

Housing and homelessness

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Introduction

What do we know about housing and homelessness?

Housing has a profound impact on the health, wellbeing, and development of young people (1). For instance, dampness and mould pose a significant risk for respiratory outcomes, such as asthma, allergies, cough, wheezing, and upper respiratory symptoms (2), with long-term implications that last into adulthood (1).

Housing is also an important source of stability and support for young people. While moving house can have positive impacts, there is increasing recognition of the negative effect of frequent moves on young people, particularly when it occurs out of necessity as opposed to choice (3,4,5). High residential mobility can disrupt young people's stability and familiarity with their home environment, school, neighbourhood and community connections (6).

The cost of housing also influences security and stability and, in turn, impacts wellbeing. Housing lacking at least two of three core dimensions – habitability, security of tenure, and privacy and control – is deemed severely inadequate. These families are described as living in 'severe housing deprivation' or 'homelessness'. In Aotearoa New Zealand, homelessness can be measured as living: without shelter; in temporary accommodation; sharing accommodation; and in uninhabitable housing (7,8). In 2018, it was estimated that just over 100,000 people were living in severe housing deprivation, an increase from 2013 largely due to more people sharing accommodation in severely crowded houses (7).

Disparities in housing quality, safety and security are associated with the persistent inequities in child and youth wellbeing observed in Aotearoa New Zealand. Therefore, policies that address housing quality and instability provide opportunities to achieve health equity. This area is also a policy focus in the Child and Youth Wellbeing Strategy, which includes 'stable, affordable, warm and dry housing' as a key outcome (9).

This report from *Growing Up in New Zealand* provides insight into young people's housing quality, residential mobility, and those living in severe housing deprivation, using the 12-year data collection wave (DCW).



What can *Growing Up in New Zealand* add?

Growing Up in New Zealand has collected information about housing quality, cost and residential mobility since before the cohort children were born. New questions that were included in the 12-year DCW related to additional important areas for policy and child wellbeing, including experiences of severe housing deprivation (7).ⁱ In addition, questions regarding aspects of housing quality were followed up in the 12-year DCW to track the effects of the Healthy Homes standards introduced in 2019 (10).

This report addresses three main questions:

1. What was the quality of young people's housing at 12 years old, and how did these conditions differ by tenure type, ethnicity and socioeconomic status?
2. What are young people's experiences of residential mobility from the time they were born through to age 12 years? How do these experiences differ by tenure type, ethnicity and socioeconomic status?
3. What is the experience of severe housing deprivation, or homelessness, in the *Growing Up in New Zealand* cohort at 12 years of age?

In response to increasing concern over the impact of climate change on heat stress (11,12), the cohort was asked about problems with keeping the house cool in summer, as well as questions on heating and insulation. These data can be found in the [Supplementary Materials](#) for this paper.



Key findings on housing and severe housing deprivation from the 12-year kōrero interviews

- Home-ownership was the most common tenure type for young people and their whānau at age 12 years, with approximately one-fourth of young people living in private and public rentals.
- Tenure type was associated with housing quality, with poorer quality experienced by those living in public housing and private rentals.
- Nearly half of the young people had moved home at least once between the ages of 8 and 12. Residential mobility was also patterned by housing tenure, ethnicity and socioeconomic position. One-fifth of moves were due to 'involuntary' reasons.
- Approximately one out of every fourteen young people had encountered severe housing deprivation, or homelessness, at least once between 8-year and 12-year DCWs.
- Significant ethnic inequities in the housing system for young people exist. Rangatahi Māori and Pacific young people were more likely to live in private rentals or public housing, experience poorer housing conditions, severe housing deprivation and more frequent and involuntary moves than European young people.
- Roughly one in five young people have been experiencing the most unstable tenancies or worsening residential stability since birth. These trajectories of experience were associated with material hardship, living in public housing or private rentals, and homelessness

ⁱ New Zealand's official definition of homelessness is broad and covers people who are without shelter, in emergency and temporary accommodation and living as a temporary resident in a severely overcrowded private dwelling. (<https://www.hud.govt.nz/assets/Uploads/Documents/Frequently-Asked-Questions.pdf>)

Housing tenure, condition, mobility and homelessness

Household tenure in the 12-year DCW

Three in every four 12-year-olds ($n = 3,228$) lived in homes owned by their family, almost one-fifth (19%, $n = 820$) living in a private rental, 4% ($n = 173$) lived in public housing, and the remaining 2% ($n = 76$) lived in other tenure situations (Suppl. S1).ⁱⁱ

Housing tenure varied by young people’s ethnicity, with 7% of rangatahi Māori and 19% of Pacific young people living in public housing, compared to just 0.3% of sole Europeans (13).ⁱⁱⁱ Living in family-owned homes was patterned by neighbourhood deprivation (NZDep2018), $p < .001$ and material hardship (Dep-17).

