

Housing Pathways Longitudinal Study

Reasons for applying for Housing New Zealand properties (Working paper 1)

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1.0 Executive summary

- 1 This report defines and discusses the reasons tenants and applicants identified for applying for a Housing New Zealand property. It is the first in a series of working papers that analyse data collected for the Housing Pathways Longitudinal Study. This report explores how:
 - frequently different groups of participants used one or more of the reasons for applying
 - different groups of participants commonly combined reasons.
- 2 In determining eligibility for a Housing New Zealand property, applicants' circumstances are considered against a set of criteria (the Social Allocation System, SAS). The SAS represents Housing New Zealand's perspective of tenants' and applicants' reasons for applying for a Housing New Zealand property. However, the reasons discussed in this paper are those identified by tenants and applicants themselves during interviews; their reasons for applying in their own words.

Research purpose and approach

- 3 The purpose of the Housing Pathways Longitudinal Study is to provide a deeper understanding of Housing New Zealand tenants and applicants, their housing pathways, tenure patterns, and the key factors in their life circumstances associated with changes in these.
- 4 The approach involves face-to-face interviews with tenants and applicants selected from Housing New Zealand's administrative database. Quantitative and qualitative data was collected from the interviews and provided the basis for analysis. Changes in the housing of participants will be tracked and reported in later working papers.
- 5 Interviews were conducted across Porirua, South Auckland and Christchurch with a total of 181 tenants, 88 applicants and 87 new tenants. The sample is likely to be a good approximation for the wider population of primary tenants. However, due to the size of the sample and exclusion of specific groups, findings should be considered broad indications of population trends rather than statistically representative estimates for the wider population.

Findings

- 6 Tenants and applicants reported a wide range of reasons for applying for a Housing New Zealand property. These reasons have been grouped into five categories: 'financial', 'family', 'overcrowding', 'security', and 'health and disability'.

Financial

- 7 Most tenants and applicants identified 'financial' reasons for applying for Housing New Zealand properties (70 and 89 percent respectively). The most common 'financial' reason, identified by both tenants and applicants, was the need for affordable rent. Debt and the affordability of Housing New Zealand rent were also frequently identified by tenants and applicants.
- 8 Tenants and applicants thought that Housing New Zealand rentals were more reasonably priced than private rental properties. This related to the proportion of

income required to pay the rent, and to the amount of rent paid for the quality of the dwelling.

Family

- 9 The life stage of families and their changing circumstances underpinned tenants and applicants' stories about how they came to apply for Housing New Zealand properties. More than 70 percent of both tenants and applicants identified 'family' reasons for applying for Housing New Zealand properties. Including:
- births and deaths
 - relationship break-ups
 - needing a place of one's own, particularly to bring up children
 - family reunification and support
 - wanting to live close to work and school.
- 10 The needs of children were instrumental in 'family' reasons for applying for a Housing New Zealand property.

Overcrowding

- 11 Almost half of the tenants (44 percent) and applicants (43 percent) identified 'overcrowding' as a reason for applying for Housing New Zealand properties. 'Overcrowding' often intersected with other reasons tenants and applicants applied.
- 12 'Overcrowding' the houses of family or friends seemed to be a mechanism for families-in-need to cope with traumatic circumstances and therefore was a reason for applying that overlapped with all the other reasons. People overcrowded to increase household income and make rent manageable, for the support of other adults to parent children, and to feel the safety of numbers. However, this coping mechanism was not sustainable because of the health impact it had particularly on small children.
- 13 A cultural dimension of 'overcrowding' was evident when private rental and Housing New Zealand properties were used as bases for families immigrating from rural New Zealand or from the Pacific and Asia.

Security

- 14 Approximately half of tenants (43 percent) and applicants (52 percent) identified 'security' as a reason for applying for Housing New Zealand properties. 'Security' reasons included:
- having been evicted from their previous property
 - needing stability of tenure
 - being given notice to move because the house was being sold
 - having to move as a result of violence and conflict
 - having to move because the house was inadequate
 - being homeless.
- 15 The reported poorer condition of lower quartile private rental properties created insecurity in people who could not access Housing New Zealand properties.

