

The Youth Transitions Study (New Zealand):

Whāia to huanui kia toa

Young People's Access to Material Resources: Opportunities and Challenges

Technical Report 30

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Introduction

The Youth Transitions Study is a longitudinal study of young people's transitions to adulthood. These young people faced high levels of risk during childhood and adolescence. The study investigated young people's transitions and explored the role of services and support networks in these transitions. This report draws on the qualitative interviews and explores one theme that emerged in the data analysis: young people's access to material resources.

Methodology

The research programme¹ involved:

- A survey administered to young people once a year for three years.
- Qualitative interviews with a sub-set of young people administered once a year for three years after completion of the three surveys.
- Qualitative interviews with an adult nominated by the young people as someone they trusted and whom they considered to know the most about them (Person Most Knowledgeable (PMK)).

In 2009, 593 young people were recruited into the study and took part in the first of three annual surveys. A sub-set of 107 young people were recruited into the qualitative phase and participated in three interviews. The PMK also participated in three rounds of qualitative interviews. The research was approved by the Massey University Ethics Committee. The interviews were administered by

1 A description of the study population can be found in the report "Starting Points: Patterns of risk, resilience, and service utilisation among a group of vulnerable youth and a community sample (Time 1)" on www.youthsay.co.nz.

trained interviewers. A semi-structured interview schedule was used to guide the qualitative interviews. These interviews included a range of questions covering life experiences, risks and resources, experiences of family, school and service experiences, community networks, relationships, and the young person's insights into what assisted them through their transitions. The young people were interviewed in a location of their choosing.

Interviews were recorded digitally, transcribed verbatim, and coded using NVivo qualitative software. An initial set of thematic nodes was derived from the qualitative interviews and then a secondary analysis generated additional themes or added depth to themes already identified and these were created as subnodes. This report focuses on one of these themes: young people's access to material resources.

The findings indicated the complexity of young people's access to material resources and their role in shaping young people's experiences. The data analysis identified both the factors that facilitated access and the factors that compromised access to material resources. We begin with a discussion of the definition of material resources and then explore how relationships facilitated access to material resources. Next, we move on to discuss how services provided and connected young people to material resources. We then examine the barriers and challenges to accessing material resources. We conclude with a broader examination of poverty, homelessness, and the role of social services in facilitating young people's access to material resources.

Material Resources

According to the Children's Commissioner, 29%, or 305,000, of Kiwi kids live in poverty (Wills, 2016). To investigate the extent of poverty

and material hardship, the Child Poverty Monitor developed a list of seventeen household essentials including meals with sufficient protein, fruits, and vegetables; suitable clothes and shoes; warm, safe housing and the ability to fix damaged home appliances; access to medical care when needed; on-time payments for utilities; and up-to-date vehicle registration, insurance, and warrant of fitness (Duncanson et al., 2017). In 2017, 12% of Kiwi kids, or 135,000, went without seven or more things that they needed from that list of material essentials. Despite many government efforts such as increased funding for social support to eradicate poverty, child poverty has risen from 14% in 1982 to 27% in 2017 (Duncanson et al., 2017). This report explores the particular impacts of poverty and access to material resources on young people in the Youth Transitions Study.

We defined material resources as: housing, food, clothing, transportation, and financial assistance. Young people frequently mentioned these—as well as education, employment, and child care—in their interviews and the impact these had on their experiences and everyday lives. The material resources at young people's (or their family or community's) disposal influenced their social and emotional wellbeing as well as their physical and social environments. For example, where young people lived and in what conditions they lived. When young people spoke positively of their access to material resources, they described the normative pathways to accessing resources such as supportive relationships with family, friends, community, or social services. These facilitative relationships and services offered housing, financial assistance including help managing benefits, transportation, or helped young people connect to these through life skills (for example, education, training, and employment). When young people experienced barriers to accessing material resources or had inconsistent or inadequate access, their life circumstances were greatly impacted.

Challenging relationships and unsupportive social services often left young people struggling to make ends meet, sometimes this meant they needed to resort to non-normative pathways such as crime and violence to take care of themselves. Intertwined in young people's struggles to access material resources and stability were poverty, homelessness, family violence, and generational trauma, which will also be addressed.

The Factors that Facilitate Access to Material Resources

This section explores the factors that facilitated young people's access to material resources. We discuss the ways in which positive relationships and social services facilitated access to material resources.

Relationships facilitate access to material resources

Family and friends supported young people to access and manage their material resources. In particular, young people and their person most knowledgeable (PMK – see Methodology) referenced financial assistance and employment, housing, and accessing and managing benefits. Sometimes this material support was permanent and enduring while, for other young people, key people were there during tough times to help them get by.

Financial assistance and access to employment

Young people named financial assistance as an important resource that enabled them to manage their daily lives. Many young people spoke about finding employment through their relationships, either being connected to an employer or being paid by family or friends for work. For example, Ari's uncle was particularly helpful in supporting Ari to earn money:

Interviewer: Ok. Was there ever a teacher or a coach or somebody at the school who was particularly cool?

Ari: Would have to be my dad's uncle, 'cause he was the caretaker there, yeah, every time he seen me he'd be like – 'staying out of trouble? Yeah – I want to see you after school' - and go see him, just before after school, after school and then – he'll end up telling me go do some work, go do some work with him and once we're finished he'll give me some money and tell me, yeah, go home, or he'd buy you something and then go home.

Interviewer: Cool. So he would get you to do little jobs and then he'd give you some pocket money?

Ari: Yeah...Just thought he was always kind, just always – like giving me money even if I just did something, 'cause my old man used to do, he used just tell me to do it – and didn't even get money for it but when he told me to do it, and he was giving me money, I was like aye, not used to it. That's why I thought he was cool.

Ari appreciated being able to earn money while helping out and spending time with his uncle. This work was also important to Ari because his family was going through a rough time—his dad had recently been released from prison and his mum was having trouble paying bills and feeding the family. Ari was also struggling to distance himself from gang life so having another outlet like work, even if it was casual and periodic, helped him stay focused on building new social networks. This sentiment was echoed by other young people who valued prosocial relationships that helped facilitate their participation in normative pathways to material resources, like work and education. For more information on young people's experiences with normative and non-normative pathways to resources, see the

technical report *Precarious Employment Experiences and Uncertain Futures* on www.youthsay.co.nz.

Other young people spoke of extended family members helping them with part-time work or side jobs when other work, benefits, or their immediate family's financial situation did not provide them with an adequate income to cover their daily costs. Some young people reported that work with family was a stepping stone to finding a more permanent or a better-paying job. For example, Harley discussed piecing together several jobs with the help of her cousin:

And I was doing just catering and stuff coz [my cousin] runs her own catering business. Um I used to do how long ago was that? Probably last year. I used to do the canteen at [sports] Club. But that was only part time. And then ah I think once a month we'd do a catering thing like a wedding or something like that but the most recent one and the last one I did I think it was 2 months ago was [town] Dog Show. It was so cool I've never seen so many dogs in my life.

Harley was able to work periodically with her cousin and this provided her with much-needed extra money. Harley also spoke fondly of this activity as an opportunity for her to take part in interesting events. Many young people expressed similar experiences: as well as being able to make money, they enjoyed working with family and friends and appreciated being able to experience new places and events. These experiences were key in building a sense of connection to normative community processes and events.

Key people also provided other important resources, such as transportation. Many young people talked about their family and friends providing rides, helping them pay for bus fares or fuel, or

financial assistance for buying their own car. Malcolm's story reflects the importance of being able to access these resources and the difference they made in both the short and long term. When he found a job out of town, his nan, and PMK, Betty, helped him buy a car so that he could get to work and then back into town:

Him and [girlfriend's name], the girlfriend, were looking on the internet for jobs, got a farm job down in [town], and the fella said yes, come down, there's a little house there and everything, so he didn't have any vehicles, so we helped him out, we got a little car for him, and packed him up with a few bits and pieces, and off they went, we made sure the car was full of gas and everything.

This help with transportation allowed Malcolm and his partner to pursue employment opportunities out of town, furthering their own independence and ability to access resources. Malcolm's experience was echoed by other young people who relied on their family and friends for transportation to work, school, appointments, court hearings, or just rides around town.

This financial assistance from family and friends was particularly significant for young people who were incarcerated or homeless. The financial support that Matai's mum provided while he was incarcerated helped him to stay connected to his network on the outside:

Interviewer: So over the last few years since I've seen you, who's been the most support to you? Who's been the most helpful in your life?

Matai: My mum.

Interviewer: Ok.

Matai: She'll be here the whole time when I'm in jail,

trying to get me out. She's sent me phone cards and everything.

Interviewer: Yep.

Matai: I mean my mum, that's when I went to jail, when she wanted to make me.

Interviewer: Oh, ok.

Matai: Yeah, she was worried as. She was the complete opposite of what I thought she would be.

Interviewer: Isn't that interesting?

Matai: I thought she'd be like, ah good job that'll teach you a lesson. But she was like, 'are you all right, are you hungry, is anyone picking on you' and that, stuff like that. Yeah my mate was in there too and he didn't have anyone visiting him. My mum was giving him stuff too. Sending him the money for phone cards too.

Matai was surprised how supportive his mum was while he was incarcerated. Not only did she give Matai money for phone cards and commissary [store within a correctional facility to buy food, hygiene, and other products], she also gave money to one of his mates. This financial support throughout incarceration, an already isolating and traumatic experience, helped Matai stay in touch with his family and friends as well as improved his quality of life while incarcerated by enabling him to purchase items through commissary. When young people experienced homelessness, they also relied on this financial and emotional support from family and friends. Even a few dollars helped them. Many of the PMK interviews—often parents, grandparents, caregivers—indicated that they liked being able to contribute money since they were worried about the young people living on the streets.

For some families and friends, the material assistance they gave

young people came at a cost since many were also struggling financially. Even though Betty, Malcolm's nan and PMK, helped him buy a car and let him and his partner live with her, she expressed concern about how this assistance was impacting on her financially:

[...] he had to get out of the house 'cause he couldn't pay the rent. We put the bond up for him, and we paid some of this and - it's cost us thousands. I couldn't keep doing it, we only get a little benefit. It's cost us dearly.

Betty's comment speaks to the impact of poverty on families and the challenge of 'breaking the cycle.' While Betty was a huge support for Malcolm both financially and emotionally, her support meant that she was over-extended financially. This sometimes meant families had to push young people to take care of themselves prematurely because they could not help them access material resources. We revisit this theme of generational poverty and material resources later in the report.

While young people often recognised the strain of poverty on their families, as well as the challenges associated with helping young people access resources, many were keen to make it up to their families, at some point in the future. Prevalent among the young people's accounts were stories of accessing financial resources in order to give back to and support family or friends. Many young people aspired to or were working toward repaying their families for the support they received, often noting how young people recognised that their families struggled financially while raising a family. Hemi (Ria's dad and PMK), said that Ria began buying gifts and food for her family once she was earning money. Hemi said:

Hemi: She enjoyed it (the job), she learnt a lot, stuffed up along the way –

Interviewer: Where was that?

Hemi: [name of workplace]. But it was good for her, and that's ok, and that's cool. She's ok, she's getting her allowance and stuff like that so she's not – I think they're calling her up whenever, but I was glad she got the experience of working, and what it's like to work, and what you can do with the money that you work for. And then she started to – since she's had her money coming in to support herself she buys food, you know, at home. She buys gifts for her brothers and sisters, she buys things for them, the joy of having money and working for it, she shares it. She even buys me things, this is really nice.

Hemi's account highlighted the many positive outcomes associated with being able to find and maintain work; for example, Ria was able to make money, give back to her family, learn new skills, and establish independence through having financial security. Many young people in the study were working toward independence, of which financial security and employment were crucial components. As young people continued to transition into adulthood, they still valued the support and sacrifices of their family and friends. In fact, this support and facilitation of young people's access to resources was often what was motivating them to pursue employment, education, and independent living. For more information on how to better support young people in employment, see *Guidelines for Employers* at www.youthsay.co.nz.

The next section will discuss how young people's relationships helped facilitate access to housing.

Housing assistance

Young people's relationships were heavily influential on their access

to housing. Since many of the young people in the study lived transient, precarious lives housing was foundational to their quality of life. Many young people lived with family in a stable, safe and warm house. When living with family was not possible or was not conducive to a young person's wellbeing, some family members and friends still provided access to housing or housing resources. This assistance came in the form of allowing young people to stay with them, helping young people to pay rent or find adequate housing, or offering temporary accommodation. As will be discussed in the later section: Factors that Compromised Access to Material Resources, the housing young people were provided was not always adequate.