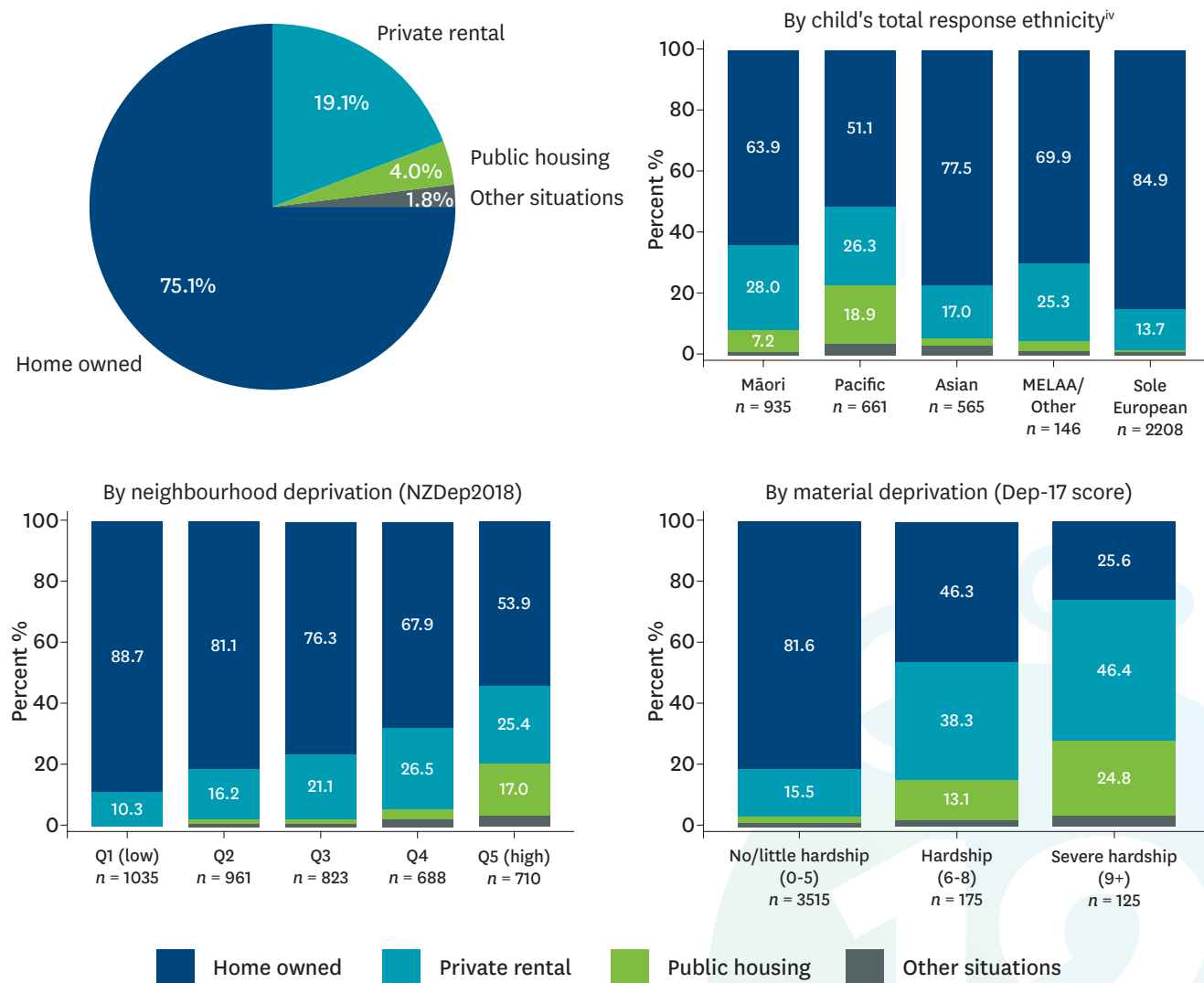


Figure 1. Proportion (%) of young people’s household tenure in the 12-year DCW - by ethnicity, NZDep and Dep17

ⁱⁱWe included 4535 out of 4688 young people in the 12Y DCW after excluded 135 persons whose mothers were not residents in New Zealand and 18 young persons who lived in different meshblocks from their mothers. In total, 4297 out of 4535 young people have housing information reported by their mothers.

ⁱⁱⁱ7% [95%CI: 6-9%] Māori and 19% [16-22%] Pacific People vs 0.3% [0.1-0.5%] sole European. We calculated the 95% confidence intervals (CI) of proportions using bootstrap of 100 replicates for assessing statistically significant differences (non-overlapped 95% CI) between total response ethnic group(s) and the sole European group.

^{iv}n are different to the Ethnic and Gender Identity at 12 Years Old due to missing data of the tenure variable.

Housing quality

Overall housing conditions

Most young people (85%, $n = 3,739$) lived in housing that was described as in good or excellent condition (Suppl. S2). Only 13% ($n = 564$) lived in housing described as ‘average’, and 2% ($n = 80$) were in ‘poor or very poor condition’. A greater proportion of young people in public housing lived in average (31%) or poor (6%) housing conditions compared to those in private rentals or family-owned homes. Rangatahi Māori (20%) and Pacific young people (27%) were more likely to live in average or poor housing conditions than sole Europeans.^v As the levels of neighbourhood deprivation ($p < .001$) and household material hardship ($p < .001$) increased, there was a noticeable declining gradient in the proportion of young people who lived in good or excellent housing conditions.

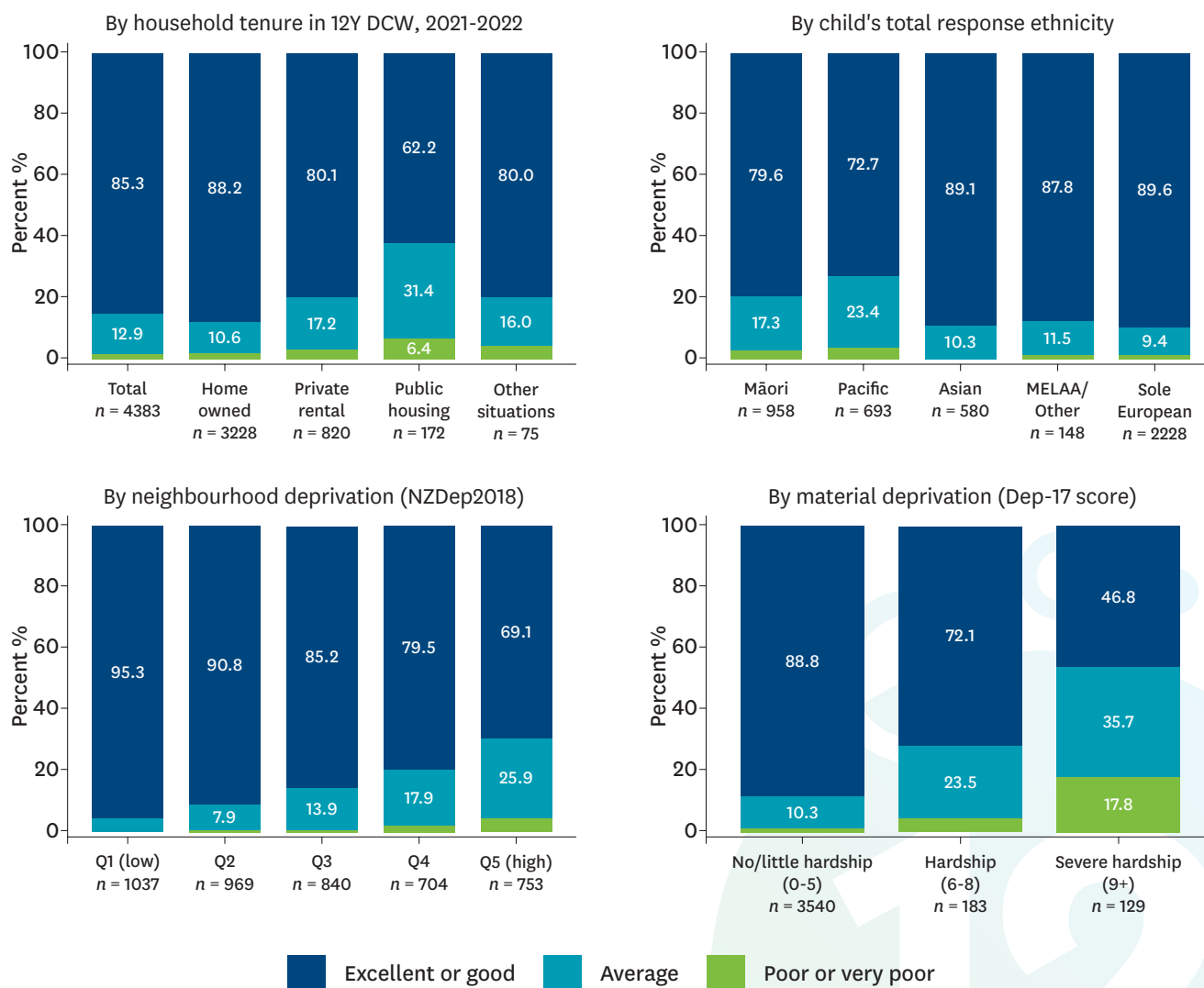


Figure 2. Proportion (%) of young people’s housing conditions in 12-year DCW – by household tenure, neighbourhood and household material deprivation

^v20% [18-23%] Māori and 27% [24-31%] Pacific People vs 10% [9-12%] sole European.

Dampness or mould problem

One-quarter of young people (25%, $n = 1,085$) lived in homes with minor problems with dampness or mould, and 4% ($n = 174$) in homes with major problems. Those living in public housing or private rentals were more likely to report problems with dampness or mould (57% and 42%, respectively) compared to young people in a family-owned home (24%) ($p < .001$). Dampness or mould problems were also more likely with higher levels of neighbourhood deprivation ($p < .001$) and material hardship ($p < .001$), as well as for rangatahi Māori (38%) and Pacific young people (43%)^{vi} (Figure 3). Ethnic inequities remained even when housing tenure was taken into account (Figure 1, Suppl. S3).

