

Longitudinal Study of Corporation Tenants and Applicants

**Initial findings from wave one
research undertaken in Porirua**

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Contents

Executive summary	i
Participants in the study from Porirua.....	i
Key points	i
Findings	ii
Introduction	1
Longitudinal Study.....	1
Porirua East	2
Participants in the study from Porirua.....	4
Factors precipitating entry and on-going residence in Corporation housing	11
Reasons for applying for a Corporation property	11
Combinations of reasons.....	12
Discussion of reasons	13
Experience of applying for a Corporation property.....	23
Reasons why people stay in Corporation houses	26
Tenant participants' attachment to house and neighbourhood	29
Tenant participants' ratings of attachment to house and neighbourhood	29
Factors tenant participants used to positively rate their house <i>and</i> their neighbourhood	30
Negative factors about the neighbourhood	33
Factors tenant participants used to negatively rate their house and/or their neighbourhood	33
Attachment and tenant participants' future housing expectations	35
Living with a Corporation property	37
House condition	38
Suitability and match	39
House design	41
Outdoor spaces.....	42
Maintenance.....	44
Reflections on being a Corporation tenant	48
Caring for themselves and their family.....	48
Keeping families safe and secure.....	51
Education	54
Finding and keeping work.....	54
Being a Corporation tenant.....	55
Housing tenure trajectories of tenants and applicants	60

Housing tenure history	60
Expected future housing tenure	66
Tenure history associated with future tenure expectations	70

Appendix A: Research Questions..... 77

Appendix B: Participants in the Longitudinal study from Porirua 78

Tenant and applicant samples	78
Description of the tenant and applicant samples	78
Household composition.....	81
Comparison between the tenant sample, the total tenant population in Porirua, and the total New Zealand tenant population regarding several socio-demographic characteristics.....	86
Comparison between the applicant sample, the total applicant population in Porirua, and the total New Zealand applicant population regarding several socio-demographic characteristics.....	93

Appendix C: Analysis of interview data 96

Factors precipitating entry and on-going residence in Corporation housing	96
Tenant participant ratings of attachment by ethnicity and age.....	98
Living with a Corporation property.....	100
Housing tenure trajectories of tenants and applicants.....	102

Tables

Table 1 Comparative indicators	3
Table 2 Length of time applicant participants thought they had been on the waiting list by priority segment.....	6
Table 4 Tenure type of applicants' current accommodation	7
Table 6 Household composition of applicant participants.....	10
Table 7 Combinations of reasons for applying for a Corporation property.....	13
Table 8 Applicant participants living in overcrowded conditions	20
Table 9 Reasons tenant participants gained transfers by household type.....	28
Table 10 Tenant attachment to house and neighbourhood	29
Table 11 Tenant attachment to house by attachment to neighbourhood	30
Table 12 Tenant attachment to house and neighbourhood by feelings of safety	34
Table 13 Tenant attachment to house and neighbourhood by future housing expectations	36
Table 14 Perceptions of household safety in tenant participants' neighbourhood by age	52
Table 15 Housing tenure types experienced by tenant participants as a child, ranked by duration of residence (non-time specific)	61
Table 16 Housing tenure types experienced by tenant participants as an adult, ranked by duration of residence (non-time specific)	62
Table 17 Number of Corporation houses lived in by tenant participants during their adulthood, by tenure length	62
Table 20 Applicant participants who had been state tenants in the past.....	65
Table 21 Expected housing tenure in five years and ten years' time, by tenure length in current Corporation house	74
Research questions.....	77

Table 22	Household composition of tenant participants from RENTEL.....	81
Table 23	Household composition of tenant participants from interviews	82
Table 27	Ethnicity comparison of tenant participants to all primary tenants in the Porirua study areas and all primary tenants in New Zealand.....	86
Table 28	Ethnicity of tenant participants by tenure length compared to all primary tenants	87
Table 29	IRR household type comparison of tenant participants to all primary tenants in Porirua and all primary tenants in New Zealand	88
Table 30	Age group comparison of tenant participants to all primary tenants in Porirua and all primary tenants in New Zealand	88
Table 31	Age of tenant participants by tenure length category and compared to all primary tenants	89
Table 32	Type of income comparison of tenant participants to all primary tenants in Porirua and all primary tenants in New Zealand.....	89
Table 33	Type of income of tenant participants by tenure length category and compared to all primary tenants.....	90
Table 34	IRR household type by type of income of tenant participants.....	91
	*percentages have been rounded and may not total 100 percent	91
Table 35	IRR household type of tenant participants by tenure length compared to all primary tenants	92
	*percentages have been rounded and may not total 100 percent	92
Table 36	Type of rent of participants to all primary tenants in Porirua and all primary tenants in New Zealand	92
Table 37	Type of rent of tenants participants by tenure length category and compared to all primary tenants.....	93
Table 43	Reasons for applying for a Corporation property by tenure length	96
Table 44	Reasons for applying for a Corporation property by age of tenant participant	96
Table 45	Reasons for applying for a Corporation property by tenant participant's ethnicity	97
Table 47	Number of Corporation properties tenant participants lived in by ethnicity ..	97
Table 48	Number of Corporation properties tenant participants lived in by age	98
Table 49	Tenant participant attachment to house by ethnicity	98
Table 50	Tenant participant attachment to house by age	99
Table 51	Tenant participant attachment to neighbourhood by ethnicity	99
Table 52	Tenant participant attachment to neighbourhood by age	100
Table 53	Housing Condition by tenant's tenure length.....	100
Table 54	Housing Condition by age of tenant participant.....	101
	*percentages have been rounded and may not total 100 percent	101
Table 55	Housing condition by ethnicity of tenant participant.....	101
Table 56	Longest housing tenure type of tenant participant as a child, by ethnicity .	102
Table 57	Longest housing tenure type of tenant participant as a child, by age group	103
Table 58	Longest housing tenure type of tenant participant as an adult, by ethnicity	104
Table 59	Longest housing tenure type of tenant participant as an adult, by age group	104
Table 60	Number and percentage of tenant participants who have lived in one house, or two houses or more during their adulthood, by tenure length.....	105
Table 61	Number of Corporation houses lived in by tenant participants during their adulthood, by ethnicity	105
Table 62	Number of Corporation houses lived in by tenant participants during their adulthood, by age	106

Figures

Figure 1 Tenant participants' future housing expectations 67

Figure 2 Applicant participants' future housing expectations..... 69

Figure 3 Future housing expectations of tenant participants who lived as an adult in the private market independently 71

Figure 4 Future housing expectations of tenant participants who never lived as an adult in the private market independently 72

Figure 5 Future housing expectations of applicant participants who lived as an adult in the private market independently 75

Figure 6 Future housing expectations of applicant participants who never lived as an adult in the private market independently 76

Figure 7 Type of income of tenant participants by age..... 90

Executive summary

- 1 This document reports on the findings of the second site (Porirua) of wave one of the Longitudinal Study. The overall goal of the Longitudinal Study is to develop an evidence base about how housing pathways and life circumstances influence outcomes for Housing New Zealand Corporation applicants and tenants.

Participants in the study from Porirua

- 2 Sixty-two tenants and 27 applicants were enrolled to participate in the study from Porirua.
- 3 Of the 62 tenant participants, 37 percent were Māori, 18 percent European and 27 percent Pacific. Eighteen tenants (29 percent) were living in extended family households, including children (family and non-family), adult children, grandchildren, adult grandchildren, elders, family adults, and non family adults. Forty-three tenant households (69 percent) included children who were living with one or more parents, or grandparent(s), or an adult carer. Twenty-five tenant households with children (40 percent) were headed by a sole adult. Thirteen children were living in tenant households that included adults, in addition to their parent, grandparent, or carer.
- 4 Of the 27 applicant participants, 26 percent were Māori, 44 percent European and 26 percent were Pacific. Fifteen applicant households with children (56 percent) were headed by a sole adult. Nine children (33 percent) were living in applicant households that included adults, in addition to their parent, grandparent, or carer. Of the 16 applicants who were living in households of other people, 14 applicants (52 percent) were living with family members.

Key points

- 5 The majority of tenants (57 percent) and applicants (74 percent) gave three or more reasons for applying for a Corporation property. The most frequent reasons were family, financial constraints and attachment to the community and/or neighbourhood. For all but the youngest age group of tenants, family was a more prevalent reason than financial constraints for applying for a Corporation property.
- 6 The reasons why tenant participants stay in Corporation properties are much the same as the reasons they applied, although the relative importance of these reasons may change.
- 7 The majority of tenant participants were positive about their house, with nearly 75 percent of tenants saying they 'loved' or 'liked' their house. A higher proportion (82 percent) of tenants 'loved' or 'liked' their neighbourhood.
- 8 A third of all tenants expected to be in their current house 'forever'.
- 9 The majority of tenant participants (83 percent), including all tenants aged 65 years or over, felt very or fairly safe in their neighbourhood.
- 10 The two most common criticisms of neighbourhoods by tenant participants who were positive about their house and neighbourhood were socially disruptive neighbours (including parties, fighting and drinking) and speeding cars.

- 11 Families 'outgrowing' houses was a common cause of overcrowding. Some tenant participants viewed their house as a home-base and collective resource for extended family members and this could also contribute to overcrowding.
- 12 Being a Corporation tenant provided participants with benefits such as stability, affordable rent and a responsive landlord. However, the social stigma associated with being a state tenant was a concern for some participants.
- 13 The majority of tenant participants had mixed feelings about the maintenance of their properties. Tenants were appreciative of the quick response to requests to repair health and safety issues. They lacked information about how maintenance was prioritised, and felt some tenants had their requests dealt with more quickly than others.
- 14 Tenant participants preferred houses with sun, good storage, and a safe area around the house for children to play. Forty-seven percent of tenants described their house as cold and damp. Thirty-six percent of the houses that were described as cold and damp were insulated.
- 15 Over 66 percent of tenant participants had spent their longest period as an adult living in a Corporation property compared to 15 percent of applicant participants. As a result of the younger age of applicants, forty-one percent of them had spent their longest period as an adult living with parents compared to 13 percent of tenants.
- 16 Almost all tenant participants who saw themselves moving into homeownership expected to move straight from their Corporation tenancy into homeownership. On the other hand applicant participants who saw themselves moving into homeownership expected to move via private rental, their Corporation tenancy or boarding.
- 17 Tenants who had not previously lived in the private market independently were more likely to regard this as future option compared to tenants who had lived in the private market in the past. Only one out of eight applicants who had not previously lived in the private market independently saw living in it in the future as an option.

Findings

Reasons for applying for a Corporation property

- 18 The majority of tenants (57 percent) and applicants (74 percent) gave three or more reasons for applying for a Corporation property. The most frequent reasons were family, financial constraints and attachment to the community and/or neighbourhood. These reasons tended to be primary whereas reasons such as overcrowding, security and health/disability tended to be secondary.
- 19 Regardless of the tenant participant's age, ethnicity and tenure length, family was the most prevalent reason for applying for a Corporation property. Fifty-seven tenants (92 percent) described a family situation that precipitated their application. Financial constraints and attachment to the house, community, and/or neighbourhood were the next most frequently identified reasons (76 percent and 74 percent of tenants respectively). Other reasons identified by tenants were overcrowding (37 percent), secure tenure (18 percent) and health and disabilities issues (11 percent).

- 20 For 48 percent of applicant participants their application for a Corporation house was triggered by family reasons. For another 30 percent family was important in combination with other reasons. For 89 percent of applicants financial constraints figured as one of the reasons for applying to the Corporation for a house.

Reasons for staying in a Corporation property

- 21 The majority of tenant participants (68 percent) had lived in two or more Corporation properties as an adult. These include tenants who had transferred from one property to another (28 percent of tenants), as well as tenants who had had multiple tenancies (40 percent of tenants).
- 22 The reasons why participants stay in Corporation properties are much the same as the reasons they applied, the relative importance of the reasons may change. As families had more children, their ability to support their families financially did not increase sufficiently for them to exit state housing. Some people lacked the confidence and knowledge to explore other housing options if their income became sufficient for private rental or homeownership. Continuity in the education of children was a reason for staying in a Corporation property that was not a reason for the initial application.

Tenant participants' attachment to their house and neighbourhood

- 23 The majority of tenant participants were positive about their house, with nearly 75 percent of participants saying they 'loved' or 'liked' their house. A higher proportion (82 percent) of tenants 'loved' or 'liked' their neighbourhood. Sixty eight percent of tenants were positive about *both* their house *and* their neighbourhood. Living close to family, supportive neighbours, and easy access to shops and services were important factors for tenants who were positive about their house and neighbourhood.
- 24 The two most common criticisms of neighbourhoods by tenant participants who were positive about their house and neighbourhood were socially disruptive neighbours (including parties, fighting and drinking) and speeding cars.
- 25 Less than 13 percent of tenant participants disliked or hated their house, their neighbourhood, or both. Tenants who were negative about their neighbourhood all reported being scared and talked about violence, crime and noise. Tenants who were negative about their house talked about cold or depressing houses, sections that were unmanageable or that lacked fencing.
- 26 A third of all tenant participants expected to be in their current house 'forever'. All were positive about their house and/or their neighbourhood. The few tenants who were negative about their house or neighbourhood, and/or didn't mind them, expected to leave their current house within five years or less.

Living with a Corporation property

- 27 Living with a Corporation property refers to the part of daily living focused on coping with the condition of the house and its maintenance. The Corporation's response to house maintenance was a key contributor to tenant participants' experiences of living with a Corporation property. The majority of tenants had mixed feelings about the maintenance of their property. While the Corporation's responsiveness to urgent maintenance calls involving health and safety issues was appreciated, many tenants

were frustrated about the number of requests and/or length of time taken to address other maintenance problems. Concern was also expressed that long term maintenance work did not occur.

- 28 The majority of tenant participants in older-style houses reported problems to do with house condition. Twenty-nine tenants (47 percent) described their house as cold and damp 22 (36 percent) of whom were living in insulated houses.
- 29 The stability and consistency offered by Corporation housing was valued by many tenant participants, particularly those with children. Although there were many criticisms about the quality and maintenance of Corporation housing – all things considered – the majority saw Corporation housing as providing a more consistent approach to house quality than the private rental market.
- 30 The composition of a tenant participant's household underpinned their views about the suitability of their house. As households evolved, household numbers fluctuated and tenant requirements changed (due to changes in life-stage, ageing and health). Tenants' opinions about housing suitability changed accordingly. For example, families 'outgrowing' houses was a common cause of overcrowding.
- 31 Some tenant participants viewed their house as a home-base and collective resource for extended family members. Their house provided short term accommodation for family members while they 'got on their feet', and provided a stable and continuous reference point for children. The shifting and changing composition of households underscores the majority of participant comments about house suitability.

Reflections on being a Corporation tenant

- 32 A group of tenant participants were able to reflect on what it means being a Corporation tenant. Their reflections were based on their experiences of living with, and making or remaking a life in, a Corporation property on a day-to-day basis.
- 33 Numerous tenant participants commented on the social impact (positive and negative) of living in a community with a high concentration of Corporation housing. Some tenants enjoyed living in a community of people with similar economic backgrounds, noting the degree of common experience or comfort they experienced in the community. Others saw negative impacts from large numbers of low income earners or sole parents living in the same community, such as violent behaviour.
- 34 Overall, tenant participants' perceptions about their household's safety and security in their neighbourhood were positive. Half of the tenants felt very safe and another third felt fairly safe. All tenants aged 65 years and over felt very or fairly safe. Ten tenants (16 percent) expressed concern for the safety of their household in the community some or all of the time.
- 35 Being a Corporation tenant provided participants with benefits such as stability, affordable rent and a responsive landlord. However the social stigma associated with being a state tenant was a concern for some participants.
- 36 Tenant participants preferred informal, face to face interactions with Corporation staff. This approach helped to build relationships with their tenancy manager. Tenants appreciated staff who listened, took the time to explain information, and were empathetic to their concerns. Although tenants were disappointed if their issue was not resolved immediately, this approach made them feel they had been treated

with respect and their concerns taken on board. Many Māori and Pacific tenants felt more at ease engaging with a Corporation staff member who was able to understand their culture and language.

Housing tenure trajectories

Tenants

- 37 Almost all tenant participants had lived in two or more housing tenure types as an adult, and over half had lived in at least three housing tenure types. Over two thirds of tenants had spent their longest period as an adult living in a Corporation property. The next most common longest tenure types were living with a parent, followed by private renting. Nine tenants had been homeowners in the past.
- 38 Māori tenant participants had spent their longest period as an adult living in a Corporation house (74 percent), followed closely by Europeans (72 percent). A smaller proportion of Pacific tenants (59 percent) had spent their longest period as an adult living in a Corporation house.
- 39 The majority of tenant participants (68 percent) had lived in two or more Corporation houses as an adult.
- 40 Seventy-one percent of tenant participants expected to be living in Corporation housing in five years' time. This decreased to 61 percent in ten years' time.
- 41 Thirteen percent of tenant participants expected to be living in their own home in five years' time. This increased to 23 percent when tenants were asked to think ten years into the future. Almost all tenants who saw themselves moving into homeownership expected to move straight from their Corporation tenancy into homeownership.
- 42 Only three tenant participants expected to be living in private rental in five years' time. Of these, only one tenant expected to be living in private rental in ten years' time. The other two tenants expected to move into home ownership in ten years' time. Tenants who had not previously lived in the private market were more likely to regard this as a future option compared to tenants who had lived in the private market in the past.

Applicants

- 43 Almost all applicant participants had lived in two housing tenure types as an adult. A quarter of applicants had spent a period as an adult living in a Corporation property. The most common longest tenure types were living with a parent (41 percent), followed by private renting (26 percent), homeownership (19 percent) and Corporation tenant (15 percent).
- 44 Seventy-eight percent of applicant participants expected to be living in Corporation housing in five years' time. This decreased to two thirds in ten years' time.
- 45 Fifteen percent of applicant participants expected to be living in their own home in five years' time. This increased to 22 percent when applicants were asked to think ten years into the future.

Introduction

- 1 This document reports the findings from the second site (Porirua) of wave one of the Longitudinal Study. Tenants living in Corporation properties in Porirua East, and applicants in the wider Porirua area were interviewed.

Longitudinal Study

- 2 The overall goal of the longitudinal study is to develop an evidence base about how housing pathways and life circumstances influence outcomes for Housing New Zealand Corporation applicants and tenants¹.
- 3 The objectives of the longitudinal study are to identify and analyse:
 - a) the relationship between housing tenure and life circumstances of Corporation tenants and applicants
 - b) positive and negative outcomes from interactions between housing tenure and life circumstances over time experienced by Corporation tenants and applicants
 - c) life course and transition points effecting changes in housing tenure and life circumstances experienced by Corporation tenants and applicants
 - d) the housing tenure and life circumstances of Corporation tenants once households exit Corporation tenancies, and applicant households once they exit the waiting list
 - e) resources and interventions that assisted or prevented Corporation applicants and tenants achieving positive outcomes.
- 4 The Longitudinal Study is based on the analysis of qualitative interviews undertaken in four waves over a five year period, and quantitative data drawn from RENTEL (the Corporation's administrative data base). The study will follow the housing pathways of a sample of applicants and tenants in four areas with significant concentrations of Corporation properties - Hutt Valley, Porirua, South Auckland, and Tamaki/Glen Innes.
- 5 The voices of the participants are heard in verbatim extracts from the face to face interviews which are interspersed throughout the report. Brief biographical details about participants are provided at the end of each quotation, as follows: household composition type, ethnicity, age range and length of tenure in the Corporation property. The following abbreviations are used for the household composition types:
 - Sole: sole person household
 - SolewC: sole person with child(ren)
 - CoupwC: couple with child(ren)
 - SolewAC: sole person with adult child(ren)
 - CoupAC: couple with adult child(ren)
 - CoupwAGC: couple with adult grandchild(ren)

¹ The document "Terms of Reference - Longitudinal Study of Housing New Zealand Corporation Applicants and Tenants" (October 2008) provides more information about the study.

- MultiA(AGC): multiple adults with adult grandchild(ren).

Porirua East

- 6 The 62 tenants and some of the 27 applicants lived in Porirua East. Porirua East includes the census area units of Waitangirua, Cannons Creek East, North and South, and Porirua East. Housing New Zealand Corporation houses comprise 49 percent. In November 2008 there were 3,936 properties within the area, of which 1,916 were Corporation properties.



Aerial view of Porirua East looking north

- 7 Porirua East comprises different ethnic communities of which Pacific people form the largest group (60 percent) with European (27 percent) and Maori (26 percent) about equal.
- 8 A group of participants who applied for state housing before the introduction of the Social Allocation System (SAS) were migrants from the Pacific Islands.² A large group of Tokelauan families came to Porirua in the 1970's as part of an assisted migration programme. They comprise a large population in Corporation properties and in owner occupied houses in the area. One participant suggested there were approximately 6000 Tokelauan people in Porirua – more than in the islands themselves.³

² The waiting list is an administrative database to assist frontline staff to manage demand for Corporation properties. People who are eligible for a Corporation property (only New Zealand residents) are assessed according to Social Allocation System (SAS) criteria as being in housing need based on one of four priority segments: A – at-risk, B – serious, C – moderate, D low.

³ Porirua was one of the sites to which Tokelau people migrated and stayed following a disastrous cyclone in 1966 (Prior, I.A.M, Hooper, A., Huntsman, J.W., Stanhope, J.M. and C.Salmond, 1977, The Tokelau Island Migration Study, in *Population Structure and Human Variation*, ed Harrison G.A., Cambridge, Cambridge University Press)

- 9 The area has low socio-economic status, having a NZ Deprivation Index ranking of 10, where 10 is the most deprived⁴. Table 1 shows Porirua East's performance in a number of areas compared to the average performance for the rest of New Zealand. Porirua East baseline calculations are based on the 2006 Census data for the Census Area Units from which the tenant and applicant samples were drawn. Only some of the cells have been populated at present because relevant data sets are still being identified.

Table 1 Comparative indicators

	Indicator	Porirua East baseline	Comparative Baseline
Economic	Unemployment	14%	4%
	Median income	\$18,000	\$24,400
Housing⁵	Proportion of Corporation properties	49%	4%
	Proportion of private ownership	51%	67%
Crime⁶	Total offences per 100 people		10.5
	Dishonesty offences per 100 people		6
	Violent offences per 100 people		1.2
	Sexual offences per 100 people		0.01
	Drug offences per 100 people		1.9
Education	% over 15 without a formal qualification	42%	18%
	Students gaining NCEA qualification or higher for their level		60%
	Early childhood education participation rate		95%
Health	Avoidable hospitalisations per 100 people		
Social	Percentage of population receiving a main benefit		7%

⁴ NZDep2006 Index of Deprivation Users Manual www.moh.nz/moh.nsf/pagesmh/.../nzdep2006-users-manual.pdf

⁵ Housing related stats are drawn from Census 2006 <http://www.stats.govt.nz/census/default.htm>

⁶ Crime related stats are drawn from Statistics New Zealand.

Participants in the study from Porirua

- 10 In Porirua a total of 62 tenant and 27 applicant participants were recruited into the Longitudinal Study.

Representativeness of sample⁷

- 11 Statistical significance tests were conducted to examine whether the sample was representative of the total (primary) tenant population. In 22 out of 35 cases the sample (cell) sizes were too small to allow for statistical significance testing. In the 13 cases where the sample (cell) sizes were large enough, there were no detectable statistically significant⁸ differences with the exception of 'type of rent' – market or income related rent (IRR). Tenants on market rent were statistically overrepresented. Thus, with the exception of 'type of rent', the purposively selected sample seems to be a *fair* representation of all primary tenants, although it is too small to state that it is statistically representative of all primary tenants.
- 12 The sample of 27 applicants had priority ratings on the waiting list of 'B', 'C' or 'D'. The sample was not representative compared to all Corporation applicants with these priority ratings. This issue is currently being remedied by topping up the sample. (See Appendix X for a comparison of this sample with the nationwide characteristics of applicants.)

Ethnicity of tenant and applicant participants

- 13 When compared to the national percentages of Māori primary tenants, Māori were slightly over-represented in our sample. This over-representation is not statistically significant. All other ethnic groups were reasonably well represented compared to the national percentages.
- 14 There were twice as many Pacific people who had a tenure length of more than 10 years compared to Pacific people who had a tenure length of less than 1.5 years. European participants were equally represented across all tenure lengths, and Māori participants were slightly more represented in the tenure length categories "about 5 years" and "more than 10 years" than in the category "less than 1.5 years".
- 15 The ethnic composition of the applicant participants is different from the tenants: European applicants were the largest group (12 applicants), followed by Maori and Pacific (7 applicants each).

Age of tenant and applicant participants

- 16 With the exception of the 31-40 age group, all age groups in the tenant sample are well represented when compared to the age groups of all primary tenants. The 31-40 age group is slightly overrepresented.
- 17 In the youngest age group (under 31) no tenants had been living in their current house for more than 10 years. Conversely, in the older age groups (65-74 and 75+) only one tenant had been living in their current house for less than 1.5 years.

⁷ See Appendix B pages 86-95 for a comparison of the study tenant and applicant participants with the national characteristics of tenants and applicants.

⁸ At the 95% confidence level.

- 18 The ages of the 27 applicants ranged from 19-71 years. The largest group were the applicants under 31 (10 applicants), followed by applicants aged 41-50 (9 applicants).

Income types

- 19 In the sample, tenant participants who receive the Domestic Purposes Benefit, and participants for whom no income or no data was recorded were slightly overrepresented. Participants who receive the Invalids Benefit, and participants who earn their own income (wages/salary/self employed/other) were underrepresented.
- 20 For applicant participants, wages/salary was the most common source of income (nine applicants), followed by the Domestic Purposes Benefit (eight applicants) and Sickness Benefit (three applicants).

Tenure length of tenant participants in Corporation houses

- 21 While we aimed to recruit the same number of tenant participants in each tenure length category, more tenant participants had a tenure length of more than 10 years (less than 1.5 years = 18 participants or 29.0 percent; about 5 years = 21 participants or 33.9 percent; more than 10 years = 23 participants or 37.1 percent). This may be due to interviews being conducted during business hours only. Participants with a tenure length of more than 10 years tended to be older and retired, so these participants were more likely to be available for an interview during these hours.

Length of time applicant participants had been on the waiting list

- 22 During the interview, applicants were asked about the length of time they had been on the waiting list. Applicants' responses are shown in Table 2. Some respondents were uncertain about the date they were confirmed so an estimate was provided.
- 23 Just under half of the applicants thought they had been on the waiting list for six months or less. Seven of the 12 'B' priority applicants thought they had been on the waiting list for longer than six months, while four thought they had been on the waiting list for more than a year.

Table 2 Length of time applicant participants thought they had been on the waiting list by priority segment

Length of time on waiting list	B priority	C priority	D priority	Total
0 - 6 months	5	5	2	12
7 - 12 months	3	1	0	4
13 – 18 months	1	1	1	3
19 – 24 months	3	0	1	4
24 + months	0	1	0	1
No response	0	3	0	3
Total	12	11	4	27

Table 3 Time on the waiting list assessed by applicants compared to RENTEL records

Length of time	Self-assessed time on the waiting list	Time since first confirmed on the waiting list**	Time since last confirmed on the waiting list*
0 - 6 months	12	24	26
7 - 12 months	4	1	0
13 – 18 months	3	0	0
19 – 24 months	4	1	1
24 + months	1	1	0
No response	3	0	0
Total	27	27	27

* Time since last confirmed is the official time applicants have been on the waiting list recorded in RENTEL.

** Time since first confirmed on the waiting list recorded in RENTEL.

- 24 Approximately half of the applicants (48 percent) knew accurately how long they had been on the waiting list (see table 3). Fifty-two percent of applicants thought they had been confirmed on the waiting list longer than they had. Two applicants may have calculated their time on the waiting list from the first time they were confirmed. Other applicants may have calculated their time on the waiting list from their first visit to a Neighbourhood Unit.

Tenure type of applicants' current accommodation

- 25 Table 4 shows the tenure type of applicants' current tenure accommodation analysed by applicant household type.⁹ The greatest number of applicants (12 applicants) were living in private rental at the time of our interview. The second largest group (7 applicants) were boarding with friends or family members (other

⁹ 'Applicant household type' refers to the household composition of the applying household (not the household type of the household in which the applicant was currently living).

than parents) in houses that were not Corporation properties. Four applicants were staying in Corporation properties. One applicant had just moved into a Corporation property as a tenant at the time she was interviewed. This person had previously been boarding in a Corporation property.

