	21.54	51.7
Czech Republic	77.14	54.81	22.33	46.2
Poland	76.05	55.69	20.36	51.0
Portugal	75.82	52.96	22.86	50.4
Slovakia	75.33	55.46	19.87	49.5
Romania	74.61	54.00	20.61	49.5
Metropolitan France	74.40	44.68	29.72	44.8*
Finland	73.89	46.61	27.28	44.8
Hungary	73.19	50.83	22.36	46.6
Austria	71.52	48.31	23.21	48.5
Netherlands	71.17	45.61	25.56	44.6
Belgium	70.69	43.87	26.82	44.7
Ireland	70.16	40.40	29.77	43.3
Norway	69.84	41.43	28.41	43.7
Sweden	69.54	41.91	27.63	43.2
Switzerland	69.44	45.74	23.70	44.9
Denmark	68.79	41.31	27.48	43.6
Canada	68.4	40.9	27.5	45.2
Australia	67.0	37.5	29.5	42.9
New Zealand	66.9	38.5	28.5	43.1
USA	65.6	34.9	30.7	41.7
United Kingdom	65.40	37.96	27.44	42.5

* this figure is for all of France

5.84 Those debates have recognised two critical and connected dynamics for ageing societies. Firstly, while there are a myriad of responses that can be made at the micro-policy level around pensions policy, retirement age policy, fertility policy and health care policy, the costs of an ageing population can be more easily accommodated where a nation's economy is growing and productive. Creating productive societies for the future requires a focus on and an investment in children's skills and capabilities.

5.85 Second, as children become an increasingly meagre resource, the imperative to 'make every child count' becomes evermore pressing. Moreover, that imperative is both a moral imperative of civil, humane societies and an economic imperative.²⁶⁰

²⁵⁹ Giannakouris, K., 2008, 'Ageing characterises the demographic perspectives of the European societies', *Eurostat Statistics in Focus: Population and Social Conditions*, 72/2008; Projected 2050 median age figures sourced from Population Division of Economic and Social Affairs of the United Nations Secretariat, 2009, *World Population Prospects: The 2008 Revision. Highlights*, United Nations, New York. <http://www.un.org/esa/population/unpop.htm> last accessed 12/05/09; Dependency ratio figures for Japan, Canada, Australia, New Zealand and USA sourced from Population Division of Economic and Social Affairs of the United Nations Secretariat, 2002, *World Population Ageing 1950-2050*, United Nations, New York. <http://un.org/esa/population/publications/worldaging19502050/countriesorareas.htm> last accessed 12/05/09.

²⁶⁰ Lewis, J., (ed), 2006, *Children, Changing Families and Welfare States*, Edward Elgar, Cheltenham.

- 5.86 Those debates are informing changes in superannuation provisions, educational and training investments, health, disability and housing services and policies. Most significantly, for this research, it has prompted a new concern with providing for children and optimising the wellbeing of children. There is now a proliferation of action plans and investment strategies around children that have emerged in the OECD and the European Union in the last decade.²⁶¹ Initially, many of those strategies, plans and investments were concerned with education and, to a lesser extent, health. More recently, however, as the previous discussion shows, the focus has shifted onto housing, and the integration of housing with other sector policies.
- 5.87 Many countries have, of course, been concerned to meet the demand for resources and services to be directed to a burgeoning 'grey' constituency. Even so, they have also recognised that supporting older populations requires more than a reactive approach, but a proactive approach built on three critical pillars: extending the productive life of older people; increasing the general productivity of national economies through innovation and investment in technology based solutions; and ensuring that children in their transition to adulthood take-up employment as productive and skilled individuals.²⁶²

6. CAN NZ PROVIDE DECENT HOUSING FOR CHILDREN?

- 6.1 This section is concerned with the extent to which the settings of New Zealand's housing market, housing policy, housing assistance regime, and housing services are likely to: maximise the potential of today's children and support their transition into productive adulthood; and, adapt to the changing socio-demographic and housing trends that will impact on children and their housing in the future.
- 6.2 One of the most telling indicators of future housing adaptability is the extent to which current market dynamics, housing assistance, housing services, and housing stock are meeting needs. Consequently, the discussion starts with a brief summary of the views of participants in the stakeholder workshops around the range and adequacy of current housing services and assistance.
- 6.3 Given the perceptions of stakeholders and on the basis of the socio-demographic trends and the status of New Zealand children noted in Section 2 as well as the housing trends, market dynamics and stock characteristics reviewed in Section 3, the discussion then comments on the:
- Probabilities of New Zealand meeting the housing needs of particular sub-groups of children who will emerge as key populations in the future.
 - Key market sectors that need to perform well if current trends continue and forecast projections are realised.
 - Critical stock issues that will need to be addressed if current trends continue and forecast projections are realised.

²⁶¹ Lister, R., 2006, 'An agenda for children: investing in the future or promoting wellbeing in the present?', in Lewis J., (ed), 2006, *Children, Changing Families and Welfare States*, Edward Elgar, Cheltenham.

²⁶² Fussell, E., 2002, 'The Transition to Adulthood in Aging Societies', *The ANNALS of the American Academy of Political and Social Science*, 580; 16

Services, Assistance, Stock & Market Provision: Stakeholder Views

- 6.4 Stakeholders saw housing assistance falling into a variety of categories ranging from what might be described as ‘soft’ support, to delivery of financial assistance, to bricks and mortar delivery.
- 6.5 In relation to ‘soft support’ workshop participants commented on a range of education, referral and information provided to families seeking housing solutions. However, some workshop participants noted that the unsystematic way in which those sorts of services are delivered to families with children means that access is uneven and the information provided confuses some groups or is misunderstood.²⁶³
- 6.6 Confusion is particularly likely to arise where families contact social housing agencies to apply for rental housing and are on-referred to the private sector. For some new settlers and refugees, the idea of private sector housing is not familiar to them and, consequently, such referrals can be inexplicable. Many others are confused about whether such a referral constitutes a signal that they are not eligible for social housing. Workshop participants stated that many of their clients came away from Housing New Zealand Corporation with referrals to the private sector and a lack of clarity of whether they can or have applied for a Housing New Zealand Corporation house.
- 6.7 In the stakeholder workshops, the rental operations of Housing New Zealand Corporation were frequently the focus of comment. There appear to be three connected reasons for this:
- First, because workshop participants saw the current trend of falling home ownership continuing and, consequently, the rental sector playing an increasing role in the housing experience of children and their families.
 - Second, because workshop participants had severe reservations about the quality, performance, affordability and security of rental dwellings supplied through the private rental market and, consequently, saw social housing as a critical part of housing for children.
 - Third, because Housing New Zealand Corporation is the biggest social housing provider in New Zealand. The community sector and the local authority sector were not seen as significant providers of long term rental housing for children and their families.
- In addition, some workshop participants were currently or had been Housing New Zealand Corporation tenants, or were service providers that dealt with Housing New Zealand Corporation.

²⁶³ Housing New Zealand Corporation delivers this type of ‘soft’ advice. It is attempting to systematize and make more effective that advice through its pilot Options and Advice Service. This service involves explaining various housing options to customers. i.e. what is involved in applying for a state house; the support available to access the private rental sector; information about home ownership products and courses; and, if the customer wishes to stay where they are, how they can be helped to sustain their current accommodation (information supplied by Housing New Zealand Corporation 9/10/2009).

- 6.8 Main issues raised by workshop participants in relation to Housing New Zealand Corporation's provision of rental housing were:
- under-supply;
 - cold and damp stock;
 - crowding;
 - locational issues particularly in relation to:
 - connectivity
 - neighbourhood management and safety
 - amenity provision.
 - apparent ambivalence towards children living in tenancies.
- 6.9 Many workshop participants noted that parents with dependent children were given higher prioritisation in Housing New Zealand Corporation's social allocation process. However, workshop participants noted three situations in which the presence of children in a Housing New Zealand Corporation tenancy seemed to be inadequately addressed. Those were where:
- Tenants were evicted because of inappropriate behaviour as a tenant either in relation to the property or in relation to neighbours.
 - Tenants were given notice by Housing New Zealand Corporation that additional families or people staying in the house beyond those agreed in the tenancy had to leave.
 - Tenants died or left a household and the remaining household members had to reapply for a tenancy.
- 6.10 Workshop participants presented a number of examples in which they believed the needs of children caught up in those situations had not been adequately addressed.
- 6.11 Some participants in the providers workshop were particularly concerned that those children often ended up in emergency and temporary housing, or, where that was unavailable, in even more overcrowded, unstable or unsatisfactory conditions elsewhere.
- 6.12 Nevertheless, Housing New Zealand Corporation rentals were seen as frequently providing better quality homes, with greater tenure security and at more affordable rates than the private rental market. Many workshop participants questioned why there seemed to be few controls over the quality of private rental housing and limited protections around tenure security for those in the private rental market.
- 6.13 It was in the context of the discussions around the rental market, particularly the private rental market, that the issues of the adequacy and appropriateness of financial assistance were raised among workshop participants. Three themes emerged. They are the:
- Inadequacy of financial assistance around entry into home ownership.
 - Failure of the Accommodation Supplement to make decent rental housing affordable.
 - Lack of effective financial support for families or foster parents caring for children with disabilities.
- 6.14 The planning workshop, Pacific workshop, refugees, and Maori participants saw a lack of home ownership products, particularly those allowing families to enter the market, and a comprehensive range of home ownership supports, as having significant intergenerational effects.

- 6.15 Children in rental housing were seen as missing out on role models for home ownership in their own families and communities. Maori workshop participants observed that children's experiences in their home influenced how they saw home ownership. Without role models in their whanau and community, Maori children could not envisage themselves as future home owners. The Pacific workshop made similar observations about homeowners in Pacific families and communities as positive role models for children.
- 6.16 The children's advocates and services workshop noted future housing impacts for children of renters. They are less likely to be able to rely on future asset accumulation because of a lack of intergenerational housing transfer, and consequently their housing choices will be reduced. Maori and Pacific children in particular are likely to be affected. The Maori workshop noted that today's children are likely to carry considerable debt as adults (due to high use of credit cards and student debt) that will impact on their ability to enter home ownership.
- 6.17 Workshop participants were concerned about the efficacy of the Accommodation Supplement as the primary form of financial assistance.
- 6.18 The Accommodation Supplement was not seen by workshop participants as a form of home ownership assistance. Among the families and community workshops there was a general perception that the Accommodation Supplement acted primarily as a rental housing benefit. Moreover, a rental housing benefit that:
- delivered less housing value to tenants than the direct delivery of social housing;
 - still left Accommodation Supplement recipients with a considerable unaffordable gap in relation to housing costs; and
 - allowed landlords to maximise rental prices while not improving the performance of their rental dwellings.
- 6.19 Several participants identified a lack of minimum condition standards for rental dwellings and lack of regulation of landlords. The policy workshop noted that New Zealand's rental market lacks the characteristics of rental markets in the United Kingdom and Europe, where long term tenure, regular stock upgrade, regulatory controls and choice of accommodation type are typical. Poor upkeep of dwellings by landlords was raised by one housing provider and families in rental accommodation. The housing provider noted instances of families seeking their services because of experience of rentals with inadequate plumbing, problems with sewerage and illegal second dwellings on properties.
- 6.20 The landlord workshop did not see the current administration of the Accommodation Supplement as providing encouragement to increase the amenity value or performance of rental dwellings. Nor were other forms of financial assistance such as insulation subsidies seen as effective in this regard.

- 6.21 Assistance to families or carers with special needs was considered by workshop participants to be inadequate in quantum, fragmented in delivery and ineffective in outcome. For children with disabilities, the problems of financing home modifications or building an accessible home persist including:
- Inadequate funding to meet children's changing needs as they grow and mature.
 - Inadequate recognition of the housing modification needs of children with learning, sensory or behavioural difficulties.
 - Inequities between funding for children disabled through accidents and children born with congenital conditions or disabled through illness.
 - Inadequate recognition of the difficulties of families with disabled children in the rental market getting home modifications. Families with disabled children commented that most landlords are not aware of the housing needs of disabled people, and some are reluctant to undertake modifications. There seems to be a view among some landlords that modifying dwellings will lower rental and sale value.
- 6.22 For families supporting children through foster care, a range of housing assistance and service problems were identified including:
- Lack of assistance for foster carers to meet additional costs related to:
 - requiring a larger dwelling
 - additional repairs and maintenance costs associated with wear and tear.
 - Lack of flexibility around households accessing social housing for periods when they are undertaking foster care.
- 6.23 Overall, a number of service and delivery gaps were identified by workshop participants. The service gap most often mentioned was a lack of emergency housing for families, children and young people.
- 6.24 Provision of emergency housing varies across the country, with some areas having little or no emergency housing. Children were identified as being particularly vulnerable as there are no emergency services specifically catering for them or young people. In addition, several participants noted that there is a lack of information about the range of emergency accommodation that is available across the country. This makes it difficult for services to refer families to accommodation.
- 6.25 Those groups of children that the workshops identified as particularly exposed to unmet housing need are:
- Children placed in care. It was observed that many move frequently from one foster home to another. Often this is because the placement arrangements break down. Sometimes children are placed in unsafe environments, because there is no other place for them to go. Teachers see the learning and behaviour of children in care is affected when they have to move from place to place – schools are also affected because they have to manage disruptive classroom behaviour. Very little provision is made for children in care when they reach 17. These young people are often itinerant, which is unsatisfactory. Some of those children drift into criminal activities. There is a real need for supported accommodation and transition housing for young people coming out of care. Maori children are especially affected as well over half of children in care are Maori.