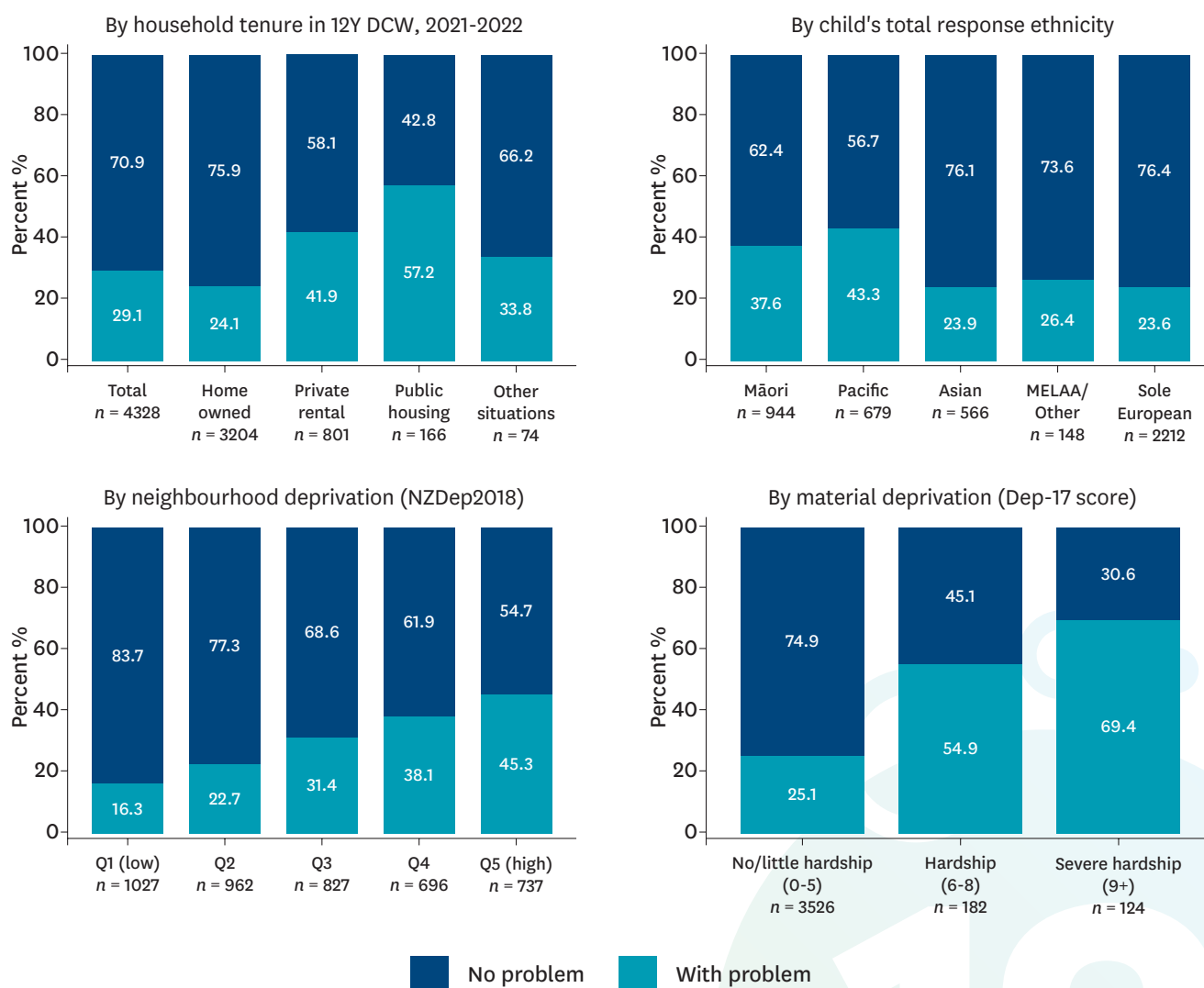


Figure 3. Proportion (%) of young people whose homes had problems with dampness or mould in 12-year DCW - by household tenure, neighbourhood and household material deprivation

Other measures of housing quality

Similar patterns in keeping the house warm in winter and cool in summer were also seen by tenure type, ethnicity and neighbourhood deprivation; however, no statistical differences in ceiling and underfloor insulation were seen by these sociodemographic factors (Suppl. S4).

^{vi} 38% [35-40%] Māori and 43% [40-47%] Pacific People vs 24% [22-25%] sole European.

Changes in damp or cold housing problems

In 2021 the government introduced the Healthy Homes standards intending to close the quality gap between rental properties and owner-occupied homes (14). We compared changes in damp or cold housing problems before and after the standards were introduced using data from the 8-year and 12-year DCWs (n = 2750, Suppl. S5). We then examined these changes for those who did not move and those who moved home within the same housing tenure (e.g. from one private rental to another private rental). The Healthy Homes standards have applied to all new private tenancies since 1 July 2021. Therefore comparing young people who have moved (i.e. begun a new tenancy) with those who have not moved can indicate whether the Healthy Homes standards have resulted in better quality homes for tenants.

For young people in private rentals, those who moved homes between the 8-year and 12-year DCWs, when compared with those who did not move homes, were 21% more likely to experience improved housing quality and 12% less likely to experience a continued or worsened housing problem (Figure 4). For public housing, these differences were less pronounced.^{vii}

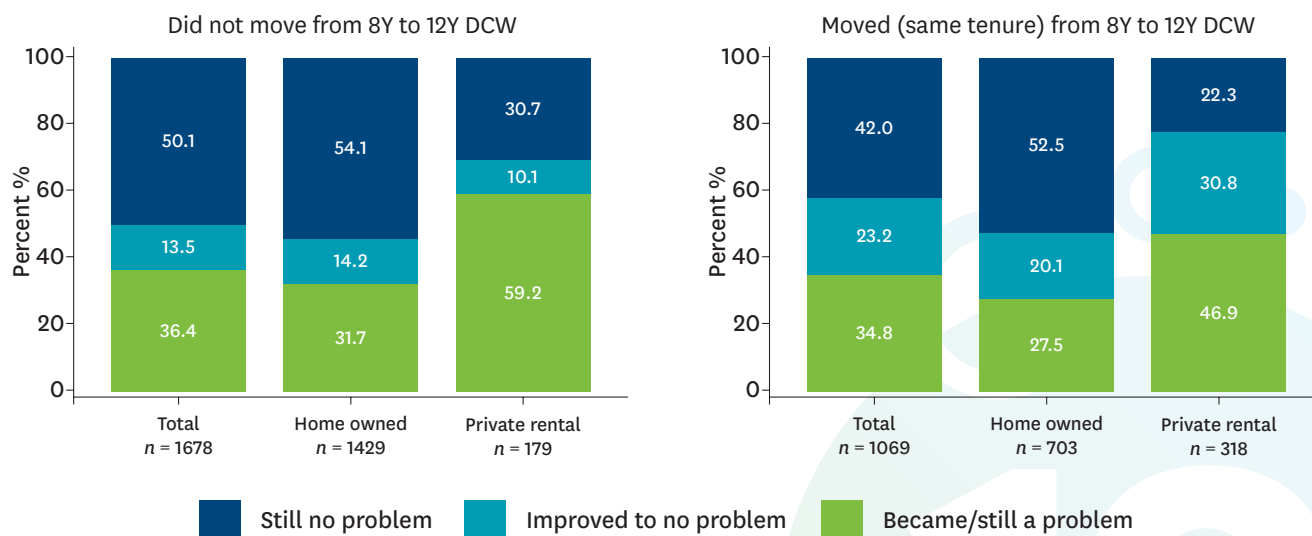


Figure 4. Proportion (%) of young people whose homes had changes in dampness and/or heating problem from 8-year to 12-year DCW - by household tenures among those who moved and did not move their homes.