Family and friends helped young people access housing when their current living situations were dangerous or unsupportive of young people's goals such as education, employment, sobriety, or staying out of trouble. In Blair's case, she was taken in by a family she knew through school. Blair's foster mum and PMK, Anita, heard about the conditions Blair was living in from her daughter who attended the same school. Anita's daughter told her that Blair was not being provided with the basics of care; for example, she was only allowed two hot showers a week. Anita reflected on how Blair came to live with her family:

Basically all 5 government agencies knew [Blair] was having a hard time, they all knew the name of the lady who [Blair] was living with and go: 'oh yeah we have known about her.' So [my husband] said: 'how can we get [Blair]?' and they said to [my husband]: 'basically [Blair] is 16 years of age, if she wants to come and live with you she can.' When he went to WINZ [work and income agency], WINZ said: 'we suppose you want the money,' and [my husband] said: 'no, no actually we don't want the money we want [Blair] to be given an allowance, she can pay us board and we will help her budget the rest of it.' So that's

how we met her and that's how, so we met her on the Monday, by the Tuesday night she was at our place.

Anita and her family were able to take Blair in when she was living in inadequate, unsafe and unhealthy conditions. In addition to housing, they also offered to help Blair learn how to budget her money.

Unfortunately, the conditions Blair was living in were a familiar experience for many young people. Several young people who were in foster care shared stories of their foster parents being neglectful or abusive or their accommodation as inadequate and not conducive to the young person's wellbeing.

Although Malcolm's living circumstances were not as challenging as what Blair faced, he and his partner were grateful when his nan offered them a place to stay. At his first interview, Malcolm talked about how his nan let him and his partner stay with her free of charge:

Interviewer: Any other people you would consider important in your life?

Malcolm: My Nan here is important because she's the house we're staying at. It's important to have her at the moment, so I can stay at the house and – I do like her and shit, she's my Nan, but yeah, she's important to me...She's important 'cause she's given us this house, she said, 'hey no, I don't need money, come and stay,' so we've come to stay, feel real bad, she goes, and I said, 'I'm going on benefit,' she said, 'oh no, none of that.' She's almost 50 and she shouldn't be having her daughter's son here, living at her house and shit. But it's good, she's good.

Malcolm's nan came to his aid when he was considering going on the benefit to access housing and financial assistance. Instead, his nan provided housing so that Malcolm and his partner could try and get on their feet by finding jobs. In the second interview, Malcolm and his partner had moved

out to a farm for work, however, the jobs weren't working out. When asked how he looked back on the time spent living with his nan, Malcolm reiterated thanks for being able to stay with her for free but also the guilt of having to live off his grandparents and not taking care of himself. He mentioned having greater self-confidence in the second interview when he was living on his own, even though he was on the benefit and still struggled financially. This guilt over lack of independence (particularly financial) was expressed by several other young people; we will return to this theme later in the Discussion and Implications section.

Judy's story reflects Malcolm's account and the need to stay with family while being reluctant to accept such support long-term. At the time of the first interview with Judy's mum Faye, (Judy's PMK), Judy and her child were living with her family. In addition to letting Judy stay with them, her family also provided childcare. Even though Judy wasn't working, she would try and contribute money when she could. When asked about this arrangement, Judy's mum, Faye, suspected that Judy would continue living with family for a while because it was cheaper and more convenient:

Interviewer: And where do you think she'll be living [in five years]?

Faye: She'll still be here, she's already figured it out. Before she used to run away and it was like, go and find her, bring her home, and now when we try to kick her out, she's like nah, nah, nah it's a lot cheaper living here, mum, I'm going to be here for the rest of your life. And then she's like, just wait, when you get old, I'm the only one who's going to look after you, and I'm like, you're thinking well ahead! But yeah, I reckon 4 to 5 years, she'll still be here.

Faye's sentiments about Judy captured what Malcolm was saying about not wanting to have to depend on his family. Faye pointed out that when young people are struggling, family support can be essential in helping them get by, in this case by providing housing, childcare, and food. Although Faye

suspected that Judy would stay with her long-term for convenience and continued assistance, by the second interview Judy had moved in with a friend. When asked why she moved out of her mum's house, she said she was "too much in mum's face" highlighting one of the challenges of relying on family and friends for material support—living together and being dependent on someone can compound already tense relationships. Even though Judy was on the benefit and was struggling to find work because of her criminal record, she was still glad to have moved out because of the family tension. Her family continued to offer emotional support, but Judy was happy to be living on her own and working toward independent living.

Ihu had another story to tell about finding stable accommodation. At the time of the first interview he had been living with a mate and an older couple for a few months but there was a lot of drug use in the house, which complicated Ihu's attempts to get off drugs. When Ihu's sister, Martina (Ihu's PMK), saw what his flat was like, she made Ihu an offer to move in with her, if he paid rent:

Interviewer: And before he moved in with you, where was he staying?

Martina: He was staying in this horrible house, it was just a house – and old couple had taken in boys that were off the streets and stuff like that. At the time Ihu was kicked out of home because...he's a troubled teenager, I see him as, yeah, so they kicked him out and he had nowhere to go and this old couple took him in. But the thing with the old couple was they were doing drugs, they were drinking, yeah, and – the first week that he moved in there, I went and I wanted to make sure he was ok...so I went to the house and I introduced myself, and when I actually walked in that's when I saw all

the drugs and I was like, oh, 'how is these people supposed to be helping you if you guys are all doing it together?' It's not going to help at all, and so I was quite gutted, when I saw, when I walked in. And then I said to him, 'well, if you need to – if you're actually serious about changing your life around you need to come and stay by me.' It'll be a bit of a rehab because we don't do drugs in the house and things like that. But I think you should just give it a go.

Martina's support allowed Ihu to move out of a dangerous environment so he could focus on getting off drugs and alcohol. Even though Martina expressed frustration with Ihu for not paying the rent, she was still proud of him for getting clean. By the second interview, Ihu had left Martina's house because she was getting ready to have a baby; he was also unable to pay rent consistently, partially due to not maintaining WINZ eligibility (that is, not meeting employment or education requirements). Ihu later moved in with his dad and was preparing to start an apprenticeship. However, by the third interview, Ihu was "kicked out" of his dad's and was temporarily staying with a friend:

Interviewer: Right, so your dad, you were saying you were having some niggles with your dad and things weren't actually great.

Ihu: Oh we just, like it was just me wanting to, not live independently but I wanted to sort of grow up and like, live without my parents, because I don't know, I just, it felt almost like, 'cos I wasn't really paying rent so I felt like I was using my parents in a way. But, and I think my dad wanted me out of the house anyway. So he said either start paying rent

or, like, move out of the house and also, I was also getting sick of my parents. Like, not that I don't care about them it's just, they're getting grumpy. Like old and grumpy and fighting all the time. Which is not a bad thing, just, you know, like I just got, my dad was just, he's just real grumpy, yeah, just like, come home and complain 'cos he's had a stressful day at work. I got sort of a bit, like, tense, I don't know, like, I could probably say I was stressed out, but I don't know, yeah.

Ihu's experience highlights how housing support allowed him to focus on improving his health as well as pursue work opportunities that were interesting to him. However, his family's resources (such as his sister helping with rent payments) meant that Ihu was, possibly, less motivated to maintain employment as living with family meant he had less financial pressures. This was a common theme: young people appearing to take for granted the material support they received from family and friends and then having to learn how to cope once the limits of the support was reached or overstepped. Furthermore, due to the precarious nature of young people's life circumstances, any change (such as their living situation) would often have a ripple effect and compromise young people's ability to participate in other pathways to independence such as employment or education.

While the reflections above involve more long-term housing support, young people also mentioned more short-term, "one-off" support they received from friends and family. For example, Liam was living with his mother and sister in difficult conditions and he did not always get along with them. Rachel (Liam's mum and PMK) described how when things became too difficult for Liam he would go to friends' houses or spend time with her partner at his house:

When he saw things were difficult Liam would go to my friend's house, he would sometimes go there after school, if I wasn't going to be home or if I was having difficulty with food we would give Liam a break and he would go there and my friend would look after him and give afternoon tea maybe take him out for a little while, might take him out for tea, you know just do little things for him just to make up for other things that, you know. Liam always had friends' places to play after school or he just always had something to do, somewhere to go. He was a...he always had friends that wanted him to go to their houses to play and stay the night and sleepovers and everything like that so he was lucky he could get away from our situation and feel part of a family and that's what I loved.

Rachel was thankful that Liam had friends and family to take care of him and spend time with when she was struggling to provide for him and his sister. This periodic support was highly valued among young people in the study. It meant that they were able to access resources during particularly challenging times as well as build more community outside their family or living situations.

As has been shown in this section, positive relationships with significant others can be a connection point for young people to access resources. Polly reinforced this point when she talked about moving out of her home at age sixteen, once she finally qualified for the Independent Youth Benefit [IYB- financial assistance for young people not living with or receiving support from their family]:

I mean it was a matter of time when came to I got kicked out, it could have happened any time. I mean I think it was only easy to move out at 16, I would have moved out earlier had I qualified for the IYB but moving out at 16 was already hard enough so I can't imagine how hard it would have been

moving out sooner than that. I mean if I had of had relationships that I could've gone and stayed with friends and their parents or stayed on people's couches earlier I could have made it work but I just didn't have those friendships.

Polly knew that getting kicked out of her home was imminent and, in fact, would have left sooner if she had other places to stay. However, she did not have the relationships or access to material resources to do that successfully. Polly recognised that relationships and material support were crucial to making the transition to live independently.

Accessing and managing benefits

Many young people relied on government benefits for helping them to access material resources such as housing and food. However, there were often challenges managing benefits like keeping up with work requirements, keeping appointments, and communicating with social services that meant young people needed extra assistance. Several young people mentioned being taken advantage of due to their young age and vulnerability, leaving them further unsure of how to get their entitlements or what recourse there was when they were being mistreated. Family and friends were important supports when it came to managing benefits. For example, Gemma's mum helped her get her full entitlement in benefits since Gemma felt taken advantage of her because of her disability:

Interviewer: So your mum became a centre point for everybody.

Gemma: Definitely.

Interviewer: Makes everything good?

Gemma: Yeah, coz she's been through it all, especially with the kids and she knows ... yeah.

Interviewer: Yeah, she's raised a lot of kids hasn't she?

Gemma: Yeah definitely, and she knows a lot. With WINZ when I go in there, she knows what to say and do,

just like that. Coz she's been through it all and she knows what the rules are like, sometimes they're like to me say things that my mum would like, 'come on,' she's like what, I can't say I didn't do that, you know, so she'll go on and she'll complain about it, and they'll be like 'oh sorry' you know. Trying to play me kind of thing because they know I don't know anything really.

Interviewer: You feel you get exploited really...taken advantage of?

Gemma: Coz I know with my disability, yeah, kinda like what's happening at work kind of thing, yeah. So that's why I like to take mum.

Gemma relied on her mum to help her access her benefits and to not be taken advantage of. Because her mum had used benefits before, she was more accustomed to the process, restrictions, and rules around what services could and could not do. When Gemma was being treated unfairly because of her disability, her mum stepped in to advocate on her behalf. The importance of this support with benefits was reflected in Julian's story. Julian was working but was not being paid for all the hours he had worked. His nan, Iris (Julian's PMK), explained how she had to step in and advocate for Julian when he was being taken advantage of:

Interviewer: And then Julian got mucked around with his pay?

Iris: Yeah. But he got all of his pay in the end.

Interviewer: Yeah, it sounds amazing. It takes somebody like yourself who's tenacious and not going to take no for an answer, saying, 'hey, ok, tell me exactly what has to happen so that I can get this money,' yeah, otherwise, you know – yeah, I can see how it would be pretty tough for a young person who -

Iris: Yeah, you go and do your work and then at the end of the day you're not getting anything and they sort of fob you off, but they couldn't fob me off. I've worked all my life.

Inherent in Iris' comments was the idea that it was common for young people to be taken advantage of, partially due to their young age, but also because of their inexperience with social services or employers. Young people often were not aware of how to deal with services or employers when they were being given less than they were entitled to; often, young people said nothing and just accepted whatever they were given. Some young people expressed feeling disempowered and not taken seriously because of their age or status as a benefit recipient or low-level worker—they felt they had less power or autonomy to make demands and were often intimidated by the process and formality of dealing with services.