Table 4 Tenure type of applicants' current accommodation

Applicant household type	Private rental	Boarding (HNZC property)	Boarding (with parent)	Boarding (other)	HNZC tenant
Sole & couple applicants without children	3	2	1	3	0
Sole with child(ren)*	6	2	2	4	1
Couple with child(ren)	3	0	0	0	0
Total	12	4	3	7	1

* One of the children in this category is 18+ years.

Household composition of tenants and applicants

Tenants household composition

- 26 The composition of the 62 tenant households was much more diverse than suggested by the data in RENTEL. Interviews with tenants indicated that household composition covers combinations of family and non family members, including children (family and non family), adult children, grandchildren, adult grandchildren, elders, family adults, and non family adults.
- 27 Forty-three tenant households (69 percent) included children who were living with one or more parents, or grandparent(s), or an adult carer. Twenty-five tenant households with children (58 percent) were headed by a sole adult. Thirteen children (30 percent) were living in tenant households that included adults, in addition to their parent/grandparent/carers.
- 28 Ten tenants participants (16 percent) were living by themselves, all of whom were over 40 years of age. Only two tenant households were couple-only households (see Table 5).

Table 5 Household composition of tenant participants

	Sole adult	Couple	Multi person households¹⁰	Total
Households with children (aged under 18 years) with or without other people				
child(ren)	14	9	0	23
child(ren) & adult child(ren)	3	3	0	6
child(ren), adult child(ren) and elder	1	0	0	1
child(ren) & grandchild(ren)	0	1	0	1
grandchild(ren)	1	3	0	4
grandchild(ren) and adult child(ren)	3	0	0	3
grandchild(ren) and adult grand child(ren)	1	1	0	2
grandchild(ren) and elder	1	0	0	1
other family child(ren) only	1	0	0	1
other child(ren) only	0	0	1	1
sub total	25	17	1	43
Households with children (aged 18 plus years) with or without other people				
adult child(ren)	2	0	0	2
sub total	2	0	0	2
Sole & couple households without children, with other people (aged 18 and over)				
adult grandchild(ren)	0	1	1	2
Elder	0	0	1	1
other family adults only	0	0	1	1
other adults only	0	0	1	1
sub total	0	1	4	5
Sole & couple households without children, without other people	10	2	0	12
sub total	10	2	0	12
Total	37	20	5	62

** The words 'children' or 'grandchildren' refer to children aged 17 years or younger (or children who are still at school). The words 'adult children' or 'adult grandchildren' refer to children aged eighteen or older.¹¹

¹⁰ A multi person households is a sole adult household with other adults (not including partners and adult children)

- 29 Eighteen (29 percent) tenant participants were living in extended family households. Eleven of these households extended vertically, that is, comprised family members from across three or four generations. However they did not necessarily include a member from each generation. These vertically extended families usually included grandchildren.
- 30 Four of these households extended horizontally, that is, comprised family members from across two generations who were not children of the participant. Such members included children's partners, or other family members. Another three households were both vertically and horizontally extended.
- 31 Pacific people were more likely to be living in extended family households than Māori and European participants. European participants were the least likely to be living in an extended family household.

Applicant household composition

- 32 Table 6 shows the household composition of applicant households and their current accommodation arrangements (i.e. living in a household of other people, or living in their own household). Twenty-three of the 27 applicant households were sole adult households, of which 13 included at least one dependent child. Nine of the applicants with at least one dependent child lived in households of other people. The other eight applicants with at least one dependent child lived in their own households.
- 33 Nine applicants were sole adults without children and seven of these lived in households of other people. Only two applicants lived on their own.
- 34 Only four applicants were couples, of which three were living in their own household, and one was living in a household of other people.

¹¹ This distinction may not have been applied exactly in all cases, such as when the exact ages of teenage child was not provided to the researcher. Hence there may be a slight over-count of adult children or visa versa.

Table 6 Household composition of applicant participants

	Sole adult	Couple	Total
Applicants living in households of other people			
Applicants with children (aged under 18 years)	8	1	9
Sole & couple applicants without children	7	0	7
Subtotal	15	1	16
Applicant living in their own households			
Applicants with children (aged under 18 years)	5	3	8
Applicants with adult children (aged 18 plus years)	1	0	1
Sole & couple applicants without children	2	0	2
Subtotal	8	3	11
Total	23	4	27

- 35 Of the sixteen applicants who were living in households of other people, fourteen applicants were living with family members, one was living with a friend and another with an ex-partner. Four of the 16 applicants living in households of other people were in households of Corporation tenants.

Factors precipitating entry and on-going residence in Corporation housing

36 This section describes the reasons that tenant and applicant participants applied for a Corporation property. The combinations of factors participants identified, such as family, finance and attachment are discussed. The reasons tenant participants remained in a Corporation property were often the same as the reasons why they applied.

Reasons for applying for a Corporation property¹²

37 The majority of tenant (98 percent) and applicants (93 percent) gave multiple reasons for applying for a Corporation property. The reasons were combinations of the following:

- family factors including natural increase and decrease, adoption, family members caring for the sick and elderly, Pacific people joining family members already in New Zealand
- financial constraints including affordable rent, job loss, debt (e.g. loans, hire purchase, funeral expenses)
- attachment to the community or neighbourhood including proximity to family, “returning to my roots”, closeness to church
- overcrowded living situations in private rentals or Corporation properties
- the desire for secure tenure, particularly comparing private rental and the Corporation
- health or disability issues including people with health conditions such as heart disease, and carers of tenants with health conditions.

Tenure length of tenants

38 An analysis of the reasons for applying for a Corporation property by tenants’ tenure length showed that:

- Tenant participants who applied for a Corporation house ten years ago were more likely to identify family and less likely to identify financial constraints as reasons for applying.
- Similar proportions of tenant participants identified attachment or overcrowding as reasons for applying for a Corporation house.
- Tenant participants who applied less than five years ago were more likely to identify secure tenure and health or disability as reasons for applying.

Age of tenant and applicant participants when they applied

39 An analysis of the reasons for tenant participants applying for a Corporation property by age showed that:

- For all but the youngest age group of tenants, family was a more prevalent reason than financial constraints.

¹² See Appendix C page 96-97 for the reasons for applying for a Corporation property analysed by tenure length, age and ethnicity.

- Attachment was identified by all five tenant participants aged 18-30, while family and financial reasons were equally important for all but one of these tenant participants.
 - Attachment was slightly more prevalent among tenant participants in the age groups 31-40 years and 41-50 years than among the age groups 51-64 years and 65+ years.
 - Overcrowding was a more prevalent reason for tenant participants aged 50 years and under, than for tenants aged 51 years and over.
- 40 The largest age group of applicant participants were aged under 31 (10 applicants), followed by applicants aged 41-50 (nine applicants). The reasons for applicants applying for a Corporation property were spread relatively evenly across these age groups.

Ethnicity of tenant and applicant participants when they applied

- 41 Analysis of the reasons for tenant and applicant participants applying for a Corporation property by ethnicity showed that:
- Family and financial reasons were of equal importance for European tenant participants.
 - Māori and Pacific tenant participants were more likely to apply for family than financial reasons.
 - Attachment, as a reason for applying for a Corporation property, was highest among Pacific tenant participants and lowest among European tenant participants.
 - Pacific tenant participants were much more likely to apply for a Corporation property because they were living in overcrowded circumstances than Māori or European participants.
 - The main reasons applicant participants apply for a Corporation house are financial and family often combined with other reasons such as, health, overcrowding, security and attachment (63 percent). Europeans (26 percent) were more likely to apply for financial and family, followed by Pacific (19 percent), and Maori (15 percent).

Combinations of reasons

- 42 Table 7 presents the frequencies of the different combinations of reasons that tenant and applicant participants gave for applying for a Corporation property.

Table 7 Combinations of reasons for applying for a Corporation property

Reasons for applying for a Corporation property	Tenant Numbers	Applicant Numbers	Tenants & Applicants combined percent
Family	1	1	2.2
Financial & Family	3	1	4.5
Financial & Attachment	2	0	2.2
Financial & Security	0	1	1.1
Financial & Health/disability	0	2	2.2
Family & Security	2	0	2.2
Family & Health/disability	1	1	2.2
Family & Attachment	6	1	7.9
Family & Overcrowding	1	0	1.1
Financial & Family & Security	1	0	1.1
Financial & Security & Health/disability	1	1	2.2
Financial & Attachment & Overcrowding	1	0	1.1
Financial & Family & Security	0	1	1.1
Financial & Family & Overcrowding	3	2	5.6
Financial & Family & Attachment	16	3	21.3
Financial & Family & Health/disability	1	3	4.5
Family & Attachment & Overcrowding	2	1	3.4
Family & Security & Overcrowding	1	1	2.2
Family & Security & Attachment	1	1	2.2
Four or more	19	7	29.2
Total	62	27	100.0

43 The biggest group of tenant participants (31 percent) and applicant participants (26 percent) gave four or more reasons for applying for a Corporation property. Prevalent among these reasons were family, financial constraints and attachment. A further 26 percent of tenant participants identified this combination of three reasons for applying. These reasons tended to be primary whereas reasons such as overcrowding, security and health/disability tended to be secondary. Household type doesn't seem to have an influence on the reasons tenant participants applied for a Corporation house.

Discussion of reasons

44 This section discusses the seven reasons that caused tenant and applicant participants to apply for a Corporation property, drawing on their voices and perspectives.

Family

Tenants

45 Regardless of a tenant participant's age, ethnicity and tenure length, family was the most prevalent reason for applying for a Corporation property. Fifty-seven out of 62 tenant participants (92 percent) described a family situation that precipitated their application to the Corporation. These family situations included:

- natural increase or decrease
- relationship break-ups

- adoption of children formally or informally (whangai)
- family members joining households to care for the sick or elderly
- Pacific people joining family already housed in state housing.

The tenant participant's life stage and changing personal circumstances underpin their story about how they came to live in a Corporation property.

46 Some tenant participants applied at the time when state housing was being built in the area. At that time there were only two choices - to buy a house or to apply for a state house. The private rental sector was almost non-existent. One woman described how she and her husband had grown up in state houses in the late 1940s. When they married they moved in with her husband's mother. When they had children they applied for their own state house. This woman's husband left her when she became ill, and she brought up her children on her own. She moved from one state house to another to accommodate the needs of her children as they got older. She is now in a unit designed for older people. All of her children are married and own their own houses. She had no complaints about her financial situation now – she manages with New Zealand Superannuation and her children are very supportive.

47 A common story is where women apply for a Corporation property when they become pregnant with their first child. One tenant participant said:

Yeah with my first child yeah I was pregnant and needed to get my own place 'cause I was living with a sister-in-law, she lived in a Housing New Zealand place, and it was her and her husband and their child. So I was living with them and it was getting too overcrowded 'cause they have their cousins and that living with them as well. So I had to get us a place back there. (SolewC, Pacific, 31-40 years, 5 years tenure length)

48 Another tenant participant described the unhealthy living conditions she and her son were living in:

I was living in my mate's garage, with my son. And, he was getting sick all the time, due to the cold and all of that, so I applied for a house and I was on the waiting list for about six months. (SolewC, Māori and Pacific, 18-30 years < 1.5 years tenure length)

49 Some tenant participants with one or more children were overcrowding the house of a family member who was a Corporation tenant:

I was living with my Mum, we'd just got back from America 'cause I was living there for five years and it was overcrowded in her house, and my neighbour was working for Housing New Zealand but doing lawns and stuff like that. So, he mentioned it to somebody that he knew that worked here and told her about how overcrowded my Mum's house was and if they could find me a place, and that's how they managed to find that empty one up there or the one that I am in now. (CoupwC, Pacific, 31-40 years, 5 years tenure length)

50 Some tenant participants lived in a Corporation house but did not have their names on the tenancy agreement. When the person named on the tenancy agreement decided to move or died the other adult members of their family had to apply for a Corporation property. One tenant said:

I was living with an aunt who was living in a Housing Corp house but she didn't put me down as a tenant with her. And then when she moved up north to live with her daughter ...and she came into Housing New Zealand and said she was leaving. And yeah they more or less said I had to move out as well 'cause they didn't know that I was living there. Apparently if they knew that I was living there then I could have taken over the lease or the tenancy. ...A [tenancy manager] said 'Oh there's a couple of places that you could apply for, that you can go and have a look at. (SolewC, Māori and European, 31-40 years, 5 years tenure length)

- 51 Another tenant participant was moved and then applied successfully for a Corporation house:

Yes, because I lived with my parents for twenty-nine years until my mum passed away, and my name wasn't on the tenancy. So I did try and get the house but they just said no, so they very quickly moved me. About two weeks after my mum died, I basically had to move out of the house. Which was quite upsetting. I didn't have much time to, I didn't realise that I could have had ninety more days in my mum's house, but they never told me that, I just found that out afterwards so that was quite hard. (SolewC, European, 31-40, 5 year tenure length)

Applicants

- 52 Thirteen applicant participants applied for Corporation housing triggered by family reasons such as: the arrival of a baby (eight applicants), relationship breakup (three applicants), and living in an abusive or unsafe situation (two applicants). For an additional eight applicants, family was important in combination with other reasons for applying for a Corporation house.

Financial constraints

Tenants

- 53 Out of the 62 tenant participants, 47 tenants (76 percent) said that finances were an issue that triggered an application to the Corporation for a property. The remaining fifteen tenants (24 percent) did not refer to financial constraints as an issue that triggered an application even when specifically asked.
- 54 Among the financial constraints, the need for affordable rent was the most common. One tenant participant on the Domestic Purposes Benefit (DPB) said:
- ...it's what I could afford being on a single mum's benefit yeah DPB yeah 'cause there's no way I could afford a private [rental] unless I was working, unless I went back working. And that's probably another thing too I'll probably do eventually 'cause I want to go back to work 'cause I don't like being on a benefit... not enough money, it's not what I'm used to. (SolewC, Māori, 41-50 years, <1.5 years tenure length)*
- 55 Another tenant participant who was a DPB recipient also compared her income related rent to what she would have to pay in the private rental sector:
- ...it does get hard. You don't get a lot of money on the DPB. It's not a lot of money but I do my best, eh, for my kids, mm... I mean I pay \$86 a week so you know it's better than two or three times in privately yeah. (SolewC, European, 18-30 years, <1.5 years tenure length)*

- 56 Tenant participants acknowledge that affordable rent assists sole parents on the DPB. One tenant said: “The best thing is probably its reasonable rent, especially if you’re on a benefit. They don’t take too much out of your benefit.” (SolewC, European, 31-40 years, 5 years tenure length). Even so as a male tenant said: “Trying to survive ‘cause I don’t get much on the DPB... there ain’t lots left over at the end of it.” This tenant lost his job and applied for a state house. He had a redundancy but he used that up paying living expenses for three months and therefore couldn’t use it to pay off his debt. He said, “...if I could just pay it straight off and go on the benefit then it’ll have been alright.” (SolewC, European, 41-50 years, < 1.5 year tenure length)
- 57 Tenant participants who were on the DPB talked about how the affordable rent meant they could pay for everyday living. One said:
- ... cheaper housing has made a difference where its affordable when I can pay other things like my [credit] cards, my car and having a vehicle ‘cause the kids are asthmatic, so the health,... so we are able to afford a lot of things ... we can use it for everyday living* (SolewC, Māori, 41-50 years, 10 years tenure length)
- 58 It seemed to be harder for tenants who were DPB beneficiaries than for recipients of New Zealand Superannuation to cope financially. One superannuitant who was a tenant said:
- Housing New Zealand’s rents I think have always been pretty reasonable, well I think they have and these flats are very reasonable too. Even if they put it up one or two dollars when you have your rent review you’re still able to live within your means even though you’re only on superannuation.* (Sole, European, 75+ years, 5 years tenure length)
- 59 The rent is most affordable for market renters. One male tenant participant said: “Even though I pay market rent, I don’t get subsidized or anything and I’m not gonna ask for one. It’s still affordable, really affordable.” (SolewC, Māori and European, 31-40 years, 5 years tenure length). For market renters and couples with children little information is available from RENTEL about financial circumstances. The interviews provided some information and one tenant said:
- Um, I chose to live in a Housing New Zealand house to go according to my income, ‘cause I know that’s what they have there available for me, it is hard. I think if I could afford...I’d look in the paper and see where other nice houses are...it does influence me money yeah, as far as where I live yeah.* (CoupwC, Pacific, 31-40 years, 5 years tenure length)
- 60 Debts were one of the financial constraints that triggered tenant participants to apply for a Corporation property. A mother of five described how she was left with a lawyer’s fee to pay after her relationship broke down: “and a big debt... he [her partner] hadn’t been paying the mortgage and the bank was going to foreclose.” (SolewC, European, 41-50 years, 5 years tenure length)
- 61 Some tenant participants who had managed financially while they were working applied for a Corporation property when they lost their jobs. One said:
- I was on good wages where I worked and everything fell apart from there, lost the car, we actually filed for bankruptcy back in 2006 because we just couldn’t afford anything and so we were trying to pay our bill but the interest was just going up*

on the bank loan and that. (CoupwC, European, 31-40 years, 5 years tenure length)

- 62 One of the reasons identified for taking out loans was to pay funeral expenses. One tenant participant described how three close family members died. This tenant and his siblings all took out loans to bury their parents and for the unveiling: “‘cause we had to do mum and dad’s headstone this year, and we had to go and get a loan for that. And that cost us a lot of money... We did it as a family. With all our brothers and sisters. That takes a whole lot, when your loved ones pass away.” (CoupwC, Māori and European, 31-40 years, <1.5 years tenure length)

Applicants

- 63 The reasons that underpinned the applications of 24 applicant participants were financial constraints which limited the amount of money available to pay for rent. Corporation properties were regarded by applicant participants as being affordable, whereas private rental accommodation was regarded as unaffordable.
- 64 Twelve out of 27 applicant participants were living in private rental accommodation. A consistent theme among applicants was that private rental was unaffordable for them. Eight applicants were receiving the Accommodation Supplement.¹³
- The main reason was... I can’t find a house in my price range. And I have a heart condition which also if I get ill I can get really bad infections and stuff, so, even my Doctor has suggested for me to find better housing, but I just can’t, I can’t afford private rental. And WINZ is helping me as much as they can, which I appreciate, and it’s awesome, and they’ve given me the maximum money they can give me to live in a house and we’re just scraping by as it is. (Sole with child, European, 18-30 years, B priority, months on waiting list)*
- 65 In addition to lack of affordability, applicants identified two other barriers to renting privately – poor credit rating and landlords being unwilling to rent to sole parents.
- 66 Only three applicant participants did not specifically refer to financial constraints as a reason for their application – two of these applicants were receiving the DPB.
- 67 Thirteen applicant participants were beneficiaries and two were superannuitants. The nine applicants in waged/salaried positions were in low income jobs - three worked as cleaners and two were office workers. The other applicants worked as a bus driver, caregiver, storeman and apprentice hairdresser.
- 68 Four applicant participants talked about having debt, such as student loans, unpaid fines and loans from finance companies.¹⁴ One applicant complained about finance being too easily accessible to young people such as herself.

Attachment

Tenants

- 69 Forty-six of 62 tenant participants (74 percent) described attachments to the house, community or neighbourhood in association with other reasons for applying for a

¹³ Of the remaining four applicants, two applicants were not receiving the Accommodation Supplement. It was not clear whether two other applicants were receiving this housing assistance.

¹⁴ One applicant was aged 19, two were in their early twenties, while the fourth was aged 39.

Corporation property. Tenant participants said attachment resulted from having roots in the area from growing up and going to school there. Attachment also resulted from being surrounded by friends and family. Attachment is examined in depth in the next section of the report, "Tenant participants' attachment to house and neighbourhood".

Applicants

- 70 Twelve out of 27 applicant participants (44 percent) described attachment to community or neighbourhood as a reason for applying for a Corporation property.
- 71 When applicant participants apply for a property, they are asked to identify the area(s) where they would prefer to live.¹⁵ The majority of applicants wanted a property in Porirua East. A handful of applicants wanted to live in Titahi Bay, Tawa, Johnsonville or Newlands.
- 72 Some applicant participants, particularly those with small children, chose locations that would enable them to live close to other family members. For example, an applicant in her early sixties who was living in a private rental had been encouraged to move from Wellington to Porirua East by her daughter. She was seeking a home reasonably close to her daughter. Other applicants without a car also chose to live close to family members.
- 73 Three applicant participants wanted to live close to their child's school so that the child did not have to change schools. One of these applicants was offered a Corporation property but turned it down because she said it was too far for her intermediate age son to walk to the local bus stop and she did not have a car. The applicant found a private rental that was in walking distance of the school.
- 74 Location was important for three other applicant participants who expressed concern about the negative influence of a particular area on their children. For example, Cannons Creek was less favoured by some applicants due to gang members living in the area and perceptions of criminal activity:
- I don't want my daughter growing up in that environment and just with thinking that it's alright to live how they live and I can say that because I do have family living in Cannon's Creek and I know how hard it is on their kids. (SolewC, European, 31-40 years, B priority, recently housed in a Corporation property after five months on waiting list)*
- 75 Familiarity with a particular area meant that applicant participants were more likely to identify an attachment. For example, an applicant who was living in Titahi Bay wanted to return to Porirua East because that was where she had grown up (the distance between these two suburbs is about five kilometres.)
- 76 A number of applicant participants wanted a place of their own. They had had negative experiences of renting with others and how they had been let down by their flatmates (e.g. flatmates who failed to pay rent and power bills, or who moved out without notice leaving the applicant to pay the rent). These applicants felt very reticent about moving into a shared living arrangement accommodation again:

¹⁵ The Mana Neighbourhood Unit places applicants into properties in Porirua East, Titahi Bay, Tawa, Johnsonville and Newlands.

The main reason is to get my independence yeah to get my independence to live my own life by myself, and I don't really trust that many people. Like I've been in a situation where I got ripped off by my flatmate and just, did that it just put me right off going flatting and another thing is I don't really trust many people at all. (Sole, European, 18-30 years, B priority, 24 months on waiting list)

- 77 For six applicant participants, one of the reasons they applied for a Corporation property was because they wanted a place of their own. All were living with family or friends when they applied.

Overcrowding

Tenants

- 78 Twenty-three out of 62 tenant participants (37 percent) described overcrowding as one of a number of factors leading to an application to the Corporation. Partnering and having a new baby overcrowded the house where they were currently living. Twelve of the twenty three tenants (52 percent) who identified overcrowding were migrants from the Pacific. When they migrated to New Zealand they lived with family members in private rental accommodation or in a Corporation house and used this as a home-base from which to find housing and work.

- 79 The reasons Pacific tenant participants had applied for Corporation housing were family, financial and crowding. Pacific tenants said that the Corporation is their preferred landlord because it provides cheap accommodation for large families on low incomes. By staying with family members, overcrowding the house and then apply to the Corporation people get houses within a network of family members in a community where they have formed an attachment. For instance one tenant said:

We moved in 2004, when I migrated, we stayed with my son...It was our wish to have our own house so my adopted children can have their freedom... Initially, it was the cost that attracted us to the company. We started off with a very low rent, I think it was \$80 but now of course the rent keeps going up but it is not too bad because we also want our own property and place that gives us more freedom and independence to do our own thing and to give my son's family a break. We received our Residence [before leaving the Pacific Islands] because it has always been our wishes when we migrated over to have our own house. ...We tried to be close to each other, there were other houses but we waited [about a year] for one that will suit our needs. (CoupwC, Pacific, 65-74 years, 5 years tenure length)

Applicants

- 80 Financial constraints resulted in people trying to minimise their living costs by moving in with family or friends. This led to overcrowding which in turn became another reason for applicant participants to apply for a Corporation property. Seven out of 27 applicant households identified their living conditions as overcrowded. All but one of these applicant households included one or more children.¹⁶ Five applicant households were 'B' priority and two were 'C' priority. Two out of the four applicant households that were living with people who were Corporation tenants were overcrowded. Table 8 summarises information about applicants living with family or friends in overcrowded living conditions.

¹⁶ One of these applicants was pregnant with her first child.

Table 8 Applicant participants living in overcrowded conditions

Applicant household	No of people in current household	No of bedrooms	Corporation property	Priority segment	Other details
Sole, 2 children	5 (2 adults, 1 adult child, 2 children)	2	Yes	B	Applicant and her two children lived in lounge
Sole	6 (3 adults, 3 children)	3	No	C	Applicant shared a bedroom with her 12 year old grandson
Sole (pregnant at time of interview)	9 (5 adults, 4 children)	3	No	B	Applicant was pregnant and living with her mother and her partner, her four siblings and two cousins
Sole, 4 children	8 (4 adults, 4 children)	3	No	C	Applicant who was on the DBP moved in with her parents when she and her family returned from overseas.
Couple, 1 child, (pregnant at time of interview)	6 (3 adults, 3 children)	4	No	B	The applicants and their child slept in one bedroom. The applicant worked night shifts and slept during the day. The yet-to-be born second child would not sleep in the bedroom during the day because s/he would disturb dad
Sole, 1 child	7 (3 adults, 1 adult child, 3 children)	4	Yes	B	The applicant's relative who had mental health issues slept in the lounge
Couple, 8 children	10 (2 adults, 1 adult child, 7 children)	3 plus sleep out	No	B	These applicants had not moved in with family or friends. They had applied to the Corporation to get a larger house (which was unaffordable in the private rental market).

Secure tenure

Tenants

- 81 Eleven out of 62 tenant participants (18 percent) identified secure tenure as a reason for applying to the Corporation for a property. Some participants described the Corporation as a better landlord than private rental landlords because the Corporation won't sell the property. For instance one tenant said:

The house that we were in privately, he was selling up. So he was going back overseas somewhere. So and then we're running out of time to find houses. 'Cause at that time I think our rent was about \$300 a week. So we thought if

when we moved it was like gone up \$380 for a three bedroom in Tawa. So we thought 'we'll sign up for Housing. See how we go and see what we get'. But there was nothing out in Tawa then they offered us this house. We were after a house that was fenced and had a back yard. So this is really good for us.
(CoupwC, Māori, 31-40 years <1.5 years tenure length)

Applicants

- 82 When recounting their housing history, many applicant participants spoke of living in a private rental for a relatively short period of time and then having their tenancy terminated by the landlord for a variety of reasons. Of 27 applicants seven applicants (all but one of whom were renting privately¹⁷) identified secure tenure as being important to them. A state house meant that they wouldn't have a landlord who would sell their home from under them:

I went for Housing Corp, I thought...I don't have to move again in a hurry.' You know? I'm just fingers crossed the landlord doesn't decide to sell up next week, you know, 'cause he could. (SolewC, 41-50 years, European, B priority, 8 months on waiting list)

- 83 Two of these applicant participants were people nearing retirement age who had rented in the private market most of their adult life. Both saw Corporation housing as offering stability and security in their old age:

My landlord tried to sell the house the last two years, and that was really stressful because of moving. But he didn't sell it anyway well he couldn't sell it, just people just wouldn't buy it, so I've always got that in the back of my mind that he could come along tomorrow and say you've got three weeks or six weeks you've got to get out so yeah. With a state house there's a chance I'll just live there forever until I die yeah, so that's the reason that I've applied for another one. (Sole, European, 51-64 years, D priority, 24 months on waiting list)

- 84 One applicant household consisted of a mother and her adult son who had a disability. The mother (who was her son's caregiver) said a Corporation property would provide security for her son in the future.

Health and disability

Tenants

- 85 Seven out of 62 tenant participants (11 percent) talked about health and disabilities that resulted in them applying for a Corporation property. Two of the tenants reported heart disease associated with layoff from their jobs. It was not clear whether the disease resulted in the layoff or vice versa.
- 86 The mothers of four tenant participants were Corporation tenants when they became ill or disabled. Their adult children moved in to provide care. In three instances the adult children had their names added to the tenancy agreement. Some adult children moved close to their ailing parents rather than moving in with them. One tenant said:

My mum passed away with cancer, age forty eight, and then we only had our dad, so all of us kids lived in one street and looked after our dad, had turns.

¹⁷ One applicant had just moved into a Corporation property. She had been boarding in a Corporation property prior to this.

