

# The Common Good...



## **FAMILY/CHILD POVERTY and HOUSING A Catholic Perspective**

We all know that there is a housing crisis in Auckland at the present time. There are actually two crises. One is the Auckland housing “bubble” which has been fuelled by speculation from both on and offshore, and which affects house buyers. The second is the lack of adequate and affordable rental accommodation for those in our communities who have no options but to rent. My concern at this time is for the second group.

Our poor families are suffering, and I am suggesting that you take a few minutes to think about what the current housing crisis means for them.

Luke describes how Jesus wept over his city, Jerusalem. “As he came near and saw the city, he wept over it” (Luke 19: 41). The verses following this refer to the destruction of Jerusalem and the Temple. They hark back to the words of Isaiah (22:4), “Therefore I said, ‘Look away from me; let me weep bitter tears; do not try to comfort me for the destruction of my beloved people’”.

From where I stand, I am witnessing the destruction of my beloved people. Hundreds, probably thousands, of our families, are homeless. The fabric of their lives is being destroyed. I invite you now, to take some time to take note of this and to weep over it.

In Luke’s Gospel Jesus’ compassion is obvious. “How I have wanted to gather your children together, as a hen gathers her brood under her wings” (Luke 13:34).

And when on the way to Calvary, he said to the women weeping for him, “Daughters of Jerusalem, do not weep for me, but weep for yourselves and your children” (Luke 23:28). Sons and daughters of Auckland, let us weep now for our homeless families and their children.

One family that I have wept for often is the Smith family (not their real name). They are not unique. Rosie has four children. Our friends at Monte Cecilia Housing Trust asked us to look out for them when they moved from Monte Cecilia to a state house in Wiri. For eight years we walked alongside her and her children. She was very needy. She had a violent ex-partner who continued to visit and abuse her. Her education was limited, and she could not read or write English, but over time she built up supportive networks and became more confident. Her main concern was always the good of her children.

Then in April 2014 Rosie had to leave the state house that had provided security and certainty for herself and her children for nine years. She had been given a 90-day notice by Housing New Zealand because she had broken the rules. I do not condone what Rosie did, but think she and her family were treated harshly and unfairly. She had had an undeclared, live in partner for a year. Rosie was honest with Housing New Zealand when confronted. However, she was judged, according to the 'balance of probabilities', as having had a partner in the house for 5 years, and so committing fraud. They would not listen. Rosie left the house with four children, a partner, and little else, other than a \$60 000 Crown Debt. Could you cope with that? The partner, who had a job also had huge debts, and had contributed little to the family finances.

Rosie and the family moved in with her sister, who was living with her partner and daughter in a small 2 bedrooled state house. One of Rosie's children had been diagnosed as being at risk of contracting rheumatic fever. Nevertheless, they all slept in the small living room, on the floor, as there was, not enough room for mattresses. It was May. The children said that it was cold. The board was high, and did not include food. There were extra costs for power. Because the children wanted to continue to go to school in Wiri, Rosie brought them back daily. She paid about \$100 a week for petrol to drive the old, unregistered van that had not had a WOF for years, to and from Wiri. Of course, they were absent from school often, but they couldn't go to the local school either as Rosie could not afford to buy the uniforms.

After 3 months or so Rosie and her sister had a row and the family had to move out. They found a cousin and stayed with that family in a large garage. It was closer to the school, but it was cold too. This lasted three months until, understandably, the family got tired of allowing 6 extra people to use the facilities and began to lock the door to the house. Rosie and the family moved back to her sister. They had to be careful. Housing New Zealand evicts both families in such situations. One of Rosie's children developed sores all over his body.

All the time Rosie was looking for private rental. Each time her hopes were dashed as soon as the prospective landlord made a credit check. She owed \$60 000. What chance did she have?

At last, one year later, Rosie found an agent willing to rent to her and the family. The total move in costs were almost \$3 000, and the rent was \$470 per week. Sisters of Mercy Wiri helped with the move in costs. She left her partner and applied for a sole parent benefit. So, in effect, the state now pays the rent through the Accommodation Supplement and through Rosie's benefit. It also means that Rosie has less for other basic needs. But they have a house. This money being paid by the state, is ostensibly for housing for the poor. But the house owner is the one benefitting from both the high rent, and the value of the house, which is increasing dramatically.

