

The Family 100 Project

Demonstrating

the complexities

of being poor;

an empathy tool

Family 100 Project Background

Family 100 was a project developed to help bring about a deeper understanding of the experiences of families living in urban poverty in Auckland, New Zealand.

Purpose for Family 100

The project engaged with families that were selected to represent the diversity of Auckland's population living in poverty. The study participants were regular users of the Auckland City Mission's foodbank service. Participants were selected from this pool to reflect the demographics of the Mission's clients over the past 15 years: 40% were Māori, 25% were Pacific Islander (broken down into different cultural groups), 22% were European, and 13% were Asian or other.

Participants provided detailed information on a wide range of relevant topics including: housing, food, services, education, justice, debt, employment, health and support networks. These were addressed through a range of qualitative data collection methods; primarily interviews supplemented with methods such as mapping tools and genograms (family trees) in an on-going 'conversation' with the families that lasted 12 months.

There have been various outputs from the Family 100 research including academic articles; a booklet that summarised the research findings and gave a voice to the participating families; visual presentations; and in future, there will be some economic analyses. The output contained in this document is a design tool that walks the reader through the poverty experience. This design piece fits nicely alongside the other project outputs and contributes to a well-rounded suite of materials to achieve the Project's goals.

Please refer to www.aucklandcitymission.org.nz for the foundation document which describes the Family 100 Project and its methodology.

Method

For this aspect of the project, a design team was created that consisted of members from Auckland City Mission, Auckland Council and ThinkPlace. This project aimed not only to deliver a visual design product, but also to build capacity through an understanding of the design process.

In order to obtain the data, a confidentiality agreement was signed with Auckland City Mission, and then the qualitative transcripts and mapping tools were made available to all project team members.

The data consisted of:

client notes	85
employment interviews	59
education and justice interviews	55
housing interviews	74
service interviews	73
food interviews	69
money, health and support interviews	69
debt maps	44
education maps	9
employment maps	7
finance maps	67
food maps	28
genograms	77
health maps	67
housing maps	44
service maps	80

Not all participants had interviews in every topic area nor did they create maps for each topic, thus the variation in numbers.

The team divided the interviews by client case and then read the transcripts and studied the maps for their assigned persons. The team mined for insights together, and then synthesised the emergent themes in collaborative workshops. The workshops yielded the salient themes that formed the foundation of this document.

The objectives of the Family 100 Project are:

1. **to explore** the lived realities of families living in poverty, their experiences and their interactions with agencies;
2. **to up-skill** Auckland City Mission staff in their interactions with clients and in conducting research;
3. **to draw on research** insights to develop strategies and skills;
4. **to help inform agencies** about working in partnership with families to address their needs;
5. **to explore the impact** of changes in work practices for staff on their understandings of the lived realities of families and the effectiveness of agency responses;
6. **to advocate** on behalf of families in poverty and challenge negative assumptions regarding their motivations, actions and lived realities.

Development of the empathy tool

We co-developed a tool for the Family 100 Project that we hope will inspire empathy, challenge assumptions and create opportunities for change.

Development of the empathy tool

To specify the goals for this design project's deliverables, an Intent Statement was created by the team.

The guiding statement reminded us that our intent was to;

Demonstrate the complexities of being poor in order to change societal perceptions and stigmas, and inform policies and procedures that may help people move out of poverty. Create an understanding of the complexities this population has in their engagement with services and support systems.

We strengthened our design criteria by agreeing that;

The journeys will highlight the ways in which people interact with formal services and informal support networks. It will point out the complexities or barriers such as repetition, time and effort required to get their needs met.

The end product will visually demonstrate the complexities of being poor, and identify potential levers for changing the experience of poverty.

Our success will look like;

The stigma of living in poverty will be lifted and people will no longer seek to blame individuals for their circumstances.

People will be galvanised into action and work to change the situation of people experiencing poverty in a more coordinated, meaningful way.

There will be a common understanding of the experience that will bring a sharper focus to those efforts directed at helping those living in poverty.

The product will inspire different and innovative approaches to help solve the problem.

To aid our analysis, four focusing questions were collaboratively developed;

What is the experience of those living in poverty?

What barriers to people moving out of poverty can we identify?

What is the role of informal support networks in this population?

In what ways are current services helping people who live in poverty and in what ways are they adding to the problem?