- Families of people coming out of prison often cannot get adequate accommodation. There is very little transitional housing for released prisoners, and it is mainly for single people. Families also need accommodation while their family member is in prison. Many families move to be closer to the prisoner and may need help to find housing. Also, often the prisoner is transferred without notice to the family, which means that the family has to shift. Families also have to contend with negative attitudes in the community, as they are often seen as strangers who bring problems into the community.
- Children looking after children. There are cases of children in their teens looking after their younger siblings. Their parents are absent, often in prison or away because of drug problems or mental health problems. These children are often living in extreme poverty. Sometimes kin or whanau may be assisting them. Typically the family does not know where to go for help and they try to stay invisible because they do not want to come to the notice of Child Youth and Family.
- Children in families who risk eviction because of poor neighbourhood behaviour. Their housing needs appear to be unaddressed by housing agencies when the family is evicted.
- Rural children in sub-standard housing. Although there are some programmes that target substandard and poor performing dwellings they only operate in a few areas.
- Children of parents with mental health issues. The episodic nature of mental illness often creates housing problems for the family. Advance directives should be given in regards to care of children and their housing.
- Grandparents caring for grandchildren are often a high needs group, with health problems and lacking in financial resources. Some have housing needs, including needs for home repairs and improving the performance of their house.
- Refugee children face major issues concerning access to warm homes, homes better designed for large, multi-generation families and making neighbourhoods safe as refugee children are particularly vulnerable to harassment. Unaccompanied refugee children and youth are particularly at risk of unsafe housing and homelessness.
- New migrants are often vulnerable to insecure housing as they only become eligible for social housing once they have held permanent residence in New Zealand for at least two years. Initially they must rent on the private market, however often they cannot afford to as they are generally in low wage jobs and sometimes in casual employment.

- Some children with disabilities are living in homes that are not appropriately modified for them. Families are not accessing modifications services, sometimes because they are not made aware of what is available, or are reluctant to ask. In some areas building consents to do modifications are taking far too long. Although housing assistance through Housing New Zealand Corporation and the Accommodation Supplement are income related, parents of children with disabilities report that income thresholds are too low to be meaningful.
- Children living in more than one household (e.g. shared custody arrangements). Their housing needs are not being considered.
- Children in households where there is criminality who need real alternatives to be housed elsewhere.
- Youth Justice young people who may need restraint or place other household members at risk.
- Those in larger families, because current housing does not meet their needs. They include refugees with multi-generational households, Maori and Pacific families and blended families.
- Young mothers who are without shelter and are at risk of having their children removed by Child, Youth and Family.

Meeting the Needs of Vulnerable Groups into the Future

- 6.26 International and national research into the dynamics between children's wellbeing and housing reported in Section 4 of this report demonstrates three important points:
- Children in general tend to be more susceptible to negative impacts from poor housing conditions than adults.
 - Poor housing conditions not only affect the quality of life and developmental pathways of children when they are children, it can have long-term effects on children's transition to adulthood and their productivity, social and economic integration and wellbeing into adulthood.
 - Some groups of children are more likely to be exposed to poor housing conditions and their development into productive, integrated adults can be particularly compromised.
- 6.27 The sub-populations of children more likely to be exposed to inappropriate housing conditions and/or homelessness are:
- disabled children
 - children in care and protection and children subject to abuse, neglect and victimisation
 - new settler and refugee children
 - children in low income households
 - children in households affected by family breakdown.

- 6.28 Some children are in households that confront multiple problems. Low incomes, for instance, are often connected to family breakdown with one-parent families, both here and overseas, being typically lower income than two-parent families. Similarly, low income can become concentrated among particular ethnic communities. This is clearly evident in New Zealand with both Maori and Pacific households having lower incomes than the national income profile.
- 6.29 Understanding the multiple and dynamic interactions between the socio-economic status of households and children's access to decent housing is critical if housing markets, policy, programmes and services are to be effectively planned, targeted and resourced. It is in that context that the data in Section 2 becomes critical because they show that the prevalence of vulnerable children in the population is likely to increase.
- 6.30 That data show that the following groups of vulnerable children will increasingly predominate in New Zealand's child population in the future:²⁶⁴
- Children from Maori and Pacific families, other ethnic minorities and new settler households will constitute 36 percent of the 0-14 year old population in 2026. By 2026, there will be about 262,400 Maori children and 164,000 Pacific children in New Zealand.
 - Over a fifth of the populations in localities with high levels of social deprivation such as Manukau, Gisborne, Porirua, Wairoa, Kawerau, Rotorua and Opotiki will be children 0-14 years by 2031.
 - By 2031, there will be 47,000 more one-parent families than there were in 2006.
 - Around 10 percent of children 0-14 years old can be expected to have a disability.
 - If previously documented patterns prevail, it can be expected that 82,800 children in 2026 will be affected by wide ranging and persistent adversity such as abuse, household instability, household illness, exposure to criminality, or parental loss.
- 6.31 In short, while the number of children in New Zealand is not expected to increase significantly over the next twenty years, the prevalence of vulnerable children in our population will. Those children are likely to have difficulties accessing housing suitable to their needs. They and their families are more likely to require specialised and flexible housing responses. If their housing needs are not adequately addressed their already fragile life chances are likely to be further compromised, the probability of productive adulthood diminished, and the risk of substantial externalised health, justice and education costs increased.
- 6.32 The development of housing solutions tailored to the needs of this diverse group of vulnerable children is unlikely if the housing market continues to operate in its current form. Nor are the current policy settings and models of housing assistance likely to drive change in the market.

²⁶⁴ These figures are drawn from Section 2 and references in that Section.

- 6.33 There are no market mechanisms for children to assert their needs directly in the market. Their needs are assumed by the market to be reflected in the housing demand expressed by the adults with whom children live. Indeed, in some sectors of the market, having children will effectively mean that certain market suppliers will not service them. Retirement villages, for instance are unlikely to provide dwellings and amenities for children despite the apparently rising prevalence of grandparents providing long-term care and accommodation for grandchildren.
- 6.34 Similarly, households with children, especially among larger households, are less preferred by landlords than couples or households with smaller numbers of children. The income support system in New Zealand of which the Accommodation Supplement (AS) is one part, makes some adjustment for the numbers of children in a family when providing income support. However, the AS already only addresses one part of unaffordable gaps for households. It is unlikely that the AS will, in itself, provide households with children with any significant additional leverage in either the owner occupier or rental markets.
- 6.35 Public sector rental housing provision and assistance to home owners is also centred on adults. Various programmes, including the Healthy Housing Programme and the Rural Housing Programme (see Housing New Zealand Corporation), have sought to improve the conditions in which families and households live. Many of the households assisted by these programmes accommodate children but the programmes are not inherently child centred. In general, Housing New Zealand Corporation, like the private market, assumes that the needs and interests of children will be inherently looked after by adult tenants or those adults that seek Housing New Zealand Corporation advice or housing assistance.
- 6.36 Housing New Zealand Corporation housing assessment procedures and social allocation procedures recognise the existence of relationships and responsibilities for children when prioritising adult applicants. However, the needs of children or young people are not separately assessed. This can lead to the perverse outcomes that some stakeholders expressed concern about in the stakeholder workshops. For instance, where children's housing situations can be jeopardised when action is taken to resolve poor adult tenant behaviours.
- 6.37 Previous research into the housing needs of at risk young people provided an example where a young refugee was made homeless because he was treated as low priority for alternative housing despite his father, under the influence of alcohol, persistently assaulting the youth.²⁶⁵
- 6.38 For children, similar problems arise where inappropriate behaviour by adult tenants compromise a child's living arrangements. The management of children in those or other atypical situations appears to be dealt with on a discretionary and case-by-case basis. Neither Housing New Zealand Corporation, nor agencies concerned with child wellbeing appear to use standard and tested child housing need assessment instruments. Nor do they appear to have transparent operational processes to deal with situations in

²⁶⁵ See Saville-Smith, K., James, B., Warren, J., and Fraser, R., 2008, *Access to Safe and Secure Housing for At Risk and Vulnerable Young People*, CHRANZ, Wellington.

which the housing needs of a child will be compromised by inappropriate adult tenant behaviours.

- 6.39 The irony is that inadequacies in policy and operational process can mean that those inappropriate adult behaviours become difficult to deal with because of the lack of transparent, robust and publicly acceptable solutions for affected children. If children's housing needs are not dealt with adequately, solutions to deal with anti-social adult tenant behaviour are vulnerable to criticisms that children's wellbeing is undermined.²⁶⁶
- 6.40 Similarly, there seem to be limited mechanisms by which the housing needs of foster children might be met if a foster parent earns more than the income allowable for access to a Housing New Zealand Corporation home, or where a potential foster parent already owns an existing home even where that home is clearly unsuitable. Housing New Zealand Corporation states: "All applicants are assessed using the same criteria." Because current policy is not child centred, in these circumstances, the child in need of a foster home is not assessed for housing need, but the potential foster parents are. The outcomes are potentially perverse. In those circumstances, a child in need in foster care may be housed by a willing foster family in dwellings which are crowded or otherwise inappropriate to the child and other household members needs. Alternatively, a family that would otherwise provide care may, because of housing constraints, choose not to do so.
- 6.41 There appear to be situations where children in housing need seem to be treated differently. For instance, in relation to foster children Housing New Zealand Corporation reports that "[i]f a foster parent earns more than the allowable income to be eligible for a Corporation home or already owns a home there will be no special consideration taken into account to allow them access to a Corporation home".²⁶⁷ By way of contrast, in relation to a family with a disabled child, Housing New Zealand Corporation reports that "[i]f the parent's income exceeds the allowable income for eligibility for a Corporation home the Corporation would assist if their current accommodation was unable to be modified to suit the child's needs or there was no other modified housing available".²⁶⁸

The Rental Sector is Increasingly Critical

- 6.42 If the performance of any sector is critical to the children and their outcomes, it is the rental sector. Already the rental sector shapes the housing experiences of a significant proportion (39.1 percent) of children aged 0-14 years. In 2006, 318,300 children in that age group were living in rental dwellings, with the highest concentrations being in Manukau, Auckland City, Christchurch City and Waitakere City. Four local authorities had more than half of their children aged 0-14 years in rental housing – Opotiki, Manukau, Ruapehu and Papakura.²⁶⁹

²⁶⁶ An obvious example of this tendency has been the media interest in and the extended legal challenges to Housing New Zealand Corporation's attempt to implement evictions in Farmers Crescent Pomare, Hutt City.

²⁶⁷ Housing New Zealand Corporation information dated 9 November 2009.

²⁶⁸ Housing New Zealand Corporation information dated 9 November 2009.

²⁶⁹ See Section 2.

- 6.43 The general decline of home ownership in New Zealand, combined with the expanding intermediate housing market, will continue to impact on the tenure position of New Zealand children. New Zealand's children of the future are increasingly going to be housed in the rental sector because they will be in households such as one-parent families and Maori, Pacific and low income populations that are least likely to enter owner occupation.
- 6.44 It has often been suggested that, *a priori*, tenure is neutral. That is, that home ownership is neither better nor worse than being a tenant for the social and economic wellbeing of households. This is subject to continuing debate.²⁷⁰ Irrespective of the outcome of that debate, what is clear is that children need housing that is stable, provides secure tenure, delivers a healthy living environment at an affordable price, and is situated in neighbourhoods conducive to children's wellbeing and development.²⁷¹ There is limited evidence related to the performance of the rental sector in New Zealand in relation to those indicators. What evidence does exist, however, suggests that the rental sector has some difficulty in delivering secure tenure, healthy environments and affordable dwellings to children.
- 6.45 Public sector and community sector rental housing is perceived by workshop participants as providing more adequate rental housing than the private sector, but the extent of public sector and community sector provision is limited.
- 6.46 Housing New Zealand Corporation notes that every day, four times more people ask Housing New Zealand Corporation for a home than it can actually house. Consequently, at present, Housing New Zealand Corporation can only offer people that ask about accommodation the possibility of a home. Through a pilot service in eight neighbourhood unit areas, those who approach Housing New Zealand Corporation for housing are offered information about private rental and home ownership as well as information about what is involved in applying for a state house.²⁷² There is little local government housing provision targeted to children and the community sector provides both a limited number and range of dwellings.²⁷³

²⁷⁰ It is arguable, that the continued aspiration to home ownership of people evident here and overseas indicates, *a priori*, that the rental market does not provide the value and amenities that households desire. Notwithstanding the persistent desire for home ownership in Western Europe, North America, Australia and New Zealand, it is clear that many households will be unable to transform aspiration into demand. The Joint Center for Housing Studies of Harvard University has recently argued that this persistent debate between the *a priori* merits around different tenures has interfered with developing a balanced national policy for housing that: (a) recognises the importance of both rental and owner occupied housing, and (b) stimulates improved delivery of decent housing in both sectors. See Joint Center for Housing Studies, 2008, *America's Rental Housing: The Key to a Balanced National Policy*, Harvard University, Cambridge.

²⁷¹ See Section 3 for stakeholders' views on this issue.

²⁷² Information provided by Housing New Zealand Corporation 9 October 2009.

²⁷³ Capital Strategy & SGS Economics and Planning, 2007, *Affordable Housing: The Community Housing Sector in New Zealand*, CHRANZ, Wellington; Centre for Research, Evaluation and Social Assessment and Public Policy and Research, 2007, *Local Government and Affordable Housing*, CHRANZ, Wellington.

- 6.47 Government assistance is provided for adults, who may have children, facing affordability problems in the private, local government and community rental sectors. The Accommodation Supplement, the main form of housing assistance, addresses only a small proportion of the unaffordable gap for people under affordability stress in the rental market. It appears to be too low to provide for a significant supply side response in the private rental market and, although the vast majority of children in rental housing are in the private rental sector, the evidence suggests that households with children are frequently not preferred by landlords.
- 6.48 There is also evidence that much of the private rental stock provides a less than optimal environment for children. Not because the stock is rented, but because of the condition and performance of the stock.
- 6.49 While there are on-going issues around the suitability of New Zealand's housing stock in terms of typology, location and performance irrespective of tenure, the stock used in the rental market appears to pose particular problems. The rental housing stock tends to be older than the owner occupied stock and this raises issues about its thermal performance and energy efficiency. Relative to owner occupiers, landlords have low take-up of assistance targeted by government to improve the energy and thermal performance of their dwellings. There is persistent evidence of higher residential movement among households in rental stock compared to households in owner occupied stock.²⁷⁴
- 6.50 In addition, the private rental sector is marked by both landlord and tenant churn. Duration of residence is lower in the rental stock. While children are the least likely to influence either landlord or tenant decisions, the persistent movement from tenancy to tenancy is likely to have particular impacts on them.

Diversity, Adaptability and Performance of the Housing Stock

- 6.51 New Zealand's demographic dynamics pose a particular challenge to Zealand's housing stock. The failure of the housing stock to adapt to and reflect New Zealand's increasingly diverse population is well documented. There is little evidence of an industry shift that would see a wider range of dwelling typologies, sizes, and adaptability.²⁷⁵ The building industry continues to deliver a relatively homogenous stock. It also tends not to situate itself to deliver to the affordable end of the market.²⁷⁶

²⁷⁴ See Table 3.5.