That's the reason why I got the place down there, I want to live down there, be by my dad. So we had turns doing his cooking, his washing. Then he ended up getting cancer. We don't ... let them die in hospital, because your parents brought on this world, they change your nappies, they brought you up this far, they feed you, about something like that, it's your turn to bath them and clean them. 'Cause they don't want to, some of them don't want to go die at, in hospital. They want to be where they been, where they used to plant their garden and where they brought up their children and the grandchildren 'round there. They want to be in their comfort zone. (CoupwC, Māori and European, 31-40 years, <1.5 years tenure)

Applicants

- 87 Ten out of 27 applicant participants (37 percent) talked about health and disabilities that resulted in them applying for a Corporation property. Three were single European people aged between 41 and 64 years:

Stubborn. (laughter) Yeah, I did get breast cancer, and it's sort of an ongoing thing. We're sort of on a plateau at the moment, and yeah, I was no sooner out of the hospital and I was back at work, because that's me, you know? Same with six weeks ago I had my gall bladder operation, so yeah, I'm back at work and...(Sole, European, 51-64 years, C priority)

Well, two years ago I had a stroke...So, of course, that doesn't help. Of course, I was unsteady, you know among, yeah. That was a huge shock. I was paralysed down the left side. But, then I recovered miraculously. You wouldn't even, my speech, you know, I'm not affected in any way. Oh, my memory, it affected me for a while but I've recovered, mostly. (Sole, European, 41-50 years, D priority)

I now have a new hip... I had a full-time job at the time with G.A. Thompsons, a maintenance company you know, nothing was wrong with my work. The only thing they couldn't handle with me is my time keeping, because I just couldn't get out of bed. I was on Proxin (0:01:16.5), Codeine, the pain, the grinding of the joint. I just bit the bullet and I went for it, because I had to, I've been off work for a while. (Sole, European, 41-50 years, B Priority)

- 88 Of the twelve applicant households living in private rental accommodation nine expressed concern with the condition of their home describing it as draughty, cold, and/or damp or requiring maintenance. Two sole parents described how this impacted on family health:

I'm living in a house in Porirua East at the moment...it was okay when it was just me but now that it's me and bub it's just not really suitable for him, for his health, for my health, for us in general... the windows don't close in most of the rooms. Everything that the Landlord and the Property Manager says is gonna get done just doesn't get done. It never has. They were meant to fix it all up, and, but I've been there for two years and they haven't put a lick of paint anywhere. (SolewC, European, 18-30 years, B Priority)

There's not enough room. And the house is quite damp and I'm an asthmatic, and two of the children are asthmatics as well. So, I mean, I've been struggling this winter, definitely been struggling. (SolewC, Maori, 31-40 years, C priority)

- 89 One sole parent described how her son's health meant that she could not work even though she would have no difficulty getting work:

I used to be a Probation Officer so I could have always gone back to that sort of thing but with my son's needs, there's no way I can just sort of force him to the side, he comes first... But I can't go back to full time work ever and be away from the house... 'Cause I couldn't do it full time that's the problem, forty hour week is just too, it's away from home too much. He has cerebral palsy, epilepsy and a few other things so I have to be available, it's as simple as that.(SolewC, Maori, 41-50 years, C priority)

Experience of applying for a Corporation property

- 90 Applicant participants' experiences of applying for a Corporation property are described in two parts – getting onto the waiting list, and being on the waiting list.

Getting onto the waiting list

- 91 The application process involves the applicant filling out an application form so their eligibility for a Corporation house can be assessed.¹⁸ Eligible applicants are invited to an interview with a needs assessor to determine the nature and extent of their housing need. This information is used to identify a preliminary priority segment for the applicant (i.e. A, B, C or D). The applicant is then required to provide documentation to validate their housing need. Once this information has been provided, the applicant is confirmed on the waiting list. If the applicant fails to provide the information within a specified period or is unable to validate their housing need, the application is terminated.

- 92 Some applicant participants said they were apprehensive about approaching the Corporation for help and sharing their personal details:

Oh it was quite hard to swallow my pride and come in. I mean it was quite hard to even go to WINZ and ask for money. I mean I just had the baby and my partner had just taken off. So I was in a situation where if I didn't, I was gonna go under very quickly. (SolewC, European, 18-30 years, B priority, 24 months on waiting list)

- 93 For the majority of applicant participants, their initial approach to the Mana Neighbourhood Unit and needs assessment interview were positive experiences. Applicants described the needs assessor as empathetic about their circumstances and helpful. Applicants came away from their interview feeling positive and optimistic:

Yeah the first person that I dealt with he was awesome, he was very cool and then he put me on the database basically. (SolewC, European, age 31-40 years, B priority, had just moved into a Corporation property when interviewed)

- 94 These experiences were in contrast to the experiences of an applicant participant who applied at the Kilbirnie Neighbourhood Unit:

... the first time I went in there, the lady said to me, 'You really don't think you're eligible to apply.' And I just, 'Why not?' You know? 'Why not? Why aren't I? I'm a New Zealand citizen, trying to make a future for my children. Why aren't I eligible?' She says, 'Oh, we can fill out the application, but I really don't think it's going to help.'...I just, I nearly got up and walked out, but I made her fill that application in. She didn't want to, and she made me cry, and I just, that gutted

¹⁸ Eligibility criteria include New Zealand residency and income limits.

me. I did say to her, 'I might not have mental health issues, but I do believe I'm going to leave this office with an anger management problem.' And I did say that, and I didn't swear once, and I've never have. (SolewC, European, 41-50 years, B priority, 8 months on waiting list)

- 95 One applicant participant was critical of the time involved in processing her application. It took four weeks from the time of her first visit to the neighbourhood unit to being confirmed on the waiting list (i.e. a two week wait for the needs assessment interview, and another two weeks to be confirmed). Other applicants (particularly those without transport and/or with young children) were critical of the number of visits required to the Mana Neighbourhood Unit to pick up forms and drop off documentation. They questioned whether the application process could be streamlined. Another applicant who worked in Wellington found it difficult to travel to the Mana Neighbourhood Unit by the 4pm closing time.
- 96 Four applicant participants reported they were unaware that their application had not proceeded onto the confirmed waiting list.¹⁹ Three applicants were told that their application was not processed because they had not provided the required documentation, while the fourth applicant was told that her file had been lost. In all four cases, the applicants only found out what had happened to their application when they enquired some months after the needs assessment interview. One of the applicants who was told she had not provided documentation said she had supplied the required information by the specified date.

Being on the waiting list

- 97 The initial optimism of many applicant participants about getting onto the waiting list soon turned to frustration and disappointment. At least one applicant was surprised that she was placed on the waiting list – she had assumed that she would be offered a property as soon as she applied. Some applicants had conversations with the Neighbourhood Unit and Contact Centre staff who informed them that they were unlikely to be housed. Some applicants reported receiving a letter from the Corporation with the same information. Applicants were surprised at being told they were unlikely to be offered a property despite having a serious housing need. Applicants said they should have been told this information in the initial interviews, before their expectations were raised.
- 98 Some applicant participants struggled to understand why their need for housing was assessed as being less critical than other applicants. One applicant said she had always been self sufficient which was a disadvantage when applying for a property:
- I always look as if I can cope, and I'm fit and you know, I'm on the go and I've always worked. The odd time I've fallen off the range and had to go on a benefit, but that would only be for about a week. I mean, the last time I went on the benefit was five years ago I think? Six years ago, five? And I got a job within, before they even gave me the benefit. (Sole, European, 51-64 years, C priority, six weeks on waiting list)*
- 99 Other applicant participants perceived the criteria to assess housing need as not addressing their situation. Some applicants said they had been honest with the Corporation about their circumstances and questioned whether they had to exaggerate or make up stories about their housing need to get a property. They felt

¹⁹ These applicants were now on the confirmed waiting list.

aggrieved that other people got priority before them. Others felt let down that they had shared very personal information without a positive outcome:

I feel that I didn't get a Housing Corp house because I was a white single woman with no mental health problems, I haven't just got off a boat, I don't do crack, I'm not in a gang, I've not got a partner that's in a gang, I'm not an Islander with ten kids, and I'm really quite gutted by it all... I felt judged, and I really did, I said, 'What am I meant to do? You know? 'Put an ad in the paper? Excuse me. Can I marry into an Island family with twenty kids?' You know, I really did. And I thought, I'm not off a boat. As well, I haven't just arrived in the country. I haven't got a taxi license, that stuffed me, you know? (laughter) I'm sorry, I've got to have humour about it eh, 'cause it really felt because I didn't tick any of the boxes. (SolewC, European, 41-50 years, B priority, 8 months on waiting list)

... someone pouring their heart out about their situation, 'cause you do have to be quite open and honest, that, to have someone make you feel like you weren't, you're not good enough, you're not good enough, but not desperate enough, not needy enough. (SolewC, European, 18-30 years, B priority, 24 months on waiting list)

100 Three applicant participants had incorrect impressions about how the waiting list and property allocation process work. Two applicants thought that the waiting list works on a 'time served' basis (i.e. when an applicant is housed, everybody else on the waiting list moves up a slot). One applicant thought the Housing Manager she dealt with was physically looking for a property for her. This applicant was under the mistaken impression that the staff member could give her an unoccupied property she had noticed in her neighbourhood.

101 Two applicant participants had been taken off the waiting list because the Corporation said they had not responded to a review letter asking them to confirm their housing need. Both applicants said they had responded to the letter by ringing up a staff member. One applicant said she had left a message on the staff member's answer phone. The other applicant said:

And then I got this letter saying that, 'You never responded to our letters so we've taken you off the list altogether.' Which really freaked me out so I went straight back in and I said, 'Why am I off the list when I actually had an interview just before this date, expiry date here and I know I rang up and responded to the letter as well?' ...she looked back through everything and said, 'Yes you're quite right we've got you here for your interview and there is a note of you ringing up and talking' (SolewAC, Maori, 41-50 years, C priority, 33 months on waiting list)

102 For six applicant participants, some of their frustration came from seeing Corporation properties that were unoccupied for significant periods of time. Two other applicants expressed frustration that despite doing everything they had been asked to do (i.e. attending interviews, updating documentation), they still had not been offered a property:

I have done everything to try to be housed (CoupwC, Pacific, 18-30 years, B priority, 7 months on waiting list)

103 Some applicant participants felt they were "in limbo" because they were not able to make decisions about their family's future, such as which college their child would attend:

...the first one really, would be to get a bloody house. 'Cause if I can get a house, the kids are better, I'm better, it all falls into place, I can be relaxed and I can grow, I can grow up from it. I can't grow here, I can't, because there's no money left, there's no nothing to do nothing, you know. (SolewC, Maori, 13-30 years, B priority, 2 months on waiting list)

- 104 For many applicant participants, lack of contact and information from the Corporation was the most significant problem about being on the waiting list. A couple of applicants said they had not been told which priority segment they were in. Some applicants complained about leaving phone messages on staff members' phones but their calls were not returned. Others felt "stressed" about not knowing what was happening. Applicants said that the Corporation keeping in more frequent contact with them would help.
- 105 Applicant participants had been advised by Corporation staff to look for a home in the private rental market. Three applicants said they had or were making efforts to rent privately, while two other applicants said that would try in the future. Affordability was the biggest barrier for applicants. The houses that were affordable were not in a good condition:

I was looking for private houses... but they're really, they're not clean. Like they're really damp and there's mould on the ceilings, and I don't want to move my son in to a place like that 'cause he might get more sick. So and then those are all the houses around say two to two-twenty, all the rest of them are like three, three-sixty for a three bedroom so I thought it would just be easier just waiting for a house a New Zealand house. Yeah because they are just too expensive. (SolewC, Pacific, 18-30 years, B priority, 17 months on waiting list)

Reasons why people stay in Corporation houses

- 106 The reasons why tenant participants stay in Corporation properties are much the same as the reasons they applied for the property. The importance of the reasons may change. As families had more children, their ability to support their families financially did not increase sufficiently for them to exit state housing. Some people lacked the confidence and knowledge to explore other housing options if their income became sufficient for private rental or homeownership.
- 107 The education of children is one reason tenants stay in a Corporation property that was not a reason for the initial application:

The reason I'm staying here is 'cause of my girl I want her to finish kura Māori before we move anywhere. I don't really want to take her anywhere else at the moment 'cause she's doing so well up there and plus you can't move them too far 'cause there's not a great deal of Māori schools for them. And while this one is good while she's settled into it I thought well it's not that long before she gets to college and all that and she'll be out of there. ... Yeah, yeah well I don't want to change her education because education's so important today for kids I think. To me you've got to give them a real good chance, if you ship them around all the time they've got to change their programmes and start all over again and I thought oh well we'll just stay here give our kids a go at it so that's why we're still here mainly. (CoupwC, Māori, 51-64 years, 10 years tenure length)

- 108 Another tenant participant explained how his family came to live in his Corporation house and his reasons for staying there: "My father said for me [to] come back and live close to him. He just wanted his mokos close to him. That's why we turned to

HNZ so we could get a cheap place for my family.” (CoupwC, Māori, 31-40 years, 5 years tenure length). Now both husband and wife work, pay market rent and want to buy the property. They have known the street 15 - 20 years and the house has been upgraded as a consequence of his wife’s persistence and Corporation policy.

Tenant participants who have lived in multiple Corporation properties²⁰

- 109 One of the reasons tenants remain in Corporation properties is because they can apply for a transfer from one property to another as their family circumstances change or for other reasons. Since the introduction of SAS²¹, tenants have had to undergo a needs assessment and demonstrate a housing need in the same way as a new applicant in order to have a transfer approved.
- 110 The majority of tenant participants (68 percent) have lived in two or more Corporation properties as an adult. These include tenants who have transferred from one property to another (27 percent of tenants) as well as tenants who have had multiple tenancies (40 percent of tenants).²²
- 111 Over 60 percent of tenant participants who had lived in their current property for less than 1.5 years had previously lived in two or more Corporation properties as an adult. Fifty-seven percent of tenants who had been in their current property for about five years, and over eighty percent of those who had lived more than 10 years in their current property had lived in two or more properties.
- 112 Compared with other ethnic groups, a higher proportion of Pacific tenants had lived in only one house. Conversely, a higher proportion of European tenants had lived in 3-5 houses.
- 113 A higher proportion of tenant participants aged 31-40 had only lived in one Corporation property compared with other age groups. Conversely, a higher proportion of tenants aged 41-50 had lived in 3-5 properties. However the numbers in each category are small.
- 114 See Appendix F for the quantitative analysis of tenant participants who have either transferred or had multiple tenancies.
- 115 The reasons tenant participants gained transfers by household type are set out in Table 9. The ‘Other’ category includes multi adult household with a child.

²⁰ See Appendix C pages 97-98 for the quantitative analysis of tenant participants who have either transferred or had multiple tenancies.

²¹ The Social Allocation System (SAS), used to assign families houses that are most in housing need, was introduced in 2001.

²² People who have previously been a Corporation tenant have to complete the application process as if they were applying for the first time.

Table 9 Reasons tenant participants gained transfers by household type

Reasons for gaining a transfer	SolewC	CoupwC	Sole	Other	Total	
	N = 25	N =17	N =10	N = 10	No	%
Changed name on tenancy agreement, or moved into a house after a family member moved out, or moved because name wasn't on the tenancy agreement	4	1		1	6	9.7
Natural increase or decrease of family	1	2	1		4	6.5
Family violence or unsafe neighbourhood		3			3	4.8
Health and safety of the house, including couldn't manage stairs	1		1		2	3.2
House upgrade		1	1		2	3.2
Total	6	7	3	1	17	27.4

- 116 A tenant participant described how four children were added to the household when their parents died. The tenant applied for a larger house and moved. (CoupwC, Māori, 65-74, 10 years tenure length). Another tenant gained a transfer following the death of her mother. She informed the Corporation of her mother's death and expected to be able to take over the tenancy but her name was not on the tenancy agreement. The SAS needs assessment confirmed her housing need but she was told she had to move. The way the Corporation handled this situation upset the participant because she had lived for 29 years in the house with her parents:

It was a three bedroom house and they said because I only had one child, I couldn't stay there and my name wasn't on the tenancy anyway, so they moved me to a three bedroom unit, which didn't make sense to me really. (SolewC, European, 31-40 years, 5 year tenure length)

- 117 One family was transferred after a daughter was assaulted by her partner. The tenant participant said: I was crying when I had to leave the street, 'cause I've been there since I was a baby. And when I did move, it was new to me and my husband and my kids." (CoupwC, Pacific, 51-64 years, 10 years tenure length). Another tenant and his wife were moved to their current house because the wife couldn't settle as they were surrounded by houses from which prostitutes worked and drugs were sold. (CoupwC, European, 65-74 years, 10 years tenure length)
- 118 Another family moved because the unit next door got burnt. The tenant participant said: "...the Housing asked us to go ... find any house we want. We had to go in and tell them and so we told them about this house yeah and then we moved in here." (CoupwC, Pacific, 31-40 years, 10 years tenure length)

Tenant participants' attachment to house and neighbourhood

- 119 The concept of 'attachment' denotes the spectrum of positive and negative feelings people have about their house and neighbourhood, and how much they want to stay or leave where they are currently living. This section describes the level of attachment tenant participants expressed about their Corporation home and their neighbourhood based on self ratings and analysis of qualitative interviews. The factors associated with high and low attachment ratings are identified. Lastly, the relationship between attachment and future housing expectations is presented.
- 120 One of the significant findings emerging from the pilot to the longitudinal study was that the majority of tenant participants were strongly attached to their houses and/or neighbourhoods. In the pilot, the level of attachment expressed by each tenant to their house and neighbourhood was assessed by the research team based on their interview transcript. In contrast for this wave of the study, tenant participants were asked to self-rate their level of attachment according to a five-point scale. Tenants were asked to choose which of the following best described their feelings about their house: 'I love it', 'I like it', 'I don't mind it', 'I don't like it' and 'I hate it'. The same question was asked about their neighbourhood.

Tenant participants' ratings of attachment to house and neighbourhood²³

- 121 The majority of tenant participants were positive about their house, with nearly 75 percent (46) of tenants saying they 'loved' or 'liked' their house. A higher proportion (82 percent) of tenants 'loved' or 'liked' their neighbourhood. Less than 10 percent of tenants were negative about their house or neighbourhood. Table 10 shows tenant participants' attachment ratings for their house and neighbourhood.

Table 10 Tenant attachment to house and neighbourhood

	House		Neighbourhood	
	no	%*	no	%*
I love it	23	37.1	17	27.4
I like it	23	37.1	34	54.8
Don't mind	11	17.7	5	8.1
I don't like it	4	6.5	3	4.8
I hate it	1	1.6	3	4.8
Total	62	100.0	62	100.0

*percentages have been rounded and may not total 100%

²³ See Appendix C pages 99-100 for the analysis of tenant participants' attachment to house and neighbourhood by ethnicity and age.

122 The majority of tenant participants (42) were positive about *both* their house *and* their neighbourhood as shown in Table 11. Three tenant participants were negative about both their house and their neighbourhood.

Table 11 Tenant attachment to house by attachment to neighbourhood

Neighbourhood attachment	House attachment				
	I love or like it	Don't mind	I hate or don't like it	Total	
	No	no	no	no	%
I love or like it	42	8	1	51	82.2
Don't mind	2	2	1	5	8.1
I hate or don't like it	2	1	3	6	9.7
Total	46	11	5	62	100

123 Nearly half of Pacific tenant participants 'loved' the house where they were living, and approximately 30 percent 'liked' where they were living. Similar proportions of Māori tenants 'loved' (39 percent) and liked their house (34 percent). Only 22 percent of European tenants said they 'loved' their house, but over half said that they 'liked' it. Only five tenants reported they 'didn't like' or 'hated' their house, and four of these were European.

124 Positivity about neighbourhood was high for all age groups, although appeared to be slightly higher for older age groups. Those most likely to feel negatively about the neighbourhood were aged 31-50 years.

125 Positivity about neighbourhood was high for all ethnic groups. Two tenant participants from each of three ethnic groups – European, Pacific and Māori-European, were negative about their neighbourhoods.

Factors tenant participants used to positively rate their house *and* their neighbourhood

126 Over half of all the tenant participants who rated themselves as loving or liking both their house *and* their neighbourhood, talked about the importance of each of the following factors:

- living close to family
- supportive neighbours
- easy access to shops and services.

127 Some of these tenant participants who also talked about the importance of their house in their life, most commonly the role it had as 'my own home, my own place'. The two most common criticisms of their neighbourhood by these tenants were socially disruptive behaviour of neighbours and speeding cars.

Living close to family

- 128 The majority of tenant participants who were positive about their house and neighbourhood, talked about the importance of living close to other family members:

I've no intention of going anywhere, because the family is close by and we've got a good neighbour who looks after us and we look after them.

My family's right across the road...and my friend is across the road as well [along with lots of other friends and workmates who live in the area].

All my family live in [this] area.

"My [siblings] all live here...we were all brought up [here]. It is our comfort zone with our families.

- 129 Some of these tenant participants talked about their house as central to a supportive and caring familial network and to their own role in life. Comments by these tenants included:

We brought up our children here [in this house]...this is a dropping off house for the family.

This is where I've got all my friends, my whanāu...I am the centre point.

This is used as our family home.

Supportive neighbours

- 130 The majority of tenant participants who were positive about their house and neighbourhood, also talked about supportive relationships with neighbours. These relationships were important in helping people feel safe in their neighbourhood even if they didn't spend much time together. For some, their neighbours were good friends as well.

I find that the neighbourhood work together to sort out their problems...they watch out for me.

All the neighbours are pretty good...they all pretty much keep to themselves but we all know we're there.

It's really good, everyone kind of looks after each other around here.

The people who live around the area are really good and friendly

I've got a lovely street to live in and I've got some lovely friends...we all sort of watch for each other.

I love this [place] because of my neighbours.

I like the area, all my friends are here, so why move?

It's like a whanāu for me because... I've lived here all my life, I know everybody.

- 131 Many tenant participants talked about their neighbours as well as their familiarity with the neighbourhood as being important. A few tenants talked about their familiarity with the neighbourhood as important, rather than specifically talking about their neighbours per se. Long term residence and familiarity was associated with these tenants feeling positive about their neighbourhoods:

I've been here so long...everybody knows [us]. [I have no problem with gangs] they keep to their side, I keep to mine.

It feels safe to me because I've grown up in the area.

The neighbourhood has all sorts. You can hear those that drink and sometime their fights...but I feel peaceful here I don't feel scared.

We're all quite close here and everyone watches out for everyone...[it] can be quite noisy and people have parties but that happens in any street.

People say it's scary and rough but its only what you're used to, and I was brought up [here].

Most of the people in the street have been here for years...everyone knows each other.

Most of our church live in the area here.

Easy access to shops and services

- 132 The majority of tenant participants who were positive about their house and neighbourhood, also talked about the ease of getting to shops, schools and health services. Often these places were within walking distance, or easily reached by bus:

We've got buses everywhere...it's handy to everything.

[It's] close to the shop and the doctor for him and the school for the mokos. All the mokos come here.

[It's] just generally close to things that I need.

All the amenities are here, the school, shops, bus stops.

'My own home, my own place'

- 133 Several tenant participants who were positive about their house and neighbourhood, talked about the importance of the house as a 'home of their own'. For some it provided stability and security in their lives and for their children. Some tenants also mentioned that they would like to buy their house:

It's your own place...and you make it your home.

It gave me responsibility...something to make my own and turn into a home.

It's good to have my own home, I like that feeling.

[I like] being independent, being able to take care of my own family.

It's good living by yourself...you've got no-one moaning at you...it would take a lot to force me out of here.

My kids don't want to move anywhere they want to stay here forever.

Negative factors about the neighbourhood

- 134 Although these tenant participants were positive about their house and neighbourhood, they also talked about problems with the condition of their house and/or their neighbourhood. Tenants' concerns about house conditions are discussed in the chapter 'Living with a Corporation property'. Approximately half of these participants talked about problems with their neighbourhood. The two most common complaints were noisy neighbours and speeding cars.

Socially disruptive behaviour of neighbours

- 135 Despite being positive about their neighbourhood, several tenant participants talked about socially disruptive behaviour by some neighbours, including noisy parties, drunkenness, fights and damage to property:

Sometimes the neighbours are noisy...sometimes they are drunk.

If the place up there has a bit of a drink up, they [party] up the street all night and kick everyone's fences on the way home.

[We've got gangs] around here and they don't cause trouble...its just the young ones that at the weekends they drink, get into mischief and start causing havoc and smash bottles.

Often get drinking, screaming, yelling, swearing...its ugly...can be scary...you put up with the crap that goes on around here.

[The gang] fights roll out onto the streets...the new ones go out and shit stir on the street or go to the pub and start fights there.

- 136 Several tenant participants talked about speeding cars, and one described an incident where a drunk driver had crashed into her fence. At least two were concerned about the safety of their children in the street:

I love my neighbourhood...it's just the people who enter our neighbourhood that speed...hoons in their cars.

Don't like boy racers up and down the street.

Factors tenant participants used to negatively rate their house and/or their neighbourhood

- 137 Five tenant participants disliked or hated their house and six tenant participants disliked or hated their neighbourhood, as shown in Table 12. Of the eight tenants who disliked or hated their house, their neighbourhood, or both, three were negative about both their neighbourhood and their house, three about their neighbourhood only, and two about their house only. Amongst the five tenants who rated

themselves negatively about the house, three were only negative about the neighbourhood.

Table 12 Tenant attachment to house and neighbourhood by feelings of safety

Feelings of safety	House			Neighbourhood		
	I love it or like it	Don't mind	I don't like it or hate it	I love it or like it	Don't mind	I don't like it or hate it
Feel fairly or very safe	41	9	2	48	4	0
Feel scared sometimes	3	1	1	3	1	1
Fairly or very scared	2	1	2	0	0	5
Total	46	11	5	51	5	6

Feeling scared

138 All six tenant participants who were negative about their neighbourhood reported feeling scared.²⁴ Five tenants felt 'fairly or very scared' and another was 'scared sometimes'. Of the five tenants who did not like or hated their house, two felt 'fairly or very scared' and one felt 'scared sometimes.'

139 The tenant participants who were negative about their neighbourhood talked about being disturbed by violence, crime and noise on their streets. Three of these six tenants lived in close proximity to one another. Their comments included:

I feel scared constantly...my kids are missing out...all they see is the bad stuff...it's so violent in our area, you see drunks, they have parties all day, all night... and they've got the drums going hard out.

[There is a strong gang presence in the street] my kids don't like playing out in the street or walking up and down...I won't buy anything nice cause I'd probably just get burgled.

The street is rough looking...sometimes they party the whole weekend...and fights in the street...so I don't really like going outside.

They swear from morning till afternoon...I just don't want to around...they party nearly every week...I don't sleep properly...they fight, they swear, they yell.

I like the house I just don't like where I'm living...my kids can't sleep at night cause they're (gang households) are making too much noise outside.

²⁴ This section discusses participants' feelings of safety in relation to attachment. Household safety is discussed in more detail in the chapter 'Reflections on being a Corporation tenant'.

Feeling negative about their house

- 140 The five tenant participants who talked negatively about their house referred frequently to having a cold home. Other reasons were sections that were difficult for the tenant to manage, a lack of fencing which resulted in damage being done by dogs, and the house being “depressing”:

I don't respect that unit at all, I look after it, but I hate going there, it's too depressing.

[It's cold]...we've had my son rushed to Wellington Hospital, spent two days in hospital with asthma... basically we think it's the house that's doing it.

She was all good at the other house, until I moved to the unit and then I found out she was getting asthma. I think because it's so cold in the winter. And the units are very cold, especially upstairs when you go to bed, you know, that cold air.

[It's hard in a unit]... with the stairs, and because they've got brick walls they're real cold ...they're just cold houses...I stayed in a few units before this one and they're all cold.

I've got a terrible section at the back...it's got a big bank... so I get someone in to mow my lawns, which costs me quite a bit of money because I find it hard to do it myself.

We've got no back fence, we get dogs coming in and crapping everywhere and ripping up our vege garden.

It got painted before I went in, but the paint all comes off and the colours they chose were horrific...it's depressing colours around the house, but at least it's been painted.

We're all asthmatics and its pretty cold in this house...the house whistles from the noise of the wind...the wind just gushes through underneath the door and down the staircase in the house...there's just nonstop wind constantly right around the entire house.

Attachment and tenant participants' future housing expectations

- 141 A third of all tenant participants expected to be in their current house ‘forever’. All were positive about their house and/or their neighbourhood. The few tenants who were negative about their house or neighbourhood, or didn't mind, were more likely to expect to leave their current house within five years or less. This is shown in Table 13.

Table 13 Tenant attachment to house and neighbourhood by future housing expectations

Length in current house	All tenant participants	House			Neighbourhood		
		I love it or like it	Don't mind	I don't like it or hate it	I love it or like it	Don't mind	I don't like it or hate it
1.5 years or less	8	1	4	3	2	2	4
5 years	11	6	4	1	7	3	1
10 years	4	3	0	1	4	0	0
forever	21	21	0	0	21	0	0
No idea	18	15	3	0	17	0	1
Total	62	46	11	5	51	5	6

142 Of the 46 tenant participants who were positive about their house, nearly half expected to live there 'forever'. Only seven expected to live in their current house for five years or less. Fifteen tenants responded that they had no idea about how long they would be in their current house. Amongst the five tenants who were negative about their house, three expected to continue living in their current house for 18 months or less.