Connected to these experiences of needing assistance in managing benefits were several accounts of young people's relationships encouraging them to get off benefits and become more self-sufficient. For example, Sian's youth pastor and PMK, Roger, counselled her on getting out of "the benefit mentality" that her mother had introduced her to:

Interviewer: Ok, so when you're saying the 'benefit mentality', can you tell me a bit more about that?

Roger: I mean, she's grown up with her Mum being on benefit, ah being on ah like health benefit, unemployment benefit, and that's all she knows. And I almost felt that she was falling into that temptation, she was trying to find ways of being under that, she has a boyfriend who is on benefit, and so, I mean I see that it's overwhelming

if everything that surrounds you is that story. You would think that's the life. And so it has been interesting to try and support her to say 'hey there's a different life, you can actually channel your own course, you don't need to have it. You can use the benefit to help you go to the next stage, but you don't have to stay there for the rest of your life, this is not the best plan for you'. And that's why I think she decided to actually find a job, but also go to school and yeah. But I think also, to be fair, I think her Mum has also been trying to push her out of there, to try and find a job, to try and do all that stuff different from her story.

Roger raised a very important point that was shared by many PMKs and young people—upward mobility and not becoming too dependent on benefits, or on other people. Roger recognised the hardships of Sian's childhood—her mother was dependent on benefits and often struggled to provide for the family—and pushed Sian to prioritise financial independence. While he acknowledged that benefits were a crucial resource, and an important stepping stone, he cautioned against long-term dependence on them. Roger hoped that Sian would use the benefit to help her access other material resources like gainful employment and education which would put her on a path of self-sufficiency and autonomy. Similarly, by Sian becoming more independent financially, she would hopefully also depend less on others for material support. Although relationships are crucial for support, young people often spoke about transitions into adulthood requiring some distance from family, and even some faltering on their own, to become more resilient and self-sufficient. For more information on young people's relationships and their impact on transitions to adulthood see the technical report *Young People's Relationships* at www.youthsay.co.nz.

This section detailed how young people's relationships helped facilitate access to resources including paying rent or board, accessing housing or needing to live with a family member or friend, being given access to material resources through a relationship free of charge, or assistance and advocacy to access resources through social services or other community programmes. Young people were also supported to access resources through learning life skills either formally, through education or employment, or informally through social networks. Examples include learning how to budget or how to drive. These skills helped young people pursue employment and better manage their financial resources.

The next section will explore how services helped facilitate access to resources.

Services facilitate access to material resources

Connected to the above discussion on how relationships helped facilitate pathways for accessing material resources, this section will detail how services facilitate access to or directly provide material resources for young people. For example, when young people access services such as WINZ in order to receive cash assistance, housing, and transport. Also included in this section are references to education as a launching pad for access to material resources.

Financial assistance and access to employment

Financial assistance from services included allowances for food, petrol, or other general expenses; grants for boarding costs; orphan's benefit; solo parent benefit; sickness benefit; the Independent Youth Benefit and student allowances. Some of these benefits went directly to the young person while others were paid to a young person's family or caregiver and thus benefitted the young person indirectly. Young people were also able to access material resources through

services like education, employment, youth centres, church or other community organisations. In these instances, young people were either given resources for free or their relationships with these services and organisations helped them seek out financial assistance, apply for benefits, or become connected with other organisations that could provide help. Thomas was able to receive financial assistance to buy a laptop as well as being supported to retrieve the necessary legal documents to sit his driver's licence:

Interviewer: So what about, so we're moving away from work and we're going to focus on transitions. Have there been any services or organisations that have worked with you in terms of supporting you into independence. Like I know there's [employment support organisation] is that kind of the main one?

Thomas: Yeah, I mean that's the only one really. They've, at the moment, the guy from there is trying to get me a laptop. We went down and had a look at some good laptops, you know. And he's taken in a quote and get back to me sometime this week. Cause I do need a laptop to do the designing and that, and for course. And, yeah so I need a laptop so they're helping out in that department. Same with my licence, they're helping there as well, getting restricted and everything.

Thomas' connection to the youth centre allowed him to be provided with a laptop to use for his course, thus facilitating his access to education. His service worker helped him pick out the best laptop, worked out funding to pay for it, and also helped him get his driver's licence. These types of service interactions where young people are served in a variety of ways, with multiple needs being met, highlighted the influential role they can play in linking young people to

resources as well as to the community. Furthermore, when young people are involved with services that can support them comprehensively (that is, by addressing multiple needs rather than just one), young people are more likely to stay engaged with services. For a more detailed analysis of this, see the technical report: *Young People's Experiences with Services* at www.youthsay.co.nz.

Similar to Thomas' experience of receiving financial assistance as well as practical support to address other needs, several other young people mentioned being connected to services that provided multiple services. Malcolm described receiving financial assistance from WINZ to help pay his rent while also receiving employment assistance:

Interviewer: Ok. Did you have any supports – any support you to live independently? 'Cause you guys have been – it's kind of been on and off, eh?

Malcolm: Yeah.

Interviewer: Any services or people who have helped you to in dependence?

Malcolm: When we had our house – we were with WINZ, our CV was on their website, they were going to get us a job they reckon, and all this stuff, same time we were looking ourselves but – they were helping us out, just weekly, pay our rent and stuff.

Interviewer: So that was WINZ?

Malcolm: Yeah, they helped us to independence.

Services were extremely important in helping Malcolm access material resources and establish independence. He was able to pay his rent as well as receive help to look for work through WINZ. Malcolm's experience highlights how access to material resources can have a ripple effect where having access to one resource (for example, secure housing) can lead to accessing other resources (for

example, gainful employment, a stable income and an ability to pay one's rent).

Similarly to Malcolm's beneficial experience with services, Xavier also spoke positively of one youth centre where services were focused on school and employment:

Xavier: Only one that has [helped me] is [youth employment and education centre].

Interviewer: Ok right. So tell me about that – was that good?

Xavier: Yea it was really. Yea they help you get jobs and you go there and do your CV and stuff like that. They don't judge you they just talk about the positives and what can help you get a job. It's just a phase in your life you go through to get where you want to go. But even then you don't really get where you want to go because no one else wants to listen to you except them.

Xavier was able to receive assistance to compile a CV and learn how to approach looking for a job through the youth centre. As he stated, he also appreciated not feeling judged by the organisation because of his lack of knowledge about employment or status as a young person with a criminal record. However, Xavier's access to employment resources was tempered by his suspicion and fear that other employers and organisations would judge him because of his past.

This theme will be explored in the section Factors that Compromised Access to Material Resources.

Housing and life skills

Young people shared their experiences of residential services, housing support, and learning life skills for independent living. Many

young people spoke of their experiences in out of home care. While in care young people were often provided with other resources such as food and clothing. Some group homes or foster care placements also offered young people opportunities to go on field trips or take part in other recreational activities which they would not have had access to without service involvement. Young people spoke of these experiences as teaching them life skills or allowing them to access material resources. For example, Frankie talked about her experience living in out of home care and being able to take part in activities she would not have been able to afford if she were not in care:

Interviewer: You talked a little bit about, that those transitions that you've made, and it sounded like you did a lot of that on your own, is there something that's kept you strong, something that's kept you going, some, like sometimes it's people may have a faith in some of the power – what helps you through those things?

Frankie: When I first came to [residential programme], like I wouldn't talk to anyone, I didn't trust anyone, it took me flippin' ages. It was actually the support of [residential programme] that got me through this, like – and then seeing other kids and knowing that I'm not the only one. And then – the actual place [residential programme] got me through to be honest, because I just said to myself, if I was back in the other homes I just wouldn't have what I have. Like in [residential programme] we get people come up and do fun days for us, where we get like youth groups come up and throw a massive day, bouncy castles and sports days, and then, we've got the pool and we've got just heaps of stuff that in a normal foster

home you just wouldn't get. So I'm just really grateful to being here, and have the support, and the thing about [residential programme] is, you're like, 'oh, I can't go on that coz I don't have enough money,' they're like, 'don't worry about it, we'll do it,' and they always do things you want. Like, unlike CYFS, it's always like, oh well, that costs heaps and we're not really budgeted, [residential programme] just does it, ok, they just want you to be happy, and just have the best home while you can. Because some of them are only here for a little while, have to go back home, so they want you to enjoy what you can now, before you don't get it any more.

Her stay in a residential programme provided Frankie not with only accommodation, but also access to other recreational activities. She appreciated that the programme provided opportunities to young people that they would not normally have if they were living at home. She recounted that even when young people only stayed in care for a short time opportunities were still available. From her perspective the residential programme tried to optimise the time they had with young people by offering opportunities, life skills, and access to other material resources such as educational scholarships. Furthermore, Frankie credited the programme for helping her cope with transitioning out of care. At the time of her second interview, Frankie discussed having to leave the residential programme earlier in the year due to age restrictions. She moved around staying on friends' couches and was homeless for a few months before the residential programme agreed to provide short-term housing while she looked for a job. This short-term accommodation was referred to as a "training flat" where young people were supported to learn how to live independently. They received help with budgeting, learned how to cook, and learned how to live outside of care including

managing their commitments. During her third interview, Frankie had moved out of the residential programme and was living with flatmates and working. Though Frankie was not directly receiving services from the residential programme, she was receiving counselling services from a provider whom the residential provider connected her to. In instances like these, services were a significant support for young people. Had Frankie not been able to access housing through the residential programme, she could have remained homeless, thus complicating her efforts to find employment. Over time, Frankie's connection to services proved integral to her ability to access resources, learn life skills, and establish independence.

Many young people who served time in prison mentioned a sense of security; in prison they had stable housing and three meals a day. Since many young people struggled to maintain access to food and housing, prison often allowed young people to participate in programmes and services they might not have had the time or emotional space to get involved with on the outside. Similar to how housing served as a spring board for Frankie to access other services, Shane was also able to access several different services through youth justice services. Although youth justice involvement carries with it a stigma, Shane spoke highly of his time in youth justice because of the other opportunities it afforded him such as education and professional development. He said he was in a good place to establish financial independence after completing his time in the youth justice residence:

Interviewer: So through these courses in the boys' homes and things, did you do any – you mentioned NCEA –

Shane: Level 1 and 2 – it was juvie in the boys' homes, it wasn't the alternative ed – I've always had this stored in my head now, it sounds stupid, it's not going to happen, but – if I had a kid, and before he



goes to college I would probably whisper into his ear, 'go, break the law and go to juvie,' but my – it's not going to happen but – my thoughts would have been, you'll see where I'll come from. Since I've been in the system and stuff, I went to high school, school fees, school donations, school books, uniforms, everything else – thousand, two thousand dollars a year, say, in high school. You go to juvie, you get school, you get fed, you get your education. What for? Yes, ok, the tax payers' money, which is a bit selfish, but – you see where I'm getting at?...Free education...I went to juvie, I got my NCEA Level 1, my 2, my Level 4 welding certificate, this is at the boys' home, and my basic scaffolding certificate. If I had that out here, I would have had to get a student loan, I would have to pay a student loan back before I went to Australia, all of the above, but I got no debts, to my name except fines, which is fuck-all, like \$600, going down by the day hopefully. But I am looking to go study at Wintec or something, carrying on my welding, fabrication.

Although Shane had spent much of his adolescence in boys' homes and in the youth justice system, he was grateful for all the education and professional development opportunities. He recognised that he would not have been able to afford all the schooling and training if he were not in care; he would have had to take out a student loan which would have interrupted his career goals. Now, he is positioned to qualify for a good job or to pursue further professional development. The next section will explore how services facilitated access to education as well as other material resources.

Education and access to resources

Services also played an important role in facilitating young people's access to education. Through student loans and other financial assistance, young people were able to pursue or remain engaged in education, both formal and alternative education, as well as vocational training programmes. Some young people spoke highly of their experiences with education and stated that school and other courses helped facilitate their access to resources. They identified a number of resources including having access to teachers who supported their learning and they also identified practical resources such as the school providing transportation and food. Also important were access to new experiences such as the opportunity to participate in field trips and other recreational activities. Education also provided opportunities for young people to learn life skills and assist them to work toward qualifications that would increase their job prospects and employability. Paeta discussed how she was initially reluctant to go to an alternative education course but eventually grew to like it because she was provided with meals, transportation, and extracurricular opportunities:

And then [I was put] on this course, that's what I was trying to say, it was for youths that find it hard to stay in schools, and what we did- it was cool as too- we would go out sometimes, go out to parks, they would buy us some fish and chips, and chicken, and we'll eat in the park. They'll take us to conventions, like they took us to laser tag, I really enjoyed it. And every morning they would provide us toast and stuff like that, they will provide us breakfast, it was mean, I loved it. There was heaps of us, we did heaps of stuff.