^{vii}Proportions of young people in public housing were not shown due to small cell size (n<10)

The proportion of young people who had experienced continued/worsened damp and cold housing conditions was the highest among those who lived in the Northland region (50%), followed by Taranaki (41%), Southland (39%), Manawatu-Whanganui (38%), Waikato (36%), Bay of Plenty (36%), Auckland (35%), Hawke's Bay-Gisborne (33%), and the Wellington region (21%) (Figure 5).

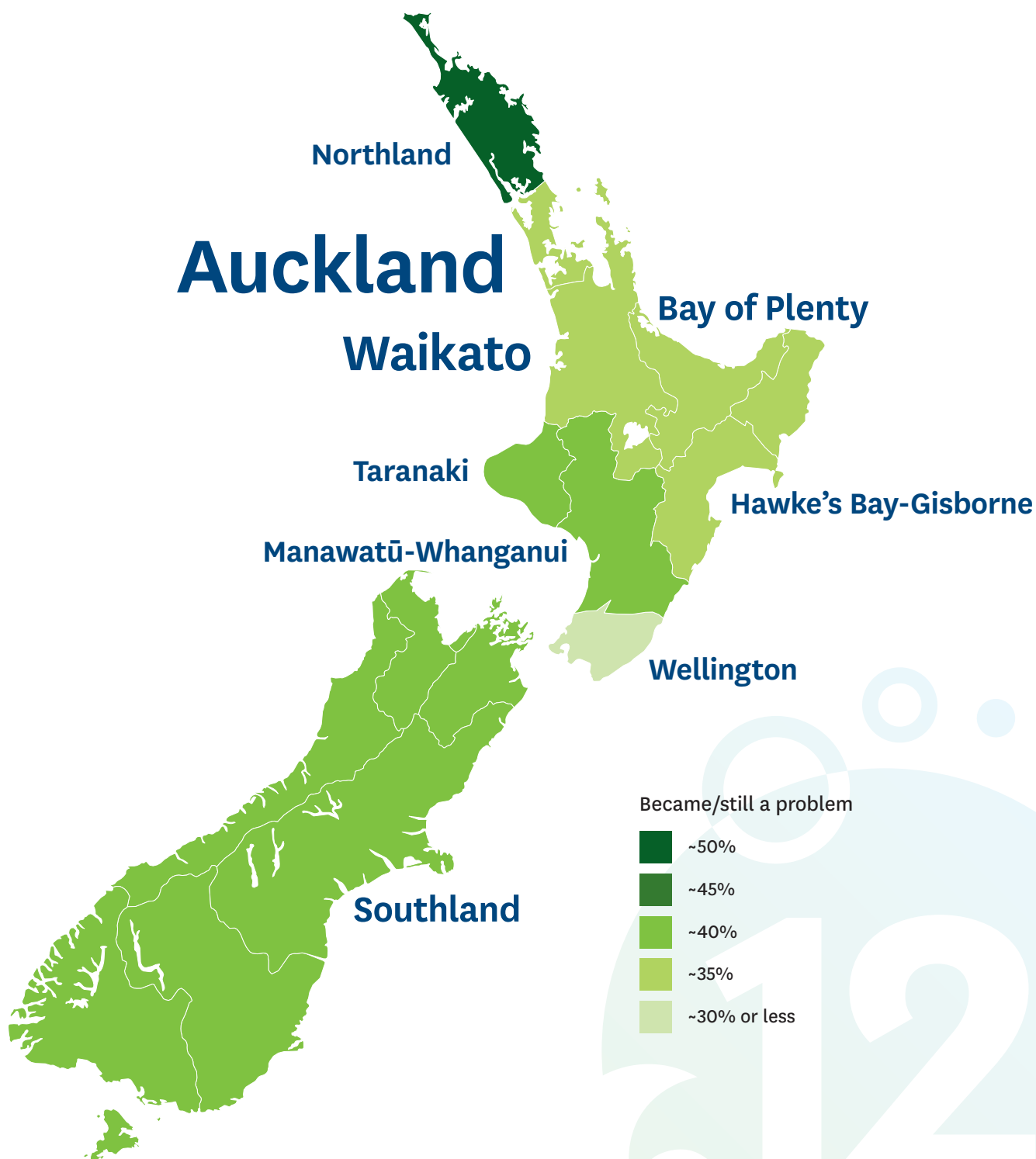


Figure 5. Proportion (%) of young people whose homes had continued or worsened problems with dampness and/or heating from 8-year to 12-year DCW – by geographical distribution

Note: The *Growing Up in New Zealand* mothers were recruited in the Auckland, Counties Manukau and Waikato District Health Board regions before their children's birth in 2009-2010. Currently, 86% of the child cohort remains in the recruitment regions of the North Island. The relative size of the region names on the map indicates the relative proportions of the cohort children in the 12-year DCW (Suppl. S6).

Recent residential mobility

Just over half of young people (54%, $n = 2,374$) described that they lived in the same home at the 8-year and 12-year DCWs. One quarter (25%, $n = 1,105$) had moved once, 11% ($n = 480$) had moved twice, and 10% ($n = 417$) had moved three or more times since the 8-year DCW.

Higher rates of residential mobility (two or more moves) were more common for those in public housing at the 8-year DCW ($p < .001$) and for rangatahi Māori (31%) and Pacific young people (29%).^{viii} These ethnic differences persisted even when young people in private rentals were excluded (Figure 1, Suppl. S7). Young people who lived in more deprived neighbourhoods ($p < .001$) and in families with more material hardship ($p < .001$) also experienced higher residential mobility.