143 Amongst the 51 tenant participants who were positive about their neighbourhood, 21 expected to live there 'forever'. Only nine expected to live in their current house five years or less. Seventeen tenants responded that they had no idea about how long they would be in their current house. Amongst the six tenants who were negative about their house, four expected to continue living in their current house for 18 months or less.

Living with a Corporation property

144 This section presents the results about tenant participants living with a Corporation property. The phrase 'living with a Corporation property' refers to that part of daily living focused on coping with the condition of the house and its maintenance. This is distinguished from the routines of daily living, parenting children, and caring for family members that takes place in the house which constitute making or remaking a life – this is explored in the following section 'Reflections on being a Corporation tenant'.

145 Tenant participants expressed a high level of attachment to their properties and neighbourhoods. Beyond this attachment, tenants experienced living with, and making or remaking a life in, a Corporation property on a day-to-day basis. These experiences formed the basis of participants' views on what it means being a Corporation tenant. Tenant participants were asked five questions that form the basis of this analysis:

- Tell us about the good things and not so good things about *this house* for you?
- Tells us about the good things and not so good things about living *here* (in this location) for you?
- What are the hardest things in your life right now?
- What are the best things in your life right now?
- What is the best thing and the worst thing about being a Housing New Zealand tenant?

146 All tenant participants live with a Corporation property that provides a "roof over our heads" for "cheap rent". The property is more or less suitable for a household's needs. Tenants "don't have to pay for repairs" unless members of the household have damaged the property. The property may or may not be in a good condition or neighbourhood but many tenants were in financially vulnerable positions and required housing options that offered a certain level of stability – especially those households with children. The Corporation offered consistency to many tenants:

The best thing is like I said, probably the security side of it, not being able to just be kicked out. (Sole, European, 41-50 years, 5 years tenancy length)

147 The condition of Corporation housing was often discussed by tenants. Although there were many criticisms regarding maintenance and the quality of Corporation housing – all things considered – the majority saw Corporation housing as providing a more consistent approach to housing quality than what could be found in the private rental market. However, some tenants found it difficult to think beyond the condition and suitability of their house. When they were asked about the best and hardest things in their lives they responded with more stories about the condition of their property and their attempts to improve it, or to transfer to a more suitable property.

148 Tenant participants described the daily living with a Corporation property in terms of:

- house condition

- suitability and match, including overcrowding and aging households
- house design
- outdoor spaces
- maintenance.

House condition²⁵

- 149 The majority of tenant participants expected Corporation housing to be of high quality and condition. Many Corporation houses were described as being fairly 'solid' or satisfactory. The small number of tenants in newer Corporation houses expressed few concerns about the condition of their houses. However, the majority of tenants in older-style houses reported many problems to do with house condition. Many of these issues – for example, cold and damp in houses – significantly impacted the health and wellbeing of households.
- 150 Tenant participants provided an assessment of whether their property was cold and damp, or warm. The identification of houses as insulated or not was based on RENTEL data. The majority of tenants in older-style houses reported many problems to do with house condition. Twenty-nine tenants (47 percent) described their house as cold and damp. Twenty-two of these tenants were living in insulated houses.
- 151 Older people (65 + years) were more likely to describe their properties (insulated and not insulated) as warm (67 percent). Younger people (18-30 years) were more likely to describe their properties as cold and damp (20 percent with a very small N of 5). This result is tentative until the numbers in this category are increased during the research.
- 152 European tenant participants were more likely than Māori and Pacific to describe their houses as warm (61 percent, 57 percent and 47 percent respectively), and less likely to describe them as cold and damp than Māori and Pacific people (39 percent, 43 percent and 53 percent respectively).
- 153 Tenant participants' memories about the condition of their current house when moving in varied. The majority noted that houses were often repainted, wallpapered, cleaned (and in some cases) re-carpeted, and parts of the house renovated. Many were pleased with these efforts and continued to be satisfied with the condition of their homes. Many tenants also noted such efforts were largely superficial, concluding that the true condition of the house was revealed after a short period of occupation. Problems such as draughty windows, cockroaches, mice and bird infestations, rotting carpets, mould, mildew, cold, insulation, poor paint and wallpapering jobs, and leaks often became apparent after a short period. One tenant said:

Another complaint I have for Housing is that they should have some [tenancy managers] who really knows about things like mould and 'cause this place had really bad mould. (CoupwC, Māori, 31-40 years, 10 years tenure length)

²⁵ See Appendix C pages 101-102 for a description of tenant participants' house condition analysed by tenure length, age and ethnicity.

Suitability and match

- 154 Tenant participants spoke not only about the suitability of their houses for themselves as individuals but also for their households. The composition of a household underpinned a tenant's view of suitability. As households evolved, household numbers fluctuated and tenant requirements changed (for example, due to changes in life-stage, ageing and health) – so did tenants' opinions of suitability. The shifting and changing composition of households underscores the majority of tenant comments – positive and negative - on housing suitability and match.

Overcrowding

- 155 Families outgrowing houses was a common cause of overcrowding. In many households it was common for children to share bedrooms or sleeping areas. Several tenant participants expressed a preference for gendered bedrooms, especially as children entered young-adulthood. These households also found living areas became more and more cramped as the number of children increased. The obvious solution of a transfer to a larger house happened for some tenants but not for others.
- 156 The issue of overcrowding was, in some cases, more complex. For households that extended across generations or valued close-knit relationships, living in close proximity to one another was valued and gave households strength, as one tenant participant who had ten children noted:

Housing told me I should get another place for them [implies for her children], and I was going "Why?" I mean in our culture we like to stick together. (SolewC, Māori, 41-50 years, 10 years tenure length)

- 157 The rationale for living in close proximity was also complex. For some tenant participants, inter-generational reciprocity was important: older people playing an active role in raising children, and young people playing an active role in caring for elders. Several tenants thought this was best achieved when living in the same household. One tenant whose name was on the tenancy agreement along with her grandmother's commented:

I don't like to depend on my Nan 'cause she's getting old now, to take my kids while I'm working and yeah, I've got no Mum, I've got no Dad and I won't go to aunts and uncles 'cause they're busy enough trying to take care of their own kids, mokos. (SolewC, Māori, 18-30 years, 5 years tenure length)

- 158 Other tenant participants thought inter-generational reciprocity was best achieved from another household close by:

My family's right across the road so it's good if I need a baby-sitter. (CoupwC, European, 18-30 years, <1.5 years tenure length)

Everyone stays close you know, the old man's just up the road but he's looking after my grandmother 'cause she need twenty-four hour care and my sister's just ten minutes walk down the road and my other sister used to just live straight across the road but she's moved down to Christchurch now. (SolewC, Pacific, 31-40 years, <1.5 years tenure length)

159 Tenant participants who held these values tended to remain in the same neighbourhood, but there were a small number who were unable to achieve this and so regularly commuted between households located in different suburbs.

160 Tenant participants viewed some houses as home-bases for extended families. Such houses were viewed as home-bases for new migrants, and a collective resource for several families. Home bases were places that guaranteed accommodation in times of homelessness or when families needed short-term accommodation while they 'got on their feet'. They provided a stable and continuous reference point for children. A few tenants noted this reciprocity alleviated the pressure of poverty:

You know, better to help each other rather than be out there and everything's costly and you're just drowning... (SolewC, Māori, 41-50 years, 10 years tenure length)

161 Comments such as 'this is our family house' were a common expression of this view. Generally families had rules governing this process, however, these were not always adhered to and in one case a tenant gave an example where a 'family-house' and her elderly mother were taken advantage of by family members:

... they were like locking themselves in her [the participant's mother's] lounge with her heater so the rest of the house couldn't get warm, just them 'cause they slept in there ... they didn't care if she had no food, they didn't care if she had no car ... they made her walk in the rain, walk to the shop do everything, pay for the power, pay for their food and they were doing nothing, just sat there taking ... (SolewC, Māori, 41-50 years, 5 years tenure length)

162 Sometimes arrangements were stressful, and families decided living separately was the best solution. For one family, the Corporation was very helpful in trying to find a housing solution to suit the participant (who was living with her son and her three grandchildren):

... my son he came to stay with me when he separated, ... then his three kids used to come on the weekends. So it was like, bursting at the seams... Yeah the love boat, with no love just screaming. Housing Corp were really good. They came up here and had a look, and they came on a Monday and he had the house on the Wednesday... (MuliwA (AGC), Maori, 51-64 years, 5 years tenure length)

Ageing households

163 A common theme among tenant participants, particularly among elderly tenants, was the experience of an empty nest once their children and/or grandchildren had moved out of the house and had no intention of returning to live. Some tenants reflected on the purpose of the house, deciding to opt for a transfer to a smaller Corporation property so that their house could be used for another family in need of a family-sized house. Others were in the process of re-evaluating the role of the house: Was it still required to provide a home-base for the family? Or, was it still thought of as a 'family house'? Feelings of guilt were expressed by a few tenants who felt the house had outgrown its purpose and yet they had remained in it. One tenant described how her grandmother purposefully transferred (locally) to another smaller Corporation unit so that her granddaughter and her two great-grandchildren

might have the family-sized house. This was arranged by the Tenancy Manager, and achieved a positive housing outcome for both tenants.

- 164 Many elderly tenant participants found maintaining large homes physically demanding and required modifications to their houses as their bodies aged:

But as time has gone by, the section's far too big for me to do. And as you get older, you find it harder to do what you used to do, what you used to do. And of course with the dampness lying around as you get older, you feel the dampness, and it's not good for the bones. (Sole, European, 65-74 years, 5 years tenure length)

There were some instances where elderly tenants happily retained larger homes, especially if the house had been modified to suit their disability.

House design

- 165 A number of tenant participants commented on 'design' aspects of their homes such as:

- the position of the house in terms of exposure to natural elements (sun and the wind)
- outdoor areas
- ease of access
- suitability for the household's lifestyle
- safe
- well-designed for household members with physical disabilities.

- 166 Tenant participants preferred sunny houses, and there was a stark contrast in health and wellbeing between those with and without sun:

It's a dark place, because I'm lower than the other surrounding homes, my place is pretty dark in the summer. (SolewC, Māori, 51-64 years, 10 years tenure length)

In the morning the sun comes in the kitchen and it goes into the bedroom at the end of this side of the house. In the afternoon the lounge gets it and then it goes; lounge, bedroom, bedroom. ... yeah so three bedrooms get the sun until it goes down.... In the summer I know all the rooms are warm ... (SolewC, Māori, 41-50 years, 5 years tenure length)

- 167 Some tenant participants said that their houses, and in some cases their streets, were positioned on angles where little sun came into the area at all. Others had sunny sections yet the windows and/or house weren't positioned or designed to capture the sun.

- 168 Open-plan or well-linked areas were seen as conducive to modern living allowing for easy views of children, easy movement within the house, and a collective atmosphere. For some tenant participants, the division of space was sometimes unclear. One tenant, comparing two properties, saw the division of spaces in one as illogical and disjointed:

I like the fact that the kitchen and the lounge are by each other. 'Cause my [other Housing Corporation house implied] the kitchen was like at one end of the house and the lounge was at the other end of the house and I was thinking, 'Well that's really weird'. (SolewC, Māori, 41-50 years, 5 years tenure length)

- 169 Segregation of areas was also commented on. In the case of washing (bathroom and laundry), cooking and toileting areas, segregated areas were preferred by some tenant participants for hygiene reasons. Views on segregated bedrooms and sleeping areas were also expressed. Interestingly, the rationale of safety was given for both instances – having separate bedrooms allowed for privacy and safety from others. Yet in the same vein, one grandmother commented how her mokopuna preferred to sleep in the same room for warmth and safety.

- 170 Two storey houses presented challenges. Stairs were seen as hazardous and an ongoing safety issue for many tenant participants, especially for households with elders and children:

I don't like the stairs, I have to constantly watch them, they've had a few little accidents but nothing too major... (SolewC, European, 18-30 years, <1.5 years tenure length)

Other concerns related to two storey houses, included having toilets downstairs (making it difficult to access at night time) and windows which were dangerous for children.

- 171 Storage was raised as an issue for some tenant participants. The majority of comments about storage tended to focus on the design of storage areas within the home, for example, cupboards being too deep or shallow for practical use. Some houses with older-style kitchens found the space and layout impractical. One tenant participant found herself relegated to storing her food in boxes in the hallway as her house had only one cupboard for food storage. Other tenants said:

... the cupboards are useless, you can't even put plates up in those top cupboards ... my plates won't fit in there. ... So, I've had to put a lot of my plates and things down the bottom here... and I've got my pots in the hot water cupboard. (MultiA(AGC), 51-64 years, 5 years tenure length)

... there's no room for storage... if you put them out in your shed, they're going to go mildew and rusty, and I mean things cost too much money to go, especially clothes and things like that And also the wardrobes aren't big enough, 'cause you know women (laughter) have a lot of things, summer and winter. (Sole, European, 65-74 years, 5 years tenure length)

Outdoor spaces

- 172 Outdoor areas surrounding homes contributed to households' experiences of living with a Corporation property. Tenant participants commented on fencing, easy and difficult access to properties, and gardening on section maintenance.

- 173 Tenant participants saw providing a safe area around the house so children could play outdoors as fundamental to children's wellbeing. Tenants expressed anxieties about children being hit by cars due to a lack of or unsuitable fencing. This anxiety was widespread, and in some cases, heightened by experiences of near misses or

witnessing other children being hit by a car. One tenant wouldn't allow her two small children to play on their large unfenced section because it backed onto a large public pond. Consequently, children were either kept indoors, non-regulation fencing was built by tenants to create safe playing areas for their children, or they were taken to other locations to play. Fencing also minimized the risk of property invasion:

We've got either side but no back fence, we get dogs coming in and crapping everywhere and ripping up our vege-garden. We've asked about it but they said they haven't got any money at the moment to do anything. (CoupwC, European, 31-40 years, 5 years tenure length)

Oh yeah some drunk driver ... he came down the street wiped out my gate on that side of the fence, he knocked out the rest of the fence going toward the bus stop and then hit the bus stop and broke that. It's been two years and I'm still waiting for Housing Corp to fix my fence. (SolewC, Māori, 41-50 years, 5 years tenure length)

- 174 Similarly, appropriate access to properties was part of living with a Corporation property. Tenant participants' expectations of suitable access varied. Drive on access to houses was preferred by many tenants. Some tenants had well paved driveways onto their sections, some did not. Others created their own driveways – either simply allocating a space on their front lawn to drive on to (often these areas were quite muddy during the winter) and in one case, a tenant, frustrated by the threat that the main road posed to her children's safety, and her cars spinning in the mud on her section, went so far as to pave her own driveway without the Corporation's permission.
- 175 Households with children, elderly or disabled people preferred flat, easy to access sections and houses. Poor access to properties impacted on the quality of life for elderly tenant participants or households with children. Many tenants with poor access had had properties altered (for example, driveways built on to sections), some tenants transferred, while others were still advocating to the Corporation for changes.
- 176 Households with tenant participants with disabilities or older people often had flat and easy to access sections: some tenants had sections which had been modified to improve access (for example, ramps were built to front entrances, or driveways were added), others did not. Tenants with modified properties found the modification necessary, noting the improvement it made to their life quality. Responsibility for funding and organising modification often rested with multiple agencies (for example, Enable or ACC) in combination with the Corporation. In some instances this relationship worked well, in others, disjointed communication between tenant, Corporation and agency resulted in stress for some tenants.
- 177 Some tenant participants' properties had no drive on access while others had steep external stairs. This was problematic for one tenant and her small child who both had asthma. In this case, walking up the stairs during winter months triggered their asthma. Interestingly, the same tenant joked that stairs were probably beneficial for their fitness:

Well it's elevated, so it's up off the road. Re access, it is a quite a bit of walking up to it, and a few stairs, and, which is probably pretty good' cause it gives you a bit of exercise ... The only thing is that in the winter time you get a bit wet, 'cause you have to park down the bottom and like run up ... and sometimes my younger

son who is asthmatic, gets a bit wheezy. (CoupwC, European, 41-50 years, 5 years tenure length)

- 178 The importance of sections and gardens were largely determined by tenant participants' expectations of the outdoor area surrounding their home. A number of Pacific tenants saw the section as an extension of the living space provided by the house. Tenants, including many Pacific tenants, were avid gardeners and saw it as an enjoyable pastime improving the quality of their life. Placement of the sun in relation to their garden, the quality of the soil, and whether the climate was conducive to a prosperous garden were all important to gardeners and informed their perception of section suitability. It appeared that in many cases avid gardeners tended to work with what they had. Conversely, some tenants showed little interest in gardening or section maintenance, preferring to either pay others to maintain their sections or neglecting their sections all together. In these situations, a low-maintenance garden and section was considered ideal.
- 179 The physicality of gardening and section maintenance was commented on by a number of tenant participants, including avid gardeners. As household dynamics evolved so did ability and/or desire to maintain outdoor areas. For example, some elderly tenants were limited by illness, or physical ability. Some tenants resolved this issue by looking to family to maintain or carry out physically challenging tasks. Other tenants did not have such support and gave up gardening.

Maintenance

- 180 The Corporation's response to housing maintenance was a key contributor to tenant participants' experiences of living with a Corporation property. The majority of tenants had mixed feelings about the maintenance of their property.
- 181 Urgent issues included plumbing works, major electrical faults such as oven and stove repairs, broken windows and high priority structural damage such as roof damage. Several tenant participants commented positively on the Corporation's responsiveness to urgent maintenance calls to fix health and safety issues:
- ... if anything went wrong, whenever we rung Housing Corp, they we're always obliging, and came and fixed it almost immediately. And they still do.*
(Couple, European, 75+ years, 10 years tenure length)
- 182 Tenant participants became frustrated when they saw other properties in their area receive maintenance on repeated occasions while they continued to wait for action on their request:
- A couple ...houses down there, units that used to annoy us a bit (as) Housing Corp would fix the house up, put in new tenants and then in about three months they have to get rid of them and paint the house all out again...we use to ask for a driveway (their reply) "Oh no, no, there was no money for driveways or anything like that. They would do these houses, they would be wallpapering and doing everything possible...And we use to get really angry about that! We use to say "Oh we pay all this rent and they won't even do anything for us. (Couple, European, 75+, 10 years tenure length)*
- 183 Tenant participants also expressed frustration with issues to do with long term maintenance which usually impacted on the overall condition of the property:

... when you ring Housing Corp to get a job done they just seem to take forever. Once I rung them for in my daughter's bedroom and it [the leaking hole in the roof] was just getting bigger and bigger and it actually started to smell and they said they'd be there within ten days. Well a month went by and I had to ring them back. And they come and patched the top of the roof so it wouldn't carry on leaking ... otherwise they are pretty good, I'll give them that. (SolewAC, European, 41-50 years, 10 years tenure length)

- 184 The shifting and changing nature of household numbers and household expectations largely determined what type of ongoing long-term maintenance tenant participants required. For example, some tenants with children had a strong preference for carpet in the view of warmth, while others with the same household composition preferred wooden floors for cleanliness. While some tenants contacted the Corporation intermittently to discuss long-term maintenance issues, many used household inspections as the natural point to voice their preferences and expectations. This was an important process for tenants who saw it as an opportunity to demonstrate their need for maintenance. Some tenants reported a level of success while many reported feelings of frustration:

.. year after year they send people to look at your house, year after year we tell them exactly what's wrong like our windows don't close 'cause they're old, they're warped. When you get a strong wind it just rips them open and all that and they just say, "yeah we'll send someone around." And a guy comes round and he goes, 'Oh they won't touch it ', walk away and that's the end of it for the next year Every year they do an inspection but nothing ever comes of it. (CoupwC, Māori, 51-64 years, 10 years tenure length)

I've had different Tenancy Operators from here, one of them said, 'Leave that hole in that room we will do it when we renovate.' The new one comes in and goes. "I'm going to charge you for that hole." So one is saying one thing and the other is saying something else. (SolewC, Māori, 51-64 years, 10 years tenure length)

- 185 Some tenant participants were not sure who was responsible for identifying the maintenance that needed to be done. The majority thought maintenance could be carried out more frequently:

To me, see this house hasn't been renovated since 1995 and those are the things that you would have thought that they'll keep on looking at every other say two, three, four years and then you know... I don't know whether we need to go and ask them or they do come ... (CoupwC, Pacific, 51-64 years, 10 years tenure length)

- 186 Many tenant participants experienced inspections that acknowledged repairs and maintenance that needed to be carried out on the house which immediately raised positive expectations. They felt let down when they were later told that for financial reasons or low priority, the work would not be done despite the obvious need:

I have always said they should check on the tenants more than what they do. We lived here for untold years, nobody came near the place. They didn't care what we did to the house...in the Hutt they use to check every four months.(Couple, European, 75+ years, 10 years tenure length)

187 Most tenant participants were accepting of the fact that housing checks and inspections would in time be carried out by the Corporation. At the same time most tenants were unaware of how their homes were prioritised for house maintenance and repairs by the Corporation. In the main they were informed by their case managers that maintenance of a specific nature would be carried out on a specified day and they had to sign to give permission to let the maintenance people in to their homes.

188 Not knowing what to expect sometimes resulted in tenant participants trying to initiate their own requests for maintenance to be carried out on their homes. In most cases, unless there was an issue of urgency, the requests would be recorded and dealt with at the discretion of the Corporation:

I don't know how some of these families get so lucky! A lot of them end up getting carpet...heating assistance through their floors...fans in the bathroom so you won't get mould on the walls. Well I've been renting with them all these years and I've been a good tenant, I never got behind on my rent....only lucky families get it (repairs).

189 Tenant participants wanted issues raised in the checks to be acted upon with minimal delay, particularly if not doing the work had implications for the wellbeing of the tenant's family.

190 Many tenant participants carried out their own maintenance to either improve the condition of the house and section, or to make it more suitable for their household needs. Examples of internal maintenance ranged from painting, wallpapering, and installing insulation and carpets. Examples of exterior maintenance ranged from building new fences and paving driveways to landscaping. Some tenants had asked the Corporation and the Corporation had either told them they were not eligible, or there were delays which were unsatisfactory to participants. Many DIY decisions related to cold weather and safety risks. One tenant who was a tradesman decided to install his own under-floor insulation as he was currently working for a firm that installed under-floor insulation and heat pumps. He did this because he had a young family including a new born baby and it was getting into the winter months and he was becoming frustrated at the length of time taken to address his home heating issues. He was informed by the Corporation that he had to remove all the insulation he had begun installing and leave the work up to the approved contractors. In addition the tenant installed his own heat pump, again due to the delay in addressing his request for a heat pump:

I said to them on the phone, "look our kids are freezing, we're freezing, we need some kind of heating. All I wanted them to do was fix up the fire place or maybe put in a fire box (Kent type log fire)...I talked to them about a heat pump and they said if I wanted to put a heat pump in, put the heat pump in!... Yeah easy for you to say we're in (a Housing New Zealand house) it means we're not rich... They came in did an inspection (of the home) and they haven't said anything about it (the heat pump)(CoupwC, Maori, 31-40 years, 10 years tenure length)

191 The workmanship of contractors was also raised frequently. While contractors were generally prompt once contacted for urgent jobs, many tenant participants complained about the poor quality of workmanship, and incomplete work on long term jobs. Some tenants preferred to carry out their own maintenance work because they thought their workmanship was better than the Corporation's contractors. A

number of tenants are or were experienced trades people and commented on the maintenance work done to the property. For some of those tenants that identified less than satisfactory work carried out by the Corporation's contractors this tended to leave an impression of wastefulness and incompetence:

I used to work with plumbers and I know what it takes to fix the thing (a leaking water pipe) under here....I tried to tell him but he said he's the plumber, well fair enough...the silly things some of these contractors do.(Coupw AGC, Maori, 51-64 years, 10 years tenure length)

They put that concrete drive in but it must have been cowboys that put it in cause you know you're supposed to cut along the concrete at certain intervals, well they didn't they just put the thing in and the rain all comes down and there's a little drain there which is useless. They put that in (but) it floods the garage.(Couple, European, 75+ years, 10 years tenure length).

The Housing Corp comes around, sends these people in to fix it but they don't come around and check it. And these contractors know that, they just come along, quick job and just bang 'em up. Windows open and shut, but they forgot about the big hole that lets the wind blowing in when you're sitting there. (CoupwAGC Maori, 51-64 years, 10 years tenure length).

- 192 Once the maintenance work had been completed and issues addressed adequately, many tenant participants were happy to move on, and worry about other priorities in their lives.

Reflections on being a Corporation tenant

- 193 Tenant participants' reflections on what it means being a Corporation tenant are based on their experiences of living with, and making or remaking a life in, a Corporation property on a day-to-day basis. When Tenants were asked about the best and hardest things in their lives some participants talked more about the condition of their property indicating its overwhelming significance in their lives. This group of tenants tended not to reflect more widely on this experience of being a Corporation tenant. Their views are presented in the preceding section. This section presents tenants' experiences of making or remaking a life in a Corporation property, and the reflections that result from this experience.
- 194 The tenant participants whose views are presented here talked about the best and hardest things in their lives. The topics tenants most often covered were:
- caring for themselves and their family
 - keeping their families and particularly their children safe and secure
 - educating themselves
 - finding and keeping work.

Caring for themselves and their family

- 195 When tenant participants talked about the best and the hardest things in their lives, descriptions of family activities featured in the best and the hardest things and was a very common response. For some tenants family included those within an immediate household. For many tenants family was spread across a number of households. Many tenants preferred to live within family networks, and family members sought and were able to rent Corporation properties in close proximity. While family relationships formed the core of social networks these were often extended to include neighbours, the local church and in some cases, the comradeship from local gangs. Many tenants frequently saw other family members, especially those in households with young children or elders:

My kids... I do have my hard days it's not always rosy but yeah definitely love being a mum with my kids. It's not the ideal situation to be a solo-mum but I mean yeah you know that's life eh. (SolewC, European, 18-30 years, <1.5 years tenure length)

... the best thing right now? Would be my son yeah for sure, he's a bundle of joy (laughter). (SolewC, Māori, 41-50 years, <1.5 years tenure length)

... what keeps me in Porirua? I think it's because this is where I've got all my friends, my whanau, my immediate whanau, about, and this is where my brothers and sisters that are alive now, I am the centre point, I think I am the advocate for my whanau today. ... if something's happening in the family, I'll let them know ... (Sole, Māori, 51-64 years, 10 years tenure length)

- 196 One elderly couple found comfort in the support given to them by their children who lived locally and their neighbour who had befriended them,

Well we're still together, my kids aren't on the streets, they're alive (laughter) ... I'm just seeing all of the sad things that's been happening over the last couple of

weeks with the funerals, ... and some of our family that are not doing so well We've had some really tough times as well in our family in the last couple of years ... a really close niece passed through suicide ... my father was kind of never able to cope with that, ... you know, it wasn't long after his amputation ... he was gutted. ... It's something to be really grateful for ... that all the kids in our family are doing well... (SolewC, Pacific, 31-40 years, 5 years tenure length)

- 197 The wellbeing of the individual often hinged on the wellbeing of the family and visa versa. For some families, simply knowing that others were doing well was sufficient. Raising children or supporting elders was stressful at times, yet relationships between family members were noted as rewarding. Feeling connected to family added to the quality of tenant participants' lives.
- 198 Family cohesiveness often buffered the stress of poverty. Families supported one another in various ways such as sharing economic burdens or providing forms of practical support such as child care, housework and transport. These types of support were particularly important to sole parents.
- 199 Sole parenting was common among tenant participants and presented its own challenges. Some sole parents struggled financially to provide the basics for their children:
- It's a hard job on your own, I tell you.* (CoupwC who had been a sole parent, European, 41-50 years, 5 years tenure length)
- Well it was getting rid of their dad, I guess it sounds horrible but it's the truth. Yeah he was an alcoholic we used to struggle a lot, you know my poor kids used to suffer so, so badly and just within the last five years, I mean, it has been really hard for me. I was at one stage doing two jobs and at the moment they're old enough now to help me out, so I've gone from two jobs to doing one. I mean I still don't get money but I don't care, the bills are paid, the house is paid and my two children do the shopping and that.* (SolewAC, European, 41-50 years, 10 years tenure length)
- 200 Many sole parents reported having close relationships with extended family who were heavily involved in daily routines involving children. In some cases children were whangai or cared for by other family members such as grandparents, aunts, uncles and cousins. Relationship break-ups often forced sole-parents to relocate to another house or the household was reconfigured. Some parents, whose contact with their children was consequently limited as a result of a relationship break-up, were aggrieved:
- I was the one with the kids when we were together, that took them to school and spent time with my daughter at Kindy and all this ... and now that they've moved I can't do that – yeah. I can't just whip over there.* (Sole, European, 41-50 years, 5 years tenure length)
- 201 Sometimes arrangements for the care of children were purposefully 'loose' so that biological parents remained actively involved in children's lives. Sole parents sought to provide a stable environment for their children. Achieving a stable home environment for children was often a process that took time and a huge effort.
- 202 An aspect of caring for family was managing the health and wellbeing of family members, in particular children, the chronically ill and disabled, and the frail elderly.