Tenants and applicants said landlords of private properties in the lower quartile of the housing market tended to sell them, which affected the length of tenancy and the stability that tenants could expect. Tenants and applicants reported an expectation that they were more likely to be evicted from a private rental property than from a Housing New Zealand property.

Health and disability

- 16 Tenants and applicants also identified 'health and disability' reasons for applying for Housing New Zealand properties (17 and 32 percent respectively). The most common 'health and disability' reasons were children's health and an anticipated reduction in mobility.
- 17 Tenants and applicants reported disabilities that required houses to be modified. Modification, they thought, was more likely to happen in a Housing New Zealand than a private rental property.

Combinations of reasons

- 18 People who applied for a property commonly had multiple reasons for their applications. Eighty-four percent of tenants and 93 percent of applicants identified more than one reason for applying for a Housing New Zealand property. Among the minority who only identified a single reason, the most common reasons identified were 'family' for tenants and 'financial' for applicants.
- 19 The most common combination of reasons across all participants was 'financial and family' reasons, followed by 'financial and security' reasons. New tenants appear less likely to report multiple (three or more) reasons (30 percent) than tenants (49 percent) and applicants (67 percent).

Factors associated with reasons for applying for a Housing New Zealand property

- 20 Further analysis indicated three variables that appear to be associated with why participants applied for Housing New Zealand properties:
 - participant type, namely applicants, tenants and new tenants
 - location, namely Porirua, South Auckland and Christchurch
 - ethnicity, namely European, Māori and Pacific.

Participant type

- 21 Applicants and new tenants were most likely to apply for 'financial' reasons while tenants and new tenants were equally likely to apply for 'family' or 'financial' reasons. For new tenants, the prevalence of 'overcrowding', and 'health and disability' as reasons for applying for properties was significantly lower than for tenants and applicants.

Location

- 22 'Financial' and 'family' reasons were common across all three sites – Porirua, South Auckland and Christchurch. Participants in South Auckland appear to have slightly different reasons for applying for a Housing New Zealand property than those in the other two centres. Participants in South Auckland were more likely to cite 'overcrowding' (64 percent compared with 37 percent in Porirua, and 20 percent in

Christchurch), and 'security' (67 percent compared with 40 percent in Porirua, and 50 percent in Christchurch) as reasons for applying for a Housing New Zealand property.

Ethnicity

- 23 Māori and Pacific tenants and applicants reported similar reasons for applying for Housing New Zealand properties. Both Māori and Pacific tenants and applicants had a much higher prevalence of 'overcrowding' as a reason for applying than Europeans. 'Financial' and 'family' reasons were similarly prevalent for Europeans, Māori and Pacific. European tenants and applicants were more likely to apply for reasons related to 'security', and 'health and disability' than Māori and Pacific people.

Discussion

- 24 The findings of this report have implications for Housing New Zealand policy and practice. For example, the analyses provide tenants and applicants' perspectives that complement Housing New Zealand's understandings of housing need. This evidence can feed into reviews of criteria for deciding people's housing eligibility.
- 25 The reasons for applying for a Housing New Zealand property differed by location and ethnicity. These differences could provide the basis for targeted approaches for implementing programmes such as reviewable tenancies, and the tenant home ownership programme.
- 26 Tenant and applicant case studies and other results could be used to inform any review of the Social Allocation System or reviewable tenancies.
- 27 The findings in this report could also provide valuable insight into the work of other agencies. For example, the Social Housing Unit's work exploring options for assisting people who no longer needed a state house, but who have substantial barriers (such as health and disability) to entering the private rental market.
- 28 The results highlight an issue that tenants and applicants have with debt. They suggest that debt may need to be taken into account when policies such as reviewable tenancies and the tenant home ownership programme are being implemented.