²⁷⁵ Saville-Smith, K., James, B., Fraser, R., Ryan, B., and Travaglia, S., 2007, *Housing and Disability: Future Proofing New Zealand's Housing Stock for an Inclusive Society*, CHRANZ, Wellington

²⁷⁶ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, Wellington, DPMC.

- 6.52 Change is emerging, but it is slow. Initiatives such as the Starter Home Competition announced in 2008, designed to stimulate an interest in affordable home building through demonstration building of the competition winner is only now moving towards actual building. Similarly, the Lifetime Design Foundation has attracted some industry members and the Lifemark is starting to be used. Rating systems for new homes such as HERS²⁷⁷ and Greenstar accreditation promoted through the Green Building Council are available. However, to date these have had limited impact on the stock of new dwellings. Most new dwellings are pre-designed and delivered by building companies that offer new homeowners limited variations on a series of existing plans.
- 6.53 Moreover, while changes in new-builds will undoubtedly benefit the children of the future, it must also be recognised that the majority of the stock in New Zealand's future is the stock that New Zealand has in place right now.²⁷⁸ If the housing stock is to perform well for New Zealand children in the future, substantial transformation of the current stock is required in relation to both its energy and thermal performance.
- 6.54 EECA has been the major promoter of retrofitting residential dwellings in New Zealand. There is considerable funding now available to assist owner occupiers with retrofitting efficient heating systems as well as insulation.²⁷⁹ Take-up rates among owner occupiers appear to be increasing, supported by community trusts, District Health Boards, groups such as Beacon Pathway and a burgeoning community and private provider market.
- 6.55 In contrast, there is very limited take-up among private sector landlords of assistance to facilitate the retrofitting of rental dwellings, although it is growing. Over the last three years the average proportion of funding that EECA has contributed has changed, in particular due to changing product standards that have increased the total cost of installations. For the 2009/2010 funding year, grants claimed by private sector landlords from EECA total \$4,523,281. The numbers of private rental properties retrofitted is 3,692 in the 2009/2010 funding year, up from 1,929 in the 2007/2008 funding year.²⁸⁰
- 6.56 It is estimated that between 175,000 and 225,000 dwellings in the private rental market were built prior to 1978 and were, consequently, even as new not thermally efficient. Even if it assumed that a quarter of those dwellings have been subsequently retrofitted prior to 2007/08, the number of properties in the private rental market that have been retrofitted with government assistance in the last two years is still a very small proportion – 3.3 percent to 4.3 percent – of the probable uninsulated or poorly insulated stock.

²⁷⁷ Household Energy Rating System

²⁷⁸ Saville-Smith, K., James, B., and Fraser, R., 2008, *Older People's House Performance and Their Repair and Maintenance Practices: Analysis from a 2008 National Survey of Older People and Existing Datasets*, CRESA, Wellington.

²⁷⁹ EECA, *EECA Annual Report 2008-09*, EECA, Wellington.

²⁸⁰ Information supplied by EECA 16 December 2009.

Current Supply, Services and Assistance are Inadequate for the Future

- 6.57 Overall, it appears that New Zealand's future population of children will have a higher proportion of socio-economically vulnerable, whose life chances are limited, and who may struggle to make effective transitions to productive and independent adults. Vulnerable children already confront significant difficulties in relation to housing. They tend to be exposed to unaffordable housing, crowding, and dwellings with poor energy and thermal performance.
- 6.58 Unless the performance of the rental housing stock, particularly the private rental housing stock, is improved significantly the exposure to poorly performing housing will increase. Neither the current regime of assistance to households in the private rental market through the Accommodation Supplement, nor government assistance to retrofit private rental housing, appear to be effective in stimulating improvement. Nor have the current protections under statute for landlords and tenants acted to stabilise churn within the rental market, either in relation to landlords or in relation to tenants.
- 6.59 Children with specialised housing needs have a limited range of providers that can meet their needs. Perhaps most importantly, children's housing needs are not assessed independently from the housing needs of the adults with whom they are associated. Consequently, while the provision of housing assistance to adults may have 'trickle-down' benefits for some children, where the interests of adults and children differ, there is little ability to target and address the housing needs of both adults and children separately. Stakeholders have noted a range of situations in which this can result in perverse and undesirable outcomes. Those issues cannot be addressed without significant changes to policy, assistance regimes and practice.

7. KEY PRIORITIES FOR CHILDREN'S HOUSING

- 7.1 This section is structured around four sub-sections. First, it summarises the discussions of workshop participants around what they saw as important to improving children's housing futures in New Zealand. Second, it reflects on the international response to children's housing and the imperative driving those responses. In the final two sub-sections we reflect on the implications of the range of information and data presented in this report and:
- Identify five key priorities for New Zealand in relation to children's housing.
 - Comment on the knowledge base needed to drive the development of a positive housing future for children.
- 7.2 Overall, this report finds that New Zealand's difficulty with optimising children's wellbeing is associated with an on-going failure to resolve persistent problems with the performance of New Zealand's housing stock and its affordability. Unless significant change is made, children will become increasingly concentrated in dwellings that perform inadequately, are located in poorly connected neighbourhoods, and are unable to provide secure and affordable living environments.
- 7.3 Addressing those issues is not a matter of investing in children and disinvesting in housing for other groups. Rather it recognises that dwellings and neighbourhoods that meet the needs of children are also dwellings that

meet the needs of other groups. In an ageing society, it is notable that older people have housing needs that are very similar to children. Both need safe environments. They both need warmth in winter and cool in summer. They are both likely to be in households with low incomes. Both children and older people, like disabled people and older people, need accessible homes. Both children and older people are vulnerable to tenure insecurity and they both need dwellings in neighbourhoods which are well connected to services and amenities.

What Needs to be Done – Stakeholder Views

- 7.4 Stakeholder workshops identified a range of improvements falling broadly into seven areas. They are:
- policy and delivery frameworks;
 - improving the stock;
 - addressing affordability;
 - improving the operation of the private rental market;
 - expanding home ownership;
 - improving neighbourhoods; and
 - improving housing services, programmes, and delivery.

Policy and Delivery Framework

- 7.5 There was agreement among workshop participants that current policy and delivery fails to recognise the fundamental importance of housing, and the way in which resolving housing issues is a first step to resolving other issues for children and their families. As one emergency provider said:

Early intervention is to get a house, and then you work with the family. All these other things will fall into place if they've got a house ... we can't wait for weeks to have a meeting, the first thing is to house them (emergency housing provider).

- 7.6 Participants in workshops and interviews considered that three fundamental changes need to happen for housing policy to adequately address the needs of children in New Zealand. They are that:
- Adequate housing needs to be seen as a fundamental human right and reflected in policy with high priority given to addressing housing outcomes.
 - Children's wellbeing must be central to housing policy.
 - Cross-sectoral responses to housing issues must be reflected in integrated service delivery.

Adequate housing as a fundamental right

- 7.7 There was strong agreement across the workshops and interviews that policy perceptions of housing need to change significantly; specifically that adequate housing needs to be regarded as a fundamental right, that the negative impacts to individuals and society of poor housing need to be much better understood and acknowledged, and there needs to be much higher priority and urgency given to resolving housing problems.
- 7.8 Current approaches to housing that regard it as a private good, and inadequate accommodation as a personal problem that will be dealt with by the market, are seen as not only unhelpful, but also costing the country. The policy, Maori and children's advocates and services workshops in particular cited evidence of the external costs of poor housing being borne by the health and education sectors.
- 7.9 Maori participants identified that the most urgent change is to establish children's rights to housing, and then policies and programmes will flow out of that. They would like to see those rights enforceable through legislation and tied to specific funding. The Pacific and children's advocates and services workshops would also like to see legislation introduced to establish children's rights to decent housing, housing made a government priority and collective responsibility to ensure decent, adequate, affordable housing.

Children's wellbeing as central to housing policy

- 7.10 For children's wellbeing, workshop participants considered it necessary, but not sufficient to establish adequate housing as a fundamental right. Further to that, participants also said that children's wellbeing had to be made central to housing policy outcomes.
- 7.11 To establish children's wellbeing as central to housing policy, the Pacific workshop suggested that consistent policies and cross-party agreements on housing for children be introduced and maintained by successive governments.
- 7.12 One of the planning workshops called for a national policy framework that recognises children as central to housing policy. This workshop would also like to see the introduction of a child impact assessment for housing policies, programmes and developments, which would assess them for their ability to contribute to children's wellbeing. Such a tool could also be used in the private sector to assess new subdivisions for their responsiveness to children's housing needs. Similarly, the children's advocates and services workshop suggested that all needs assessments should include assessment of children's housing situation and need. The assessment tool should be used across agencies.

Cross sectoral responses to housing issues

- 7.13 Many participants were concerned about a lack of coordination and collaboration between housing and other services, such as health, education, immigration, justice, statutory care and social services. They considered that although the principle of joined up services is supposed to guide government activities, there were shortcomings in practice. They want to see housing issues identified and responded to in a consistent way across services.

- 7.14 There was widespread support for better collaboration and coordination between services. Maori providers suggested the following responses to improve organisations working together to address housing issues:
- The introduction of local housing workers to coordinate and link up community organisations, government agencies and councils to resolve housing problems.
 - A shared services approach with integrated contracts and budgets across agencies. This will require agencies' contract management processes and practices to be improved. Contracts need to be more flexible and responsive to the different needs of different communities.
 - Provision of information on housing services to service providers.
 - Investigate the potential for agencies sharing databases, taking into consideration privacy issues.
 - Delivery of services needs to be improved, especially where an interagency response is needed. This should include training staff in housing agencies to better address the needs of multiple-problem families, and training staff in social services agencies to better identify and respond to housing needs.
- 7.15 The children's advocates and services workshop, parents of children with disabilities and housing providers also called for housing and support services to be linked up, in order to ensure families have access to good support, as well as to adequate housing. They considered that responses to meeting need should be consistent and coordinated across agencies. They would like to see central government, local government, community housing and private sector housing providers work together on improving housing. Parents of children with disabilities suggested the development of a housing database to help match individual need with suitable housing.
- 7.16 The planning workshops suggested a much greater emphasis on collaboration and partnerships in planning. Relationships that could be strengthened as a basis for improving housing and neighbourhood planning and design in the private and public sectors include:
- Housing New Zealand Corporation and local government working together to ensure more coordinated provision of social housing. In a number of areas Housing New Zealand Corporation and councils (particularly in main centres) already have Memorandums of Understanding.
 - Local government and developers working together to ensure good design principles are incorporated into subdivision developments.
 - Coordinated planning by Ministry of Education, planners and developers.
 - Policy officers and consent planners working together to ensure that the principles of good planning are not subsumed under concerns about regulations.

Improving the Stock

- 7.17 In the workshops and interviews, the main responses required to improve dwelling quality and performance were to:
- Strengthen legislation and regulation to improve residential housing standards.
 - Promulgate products and information to improve quality and performance.
 - Increase investment in home insulation.
 - Address issues around house size and design.

Strengthen legislation to improve residential housing standards

- 7.18 Many workshop participants argued that more could be done through legislation to improve residential building standards so that homes would be warmer, safer and healthier. The planning workshops observed that New Zealand's Building Act minimum standards are low compared with international standards.
- 7.19 The policy workshop suggested that:
- New housing is built to accessibility, safety and quality standards.
 - Healthy and safe housing assessment and rating tools, as used in the United Kingdom, are developed.
 - How standards of existing stock could be improved needs to be investigated.
 - Home owners be targeted by providing information and raising awareness about the need for warm, quality homes.
- 7.20 One of the planning workshops commented that raising of building standards may increase building costs and therefore impact on housing affordability. However, if on-going housing costs were taken into account, such as running costs, maintenance costs, and adaptability to changing needs, then increasing minimum standards may actually increase the affordability of homes.

Promulgate products and information to improve dwelling quality and performance

- 7.21 Some participants were concerned that consumers need to have more information about home products and performance, particularly impartial information to assist them to make decisions about their homes.
- 7.22 The new settlers and refugees groups were interested in finding out more about home insulation opportunities, options for home heating, and the health implications of poor housing and how families can improve their home environment to improve their children's health. They emphasised that information needs to be available in the languages of new settlers and refugees.
- 7.23 The policy workshop also considered that there needs to be better information disclosure about the quality and performance of the house in sale and purchase information and agreements. They would also like to see the development of a range of designs to assist developers to build smaller, better quality, more affordable houses.

Increase investment in home insulation

- 7.24 There was strong support for home insulation programmes, and for extending such programmes that have been shown to be successful. Participants also considered that some current limitations need be addressed, such as waiting lists, lack of full subsidy, and low take-up by landlords.

House size and design

- 7.25 The critical changes needed with regard to house size and design are:
- Flexibility in house design to meet the changing needs of families.
 - Regulations for accessible, lifetime design in all housing stock.
 - Increase the supply of stock that meets the needs for family housing, such as larger homes with adequate outdoor areas.
 - Improve design of public housing to fit families, including larger rooms.
 - Encourage developers to design subdivisions and homes to be more responsive to children's needs.
 - Councils addressing any barriers to developers providing more choice.
- 7.26 Parents of children with disabilities were especially concerned with the need for appropriate house design. They suggested that information needed to be given to landlords about the benefits of modified dwellings and lifetime design.
- 7.27 Another group that could be targeted for information and training about lifetime design are architects and draftspeople. The disability workshop would like to see rental advertisements that detail the modifications that have been made to the accommodation, and its accessibility and proximity to public transport, and other amenities. They see opportunities for the use of a rating system such as Lifemark to clearly identify suitable homes. This workshop also identified that more assistance for home owners with disabled children to make modifications to their homes is needed. As children grow, their housing needs change. There is often a need to add or extend bathrooms, living areas, bedrooms and kitchens to accommodate older children.
- 7.28 Parents of children with disabilities also made the point that New Zealand is one of the few countries that welcomes disabled refugees. Accordingly, appropriate disability support is needed for these new arrivals and their families. Organisations need to be more open and pro-active about informing parents of their rights and entitlements. Access to information needs to be ensured for all families of children with disabilities. Information on housing options and modifications should be provided in a range of formats and languages and available in a range of community locations such as libraries, housing agencies, recycling centres, schools, health centres, and on websites. There also needs to be collaboration between relevant agencies to ensure consistent messages and service delivery.