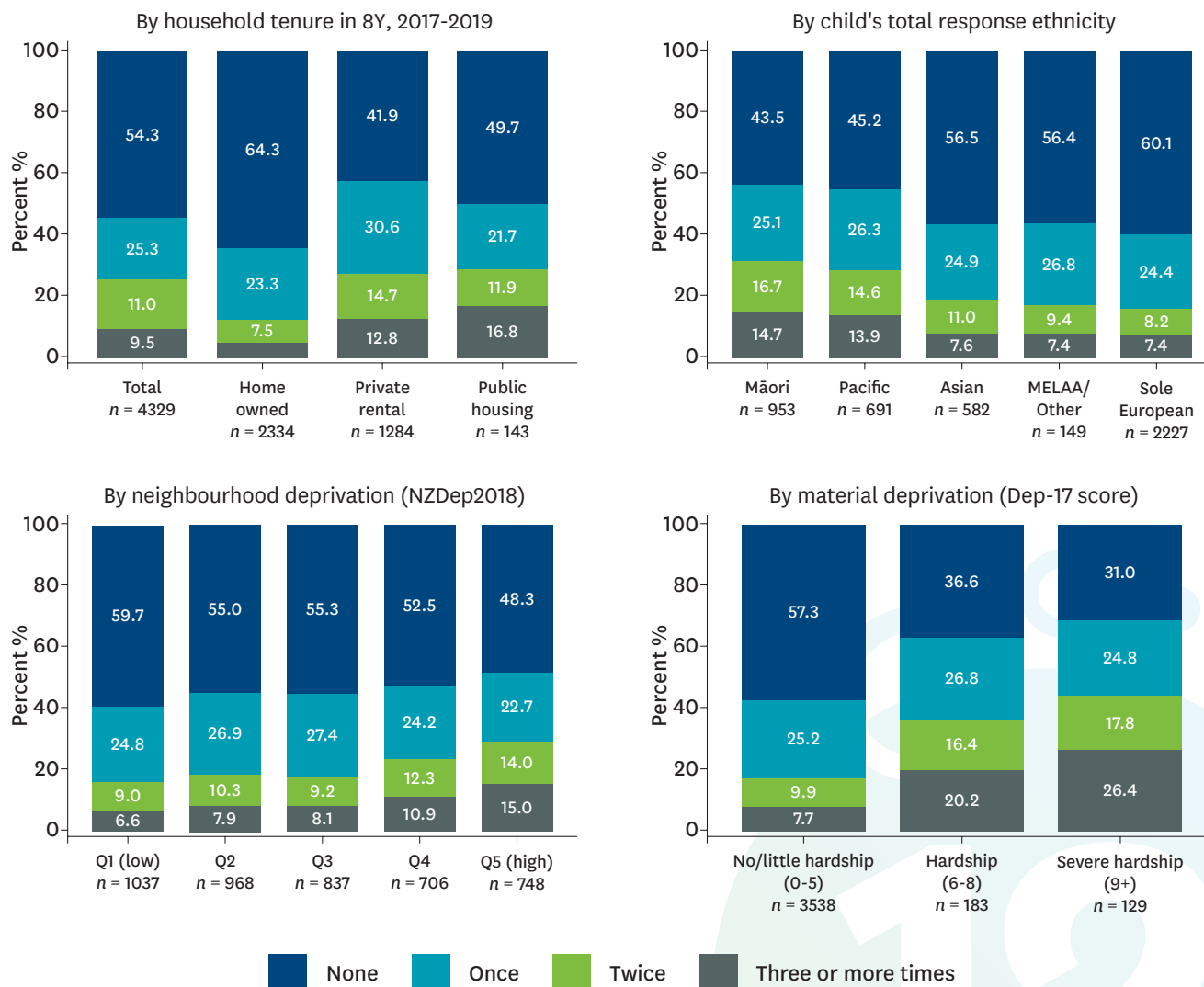


Figure 6. Proportion (%) of young people who had residential moves between 8-year and 12-year DCW - by household tenure in the 8-year DCW, ethnicity, neighbourhood and household material deprivation.

^{viii} 31% [29-34%] Māori and 29% [25-32%] Pacific People vs 16% [14-17%] sole European.

Main reason for moving home recently

The reasons for moving home between the 8-year and 12-year DCWs were categorised as:

- *improvement moves* (e.g., buying a house, moving to a warmer/safer home);
- *involuntary moves* (e.g., tenancy termination, financial hardship, family separations);
- *practical moves* (e.g., for parental work, to support or be better supported by family) that may or may not necessarily represent ‘better’ or ‘worse’ situations;
- and all other reasons (Suppl. S8).

Just over half of 12-year-olds had moved homes due to improvement reasons (51%, $n = 998$), followed by involuntary (21%, $n = 417$), practical (18%, $n = 354$), and other reasons (11%, $n = 209$). Table 1 shows the most common reasons for moving within these categories.



Table 1. The most important reason for moving by category

Improvement moves		Involuntary moves		Practical moves	
Bigger property/house	49.7%	Rental being sold	42.2%	Work	40.1%
Bought a house	32.7%	Relationship breakdown	27.1%	Closer to school	33.9%
Different neighbourhood	10.2%	Financial	15.8%	Family support/move in	22.9%
Warmer/drier/safer	7.4%	Tenancy termination	12.2%	Smaller property	3.1%
		Increased rent	2.6%		

Involuntary moves were more likely for those in private rentals at the 8-year DCW ($p < .001$) and for rangatahi Māori (27%) and Pacific young people (30%) than sole Europeans (18%)^{ix} and among those living in high deprivation neighbourhood ($p < .001$) or material hardship ($p < .001$) (Suppl. S8).

^{ix}27% [23-31%] Māori and 30% [26-35%] Pacific People vs 18% [15-20%] sole European.



Experience of severe housing deprivation

Mothers were asked whether they had experienced any situations of severe housing deprivation (i.e., homelessness) since their child was eight years old. These situations included staying with family/friends and living in severe circumstances because the family had nowhere else to live.

Overall, 7% ($n = 319$) of young people had experienced one or more instances of homelessness between 8 and 12 years of age (Suppl. S9). Within this group, several types of severe housing deprivation were experienced by young people because they had nowhere else to live. The most common type was staying with family/friends (92%, $n = 294$). Other types include living in a motel or hotel (15%, $n = 47$), on the street or in a car/caravan/garage (9%, $n = 30$), in longer-term transitional housing supported by community organisations (9%, $n = 30$), in shorter-term emergency housing such as night shelters or women’s refuge (5%, $n = 15$), and in other emergency arrangements including in boarding house, marae or in camp area (4%, $n = 14$).^x

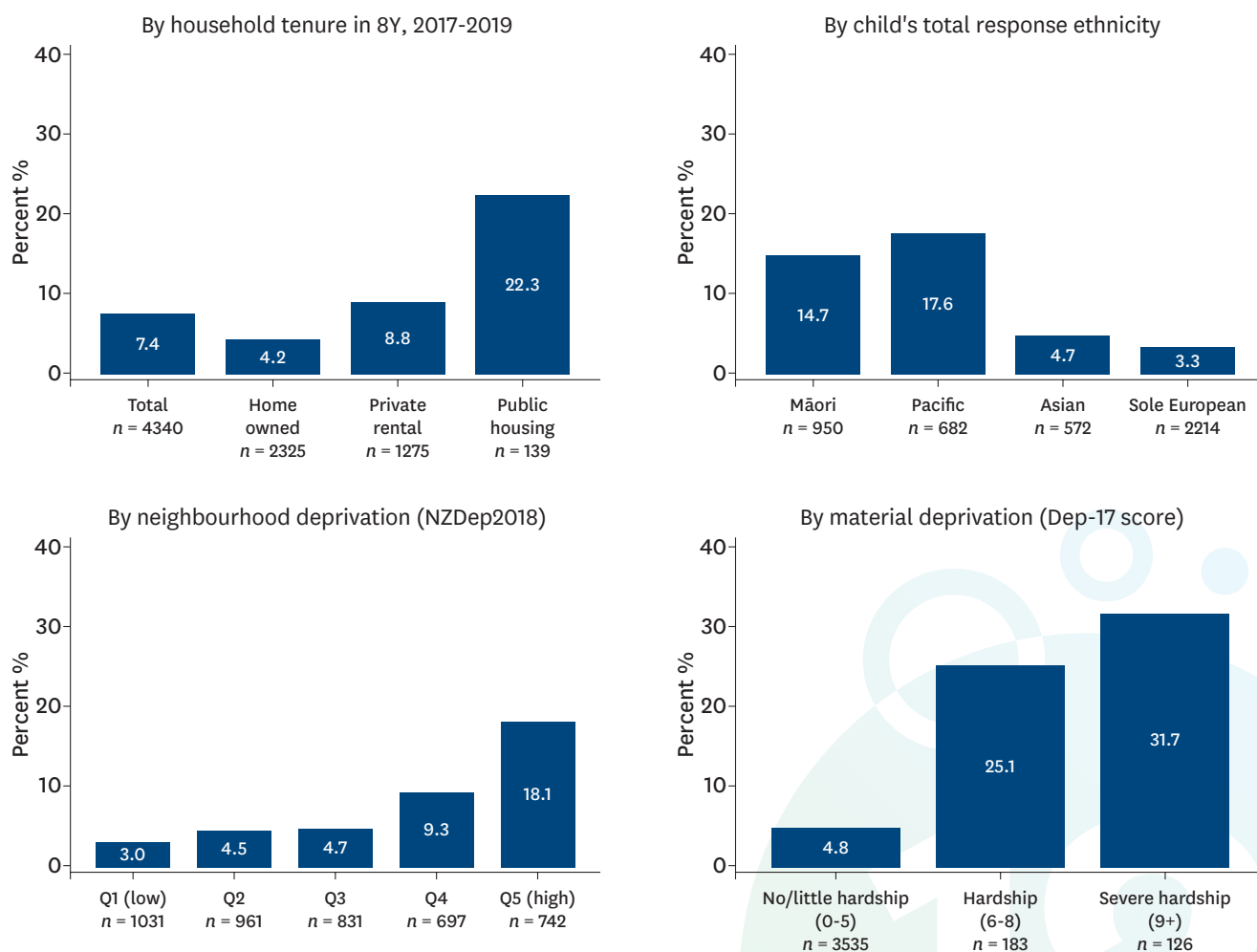


Figure 7a. Proportion (%) of young people who had one or more experience(s) of severe housing deprivation between 8-year and 12-year DCW - by household tenure at 8-year DCW, ethnicity, neighbourhood and household material deprivation

^x These numbers were not mutually exclusive because some young people had experienced multiple situations. Percentages were calculated based on the same denominator ($n=319$).