How to read this document

This document is meant to take you on a journey through an experience that highlights the complexities of poverty. Although the journeys are amalgamated experiences, they were drawn directly from the research. Certain details in these journeys were taken verbatim from the participant experiences.

In order to take the reader through a journey of empathy, a composite character was created. This character does not necessarily come from the demographics of the Mission's clientele, but rather she was created in order to demonstrate the salient points from the research. Our intent was not to stereotype, but rather create a sense of realism for the reader.

A composite character

A composite character called Charlotte was created in order to take us through some aspects of the lived experience of poverty. Charlotte was not created to be representative of those in poverty, nor of the clientele from the Auckland City Mission. Rather, her stories will help portray some of the most significant findings from the Family 100 Project. Although both Charlotte and her experiences presented here are amalgamated, they were gleaned directly from the participant stories through a rigorous process of thematic analysis.

Topic Areas

PAGE 7

Service Agency landscape

The service agency landscape is vast and complex, reflecting the challenging lives of people marginalised by poverty.

PAGE 8-9

Lack of sanctuary

Housing may not provide a place of sanctuary and may compound the struggles of being poor.

PAGE 10-11

A food journey

Food is scarce for impoverished people and may involve a great deal of effort to obtain.

PAGE 12-13

Filling the immediate need with more debt

Debt is sometimes accumulated solely in order to make ends meet.

PAGE 14-15

An employment journey

Suitable employment is not always achieved for those living in poverty.

PAGE 17

Opportunities

Reading the in-depth experiences of our character, Charlotte, highlights potential areas for change.

PAGE 18-19

Key insights

The high-level research themes summarise important findings from the Family 100 Project as a whole.

Charlotte's Family



Charlotte lives in Auckland and is a mother of three children; a boy aged 13 and two girls aged 7 and 14 months. She recently left her partner due to his unpredictable behavior, so she is now parenting alone.

Charlotte grew up in difficult circumstances. Her father was abusive to both her and her mother and routinely moved in and out of the family home. Although her father worked full time, his transient nature in the home meant that Charlotte's mother often had to rely on benefits to support the family. Charlotte had her first child when she was 17 and then left home to start a new life with her partner. They went on to have two more children together.

Over the years, Charlotte has accumulated a lot of debt. This was partly due to her partner being employed in low-paying jobs, but was also impacted by his gambling problems and their inability to budget on an unpredictable income. They often had to take out loans to get by and her partner bought several cars and other expensive items on finance. Charlotte still has some of these debts in her name, but she has none of the vehicles or other goods that were purchased.

Charlotte currently lives in a Housing New Zealand rental property and is receiving the Sole Parent Support benefit. That payment often falls short and she cannot quite make ends meet. During these times of financial shortfall, she sometimes approaches finance companies for help or purchases clothing for the children or household goods from mobile trucks that show up in her area. To meet her family's needs, she also gets support from food banks, WINZ, family, friends and neighbours.

Charlotte has some extended family in Auckland, but her parents now live in Australia. Her ex-partner has made no contact with her or the children since she left him. Knowing she needs a better income, Charlotte is eager to get into a paid job and believes working will help her family. In spite of having taken some educational courses in the past, she faces obstacles to getting a suitable job; a lack of work skills, a past criminal conviction, no vehicle for transport, and lack of appropriate childcare.

Service Agency Landscape

Charlotte spends a lot of time and energy negotiating the service landscape in order to meet her needs. Telling her story of neediness over and over to agents is a particularly disempowering experience for her. Meeting particular requirements to get assistance and spending time and effort getting around to appointments conspire to keep Charlotte in a mindset that is focused on solving immediate crises rather than future planning.