Although in the past Paeta had trouble staying in school, she was pleasantly surprised to find an education course that was engaging and educational. Not only was she able to develop new skills, she was

also provided with food and opportunities to engage in the community. Alternative education programmes reinforce the importance of offering a range of educational and training opportunities for young people since many have different learning styles, life styles, family obligations, and personal goals which may not be served by traditional schooling. Furthermore, when young people are disengaged from school, it is likely they are also disconnected from other spheres of the community, like employment, making it all the more important for service providers to capitalise on their interactions with young people.

In addition to education providing access to extracurricular activities and food, young people also talked about education facilitating access to medical and mental health care. For example, young people received counselling through their school, informally from a teacher, or were referred to an outside organisation that could support them. Polly had a close relationship with her teachers which involved financial assistance for her medical care:

Polly: 6th form I got on really, really well with my Dean, they are kind of like stand-in parent figures.

Interviewer: Did they know what was going on for you?

Polly: They found out the first day I signed myself out, I couldn't get note from my parents coz I was going to the doctors and that's when they found out that I didn't actually live at home. They found that one out and they just said 'wow,' and from then on kind of looked out and saw if I was sick, like even offered to lend me money for the doctors if I couldn't make it to the next pay day and things like that, they were really, really good. Telling me off when I was in trouble coz they knew that no-one at home would do it, not that I got in

trouble much, it was just more just being loud in class or being in the middle of someone else's fight. 6th form was a bloody big year, I think I dove into school work because everything else that was going on, it's just easier for me to just do my assignments coz I was there in a cold caravan and I had nothing else to do, no TV, I was just like 'oh well I'm going to read, I'm going to do my assignments,' so I didn't really worry about it.

Polly's experience with education reflects the pivotal role supportive teachers and practitioners can play in helping young people access resources and stay engaged with services and be able to continue with their education. When Polly's teachers found out she was not living at home and was needing medical care, they offered to help her pay for doctor's visits, offered help with her assignments, and even provided emotional support and guidance since they knew Polly was not really in contact with her parents or other adult figures. The support Polly received from her teachers also helped her escape a tumultuous family and living situation; with the help of school staff she dedicated herself to her studies as a way of coping with other challenges.

Polly and Paeta's experiences highlight how education services can connect young people with other programmes and resources and in the process make it possible for the young person to continue with their education. Some young people also spoke of services actually paying for them to access education. For example, Rebecca and Patrick were living together at the time of their first interview and had difficulty staying involved in school in the past due to mental health and financial struggles. They were able to enrol in a course because their fees were taken care of and their teachers were more accommodating of their learning styles and mental health challenges:

Interviewer: And so when you were at course then, the course was able to accommodate you?

Rebecca: Yeah they were fine I don't know they were, no pressure, but there was pressure but there was more helpful and more understanding of things than teachers are at school. But I suppose that's coz they are a small class but some of the teachers at school are fine some are not.

Patrick: We didn't really have to worry about money at course either.

Interviewer: What did you mean by that, you had to worry about money at school?

Patrick: Yeah, coz of our school fees and everything, our course is all free... We can go there and get free schooling.

Interviewer: Is that the cost of going to school is an issue for your family?

Rebecca: Yeah. They aren't now but it's pretty hard.

Rebecca and Patrick's story was mirrored by many other young people; their ability to continue to access education was often dependent on support from services. Because courses often cost money, young people had to take out student loans. Student loans were an option for some young people, but many did not want to incur debt for school and stopped pursuing education because of the prohibitive costs. In their second interview, Rebecca and Patrick had moved to a farm where Patrick was working and continuing his education through a training programme. He was enjoying his agricultural job, was dedicated to finishing his course, and was setting career goals to become a manager of a farm. Interestingly, he also reflected on how finding a job helped him stay focused on education and professional development:

Interviewer: And so if you think about what you're learning in your course and you think about, you, you're enjoying it obviously. Um, if you compare that to your experiences with school with education, what's different for you?

Patrick: Well, farming's more of a, a passion than a job, so you've got to be passionate about your job. So really at school I didn't know what I wanted to do so it's just dragging on. I gotta go to the next class and the next class and the next class and it's just, why do I want to do this? I don't know what I want to be and I don't need to learn maths or anything like that...But so, but really, I'm into dairy farming and passionate about it, so I wanna get into this course and learn. And I want to proceed with my career. So I wanna learn.

As a result of Patrick having a well-paying job at a farm that he enjoyed, he and Rebecca were living comfortably and Patrick was able to access training courses. These courses helped Patrick plan for his future and set him on the path of achieving his goal of owning his own farm. He also noted that, even if he didn't own his own farm, he would still be able to find a good job because of all the skills he learned through the training programme and his current work. While Patrick was happily engaged in work and education during his second interview, Rebecca was not in school due to childcare responsibilities (they had a young baby). She still aspired to enrol in a course once their baby was older and they had saved money. For more on young people's experiences with education, see *Navigating the Education System* at www.youthsay.co.nz.

The next section will explore the factors that compromised young people's access to material resources.

The Factors that Compromised Access to Material Resources

This section explores the challenges young people experienced when trying to access material resources. The barriers included relationships, where young people's family and friends negatively impacted upon their access to services; services not providing access to necessary material resources, or not consistently providing access; and, finally, the young people themselves often constituted a barrier as they either lacked the relevant life skills to gain access to necessary or desired material resources or the choices they made led them to losing access to certain material resources (for example, stealing). We conclude with a discussion on generational poverty and debt and how these compromised young people's access to resources.

Relationships control or restrict access to material resources

As was discussed in the previous section, relationships are crucial for young people's access to material resources. While there are many ways that relationships can positively influence young people's access to resources like housing, food, and financial assistance, we will now explore how relationships can serve as a barrier to young people's access to resources. Young people talked about how they were unable to pursue education, employment, and extracurricular activities due to financial constraints in their family. For example, at his first interview Harris had completed his NCEA level 2 credits (a national school qualification) but was unable to receive the certificate because his dad could not pay the fees:

Interviewer: Coz you got your Level 2 credits though didn't you?

Harris: Nah well I recently found out that I didn't complete it. I completed it but I didn't get it because my dad didn't pay for NCEA Level 2 so I have completed it

but I can't use it because my dad didn't pay the fees so I haven't got it.

Interviewer: I remember you telling me that. So is that something that can be done if someone can come up with the money, can they, can you get the...?

Harris: The credits aren't on record no more, yeah bummer. I bought some of the credits back though when I went to [mechanics] course so, so I bought all my mechanics credits back. I had to pay for them separately but I think it was worth it.

Because Harris' dad was unable to pay for his education credits, they were not on record. Harris had to redo some of the credits, essentially having to start over with his mechanics training. Although he said it was worth it to finally pay for his credits, this setback meant that his access to other material resources was restricted for a period of time.

Young people also reported that caregivers and family members did not support them because they disapproved of their choices, social networks, or current circumstances. For example, during her first interview Blair's foster mum, Anita (Blair's PMK), expressed frustration with Blair's choice of friends. Although Anita wanted to help Blair financially, she did not want to offer any assistance that Blair's boyfriend would benefit from, since Anita did not approve of him:

Interviewer: You must feel frustrated do you?

Anita: I feel hurt actually that our relationship isn't what it could be but that's not [Blair's] fault, that's the environment that she's in.

Interviewer: You kind of reconcile it by saying: 'I'm just going to wait and be here.'

Anita: I used to buy little bits and pieces for [Blair] and baby, you know I'd buy nappies and I'd buy wet-wipes and you know and things like that. I was very careful not to buy anything for them, anything that was going to benefit [Blair's boyfriend], you know what I mean. It was [Blair] and the baby that I wanted to look after. Bugger [the boyfriend] he can sort himself out.

Even though Anita wanted to support Blair, her support was limited by her disapproval of Blair's social network. While young people were extremely dependent on relationships for providing access to material resources, stories like Blair and Anita's highlight how support was not always unconditional. Young people's relationships often offered inconsistent support that was contingent on their current circumstances and involved set preconditions or expectations for receiving support.

At the time of her first interview, Amelia's nan, Ingrid (Amelia's PMK), said that she was using the "tough love" approach with her granddaughter. As Ingrid said, she often gave Amelia money because she was living on the street and Ingrid worried about her but now she was trying to encourage financial self-sufficiency:

Interviewer: What holds you back from handing her the money so freely now?

Ingrid: Right now? 'Cause she has been getting a benefit, of sorts, independent youth probably or something like that, but she's getting dollars in the hand, and she's been taught to manage money. A lot of that because we've had her since quite young, well, I wouldn't say quite young, 10, working with us so we taught her the skill of managing money, so

she knows all these things. And budgeting, and saving a bit of money. So she needs to stand up and say, 'well, mmm, ok, I'm not going to buy alcohol, I need to move, or, I've run out of cigarettes, I'll ring nan, well I won't buy cigarettes.'

Interviewer: Ok. So you feel like you've taught her the skills and now it's time for her to put them into practice a bit?

Ingrid: Absolutely, yeah.

Ingrid's challenge of wanting to support her granddaughter while wanting to support financial independence was shared by many other PMKs. When young people were going through a hard time and were in need, their family members, caregivers and friends struggled to know the appropriate extent of support. Young people's family and friends tried to encourage self-sufficiency and independence by not giving too much support, however, this sometimes meant young people continued to lack certain resources in the short-term. As will be discussed later in the report in the discussion on poverty, this limiting of support for young people in need of resources compounded the difficulty in breaking the cycle of poverty and deprivation.

In addition to young people's relationships controlling or restricting their access to material resources, family and caregivers also actively intervened, most specifically with their benefits, to take young people's resources for themselves. At the time of the first interview, Katrina's grandpa, Huck (Katrina's PMK), recalled how Katrina's mum signed her up for a benefit without telling anyone else so that she could receive the money:

Look, look [Katrina] is not getting anything from the dole. Last year I was going to put an income tax in and file [Katrina] with

me but her mother had been down there and I don't know what she has done but she went in and got [Katrina] a couple pair of jeans so I thought I don't want to get caught up here with fraud so I won't bother. Yeah all this humbug and stupid things and her mother had her signed up for the dole which the dole office was going to pay into my daughter's account (Katrina's mum) which would have been real extra bad, my daughter wouldn't have given [Katrina] her full dues. And you know she owes me board money, I tell you it is a hard case world all this oh if anything goes wrong here, oh my gosh.

Even though Huck was supporting Katrina by providing emotional support, housing, and financial assistance, he was unable to receive any additional support from the government on her behalf because her mum had already signed her up for a benefit. Fearing a charge of welfare fraud, Huck did not proceed with claiming Katrina as his dependent, further restricting her access to support and resources and placing a financial burden on Huck.

While Huck took Katrina in and actively supported her when her mum could not, other young people spoke of being placed with caregivers who did not support them to access adequate material resources. For example, Hokaka was placed in her nan's care because her mum was having financial problems. However, she says her nan was only interested in getting Hokaka's benefits and did not take good care of her and her siblings:

Interviewer: And so you were the one that was then moved around to different family members?

Hokaka: Yea, different schools. Up north, down the line, in Auckland...Yea I was the naughty one, and cause I didn't have my dad around the time, cause he was in jail. So my mum she was going through

*financial problems. Um my nan taking us off her.
And yea, it was just whole big mess.*

Interviewer: Were you with Child Youth and Family through all that?

Hokaka: No. Cause mum would not put us through court. So my mum just handed everything over, when my nan took us off my mum. All she wanted was our money. My nana. Yea, and I love her, but I will never forget what she done to us when we were little. She is bit of a bitch.

Interviewer: So it sounds like you don't have good memories with that?

Hokaka: Cause I try and block out all the bad stuff that has happened. Yea, we were with my nana for about 2 weeks and then she rung my mum, and told her to come and get us. That all she wanted was our money. She wanted to give me and my brother back to my mum, but still keep our benefit. And yea, don't know and it was just like, bad.

Despite receiving financial support Hokaka's nan did not provide for her and her siblings including providing adequate food and clothing. This theme was present in the experiences of other young people, it is also emblematic of generational poverty and the difficulty of breaking the poverty cycle. Hokaka moved to live with her nan because her mum had inadequate material resources to support her family. However, Hokaka's nan also had financial struggles and was thus motivated to take in Hokaka and her siblings so that she could receive additional financial support. This financial support was not always used to support Hokaka and her siblings. Hokaka's story illustrates generational poverty and the difficulty of moving out of these circumstances. This will be further explored in the section on generational poverty and debt and in the Discussion and Implications section.