Experiences of homelessness between 8-year and 12-year DCWs were more common among young people who lived in public housing at the 8-year DCW (22%, $p < .001$) (Suppl. S9) and for Pacific young people (18%) and rangatahi Māori (15%).^{xi} Young people who lived in areas of high deprivation (18%; $p < .001$) and those who experienced moderate (25%) or severe material hardship (32%; $p < .001$) were also more likely to experience homelessness.

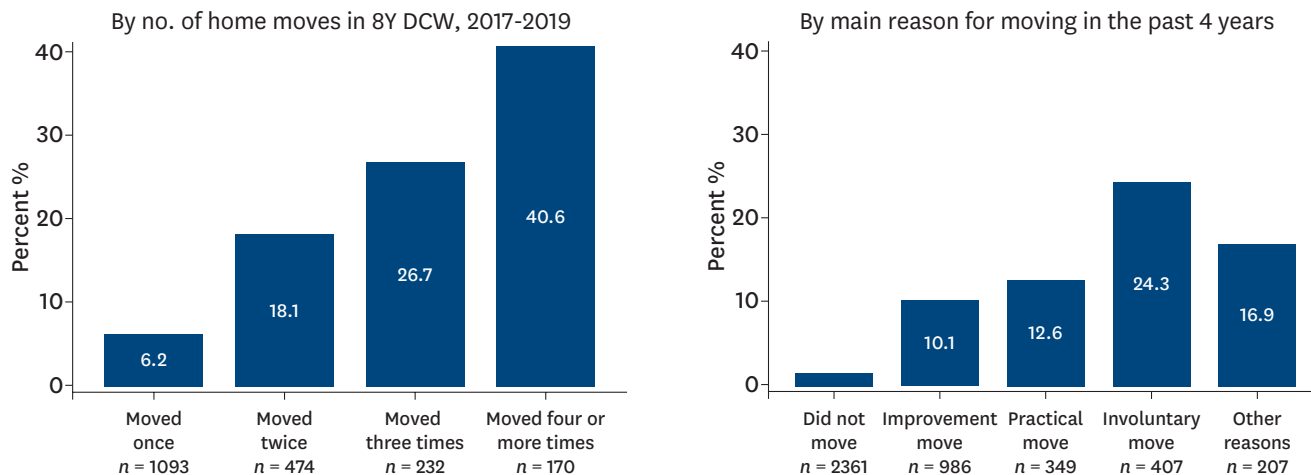


Figure 7b. Proportion (%) of young people who had one or more experience(s) of severe housing deprivation between 8-year and 12-year DCW – by residential mobility and reasons for home moves

Forty-one percent of young people who had experienced four or more moves between the 8-year and 12-year DCWs had also experienced at least one instance of homelessness. Those who moved for involuntary reasons were more likely to have experienced homelessness (24%) compared to those who moved for practical reasons (13%) or to improve their housing situation (10%; $p < .001$).

^{xi}18% [15-20%] Māori and 15% [13-17%] Pacific People vs 3% [3-4%] sole European.



Longitudinal residential mobility

Residential mobility by child age

Mothers were asked how often they had moved home between each DCW (Suppl. S10). Overall, young people experienced increasing rates of residential mobility over their childhood until age eight, with the rate of residential mobility declining slightly between 8 and 12 years old (Figure 8).^{xii}

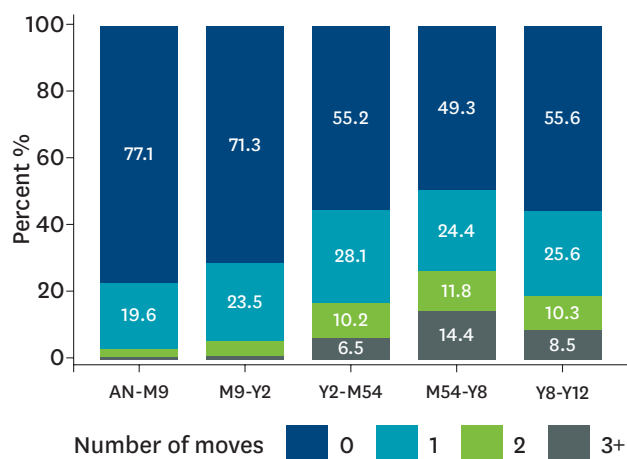


Figure 8. Residential mobility between DCWs

Clusters of residential mobility across the early life course

Social sequence analysis was used to group young people’s experiences of residential mobility from birth through age 12 into similar and distinct experiences. Overall, seven different clusters of residential mobility were identified (Figure 9, Suppl. S11):

- *Stable* (31% of the cohort): young people who had rarely moved homes between birth and age 12.
- *Preschool movers* (7% of the cohort): young people who tended to have no moves in early life, had moved at least once between two years and 54 months, and sometimes had additional moves between 54 months and eight years.
- *School-age movers* (20% of the cohort): Young people who had tended to live in the same house from birth through 54 months but then had one or more moves between 54 months and 12 years.
- *Regular movers* (14% of the cohort): young people who tended to report moving just once between DCWs but did so consistently at each DCW.
- *Multiple moves at the transition to school* (9% of the cohort): young people who had moved multiple times between two and eight years.
- *Increasing residential mobility* (13% of the cohort): young people who reported no or few moves in their first and second years but experienced rising rates of residential mobility later in life.
- *High residential mobility* (6% of the cohort): young people who were more likely to experience multiple moves and reported the highest rates of residential mobility at all waves.



^{xii} Caution should be taken when interpreting the results during this period when COVID-19 pandemic had begun.

