

Kia Ora, and thank you for taking submissions from the public.

I would like the commission to look at several things in its research effort to identify and address disadvantage in this enquiry.

I believe one of the main challenges is how difficult it is to start from ground zero. If you have limited or no parental support, if you have to leave a toxic relationship to start fresh, or if you have disruption and challenges with your business etc, the challenges can seem insurmountable and it can be too difficult to survive, much less thrive. Means testing, harsh abatement rates, out-of-reach mental health, bureaucratic difficulty and social stigma can all prevent people from accessing the assistance needed to help them get back on track to a productive and fulfilled life.

I have several examples:

In terms of limited parental support, I myself almost missed out on going to university due to strained relationships with my step-father. He had no relationship to me financially and barely tolerated me. However, I needed his financial details to apply for StudyLink support, which if I didn't receive I would not have been able to afford to go. I was fortunate that my mother managed to talk him into handing it over. I know another person in the same circumstance, who ended up giving up on attending university at all as he could not get the financial information from both his parents. What our system does is ignores the social complexities of relationships. You should not have to be penalized because your parents don't support you.

I have also known friends who for very good reason have had difficulties with the father of their children. There are many reasons including toxic relationships, violence and fear for either/or/both their and their child's wellbeing that a mother may choose not to name the father of their child on a birth certificate. New Zealand has punished these mothers by limiting their access to welfare and that is not okay. Wellbeing of vulnerable people should come first, not judgement on people's complex situations. Likewise, I have also known another single mother who had to limit her communication with her ex/father of their children because she feared WINZ cutting her off and making her financially reliant on this man if they suspected her of having a relationship with him. She effectively had to make a 100% or nothing decision as to whether she could restore that relationship due to the application of government policy. It is entirely unfair to put women in these situations where they are given relationship ultimatums by the government. I have also known several women to stay in marriages they were deeply unhappy in, undergoing both financial and emotional abuse, due to fear of financial instability and inaccessibility to emergency housing. When people are put into these situations, they are not living their best lives and their potential is smothered. What could they otherwise be doing if given the security and resources to build something new? We miss a lot of these opportunities because relationships and anecdotal evidence is often overlooked. I would like this enquiry to also look at the potential economic loss of these people, the potential that they could be adding (and the GDP/taxes that they might be bringing in if they actually just had the chance, which could then be paying for more services to give others the same opportunities). This might be found by asking what they would be doing (starting a new career? Building a home business or cottage industry venture? Writing novels?) if they weren't prevented from doing so and taking average earnings from similar ventures.

We also saw recently during the COVID pandemic an article in our area about a businessman who went out of business and committed suicide. At the time we were asking why it was he couldn't have just gone on a benefit, gotten into social housing if necessary and waited the pandemic out to then pick up and start again in a year or so when things looked brighter – but this is at the same time as

the social housing waitlists were growing longer than comprehension. Free mental health services are also fairly limited. Text lines are available, but actually getting in and seeing a counsellor if you are not in one of the targeted groups that receive funding is incredibly difficult and there is still stigma attached to both seeking counselling and applying for government assistance.

I want this commission to take a serious look into how relationships, social circumstance, mental health and means-testing/reliance on parents or partners impacts disadvantage.

I would like this commission to also look into the concept of Universal Basic Income, housing stability and social support connectivity.

Universal Basic Income in particular treats people as an individual rather than penalizing them for relationships - Pensioners in a couple versus pensioners by themselves for example. Please look at the comparison of two married pensioners versus two flatmate pensioners and explain to me why one group receives less because they are having sex (or marital sex, to be exact).

<https://www.workandincome.govt.nz/eligibility/seniors/superannuation/payment-rates.html#null>

In terms of housing stability there are multiple issues (rents too costly, private rentals unstable due to risk of being sold at any time, etc) but much of that is widely reported on. I would like research into comparative situations in other countries where the government is providing social housing and a challenge to our current approaches. Whether a future government-housing-complex was designed with rent-for life or buy-and-then-sell-back-to-the-government, we also need to look at the types of housing people have and whether it is suited to their needs.