Services not providing adequate or consistent access to material resources

Services did not always facilitate access to material resources. Support from services included WINZ employment referrals, housing assistance, student loans and allowances, transportation vouchers, and other programmes that either gave or helped facilitate young people's access to material resources. Young people spoke of their experiences with services often comprising a barrier to their access to resources: services either did not provide adequate support, were inconsistent in their support of young people, or were overly strict with their requirements to the point that young people could not or chose not to remain engaged with services.

Ryder graduated from an employment training programme and at the first interview, Ryder's mum Imogen (Ryder's PMK) recalled the mixed feelings he felt when he completed the course. Although he was proud to have completed the course, he knew that the challenge was finding a well-paying job. Imogen reflected on his hopes of finding a job that would allow him to live without going on the benefit, as a supplement to his income:

*Better than the benefit money, that's what he wanted anyway.
The benefit money's only lolly money, you can't buy anything out
of that \$160 or \$140 back then.*

Importantly, Imogen spoke of Ryder's goal of wanting to find a job that would provide more than what he was receiving on the benefit, which she said was very little. Ryder's situation highlights the challenges in young people being adequately supported while they are seeking work.

Several young people spoke about the challenges of being on a

benefit while trying to find work and receiving adequate financial support that would enable them to pay their bills including their rent. Many did not receive their full entitlement. Even though they were allotted a particular amount, young people still spoke of being denied their full amount or of repeated service errors which left them with less than they needed. Azura and her flatmates were given the incorrect amount of housing support for over three months:

Since I came here they haven't been, oh they did for the first week or so, or first couple of weeks but like, I've been there for ages and it's like, oh, ok – about just over three months I reckon. And it's like they had not once since I've been there have we ever got our full amount like ... for a while I couldn't pay my rent 'cause my benefit hadn't come in yet, but it's like ... for that fund, let's just say ... two months, they have not been giving us our full amount. They give us the amount for three people but not four, 'cause there's four people living in the house now. We're all paying our full amount of rent but it's like, they are not giving us the full amount, that's why we're getting annoyed and frustrated.

Azura was late paying her rent because of service errors that delayed her receipt of benefits. When Azura and her flatmates complained to their service provider, they were told to make a formal complaint, thus prolonging the process of getting their benefits sorted out. For a more detailed discussion of young people's experiences with services, including the challenges to positive engagement with services like the service-level factors described here, see the technical report *Young People's Experience with Services* at www.youthsay.co.nz.

Service requirements and restrictions meant that young people's access to resources was constantly changing. For example, even though Malcolm received financial assistance from WINZ and was

able to live independently because of that support, the support he received was constantly shifting due to age, education and work requirements:

Interviewer: So are you on the independent youth benefit at the moment?

Malcolm: No, it starts – with that course that we start on the 4th, that's when the benefit will start, and we get an allowance, I think \$160 a week or something – an allowance sort of thing.

Interviewer: So you're not on any kind of benefit at the moment?

Malcolm: No. We haven't had a benefit for like 6 weeks, eh? Our bond had to go on rent and shit like that.

Interviewer: Are you both 18?

Malcolm: Yeah, she's 19.

Interviewer: So the benefit you were on 6 weeks ago – was that -?

Malcolm: Unemployment benefit but it was de facto. Like the partner one.

Although Malcolm and his partner would receive a benefit once they started a course, at the time of their first interview they were living without a benefit. As Malcolm reflected on the last few months and the benefits he received, he mentioned a few different benefits that he received intermittently, as his situation changed. The material support young people received was contingent on their age, housing, employment, and education situations. As their circumstances changed, young people's eligibility for support also shifted which meant they were constantly having to re/apply, update services on the changes taking place, or meet new requirements for entitlement to financial support. Because the young people in this study lived transient, often unstable lives having inconsistent benefit support compounded the uncertainty and difficulty of transitioning

into independence.

Manahi's experience provides another example of the intermittent support provided by services. In his first interview, Manahi discussed his experience with WINZ:

Interviewer: How has it been going to the appointments with WINZ? Has it been an ok thing?

Manahi: No, they suck, man.

Interviewer: Why?

Manahi: They're so mean. I do one little thing wrong and like, I was supposed to apply for two different jobs last week and – oh some different jobs, and three recruitment agencies, and I just list one job and one recruitment agency, and they gave me a one week stand-down.

Interviewer: Wow, what does a one week stand-down mean?

Manahi: Like, I could have applied for [training programme] last week and probably gone in the next 2 weeks or something like that –

Interviewer: Ok, so it just - ?

Manahi: Delayed it, pretty much.

Interviewer: Delayed it, that's the word, ok. So you think that's a bit –

Manahi: Yeah, it's a bit unfair, 'cause there's people there who's pretty much just doing them for the money and – you know, I'm not really in it for the money.

Manahi's receipt of WINZ's financial support was dependent on him applying for a certain number of jobs each week; if he did not meet that requirement, he was stood down and would not receive financial support and support from WINZ. While these requirements are likely set with the intention of motivating young people to apply for work,

thus growing more independence and self-sufficiency, they can actually negatively interrupt young people's lives by cutting off services and creating financial burdens such as rent arrears. When young people's engagement with services is abruptly interrupted or stopped altogether, they are forced to quickly change their plans or find other sources of support, which is already a difficult endeavour. As will be discussed later in the Non-normative Pathways to Accessing Material Resources section, the need to survive and meet one's basic needs is what sometimes leads young people into non-normative pathways to access resources such as criminal activity and associating with negative social networks.

While many young people discussed the impact of service errors and inconsistent service support on their access to material resources, some also spoke of the overall inadequacies of social services to support young people into adulthood, as they transition into independence. Recognising that the goal of services was to help young people establish self-sufficiency and live independently, young people critiqued the service system for not supporting them "long enough" and at times leaving them in more vulnerable and precarious circumstances. In her second interview, Frankie, nineteen, was living at a residential programme but was getting ready to leave because of the age requirements. She mentioned that after moving out of her residential programme, she would still qualify for some additional support but only for a short time (until she turned twenty) when she would be disqualified from their services due to age restrictions:

Like, a lot of the times when you're in care, when you're seventeen you're like, can't wait to just get out of care because you don't like social workers and you don't like how it's been. But for those of us who've lived it, we kind of regret it, cuz you're like 'man, I wish I did stay on just that bit longer'...And a lot of

the younger kids don't really understand right now because they're going through a shit time and they just wanna leave... But for those that have lived it, we think the age needs to be longer because um, just financially you just can't do it, and um, like, when you're seventeen you're only half...you're only year twelve...So that means that you're going to have to pay year thirteen by yourself, cuz Child, Youth and Family won't do that anymore, and like you...if you are to go flatting cuz you have to, um, you can't sign a tenancy form so where are you gonna go live? You can't sign the bill form, you can't vote, you can't like, legally buy things that you could when you're eighteen or older, you know what I mean? So that's why we're trying to get it changed cuz...and seventeen is far too young, and like, oh, the studies show that the average age in New Zealand is twenty-three that people actually leave home, in Australia it's twenty-four, and the United States it's twenty-five.

Frankie's recommendation of raising the age cut-off for receipt of services was communicated to a group of social workers at her programme who were gathering feedback about how to improve services. Frankie pointed out the commonly expressed opinions of young people about wanting to get off the benefit and into independence as soon as possible because of service support often being inadequate and too much to manage. Although Frankie sympathised with this feeling, she also expressed great difficulty in finding employment, living independently, and navigating different service systems. Many young people struggle to establish independence by the time they are no longer eligible for services and many feel set up to fail once they are out on their own. This highlights the need for improved transition planning and as Frankie emphasised, it points to the need for services to extend the age requirements in order to support young people further into adulthood.

Young person lacks life skills or choices made limit access to resources

Coupled with the negative impacts of relationships and services on young people's access to material resources was a lack of life skills or poor decision-making that compounded their already troubled access to resources. Many of the young people made choices that had negative consequences; for example, driving without an appropriate licence or associating with a peer group where alcohol and/or drugs were prevalent. Some of the young people were also in circumstances where they had not been taught the necessary life skills due to their particular backgrounds or as a result of inadequate support from services and relationships in their past or present situations. Budgeting, personal hygiene, maintaining employment, and taking care of personal items like a car all featured in young people's discussions of life skills they lacked and hoped to develop. One young person with Asperger's also spoke of the particular impact of his disability had on his ability to maintain housing; because he struggled with communication and social skills, it was hard for him to build a positive relationship with his flatmates.

Young people and their PMKs frequently spoke of a lack of skills and access to resources to help facilitate independent living and transitions into adulthood. Often this was implicated in the choices they made. Even when young people were living in foster care or were receiving housing support from a residential programme, they were not always developing the necessary skills to transition from care into living on their own. At her first interview, Whina's caregiver Margaret (Whina's PMK) spoke to this challenge, referencing Whina's upbringing in foster care and the many skills she had yet to learn while in care:

Yeah, well, you know when I spoke, when I had a heart to heart talk with [Whina], she said she's been through, oh 30-odd

homes, like you know, and she said that she hasn't had the great sort of, you know, female hygiene, cooking, you know, she hasn't been brought up the way that, I guess, a mother would bring up their own daughters, and with [residential service programme], I saw that they haven't gone through the right way. They [residential service programme] protected her and they grounded her, they've given her certain times to be home and stuff, but they haven't actually taught her how to grow into a young lady, you know, cooking, hygiene, self-esteem, learning how to put CVs together. I mean [Whina] dropped out of school early, all of those things to where she is now, should have been covered, but it hasn't, she's still learning how to do that at the age of 19.

Margaret's account highlights the wide-ranging needs young people face in accessing resources and how their transitions into adulthood become delayed due to these accumulating challenges. Even though Whina received housing support, she still lacked basic skills like hygiene and building a resume which would further complicate her transition out of care and her ability to access employment, education, or other material support. The tension of making services more widely available to young people while also promoting self-sufficiency rather than dependency will be further explored in the Discussion and Implications section.

Sam and his PMK (his mum Sharon) echoed Whina's need for greater support around independent living skills. At the first interview Sharon spoke about Sam's goal of moving to the Gold Coast. However, she expressed concern about him moving because she did not think he had the skills to live independently:

Interviewer: Ok, so what sort of support do you think he might need to get over there?

Sharon: Um. A job and. But he, he needs to talk to somebody about how he goes about it all and you know. Like getting a five year plan and some, and getting someone to talk to him about a five year plan and, you know, how he gets, you know?

Interviewer: Yeah, so sort of making that step by step.

Sharon: Coz at the moment he doesn't have a clue how to do it all. I mean I say to him well, you can't go coz you gotta get your licence, and you gotta get your finances sorted out, and you know. Um, and things. It's like, you're just my mum. You know he really needs like a businessman to talk to him about, yeah, yeah.

In order to be able to move to Australia, Sharon thought Sam needed much more support in learning how to budget, find a job, and plan for the future. Interestingly, Sharon pointed out how family were sometimes rebuffed as sources of support; although she tried to talk to Sam about living independently, he did not heed her advice because she was “just [his] mum”. In the second and third interviews, Sam was working toward his real estate licenses and was working closely with a mentor from his part-time job. Although he was still struggling financially and was not yet living independently, he credited his job, budding career, and colleagues in real estate, as positive sources of motivation.

This dynamic of young people selectively seeking and taking advice and support, exemplifies the way young people’s decisions often limited their access to resources. Some young people spoke of being selective about the jobs they took even though they were struggling financially. Other young people mentioned not wanting to receive support from certain family members or government programmes. This theme serves as a reminder to services, community

organisations, and potential mentors about the crucial role they can play in facilitating young people's skill development, professional growth, and successful transitions into adulthood. Young people thrive when they are connected to a range of services and community groups which allows for greater activation of resilience-building resources (Ungar et al., 2015).

Young people also spoke of their lack of education as a barrier to accessing resources like employment and skills needed for self-sufficiency. For example, Hinewai looked back on her life and wished she had finished school due to the difficulties she encountered now as a result of not completing her education:

Interviewer: So did anybody talk to you about why you left school? Did anybody try and figure out how you could stay?

Hinewai: All they said is that I need an education if I want to get a job. That just went through one ear and out the other. I should have listened back then. Otherwise I would have had a car by now. I wouldn't be in this position right now. Not that I'm finding it hard looking after [my kids], it's just getting places I really need to go.

Interviewer: Stay in school yeah.

Hinewai: Like now, I know they won't believe, they won't want to go to school in future but they will after they've had kids, they will, I did. And I know a lot other kids that wished they stayed at school.