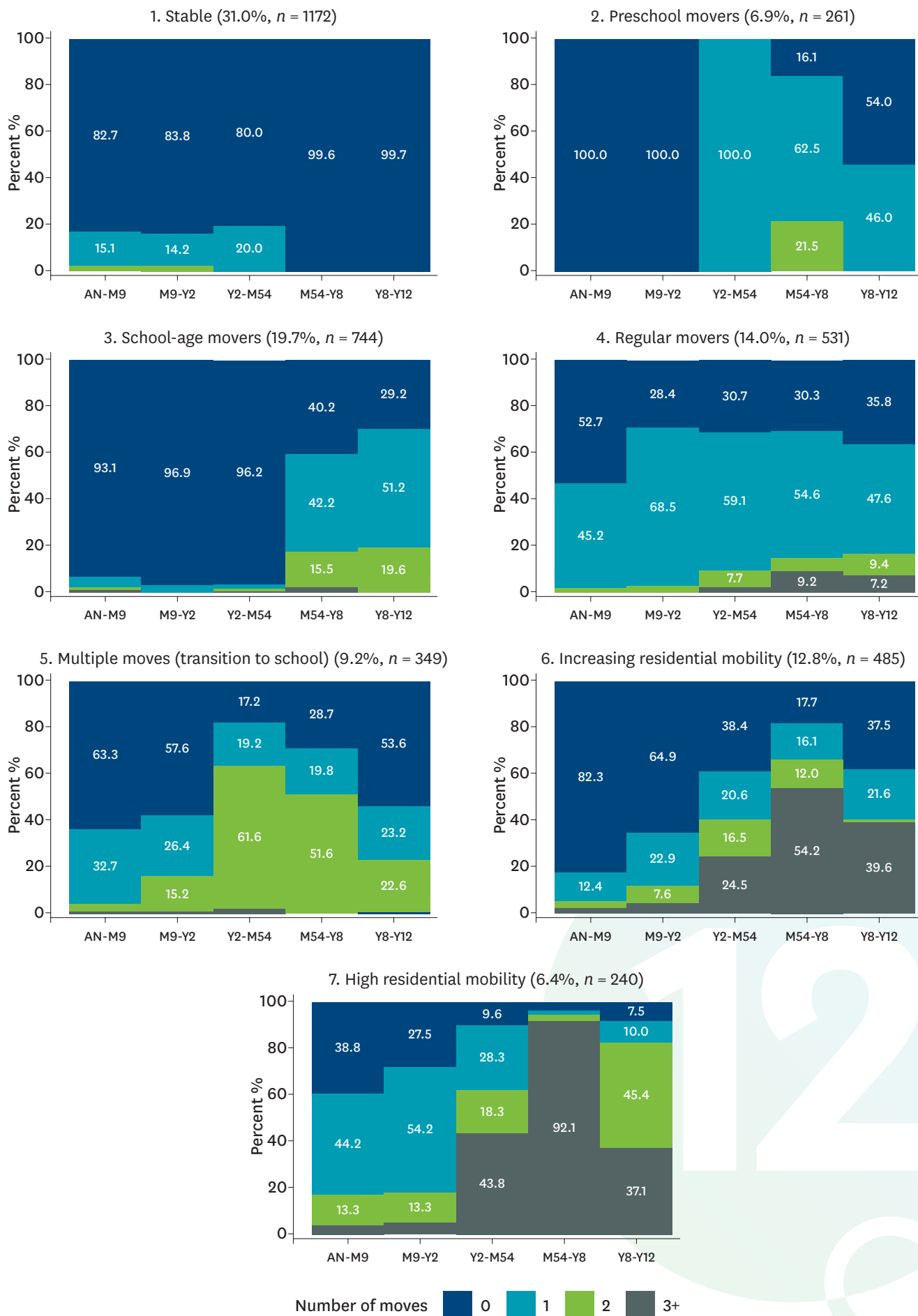


Figure 9. Longitudinal clusters of residential mobility from antenatal through age 12 years

Deprivation and longitudinal residential mobility

Young people who lived in the most deprived neighbourhoods and experienced material hardship were more likely to be in the *increasing* and *high residential mobility* clusters ($p < .001$). For example, 10% of the young people in the *high residential mobility* cluster lived in households experiencing severe material hardship, compared to less than 1% in the *stable* cluster (Figure 10).

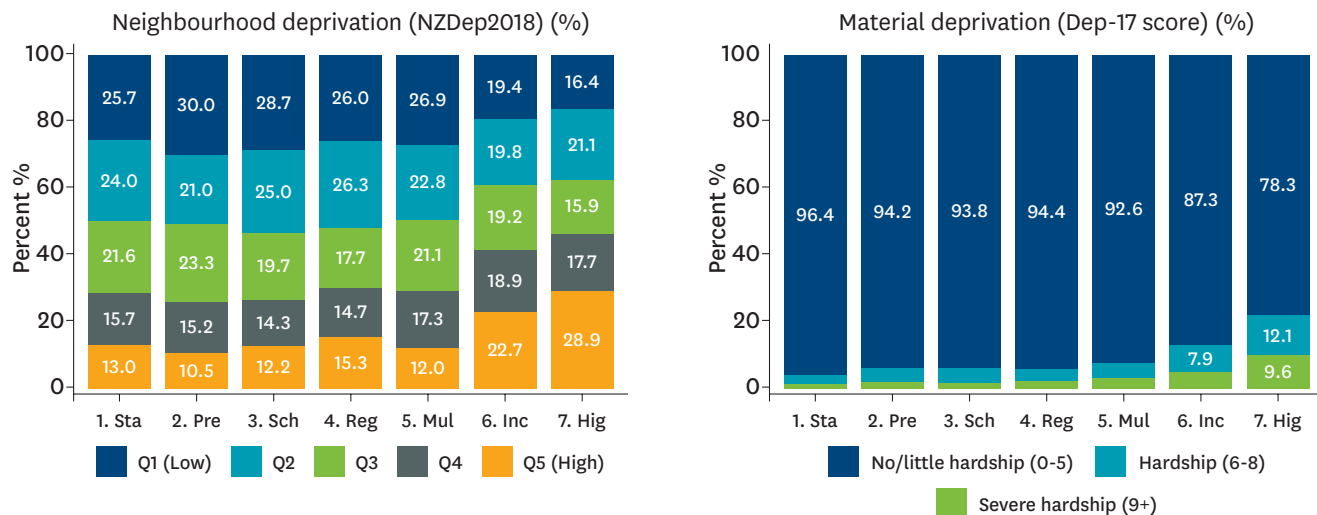
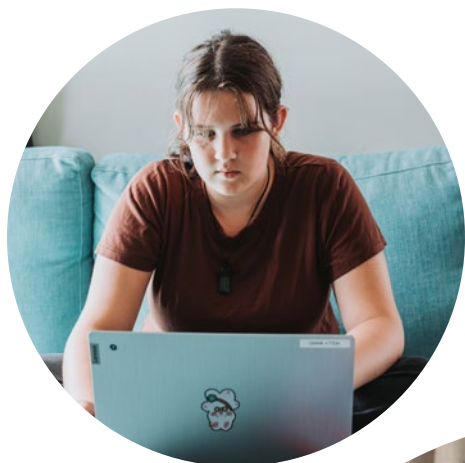


Figure 10. Neighbourhood and household material deprivation across longitudinal clusters of residential mobility



Housing experiences and longitudinal residential mobility

Longitudinal residential mobility was also related to the housing conditions and experiences in the 12-year DCW (Figure 11). For example, young people in the stable residential cluster were more likely to live in a family-owned home than those in other residential mobility clusters. Young people in family-owned homes were also less likely to have experienced homelessness in the last four years.

Young people in the *increasing residential mobility* and *high residential mobility* clusters were more likely to have reported an instance of homelessness in the last four years. For these young people, their moves were more likely to be involuntary (e.g., rental being sold, relationship breakdown, financial reasons, tenancy termination) compared with the rest of the cohort.