Many of the kiwibuild complexes for example are a block of two-bedroom apartments. This is not suitable for families. However, as a family you only have your kids living at home for twenty-odd years. At this crux, people often have to make the choice of staying in a house that's too big for them (often as a fall-back for their kids because their kids might also experience housing instability) with the associated costs of paying for and maintaining a too-large house or move, potentially out of the area and away from all of the social support networks they have built up. I would like investigation into mixed design housing with 1 brm, 2 brm, 3+ brm accommodation into the same buildings so people can move within the same apartment complexes at different stages of life – upsizing when they have a family (and not having to put off having kids due to insufficient housing) as well as downsizing when they have moved on from needing a larger home. In addition to this, I would like the commission to investigate what the impact of colonial housing models (individual ownership and cell-units compared to treating housing complexes like communities is, co-housing and collective investment to housing, and what impact the three-bedroom “two kids and a dog/cat” assumption of a family has had in terms of architecture and available housing for maori and pacific families, as well as other family units who may expect to house elderly parents, in-laws, whangai kids etc in a house that is too small for purpose).

If investment is put into mixed apartments in suburban areas, inspiration can also be taken from Singapore's mixed-purpose industrial/residential buildings when looking at the practicality and accessibility of work, and the expense and barriers that public transport poses (more on this later). Despite not being the largest centre, I would like the commission to look at if a model of this in Invercargill would be a good testing ground conceptually.

In relation to maori models of living and whangai kids, I have another personal example for you. As a teenager, I was sent to live with family friends and relatives as part of their families for about a year and a half while my mother dealt with cancer. This is what a whangai kid is. With our family friends, I spent a fair amount of time sleeping on a makeshift bed in their office until a room became available

and I had a room and an actual bed. With the house I lived in with my relatives, they had a two-bedroom house, with all the bedrooms currently taken, a single unplumbed detached sleepout that one of their adult sons lived in, and a self-contained sleepout that another relative lived in. The position I slept in was a foldout bed in the office that when I wasn't in was strapped up to the wall, with all my earthly possessions tucked away in half of the closet or in my schoolbag. It was not an irregular occurrence to wake up in the morning with several people checking their emails on the computer (this was a mixed pakeha/Tongan family, so many of the Tongan in-laws didn't have internet access at home. While I am infinitely grateful for the hospitality our friends and family friends showed me when I was a displaced teenager, I also recognize that I experienced insufficient housing. I also saw the accommodation other families were living in, with beds in uninsulated garages, sofa beds tucked into hallways etc, and I am glad I was at least in a house even if it was an office. Please look into the housing of Pacific communities in Hamilton, and investigate what housing provision and colonial assumptions are doing to affordable housing plans compared to the needs of vulnerable people and the ways in which accommodation is often being used. Even if everyone had a three bedroom house, for example, the practice of sending whangai kids to family members is relational and often happens in moments of transition (like during my mother's cancer treatment) and is not likely to just stop being an issue. A further question I want you to ask is if housing types and availability of rooms is a reason that contributes to displacement and inability of whanau to take children that are being removed from their nuclear family.

I would like investigation ignoring current rents on what rents SHOULD fairly cost people out of their income. How much should it cost to live? We need some numbers on that and then plans to get us there within a generation.

In terms of access to work and public transport, I would also like the commission to look into the prevalence of typical work hours and how this impacts single parents in particular, but also parents who stay at home. This recent article covered the response to an employer advertising 'mum hours':

<https://www.newshub.co.nz/home/money/2021/07/post-for-mum-hour-workers-sparks-huge-interest-on-social-media.html>

This is indicative of something I have experienced and known for a long time through personal experience: there is a bloody big difference between a 9 to 5 work-day (plus commute and overtime often 8am to 6pm) and a 9 to 3 school day. Many entry level jobs such as retail work also demand weekend hours, which can be inaccessible if you don't have child care support.

I would like this commission to look into women's work inequality in relation to:

Career gaps due to having children, and how this impacts their prospective career paths.