Since Hinewai had her children, she had regretted even more not finishing her education. Even though she was told about the potential consequences, she did not fully grasp them at the time when she decided to leave school. Speaking particularly to the

long-term effects of not finishing school, Hinewai highlighted the difficulty in accessing resources like employment and transportation, thus compounding the struggles she had as a young mother. When asked about her hopes for her children, Hinewai very adamantly replied that she hoped they would finish their education to help set them up for more stability and job prospects in the future.

Young people's cumulative life experiences often left them without skills to live independently or access resources using prosocial, normative pathways. For example, when young people were involved with the justice system, they often had criminal records that limited their housing or employment opportunities. Furthermore, with the stigma of a criminal record came other negative labels such as "high-risk" that also restricted their access to resources, highlighting the long-term consequences of criminal activity. Of course, young people who had been homeless, were involved in foster care, or who otherwise were heavily involved with social services were also stigmatised as being high-risk, high-maintenance, and unreliable. At her first interview, Merania shared her experience of being stigmatised by the police when she was seeking protection from violence:

Well yeah, the whole stigma of foster children is that we are liars and manipulators and will do anything for attention, and that's just how it goes. It's just what we got over our heads. You ring police and you tell them something and they don't listen because you're a foster child. Like, when [foster father] hit us once, I went out to the front house and called the cops and the cops came and then [foster father] came in and he was talking bullshit and they believed him...

Inherent in the way Merania was treated by the police was a sense that she, and other young people in foster care, were not to be believed and were not important. Although this example relates more

to access to police services than material resources, many young people reflected Merania's concerns about being stigmatised in their interactions with service providers, family, and the community more broadly. These negative perceptions of young people served as barriers to their accessing resources since services and community organisations then perceived them as needing extra support or more supervision, which services and programmes were often unwilling or unable to provide. Many young people lacked the skills needed to respond to such discrimination and they did not always know how to navigate social services and other community organisations. These instances of stigmatisation often left young people further isolated from the resources and support they needed.

The next section will explore how young people's non-normative pathways facilitated but also compromised their access to material resources.

Non-normative pathways to accessing material resources

Young people also pursued non-normative pathways to meeting their needs. This predominantly involved illegal pathways to accessing resources such as stealing, violence, and driving without a licence. Peer groups were often mentioned as key influences in such behaviours (Johnson, Whitbeck and Hoyt, 2005; Kidd, 2003). For more information on how young people's relationships influenced criminal activity, see the technical report *Young People's Relationships and Precarious Employment Experiences and Uncertain Futures* at www.youthsay.co.nz.

In order to meet their basic needs such as getting food, clothing, and other personal items, young people frequently spoke of stealing and burglary. Some young people were also homeless exposed to family violence and other dangerous conditions at home. For example, Seth was homeless for some time and robbed houses to survive.

During the round one interviews, Seth's cousin Finn (Seth's PMK) spoke about the period when Seth was homeless:

No, that's when I didn't really get to see him as much as – yeah I needed to 'cause I was doing what I needed to do, but yeah, he told me about that, that he had to – yeah – steal and stuff to survive. Break into houses and do what was necessary for him.

Finn's account of Seth's time being homeless highlights the non-normative pathways young people had to resort to in order to survive. Because they had no other support for material resources, they would steal and sleep in the street. By the time of his third interview, Seth and his partner were living together with their daughter and were expecting another baby. When asked about his plans for the future, Seth reflected on how he used to resort to criminal activity to survive:

Seth: I want to support my family somehow.

Interviewer: And you said legally, like you'd really like to be able to do it just all on the up and up, like you will when you have a job.

Seth: Just work and make money.

Interviewer: Do you sometimes, you know, need to do it illegally just to survive?

Seth: Nah, I haven't been in that situation for ages, but, you know, I don't see myself going back to doing what I used to do to get money and stuff, yeah, I've learnt my lesson now, I've grown out of that.

Having a family was a positive turning point for Seth since it motivated him to remain engaged in education and pursue vocational training in the trades. Even though Seth and his partner received various benefits, they still struggled with money. Despite that, Seth

was committed to earning income legally so as not to jeopardise his family. In keeping with some of the other young people's narratives, Seth also went on to speak about a particularly hard period where he and his partner had no money and had just moved. Seth knew there were different community groups who could help them out financially but still decided not to seek that support.

When asked what supports and resources young people needed to avoid homelessness or criminal activity, they commonly mentioned the need for employment and job training. In referencing his criminal record, Waka talked about his need for money and a job:

Interviewer: What about like . . . so you got into some bad trouble coz you did some crime and you got hooked up with CYFS. What else could have helped you at that time? Do you think you got what you needed?

Waka: Na . . . I was – I was – I really needed a job. Like even when I was young, only 14, 15, but a job would have helped, it's like . . . coz the only reason I was doing crime was for money. I was money hungry, I always wanted money.

Waka resorted to crime because he had no other viable outlets for accessing resources. However, involvement with youth justice services following criminal activity could sometimes lead to opportunities for young people to access resources in more prosocial and legal ways. At the time of his second interview, Waka had shifted his focus toward a legitimate career where he could take care of himself. He realised that even though he still wanted to make money and be able to afford nice things, using criminal activity to acquire resources was not worth the risk of jail time.

Awhina's experience was similar to Waka's in that they both resorted

to criminal activity in order to get money and access resources. At the time of her third interview, Awhina was on home detention awaiting trial for several charges including burglary and using someone else's bank card:

I went on the Independent Youth Benefit and [my mum] let me and then she stopped it, so [boyfriend's] mum got the benefit for me... [when that stopped and] I wasn't getting any money or any income, from anything, that's how I got hard out into stealing. That was my way to pay, like I could just make heaps of money out of nothing and then I could pay my bills and pay my way... It's gonna be a bit scary when I get out [of prison] 'cos, stealing is my first job, the only job I've ever known, like, it comes so easy to me. But I will worry about the consequences when I need to worry about them, and I shouldn't do that. I should worry about it first, but I don't... I just do what I need to do.

Awhina described being a part of the system—both foster care and the criminal justice system—from a very young age. She spent most of her childhood living in different out-of-home placements and had frequent involvement with the youth justice system. She spoke about stealing from a young age to meet her needs and said she had always been the only person she could rely on; she had not had consistent emotional or material support. Due to being engaged in criminal activity for much of her life, Awhina was reluctant about getting off home detention and having to find a “real” job. This sentiment was shared by other young people; after having to resort to criminal activity to access resources, young people did not know how to find legitimate, legal means for financial assistance and employment. Furthermore, some young people expressed how, because benefit amounts were often low or would not cover all their expenses, they needed to resort to stealing or other non-normative pathways to generate resources. For more information about the connection

between criminal activity and employment, see the technical report *Precarious Employment Experiences and Uncertain Futures* at www.youthsay.co.nz.

The next section will detail young people's experiences with poverty and deprivation.

Generational poverty and debt

Young people shared their experiences with poverty and deprivation. Young people in this study faced an accumulation of life disadvantages including long term, chronic poverty, a family history of poverty, as well as instances or episodes of severe deprivation. Debt was mentioned by many of the young people as an overwhelming barrier to accessing resources. Inherent in the young people and PMK's narratives were discussions of the generational impact of poverty and the challenges they faced in breaking the poverty cycle.

Although young people received support from services to access education and employment, this sometimes incurred costs that the young people carried forward. For example, several young people spoke of having to take out student loans to pursue education or enrol in training courses. Debt was also accumulated through transportation costs, fines as a result of criminal activity, and borrowing money from others to meet basic needs. For example, Kaia had to take out loans to pay for her school fees and associated costs and felt daunted by the need to pay them back:

Interviewer: So did you get a student allowance in the end?

Kaia: Yes oh my gosh I'm in so much debt, so much.

Interviewer: Is it your first loan?

Kaia: Yea my first student loan yea.

Interviewer: That's alright for your first, some people end up with three or four.

Kaia: Yea I know.

Interviewer: Does that freak you out a bit, the debt?

Kaia: Yea I want to start paying it off but I've got like a few bills already. Once I get one paid off I want, even \$10 will help, I want to start putting \$10 in coz I don't want to be in debt for life, yea.

Kaia expressed concern for how her future opportunities might be constrained due to having to pay back debt. This experience highlights the tension between young people receiving services and access to resources and the long-term impacts of sometimes accruing debt as a result. While young people need to be able to access resources to meet their basic needs and survive, this support, and resulting debt, often served to further limit young people's potential access and opportunities.

Liam's experience reflected Kaia's concerns about debt and an inability to pay or meet other financial obligations. Although Liam received a student allowance to cover living costs, and a student loan for his fees, he still struggled to pay all his bills each month:

Interviewer: I know you mentioned before that you are on student allowance and, yea so tell me a little bit about how that's going for you.

Liam: I'm not getting paid enough and after my weekly debts I have no money for food or anything it's like, it's crap, pretty crap.

Interviewer: So you're saying, can you tell me how much you get and then break it down, like the rent and?

Liam: I get like \$210, I pay \$120 a week on rent and then on top of that I pay \$20 a day for travel and that's

three days a week so \$60 plus rent which is \$120. So that's 180 and then plus food then yea I pretty much have nothing left for anything else.

Interviewer: That's pretty rough.

Liam: [laugh] to square even, square even.

Interviewer: So how do you like manage that?

Liam: Oh yea and my fines and stuff.

Interviewer: Have you got much longer to pay the fines off?

Liam: Well three to five years or something yea. That's what it's going to take. Those are just parking fines, yea for not having Rego, oh WoF and Rego.

As Liam attested, having debt drastically constrained the impact of financial support like student benefits. By his second interview, Liam had moved house and was working on a farm. He said he was making pretty good money but still had student debt and owed the insurance company money for a car accident he was involved in. Liam was making payments of \$25 a week but was not going to tell the insurance company that he was working because then they would raise his payments. He still struggled with transportation since the car accident he was in destroyed his car; he had to take public transportation, which was quite costly, or borrow cars from family members. Liam spoke about the impact of the loan on his financial situation:

Liam: I seem to be getting myself back on track again. Just, 'cos that course put me in so much debt.

Interviewer: The [polytechnic] course?

Liam: Yeah. The government makes it sound so easy and simple to get your loan, and it's so easy, and it's so easy, but it's not. You live like absolute crap. Like, you, it's not even worth being a student. Like, it's not worth the crap. Like, I couldn't even eat

some days. You know? At all...Yeah, I didn't eat. It was like, either eat or go to course...It was like that. It was like, the course is based in [city], you know. They don't give you enough money to live in [city]...Or they're like, 'Well, you've got to get a job'. It's like, 'I moved here to do the course, I can't just like [clicks fingers] get a job'. You know?

Interviewer: Do you feel like they make you responsible for the fact that they're not helping you, as well?

Liam: Yeah, they hold you, it's just like, 'Well, that's your problem, isn't it?' And then they tell you, 'Oh, go and ask your parents'. It's like, 'Well, my mum's on the sickness benefit. She's getting money from you as well'.

Despite receiving financial assistance to go to school and get a vocational qualification, Liam's long-term financial security was greatly impacted by taking out a loan. Student debt coupled with the other debt and fines meant that Liam had very little money to pay for his other needs. As he said, you "either eat or go to course", meaning that he had to sacrifice many basic living needs in order to continue his course. This experience serves as a reminder that young people confronted consequences and side effects to accepting support from services and thus their 'non-normative choices' need to be seen in this context. In Liam's case, he did not have enough support to afford the cost of living in a bigger city and felt pressure to get a job on top of studying in order to meet his basic needs. Furthermore, when Liam expressed concern to service providers about the debt he was incurring and the inadequate support of the student benefit, he felt blamed for his situation. Service providers did not seem sympathetic to his struggle to access resources nor did they offer additional support to help him manage his money and his other financial obligations. Liam wondered if taking out the loan and

incurring debt was even worth all the stress and future struggles it would cause in having to repay it. Also evident in Liam's experience was the pattern of generational poverty; Liam's mum also received benefits and was not able to support him financially. When the family of young people lived financially precarious lives with inconsistent or inadequate access to material resources, the challenge of breaking out of debt and deprivation was often passed down to other generations.

Ari was aware of the cumulative impact of poverty and disadvantage on his family. His dad spent time in prison and his mum constantly struggled to meet the family's basic needs. At his first interview, Ari was in prison and reflected on his family's struggle and expressed regret for not being more focused on helping provide for them:

Interviewer: I'm just thinking about how you say your mum was struggling, there's lots of kids to feed and then your dad finished with prison, and he was up in [the north island] so you went up there, and – when you knew your mum was struggling to feed everybody, is there anything – that you wish could have been done differently?