2.0 Introduction

- 29 The purpose of this document is to provide insight into tenants' and applicants' reasons for applying for a Housing New Zealand property. This report presents the tenants and applicants' views on this subject, rather than the view of Housing New Zealand Corporation.¹
- 30 Findings in this report are based on interviews with 356 tenants and applicants, across Porirua, South Auckland and Christchurch. During 2009 181 tenants and 88 applicants were interviewed across these sites. Eighty-seven additional 'new tenants' were interviewed during 2012/13.
- 31 At the time they were asked about their reasons, applicants were in the process of applying for a Housing New Zealand property. In contrast, tenants were required to recall their reasons for applying at the time they applied for a Housing New Zealand property. Some tenants and 'new tenants' had transferred between multiple Housing New Zealand properties. For the purpose of this report tenants were asked to think back to the first time that they applied for a Housing New Zealand property. It is important to note that for some tenants this represents recall of details over many years, and this could affect accuracy of recollection.
- 32 For additional detail about the research approach see Appendix A.

2.1 Background

- 33 In 2007, Housing New Zealand decided that it needed a more in-depth understanding of tenants and applicants. A literature review was undertaken to explore how other social housing jurisdictions had developed this kind of understanding. Consequently it was decided to explore tenants and applicants' housing pathways.² In 2008, preparatory research for the Housing Pathways Longitudinal Study was undertaken that identified typical housing pathways of Housing New Zealand tenants and applicants.³ The research, based on administrative data, provided a profile of Housing New Zealand's tenant base, and identified three typical housing pathways for tenants ('housing churn', 'state house for life', and 'state housing as a stepping stone').
- 34 A pilot study in 2008 involving interviews with Housing New Zealand tenants provided a tenants' perspective on their housing pathways.⁴ In 2009 a three wave

¹ In determining eligibility for a Housing New Zealand property, applicants' circumstances are considered against a set of criteria (the Social Allocation System, SAS). The SAS represents Housing New Zealand's perspective of tenants' and applicants' need for a Housing New Zealand property. However, the reasons discussed in this paper are those identified by tenants and applicants during qualitative interviews.

² Loomis, Terrence (May 2007) *Housing Pathways: Implication for housing policy, practice and research*. Policy paper prepared for Housing New Zealand Corporation.

³ Pfitzner, Franziska (October 2008) *Housing Pathways Research: Typical housing pathways for tenants of Corporation housing*. Prepared for Housing New Zealand Corporation.

⁴ Mackay, J., Laing, P., Pfitzner, F., and Onyando, M. (April 2009) *Results for the pilot for the longitudinal study*. Prepared for Housing New Zealand Corporation.

longitudinal study was initiated that was to follow the housing pathways of Housing New Zealand tenants and applicants over the course of six years.⁵

- 35 The interviews at all three sites for Wave One were completed by March 2010. Interviews for Wave Two were completed by April 2013 (see Table 1).

Table 1 Schedule of Housing Pathways Longitudinal Study interviews by location

Location	Wave One	Wave Two
Porirua	May 2009	June 2012
South Auckland	November 2009	April 2013
Christchurch	March 2010	November 2012

- 36 The cohort of 87 new tenants added to the research participants for Wave Two was primarily to take account of changes in Housing New Zealand's operations since Wave One. In particular, on 1 July 2011, Housing New Zealand introduced changes to the system used to prioritise access to state houses - the Social Allocation System (SAS) criteria. The revised SAS was intended to ensure state housing was available only to those in the highest need who do not have alternative housing options, and to be the mechanism for Reviewable Tenancies to assess the on-going need and continued eligibility for tenants who were housed from 1 July 2011.⁶
- 37 The audience for this research includes Housing New Zealand's tenancy and asset services. With the changes to the social housing sector, the audience for this research extends beyond Housing New Zealand to the Building and Housing Group of the Ministry of Business, Innovation and Employment, the Social Housing Unit and other social housing providers who may also want to know about the reasons why people apply for social housing.