Tenant participants spoke frequently about their physical health and the impact poor health had on their quality of life. Comments concerning health either centered on ongoing or chronic health issues (such as chronic asthma or obesity) or a random injury or event (such as a car accident or fall). Random injuries often had unexpected long-term health and housing implications.

- 203 The impact of chronic cold on the health of tenant participants was clear and filtered to everyday aspects of participants' daily lives. Asthmatics were common in the sample, and tenants were aware that cold houses exacerbated their asthma symptoms. Coping strategies, such as wrapping up warm, heating single rooms, or burning cheap tanzanite wood in open fires had a consequential impact on other aspects of health and wellbeing.

I've given them a Doctor's certificate and it's still not good enough [to have insulation installed]. ... My asthma has been that bad since the start of winter that I've been taking a lot of days off my course, and I know it's because it's so cold, and we're always walking around with blankets on and stuff like that during the day, 'cause it's just freezing... My kids have constantly got runny noses, all the time. And that's just the start of winter. ... people are saying you can't put treated wood into the fire place, but I'm thinking of the warmth. But I'm making our asthma worse, by using treated wood, but I can't afford to go out and pay \$300 for a big load of wood to turn up, you know proper wood. So, I've just going to get scrap wood and stuff like that. (SolewC, Maori and European, 31-40 years, 5 years tenure length)

- 204 Chronic cold also exacerbated other health conditions such as gout. A number of tenant participants suffered from gout, and noticed a marked difference in their gout due to cold housing:

And they said this is what they call a 'sick house', 'cause our health has got worse, and to me, I thought it was the worst, it was so cold, it was like coming into a fridge, do you know what I mean? (CoupwC, European, 65-74 years, 10 years tenure length)

- 205 The desire to improve the air quality and warmth in houses was common. While some tenant participants repeatedly asked the Corporation to improve insulation and heating options, others requested transfers:

I ask them is there any chance I could get relocated? ... [they asked what reason.] I tell them that plus my two kids and I are two pretty bad asthmatics ... and they go 'that's not good enough'. And I go, 'But I can't even walk up my staircase without running out of breath' and they're saying 'Well, give up smoking' ... (SolewC, Māori and European, 31-40 years, 5 years tenure length)

- 206 Other chronic health conditions mentioned stemmed from lifestyle-related illness and included obesity, diabetes, and smoking-related illness. Mobility was mentioned as a key problem for these tenant participants. Some tenants suffering from obesity complained of not being able to fit into bathtubs or experiencing difficulty with stairs and accessing the house. Some smokers shared their aspiration to become smoke-free and could see the benefits of living a smoke-free lifestyle.

My poor kids (laughter). They know I want to give up smoking and they know I'm really confident in doing it, but they can see what's going to happen because they've been through it five times. (SolewC, Māori and European, 31-40 years, 5 years tenure length)

I was a heavy smoker, I stopped smoking about three years ago, when I had my first grandchild...I want to be healthy ... I think about my grandchildren. (SolewC, Pacific, 51-64 years, 10 years tenure length)

207 Some tenant participants reported being affected by a random injury or health event. These events required participants to reassess their circumstances. Housing was often part of that assessment. Some tenants who had short term injuries stayed in their houses, often with support from family, friends and/or support services. Others, whose injuries required more long term support and adjustment, had their properties and houses modified, for example, ramps or wet area showers were added. A small number transferred into more suitable housing.

208 A few tenant participants spoke explicitly of the impact of mental illness on their quality of life. One tenant in particular spoke of the intergenerational impact of mental illness and its ongoing consequences for her family. The experience of mental health highlighted the reciprocal relationship between individual and family wellbeing.

... 'cause I says to her - 'Just you know, you gotta wise up ... this is your baby, you want your baby? You show me how you can look after him 'cause I'm leaving here in a fortnight's time' and I says, 'maybe I'll leave with that baby too' 'Oh you can't do that Mum'. I said, 'Well you show me' ... I think just that little bit of reminding and 'Come on, shape up ... otherwise' ... you know" (Sole, Māori, 51-64 years, 10 years tenure length)

209 Access to social networks and support services was a key contributor to the quality of many tenant participants' lives. Friends, family and social networks such as sports and church groups commonly provided support for tenants' daily lives or routines. Elderly people often required support from social networks to maintain independence. Numerous tenants, however, required more formalized forms of support service such as social workers, youth workers, medical professionals associated with a local primary health organisation, the police, local schools, counselors, home-help, cleaners, and caregivers.

210 Some tenant participants found support services ineffective or unwelcome. For example, one elderly couple entitled to home-help preferred to do their own cleaning; and, another tenant found the youth services provided to her son "deficit-based". Other tenants found the support they received effective and encouraging.

Keeping families safe and secure

211 Some tenant participants saw crime and violence as a natural consequence of their community. One tenant suggested some Corporation housing clustered people (not necessarily purposefully) who were prone to violence and crime:

Housing Corp just don't care... as long as they're getting their rent and you're taking care of their house, that's all they worry about. They don't care about where they've put you. And to me violent people like that shouldn't be put in the area by children ... we see it practically every day... my kids are nervous wrecks. It took them six months before they actually stopped wetting the beds... to sort of get used to the environment ... but I didn't want my kids to get used to that environment. ... it's normal for them now ... they don't see anything wrong with a

woman getting the bash, or kids getting the bash because they see it so often.
(SolewC, Māori and European, 31-40 years, 5 years tenure length)

- 212 Table 14 presents tenant participants' perceptions about their household's safety and security in their neighbourhood. Half of the tenants felt very safe (50 percent) and another third felt fairly safe (33 percent). Ten tenants expressed some concern for the safety of their household in the community some or all of the time. All tenants aged 65 and over felt very or fairly safe.

Table 14 Perceptions of household safety in tenant participants' neighbourhood by age

	18-30		31-40		41-50		51-64		65-74		75 plus		Total	
	no	%*	no	%*	no	%*	no	%*	no	%*	no	%*	no	%*
I feel very safe	2	40	5	31	6	40	8	57	7	88	3	75	31	50
I feel fairly safe	2	40	7	44	6	40	4	29	1	13	1	25	21	34
Sometimes scared, sometimes safe	1	20	1	6	1	7	2	14	0	0	0	0	5	8
I feel fairly scared	0	0	2	13	1	7	0	0	0	0	0	0	3	5
I feel very scared	0	0	1	6	1	7	0	0	0	0	0	0	2	3
Total	5	100	16	100	15	100	14	100	8	100	4	100	62	100

*percentages have been rounded and may not total 100 percent

- 213 The safety of the household stemmed from whether households were located in areas which were conducive to their lifestyle and needs. The locations tenant participants lived in were considered favorable if there was reasonable access and proximity to places of significance for the household. Places of significance commonly included, schools, childcare, workplaces, transport, shops, churches, marae, key family members, friends and social networks.
- 214 Proximity and/or access to schools and childcare were significant for the numerous households with children and young people. Many tenant participants sent their children to local schools which were within walking distance from their homes. A number of tenants also sent their children to schools further from their homes. Families commonly considered several factors when deciding which school to send their children to. Considerations included religious orientation, preference for an education in Te Reo Māori or family language, types of social networks they wanted their children exposed to, quality of education and safety en route to school.
- 215 Access to workplaces, shopping areas and local transport routes were conducive to daily routines. Many of the Corporation houses were located near to bus stops and the local train station. A number of tenant participants and households used public transport frequently because they did not have access to vehicles and found public

transport economical. Young adults in households used public transport to commute to school or to travel generally. A well-established public transport system serviced the study area and although there were some negative comments about public transport in the region, the majority of comments were positive.

- 216 One of the safety issues tenant participants raised was the behavior of customers after “pub closing time”. They described the social disruption caused by “drunks walking home”.

- 217 Some tenant participants worried about their children’s safety in the community, including daily routines like walking to school:

I mean there are short cuts. You can go down Cornwall Street and then go up the alleyway but I don't want my little kids walking up alleyways. (SolewC, Maori, 41-50 years, 5 years tenure length)

- 218 Another tenant participant frustrated by local crime in his neighborhood refused to purchase modern appliances in fear they would be stolen:

... I can't buy the possessions I want and that. I've been in my job for eight years you know and we were just told our amount of works going to double so I'm guaranteed for the next five years, so you know I want to buy a big flat screen TV and home entertainment and that but I can't really cause I just feel like yeah it'd be ripped off. My kids want the latest play stations but I won't get it for them, not here anyway. Maybe if we moved, maybe if we were staying somewhere else and I felt like safe and secure. (SolewC, European, 41-50 years, <1.5 years tenure length)

My car was getting siphoned every week. Every time I put petrol in, the petrol get stolen. So there were a lot of times when I couldn't go to school the kids couldn't go to school. (SolewC, Maori and European, 31-40 years, 5 years tenure length).

- 219 Households with children reiterated the importance of consistent and positive social environments that were conducive to their children’s wellbeing. While this was the case for many tenant participants, a small number said they were living in disruptive and unsafe neighborhoods for their children. Living in these types of neighborhoods was traumatising for a small number of young people who frequently witnessed violence in their neighborhoods. For these tenants obtaining a transfer to another Corporation property was not always straightforward or achievable.

- 220 Crime and violent activity did not only occur between groups – for example, between rival gangs (although gangs were mentioned by a small number of tenant participants). The reality was more complex. Communities in the study area were highly diverse, and feelings of safety and security were mixed and at times conflicting. Many tenants described feeling safe in their community (especially those who had well established social networks in the community) yet these comments were often contextual. For example, an elderly Pākehā couple with well-established social networks within their street, was threatened by a young Māori prospecting gang member. The couple reported the event to a senior gang member with whom they had an amicable relationship. The senior gang member resolved the issue quickly and the elderly couple were no longer harassed.

- 221 Some tenant participants had social or family links to people who were involved in crime or gangs and disassociating themselves was not possible:

Oh we got some down there, only young ones. Got a nephew down there who's in the gang ... it doesn't worry us... and the mokos, they all in the Mongrel Mob... they all know us... we know their uncles. (CoupwAGC, Māori, 51-64 years, 10 years tenure length)

- 222 Many tenant participants developed strategies to cope with crime in their local communities or with the people they knew made their communities unsafe. Young people transitioning into adulthood were seen as particularly vulnerable, yet a certain sense of resilience was also expected of them:

We're still together, my kids aren't on the streets, they're alive (laughter). Here's you know, and I'd like to think they're strong of character, that'll they'll cope. (SolewC, Pacific, 31-40)

Education

- 223 Households with children commonly spoke of their children's experience of local schools – positive and negative. Families often sought the best for their children and many were satisfied with the quality of education in local schools. A number of tenant participants sent their children to a Kura Kaupapa in Porirua and purposefully sought a Corporation property close to the Kura.

- 224 A significant number of tenant participants described experiences of missed educational opportunities, indicating a desire to pursue further study. Higher educational qualifications were seen by some tenants as the route to improved employment prospects and a better quality of life:

Best thing is getting an education. When I was at school, I hated school, I didn't like reading, writing or maths or anything like that but now I'm in my thirties I started realising if you can't do any of this you're never going to get anywhere. And you're always going to be unemployed or working in supermarkets or stuff like that, and I refuse to work in those places anymore (laughter). So, I thought, if I want a decent job and good money, you've really got to go out there educate yourself and that's what I've been doing for the last two and a half years, trying to upgrade my skills. 'Cause what I've got, okay I can go and get a job here there and everywhere, but it's not the kind of job that I want, it's not my goal in life, my goal is to actually have a career in something or start my own business, something like that.... So I'm getting there. ... just got to stick it out that little bit longer. It's all asking after that, I'm hoping to get some work experience to get my foot in the door, at least even if I can't get a job, ask for work experience, it still gets yourself known. (SolewC, Māori and European, 31-40 years, 5 years tenure length)

Finding and keeping work

- 225 A number of tenant participants spoke of the relationship between employment and quality of life. Employment did not only offer immediate economic benefits but also some sense of purpose for individuals, and stability for households and families. Not all tenants were employed, some participants struggled with finding appropriate employment, others were unable to work due to circumstances – for example, their time was spent devoted to parenting, or they were incapacitated by an injury. Some tenants felt fragile in the workforce, sometimes working in temporary positions, or in “under-the-table” jobs. While the extra income was welcomed, the insecurity of this type of employment was stressful. Corporation housing was seen as economical by many in this position:

It's cheap, you know... we've tripped up and we can't pay rent... one time I definitely know I was losing my job and I was working at the meat works, tried to get another job and got this other job and then that company fell through ... So I was out of a job, couldn't go back to the meat works, ended up with no money and well then it comes back to WINZ... they wouldn't pay rent at that time, they didn't pay rent, so we had to go to Housing and say, "hey can you just wait until we get the benefit". Yeah so, they were ... I put a bit twist to the arm you know, they sent you [the Corporation implied], sending out notices saying 'we're going to evict you. (CoupwC, Māori, 31-40 years, 10 years tenure length)

226 The experience of being a beneficiary was often spoken about. Some tenant participants saw being a beneficiary as a short-term situation and had other aspirations which they were working toward. Others had been on a benefit for a long time. The quality of life on a benefit was often spoken about, many struggled with managing financially, especially those with children in their household. Schemes such as 'Working for Families' were mentioned by a number of tenants who felt it was a positive initiative that encouraged them to return to the workforce.

227 Managing debt was a key cause of stress for a number of tenant participants. Many tenants participating in the study struggled to manage on low incomes and some tenants found themselves in debt. Causes of debt ranged from paying off funeral expenses to out-of-control gambling addictions. Several tenants described their experience of bankruptcy. One lost her house due to her husband declaring bankruptcy. The added stress of paying back debt was insurmountable for many:

... if you had asked me, what, two three weeks ago, I would have said the hardest thing is managing my money, because I couldn't manage it. I was like, my rent went up and I'm gambling to manage it. ...I just turned around and said, 'No, enough is enough, If I haven't got it in my pocket it's because I'm gambling, so now I work and I'm working and it's in my pocket'. ... [gambling] it's just spending money to get money and it's a waste of time, to come home and look at my kids to say 'no food tonight' you know, so I just gave up." (SolewC, Māori, 51-64 years, 10 years tenure length)

Being a Corporation tenant

228 The tenant participants who had formed a view about being a Corporation tenant talked about:

- the impacts of living in an area with a high concentration of Corporation houses
- the contradictions between the stability provided by and the negative perceptions of being a Corporation tenant
- communicating with the Corporation
- building and maintaining a relationship with the Corporation as a landlord.

Living in an area with a high concentration of Corporation houses

229 Numerous tenant participants commented on the social impact of living in a community with a high concentration of Corporation housing. Some tenants enjoyed living in a community of people with similar economic backgrounds, noting the degree of common experience or comfort they experienced in the community. Other tenants viewed the high concentration as concerning:

... they put so many state houses in one area and they out all those low income earners or solo parents or whatever ... that trend just stayed here. It's all state

houses and low-income earners and just you've been bought up in this area and yeah it influenced where I live I guess ... Just being born and bred here ... it's how the government done it I guess. (SolewC, European, 41-50 years, <1.5 years tenure length)

... My girls started going down to the units, just down from where we live, and hanging in areas where people were getting drunk and abusive and beating up people and I told them that 'hey you couldn't do that kind of stuff'. That they had to stay in our yard in the area that I could see what was going on. So to me, I'm living in a very dangerous area for a solo mother with two children. I feel that they put me in a place where I could get quite hurt and my children. I wasn't appreciated with that, but I thought – It's a dry house, it's a place to live - so I took it. That was the only reason why I took a Housing Corp house, otherwise I could have possibly tried to go private but \$250 a week was pretty all my wages gone, I was left with \$50 and thought I couldn't live in a private home like that. (Solew C, Maori and European, 31-40 years, 5 years tenure length)

Paradoxical perceptions about being a Corporation tenant

- 230 Some tenant participants welcomed being a Corporation tenant because of affordable housing, proximity to important social domains, safe neighborhoods and a responsive landlord all contributed to a sense of stability. Paradoxically, the same tenants felt bad about being a Corporation tenant because the Corporation took so long to do things, they felt the stigma of being a tenant, and they felt like losers. For example:

The best thing is you can get really cheap housing 'cause yeah especially if you're poor like me which is really good and I guess the worst thing is they take too long to do anything, but, they're not slow in kicking you out if you miss your rent (SolewC, Māori, 41-50, 5 years tenure length)

I don't think there is a worse part of being a 'Housing Corp' tenant. There's a lot of stigma to the "Oh I live in a Housing Corp house" ...but I have no problem saying that we're living here because it's a house; it's a roof over our heads. (CoupwC, European, 31-40 years, 5 years tenure length)

With Housing New Zealand, the worst thing is feeling like you're lower than everybody else...they put me into this house in Cannons Creek and I felt I was being put into a home where only losers go! That's how I felt like a loser. I'm unemployed, I'm a solo mother so put her in there. That's how I felt. (SolewC, Maori and European, 31-40 years, 5 years tenure length)

Communicating with the Corporation

- 231 Most tenant participants wanted to communicate with Corporation staff using an informal face-to-face rather than a formal bureaucratic "by the book" approach. Tenants described how a staff member would come to their home, sit down and have a conversation with them:

(They'd) sit down and talk with you and if you wanted anything they'd try and get it done for you...yeah you'd get a personable approach a one on one approach.(CoupwC, Maori, 51-64 years, 10 years tenure length)

Tenants thought this form of communication helped them to engage fully with the staff member and to build a positive relationship. One tenant explained that when the staff member showed empathy towards the tenant's situation it showed that the staff member was actively listening:

She listened, she was real good. ...she had her points of view, she'd be strict and say "no you can't have that because of this reason" ...she listened that's all that was good about her she listened.(SolewC, Maori, 18-30 years, 5 years tenure length)

- 232 For many tenant participants, having Corporation staff who were empathetic to their needs and issues, not being treated as someone of low standing in society, and being listened to was the basis for ensuring that good relationships were established. Although tenants were disappointed and frustrated when their needs were not addressed immediately by the Corporation, in the main, they were happy if the staff member took the time to explain details in a way that was not demeaning and patronising. Tenants were upset when they encountered the formal bureaucratic approach which they described as a 'tick and flick' experience:

Everything is on the book now, it's just hello and goodbye and get out of here!...you get everything by mail and you never see anyone (but) when you do see them they just sort of "Ah where do you stay, what's your number" they punch that in...they're just checking to see if you're behind on your rent!
(CoupwC, Maori, 51-64 years, 10 years tenure length)

They associated this approach with tenancy managers being moved around a lot or leaving. *"One minute you've got this one (staff member) then you've got that one. It's all over the place."* Some tenants thought that this approach undid the efforts they put into building a good relationship with the Corporation.

- 233 Many Māori and Pacific tenant participants felt more at ease engaging with a Corporation staff member who was able to understand their culture and language. One Māori tenant felt that her tenancy manager was able to engage with her easily because the tenancy manager's understanding of her cultural background meant she was able to listen actively. Consequently a much easier relationship between the tenant and the staff member developed:

It wasn't because she was from the same tribe or anything, she just listened; she was good. She knew my grandmother and I could talk easily with her.
(SolewC, Maori, 18-30 years, 5 years tenure length)

- 234 For many Pacific tenant participants, not having a good command of the English language meant that in some cases they were unable to communicate effectively some of their housing issues to the Corporation. Tenants in this situation would either seek advocacy or family support or endure the situation:

I'm really community focussed, especially in the Tokelauan community. I see how disadvantaged they are, maybe not necessarily through anyone's fault...just because they're very quiet, 'laid back' people and they'll just take no as a no!

I don't know whether it's just Tokelauans' or other Pacific Island people, they just don't ask...they don't know it's there or it's fear of them (Corporation) saying no.
(SolewC, Pacific, 31-40 years, 5 years tenure length)

Cultural and language is a barrier for some tenants communicating effectively with Corporation staff. Some tenants lacked awareness of Corporation processes and continue to have unresolved housing issues as a result.

- 235 Some tenants had some experience of effective communication with the Corporation and having had this experience they wanted this to be the rule rather than the exception:

Whenever I need something, I know I can just ring them up and say, I need this (done) or I need that done and if it is something urgent it pretty much gets done on the day.(SolewC, Maori, 41-50 years, <1.5 years tenure length)

I think they do a good job, they provide decent housing, they're not the flashiest looking colours. But no they do a really well job, and I think people just need to appreciate what Housing New Zealand do for tenants especially with strict boundaries. (SolewC, Maori, 18-30 years, 5 years tenure length)

Building and maintaining a relationship with the Corporation as a landlord

- 236 For many tenant participants, the initial application stage of becoming a Corporation tenant is when the relationship between them and staff of the Corporation begins (although for those people who grew up in state housing as children, their involvement with the Corporation began earlier.) Tenants remembered feeling anxious when they were making an application for a Corporation tenancy because of:

- their low financial circumstances
- high housing needs
- not knowing whether they would meet the Corporation's criteria
- not knowing how they would be viewed by Corporation staff.

It's cheaper rent and that's my first attraction and you don't know (whether you fit the criteria) cause they go on what you earn. (SolewC, European, 41-50 years, <1.5 years tenure length)

The old one (staff) (was helpful) but not the new one...everything is on the book now...today it's just hello and goodbye and get out of here!

- 237 Tenant participants remembered feelings of anxiety, despondency, helplessness, high expectation, stress and uncertainty which increased when they were informed that their application was to progress to a waiting list because of the lack of homes available. Some tenants thought applicants were forced to lie about their circumstances:

[When] people don't get what they want they feel hard done by they start to lie...someone would say somebody's got asthma, diabetes or something like that and they need a house and that's how they get it...at the end of the day (they)are just lying to get them a house! (Sole, European, 41-50 years, 5 years tenure length)

- 238 For many tenant participants a lack of understanding around criteria and processes employed by the Corporation, particularly with applications, transfers and maintenance requests impacted negatively on the relationship they had with the Corporation:

Since 17 right up to now, they never let me transfer, and I don't understand that... I look after their homes...like they're really expensive homes and yet I get treated like any Joe Bloggs! I wanted to relocate; I couldn't even get my name down on a piece of paper. They wouldn't let me get past the receptionist! You start arguing

the point with them and they start getting niggly on you and then they find reasons for why you shouldn't be living in their home! Once I see a problem and I know that Housing Corp aren't going to help me I try and figure out a way to sort it myself... I realised the best thing I could do is stab it in the back straight away.
(SolewC, Maori and European, 31-40 years, 5 years tenure length)

- 239 Due to the circumstances of applicants and their whanau, there is a high level of expectation from them that they will receive a tenancy from the Corporation. When this does not eventuate sooner for the applicant some have resorted to making contact with their local MP. This is usually born out of frustration with the response received from the Corporation:

...I applied and I was on the waiting list for six months. We then went to this meeting... (current sitting MPs) were there and I told them my circumstances and one got on the phone and about four hours later 'Housing' rang me! (SolewC, Maori and European, 18-30 years, <1.5 years tenure length)

Housing tenure trajectories of tenants and applicants

240 This section describes housing tenure trajectories for tenant and applicant participants. Firstly, tenants' and applicants' tenure histories are presented. This is followed by a presentation of housing tenures expected by tenants and applicants in five and ten years' time. The findings about tenure histories and future tenure expectations are then combined to identify possible housing pathways.

Housing tenure history²⁶

Tenants

241 Tenant participants were provided with a list of housing tenure types and asked to indicate which types they had lived in *as a child* and *as an adult*. They were then asked to rank the duration of their residence in each tenure type.

Housing tenure type experienced by tenant participants during childhood years

242 Approximately sixty percent of tenant participants had spent their longest period as a child in a *non*-Corporation property. Similar numbers of tenants had lived the longest time as a child in a Corporation house (40 percent) or in a house owned by their parent(s) (39 percent).

243 European tenant participants were slightly more likely to have lived in a Corporation house as a child and less likely to have lived in homes owned by their family, compared with other ethnic groups. A high proportion of Māori and Pacific tenants spent their longest period as a child living in homes owned by their parents, compared with European tenants. This finding may reflect rural-urban migration for some Māori tenants who lived in rural areas as children on family properties, and subsequently moved to urban areas as an adult. Similarly, many Pacific tenants spent their childhood years living in the Pacific on family land.

244 Just over half of all tenant participants had lived in a house owned by their parent(s) at some stage during their childhood, and approximately 45 percent had lived in a Corporation property. The next most common housing tenure type was private rental housing. Nine tenants had lived in two or more households and did not specify the tenure type of these households. Amongst the 28 tenants who indicated a second longest tenure type, the highest number had lived in a house owned by their parent(s), lived in two or more households or lived in a private rental house (in that order). This is shown in Table 15.

²⁶ See Appendix C pages 102-104 for the quantitative data showing the longest housing tenure type that tenant and applicant participants lived in as a child and as an adult.

Table 15 Housing tenure types experienced by tenant participants as a child, ranked by duration of residence (non-time specific)

Tenure type**	Longest tenure	2nd longest tenure	3rd longest tenure	4th longest tenure	Total	
					No	%*
HNZC	25	2	1	0	28	45
Owned own home	24	8	0	0	32	52
Private rental	5	6	0	0	11	18
Boarded or boarding school	0	0	2	1	3	5
Other social housing	3	0	0	0	3	5
Lived in 2 or more households	0	7	2	0	9	15
Residential or Institutional care	0	3	3	1	7	11
Community setting	2	2	0	1	5	8
House owned by parent(s) employer	2	0	0	0	2	3
Total	62	28	8	3		

*percentages have been rounded and may not total 100 percent

**‘Parent owned home’ refers to the home of tenant participants’ parent(s) or family, where tenants may or may not have paid board while living there as an adult. ‘Boarded’ refers to private or boarding house situations where tenants were paying rent to a landlord who was not their parent (or acting as parent). ‘Social housing’ refers to non-Corporation housing provided by other social housing providers such as regional councils or not-for-profit agencies. ‘Community setting’ refers to marae or other community living settings. Two additional housing tenure types are listed for childhood years. That is, ‘house owned by parent(s) employer’, and ‘lived in two plus households’. The latter category refers to tenant participants who have lived in two or more different households. These tenants may have also been unsure as to who owned the house(s) where they were living.

Housing tenure type experienced by tenant participants during adulthood

245 Over two thirds of tenant participants had spent their longest period as an adult living a Corporation property. The next most common longest tenure type was living with a parent, followed by private renting.

246 Māori tenant participants had spent their longest period as an adult living in a Corporation house (74 percent), followed closely by Europeans (72 percent). Comparatively, a smaller proportion of Pacific tenants had spent their longest period as an adult living in a Corporation house. The proportion of tenant participants who had spent their longest time as an adult living in a Corporation house increased with age, and was highest for those aged 65-74 years.

247 Amongst those tenant participants who indicated a second longest tenure type, most had either lived in a Corporation house, lived with family or lived in a private rental house. Table 16 shows that almost all tenant participants had lived in two or more housing tenure types as an adult (including a Corporation house), and over half had lived in at least three different housing tenure types.

Table 16 Housing tenure types experienced by tenant participants as an adult, ranked by duration of residence (non-time specific)

Tenure type	Longest tenure	2nd longest tenure	3rd longest tenure	4th longest tenure	Total	
					no	%*
HNZC	42	13	5	2	62	100
Lived with parents	8	15	13	2	38	61
Private rental	5	16	3	3	27	44
Boarded	3	6	10	5	24	39
Owned own home	2	4	3	0	9	15
Other social housing	1	5	1	1	8	13
Community setting	1	0	2	3	6	10
Emergency housing	0	0	4	6	10	16
Total	62	59	41	21		

*percentages have been rounded and may not total 100 percent

248 The most common housing tenure types that tenant participants cited ever having lived in as an adult (after Corporation housing) were living with parents, private renting, and boarding. Comparatively, a much smaller proportion of tenants had (as an adult), lived in emergency housing, a home they owned, social housing, and a community setting.