Ari: Mmm – just probably – just probably ended up sticking to the job that I had with mum, the farm work and that, doing that job instead of going out and committing crime.

Ari recognised that his family struggled to access resources like food and wished he had stayed in his job so that he could contribute to the family income. However, because there was a lot of gang activity in his family and community, he felt pressured and drawn into that lifestyle and of course, it generated more money than casual farm work which made it more attractive in the short-term. When Ari

started casual farm work, he said it did not seem like he was making a lot of money and eventually turned to stealing as a way to access financial resources. In retrospect he realised how even that small amount of money would have helped his family and it would have also encouraged them to move toward more normative pathways of accessing resources. Ari's experience illustrates not only how poverty impacts families across generations but so too do violence and criminal activity. Being trapped in situations where the normative pathway does not allow families/whanau sufficient resources to survive makes it difficult for young people to resist the pull of offending. Like Ari, many young people sense their place in this reproduction of life circumstances and social positioning yet grapple with how to escape what feels like a certain future of financial hardship and isolation from resources.

Another sentiment expressed by young people with regard to the generational hold of poverty was a wish to break the cycle for their own children. In reflecting on their own struggles accessing resources, engaging in services, and living independently, many young people saw the importance of improving their lives so that their children could eventually lead full, stable and fulfilling lives. This was also expressed by many of the PMKs in reference to hoping young people had better lives and more opportunities than they had experienced. For example, in his first interview Seth discussed growing up in poverty and how his family moved constantly because they could not afford rent, food, and other essentials:

Interviewer: So how do you think having all these hard times has made you who you are? How has that changed your attitude or shaped -?

Seth: Makes me want to work harder. Makes me more determined, 'cause I already know what it's like, and I don't want my kids to go through the same

stuff that I had to. I want them to have dinner every night and lunch and clothes and a blanket, yeah. I want them to have a roof over their heads so they can sleep, a roof that they could go home and actually call it a home.

Interviewer: You've said "home" lots of times in the interview – it sounds like the ideal home and a blanket, you know, those kind of comfort things, and just the stability, that that's something that's really important to you –

Seth: Yeah.

Seth's experience of growing up with inconsistent access to housing, food, and other resources, weighed greatly on his hopes for the future. He sensed the strain that this instability had on his parents and vowed to make a better life for himself and his children.

Judy's mum, Kate (Judy's PMK), echoed Seth's hopes for his children to lead better lives than their parents. At the round one interview, Kate discussed her wish for Judy to take advantage of the opportunities she did not utilise while she was growing up:

Kate: She doesn't have a job but she does have a benefit.

Interviewer: So does that seem to cover most of the things that she needs, do you think?

Kate: Oh, it covers what she needs but I think it's better to earn your keep, yeah. I don't want her ending up like me, raising your baby when you are young and then waiting till you're nearly 40 and then you get a job. And then you've got no qualification, so I don't want her to end up like me, I want to make sure that she's still getting education or something, while she's still young.

Kate's narrative demonstrates the challenge of being a young mum and how it can limit access to services and other financial resources. Because Kate was not able to finish her education after becoming a mum, she did not have a qualification to get a well-paying job and thus had to wait until Judy grew up to pursue a career and achieve economic advancement.

Young people's access to material resources was heavily impacted by their relationships, service involvement, life skills and decision-making. Generational poverty also interacted with their environments and material conditions to further dictate or complicate their access to housing, food, financial assistance, and other social programmes. In the next section, we will discuss the implications of the factors that facilitate and compromise young people's access to resources and what they mean for practitioners and social service agencies.

Discussion and Implications

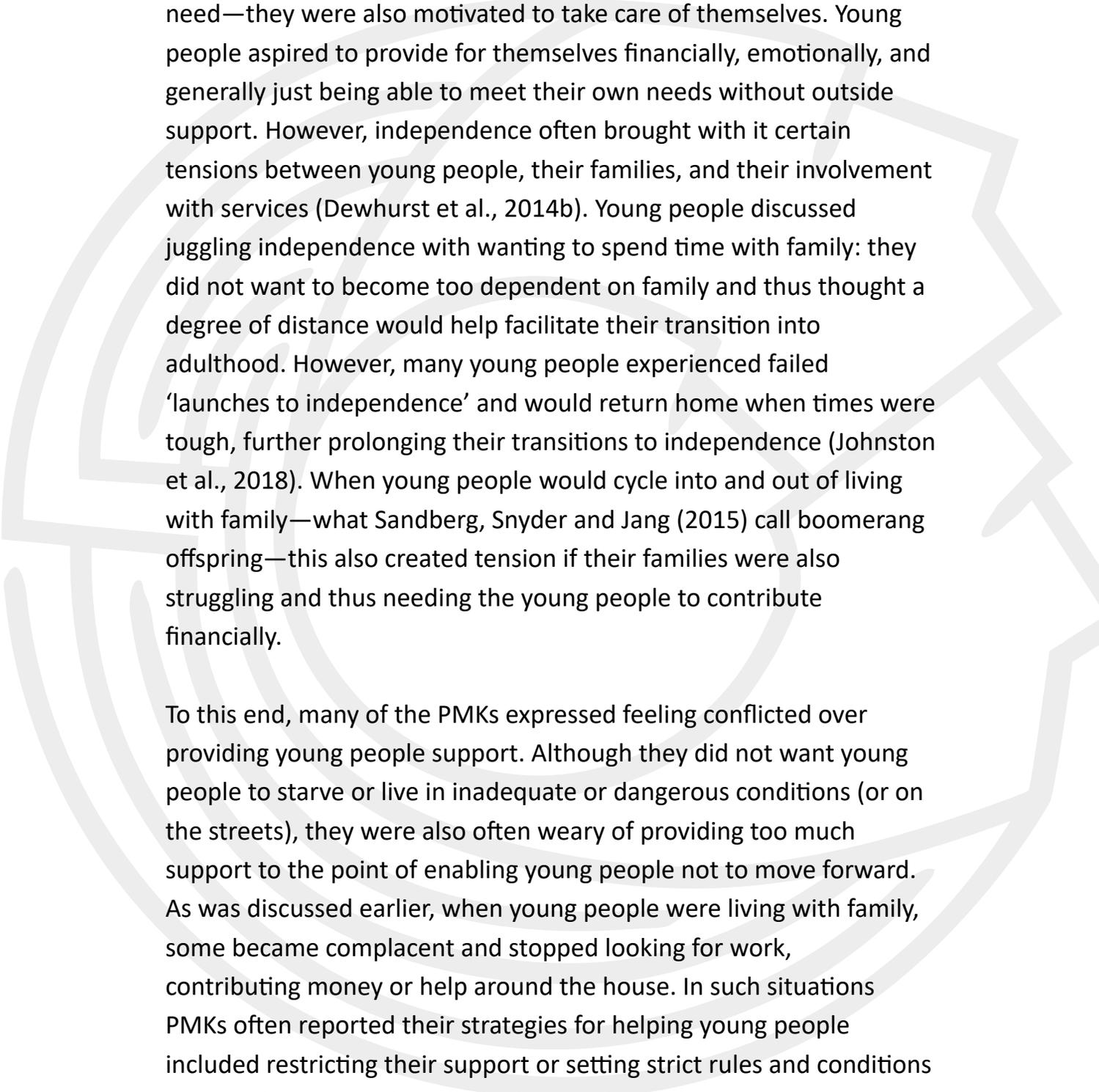
This report has explored the relationship between young people's experiences of living transient, chaotic and often unstable lives and their access to material resources. These young people faced lifetimes of disadvantage including a chronic failure of their needs being met by families, communities, and service providers (Elder, 1998). The young people in this study experienced violence, substance use and alcohol problems, problematic relationships, and systemic poverty. Participants were less likely to live with one or both biological parents; they experienced a relative absence of enduring, positive caregiver presence in their lives; reported high levels of emotional and physical disengagement from mainstream schools; and, higher health and wellbeing risks (Sanders et al., 2013).

The material resources that were critical to young people's lives and wellbeing included access to housing, food, clothing,

employment and financial assistance, and transportation. Access to these resources was influenced most by relationships and social services like child welfare, education, WINZ, and youth justice. When access to resources was stable, secure, and supported, young people were more likely to live in safe and adequate housing, were well-fed and cared for. They were also able to pursue education, employment, and extracurricular activities as well as work toward living independently. Education and employment also served as bridges to other resources like emotional support, connection to community organisations, and other guidance for navigating life outside of school or work (Dewhurst, Sanders and Munford, 2014a). These things all reduced the chances that young people would turn to crime as a survival strategy. Many PMKs spoke of facilitating access to material resources so that young people could prosper, recognising that material support would allow young people to focus on school and employment instead of worrying about where their next meal would come from.

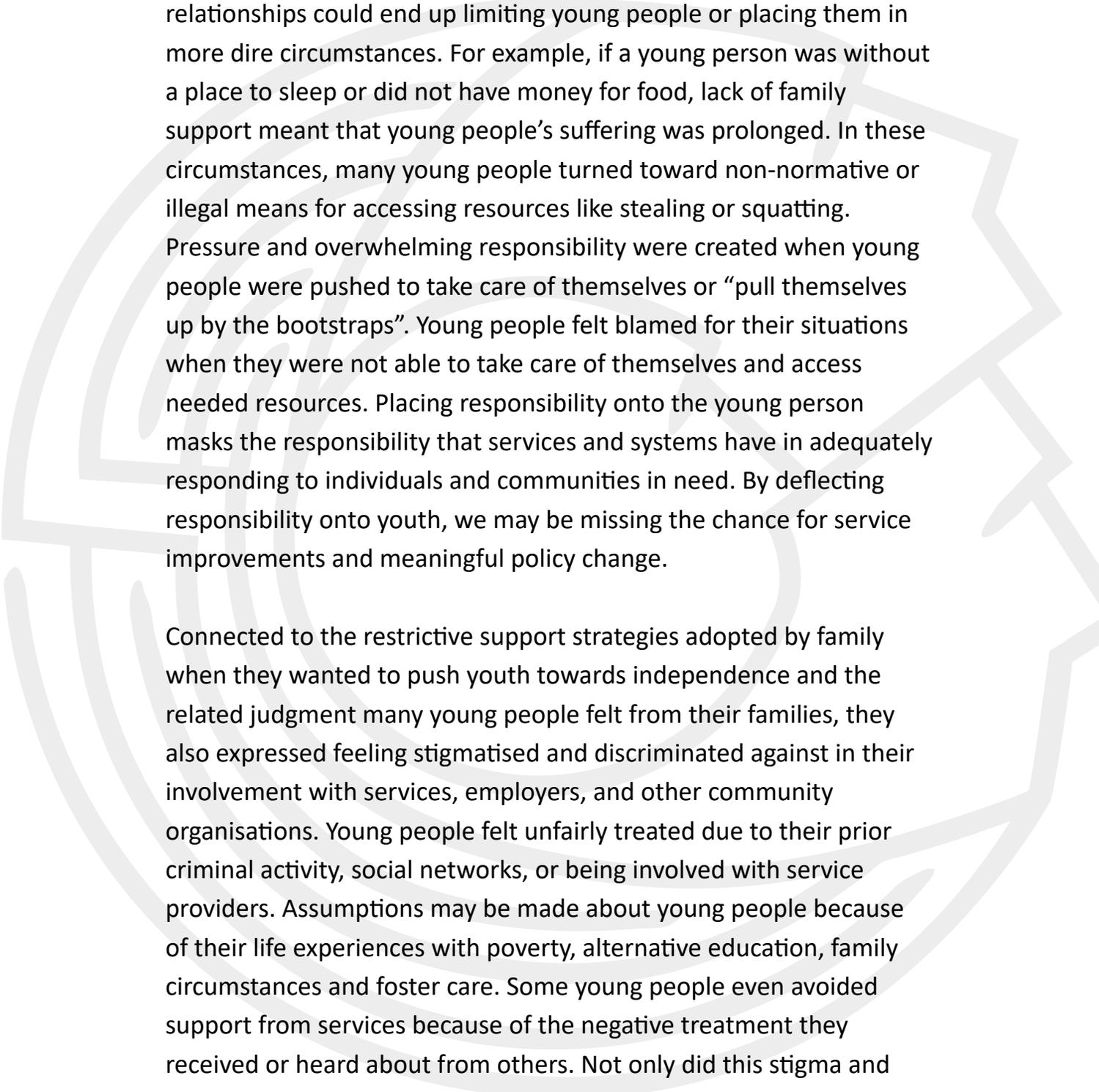
Young people spoke highly of the support they received from family and, despite being exposed to multiple risk factors, still expressed allegiance and loyalty to family (Alessi et al., 2018b; Dewhurst et al., 2014b). When family provided housing or employment, young people appreciated the support and also liked spending time with their family. In fact, some young people mentioned being away from family and their support as challenges to living independently. Despite this, most young people were focused on financial self-sufficiency, living on their own, and being less dependent on their family and service support. Many even spoke of wanting to eventually take care of or repay their families for the help they provided young people while they were growing up.