Addressing Affordability

- 7.29 The workshop participants and interviewees offered a range of suggestions for improving housing affordability. These suggestions covered affordability for rentals, home ownership, the building sector and home running costs.
- 7.30 With regard to rental accommodation, there was a call for improved financial assistance for renters, particularly for assistance to be based on the size of the family.
- 7.31 With regard to home ownership, suggestions were for more financial assistance for families to buy their own homes, and development of more home ownership options, including the introduction of different forms of tenure.

- 7.32 With regard to the building sector, it was suggested that incentives be provided for developers to build quality, affordable housing for families. Incentives could include rates remittance and reductions in development fees and consents costs. Some considered that the reasons for high building costs needed to be investigated and addressed.
- 7.33 With regard to home running costs, participants would like to see more investment in and promulgation of technologies to lower house running costs. It was also suggested that families should get financial assistance to improve their home heating systems.
- 7.34 Some participants also linked housing affordability to other responses that are needed. Some new settlers and refugee families talked about assistance to families to increase their earnings through employment so that they can afford better housing. The planning workshops noted that the proximity of housing to public transport and facilities impacts on housing affordability; therefore neighbourhood planning, transport planning and social infrastructure planning are also important for achieving affordable housing.

Improving Rental Market Operation

- 7.35 Participants in the workshops were acutely aware that many vulnerable children are housed through the rental market. They were also aware that the proportions of children in rental housing are increasing to the extent that in some places the majority of children are living in rental housing. Those trends raised issues about the affordability and performance of rental housing. As one housing provider commented in the stakeholder workshops:

It's not all about home ownership. Long term rental has to be a good option, but it's not there at the moment. Private rental is neglected as a real option. Families we're working with can't even afford to rent. Home ownership is just not a reality for them (housing provider).

- 7.36 The private rental market is seen by stakeholders, including the private landlords workshop, as a major area where deficiencies needed to be addressed. The key areas of change identified were:
- tenure security;
 - dwelling adequacy;
 - landlord practices; and
 - coordination between the public, private and community housing rental sectors.
- 7.37 With regard to tenure security, participants identified as crucial needs: long term rentals, and the introduction of a 'just cause for eviction'. A just cause for eviction is where legal reasons for the termination of a tenancy are established.²⁸¹ This is seen to be important in contributing to more secure and certain housing conditions for families. The landlords workshop would also like to see more security for both landlords and tenants, for example, through long term lease mechanisms.

²⁸¹ This is common in many states in the United States of America.

- 7.38 There was also some thought given to supporting tenants to maintain their tenures. The emergency housing provider would like to see tenant education introduced on how to manage debt and how to meet tenant responsibilities. The landlords workshop was keen to be part of support networks for new settlers and migrants as they recognised that those tenants require additional assistance to familiarise themselves with New Zealand's housing and society.
- 7.39 The standard of private sector rental housing was generally seen to be poor. Those families in the rental market commented that the benefits of Housing New Zealand Corporation housing are that maintenance and safety features are available. These aspects are often lacking in private rental accommodation. It was considered that rental housing standards should apply to the public, community and private rental sectors and should address a range of aspects including warmth, safety, maintenance, mobility accessibility and security of tenure. The standards should include responsiveness to children's needs.
- 7.40 The Pacific workshop suggested the establishment of a 'watchdog' for the private rental sector that would monitor standards, and especially look out for the needs of children in the private rental sector. They also suggested that before providing the accommodation supplement, Work and Income should assess the suitability and adequacy of the rental dwelling for children. Other providers also noted that families need better information about who they can contact for independent advice about their housing.
- 7.41 With regard to landlord practices, Maori participants made suggestions for community organisations and housing agencies to work more closely with letting agents, property managers and landlords to overcome negative perceptions of some groups and increase willingness to take on families. They also suggested that landlord support services and training in tenancy management services for housing providers be introduced. They considered that government agencies and councils should have key roles in working with landlords to address shortcomings in landlord practices. Other suggestions were for the introduction of a voluntary code of practice for landlords, and incentives to improve practice.
- 7.42 The private landlords workshop would like to see more government recognition of the value of the private landlord sector. They acknowledged there is a need to control bad practices and were generally supportive of strengthening regulations and standards. However, the costs of some current requirements were seen to be excessive. The landlords commented that bad practices need to be censured, with perhaps a process for landlords, that do not meet specified performance standards to be identified and, where necessary 'struck off'.
- 7.43 Landlords would also like to see more incentives to encourage landlords to insulate homes and put in effective home heating systems. They would appreciate financial assistance with home modifications for people with disabilities. Other suggestions for improvements were: training for property managers about the Residential Tenancies Act; and, guidance to landlords regarding what is crowding.

- 7.44 Several participants would like to see more collaboration between social and private rental markets. For instance, Housing New Zealand Corporation could work with private landlords to match housing with need through some rent subsidisation and/or a shared database of rental housing availability by area.
- 7.45 Overall, the workshops expressed strong support for expanding the social housing sector, including partnerships between central government, local government, community housing providers and private sector developers, to build more housing. Several participants considered that the social and community housing sectors need to be expanded and supported with additional investment with an emphasis on planning for future stock requirements.
- 7.46 There was also a view that there needs to be a much stronger focus on and support for those who find it 'hard to rent' in the private market or who have specialised housing needs, including parents with serious mental illness, single parents with young children, and families with disabilities. New settlers and refugees suggested that public housing providers should develop housing policies that are responsive to the wide range of ethnic groups.

Expanding Home Ownership Assistance and Education

- 7.47 Two home ownership responses were raised: overcoming affordability problems so that families could enter home ownership, and the promulgation of home owner education.
- 7.48 Families in the rental market called for assistance for families to move into home ownership. Suggestions included: help with the deposit, and shared ownership options. New settlers and refugees wanted more financial assistance to help families into home ownership, as well as information on New Zealand's housing market, accessible to them in their own languages, to assist them with their questions about home ownership.
- 7.49 Home ownership programmes were identified as needed by stakeholders concerned with Maori and Pacific communities respectively. The Pacific workshop would like to see programmes to encourage home ownership among Pacific people. While some Pacific people value home ownership, there is also a cultural perspective about not wanting to own one's own home, because home ownership is seen as difficult. Some are reluctant to take on the responsibilities of home ownership such as rates and home maintenance.
- 7.50 Other Pacific people do not want to buy a house in New Zealand because it is not where they were born. The workshop considered that there needs to be an attitude change in Pacific communities, so that home ownership is regarded as a long term gain to benefit your children.
- 7.51 Some Maori participants noted that home ownership education has many aspects:
- Getting people to understand about what's important to them; is home ownership what they really want?
 - Overcoming personal beliefs that home ownership is not for Maori. Encouraging people to believe in themselves, that they can do it.
 - Managing and getting on top of debt.

- Identifying barriers to home ownership and giving people tools to deal with those barriers.
 - Giving people practical information about what is involved in home ownership and what they need to do to get into home ownership.
 - Delivery of programmes by people that are accepted by the community, and in a supportive environment.
- 7.52 Some Maori participants also commented that whanau could draw on their own skills and resources to create ways of helping themselves through supporting one another to save for purchase of a house. Whanau could pool money for a deposit and thereby assist one family to enter home ownership. This could work for both “kin” based whanau and for kaupapa whanau. This is the case with a kohanga reo whanau who purchased land collectively in Auckland and are now living in a community established by five core whanau.

Improving Neighbourhoods

- 7.53 Workshop participants were especially concerned that neighbourhoods have to work well for children and families. They made numerous suggestions for improving neighbourhood design to improve safety, physical accessibility and connectedness to services, as well as the provision of amenities specifically for children.
- 7.54 General aspects of ‘good’ neighbourhood planning and design were considered to be:
- Mixed tenure opportunities.
 - Renewal of dilapidated houses and facilities.
 - Setting aside a proportion of affordable housing in neighbourhoods.
 - Small open spaces and useable green spaces close to homes.
 - Communal spaces in the built environment.
 - Amenities accessible by foot, cycle and public transport rather than a reliance on cars.
 - Safe pedestrian features, including road safety for children, older people, and people with disabilities and safe design of driveways and sections.
 - Barrier free accessibility within the neighbourhood.
 - New housing growth is directed to where there is already community, transport and schooling infrastructure.
 - Provision of community gardens.
 - Accessible and safe play areas.
 - Neighbourhood activities for children.
- 7.55 With regard to safety, several participants made the point that neighbourhood amenities need to be used, which will increase their safety. The size and location of parks and reserves becomes important in enabling residents to not only use those areas, but also to keep those areas under surveillance. For example, the Pacific workshop would like to see councils make available plots in parks to families so that they can use them for vegetable gardens. In this way parks would become a valuable resource rather than being unsafe, underused and neglected.
- 7.56 Families in the rental market noted that in many areas where affordable rental housing is available, there are problems with anti-social and violent behaviour. They considered that councils and central government agencies

need to be much more proactive in addressing these issues, including the prevalence of anti-social gang behaviour in some neighbourhoods.

- 7.57 One of the planning workshops argued for much greater collaboration between councils, the Ministry of Education, developers, planners and other agencies to consider subdivision planning and associated facilities and services. Because schools form the core of communities, it was considered particularly important for planning for schools to be better integrated into neighbourhood policy and planning. There are examples of collaborative community planning in structure planning processes where amenities such as a school, a neighbourhood centre, green space and other amenities in close walking proximity of the development are planned together. In some instances developments have been undertaken with a masterplan including a core of schools, shops and other amenities.
- 7.58 Housing New Zealand Corporation report that consideration of children's access to school is part of its housing planning process. For example, because many of its tenants cannot afford vehicles, Housing New Zealand Corporation has to ensure that schooling options are within walking or public transport access. Some councils have developed rules to encourage intensification around existing town centres and are planning for growth nodes.

Improving Housing Services, Programmes and Delivery

- 7.59 There was considerable comment on the way in which Housing New Zealand Corporation could improve its services to meet the needs of children. Those included:
- Pacific workshop suggestions:
 - Improve the functionality of Housing New Zealand Corporation houses for children
 - Ensure full accessibility for disabled children
 - Insulation
 - Adequately sized backyards
 - Partnerships between tenants and Housing New Zealand Corporation, which includes a case manager for each family and support to assess whether they can move into home ownership.
 - Housing New Zealand Corporation to give more consideration to the bereaved family when the primary tenant passes on. Currently notice given to family members to move out is too short.
 - Housing New Zealand Corporation to be more proactive in evicting bad tenants.
 - Maori workshop suggestions:
 - Hastening upgrades and insulation of the housing stock including provision of curtains.
 - Provide tenants with a support worker and establish a support plan that includes planning for their future housing and employment needs.
 - Foster parent workshop suggestions:
 - Providing caregivers access to housing where increased space is required through temporary house swap arrangements.
 - Improve repairs and maintenance response and durability to recognise the behaviour problems and destructiveness of some foster children.

- Recognise that tenants who are foster parents need larger houses and recognise the status of foster parents rather than seek to downsize the homes of foster parents when there are periods of no children in the house.
- Build special foster care homes for trained caregivers with qualifications.
- Parents of children with disabilities workshop suggestions:
 - Increase the supply of lifetime designed homes for tenants.
 - Review income eligibility and rent subsidy to:
 - cover children with special needs and their families when those families are borderline to the income related criteria
 - take account of the additional costs required to care for a disabled child.

7.60 Additional services were also identified by workshop participants although these were not necessarily seen as being provided by Housing New Zealand Corporation. Those included:

- Specialised accommodation for young people: transition and supported housing is needed for young people who cannot live at home and/or young people leaving care. Supported accommodation should include life skills training such as budgeting and support for them to attend school or training. There was also a suggestion that the leaving care age be extended to 18 years.
- Emergency housing for homeless children with or without families. Some homeless children are part of families, but some are on their own.
- A linkage service for housing, child welfare services, education and health for homeless children.
- Housing assistance for children and the families of released prisoners that is linked to support services.

International Imperatives and Responses around Children's Housing

7.61 International experience shows that there are three separate but connected imperatives for improving children's housing experiences:

- First, acceptance that housing has a profound impact on the wellbeing, opportunities and life chances of children.
- Second, demographic change has meant that realising each child's potential becomes increasingly important for the economic and social viability of ageing societies into the future.
- Third, recognition that societies have a collective responsibility to care for and protect children who have limited impact on the market and are usually excluded from decision-making around housing choices. Children consume housing but they are not consumer sovereigns. They have an unequal place in the housing market relative to their parents and caregivers and they have no ability, in themselves, to give the supply-side influential market signals.

7.62 Those imperatives have combined to generate a wide range of responses to children's housing internationally. Despite the apparent diversity of responses across Europe, Britain, and North America, the responses to children's housing needs have focused on:

- Improving the affordability of home ownership and rental housing for families;

- Ensuring that the housing industry and the housing market delivers decent housing which involves improving dwelling condition and performance and eliminating crowding;
- Tackling child poverty;
- Tackling homelessness;
- Fostering thriving neighbourhoods;
- Housing and other needs of vulnerable children; and
- Integrated approaches to strategies, planning and service delivery.

Five Priorities for New Zealand

7.63 There are a range of ways to describe the sort of housing for children that is going to optimise their life chances, just as there are a number of terms used to describe housing that fails to do so or places life chances at risk. Terms such as serious housing need, unmet housing need, inadequate housing and homelessness are scattered throughout the research, policy, services, and advocacy literature descriptors for housing conditions that are seen as undesirable. Similarly decent housing, adequate housing, optimal housing and sustainable housing are all used as descriptors of housing that is seen as meeting accepted relative or absolute standards.

7.64 In some countries, there are specific definitions of terms such as ‘decent’. The decent home standard in the United Kingdom is an example. However, in general, these terms are used to denote a cluster of dwelling and housing market conditions which support or undermine social and economic wellbeing and health. Section 4 of this report has shown that a variety of housing conditions impact on children’s wellbeing. They are the:

- Physical condition, design and performance of dwellings.
- Match between household size and dwelling size with crowding generating negative environments for wellbeing and health.
- Stability and security of tenure irrespective of whether tenure is owner occupation or tenant household.
- Connectivity to services and amenities.
- Affordability both in relation to access and operating costs.
- Safety in and around the dwelling.