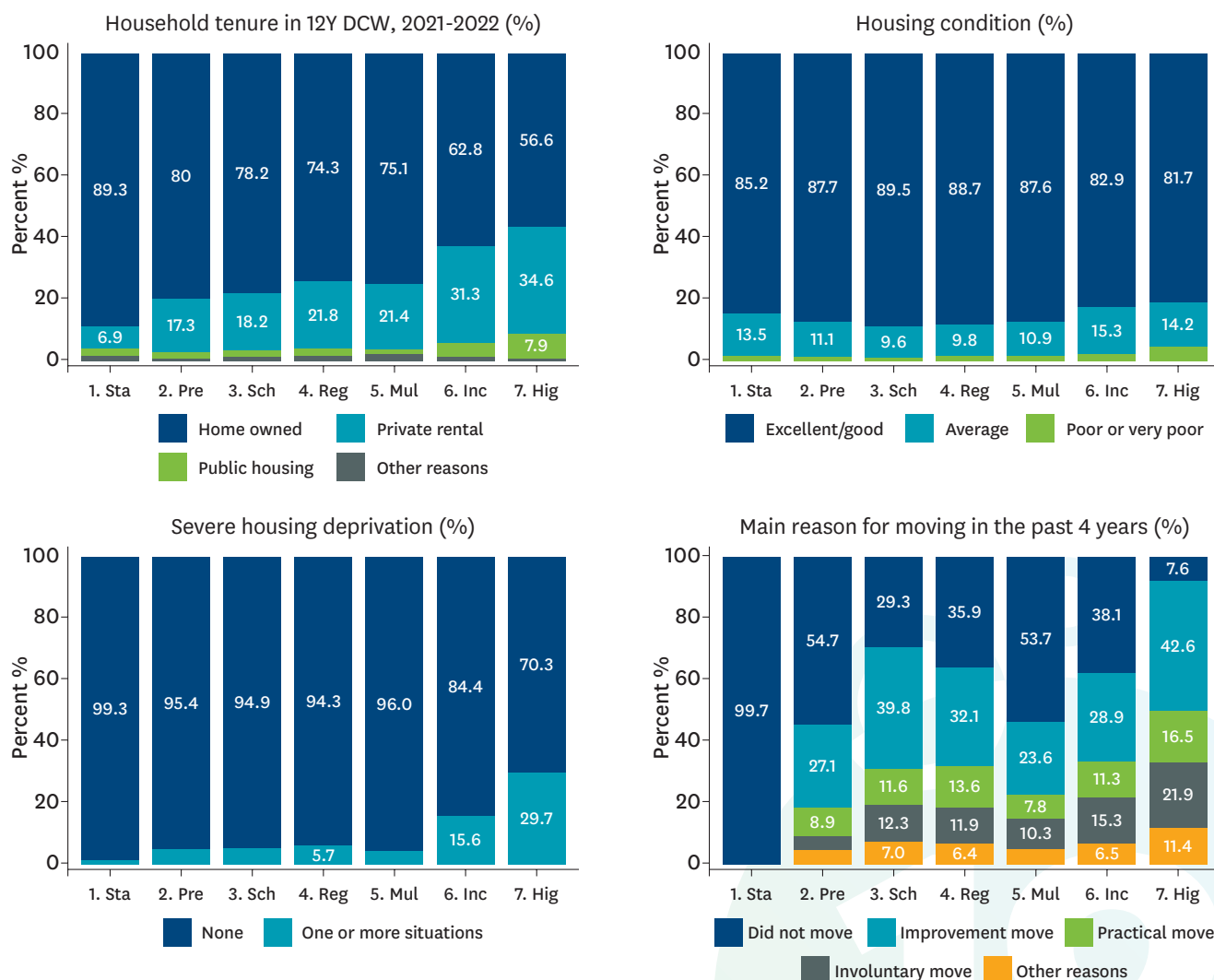


Figure 11. House conditions and experiences across longitudinal clusters of residential mobility

Relevance for policy and practice

Housing quality and housing tenure

Programmes for housing quality improvement, such as the Healthy Homes standards introduced by the government in 2019, have an important role in supporting the wellbeing of young people and their families. This legislation set standards for heating, insulation, ventilation, drainage and draught stopping in private rentals and public housing (10). The Healthy Homes standards currently apply to all new properties or private tenancies renewed since 1 July 2021. In this study, young people who had moved house since the 8-year data collection wave and were now living in private rentals were more likely to have experienced an improvement in housing conditions compared to those who had remained in the same private tenancy. This finding indicates that improvements to housing quality in new tenancies, such as through implementing the Healthy Homes standards, are occurring for families and young people. Because the Healthy Housing standards do not yet apply to all private rentals or public rentals, we still see significant proportions of our cohort experiencing poor housing quality. Young people in our cohort living in public housing had not experienced the same housing improvements as those in private rentals. This adverse environment was also most likely for our rangatahi Māori and Pacific young people, providing further evidence of the ethnic inequities in our housing system.

Housing quality improvements, such as through Healthy Homes standards, are a critical opportunity to support young people and achieve equity.

Severe housing deprivation and public housing tenure

Homelessness was experienced at least once by 7% of 12-year-olds in the cohort, with important inequities, particularly for rangatahi Māori and Pacific young people.

Certain types of residential mobility amongst young people were more likely to be associated with experiences of homelessness (Figure 7b), including moves from non-public to public housing between the 8-year and 12-year DCWs (Suppl. S9), indicating that public housing is being accessed by those who have nowhere else to live.

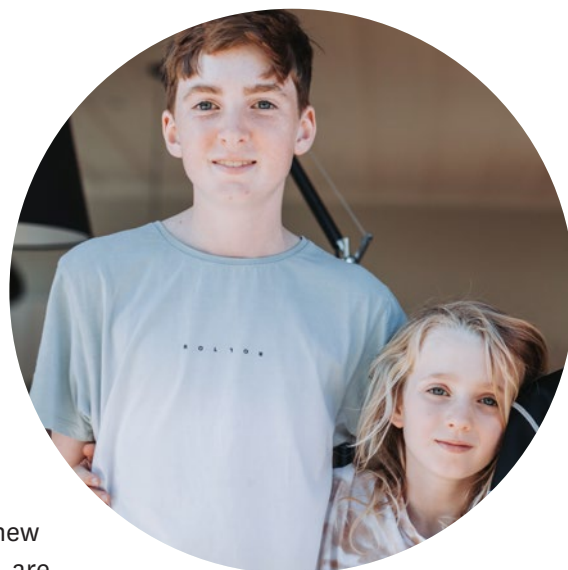
The Aotearoa New Zealand Homelessness Action Plan (2020-2023) recognises the need for sustained and whānau-centred action to prevent homelessness, increase housing supply and provide support services for those experiencing severe housing deprivation. A detailed understanding of the experiences and aspirations of young people in the housing system is necessary to address these actions appropriately.

Residential mobility

This report provides important information about the patterning and experience of residential mobility among young people in Aotearoa New Zealand.

These findings highlight the ongoing challenges for families due to the constrained housing system in Aotearoa New Zealand, and also demonstrate the importance of recent changes to the Residential Tenancies Act. These changes included prohibiting landlords from ending a periodic tenancy without a specified reason, increasing the notice periods for a landlord ending a tenancy, and limiting rent increases to once per year (15). Additional policies to reduce involuntary moves, including a cap on rent increases to address rental affordability and further restrictions on the reasons for which a private landlord can end a tenancy, may improve housing stability and security.

The rising costs of everyday essentials in Aotearoa New Zealand, including housing, are hitting families hard. Therefore, effective policies to offset such costs and raise the household income of low-income families will be most effective at reducing child poverty statistics and ensuring the equitable delivery of stable and high-quality housing.



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Growing Up in New Zealand

Now We Are Twelve

Life in early adolescence

Further Details

Supplementary material for this snapshot is available to download.

The introduction to the 12-year data collection wave and the methodology used to analyse the 12-year data can be downloaded as a PDF.

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The Now We Are 12 Snapshots are accessible summaries of policy-relevant research findings from *Growing Up in New Zealand*, this country's largest longitudinal study of child health and wellbeing.

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