Independence and transitions into adulthood were a major theme in young people's narratives about their access to resources. While



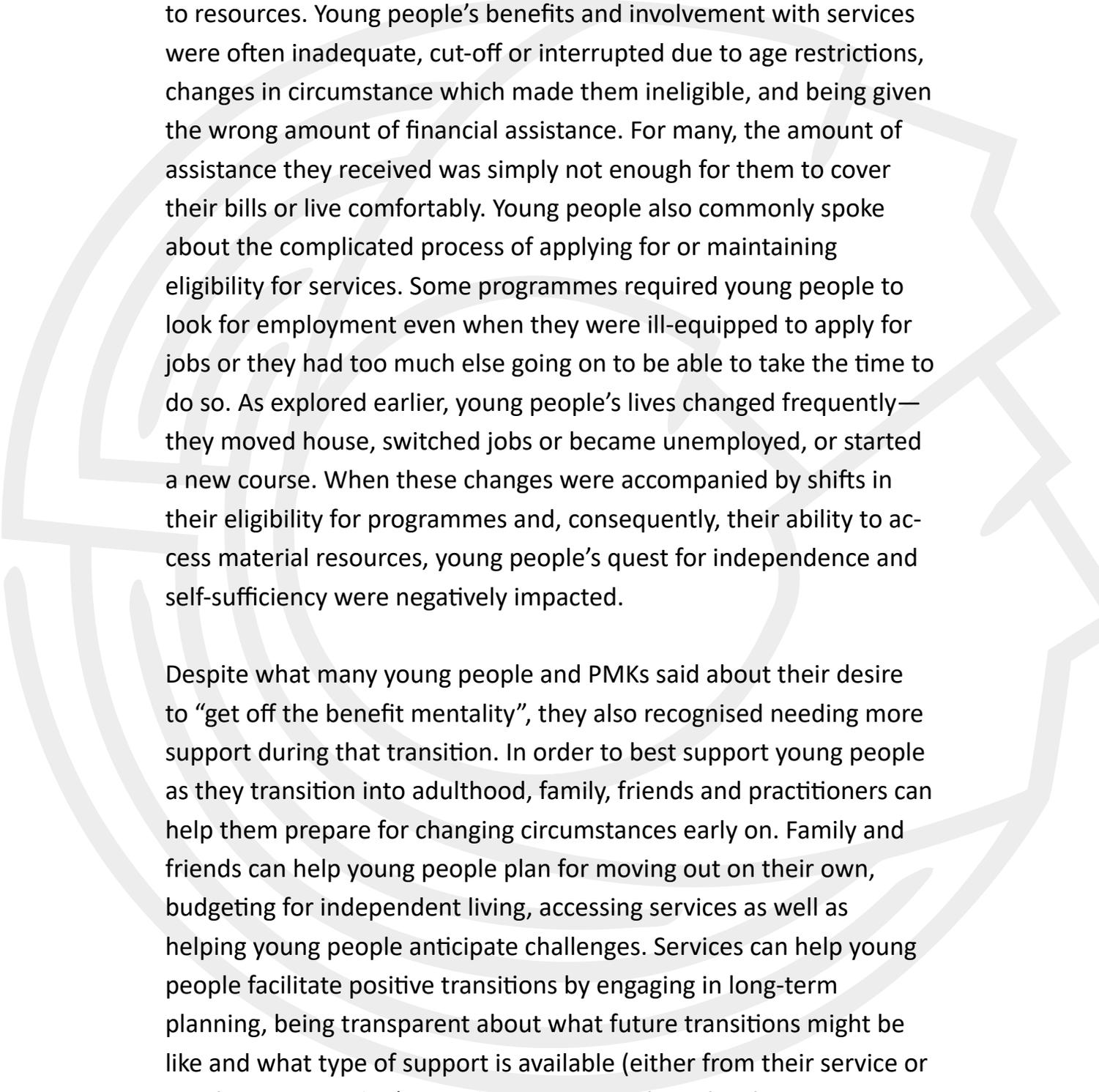
young people often depended on family and services for material support—either in the long-term or in more temporary periods of need—they were also motivated to take care of themselves. Young people aspired to provide for themselves financially, emotionally, and generally just being able to meet their own needs without outside support. However, independence often brought with it certain tensions between young people, their families, and their involvement with services (Dewhurst et al., 2014b). Young people discussed juggling independence with wanting to spend time with family: they did not want to become too dependent on family and thus thought a degree of distance would help facilitate their transition into adulthood. However, many young people experienced failed ‘launches to independence’ and would return home when times were tough, further prolonging their transitions to independence (Johnston et al., 2018). When young people would cycle into and out of living with family—what Sandberg, Snyder and Jang (2015) call boomerang offspring—this also created tension if their families were also struggling and thus needing the young people to contribute financially.

To this end, many of the PMKs expressed feeling conflicted over providing young people support. Although they did not want young people to starve or live in inadequate or dangerous conditions (or on the streets), they were also often weary of providing too much support to the point of enabling young people not to move forward. As was discussed earlier, when young people were living with family, some became complacent and stopped looking for work, contributing money or help around the house. In such situations PMKs often reported their strategies for helping young people included restricting their support or setting strict rules and conditions for their help. Even though family considered these types of conditions a worthwhile step toward independence, many young people felt controlled and constrained by their family’s approach.



While these types of support might have been motivated by a desire to help young people become more self-sufficient, family and relationships could end up limiting young people or placing them in more dire circumstances. For example, if a young person was without a place to sleep or did not have money for food, lack of family support meant that young people's suffering was prolonged. In these circumstances, many young people turned toward non-normative or illegal means for accessing resources like stealing or squatting. Pressure and overwhelming responsibility were created when young people were pushed to take care of themselves or "pull themselves up by the bootstraps". Young people felt blamed for their situations when they were not able to take care of themselves and access needed resources. Placing responsibility onto the young person masks the responsibility that services and systems have in adequately responding to individuals and communities in need. By deflecting responsibility onto youth, we may be missing the chance for service improvements and meaningful policy change.

Connected to the restrictive support strategies adopted by family when they wanted to push youth towards independence and the related judgment many young people felt from their families, they also expressed feeling stigmatised and discriminated against in their involvement with services, employers, and other community organisations. Young people felt unfairly treated due to their prior criminal activity, social networks, or being involved with service providers. Assumptions may be made about young people because of their life experiences with poverty, alternative education, family circumstances and foster care. Some young people even avoided support from services because of the negative treatment they received or heard about from others. Not only did this stigma and judgment create more barriers to accessing resources, it also meant young people were less likely to engage with services in the future (Alessi et al., 2018a; Urry et al., 2015).



Service processes and eligibility requirements were also mentioned as service-level barriers that impacted upon young people's access to resources. Young people's benefits and involvement with services were often inadequate, cut-off or interrupted due to age restrictions, changes in circumstance which made them ineligible, and being given the wrong amount of financial assistance. For many, the amount of assistance they received was simply not enough for them to cover their bills or live comfortably. Young people also commonly spoke about the complicated process of applying for or maintaining eligibility for services. Some programmes required young people to look for employment even when they were ill-equipped to apply for jobs or they had too much else going on to be able to take the time to do so. As explored earlier, young people's lives changed frequently—they moved house, switched jobs or became unemployed, or started a new course. When these changes were accompanied by shifts in their eligibility for programmes and, consequently, their ability to access material resources, young people's quest for independence and self-sufficiency were negatively impacted.

Despite what many young people and PMKs said about their desire to “get off the benefit mentality”, they also recognised needing more support during that transition. In order to best support young people as they transition into adulthood, family, friends and practitioners can help them prepare for changing circumstances early on. Family and friends can help young people plan for moving out on their own, budgeting for independent living, accessing services as well as helping young people anticipate challenges. Services can help young people facilitate positive transitions by engaging in long-term planning, being transparent about what future transitions might be like and what type of support is available (either from their service or another organisation), assisting young people in developing prosocial, reliable support networks, and staying in touch with young people (Stein, 2008). Furthermore, as some young people noted,

extending the age limit for working with young people would also provide additional support from services during transitions into adulthood, specifically allowing young people to access housing and financial support for a longer period.

While young people advocated for more widely-available and easily accessible material support from services, this created tension with their desire to get off benefits and become independent. Many young people (and their PMKs) spoke of their goal of becoming self-sufficient, which was inherently connected to their life experiences of poverty and generational trauma. PMKs hoped that young people would lead better more secure, financially stable, healthy, and well-educated lives than they did; young people dreamed of advancing beyond the conditions they grew up in, often hoping to help their families improve their life circumstances as well. In working towards independence, many young people refused support from programmes, family or friends in an effort to build self-sufficiency. However, in some circumstances when young people were struggling and willing to accept support, it was not always available. Generational poverty meant that young people could not always rely on their family or community for material support because they, too, were struggling. Although some young people were still able to access material support from family or friends when times were tough, most were not able to because of the challenges it created for young people and others (Sandberg, Snyder and Jang, 2015). In these circumstances, young people were forced into transience, having to move around, pursue different avenues for support, or resort to criminal activity to make ends meet. These duelling aspirations of independence and survival meant that young people's transitions into adulthood were often nonlinear and complicated.

Service providers must remain committed to facilitating young people's transitions—into adulthood, independent living, or whatever

other goals young people express with regard to self-sufficiency— while also continuing to offer material and emotional support to young people as they work toward independence. Integral to this process are relational approaches to practice, like the PARTH model, which honours where young people are at in their journey and the life experiences they bring to their service involvement (Sanders and Munford, 2016). Young people are more likely to remain engaged in services and benefit more from their involvement in services when practitioners are adaptable to their needs, provide relevant and reliable support, are non-judgmental and understand young people’s perspectives, and are engaged in long-term support and safety (that is, practitioners stay in touch with young people throughout and beyond transitions) (Stevens et al., 2014).

Relationship-based approaches to working with young people offer great opportunities for helping young people access material resources. As has been shown in this report, young people’s relationships and environments factor greatly in their access to resources. Service providers play an important role in helping young people maintain connections to positive relationships and prosocial resources as well as mitigating their interactions with negative relationships or services. Indeed, service providers must embrace their role in building bridges between young people and their natural support systems which in turn facilitate access to material resources (Ungar et al., 2015). Furthermore, consistent access to material resources causes a positive ripple effect and leads to other positive outcomes, such as the ability to seek work, participate in education, or access housing. Of course, this ripple effect also applies in situations where young people’s access to resources is constrained and which leads to other challenges such as difficulty in finding work and finding stable affordable accommodation. Education and employment were particularly important examples of ripple effects for young people being able to access material resources. Many

young people noted the fundamental importance of staying engaged in school as a pathway to finding meaningful work and to then capitalise on the opportunities that paid employment provides (Bynner and Parsons, 2002; Maguire and Rennison, 2005).

In order to promote this ripple effect of positive impact and outcomes for young people, communities and service providers must strive to provide a range of services and support to allow for greater activation of resilience-building resources (Ungar et al., 2015). Practitioners can recognise that vulnerable young people experience complexity, adversity, and trauma throughout their lives and work with them to overcome these experiences and negative identities associated with these experiences. Reinforcing the importance of relationship-based approaches, Ruch, Turney, and Ward (2010) found that interactions between services and young people can actually serve as a therapeutic intervention on their own. To help facilitate access to material resources, service providers must harness the therapeutic potential of interactions, optimising their potential for linking young people to material resources and advancing them further down the path toward independence.

Conclusion

The material resources mentioned most frequently by young people and their PMKs were housing, money, transport, and food. This report explored the factors that facilitated access to the desired and necessary material resources as well as identified the barriers that prevented or restricted access to resources. Non-normative pathways to acquiring material resources were also captured. For several young people, poverty and deprivation both in their past and present circumstances impacted upon access to housing, transport, and food and many struggled to break out of the cycle of poverty. This report highlights that when adequate material resources are

provided to young people they are more likely to engage in prosocial activities such as education and employment that lead to better futures.



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