Key

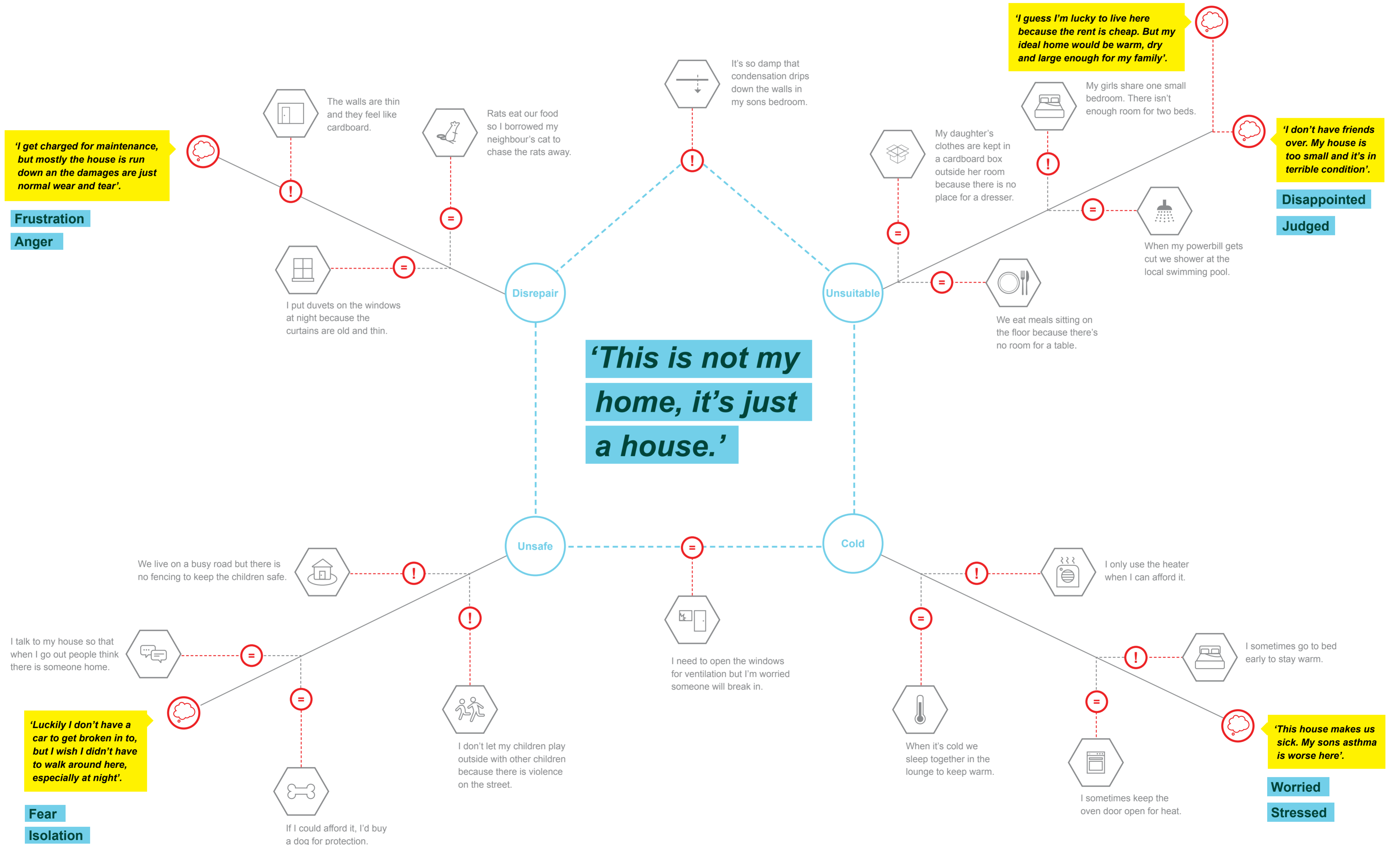
- Government Agency
- Not for profit
- For profit
- Informal Support

1 Lack of sanctuary

Charlotte's house causes her stress. Although Charlotte's rent is low with Housing New Zealand, her house is cold, damp and in disrepair. She owes some rent arrears and has some maintenance charges that she is paying off slowly. She has some neighbours that she gets along with, but the neighbourhood in general is rough and she feels unsafe sometimes. The house is a bit too small for the family; there is no place for a kitchen table and the girls share a bedroom. This house does not provide a sanctuary for Charlotte's family.