Variations of this all too common story occur many, many times across our city daily. Parents and children overcrowding with family, families living in cars and garages, families hugely indebted and unable to enter the private rental market, families threatened with eviction, or families paying well over 25% of their incomes as rent. And why is this happening? It is not the result of a natural disaster like an earthquake or a tsunami. No. This crisis and the resulting hardship for so many of our families is the outcome of policies that have arisen, not as a result of research, but from an ideology that credits the market with an absolute autonomy.

And the market is not solving the problem for the thousands of homeless families in New Zealand. Alan Johnson in *A Mountain All Can Climb, A State of the Nation Report from the Salvation Army* (2015) says, “Auckland’s housing shortage just gets deeper and deeper, and the Government response is to continue to rely on market forces and a reduction in regulatory restraints.”

Pope Francis has mapped out an alternative way to that dictated by the market by using the principles of Catholic social teaching. He has spoken clearly through two documents, *Evangeliu Gaudium, The Joy of the Gospel* (2013), and *Laudato Si’, On Care for our Common Home* (2015). Our poor families would have real hope if these principles were put into practice. I will highlight just three of them, the common good, human dignity, and a preferential option for the poor.

Of the market Pope Francis says, “We can no longer trust in the unseen forces and the invisible hand of the market. Growth in justice requires more than economic growth” *Evangeliu Gaudium* (para 204). And of the common good. “The common good is “the sum of those conditions of social life which allow social groups and their individual members relatively thorough and ready access to their own fulfilment”” *Laudato Si’* (para 156).

Current housing policy does not promote the common good. Rosie and her family were and are hardly living fulfilled lives. The poor are suffering, and some house owners are becoming millionaires! ‘Trickle down’ is a sick joke. Wealth is not trickling down. Rather, resources are being squeezed from those who have little, and appropriated by those who have more. The policy promotes this.

Many people who have invested in their future by providing private rental accommodation for others lived in a time when there was free education, full employment, affordable housing, and are currently receiving public superannuation. They are now benefitting from housing policy as well. Prospective house buyers and the poor are paying for it, through high rents and maybe through their student loans or GST. Wealth is being transferred across generations through housing. Ideology dictates that the government does not involve itself in building houses for the poor, but pays people to invest in such housing. The cost to the Government annually of subsidising private rental accommodation is of the order of \$1.4 billion!

We hear it often, “The rich are getting richer and the poor poorer.” Market ideology may produce winners and a rock star economy, but it also produces losers. A Listener editorial, when talking about workplace health and safety legislation stated, “National would have made a better impression had it shown of its own volition that it governs for all New Zealanders, and not just for sectional interests” (*Listener* August 29 – 4 September 4 2015). Current housing policy also strongly favours some to the detriment of others.

Francis is very clear. “We have to say ‘thou shalt not’ to an economy of exclusion and inequality” (*Evangeliu Gaudium* para 53). And in paragraph 54, “Some people continue to defend trickle down theories, which assume that economic growth, encouraged by a free market, will inevitably succeed in bringing about greater justice and inclusiveness in the world.” He continues the discussion about the common good by relating it to human dignity. “Underlying the principle of the common good is respect for the human person as such” (*Laudato Si’* para 157).

The New Zealand Government is a signatory to the Universal Declaration of Human Rights, which promotes adequate housing as a human right. “Lack of housing is a grave problem in many parts of the world, both in rural areas and in large cities, since state budgets cover only a small portion of the demand. Having a home has much to do with a sense of personal dignity and the growth of families” (*Laudato Si’* para 152).

While housing policy is central, we all have a part to play. Pope Francis says, “Society as a whole, and the state in particular, are obliged to defend and promote the common good” (*Laudato Si’* para 157). He goes on to talk about “a summons to solidarity and preferential option for the poorest of our brothers and sisters” (*Laudato Si’* para 158). And quotes St John Chrysostom, “Not to share one’s wealth with the poor is to steal from them and to take away their livelihood. It is not our own goods which we hold, but theirs” (*Evangelii Gaudium* para 57). How would it look here in Aotearoa New Zealand if we insisted emphatically, on our own behalves, and together, to the Government, that the right to adequate housing for our poor families was a priority, and we refused to stop until it was? The lives of many of them would be very different.

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