Those six dimensions emerged repeatedly in existing international research, the workshops, and international responses to housing need.

7.65 The five priorities presented in the following discussion are directed at generating positive housing environments for New Zealand’s children across the six dimensions described above. The priorities are:

- Recognising children’s housing needs.
- Establishing child centred housing operations and housing aware child services.
- Improving rental market and accommodation supplement outcomes.
- Transforming the housing stock.
- Diversifying tenure and housing provision.

Priority 1: Recognising Children’s Housing Needs

7.66 At the heart of those responses is housing policy that treats children’s housing needs as seriously as adult housing need and does not assume that children’s housing needs are automatically met by directed housing assistance and services to adults.

- 7.67 Ignorance of the profound impacts of poor housing on children as children and as adults later in life often underpins a failure to develop child-centred policy, operations and processes. However, as Section 5 shows, the combination of experiential evidence²⁸² and research evidence²⁸³ has prompted very real change in relation to the approach to children's housing needs overseas. Delivering assistance and services that do not provide effective solutions to children's housing needs is seen as compromising children's life chances and their future socio-economic position as adults. The externalised costs to the health and justice sectors and the negative impacts on productivity are now well recognised overseas.
- 7.68 Resistance to a focused approach to children's housing that is child centred frequently derives from a belief that developing such an approach would impact negatively on other sections of the population. This is an unsophisticated view of the relationship between meeting children's need and the public good. It fails to grasp that, while delivering housing assistance through adults may not always benefit children, most of the changes that are needed to deliver better housing to children are also consistent with delivering better housing to the diverse range of adults including older people.
- 7.69 Child centred housing and housing-aware child services deliver better housing outcomes for children. They also deliver better support to the people who care for children either professionally in the education, health, justice and welfare sectors and the parents, grandparents, foster parents and relatives who care for children at home. Similarly, getting better value from the Accommodation Supplement in particular will not only benefit children but also adults requiring assistance as well as taxpayers.
- 7.70 Likewise, transforming the housing stock to one which is well designed for life, energy efficient and healthy has wider benefits than just those for children. Indeed, the built environment needs of children and older people, the other population group whose housing needs will be increasingly pressing in the future, are very similar. They both need similar indoor temperatures, safe and accessible dwellings, and are both vulnerable to cold, damp and mould.

Priority 2: Child Centred Housing Operations & Housing Aware Child Services

- 7.71 The second priority is to actually find ways of implementing policies that focus on and address the needs of children. The workshops provided a wide range of suggestions that offer a rich source of ideas for policy advisers and practitioners.

²⁸² See stakeholders experiences summarized in this report and Section 5 setting out the international response to children's housing needs. While the latter have frequently been supported by research evidence generated by formal research and evaluation, the experience of practitioners both in housing sectors and in the sectors of child health, welfare, child development and education have been important sources of information as have the experiences of children and their families.

²⁸³ See Section 4.

7.72 Many of those suggestions are at the micro-scale. At a somewhat broader scale, this requires cross-sectoral co-ordination. In particular, co-ordination between child services and sectors (education, health, welfare, care and protection) and housing is critical to developing and delivering a consistent, transparent and effective set of wrap around services (including housing) to vulnerable children. Current cross-sectoral co-ordination tends to be reactive, ad hoc and unevenly distributed nationally. Procedures to access co-ordinated support are frequently not transparent.

7.73 Cross-sectoral co-ordination and delivery requires:

- A standardised housing needs assessment tool to assess a child's housing status (including safety, health risks, and exposure to neglect or abuse) developed and implemented both cross-sectorally and across public, private and community based providers in housing as well as providers of child-related services. This will, in turn, require, for Housing New Zealand Corporation, a review of the social allocation model and eligibility policy in relation to children's needs.
- A comprehensive range and improved coverage of housing options for children and their caregivers to allow for housing solutions to be tailored around particular needs including: emergency housing; transitional housing; and housing solutions for children requiring care including such options as house swaps for households fostering children or caring for children with special needs.²⁸⁴ Generating a comprehensive range of services will require a much stronger relationship with and expansion of the community housing sector. There are also opportunities for the development of approved private sector landlords to be involved in delivery to vulnerable children and their carers.²⁸⁵
- Transparent and publicly promulgated policy, processes and services around the management of children in public, local authority and community rental housing where housing conditions; the behaviour of household members; or the death or illness of a head tenant may require the tenancy to be terminated. The responsibilities of different agencies, the range of appropriate responses, and the mechanisms for activating those responses, all need to be formalised with clear protocols and procedures.

Priority 3: Improving Rental Market & Accommodation Supplement Outcomes

7.74 Housing provision by the Housing New Zealand Corporation frequently becomes the focus of stakeholders concerned with unmet housing need. The reality is, however, that most people who are marginal to owner occupation will have to find housing in the private rental market. Housing New Zealand Corporation recognises this and that reality has been one of the drivers for the establishment of Housing New Zealand Corporation's Options and Advice Service.

²⁸⁴ This is where owner occupier foster parents with dwellings not suitable for foster care are able to swap their dwelling for a short to medium term with one that is more appropriate.

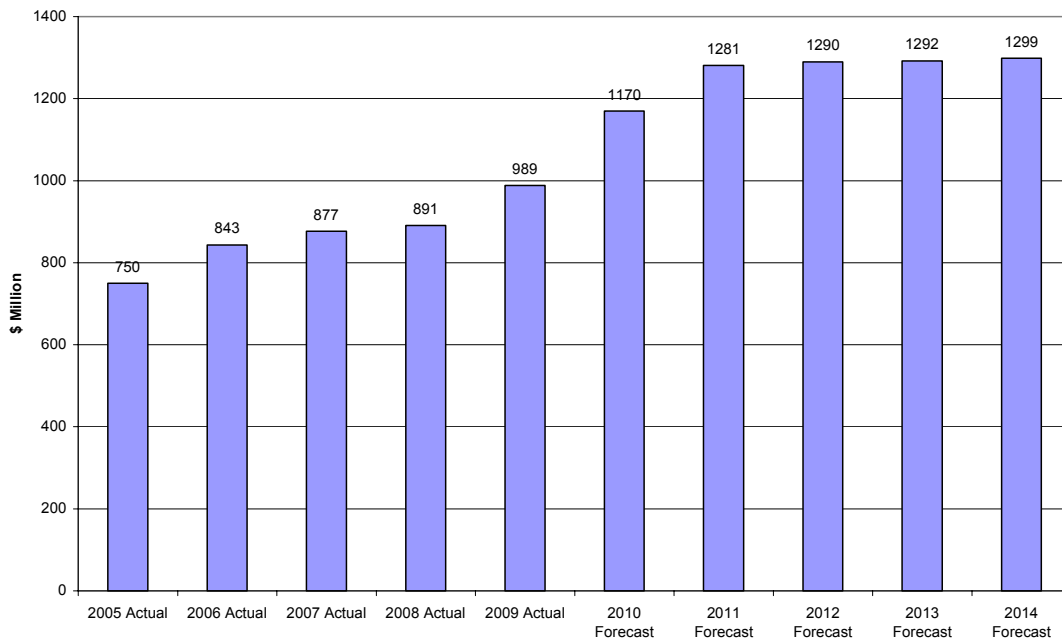
²⁸⁵ There are, of course, direct fiscal implications for the expansion of services even when the indirect costs of not providing those services that often fall on other sectors may exceed fiscal expenditures. There does appear to be some room, however, for expanding housing services. Housing New Zealand Corporation, for instance, had a net surplus after tax in 2008/09 of \$32 million. See Housing New Zealand Corporation, 2009, *Annual Report 2008/09*, Housing New Zealand Corporation, Wellington.

7.75 Housing New Zealand Corporation provides only a minority of rental housing in New Zealand, despite being the largest single landlord in New Zealand. Moreover, government expenditure on housing assistance through Housing New Zealand Corporation is significantly smaller than the housing assistance delivered by way of the Accommodation Supplement.

7.76 Government expenditure through Housing New Zealand Corporation's income related rents was reported as \$476 million for 2007/08 and \$511 million for 2008/09.²⁸⁶ By way of contrast, expenditure on the Accommodation Supplement has exceeded \$750 million dollars every year since 2005 (Figure 7.1).²⁸⁷

7.77 The considerable reliance on the private rental market by households with children, the persistent struggle that the private rental market has to consistently provide stable tenure and stock quality comparable to owner occupied dwellings, and problems of affordability still experienced by vulnerable households in the private rental market, raise very real questions about how the performance of the rental market can be improved.

Figure 7.1 Actual & Forecasted Accommodation Supplement Expenditure 2005-2014²⁸⁸



7.78 Broadly there are three, not necessarily mutually exclusive, options for improving the performance of the private rental market.

²⁸⁶ Housing New Zealand Corporation, 2009, *Annual Report 2008/09*, Housing New Zealand Corporation, Wellington.

²⁸⁷ Home owners are also eligible for Accommodation Supplement but most of the expenditure is directed to people in the private rental market.

²⁸⁸ Treasury, 2009, *Half Year Fiscal and Economic Update*, Treasury, Wellington.

- 7.79 First, consumers of rental housing can be encouraged to exercise better judgement and selection choice in relation to the rental stock. Developing better consumer judgement is something which governments here and overseas have encouraged in a number of sectors. The most obvious in New Zealand are the star ratings applied to appliances indicating the energy efficiency of those appliances. Another example is the government support for the development of the Lifemark which provides an accreditation of the lifetime design quality of new residential dwellings.
- 7.80 Rating and accreditation schemes are also frequently developed by industry sectors themselves to indicate certain product qualities and to facilitate consumer selection. Examples include: Qualmark which rates tourism facilities and arises from a government partnership with the New Zealand Automobile Association; the Green Building Council's Green Star rating; and the various accreditations for organic production and managed forestry found in the primary industries. There is no equivalent rating for dwellings or landlords in the rental sector.
- 7.81 The second approach to improving rental market performance is to regulate the conditions and amenities to be provided by landlords and the responsibilities and expectations of tenants. Statutory reform in this area is underway with an amendment to the Residential Tenancies Amendment Bill being introduced in May 2009 to Parliament.²⁸⁹
- 7.82 Regulation brings with it a range of issues, however, including:
- The appropriate standards of housing provided. This is particularly problematic in New Zealand where the Building Act does not specify performance requirements for existing buildings.
 - Policing of compliance.
 - Appropriate resolution of non-compliance whether the non-compliant party is the landlord or the tenant.

²⁸⁹ The Acting Minister of Housing, the Hon Maurice Williamson described the Residential Tenancies Amendment Bill at its introduction to the House of Representatives in May 2009 as follows: “The bill updates and clarifies existing rental laws in response to the changes in the structure and nature of the residential rental market. It adjusts the balance of the Residential Tenancies Act, enabling landlords to manage their properties effectively and ensuring that tenants have access to stable, good-quality accommodation... Key provisions in the bill will extend the Residential Tenancies Act, including access to advice, information, and disputes resolution services to more people involved in renting, such as tenants in boarding houses. The bill will clarify the responsibilities for outgoings by introducing overarching principles to indicate when landlords or tenants are responsible for charges such as rates or water rates. It will introduce clearer and fairer processes for terminating and renewing tenancies to provide an appropriate balance between flexibility and certainty of tenure. It will encourage landlords and tenants to comply with their obligations under the Act, by increasing the value of existing fines and exemplary damages, and by introducing new sanctions. It will extend the Residential Tenancies Act’s coverage to more people who are renting, such as tenants in boarding houses, and tenants in accommodation where more than 20 percent of their rent is for meals, cleaning, or other services provided [and provide] adequate consumer protection for people renting units in places such as retirement villages.”

- 7.83 Those issues are often so problematic, that tenancies legislation in New Zealand has and will continue to effectively focus on simply clarifying the relationship between landlords and tenants within a generic market framework. There are few requirements placed on landlords around the performance of dwellings or maintenance of tenure security except in so far as they relate to extreme circumstances. The legislative framework both reflects and maintains the culture of relatively short term tenancies that prevails in New Zealand.
- 7.84 The third option is to ensure that landlords have an incentive to provide dwellings that provide healthy conditions for children and stable, affordable living conditions in locations in which children are safe and can be connected to schools, services and recreation safely. That also involves ensuring that housing subsidy regimes are designed to draw tenants to better landlords rather than landlords that fail to deliver decent housing.
- 7.85 The Housing Reforms of the 1990s, with market rents for public housing and the introduction of the Accommodation Supplement, were undertaken, in part, in the belief that through a demand side subsidy the private rental market would provide housing and tenancy conditions at least as good as those found in the public housing stock. Certainly, the numbers of dwellings in private rental increased, but rents were significantly higher than public rentals.²⁹⁰ Dwelling performance, as well as tenure security, has remained problematic.
- 7.86 There has been no publicly reported evaluation of the Accommodation Supplement and its efficacy in relation to delivering desired housing outcomes in the private rental market. What is clear, however, is that the Accommodation Supplement is costly in aggregate and for individual households it does not fill the unaffordable gap of housing costs.²⁹¹
- 7.87 In 2008/09, the Accommodation Supplement expenditure was almost a billion dollars (Figure 7.1). That funding is, however, completely untied. Tenants are not confined to using those monies for rent. If they choose to renege on rental payments and use the Accommodation Supplement for other purposes, they can irrespective of the costs associated with those decisions. For children in households with tenants who act in this way, the costs may involve repeated evictions or movements as tenants flit from dwelling to dwelling.
- 7.88 Landlords can be expected to spread the risk of failure to pay rent across their tenants generally. Consequently, tenants who meet their responsibilities may still pay higher rents. Where those tenants have affordability problems and children, children will inevitably feel the impacts of highly constrained resources. In addition, difficulty in collecting rent is one factor that drives property investors to divest themselves of rental properties. This jeopardises both rental supply and leads to landlord churn which in turn undermines tenure security.

²⁹⁰ Statistics New Zealand, 2002, *Housing*, Statistics New Zealand, Wellington.

²⁹¹ DPMC, 2008, *Final Report of the House Price Unit: House Price Increases and Housing in New Zealand*, DPMC, Wellington.