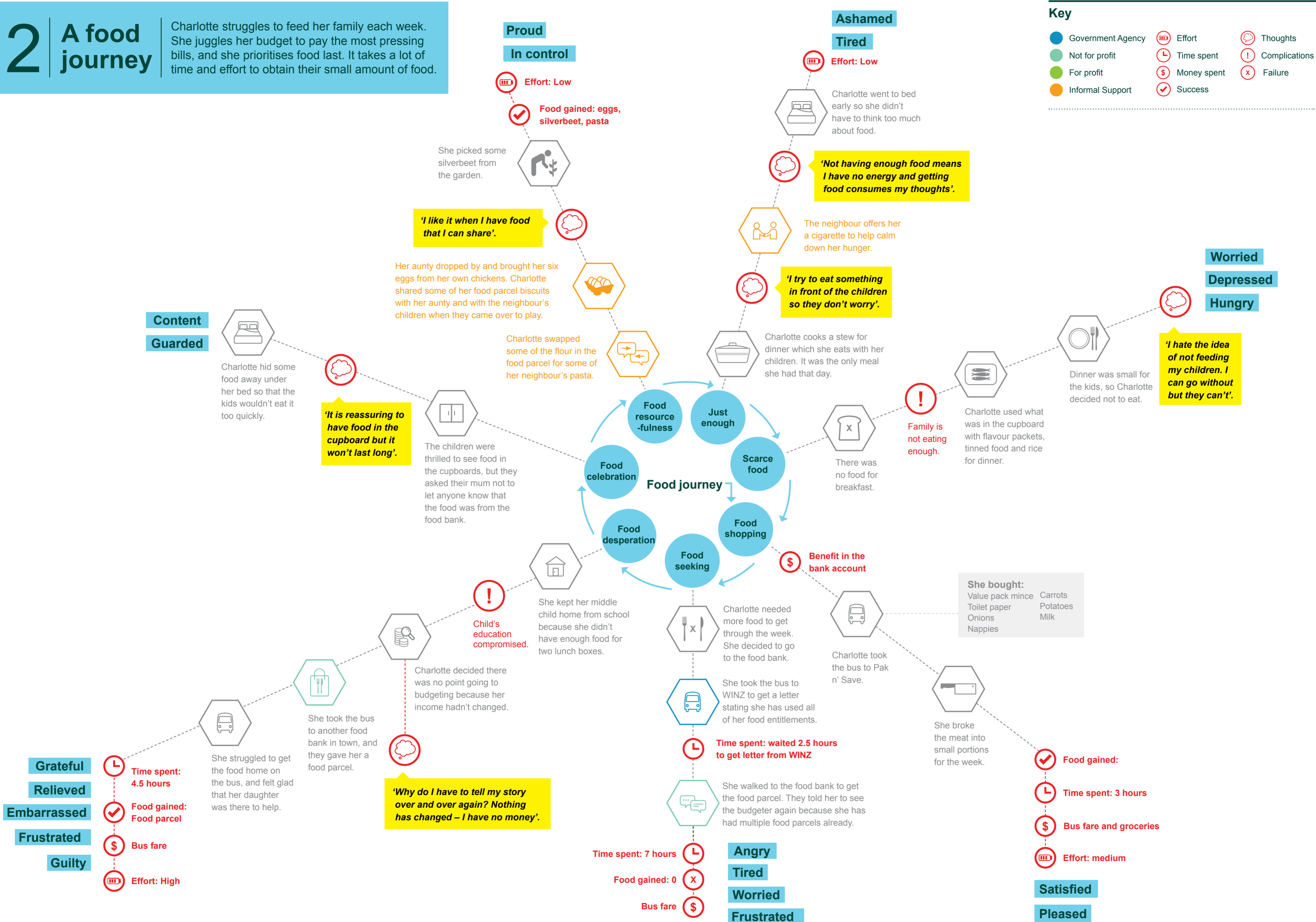
Key

! Complication = Coping ☹ Thoughts



2 | A food journey

Charlotte struggles to feed her family each week. She juggles her budget to pay the most pressing bills, and she prioritises food last. It takes a lot of time and effort to obtain their small amount of food.