Number of Corporation houses lived in by tenant participants²⁷

249 The majority of tenant participants (68 percent) had lived in two or more Corporation houses as an adult. These include transfers as well as multiple tenancies. This shown in Table 17.

Table 17 Number of Corporation houses lived in by tenant participants during their adulthood, by tenure length

Tenure length	1 house	2 houses	3-5 houses	6-10 houses	Total
Less than 1.5 years	7	3	7	1	18
5 years	9	4	6	2	21
10 years	4	10	9	0	22
Total	20	17	22	3	62

²⁷ Appendix C pages 104-105 shows the quantitative data about the number of Corporation properties lived in by tenant participants.

250 Over 60 percent of tenant participants who had lived in their current house for less than 1.5 years, had previously lived in two or more Corporation houses. Fifty-seven percent of tenants who had been in their current house for approximately five years had previously lived in two or more houses, and over 80 percent of those who had lived 10 years in their current house.

Applicants

Housing tenure types experienced by applicant participants during childhood

251 Two thirds of applicant participants had lived in a house owned by their parent(s) at some stage during their childhood. Forty-one percent of applicants had lived in a Corporation house. The next most common housing tenure type was living in a private rental house (30 percent of applicants). This is shown in Table 18.

Table 18 Housing tenure types experience by applicant participants during childhood, ranked by duration of residence (non-time specific)

Tenure length	longest tenure	2nd longest tenure	3rd longest tenure	4th longest tenure	Total
HNZC	9	2	0	0	11
Owned own home	12	5	1	0	18
Private rental	4	4	0	0	8
Boarded or boarding school	0	1	1	0	2
Other social housing	2	0	1	0	3
Lived in 2 or more households	0	2	4	0	6
Community setting	0	0	1	1	2
Emergency housing	0	0	0	2	2

252 The largest group of applicant participants (44 percent) had lived the longest time as a child in a house owned by their parents. The second largest group of applicants (33 percent) had lived the longest time as a child in a Corporation house.

Housing tenure types experienced by applicant participants during adulthood

253 During their adult years, the majority of applicant participants had lived in two or more housing tenure types. Ninety-three percent of all applicants had lived with parent(s) and two thirds had lived in a private rental property. A quarter of all applicants had lived in a Corporation house as an adult. This is shown in Table 19.

Table 19 Housing tenure types of applicant participants during adulthood, ranked by duration of residence (non-time specific)

Tenure length	Longest tenure	2nd longest tenure	3rd longest tenure	4th longest tenure	Total
HNZC	4	2	1	0	7
Lived with parents	11	8	4	2	25
Private rental	7	7	3	1	18
Boarded	0	4	2	1	7
Owned own home	5	2	0	1	8
Other social housing	0	0	1	0	1
Residential or institutional setting	0	0	0	1	1
Emergency housing	0	1	1	0	2

254 Applicant participants aged 40 years and under were most likely to have lived the longest period as an adult with their parent(s). However applicants aged 41 years and over were more likely to have owned their own home or lived in a Corporation house.

Number of Corporation houses lived in by applicant participants

255 Of the eleven applicant participants who had lived in a state property as a child, four had lived in a Corporation property as an adult – one as a tenant, and the other three had or were boarding with a parent or other relative who was the tenant.

256 As an adult seven applicant participants had been a state tenant at some time during their adult years. Table 20 shows the length of time as a state tenant, the number of tenancies and the reason the tenancy was terminated.

Table 20 Applicant participants who had been state tenants in the past

Applicant	Current age	No. of state tenancies	Where	Length of time as a state tenant	Reason for terminating the tenancy	Owned a home at any stage
1	71	2	Not known	Twenty years	Not known	Yes
2	67	2	Porirua East	Not known	1st tenancy – applicant became sick and could not cope with exterior steps 2nd tenancy – moved back to Samoa	Not known
3	61	1	Strathmore, Wellington	Six years (1998 – 2003)	Applicant moved in to live with her son in Porirua because it was too far for him to travel to 'keep an eye' on her	Yes (in Samoa)
4	61	2	Tawa, Wellington	Twenty years (1980 – 2000 approx)	The rent became too expensive so the applicant moved out and rented privately with a friend	No
5	50	3-5	Christchurch	Twenty years (1998-2008 approx)	Abusive family relationships caused the applicant to leave Christchurch and to come to Wellington where she rented privately with a friend.	No
6	43	1	Newlands, Wellington	Not known (in late 1980s)	Not known	No
7	39	2	Porirua, Lower Hutt	Ten years	1st tenancy – got a transfer to Lower Hutt 2nd tenancy – moved into a private rental with partner	No

257 Four applicant participants were currently boarding with a relative (parent, adult child, auntie) who was a Corporation tenant. Another applicant boarded with someone who was a Corporation tenant.

New families in New Zealand

258 Two applicant households were families who were relatively recent arrivals in New Zealand having immigrated under the Samoa Quota Scheme. The first family (a couple and eight children aged four months to 19 years) arrived in New Zealand in 2007. They had been home owners in Samoa. They had been told by relatives that they could not apply for a Corporation house for two years, but did so in 2008. They had been on the waiting list for about twelve months as a B priority. They were renting privately. The second family (a couple, two children and a baby on the way)

arrived in New Zealand in 2005 and applied for a Corporation property in 2007²⁸. They were renting privately. The couple thought they had provided the necessary documentation and were on the waiting list. However when they enquired 12-18 months later, they discovered that they had not been confirmed on the waiting list because of outstanding documentation. They re-applied and had been on the waiting list for six months. These applicants had a D priority.

Expected future housing tenure

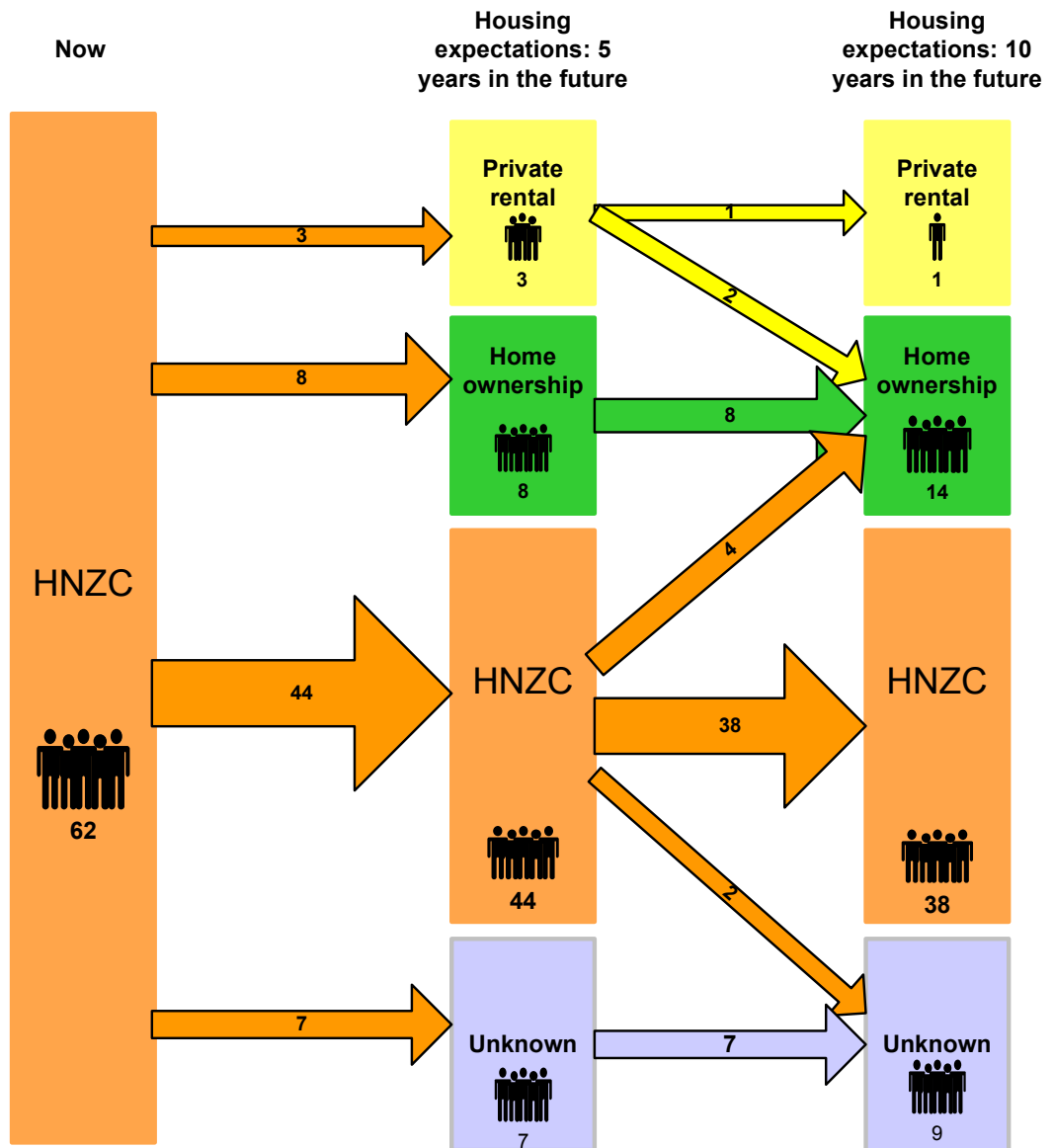
Tenants

- 259 The results in this section were derived from the qualitative part of the interview conducted with tenant participants. Tenants were asked where they expected to be living in five and ten years' time. While this is a question about tenants' tenure aspirations, it was asked in a way that elicited a realistic expectation about future tenure rather than wishful thinking. For example while somebody might love to own their own home, s/he might not expect to be a home owner in five years' time.
- 260 Figure 1 shows that the majority of tenant participants (71 percent) expected to be living in Corporation housing in five years' time. When asked where they expected to be living in ten years' time, slightly fewer tenants (although still the majority - about 61 percent) saw themselves living in Corporation housing.
- 261 Eight tenant participants (about 13 percent) expected to be living in their own home in five years' time. This increased to 14 tenants (about 23 percent) when tenants were asked to think ten years into the future. Most tenants who saw themselves moving into homeownership either in five or ten years time (12 out of 14), expected to be moving straight from their Corporation tenancy into homeownership. Only a minority (2 out of 14) expected to be moving into private rental first, before moving into homeownership.
- 262 Only three tenant participants (about 5 percent) expected to be living in private rental in five years' time. Of these, only one tenant expected to be living in private rental in ten years' time. The other two who were expecting to be living in private rental in five years time, expected to move into home ownership in ten years' time.
- 263 The unknown category in Figure 1 comprises five tenant participants who answered the question about where they see themselves living in five years time without referring to a specific tenure type²⁹, which increased to seven tenants for ten years. The other two tenants in the unknown category responded that they had no idea where they would live in five years or ten years time.

²⁸ This couple had not owned a home in Samoa.

²⁹ Instead they responded with some sort of location where they saw themselves moving to in the future e.g. overseas.

Figure 1 Tenant participants' future housing expectations

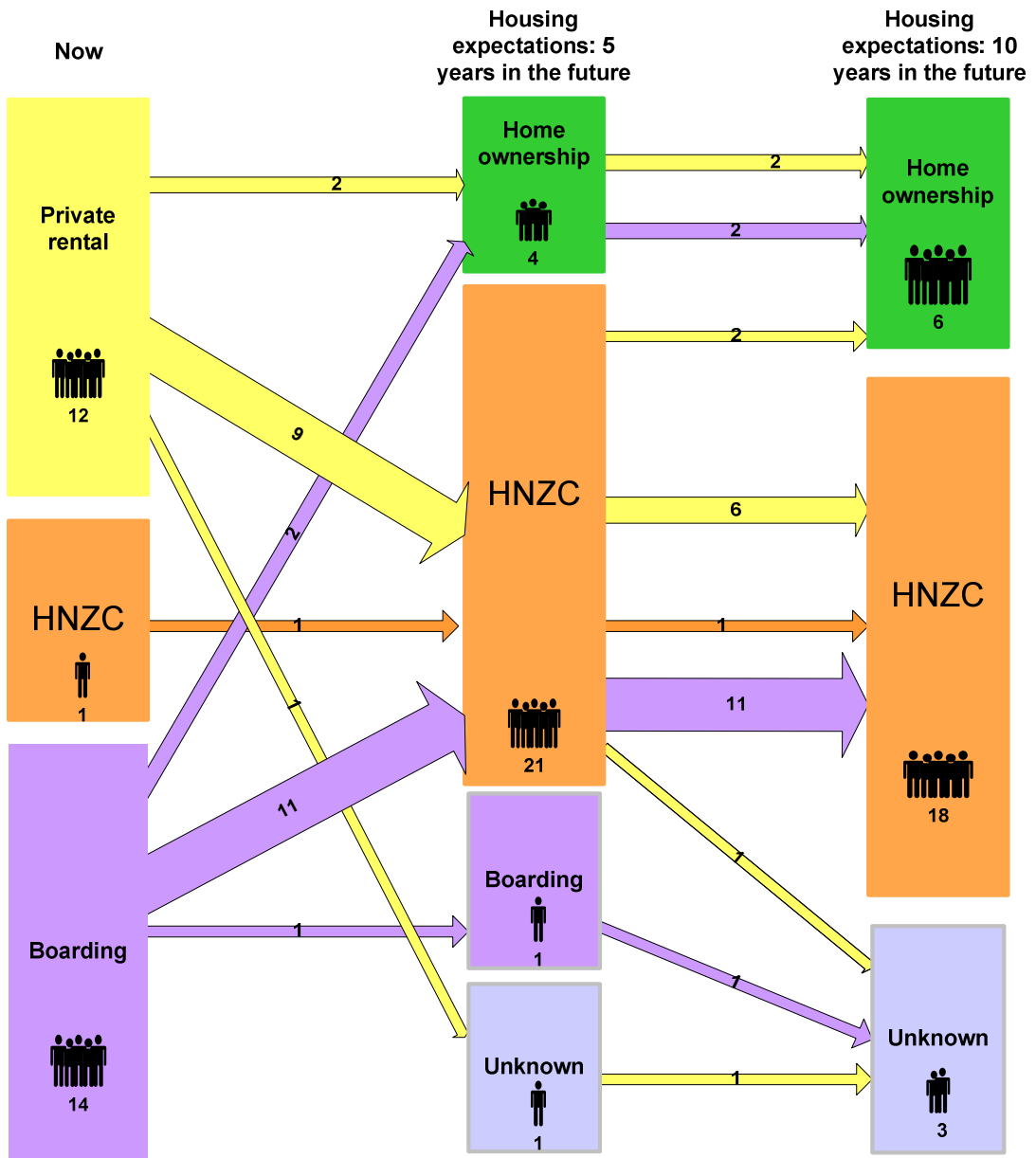


Applicants

- 264 This section combines information about applicants' housing history, current accommodation arrangements and future expectations to create housing tenure trajectories. Applicants were asked where they expected to be living in five and ten years' time. Their responses are mapped in Figure 2.
- 265 In five years time, most applicants (78 percent) expected to be living in a Corporation property, and some (15 percent) expected to be home owners³⁰ No applicants expected to be boarding or renting privately. Of the 21 applicants who expected to be living in a Corporation property in five years' time, 18 expected to still be living in a Corporation property in ten years' time.
- 266 Six applicants expected to be in home ownership in the future – four applicants in five years and the other two applicants in ten years' time. Of these six applicants, four were currently living in private rentals and two were boarding.

³⁰ One other applicant expected to be living overseas, and two other applicants were unable to say where they expected to be living.

Figure 2 Applicant participants' future housing expectations



Tenure history associated with future tenure expectations

267 This section connects tenant and applicant participants' tenure history with their future tenure expectations. This information is presented for two groups of tenant and applicant participants - those who have lived independently as an adult in the private market before becoming a Corporation tenant³¹, and those who have never lived independently as an adult in the private market³².

Tenants

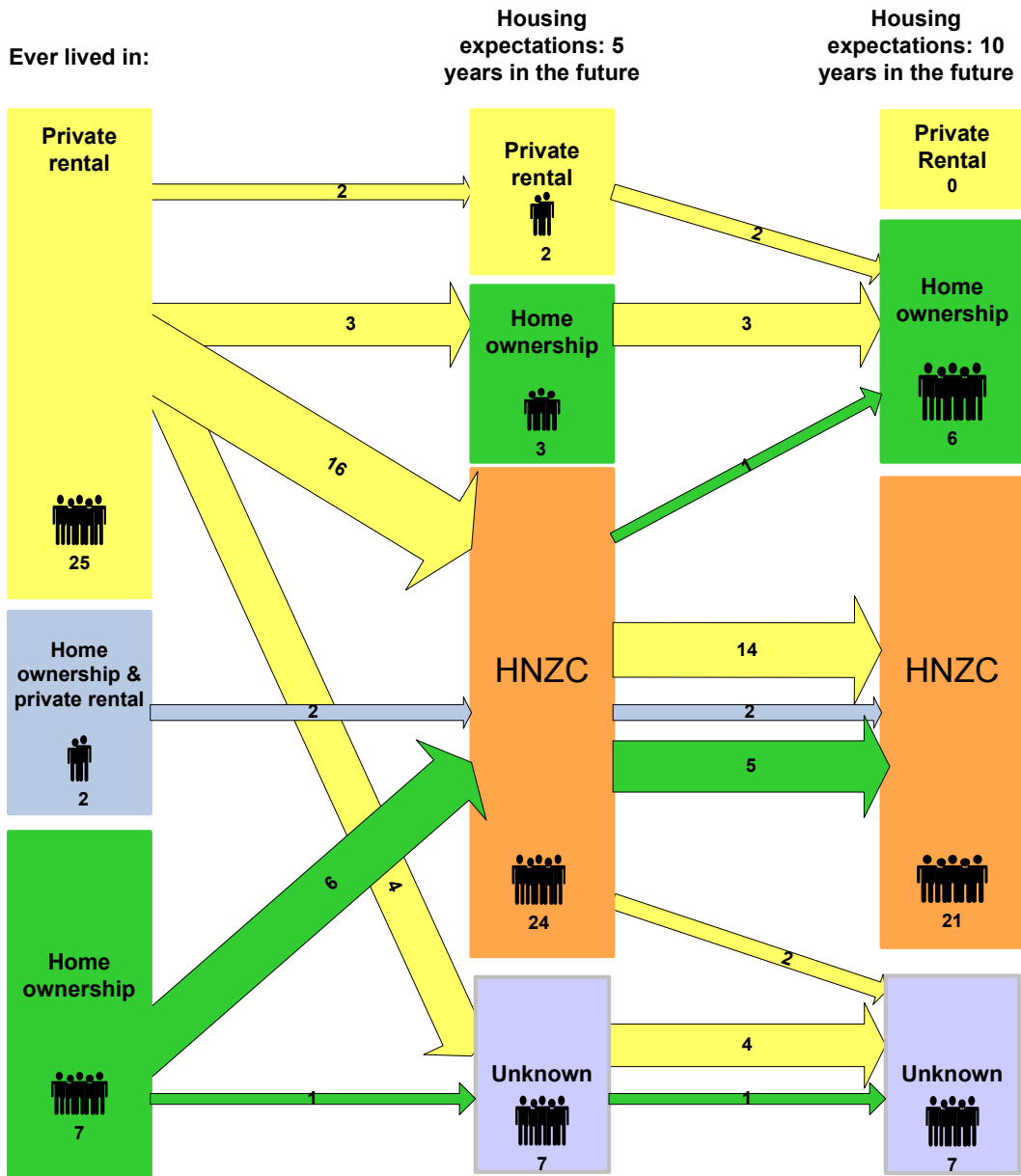
268 Figure 3 shows the future housing expectations of the 34 tenant participants who at some point in their adult life have lived independently in the private housing market (either in private rental or/and as homeowners). Although the numbers of people who have owned their home before are small (7), it is interesting that only one of them expects to be going back to homeownership (within the next ten years.) The other six tenants expect to be still living in a Corporation property in five and ten years' time. There were two tenants who have experienced homeownership and living in private rental, but both see themselves as living in Corporation housing in the future.

269 A quarter of the 25 tenant participants who had lived in private rental saw themselves moving into home ownership in ten years' time. Of these, three tenants expected to be home owners in five years' time, while the remaining two expected to move first into private rental before becoming home owners. Of the 34 tenants who had lived in the private market before, five expected to be moving into the private sector in five years' time, increasing to six in ten years' time.

³¹ These are participants who rented in the private rental market or owned a home before becoming a Corporation tenant.

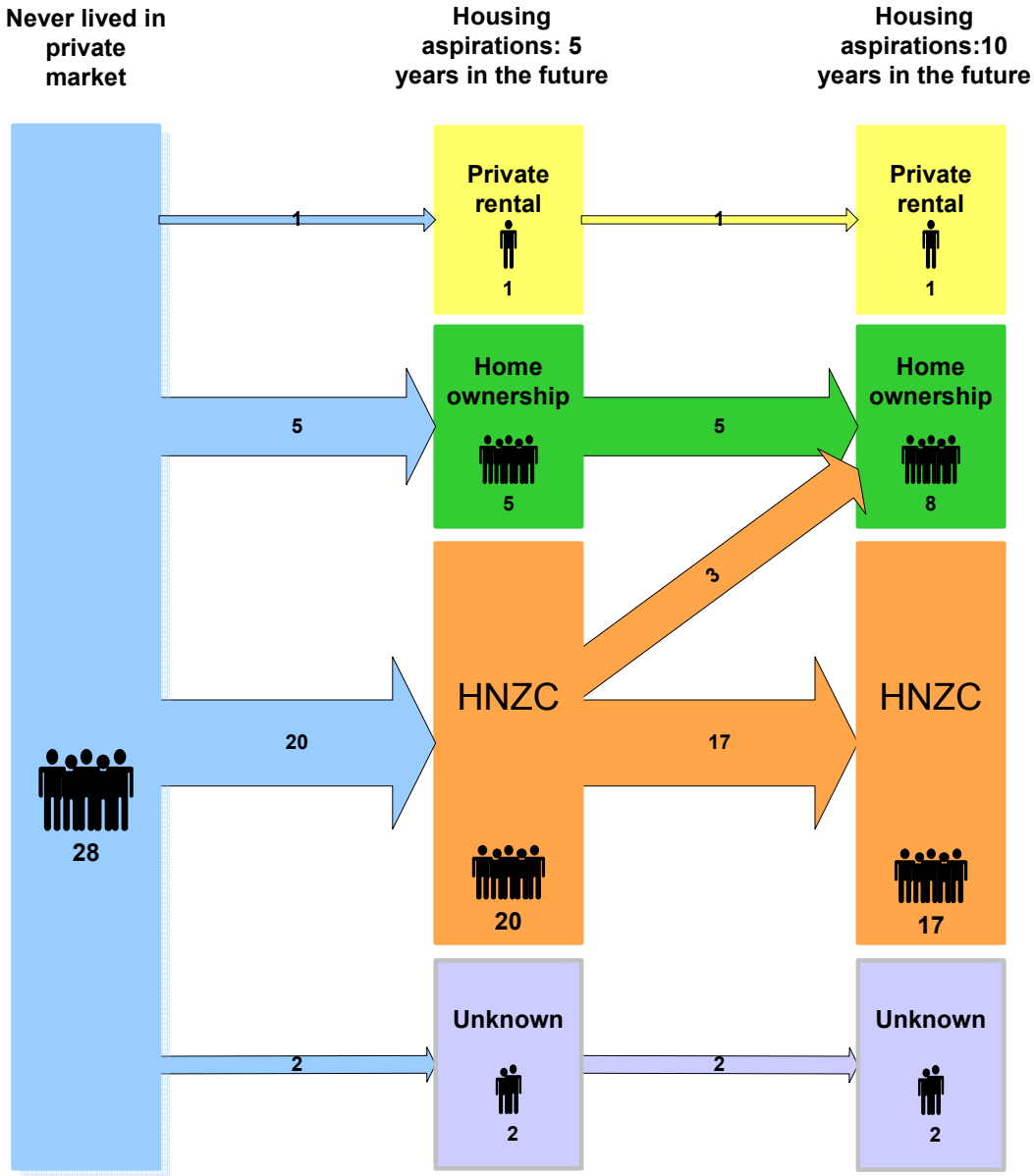
³² These are participants who have only ever lived as an adult in their parent's home, a boarding situation, Corporation housing, other social housing, community setting or emergency housing

Figure 3 Future housing expectations of tenant participants who lived as an adult in the private market independently



- 270 Figure 4 shows the future housing expectations of the 28 tenant participants who have never lived independently as an adult in the private market. Of these 28 tenants, six saw themselves moving into the private market (either homeownership or private rental) in five years' time, and nine in ten years' time.
- 271 Nearly all tenant participants who saw themselves moving into the private market either in five or ten years' time saw themselves moving into homeownership rather than private rental. All of the tenants who saw themselves moving into homeownership, expected to move straight from their Corporation tenancy into homeownership.

Figure 4 Future housing expectations of tenant participants who never lived as an adult in the private market independently



272 The results suggest that tenants who had not previously lived in the private market were more likely to regard this as a future option compared to tenants who had lived in the private market in the past. Only about 17 percent (6 out of 34) of the tenant participants who had previously lived in the private market expected to be moving back to the private market in ten years' time. In contrast, tenants who had not lived in the private market before were nearly twice as likely (about 32 percent, or 9 out of 28) to be expecting to move into the private market in ten years.

Future tenure expectations of tenant participants by current tenure length

- 273 The proportions of tenant participants expecting to be living in Corporation housing in five years were high (about 78 percent) for both tenants living in their current house for less than 1.5 years and more than 10 years. In comparison, proportionately fewer tenants (about 57 percent) living in their current house for about five years were expecting to be living in Corporation housing in five years' time (see Table 20). When asked about their expectations ten years into the future, tenants living in their current house for about five years were least likely (about 48 percent) to expect to be still living in Corporation housing. Of all tenants living in their current house for less than 1.5 years, a high proportion (about 72 percent) expected to be living in Corporation housing in ten years' time. Of all tenants living in their current house for a more than 10 years, fewer expected to be living in Corporation housing in ten years' time than in five years (about 65 percent compared to 78 percent, respectively).
- 274 Both in five years and in ten years' time, similar proportions of tenant participants across all tenure lengths were expecting to be living in their own home.
- 275 Too few tenant participants chose private rental as their future expected tenure to be able to analyse their choices by current tenure length. No tenants who had been living in their current house for more than ten years expected to be living in private rental either in five years' or ten years' time.

Table 21 Expected housing tenure in five years and ten years' time, by tenure length in current Corporation house

Housing tenure		Less than 1.5 years		About 5 years		More than 10 years		Total	
		No	%*	No	%	No	%	No	%
In 5 years' time	HNZC	14	78	12	57	18	78	44	71
	Home ownership	2	11	3	14	3	13	8	13
	Private rental	1	6	2	10	0	0	3	5
	Other ³³	1	6	4	19	2	9	7	11
Total		18	100	21	100	23	100	62	100
In 10 years' time	HNZC	13	72	10	48	15	65	38	61
	Home ownership	4	22	5	24	5	22	14	23
	Private rental	0	0	1	5	0	0	1	2
	Other	1	6	5	24	3	13	9	15
Total		18	100	21	100	23	100	62	100

*percentages have been rounded and may not total 100 percent

276 The finding that tenant participants who have been living in their house for about five years were least likely to expect to be in Corporation housing in five or ten years' time, might be at least partly explained by the ages of those tenants. Tenants in this tenure length category were more likely to be between 31 and 40 years of age than tenants in the other tenure length categories. This might be an age at which one could expect to move out of Corporation housing.

277 Because the number of tenant participants who expect to move into the private market in five or ten years time are so small, systematic socio-demographic analyses of tenants who expects to move into the private market will be conducted once there are greater number of tenants (possibly at the end of Wave 1).