Access and ability to start businesses from home (common barriers I have seen others encounter are access and expense of things like food safety certification for home-cooking businesses, access to copies of toy-safety-standards etc (I honestly think these should be held in hard copy in libraries) experience or fear of IRD/income implications on family tax credits/inability to understand how to file due to literacy and conflated language used by IRD). I would like to see a cost/benefit study on if running business literacy classes, providing start-up grants etc would give people.

Access and expense of childcare.

Time limitations – workhours (and commutes) taking up more time than they have available.

Public transport. (Much public transport is geared towards commuters – which is great – but this also comes at the cost of daytime routes for stay-at-home parents to get out during the day. If we want to have them able to access trips to the library, courses, or other enriching things that could be impactful on their and their kids development, they need access to sufficient transport).

Online courses – not all libraries have equal services. Selwyn for example, used to have online access to lynda.com (now owned and branded by LinkedIn) which gave people free access with their library card to a huge range of courses where they could upskill, learn how to code, build websites, do photography and image editing etc – and break into a new career path. If you live in a different district, however, you may not have the same access as its expensive and a lot of libraries just don't have the funding. I would like to see research put into what access people can get into resources like this across the country and effort put into every New Zealander having access to free self-driven education to help them adapt, innovate and build careers in new and changing industries.

I would also like research put into how generational and psychological trauma has affected people's hope, self-identity and ambition. Without belief and a certain level of confidence and ambition, people can be unable to take advantage of things that they are offered.

I have a few personal examples – I was actively encouraged not to apply for scholarships as a teenager because although I was motivated I was told there were others that were worse off than me. That internal voice prevented me asking for help many times, and I ended up in some very poor situations (living in my car, pretty much starving as I lived on \$10 per week for food and toiletries etc). I was also actively discouraged from doing a course that I wanted to attend in Invercargill and taking advantage of the Zero Fees because it was far (which admittedly would have been a lot more practical than the Bachelor of Theology I achieved in Auckland) and I could not see a way of accessing that opportunity when I did not have parental support to get there. As a teenager I also had several adults tell me toxic things such as “You'll probably end up in prison” – such things are very hard to move past, and when you have been emotionally abused in this way it takes rather a lot to move past the mental and emotional barriers to then address the practical barriers to improve your situation. I would like this commission to make a special effort to talk to youth, stay at home mums and single parents to identify self-talk, confidence issues, anxiety and depression and the mental and emotional barriers that might prevent them from accessing opportunities. I think this is a huge blank spot in research and it needs to be taken into account when looking at solutions. It is also a relevant issue that comes up in maori issues, and I would hope that a study into hope and expectation in maori youth was also a subset of this.

I would also like the commission to keep in mind that rural and urban realities are quite different, and while research into Auckland and Dunedin is important, we also need research into people living in remote areas including Lumsden (which has very insufficient childcare and health services in particular), Gore, Otorohanga, etc and those living in the far reaches who can have over an hour commute to a decent size town.

I would also like the commission to familiarize itself with the research detailed in The Opportunities Party's housing policies, Universal Basic Income policy and smart small business policies, as these are bolder changes than the establishment parties have suggested and based on a lot of international and local research:

<https://www.top.org.nz/affordable-housing-rent-policy>

https://www.top.org.nz/universal_basic_income

<https://www.top.org.nz/smart-small-business-policy>

I would like the argument for taxing houses as other assets investigated and recommendations made as to how to discourage investment in excess housing and instead encourage investment in the productive economy. I would like an inquiry into how prepared we are to adapt to tech disruption and automation and both how vulnerable New Zealanders are as well as how accessible fresh starts

are if their industry collapses and they need to begin again. I would like investigation into means testing and how vulnerable people are affected during times of transition in their lives.

In summary, key issues I want this commissions research to focus on are:

Means testing, abatement rates, impact of relationships on access to support and opportunities and if a Universal Basic Income would give access to the support these people need.

Housing accessibility – both cost, type, accessibility and social disruption when needing to transition.

Access and ability to start from nothing – whether study or starting businesses etc without assistance from family or friends.

Emotional and psychological, relationship and mental health barriers.

What the cost of living should be and how to get there in a generation.

What the economic opportunity cost is of not assisting people is.

What the impact of colonial rather than maori/collective housing and living is.

The situation and needs of whangai children and relatives ability to house them.