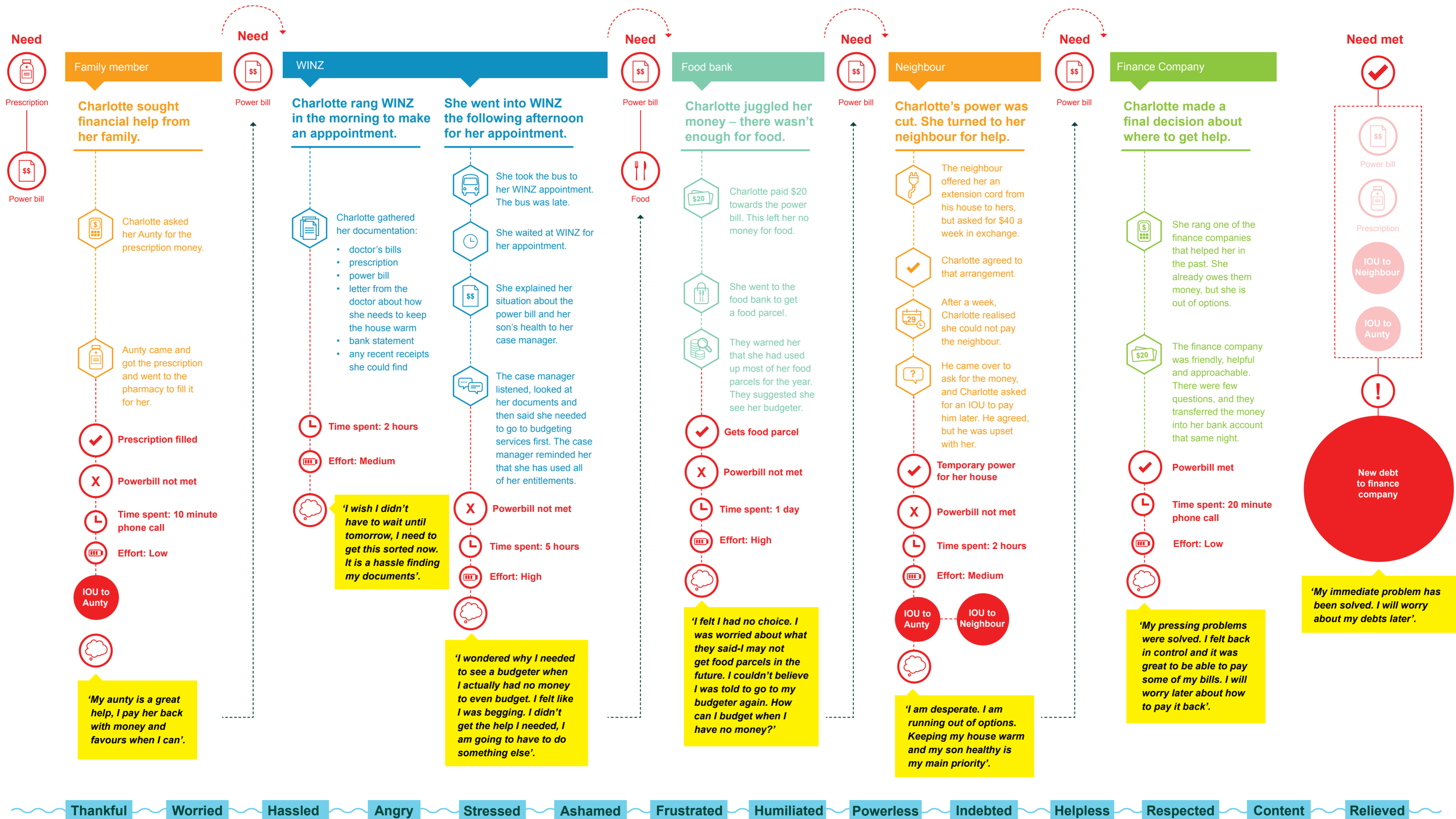


3 Filling the immediate need with more debt

Charlotte hit a crisis point. Her son had an asthma flare-up, so Charlotte took him to the GP twice over the past two weeks. There is now a prescription to fill. Charlotte has been trying to keep the house warmer to help with her son's asthma, but that has generated a large power bill that she does not have the money to pay.

Key

- Government Agency
- Not for profit
- For profit
- Informal Support
- Effort
- Time
- Success
- Failure
- Thoughts
- Complications
- IOU/debt