- 7.89 Similarly, the Accommodation Supplement can be accessed by landlords through their tenants on the basis of their tenants' eligibility and entitlement status alone. There is no compliance assessment to ensure that bonds are being handled appropriately or that requirements such as provision of cooking facilities are complied with. Landlords providing decent housing have the same access via their tenants as those landlords who have persuaded vulnerable tenants to accept and pay for poor housing.
- 7.90 Effectively, then, while the Accommodation Supplement is intended to assist households to meet their housing needs, it neither resolves affordability problems nor provides effective incentives to landlords to provide decent housing. By 2014, however, it is forecast that New Zealand will expend \$1.3 billion on the Accommodation Supplement.
- 7.91 Given that expenditure and given the increasing numbers of children who will be housed through the rental market, it is imperative that New Zealand gets value for money from the Accommodation Supplement. There are a number of ways that might be done, many of which were cited in the stakeholder workshops, including landlord participants. Those could be summarised as establishing a rating and accreditation system for rental dwellings and tying Accommodation Supplement payments directly to accredited dwellings.

Priority 4: Transforming the Housing Stock

- 7.92 The performance of dwellings in New Zealand still needs to be improved in both the rental and owner occupier sectors if children's health and wellbeing is to be optimised. In addition, adequately performing dwellings need to be set in adequately performing neighbourhoods that are safe and connected to the education, recreation and other services that children need. There is an increasing concern with housing stock transformation. The pathways regarding design, construction and connectivity are complex and involve a number of stakeholders across the value chain.
- 7.93 There are already funds being directed to retrofit and house modification in the existing stock. Some of that expenditure could be offset if new housing met higher performance standards and were built to Lifetime Design standards.²⁹² However, because the stock that children in the future will live in is largely the stock in place, retrofitting as well as encouraging repairs and maintenance will continue to be of importance. Promoting repairs and maintenance and assisting householders to undertake it is one area in which New Zealand currently gives very little attention.
- 7.94 Achieving retrofit take-up and consistently adequate standards of repairs and maintenance in the rental sector are both critical given the increasing proportion of children living in rental housing.
- 7.95 Far from a child centred approach in housing leading to removing resources from other population groups, dwellings suitable for children are also most likely to be suitable for other vulnerable groups. For instance, both children and older people will get particular benefits from improved stock design, better repairs and maintenance and retrofitting.

²⁹² Stroombergen, A., Brown, G., Grimmond, D., Mills, M., Sankar, M., 2007, *Sustainable Homes National Value Case*, Beacon Pathway, Auckland. Ministry of Social Development, 2009, *Economic Effects of Utilising Lifemark at a National Level*, Ministry of Social Development, Wellington.

7.96 Similarly, neighbourhoods and cities that provide safety and connectivity to children also tend to provide safety and connectivity for older people. The development of lifetime neighbourhoods in New Zealand is only starting to emerge. It is, however, an important aspect of ensuring that cities and towns in New Zealand maximise functionality to residents and optimise their productivity and participation. Local authorities have particular responsibilities in this arena which would be facilitated by the adoption of neighbourhood assessment tools and planning approaches that focus on the needs of children and older people. Tools and guidelines both here and overseas to facilitate this are now starting to emerge.²⁹³

Priority 5: Diversifying Tenure & Housing Provision

7.97 The final priority that is most likely to benefit children into the future is diversifying both tenure and recruiting a range of different providers into the housing market. Compared to European countries, North America and Australia, New Zealand has an underdeveloped community housing sector. It is lagging behind in the development of intermediary tenures such as shared ownership and non-speculative housing.²⁹⁴ The demand for intermediary housing tenures is likely to become greater as the home finance sector continues to apply more stringent, pre-housing boom prudential criteria.

7.98 Just as the collapse of housing finance internationally exposed the predatory and/or unsustainable nature of some mortgage finance initiatives (often directed to families with children), so the development of intermediary tenure arrangements involves risks. Those are particularly great when the providers of housing in those tenures may be doing so to shore up their own businesses.²⁹⁵ Avoiding those risks will require working with key stakeholders in the housing sector to develop alternative models and providers of housing and housing finance.

A Knowledge Base for a Positive Future

7.99 The future of New Zealand is entirely about children. Older people in New Zealand will be supported by the children of today – our Maori, Pacific and Asian children will be increasingly important to supporting not only people from their own communities but all older people. Today's housing of those children will impact on their social and economic capacities and capabilities of the future. The housing experiences of today's children will also shape the housing of children in the future.

²⁹³ See Beacon Pathway's various reports on neighbourhood at www.beaconpathway.co.nz.

²⁹⁴ See Stone, M., 2009, 'Housing and the financial crisis', Key Note Address to the *Asia-Pacific and Housing Researchers Conference*, Sydney, for a discussion of the need for mixed and intermediary tenures as well the associated need to diversify housing and housing finance providers.

²⁹⁵ See Saville-Smith, K., 2009, *The Prudential Lending Path to Decent Housing*, CHRANZ Housing workshop, Reserve Bank, 9 July 2009 for a discussion of these issues in New Zealand and overseas.

- 7.100 What this research suggests is that New Zealand's poor performance by OECD standards across a range of measures related to child wellbeing both reflects and contributes to the persistent vulnerability of New Zealand children to unmet housing need.²⁹⁶ Unfortunately, just as children are not recognised in their own right in New Zealand's housing policy, nor are they, by and large, a focus in the array of housing related research undertaken in this country. Our research knowledge of children's housing experience is, consequently, thin. That knowledge deficit is exacerbated by the lack of administrative, assessment and monitoring data specifically about children and their housing.
- 7.101 Those conditions will not change unless those with responsibility for children's welfare as well as housing policy, provision and planning value information and value evidence. If housing providers, planners and policy advisers believe that where children are located, how many children New Zealand needs to house in the future, the social and economic status of children, and the impacts of different market dynamics and assistance regimes on children's housing outcomes are irrelevant, then it is unlikely that New Zealand is going to be able to meet the challenges ahead.
- 7.102 Few housing providers or providers of housing services capture data about the children who may be using their services. Those providers that do frequently fail to distinguish between young people and children. Data, as this research shows, is frequently inconsistent with regard to age boundaries. Age categories tend to be too large and do not adequately represent children's different developmental stages. Moreover, just as housing providers tend not to collect data about the children who use their services, so child services whether in health, welfare, justice or education, do not capture data about the housing conditions of the children that they are investing in and supporting.
- 7.103 Perhaps, most importantly, the sector in which increasing numbers of our children are housed – the rental sector – is also characterised by a lack of systematic research. The nature of landlord motivations, investments, and practices has only been sporadically researched. The condition of the rental stock is largely a matter of conjecture and data related to it is overwhelmingly qualitative in nature. The New Zealand House Condition Survey has specifically excluded rental stock in its three surveys to date. Yet it is the rental market that will be increasingly where our children live. Tenants attract the greatest proportion of direct funding from Government.²⁹⁷ It is the rental stock which poses the most significant challenge in relation to improved stock performance.
- 7.104 Similarly, while there is considerable evidence that connected neighbourhoods in which children feel safe and secure are important for their on-going development, education and health, there is little research directed to the relationship between children and land use policy, planning and settlement design.

²⁹⁶ UNICEF, 2007, 'Child poverty in perspective: an overview of child wellbeing in rich countries', *Innocenti Report Card 7*, UNICEF Innocenti Research Centre, Florence; OECD, 2009, *Doing Better for Children*, OECD www.oecd.org/els/social/childwellbeing.

²⁹⁷ Indirectly, of course, it can be argued that by not taxing imputed rents is a far greater subsidy to home owners.

- 7.105 Without a strong and dynamic informational, research and knowledge base, innovative responses to children's housing need and expanding their housing options now and in the future are unlikely. This is despite the clear international and, indeed, New Zealand evidence that addressing the housing conditions of children is an important pathway to sustained productivity.
- 7.106 Four research-based knowledge sets are required if children's housing opportunities are to be expanded and their wellbeing, and therefore our society's wellbeing, is to be assured. Those relate to:
- Assessing children's housing situations and providing co-ordinated child centred remedial housing interventions. Key research areas are:
 - The efficacy, development and implementation of housing needs assessment tools, particularly for cross-sectoral use.
 - Effective processes for cross-sectoral responses to children whose housing security and safety is at risk.
 - Optimising dwelling performance and functionality for children and their families. Key research areas are:
 - How the current housing stock can be improved to meet the needs of New Zealand's diverse children.
 - The contribution to child wellbeing of housing design and performance in relation to:
 - educational achievement
 - social integration
 - physical and mental health.
 - Optimising the capacity of housing markets and housing providers to provide children and their families with decent, affordable housing. Key research areas are:
 - Adequacy of housing supply to children and their families in the rental sector.
 - Comparative impacts of different housing assistance, eligibility and entitlement regimes on children's access to secure, safe, and affordable housing.
 - Opportunities to improve the performance of the rental sector and its provision to children.
 - Optimal configurations of housing services for children with special needs and their families or carers.
 - Optimising neighbourhood design and connectivity. Key research areas are:
 - Identifying key aspects of neighbourhood design and amenity provision that improve the quality of life and outcomes for children.
 - Effective neighbourhood programmes, activities and management to ensure children:
 - are safe in their neighbourhoods and in public spaces
 - develop pro-social behaviours
 - have positive intergenerational relationships in neighbourhoods.

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ANNEX A: WORKSHOP INPUTS

***Children's Housing Futures: Expanding
housing options to prevent unmet housing
need (2010-2020)***

**A SUMMARY OF TRENDS AFFECTING CHILDREN'S
HOUSING FUTURES**

WORKSHOPS

July 2009

1. Housing Futures for Children: What's it about and what are we going to do?

We are asking you to help us to better understand the housing conditions and needs that children and their families will have between 2010 and 2020. Our focus is to find out what changes are needed to get the best housing to promote children's wellbeing. That means looking at housing for families, as most children grow up in a family environment. But it also means considering how the housing needs of children who might become separated from families, or are affected by homelessness, can be met. To do that we are going to give you some information, and we are going to ask about your expectations of housing for children and families, what the housing needs and issues are for children and families now, and your perceptions of the likely housing needs and conditions of children and families in 2020. There are no right or wrong answers. Your knowledge and your experiences are important to help New Zealand plan for and respond to the changing housing needs of children and families now and into the future.

What we will do today is set out some information for you about:

- population trends relating to children, families and households
- housing demand generated by children
- factors and trends might that impact on meeting children's housing needs, and
- some overseas responses to meeting children's housing needs.

Then we will ask you some broad questions just to help you talk about children's housing and the future. These questions are to help. They are not a test and we want you to just talk and have a conversation with us and each other about the issues.

We will take notes as you go along. These will help us write our report to CHRANZ, the main funder of this research. In our report we will not name people in the workshop or name any individual's comments in the workshop.

CHRANZ

Centre for Housing Research Aotearoa New Zealand

CHRANZ was established by Housing New Zealand Corporation in 2003 to invest in housing research. It receives funding not only from Housing New Zealand Corporation but also other government agencies, and has its own board. CHRANZ independently commissions research and works to ensure that it is fed into policy and planning. Its research is used by a wide range of government agencies, councils, housing providers and community organisations.

CHRANZ's priorities for research include: access to housing, housing demand and need experienced by vulnerable populations, changing attitudes to tenure, housing investment, alternative providers, and the performance of housing in urban and rural environments.

2. Our Ageing Population: Still a Lot of Children

The population in New Zealand is getting older. The proportion of children in our population was around 33 percent in the 1960s but had fallen to 21 percent in 2006 and is expected to fall further to around 16 percent of the population by 2061.

Despite those declining proportions of children in the population, New Zealand will still have a substantial population of children well into the future. In 2006, New Zealand had around 800,000 children aged less than 15 years. By 2013, that number is projected to increase to 900,000. Thereafter, it can be expected to stabilise between 900,000 and 920,000.

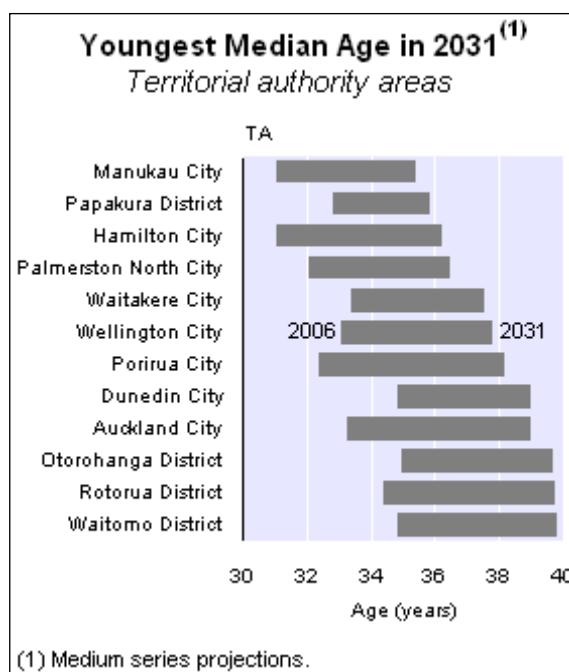
Places with Children

Some districts will add more children to their populations, although 53 local authorities are likely to have fewer children than they do currently. The largest increases in children under 15 years between 2006 and 2031 are likely to be in:

- Queenstown-Lakes District – An increase of 1,200 children or 1.1 percent on the current population.
- Selwyn District – An increase of 2,300 children or 1.0 percent on the current population.
- Manukau City – An increase of 25,500 children or 1.0 percent on the current population.

The areas with the youngest median ages in 2031 are set out in the graph. This shows that some districts will have higher proportions of children than others. In 2031, about 18 percent of New Zealand's population will be children under 15 years. The districts expected to have a higher proportion of children than the national profile are:

- Manukau City – 22 percent
- Papakura District – 22 percent
- Waitomo District – 22 percent
- Gisborne District – 22 percent
- Porirua City – 21 percent
- Waikato District – 21 percent
- Opotiki District – 21 percent
- Wairoa District – 21 percent
- Rotorua District – 21 percent
- Kawerau District – 21 percent.