Applicants

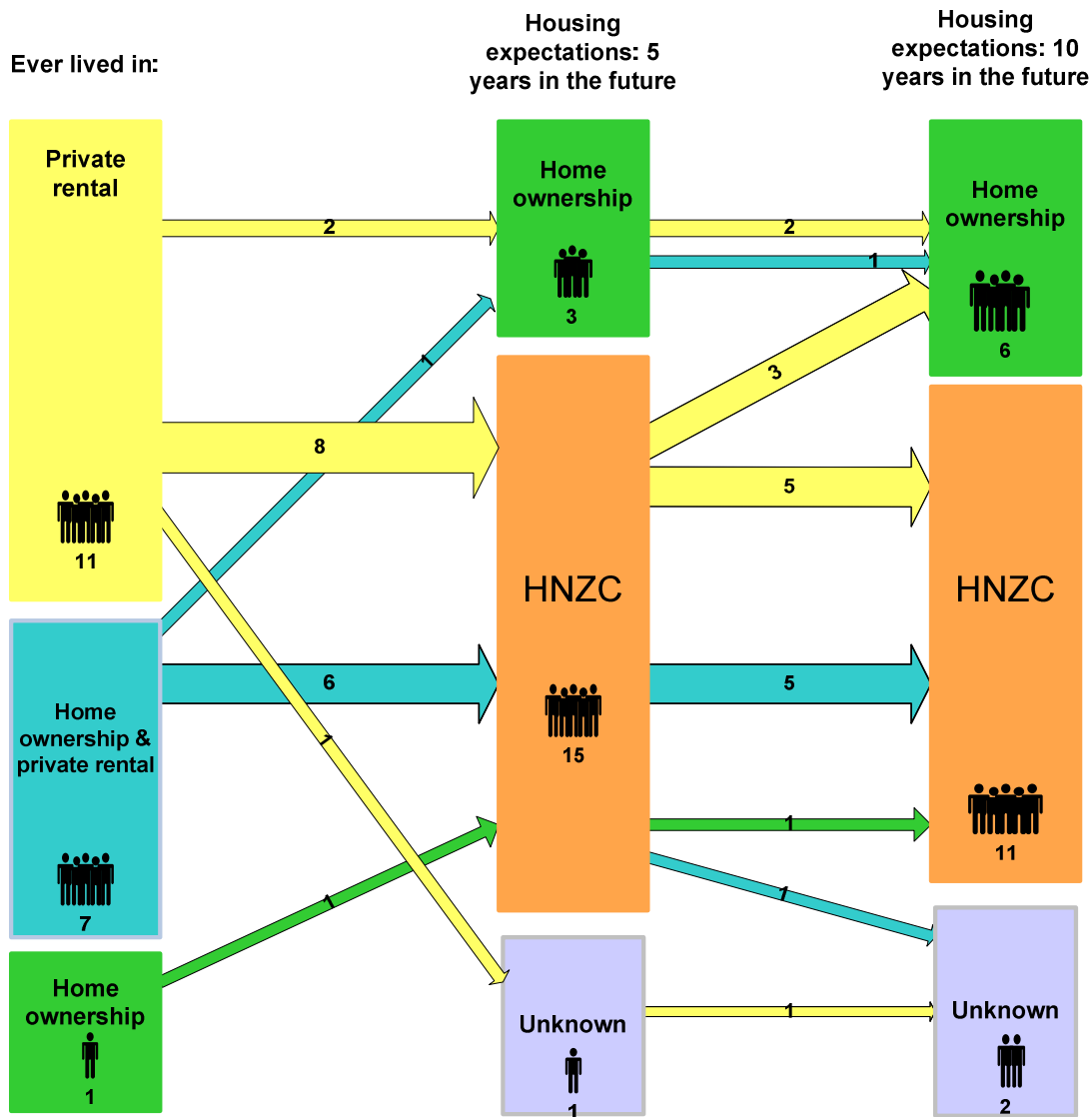
Future tenure expectations of applicant participants by current tenure history

278 This section connects applicants' tenure history with their future tenure expectations. This information is presented for two groups of applicants – those who have lived

independently as an adult in the private market³⁴, and those who have never lived independently as an adult in the private market.³⁵

279 Figure 5 shows the future housing expectations of the 19 applicants who at some point in their adult life had lived independently in the private housing market (either in private rental and/or as a homeowner). No applicants expected to be boarding or renting privately. Of these 19 applicants, only three expected to be homeowners in five years' time, while six applicants expected to be homeowners in ten years' time

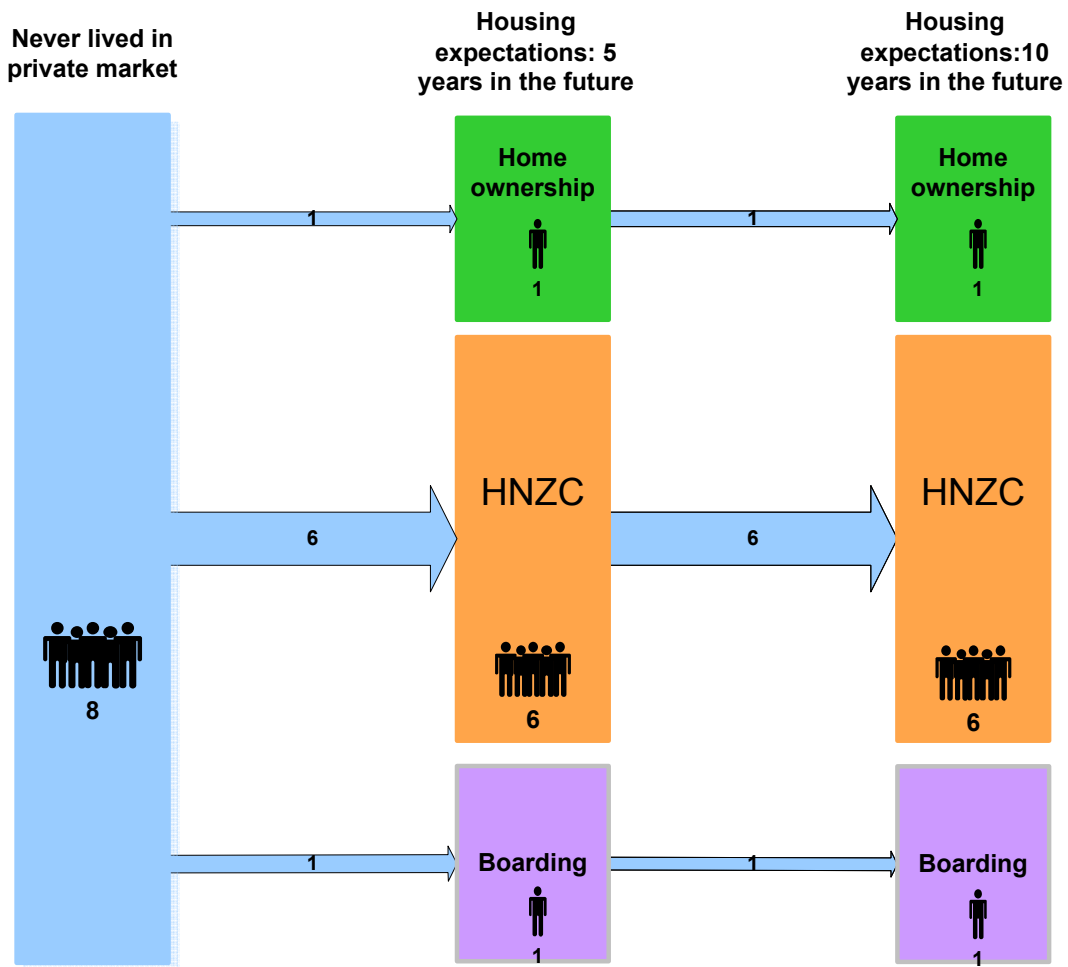
Figure 5 Future housing expectations of applicant participants who lived as an adult in the private market independently



³⁴ These are applicants who have rented in the private market and/or owned a home.

³⁵ These are applicants who have only ever lived as an adult in their parent's home, a boarding situation, Corporation housing, other social housing, community setting and/or emergency housing.

Figure 6 Future housing expectations of applicant participants who never lived as an adult in the private market independently



280 Figure 6 shows the housing expectations of the eight applicants who had never lived independently as an adult in the private market. Of these eight applicants, six saw themselves as living in a Corporation house in five and ten years' time. Only one applicant saw herself moving into homeownership in the future. One other applicant thought she would continue to be boarding in five years' time.

281 The results suggest that applicant participants who had not previously lived in the private market independently were less likely to regard this as a future option compared to applicants who had not lived in the private market independently in the past. Only about 12 percent (1 out of 8) of the applicants who had not previously lived in the private market expected to be moving back to the private market in ten years' time. In contrast, applicants who had lived in the private market before were more than twice as likely (about 31 percent, or 6 out of 19) to be expecting to move into the private market in ten years.

Appendix A: Research Questions

Research questions		Research Objective
1	How do applicants and tenants think about their attachment to where they live now?	(b)
2	What has been the predominant tenure history of applicants and tenants?	(a)
3	What is the match of the household with the house?	(b)
4	What are the major life challenges for applicants and tenants?	(a)
5	What triggers people to apply to the Corporation for a house?	(a) (c)
6	What are applicants' and tenants' histories with Corporation houses?	(a)
7	How safe do applicants and tenants feel in their houses and neighbourhoods?	(b)
8	What is good about living in this house for applicants, tenants and their families?	(b) (c) (e)
9	Where do applicants and tenants think they will be living, and what will their lives be like in the future?	(d)
10	How do applicants and tenants think about the Corporation's role?	(e)
11	What are the views about Corporation staff and the Corporation?	(e)
12	What are the resources and interventions that lead to positive or negative outcomes?	(e)

Appendix B: Participants in the Longitudinal study from Porirua

Tenant and applicant samples

282 This section describes the sample of tenants and applicants interviewed for this study using quantitative information about participants recorded in RENTEL.³⁶

Identifying the tenant and applicant sample pools

283 The tenant and applicant sample pools for this study was purposively³⁷ selected to represent a range of socio demographic characteristics (ethnicity, household type, age) and for tenants tenure lengths in Corporation houses in Porirua. The tenure lengths were:

- less than 1.5 years
- about five years (range 4.5-5.5 years)
- more than 10 years.

284 Tenants and applicants in the sample pools who were contactable by phone were contacted and invited to participate in the study. The tenants and applicants who were available to participate within the required timeframe³⁸ and were subsequently interviewed, constitute the sample. Sixty two tenants were interviewed. While our aim was to interview 60 tenants, two additional tenants contacted us and wanted to be interviewed and for ethical reasons we did not refuse to interview them. Twenty-seven applicants were interviewed. Interviews for both tenants and applicants took place between 11 and 19 May 2009.

Description of the tenant and applicant samples

285 The tenure lengths and socio-demographic characteristics recorded for tenant and applicant participants in RENTEL are described in this section.³⁹ The socio-demographics characteristics of the samples are compared with the total primary tenant and applicant populations.⁴⁰

Tenure length

286 Tenure length refers to the time that the primary tenant has lived in their *current* house until the day when the sample was drawn (31 March 2009). Some tenants may have had other tenancies before. Thus the three tenure lengths (less than 1.5 years; about 5 years; more than 10 years) do not indicate the total time a tenant has lived in Corporation housing.

287 In Porirua we recruited a total of 62 tenant participants into the longitudinal study. While we aimed to recruit the same number of tenants in each tenure length

³⁶ RENTEL is the Corporation's administrative database.

³⁷ A purposive sample is selected deliberately and non-randomly.

³⁸ Interviews were held during business hours.

³⁹ This information is recorded for every tenant when they apply for Income Related Rent (IRR) on their tenancy anniversary. Some tenants choose not to apply for IRR which means that there is missing data for these tenants in RENTEL

⁴⁰ Other than tenure length.

category, more tenants had a tenure length of more than 10 years (less than 1.5 years = 18 tenants or 29.0 percent; about 5 years = 21 tenants or 33.9 percent; more than 10 years = 23 tenants or 37.1 percent). This may be due to interviews being conducted during business hours only. Tenants with a tenure length of more than 10 years tended to be older and retired, so these tenants were more likely to be available for an interview during these hours.

Ethnicity

- 288 When compared to the national percentages of Māori primary tenants, Māori were slightly overrepresented in our sample. This overrepresentation is not statistically significant. All other ethnic groups were reasonably well represented compared to the national percentages.
- 289 Interestingly, there were twice as many Pacific tenant participants who had a tenure length of more than 10 years compared to Pacific tenants who had a tenure length of less than 1.5 years. European tenants were equally represented across all tenure lengths, and Māori tenants were slightly more represented in the tenure length categories “about 5 years” and “more than 10 years” than in the category “less than 1.5 years.”
- 290 Applicant participants were predominantly European (44 percent), Maori (26 percent) and Pacific (26 percent). The numbers were too small to undertake any further analysis.

IRR Household type⁴¹

- 291 Single adults with children made up about 34 percent of the sample, which is equivalent to the percentage of this IRR household type for all primary tenants (33 percent). The sample had no tenant who was under 25 years of age and single, however there is only a very small proportion of tenants (0.5 percent) in this IRR household type nationally. Single tenants over the age of 25 were slightly underrepresented in the sample when compared with the national percentage. In the sample, couples with and without children tended to have a tenure length of 10 or more years. Single adults with children tended to have tenure lengths of less than 1.5 years and about 5 years.

Age

- 292 With the exception of the 31-40 age group, all age groups in the sample of tenant applicants are well represented when compared to the age groups of all primary tenants. The 31-40 age group is slightly overrepresented.
- 293 In the youngest age group (under 31) no tenant participants had been living in their current house for more than 10 years. Conversely, in the older age groups (65-74 and 75+) only one tenant had been living in their current house for less than 1.5 years.

⁴¹ The household types used in this section are those used for Income Related Rents as recorded in RENTEL. The household types do not reflect the family relationships among people living in the house e.g. ‘a couple’ does not necessarily refer to two adults living in a couple relationship.

294 There were no applicant participants in the 75 +year age group. The two biggest groups of applicants were the Under 31 years (37 percent), and the 41-50 years age group (33 percent). The numbers were too small to undertake any further analysis.

Income types

295 In the sample, participants who receive the Domestic Purposes Benefit, and participants for whom no income or no data was recorded were slightly overrepresented. Participants who receive the Invalids Benefit, and participants who earn their own income (wages/salary/self employed/other) were underrepresented.

296 In addition to a benefit, three participants were also earning a salary or wage. Of those, two were receiving the Domestic Purposes Benefit and one was receiving the Widows (Other) Benefit.

297 Most single adults with one child are receiving the Domestic Purposes Benefit. This is also true for most single adults with two children. Two of the single adults with two children are working. The single most common income type for single people over the age of 65 was NZ Superannuation. More than half of all participants classified as couples with children had no income. In all of these cases the partner of the participant was earning an income. (Wages/Salary/ Self Employed/Other). The majority of the couples without children were receiving the NZ Superannuation, indicating that this category is dominated by older people. One participant in this category was receiving the Domestic Purposes Benefit to care for his mother.⁴²

298 All participants that had a missing IRR household type consequently had no data recorded as their income. As mentioned previously, this is due to tenants choosing not to apply for IRR rent.

299 Most participants receiving the Domestic Purposes Benefit were under the age of 50. Participants receiving either the Invalids or the Sickness Benefit were between 51 and 65 years of age. All participants for whom no income or no data was recorded were between the age of 31 and 64.

300 There were no applicant participants on the Unemployment Benefit. The two biggest groups of applicants were those who received Wages/Salary (33 percent) and those receiving the DPB (30 percent). The numbers were too small to undertake any further analysis.

Market rent tenants

301 No income data was recorded in RENTEL for nine of the 12 participants on market rent. The other three participants' incomes were recorded as salary or wages. These participants on market rent had applied but were not eligible for IRR at their last tenancy agreement anniversary.

302 As indicated by the significance tests, market renters were significantly overrepresented in the sample compared to all primary tenants. This is due to the Porirua study area having a high proportion of market renters, rather than due to the

⁴² This is an example of the limitations of the IRR household type which classifies this household as a couple although it is an adult person living with their elderly parent.

way the sample was drawn.⁴³ Interestingly, participants on market rent were equally distributed across all tenure length categories.

Household composition

Tenants

303 The household types of tenant participants described in RENTEL are limited and do not capture the range of relationships between adults and children living in a property. This section provides additional information about household composition collected during the interviews with tenants.

304 Four household composition types for tenants from RENTEL are described as shown in Table 22.

Table 22 Household composition of tenant participants from RENTEL

Tenant Household composition type		Sole adult	Couple	Multi person household ⁴⁴	Total
Households with children (aged under 18 years) <i>with or without</i> other people	no	25	17	1	43
	%*	40.3	27.4	1.6	69.3
Households with children (aged 18 plus years) <i>with or without</i> other people	no	2	0	0	2
	%	3.2	0.0	0.0	3.2
Households with other adults (aged 18 and over), and <i>without</i> children	no	0	1	4	5
	%	0.0	1.6	6.4	8.1
Households <i>without</i> children ,and without other adults	no	10	2	0	12
	%	16.0	3.2	0.0	19.3
Total	no	37	20	5	62
	%	59.7	32.2	8.1	100.0

*percentages have been rounded and may not total 100%

305 The composition of the 62 tenant participant households was much more diverse than suggested by the data in RENTEL (see Table 3). Interviews with tenants indicated that household composition covers combinations of family and non family members, including children (family and non family), adult children, grandchildren, adult grandchildren, elders, family adults, and non family adults.

⁴³ 16.2 percent of primary tenants in the Porirua study are market renters compared to 8.4 percent of all primary tenants (see Appendix B).

⁴⁴ A multi person households is a sole adult household with other adults (not including partners and adult children)

306 Forty-three tenant households (69 percent) included children who were living with one or more parents, or grandparent(s), or an adult carer. Twenty-five tenant households with children (58 percent) were headed by a sole adult. Thirteen children (30 percent) were living in households that included adults, in addition to their parent/grandparent/carer.

307 Ten tenant participants (16 percent) were living by themselves, all of whom were over 40 years of age. Only two tenant households were couple-only households.

Table 23 Household composition of tenant participants from interviews

	Sole adult	Couple	Multi person households ⁴⁵	Total
Households with children (aged under 18 years) with or without other people				
child(ren)	14	9	0	23
child(ren) & adult child(ren)	3	3	0	6
child(ren), adult child(ren) and elder	1	0	0	1
child(ren) & grandchild(ren)	0	1	0	1
grandchild(ren)	1	3	0	4
grandchild(ren) and adult child(ren)	3	0	0	3
grandchild(ren) and adult grand child(ren)	1	1	0	2
grandchild(ren) and elder	1	0	0	1
other family child(ren) only	1	0	0	1
other child(ren) only	0	0	1	1
sub total	25	17	1	43
Households with children (aged 18 plus years) with or without other people				
adult child(ren)	2	0	0	2
sub total	2	0	0	2
Sole & couple households without children, with other people (aged 18 and over)				
adult grandchild(ren)	0	1	1	2
elder	0	0	1	1
other family adults only	0	0	1	1
other adults only	0	0	1	1
sub total	0	1	4	5
Sole & couple households				

⁴⁵ A multi person household is a sole adult household with other adults (not including partners and adult children)

without children, without other people				
sub total	10	2	0	12
Total	37	20	5	62

** The words 'children' or 'grandchildren' refer to children aged 17 years or younger (or children who are still at school). The words 'adult children' or 'adult grandchildren' refer to children aged eighteen or older.⁴⁶

Extended family households⁴⁷

- 308 Eighteen (29 percent) of the tenant participants were living in extended family households (see Tables 24-26). Eleven of these tenant households extended vertically, that is, comprised family members from across three or four generations. However they did not necessarily include a member from each generation. These vertically extended families usually included grandchildren.
- 309 Four of these tenant households extended horizontally, that is, comprised family members from across two generations who were not children of the tenant. Such members included children's partners, or other family members. Another three tenant households were both vertically and horizontally extended.
- 310 Pacific tenant participants were more likely to be living in extended family households than Māori and European tenants (See Table 26). European tenants were the least likely to be living in an extended family household.

⁴⁶ This distinction may not have been applied exactly in all cases, such as when the exact ages of teenage child was not provided to the researcher. Hence there may be a slight over-count of adult children or visa versa.

⁴⁷ Appendix B pages 83-85 provides tables showing a breakdown of extended family households by ethnicity and age.

Table 24 Tenant participants living in extended family households

Household composition	Sole adult	Couple	Multi person households ⁴⁸	Total
Vertically extended families (spanning 3-4 generations)				
children and grandchild(ren)	0	1	0	1
grandchild(ren) and elder	1	0	0	1
children, adult child(ren) and elder	1	0	0	1
grandchild(ren)	1	3	0	4
grandchild(ren) and adult grandchild(ren)	1	1	0	2
adult grandchild(ren)	0	1	1	2
sub total	4	6	1	11
Horizontally extended families				
adult child(ren) & their partner(s)	1	0	0	1
other family children	1	0	0	1
elder	0	0	1	1
other family adults	0	0	1	1
sub total	2	0	2	4
Vertically & horizontally extended families				
adult child(ren), partner(s), and grandchild(ren)	2	0	0	2
adult child(ren), grandchild(ren) and other family adult (s)	1	0	0	1
sub total	3	0	0	3
TOTAL	9	6	3	18

⁴⁸ A multi person household is a sole adult household with other adults (not including partners and adult children)

Table 25 Extended family by age

	18-30 years		31-40 years		41-50 years		51-64 years		65-74 years		75 + years		Total	
	no	%*	no	%*	no	%*	no	%*	no	%*	no	%*	no	%*
Horizontally	0	0.0	1	6.2	1	6.6	2	14.3	0	0.0	0	0.0	4	6.4
Vertically	0	0.0	2	12.5	1	6.6	5	36.0	3	37.5	1	25.0	12	19.3
Horizontally & Vertically	0	0.0	0	0.0	0	0.0	1	7.1	1	12.5	0	0.0	2	3.2
Not extended	5	100.0	13	81.2	13	21.0	6	43.0	4	50.0	3	75.0	44	71.0
Total	5	100.0	16	100.0	15	100.0	14	100.0	8	100.0	4	100.0	62	100.0

*percentages have been rounded and may not total 100%

Table 26 Extended family by ethnicity

	European		Māori		Pacific		Māori & European		Māori & Pacific		Total	
	no	%*	no	%*	no	%*	no	%*	no	%*	no	%*
Horizontally	1	5.6	1	4.3	2	11.8	0	0.0	0	0.0	4	6.4
Vertically	2	11.1	4	17.4	5	29.4	1	33.3	0	0.0	12	19.3
Horizontally & Vertically	0	0.0	1	4.3	1	5.9	0	0.0	0	0.0	2	3.2
Not extended	15	83.3	17	73.9	9	53.0	2	66.6	1	100.0	44	71.0
Totals	18	100.0	23	100.0	17	100.0	3	100.0	1	100.0	62	100.0

*percentages have been rounded and may not total 100 percent

Comparison between the tenant sample, the total tenant population in Porirua, and the total New Zealand tenant population regarding several socio-demographic characteristics

Table 27 Ethnicity comparison of tenant participants to all primary tenants in the Porirua study areas and all primary tenants in New Zealand

Ethnicity	Tenant participants		Primary tenants in study area		All primary tenants	
	no	%*	no	%	no	%
Māori	23	37.1	378	21.0	19101	29.0
European	18	29.0	256	14.2	21132	32.1
Pacific	17	27.4	912	50.7	15973	24.2
Māori and European	3	4.8	73	4.1	3059	4.64
Māori and Pacific	1	1.6	39	2.2	527	0.8
European and Pacific	0	0.0	23	1.3	403	0.6
Asian	0	0.0	64	3.6	2217	3.4
MELAA	0	0.0	14	0.8	1463	2.2
Other Ethnicity	0	0.0	1	0.1	256	0.4
Multiple ethnicities not elsewhere included	0	0.0	20	1.1	587	0.9
Residual category	0	0.0	20	1.1	1205	1.8
Total	62	100.0	1800	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Source: HNZA, 30 April 2009

- 311 The ethnicity classification used in this research is the 'combined output method'. Statistics New Zealand generally recommend the use of the 'total response method', however the total response method was not used because it violates the 'independence assumption' of statistical significance testing. The independence assumption states that in order to test for statistically significant differences between two categories (e.g. Maori and European) these two categories have to be independent from each other. If somebody identifies as Maori and European for example, they would be counted in each of those categories according to the total response method. Counting one person in two different categories though means that those categories are then 'dependent' rather than 'independent'. Ethnicity categories are classified as follows.

- ‘European’, ‘Māori’, ‘Pacific’, ‘Asian’, ‘MELAA’ (Middle Eastern, Latin American and African) categories are entirely made up of tenants stating this ethnicity only.
- ‘Māori and European’, ‘Māori and Pacific’ and ‘European and Pacific’ categories are made up of tenants stating these two ethnicities only.
- The ‘multiple ethnicities not elsewhere included’ category refers to tenants who stated more than one ethnicity, and is not already included in one of the other categories. For example, if a tenant stated that she identifies with the Māori and European ethnicity, she will be counted once in the ‘Māori and European’ category. If a tenant stated that she identifies with the European, Asian and Māori ethnicity, then she will be counted once in the ‘Multiple ethnicities not elsewhere included’ category.
- The ‘residual category’ largely comprises tenants that did not state an ethnicity, as well as other tenants who gave an invalid to this question.

Table 28 Ethnicity⁴⁹ of tenant participants by tenure length compared to all primary tenants

Ethnicity	Less than 1.5 years		About 5 years		More than 10 years		Total sample		All primary tenants	
	no	%*	no	%	no	%	no	%	no	%
Māori	6	33.3	8	38.1	9	39.1	23	37.1	19101	29.0
European	6	33.3	6	28.6	6	26.1	18	29.0	21132	32.1
Pacific	4	22.2	5	23.8	8	34.8	17	27.4	15973	24.2
Māori and European	1	5.6	2	9.5	0	0.0	3	4.8	3059	4.6
Māori and Pacific	1	5.6	0	0.0	0	0.0	1	1.6	527	0.8
Total	18	100.0	21	100.0	23	100.0	62	100.0	59792	90.7⁵⁰

*percentages have been rounded and may not total 100 percent

⁴⁹ The ethnicity classification used in this report is the combined output method in accordance with the Statistics New Zealand Ethnicity Standard 2005 is. The combined output method places each tenant into a single ethnic category. Please refer to Appendix B for a description of the combined output method.

⁵⁰ Does not add up to 100% because not all ethnicity categories are shown in this Table. For a full comparison see Appendix B.