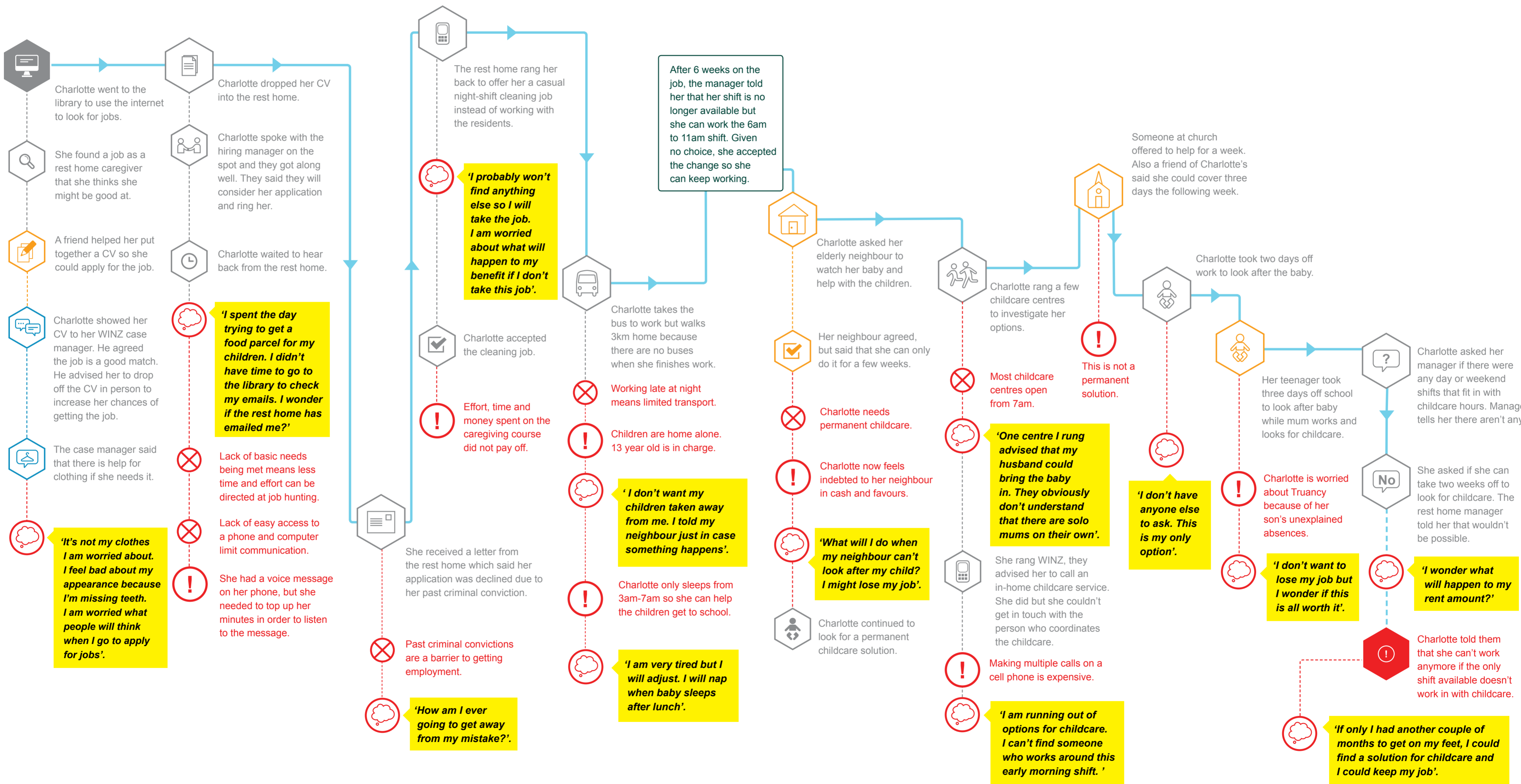
4 An employment journey

Charlotte received a letter from WINZ telling her she needs to take any suitable part-time job she can find. Charlotte believes that working will be good for her, she can meet new people and develop some skills. She wants her children to be proud of her and knows that she needs to make more money for her family. Her past work experience includes community service and volunteering at the school. She has completed some free online computer lessons and took out a student loan to complete a one-year caregiving course.

Key

- Government Agency
- Not for profit
- For profit
- Informal Support
- Effort
- Barriers
- Thoughts
- Complications

Job searching and preparation | Applying for the job | Starting the job | Maintaining the job | Giving up the job



Optimistic | Hopeful | Thankful | Disappointed | Appreciative | Fatigued | Stressed | Powerless | Anxious | Angry | Annoyed | Thankful | Relieved | Uneasy | Guilty | Desperate | Pressured | Defeated | Discouraged

Now it's time

to create

change.