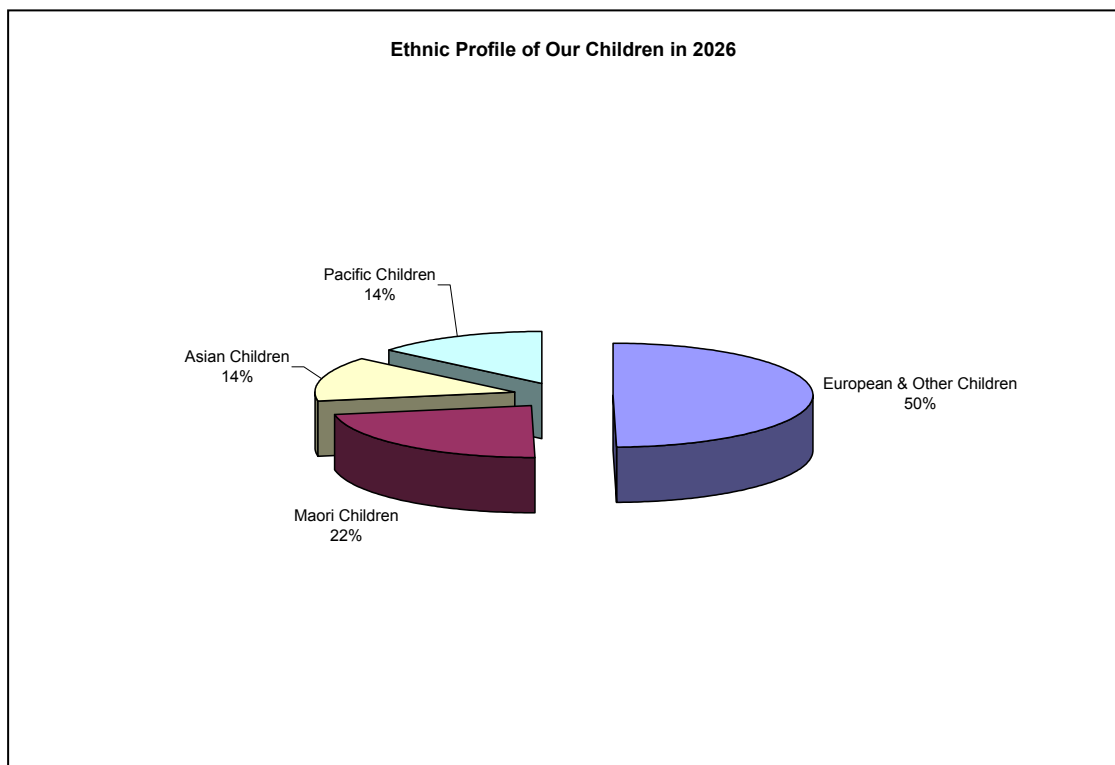
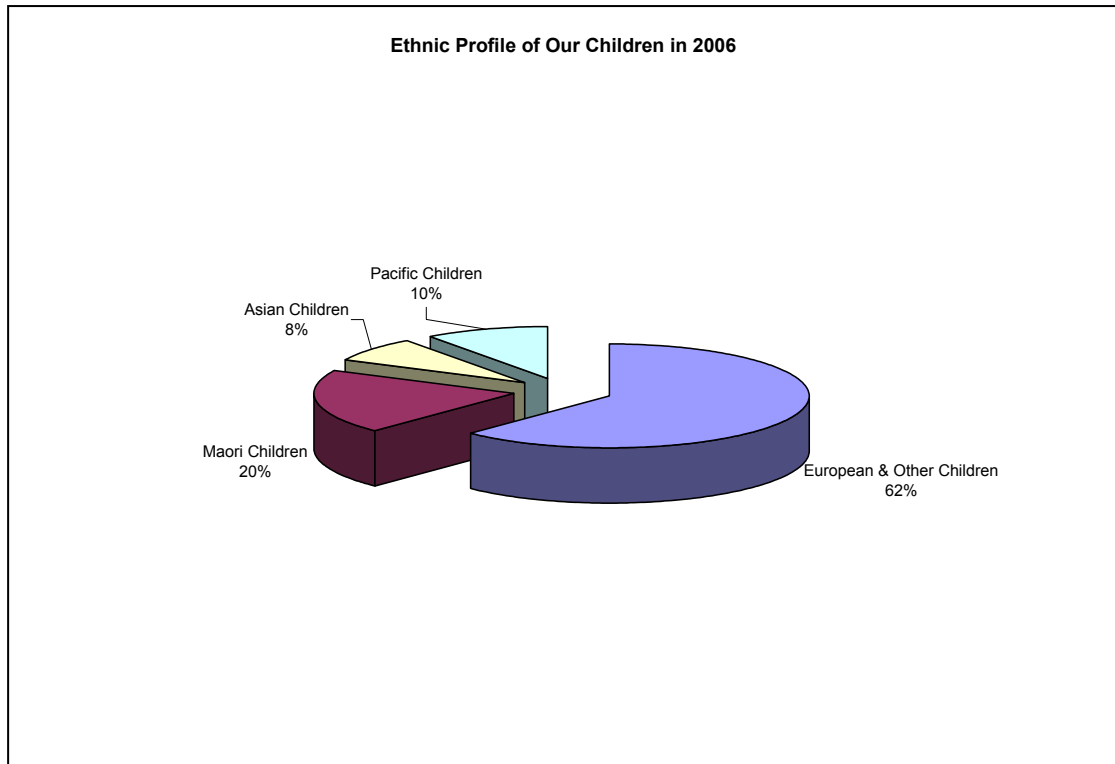


Ethnicity and Children

The ethnic profile of our children will change. Between 2006 and 2026, the children described as European or Other in the census are likely to decrease from 645,000 to 577,000. The numbers of Maori and Pacific children will increase steadily, but the number of Asian children is likely to double between 2006 and 2026. The number of children in 2026 in each of those ethnic categories is projected to be:

- Maori children – 260,000 making up 32 percent of the Maori population;
- Asian children – 165,000 making up about 22 percent of the Asian population;
- Pacific children – 164,000 making up about 34 percent of the Pacific population.

The graphs below show the changing ethnic mix of our children by comparing the ethnic profile of our children in 2006 with the profile expected in 2026.



Children in Families

Households and families are not the same things. Households are all the people that usually live together in a dwelling. Households are often made up of one family such as a couple, or parents and children. But some households have more than one family living in them. They may have one family and other relatives or a family and non-related people. Some households have no families living in them at all. They might be a one-person household or they might be a household made up of unrelated people 'flattening' together. Of course, even where a family of parents and children live together as a family, not all the children are going to be dependent on the parents.

Families with Dependent Children

Children can be dependent on their parents or other people caring for them for many years. While children for demographic purposes are usually defined as under the age of 15 years, dependent children are generally defined as being under 18 years of age and not in full-time employment.

Families with dependent children are likely to increase only slowly over the next two decades from 565,000 in 2006 to 566,000 in 2031.

One-parent Families with Dependent Children

The number of one-parent families with dependent children will increase significantly from 165,000 families in 2006 to 212,000 in 2031. That is, over a third (37.5 percent) of all the families with dependent children will be one-parent families. Overall, there are expected to be around 282,000 one-parent families in 2031. Of those, 75.2 percent will have dependent children.

3. Meeting Children's Housing Needs

There are seven areas that impact on meeting children's housing needs, both now and into the future. They are:

- Policy settings.
- Household dynamics and change.
- Housing affordability.
- Housing adequacy and housing quality.
- Homelessness.
- Housing circumstances of children with disabilities.
- Our ageing population.

Policy Settings

Internationally several countries consider children and young people as specific target groups in the provision of housing. Also, several countries have established inter-sectoral responses in which housing policy and programmes are key levers for achieving positive outcomes for children in child development, health and education.

In New Zealand, no policies specifically and explicitly address the housing needs of children, although the New Zealand Housing Strategy identifies children and young people as two of the groups whose housing needs are not always adequately met by

the private housing market. In general though, New Zealand's housing policy assumes that the housing impacts and experiences of children and young people are similar to and have the same implications as the housing experiences of adults.

The only area where there is some focus on children, is through social housing, with the current Housing New Zealand Corporation rental allocation policy favouring families with children.

Household Dynamics and Change

Families are changing in New Zealand. There has been a rise in divorce over the last three decades, and an increase in one parent families – however there are also higher rates of remarriage and de facto relationships. 'Blended' families are common. There is an apparent increase of grandparents caring for grandchildren and other relatives or unrelated people taking on foster care responsibilities. These all present housing challenges, as changing families need to be able to provide safe and appropriate accommodation for their children. Families may need a bigger house, and to be closer to schools and other facilities.

Housing Affordability

Households with children tend to be resource stretched. This is partly because of the impacts of the costs of bearing and raising children. Despite increases in the participation of both parents in paid work that has emerged over the last two to three decades, New Zealand has relatively limited parental leave support. Typically, household incomes decrease for families bearing and rearing children at the time that their household expenses increase. In addition, there is a strong clustering effect with the populations with the highest fertility rates in New Zealand – Pacific peoples and Maori – tending to also have the lowest income profiles.

Both the costs of running a home and the costs of rents or mortgages can have profound impacts on children.²⁹⁸ In New Zealand, child poverty rates are above the average in other developed countries, and housing affordability has been shown to be closely linked with poverty.²⁹⁹

It has been estimated that 22 percent of New Zealand's children live in households with income below the 60 percent of median income poverty line after taking account of housing costs, while 16 percent of children live in households below the more restrictive 50 percent of median income threshold. Those poverty rates are significantly higher for Maori and Pacific children, with around half of Pacific children and over one quarter of Maori children living in poor households. The association of poor housing and deprivation is also clear; the proportion of New Zealand's children (aged up to 14) in overcrowded housing increases dramatically from 2.3 percent in the most affluent areas to 43.9 percent in the most deprived areas.³⁰⁰

²⁹⁸ Licari, L., Nemer, L., Tamburlini, G., 2005, *Children's Health and Environment Developing Action Plans*, World Health Organisation Regional Office for Europe, Denmark.

²⁹⁹ Fletcher, M., and Dwyer, M., 2008, *A Fair Go for All Children Actions to Address Child Poverty in New Zealand*. A report to the Children's Commissioner and Barnardos.

³⁰⁰ Fletcher, M., and Dwyer, M., 2008, *A Fair Go for All Children Actions to Address Child Poverty in New Zealand*. A report to the Children's Commissioner and Barnardos.

Home Ownership and Rental Housing

New Zealand families with dependent children, especially young children, have traditionally found it difficult to access home ownership. This not only affects children now, but can impact on their ability to own their own homes when they grow up. Some research also suggests that parents' home ownership has a positive effect on children's future wellbeing and their success as adults on indicators such as school achievement, completion of secondary school, and tertiary education achievement.³⁰¹ In addition, inheritance from home owning families is also a pathway for young people to access home ownership.³⁰²

One New Zealand study reports that families in private rentals are among the poorest households. The shift of household tenure toward rented housing has disproportionately affected households with children living in them.³⁰³ Other New Zealand studies note that families have problems accessing affordable rental housing, there is a shortage of dwellings to rent, rental dwellings can be in poor condition, tenure is often insecure particularly in private rentals, and landlords prefer professionals and retired people as tenants, rather than large families, sole parent families and refugee or migrant families.³⁰⁴

Rates of owner occupation are falling in New Zealand, with about 67 percent of households now living in rented dwellings. Maori home ownership rates are relatively low and declining. Similarly, Pacific home ownership rates are below those of other groups. Increasingly, children are being raised in dwellings that are rented. In 2006, 39.1 percent of children under 15 years of age lived in rented dwellings. That is, almost 320,000 children.

Housing Adequacy

New Zealand's housing stock does not perform well, either in relation to operating costs or in relation to providing healthy indoor environments. It is particularly children in poor households in New Zealand who suffer damp, cold, and crowding.³⁰⁵ Cold, damp and mould place children's health and development at risk. There is considerable evidence that children, like older people, require warmer temperatures and they are particularly vulnerable to allergens associated with damp, cold and mould.³⁰⁶ They are also vulnerable to the negative effects of crowding, not only in

³⁰¹ James, B., 2007, *Children's and Young People's Housing Experiences: Issues and Scoping Paper*, Centre for Housing Research Aotearoa New Zealand, Wellington.

³⁰² Pearson, D., and Thorns, D., 1983, *Eclipse of Equality*, Sydney, Routledge Kegan Paul.

³⁰³ Johnson, A., 2003, *Room for Improvement Current New Zealand Housing Policies and their implications for our children*, Child Poverty Action Group, Auckland.

³⁰⁴ Saville-Smith, K., and Fraser, R., 2004 *National Landlord Survey: Preliminary Analysis of the Data Report for the Sustainable Housing and Disadvantaged Communities*, CRESA, Wellington.

³⁰⁵ Johnson, A., 2003, *Room for Improvement Current New Zealand Housing Policies and their implications for our children*, Child Poverty Action Group, Auckland; Tenants Protection Association Inc Christchurch and Work and Income, 2009, *Social Development in Action: A Collaborative Pilot Project to Mitigate the effects of High Accommodation Costs on Christchurch People with Low Incomes* The Council for Social Services in Christchurch Inc and Healthy Christchurch, Christchurch.

³⁰⁶ Isaacs, N., Amitrano, L., Camilleri, M., French, L., Pollard, A., Saville-Smith, K., Fraser, R., and Rossouw, P., 2007, *Energy Use in New Zealand Households: Report on the Year 10 Analysis for the Household Energy End-use Project (HEEP)*, BRANZ Ltd Study Report 133, Judgeford, Porirua; Crane, J., Wickens, K., Beasley, R., Fitzharris, P., 2002, 'Asthma and allergy: a worldwide problem of meanings and management?', *European Journal of Allergy and Clinical Immunology* Vol. 57 (8): 663-

relation to infectious diseases but also in relation to intra-family conflict associated with housing stress.³⁰⁷

In New Zealand, research has shown that household crowding increases transmission of infectious diseases, particularly those spread by respiratory means and direct contact, and may also contribute to the transmission of skin infections.³⁰⁸ A large case-control study of meningococcal disease in Auckland schoolchildren showed that household crowding was the most important risk factor for the disease.³⁰⁹ A study of the benefits of insulation found that children in insulated homes were only half as likely to take days off school due to sickness. Visits to GPs were significantly lower for insulated homes.³¹⁰ Houses in poor repair also contribute to injuries. Falls are the main source of injury in the home for children in New Zealand.³¹¹

Lack of space and crowding in the home can affect children's learning. Children in poor housing conditions and overcrowded homes tend to miss school more frequently due to illnesses and infections. One English review of evidence concluded that homeless children are two to three times more likely to be absent from school than other children due to the disruption caused by moving into and between temporary accommodation.³¹²

Homelessness

Internationally, homelessness is increasingly defined as inadequate access to safe and secure housing. Homelessness does not only refer to those sleeping on the streets; it may also include those living in temporary dwellings, in crowded accommodation with others, those who are forced to shift house frequently and those living long term in boarding houses. There is growing concern in Australia, United States, Canada, United Kingdom and the European Union about the rapid increase of families, children and young people among the homeless.