Table 29 IRR household type comparison of tenant participants to all primary tenants in Porirua and all primary tenants in New Zealand

IRR Household Type	Tenant participants		Primary tenants in study area		All primary tenants	
	no	%*	no	%	no	%
Single adult with 1 child	8	12.9	246	13.7	8049	12.2
Single adult with 2+ children	13	21.0	378	21.0	13657	20.7
Single under 25 no children	0	0.0	10	0.6	325	0.5
Single 25+ no children	16	25.8	534	29.7	24132	36.6
Couple with children	9	14.5	328	18.2	9916	15.0
Couple with no children	8	12.9	146	8.1	5618	8.5
Missing data	8	12.9	158	8.8	4226	6.4
Total	62	100.0	1800	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Source: HNZA, 30 April 2009

Table 30 Age group comparison of tenant participants to all primary tenants in Porirua and all primary tenants in New Zealand

Age group	Tenant participants		Primary tenants in study area		All primary tenants	
	no	%*	no	%	no	%
<31	5	8.1	249	13.8	7347	11.1
31-40	16	25.8	413	22.9	13494	20.5
41-50	15	24.2	472	26.2	16720	25.4
51-64	14	22.6	416	23.1	15679	23.8
65-74	8	12.9	180	10.0	7149	10.8
75+	4	6.5	70	3.9	4999	7.6
Missing data	0	0.0	0	0.0	535	0.8
Total	62	100.0	1800	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Source: HNZA, 30 April 2009

Table 31 Age of tenant participants by tenure length category and compared to all primary tenants

Age group	Less than 1.5 years		Around 5 years		More than 10 years		Total sample		All primary tenants	
	no	%*	no	%	no	%	no	%	no	%
Under 31	3	16.7	2	9.5	0	0.0	5	8.1	7347	11.1
31-40	4	22.2	8	38.1	4	17.4	16	25.8	13494	20.5
41-50	5	27.8	5	23.8	5	21.7	15	24.2	16720	25.4
51-64	5	27.8	1	4.8	8	34.8	14	22.6	15679	23.8
65-74	0	0.0	4	19.1	4	17.4	8	12.9	7149	10.8
75+	1	5.6	1	4.8	2	8.7	4	6.5	4999	7.6
Missing data	0	0.0	0	0.0	0	0.0	0	0.0	535	0.8
Total	18	100.0	21	100.0	23	100.0	62	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Table 32 Type of income comparison of tenant participants to all primary tenants in Porirua and all primary tenants in New Zealand

Type of Income	Tenant participants		Primary tenants in study area		All primary tenants	
	no	%*	no	%	no	%
DPB	18	29.0	458	25.4	14936	22.7
Invalids Benefit	5	8.1	162	9.0	9979	15.1
Sickness Benefit	3	4.8	119	6.6	4775	7.2
Unemployment Benefit	3	4.8	138	7.7	2960	4.5
NZ Superannuation	11	17.7	240	13.3	10378	15.7
Other Benefit ⁵¹	2	3.2	54	3.0	2236	3.4
Wages/Salary/Self Employed/Other	6	9.7	314	17.4	9979	15.1
No data/no income	14	22.6	315	17.5	10680	16.2
Total	62	100.0	1800	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Source: HNZA, 30 April 2009

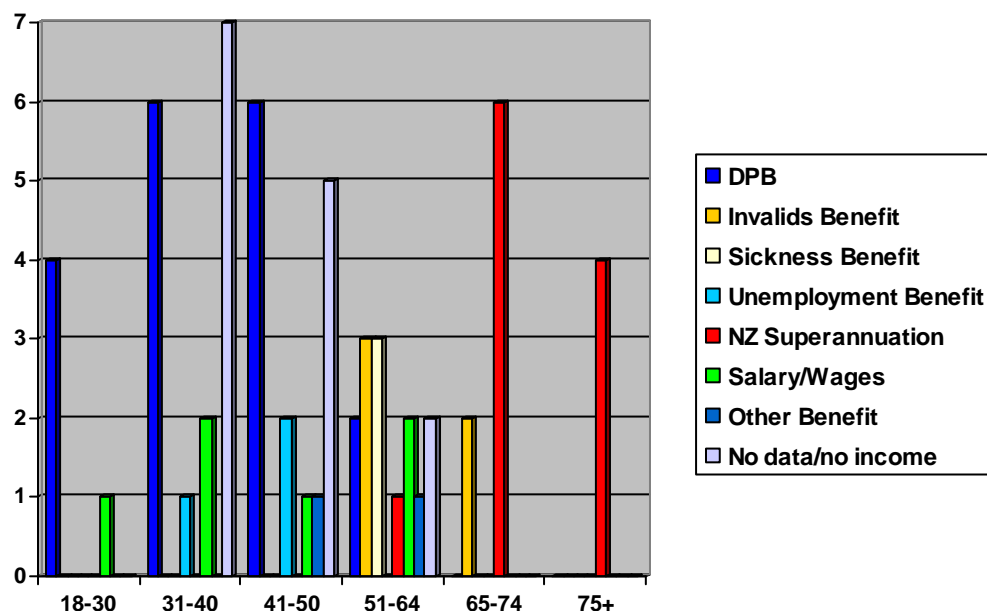
⁵¹ e.g. Widows Benefit

Table 33 Type of income of tenant participants by tenure length category and compared to all primary tenants

Type of Income	Less than 1.5 years		Around 5 years		More than 10 years		Total sample		All primary tenants	
	no	%	no	%	no	%	no	%	no	%
DPB	6	33.3	8	38.1	4	17.4	18	29.0	14936	22.7
Invalids Benefit	1	5.6	2	9.5	2	8.7	5	8.1	9979	15.1
Sickness Benefit	1	5.6	0	0.0	2	8.7	3	4.8	4775	7.2
Unemployment Benefit	2	11.1	1	4.8	0	0.0	3	4.8	2960	4.5
NZ Superannuation	1	5.6	4	19.1	6	26.1	11	17.7	10378	15.7
Other Benefit ⁵²	2	11.1	0	0.0	0	0.0	2	3.2	2236	3.4
Wages/Salary/Self Employed/Other	2	11.1	0	0.0	4	17.4	6	9.7	9979	15.1
No data/no income ⁵³	3	16.7	6	28.6	5	21.7	14	22.6	10680	16.2
Total	18	100.0	21	100.0	23	100.0	62	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Figure 7 Type of income of tenant participants by age



⁵² e.g. Widows' Benefit

⁵³ These categories refer to tenants who have no income data recorded in RENTEL (e.g. market renters) and tenants who have no income (usually in these cases their partner has an income).

Table 34 IRR household type by type of income of tenant participants

Type of Income	Single adult with 1 child		Single adult with 2+ children		Single 25+ no children		Couple with children		Couple with no children		Missing data	
	no	%*	no	%	no	%	no	%	no	%	no	%
DPB	7	87.5	10	76.9	0	0.0	0	0.0	1	12.5	0	0.0
Invalids Benefit	0	0.0	0	0.0	2	12.5	1	11.1	2	25.0	0	0.0
Sickness Benefit	0	0.0	0	0.0	3	18.8	0	0.0	0	0.0	0	0.0
Unemployment Benefit	1	12.5	1	7.7	1	6.3	0	0.0	0	0.0	0	0.0
NZ Superannuation	0	0.0	0	0.0	6	37.5	0	0.0	5	62.5	0	0.0
Other Benefit ⁵⁴	0	0.0	0	0.0	2	12.5	0	0.0	0	0.0	0	0.0
Wages/Salary/ Self Employed/Other	0	0.0	2	15.4	1	6.3	3	33.3	0	0.0	0	0.0
No data/no income ⁵⁵	0	0.0	0	0.0	1	6.3	5	55.6	0	0.0	8	100.0
Total	8	100.0	13	100.0	16	100.0	9	100.0	8	100.0	8	100.0

*percentages have been rounded and may not total 100 percent

⁵⁴ e.g. Widows' Benefit.

⁵⁵ This categories refers to tenants that have no income data recorded in RENTEL (e.g. market renters) and tenants that genuinely have no income (usually in these cases their partner has an income).

Table 35 IRR household type of tenant participants by tenure length compared to all primary tenants

IRR Household Type	Less than 1.5 years		Around 5 years		More than 10 years		Total sample		All primary tenants	
	no	%	no	%	no	%	no	%	no	%
Single adult with 1 child	4	22.2	2	9.5	2	8.7	8	12.9	8049	12.2
Single adult with 2+ children	4	22.2	6	28.6	3	13.0	13	21.0	13657	20.7
Single under 25 no children	0	0.0	0	0.0	0	0.0	0	0.0	325	0.5
Single 25+ no children	5	27.8	6	28.6	5	21.7	16	25.8	24132	36.6
Couple with children	2	11.1	2	9.5	5	21.7	9	14.5	9916	15.0
Couple with no children	2	11.1	1	4.8	5	21.7	8	12.9	5618	8.5
Missing data ⁵⁶	1	5.6	4	19.1	3	13.0	8	12.9	4226	6.4
Total	18	100.0	21	100.0	23	100.0	62	100.0	65923	100.0

*percentages have been rounded and may not total 100 percent

Table 36 Type of rent of participants to all primary tenants in Porirua and all primary tenants in New Zealand

Type of rent	Tenant participants		Primary tenants in study area		All primary tenants	
	no	%	no	%	no	%
Income Related Rent	50	80.6*	1509	83.8	60374	91.6
Market Rent	12	19.4*	291	16.2	5549	8.4
Total	62	100.0	1800	100.0	65923	100.0

Source: HNZA, 30 April 2009

* Indicates a significant difference between the sample proportion and the population (all primary tenants) proportion at the 95 percent significance level.

⁵⁶ There was more missing data about the IRR household type in our sample than there is for all primary tenants. This is due to the significant overrepresentation of market renters in our sample. The majority of market renters choose not to apply for IRR

Table 37 Type of rent of tenants participants by tenure length category and compared to all primary tenants

Type of rent	Less than 1.5 years		Around 5 years		More than 10 years		Total tenant sample		All primary tenants	
	no	%	no	%	no	%	no	%	no	%
Income Related Rent	14	77.8	17	80.9	19	82.6	50	80.6	60374	91.6
Market Rent	4	22.2	4	19.1	4	17.4	12	19.4	5549	8.4
Total	18	100.0	21	100.0	23	100.0	62	100.0	65923	100.0

Comparison between the applicant sample, the total applicant population in Porirua, and the total New Zealand applicant population regarding several socio-demographic characteristics

Table 38 Ethnicity of applicant participants compared to primary applicants in the study area and all primary applicants

Ethnicity	Applicant participants		Primary applicants in study area		All primary applicants ⁵⁷	
	no	%*	no	%	no	%
Māori	7	25.9	56	28.4	1851	24.8
European	12	44.4	49	24.9	2277	30.5
Pacific Peoples	7	25.9	63	32.0	1416	18.9
Māori and European	1	3.7	9	4.6	275	3.7
Māori and Pacific Peoples	0	0.0	5	2.5	62	0.8
European and Pacific Peoples	0	0.0	5	2.5	39	0.5
Asian	0	0.0	4	2.0	658	8.8
MELAA	0	0.0	1	0.5	395	5.3
Other Ethnicity	0	0.0	0	0.0	110	1.5
Multiple ethnicities not elsewhere included	0	0.0	0	0.0	72	1.0
Residual category	0	0.0	5	2.5	322	4.3
Total	27	100.0	197	100.0	7477	100.0

*percentages have been rounded and may not total 100 percent

⁵⁷ As at 30 April 2009, excludes transfer tenants that are also registered as applicants.

Table 39 Age of applicant participants compared to primary applicants in the study area and all primary applicants

Age group	Applicant participants		Primary applicants in study area		All primary applicants ⁵⁸	
	no	%*	no	%	no	%
<31 years	10	37.0	72	36.6	1978	26.5
31-40 years	4	14.8	48	24.4	1630	21.8
41-50 years	8	29.6	31	15.7	1515	20.3
51-64 years	3	11.1	26	13.2	1299	17.4
65-74 years	2	7.4	15	7.6	791	10.6
75+ years	0	0.0	5	2.5	264	3.5
Missing data	0	0.0	0	0.0	0	0.0
Total	27	100.0	197	100.0	7477	100.0

*percentages have been rounded and may not total 100 percent

Table 40 IRR household type of applicant participants compared to primary applicants in the study area and all primary applicants

IRR Household Type	Applicant participants		Primary applicants in study area		All primary applicants	
	no	%*	no	%	no	%
Single adult with 1 child	10	37.0	47	23.9	1362	18.2
Single adult with 2+ children	4	14.8	39	19.8	1427	19.1
Single under 25 no children	1	3.7	8	4.1	181	2.4
Single 25+ no children	6	22.2	69	35.0	2430	32.5
Couple with children	5	18.5	23	11.7	1219	16.3
Couple with no children	1	3.7	10	5.1	844	11.3
Missing data	0	0.0	1	0.5	14	0.2
Total	27	100.0	197	100.00	7477	100.0

*percentages have been rounded and may not total 100 percent

⁵⁸ As at 30 April 2009, excludes transfer tenants that are also registered as applicants.

Table 41 Type of Income of applicant participants compared to primary applicants in the study area and all primary applicants

Type of Income	Applicant participants		Primary applicants in study area		All primary applicants	
	no	%*	no	%	no	%
DPB	10	37.0	70	35.5	2489	33.3
Invalids Benefit	2	7.4	26	13.2	1409	18.8
Sickness Benefit	2	7.4	18	9.1	1007	13.5
Unemployment Benefit	1	3.7	24	12.2	606	8.1
NZ Superannuation	2	7.4	16	8.1	661	8.8
Other Benefit ⁵⁹	0	0.0	9	4.6	374	5.0
Wages/Salary/Self Employed/Other	10	37.0	31	15.7	842	11.3
No data/no income	0	0.0	3	1.5	89	1.2
Total	27	100.0	197	100.0	7477	100.0

*percentages have been rounded and may not total 100 percent

In addition to this primary income presented in the table above, about 70 percent (19) of the participants received the Accommodation Supplement. This compares to about 69 percent (135) of primary applicants in the study area, and about 77 percent (5780) of all primary applicants.

Table 42 Priority ranking of applicant participants compared to primary applicants in the study area and all primary applicants

Priority Ranking	Applicant participants		Primary applicants in study area		All primary applicants ⁶⁰	
	no	%*	no	%	no	%
A	0	0.0	1	0.5	244	3.3
B	12	44.4	114	57.9	3096	41.4
C	11	40.7	55	27.9	2435	32.6
D	4	14.8	27	13.7	1702	22.8
Total	27	100.0	197	100.0	7477	100.0

*percentages have been rounded and may not total 100 percent

⁵⁹ e.g. Widows Benefit

⁶⁰ As at 30 April 2009, excludes transfer tenants that are also registered as applicants.

Appendix C: Analysis of interview data

Factors precipitating entry and on-going residence in Corporation housing

Reasons for applying for a Corporation property by tenure length, age and ethnicity

312 Table 43 compares participants who applied for a Corporation property prior to the introduction of the Social Allocation System (10 plus years) and participants who were allocated one following a SAS needs assessment (less than five years).⁶¹

Table 43 Reasons for applying for a Corporation property by tenure length

Reason for applying for a Corporation property	Less than 5 years N = 39		10 plus years N = 23		Total tenant participants N = 62	
	no	%*	no	%	no	%
Family	36	92.3	21	84.0	57	91.9
Financial constraints	33	84.6	14	60.9	47	75.8
Attachment	29	74.4	17	73.9	46	74.2
Overcrowding	14	35.9	9	39.1	23	37.1
Secure tenure	8	20.5	3	13.0	11	17.7
Health/disability	5	12.8	2	8.7	7	11.3

*percentages do not add to 100 because study participants could provide more than one response

313 Table 44 presents the reasons for applying for a Corporation property by age of the participant. For the purpose of this comparison the age brackets 65-74 and 75+ years have been aggregated.

Table 44 Reasons for applying for a Corporation property by age of tenant participant

Reason for applying for a Corporation property	18-30 years N = 5		31-40 years N = 16		41-50 years N = 15		51-64 years N = 14		65+ years N = 12	
	no	%	no	%	no	%	no	%	no	%
Family	4	80.0	15	93.8	15	100	13	92.9	10	83.3
Financial constraints	4	80.0	11	68.8	13	86.7	11	78.6	8	66.7
Attachment	5	100.0	11	68.8	12	80.0	9	64.3	9	75.0
Overcrowding	2	40.0	6	37.5	7	46.7	4	28.6	4	33.3
Secure tenure	1	20.0	3	18.8	4	26.7	2	14.3	1	8.3
Health/disability	0	0.0	2	12.5	1	6.7	1	7.1	3	25.0

*percentages do not add to 100 because study participants could provide more than one response

314 Table 45 presents the reasons for applying for a Corporation property by the tenant participant's ethnicity: Māori and European, and Māori and Pacific.⁶²

⁶¹ For the purpose of this comparison, participants who have a tenure length of less than 1.5 years and 5 years have been grouped together in the category 'less than 5 years'.

⁶² Maori and European, and Maori and Pacific have been aggregated as the "Other" category because the numbers of participants with these ethnicities is very small.

Table 45 Reasons for applying for a Corporation property by tenant participant's ethnicity

Reason for applying for a Corporation property	European N = 18		Māori N = 23		Pacific N = 17		Other N = 4	
	no	%*	no	%	no	%	no	%
Family	15	83.3	22	95.7	17	95.7	3	75.0
Financial constraints	15	83.3	18	78.3	10	58.8	4	100.0
Attachment	11	61.1	17	73.9	15	88.2	3	75.0
Overcrowding	4	22.2	5	21.7	12	80.0	2	50.0
Secure tenure	4	22.2	4	17.4	2	11.1	1	25.0
Health/disability	3	16.7	2	8.7	1	5.6	1	25.0

* percentages do not add to 100 because study participants could provide more than one response

Tenant participants who have lived in multiple Corporation properties by tenure length, ethnicity and age

Table 46 Number of Corporation houses tenant participants lived in by tenure length

Number of Corporation properties	Less than 1.5 years		5 years		10 years	
	no	%	no	%	no	%
1 property	7	38.9	9	42.9	4	17.4
2 properties or more	11	61.1	12	57.1	19	82.6
Total	18	100.0	21	100.0	23	100.0

Table 47 Number of Corporation properties tenant participants lived in by ethnicity

Ethnicity		1 property	2 properties	3-5 properties	6-10 properties	Total
European	no	4	4	8	2	18
	%*	22.2	22.2	44.4	22.2	100.0
Māori	no	6	9	7	1	23
	%	26.1	39.1	30.4	4.3	100.0
Pacific	no	8	4	5	0	17
	%	47.1	23.5	29.4	0.0	100.0
Māori & European	no	1	0	2	0	3
	%	33.3	0.0	66.6	0.0	100.0
Māori & Pacific	no	1	0	0	0	1
	%	100.0	0.0	0.0	0.0	100.0
Total		20	17	22	3	62

*percentages have been rounded and may not total 100 percent

Table 48 Number of Corporation properties tenant participants lived in by age

Age		1 property	2 properties	3-5 properties	6-10 properties	Total
18-30 years	no	5	0	0	0	5
	%*	100.0	0.0	0.0	0.0	100.0
31-40 years	no	7	5	4	0	16
	%	43.8	31.3	25.0	0.0	100.0
41-50 years	no	4	4	6	1	15
	%	26.6	26.6	40.0	6.6	100.0
51-64 years	no	0	6	7	1	14
	%	0.0	42.8	50.0	7.1	100.0
65-74 years	no	3	1	3	1	8
	%	37.5	12.5	37.5	12.5	100.0
75+ years	no	1	1	2	0	4
	%	25.0	25.0	50.0	0.0	100.0
Total		20	17	22	3	62

*percentages have been rounded and may not total 100 percent

Tenant participant ratings of attachment by ethnicity and age

Table 49 Tenant participant attachment to house by ethnicity

	European		Māori		Pacific		Māori & European		Māori & Pacific		Total	
	no	%*	no	%	no	%	no	%	no	%	no	%
I love it	4	22.2	9	39.1	8	47.1	1	33.3	1	100.0	23	37.1
I like it	10	55.6	8	34.8	5	29.4	0	0.0	0	0.0	23	37.1
Don't mind	0	0.0	6	26.1	4	23.5	1	33.3	0	0.0	11	17.7
I don't like it	3	16.7	0	0.0	0	0.0	1	33.3	0	0.0	4	6.5
I hate it	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	1	1.6
Total	18	100.0	23	100.0	17	100.0	3	100.0	1	100.0	62	100.0

*percentages have been rounded and may not total 100 percent

Table 50 Tenant participant attachment to house by age

	18-30 years		31-40 years		41-50 years		51-64 years		65-74 years		75 plus		Total	
	no	%*	no	%	no	%	no	%	no	%	no	%	no	%
I love it	2	40.0	5	31.3	3	20.0	8	57.1	4	50.0	1	25.0	23	37.1
I like it	3	60.0	2	12.5	7	46.7	4	28.6	4	50.0	3	75.0	23	37.1
Don't mind	0	0.0	6	37.5	3	20.0	2	14.3	0	0.0	0	0.0	11	17.7
I don't like it	0	0.0	3	18.8	1	6.7	0	0.0	0	0.0	0	0.0	4	6.5
I hate it	0	0.0	0	0.0	1	6.7	0	0.0	0	0.0	0	0.0	1	1.6
Total	5	100.0	16	100.0	15	100.0	14	100.0	8	100.0	4	100.0	62	100.0

*percentages have been rounded and may not total 100 percent

Table 51 Tenant participant attachment to neighbourhood by ethnicity

	European		Māori		Pacific		Māori & European		Māori & Pacific		Total	
	no	%*	no	%	no	%	no	%	no	%	no	%
I love it	4	22.2	5	21.7	6	35.3	1	33.3	1	100.0	17	27.4
I like it	10	55.6	16	69.6	8	47.1	0	0.0	0	0.0	34	54.8
Don't mind	2	11.1	2	8.7	1	5.9	0	0.0	0	0.0	5	8.1
I don't like it	1	5.6	0	0.0	2	11.8	0	0.0	0	0.0	3	4.8
I hate it	1	5.6	0	0.0	0	0.0	2	66.7	0	0.0	3	4.8
Total	18	100.0	23	100.0	17	100.0	3	100.0	1	100.0	62	100.0

*percentages have been rounded and may not total 100 percent

Table 52 Tenant participant attachment to neighbourhood by age

	18-30 years		31-40 years		41-50 years		51-64 years		65-74 years		75+ years		Total	
	no	%*	no	%	no	%	no	%	no	%	no	%	no	%
I love it	1	20.0	4	25.0	2	13.3	7	50.0	3	37.5	0	0.0	17	27.4
I like it	3	60.0	6	37.5	10	66.7	6	42.7	5	62.5	4	100.0	34	54.8
Don't mind	1	20.0	3	18.7	0	0.0	1	7.14	0	0.0	0	0.0	5	8.1
I don't like it	0	0.0	1	6.25	2	13.3	0	0.0	0	0.0	0	0.0	3	4.8
I hate it	0	0.0	2	12.5	1	6.7	0	0.0	0	0.0	0	0.0	3	4.8
Total	5	100.0	16	100.0	15	100.0	14	100.0	8	100.0	4	100.0	62	100.0

*percentages have been rounded and may not total 100 percent

Living with a Corporation property

House condition analysed by tenure, age and ethnicity

Table 53 Housing Condition by tenant's tenure length

Condition of house	Less than 5 years		10 plus years		Total Participants	
	No	%*	No	%	No	%
Cold and damp	5	12.8	2	8.7	7	11.3
Cold, damp and insulated	15	38.5	7	30.4	22	35.5
Warm and insulated	16	41.0	13	56.5	29	46.8
Warm and not insulated	3	7.7	1	4.3	4	6.5
Total	39	100.0	23.0	100.0	62	100.0

*percentages have been rounded and may not total 100 percent

Table 54 Housing Condition by age of tenant participant

Condition of house	18-30 years		31-40 years		41-50 years		51-64 years		65+ years	
	No	%*	No	%	No	%	No	%	No	%
Cold and damp	1	20.0	2	12.5	1	6.7	1	7.1	2	16.7
Cold, damp and insulated	3	60.0	6	37.5	6	40.0	5	35.7	2	16.7
Warm and insulated	0	0.0	7	43.8	7	46.7	8	57.1	7	58.3
Warm and not insulated	1	20.0	1	6.3	1	6.7	0	0.0	1	8.3
Total	5	100.0	16	100.0	15	100.0	14	100.0	12	100.0

*percentages have been rounded and may not total 100 percent

Table 55 Housing condition by ethnicity of tenant participant

Condition of house	European		Māori		Pacific		Other	
	No	%*	No	%	No	%	No	%
Cold and damp	1	5.5	1	4.3	4	23.5	1	25.0
Cold, damp and insulated	6	33.3	9	39.1	5	29.4	2	50.0
Warm and insulated	9	50.0	11	47.8	8	47.1	1	25.0
Warm and not insulated	2	11.1	2	8.7	0	0.0	0	0.0
Total	18	100.0	23	100.0	17	100.0	4	100.0

*percentages have been rounded and may not total 100 percent

Housing tenure trajectories of tenants and applicants

Longest housing tenure type as a child and an adult by ethnicity and age

Table 56 Longest housing tenure type of tenant participant as a child, by ethnicity

Ethnicity		HNZC	Parent owned home	Private rental	Communi-ty setting	Social housing	House owned by parent(s) employer	Lived in two plus households	Total
European	no	9	3	2	0	2	1	1	18
	%*	50.0	16.6	11.1	0.0	11.1	5.5	5.5	100.0
Māori	no	8	12	1	2	0	0	0	23
	%	34.8	52.2	4.3	8.7	0.0	0.0	0.0	100.0
Pacific	no	5	8	2	0	1	1	0	17
	%	29.4	47.1	11.8	0.0	5.9	5.9	0.0	100.0
Māori & European	no	2	1	0	0	0	0	0	3
	%	66.6	33.3	0.0	0.0	0.0	0.0	0.0	100.0
Māori & Pacific	no	1	0	0	0	0	0	0	1
	%	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Total		25	24	5	2	3	2	1	62

*percentages have been rounded and may not total 100 percent

Table 57 Longest housing tenure type of tenant participant as a child, by age group

Age group		HNZC	Parent owned home	Private rental	Comm-unity	Social housing	House owned by parent(s) employ-er	Lived in two or more house-holds	Total
18-30 years	no	5	0	0	0	0	0	0	5
	%	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
31-40 years	no	11	2	2	1	0	0	0	16
	%	68.8	12.5	12.5	6.3	0.0	0.0	0.0	100.0
41-50 years	no	4	9	0	0	0	1	1	15
	%	26.6	60.0	0.0	0.0	0.0	6.6	6.6	100.0
51-64 years	no	3	8	3	0	0	0	0	14
	%	21.4	57.1	21.4	0.0	0.0	0.0	0.0	100.0
65-74 years	no	1	4	0	1	1	1	0	8
	%	12.5	50.0	0.0	12.5	12.5	12.5	0.0	100.0
75+ years	no	1	1	0	0	2	0	0	4
	%	25.0	25.0	0.0	0.0	50.0	0.0	0.0	100.0
Total		25	24	5	2	3	2	1	62

*percentages have been rounded and may not total 100 percent

Table 58 Longest housing tenure type of tenant participant as an adult, by ethnicity

Ethnicity		HNZC house	Parent owner home	Private rental	Boarded	Owned home	Social housing	Community setting	Total
European	no	13	2	1	2	0	0	0	18
	%*	72.2	11.1	5.6	11.1	0.0	0.0	0.0	100.0
Māori	no	17	2	2	0	1	1	0	23
	%	73.9	8.7	8.7	0.0	4.4	4.4	0.0	100.0
Pacific	no	10	3	2	0	1	0	1	17
	%	58.8	17.7	11.8	0.0	5.9	0.0	5.9	100.0
Māori & European	no	2	1	0	0	0	0	0	3
	%	66.6	33.3	0.0	0	0.0	0.0	0.0	100.0
Māori & Pacific	no	0	0	0	1	0	0	0	1
	%	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0
Total		42	8	5	3	2	1	1	62

*percentages have been rounded and may not total 100%

Table 59 Longest housing tenure type of tenant participant as an adult, by age group

Age		HNZC house	Parent owned home	Private rental	Boarded	Owned home	Social housing	Community setting	Total
18-30 years	no	2	0	1	2	0	0	0	5
	%*	40.0	0.0	20.0	40.0	0.0	0.0	0.0	100.0
31-40 years	no	10	4	2	0	0	0	0	16
	%	62.2	25.0	12.5	0.0	0.0	0.0	0.0	100.0
41-50 years	no	10	2	1	1	1	0	0	15
	%	66.6	13.3	6.6	6.6	6.6	0.0	0.0	100.0
51-64 years	no	10	1	1	0	1	1	0	14
	%	71.4	7.1	7.1	0.0	7.1	7.1	0	100.0
65-74 years	no	7	0	0	0	0	0	1	8
	%	87.5	0.0	0.0	0.0	0.0	0.0	12.5	100.0
75+	no	3	1	0	0	0	0	0	4
	%	75.0	25.0	0.0	0.0	0.0	0.0	0.0	100.0
Total		42	8	5	3	2	1	1	62

*percentages have been rounded and may not total 100%

Number of Corporation houses lived in by participants

Table 60 Number and percentage of tenant participants who have lived in one house, or two houses or more during their adulthood, by tenure length

No. of houses	Less than 1.5 years		5 years		10 years	
	no	%	no	%	no	%
1 house	7	38.9	9	42.9	4	17.4
2 houses or more	11	61.1	12	57.1	19	82.6
Total	18	100.0	21	100.0	23	100.0

Table 61 Number of Corporation houses lived in by tenant participants during their adulthood, by ethnicity

Ethnicity		1 house	2 houses	3-5 houses	6-10 houses	Total
European	no	4	4	8	2	18
	%*	22.2	22.2	44.4	22.2	100.0
Māori	no	6	9	7	1	23
	%	26.1	39.1	30.4	4.3	100.0
Pacific	no	8	4	5	0	17
	%	47.1	23.5	29.4	0.0	100.0
Māori & European	no	1	0	2	0	3
	%	33.3	0.0	66.6	0.0	100.0
Māori & Pacific	no	1	0	0	0	1
	%	100.0	0.0	0.0	0.0	100.0
Total		20	17	22	3	62

*percentages have been rounded and may not total 100 percent

Table 62 Number of Corporation houses lived in by tenant participants during their adulthood, by age

Age		1 house	2 houses	3-5 houses	6-10 houses	Total
18-30 years	no	5	0	0	0	5
	%*	100.0	0.0	0.0	0.0	100.0
31-40 years	no	7	5	4	0	16
	%	43.8	31.3	25.0	0.0	100.0
41-50 years	no	4	4	6	1	15
	%	26.6	26.6	40.0	6.6	100.0
51-64 years	no	0	6	7	1	14
	%	0.0	42.8	50.0	7.1	100.0
65-74 years	no	3	1	3	1	8
	%	37.5	12.5	37.5	12.5	100.0
75+ years	no	1	1	2	0	4
	%	25.0	25.0	50.0	0.0	100.0
Total		20	17	22	3	62

*percentages have been rounded and may not total 100 percent