Opportunities and next steps

One of the aims of this project was to identify some potential leverage points that may contribute to positive outcomes for those living in poverty.

As we explored Charlotte's experiences, we saw that there were times when she had the genuine desire to improve her circumstances, but certain obstacles stopped her progress. The journeys represented here can be used to highlight those potential barriers and provide discussion points for how those barriers might be lifted through well-designed, empathetic policies.

We recommend that this document be used in different settings to help identify ways in which policies and procedures can be better directed towards assisting people marginalised by poverty. This document could also be used to educate citizens, policymakers, politicians and service agents – it could help them empathise with those in poverty, change stigmatising attitudes and lift the notion of individual blame.

What are the opportunities for change?

What are the ways we can build on the resourcefulness, resilience and strategies that people already exhibit/utilise?

How might we foster and nurture the informal networks to help build strong and supportive communities?

**Are we supporting people at the right time in their journey?
Are there different ways to support people at their most vulnerable?**

Can we help to remove some of the very real barriers that people face?

In what ways can we simplify things for people?

Can we cater better to meeting people's immediate needs?

What can I do in my practice to make real change in Charlottes life?

What can my organisation or service do, to support people we work with?

What can I do in my everyday life to support people in my community?

Overview of the key insights

The following is a summary of the key insights that emerged from the research analysis. The insights here give a broad overview whereas Charlotte's journeys provided a glimpse into the detail.

The service agency landscape was wide, varied and complex, mirroring the intricate stories we read about in this world of the marginalised poor.

Most agencies specialised in one or two areas of service provision only, necessitating clients to access multiple avenues for assistance. It was common in the stories that agents referred to other services, for instance, WINZ and food banks referred to budgeters so that clients could get help with money management and juggling of debt.

We noted a theme in this study about exposure to violence, crime and anti-social behaviour that necessitated interaction with the Police, the courts, CYFS, Victim Support, Women's Refuge and the Department of Corrections.

The quality of relationships with these authoritative types of agencies was mixed – some were thankful for the support and protection whilst others felt they were intrusive and/or obstructive.

Participants had to tell and re-tell their stories of despair to many different agents to 'prove' they were poor, truly desperate and deserving of help.

There were many not-for-profit 'helper' agencies mentioned in the stories such as Plunket, Strengthening Families, Salvation Army, Auckland City Mission, gambling services, counseling, budgeting, GPs, medical specialists and hospitals. Also, participants took advantage of civic spaces such as public parks, pools, local beaches and libraries.

In looking at the service maps that the participants completed with the interviewers, one can see the multitude of service agencies involved in the participants' lives, and also the types of agencies they included. For instance, many participants mentioned power companies and supermarkets in their service landscapes.

This may have to do with the complexity of their interactions – such as struggling to find cheap food and negotiating with power companies about high bills and back-payments.

Participants had to tell and re-tell their stories of despair to many different agents to 'prove' they were poor, truly desperate and deserving of help. The impact of this was a constant sense of feeling judged and humiliated leading to anger, frustration and feelings of low self-worth. These participants spent a lot of time and energy complying with paperwork, gathering evidence, getting their stories straight, finding help, waiting to be served and travelling on public transport.

High interest fringe lenders may be seen as an easier, friendlier solution than dealing with government and non-profit agencies.

The participants of this study accessed services to help meet their basic needs – they had a lack of money for power and phone bills, food, housing and necessary items such as clothing or household furnishings. Benefits and family tax credits did not usually stretch far enough for the participants, so they filled the gaps by approaching WINZ for more entitlements and frequented food banks to feed their families.

Fringe lenders, pawnshops and clothing trucks were a large feature of the stories – they were seen as an easy, friendly and hassle-free way to get money quickly. The immediate need for money generally outweighed the disadvantages of high interest rates, fees and ever-growing debt. Many participants interacted with the courts because of their high debt levels and/or persistent fines.

When services could not fill the gaps, participants sought help from informal supports such as neighbours, family, friends and churches or maraes. The participants used strategies such as on-selling free items, selling or pawning their furnishings, gardening, fishing, borrowing, and on occasion, they resorted to theft or prostitution.

For the marginalised poor, there are many obstacles into suitable employment.