672; Douwes, J., Siebers R., Wouters, I., Doekes, G., Fitzharris, P., Crane, J., 2006, 'Endotoxin, (1→3)-β-D-Glucans and fungal extra-cellular polysaccharides in New Zealand homes: a pilot study', *Ann Agric Environ Med* 13, 361-365.

³⁰⁷ Baker, M., 2007, 'Household Crowding an avoidable health risk', *BUILD* Feb/March 2007, 36-37; Statistics New Zealand, 2003, *What is the Extent of Crowding in New Zealand? An Analysis of crowding in New Zealand households 1996-2001*, Statistics New Zealand, Wellington; Saville-Smith, K., and Thorns, D., 2001, *Community-based Solutions for Sustainable Housing*, CRESA, Wellington.

³⁰⁸ Baker, M., Milosevic, J., Blakely, T., and Howden-Chapman, P., 2004, 'Housing Crowding and Health' pp. 57-69 In Howden-Chapman, P., and Carroll, P., (eds) *Housing and Health: Research, Policy and Innovation*, Steele Roberts Ltd, Wellington.

³⁰⁹ Baker, M. McNicholas, A., Garrett, N., Jones, N., Stewart, J., Koberstein, V., et al., 2000, 'Household crowding: a major risk factor for epidemic meningococcal disease in Auckland children', *The Paediatric Infectious Disease Journal* 19:983-990.

³¹⁰ Howden-Chapman, P., Matheson, A., Crane, J., Viggers, H., Cunningham, M., Blakely, T., Cunningham, C., Woodward, A., Saville-Smith, K., O'Dea, D., Kennedy, M., Baker, M., Waipara, N., Chapman, R., and Davie, G., 2007, 'Effect of insulating existing houses on health inequality: cluster randomised study in the community', *BMJ*, doi:10.1136.

³¹¹ Clinton, J., McDuff, I., Bullen, C., Kearns R., and Mahony F., 2005, *The Healthy Housing Programme: Report of the Outcomes Evaluation (Year One)* Auckland Uniservices Ltd, prepared for Housing New Zealand Corporation.

³¹² Harker, L., 2006, *Chance of a Lifetime the impact of bad housing on children's lives* Shelter <http://england.shelter.org.uk>.

No clear estimates of homeless children are available in New Zealand, however, those working with homeless in New Zealand consider that the number of homeless families is increasing. In addition, recent research conservatively estimates that between 14,500 and 20,000 young people aged 12-24 years old are both at risk and vulnerable and are in insecure or unsafe housing.³¹³

One study of residential movement has noted the frequent movement of children and young people in some places in New Zealand.³¹⁴ While such movement is often the result of a decision made by the family placing the young person with other family members or friends, there is also a small proportion of very mobile youth who are not linked into any stable family base, education/training or employment. Sometimes they are moving around to escape unsafe home environments. Some of these young people are not enrolled at school, or attend only infrequently. Some are vulnerable to violence and abuse. Lack of emergency accommodation for young people (aged 12-24 years) has been identified by social service providers as a big gap in New Zealand's housing provision.³¹⁵

Homelessness and frequent moving can disconnect families from health services and is associated with disruption to children's immunisation and health checks. Studies have shown that homeless children have poor nutrition and are vulnerable to a range of diseases (particularly respiratory infections, stomach and diarrheal infections, asthma, and injury). They have been found to experience more anxiety, depression and behavioural problems than poor housed children.³¹⁶ Children in homeless families are also more likely to experience delayed development, are more likely to be suspended from school and to shift schools more often.³¹⁷

Children with Disabilities

It is well established overseas that disabled children and their families are likely to experience housing difficulties that result in negative effects on the child's physical and emotional wellbeing. Often children with disabilities live in inaccessible and unsuitable housing that lacks space, has inaccessible kitchens, toilets and bathroom, and is not located conveniently to services. Families with a disabled child are more likely to rent their accommodation, to live in overcrowded conditions and to rate their home as being in a poor state of repair.³¹⁸

Disabled children are vulnerable to their homes not working well for them. They can be especially at risk from hazards in the home due to poor repair, and to cold. In New

³¹³ Saville-Smith, K., James, B., Warren, J., and Fraser, R., 2008, *Access to Safe and Secure Housing for At Risk and Vulnerable Young People*, CHRANZ, Wellington.

³¹⁴ James, B., 2007 *Children's and Young People's Housing Experiences: Issues and Scoping Paper*, CHRANZ, Wellington.

³¹⁵ Saville-Smith, K., James, B., Warren, J., and Fraser, R., 2008. *Access to Safe and Secure Housing for At Risk and Vulnerable Young People*, CHRANZ, Wellington.

³¹⁶ James, B., 2007 *Children's and Young People's Housing Experiences: Issues and Scoping Paper*, CHRANZ, Wellington.

³¹⁷ Dhillon, A., 2005, *Keeping Families Together and Safe. A Primer on the Child Protection – Housing Connection* Freddie Mac Foundation and Child Welfare League of America, Washington DC.

³¹⁸ Beresford, B., and Rhodes, D., 2008, *Housing and disabled children*, Joseph Rowntree Foundation, York www.jrf.org.uk.

Zealand many homes are colder than recommended by the World Health Organisation. Cold houses are bad for health.

In New Zealand an estimated 90,000 children aged 0-14 years have disabilities. Around 30,000 children have a sensory disability. Around 4,600 children (5 percent) have a limitation requiring the use of technical equipment such as a standing frame, wheelchair or artificial limb. Forty-one percent of children have a disability existing from birth. In the 0-14 age group, boys are more likely to have a disability than girls.³¹⁹

There is very little New Zealand research on the housing needs of disabled children. However, the Ministry of Health reports that, in general, a higher proportion of disabled children live in areas with a high NZ Deprivation Index, compared to children without disability, and that Maori and Pacific disabled children are particularly likely to live in areas of high deprivation. Consequently, those families are also likely to have other housing problems relating to affordability and housing quality.³²⁰ Often families with disabled children are on limited incomes – disabled children are significantly over-represented among beneficiary families.³²¹

A recent New Zealand study on the housing needs of disabled people reported significant impacts on disabled children's current and future housing situations. Moving house or making substantial modifications to the dwelling to accommodate disability were typical. Some families moved several times to improve housing for their child. The financial implications of moving to a more suitable house or getting additional modifications were a worry. All parents had funded at least part of the costs of home modifications themselves. The parents were especially concerned about meeting their child's changing needs as he or she grows older. They wanted to help their child to become independent and to be involved in family and domestic activities. Some parents reported that they had experienced difficulties in getting their views heard on what was needed, what was feasible and what was suitable for their child. Other issues raised included difficulties in finding part-time carers with appropriately modified homes, and difficulties for separated or divorced parents getting modifications for both homes if they wanted to share custody of the child. Parents were also concerned about a lack of supported accommodation and other supports their child would need to achieve their aspirations to live independently as adults.³²²

4. Children's Policy, Services and Housing

We have reviewed selected policy and programme responses to housing for children and families in the United Kingdom, United States, Canada, Australia and the European Union.

³¹⁹ Saville-Smith, K., James, B., Fraser, R., Ryan, B., and Travaglia, S., 2007, *Housing and Disability: Future Proofing New Zealand's Housing Stock*, CHRANZ, Wellington.

³²⁰ James, B., 2007 *Children's and Young People's Housing Experiences: Issues and Scoping Paper*, CHRANZ, Wellington.

³²¹ Fletcher, M., and Dwyer, M., 2008, *A Fair Go for All Children Actions to Address Child Poverty in New Zealand*. A report to the Children's Commissioner and Barnardos.

³²² Saville-Smith, K., James, B., Fraser, R., Ryan, B., and Travaglia, S., 2007, *Housing and Disability: Future Proofing New Zealand's Housing Stock*, CHRANZ, Wellington.

Seven major themes can be distinguished in the way that the countries reviewed respond to the housing needs of children and families:

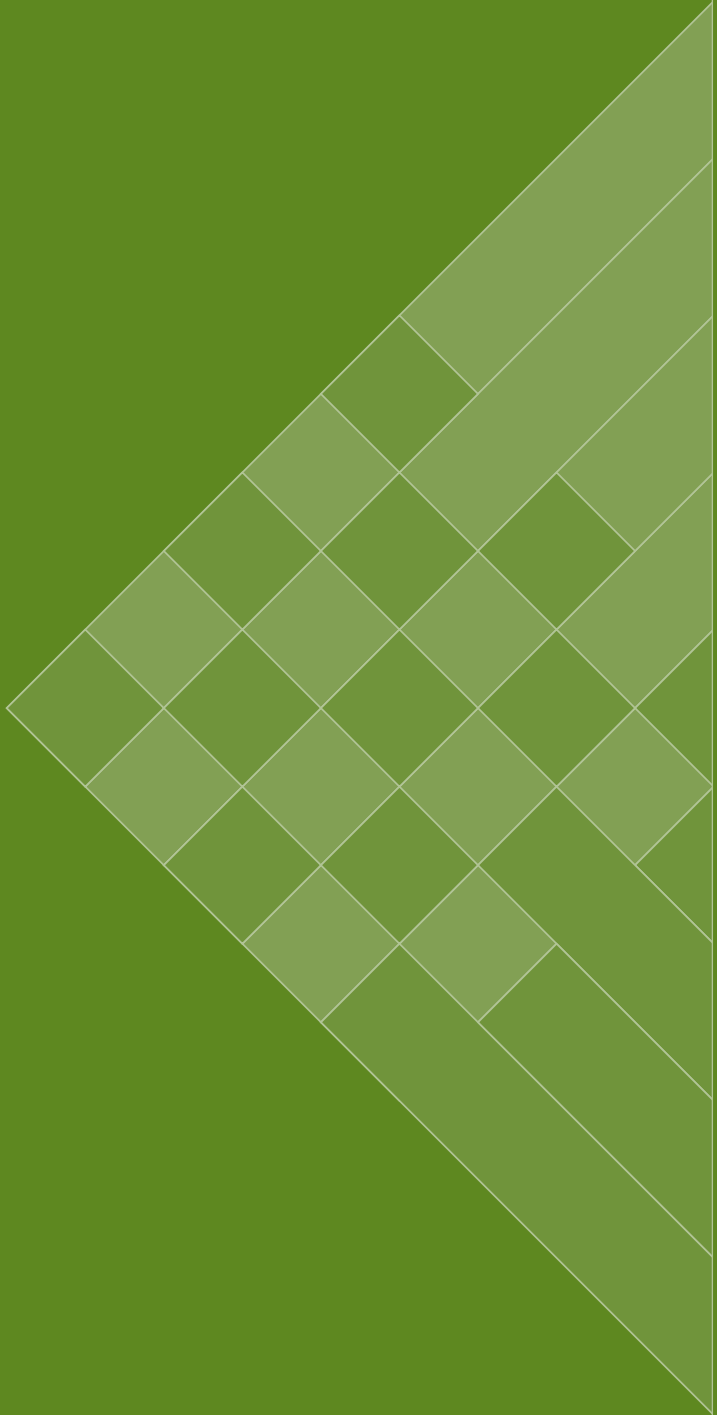
- ***Improving the affordability of home ownership and rental housing for families.*** Housing affordability is considered a significant factor that contributes to poverty and is a key issue on the agenda of many countries. Policies aim to increase affordable home ownership for families and to increase the availability of affordable rental accommodation.
- ***Decent housing*** Several countries consider decent housing essential to children's development and wellbeing. Policies are aimed at improving dwelling condition and performance and eliminating crowding. Initiatives include: encouraging landlords to improve housing condition; and energy retrofit, insulation, repairs and renovation programmes.
- ***Tackling child poverty*** The countries reviewed use a range of housing responses to tackle child poverty, including the provision of affordable rental housing, accommodation payments, upgrade of dwellings, and neighbourhood renewal. Child poverty responses are often combined approaches, including housing programmes, education programmes, health programmes and financial assistance to families.
- ***Tackling homelessness*** Several countries have legislation that supports homeless children and protects their access to services, including education. Programmes include help for families to find stable housing, connecting families to services and emergency accommodation.
- ***Fostering thriving neighbourhoods*** Several countries use neighbourhood improvement policies, built environment regulations and urban planning to achieve children's wellbeing outcomes.
- ***Focus on vulnerable children and young people*** In some countries, vulnerable children have their entitlements to services extended beyond the age when children are determined to be adult. In those instances, the definition of what is a 'child' takes into consideration vulnerability, including the child's ability to independently house him or herself. In the United Kingdom services must keep in contact with young people leaving care until they are at least 21, and ensure that they receive help with education, training and employment. Several countries provide specialised housing assistance to young disabled, young refugees, young mothers and other young people with support needs.
- ***Integrated approaches to strategies, planning and service delivery*** Several countries are developing more integrated responses to the housing needs of children and families. This acknowledges the complex relationships between housing and socio-economic conditions, and potential for improving children and young people's wellbeing through resolving housing problems. Resolution of children's housing need has also become recognised as an important pathway to achieving wider social and economic development objectives. For example, in England, children's services, including housing services, are integrated at all levels – from strategic planning to service delivery.

5. So What Do You Think?

Ten workshops will consider housing solutions for children and families. The workshops will involve policy agencies, children's advocates and service providers, housing providers, urban and rural planners, Maori, Pacific peoples, families with disabled children, families with foster children, new settler families and families in the rental market.

The questions we will consider in the workshops will include:

- What sort of housing do children need?
- Are New Zealand children getting access to appropriate housing now?
- Which children are getting access to housing that suits their needs and which children are not?
- What are the critical trends and issues that will impact on housing provision for New Zealand's children:
 - now; and,
 - in 2020?
- What sub-populations of children are most likely to be affected by current housing trends, and in what ways?
- What are the policy and service options that will optimise children's access to adequate housing?
- What needs to be done to ensure the best housing provision for New Zealand's children by 2020?



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