We noted a sheer lack of energy for other aspects of life due to the immediate and persistent needs created by the constant lack of resources, and the scramble to fill the gaps. Some agencies, such as WINZ, were seen as gatekeepers of funds and yet urged clients to think about their future states by getting a job. Whilst many of our participants agreed that employment was the way out of poverty and genuinely wanted to be in paid work, some of their lives were such that accessing employment was not feasible in the immediate future due to the realities of meeting daily needs. For others, there were barriers such as ageism, racism, lack of confidence due to appearance issues like having no teeth or visible tattoos, lack of access to reliable transport, persistent health issues, and complications accessing enough or appropriate childcare.

Many of the participants already felt they were working, such as being a full-time parent, or working in un-paid jobs such as looking after other children for family and friends or volunteering in their communities.

Some participants lacked skills and education and had never worked in formal paid employment, whilst others had done multiple courses that never led to paid work (but increased their debt). Criminal convictions presented a barrier to the workforce for some.

When services could not fill the gaps, participants sought help from informal supports such as neighbours, family, friends and churches or maraes.

Cold, damp houses in disrepair contribute to feelings of shame, low self-worth, stress and poor health.

Housing environments were described as very poor, with the participants living in cold, damp, mouldy homes in disrepair. Major frustration with landlords was noted and lack of housing maintenance was a major issue for the participants. Vermin was also a common problem, including cockroaches, mice, rats and bed bugs. The participants ascribed health issues to their houses including vermin bites, asthma, eczema and other skin conditions.

Rent payments were prioritised in the budget, but many participants had a lack of money for power to cook and provide heat. Some resorted to using Glo-bug or other pay-as-you-go power meters to aid in budgeting. Other coping strategies for poor housing included having the family sleep in one room to stay warm, buying cats to keep vermin at bay, putting blankets over the windows to stop draughts, wiping condensation off windows each morning, combating mould with Janola, going to bed early to stay warm, taking cold showers and sitting in the dark to save power.

Often these participants lived in rough neighbourhoods where they were confronted with gangs, anti-social activities, home invasion and even rape. Some felt unsafe in their neighbourhoods, but others felt a kinship because others surrounding them lived in hardship as well.

These poor housing environments left participants without a place of sanctuary. Ideal homes were generally described as being warm, safe and secure and large enough for the family. The impact of poor housing was described as anger, frustration, worry, anxiety, shame and embarrassment. Some felt resigned to stay this way, primarily due to lack of other housing options.

Food scarcity was evident. Also, people spent a lot of energy obtaining small amounts of food.

Lack of food was something that occupied the time and thoughts of the participants. Food was purchased with money left over from paying rent and other bills first. This meant very little money for groceries; so most participants were dependent upon food banks to make ends meet. Participants also grew their own food in gardens, fished, borrowed or shared food, foraged for free food, and took expired food from the back of supermarkets in the middle of the night. Others coped with hunger by smoking or going to bed early.

Participants felt guilty, sad, depressed and ashamed due to lack of food and their inability to provide for their families.

Parents described eating only one or two meals a day for themselves and feeding children first. Parents hid or locked away food so that hungry children did not eat it all at once. Some children ate from the fruit baskets at school or got free milk, but some schools provided a lunch and then charged the parents later. Many admitted keeping their children at home because they had no proper food to send in lunchboxes. Instead, children could stay home and get a meal made from what was left in the cupboards. Food was 'budgeted' and portioned to make it last through the week. Many acknowledged their diets were unhealthy and insufficient. Participants felt guilty, sad, depressed and ashamed due to lack of food and their inability to provide for their families.

It takes a lot of time and effort to be poor.

Retelling a story of hardship over and over to service agents can be a humiliating and disempowering experience. Proving over and over again to agents that they were poor and in need was a time-consuming hassle for the participants that did not always end with the required help.

We noted that the participants spent copious amounts of time and effort trying to get benefits and assistance from agencies, but they were already starting from a baseline of low energy, given the lack of food and lack of a restful and re-energising home to live in.

Participants filled the gaps and coped with poverty in various ways. Some gap-filling strategies increased already staggering debt levels, such as borrowing from fringe lenders; but that option may seem as an easier and more immediate solution in the short term. The participants were immersed in the present and made decisions based upon the needs confronting them on the day. This present-only mindset combined with a lack of time due to basic-need seeking may not be conducive to job-seeking or future planning in general.

The participants were immersed in the present and made decisions based upon the needs confronting them on the day.