2.2 Goals and objectives

- 38 The overall goal of the Housing Pathways Longitudinal Study is to develop an evidence base about how housing pathways and life circumstances influence outcomes for Housing New Zealand tenants and applicants.
- 39 The research objectives are to identify and analyse:
- the relationships between housing tenure and life circumstances of Housing New Zealand tenants and applicants that lead to positive and negative outcomes
 - resources and interventions that assist or prevent Housing New Zealand tenants and applicants achieving their housing aspirations.

⁵ Laing, P., MacKay, J., Pfitzner, F., Porima, L., Smiler, K., Vailini, R., Fairbairn-Dunlop, P. (2010) *Longitudinal Study of Housing New Zealand Tenants and Applicants: initial findings from wave one research undertaken in Porirua*. Prepared for Housing New Zealand Corporation.

⁶ Laing, P., Kennedy, A., Nunns, H., and M. Roorda (January 2012) *Implementation of the Social Allocation System 2011 Revisions: Qualitative Evaluation Report*. Prepared for Housing New Zealand Corporation.

- 40 Each wave of the longitudinal study adds information and understanding to the previous wave. Wave One focused on:
- understanding the place of state housing in tenants' tenure history
 - tenants and applicants' perceptions of being state tenants.
- 41 Wave Two focuses on:
- understanding the pathway within state housing that tenants move along during their tenancy, and the barriers and enablers they encounter in achieving housing independence
 - tenants' access to, and preference for, channels for communicating with Housing New Zealand
 - the impact of the Canterbury earthquakes on tenants and applicants (Christchurch only)
 - debt and financial management (South Auckland only).
- 42 'Housing independence' refers to the situation where tenants take an active role in ensuring that the housing they have is suitable for, and matches the needs of, their families. Achieving housing independence may result in tenants moving out of Housing New Zealand properties into private rental or home ownership. It may result in tenants purchasing the state house in which they live. For older tenants whose families have left home it may result in downsizing from a larger Housing New Zealand property into a smaller one.

3.0 Reasons for applying for a Housing New Zealand property

43 This section defines and discusses the five reasons that led tenants and applicants to apply for a Housing New Zealand property, drawing on their voices and perspectives. It is organised under the reasons for applying, namely: ‘financial’, ‘family’, ‘overcrowding’, ‘security’, and ‘health and disability’ reasons (see Table 2). The reasons are not necessarily mutually exclusive because any or all of them interact in tenants and applicants’ life circumstances. On the other hand some tenants and applicants identified only one reason.

Participant type

Table 2 Reasons for applying for Housing New Zealand properties, by participant type

Reasons	Applicants		Tenants		New tenants	
	N = 88	%*	N =181	%*	N = 87	%*
Financial	78	89	127	70	69	79
Family	63	72	136	75	65	75
Overcrowding	38	43	79	44	6	7
Security	46	52	77	43	23	26
Health and disability	28	32	30	17	22	25

* The percentages do not add up to 100 percent because research participants gave multiple responses.

44 Table 2 shows that ‘financial’ and ‘family’ reasons were the types of reasons most commonly cited by participants. ‘Overcrowding’, ‘security’ and ‘health and disability’ were less frequently cited by participants, particularly new tenants.

45 Making generalisations based on comparisons between these groups should be treated with caution due to the significant gap between data collection points for tenants and applicants compared with new tenants (approximately three years).

Location

46 ‘Financial’ and ‘family’ reasons were common across all three sites – Porirua, South Auckland and Christchurch. Participants in South Auckland appear to have slightly different reasons for applying for a Housing New Zealand property than those in the other two centres. Participants in South Auckland were more likely to cite ‘overcrowding’ as a reason (64 percent compared with 37 percent in Porirua, and 20 percent in Christchurch), and slightly more likely to cite ‘security’ as a reason (67 percent compared with 40 percent in Porirua, and 50 percent in Christchurch).

47 For more information see Tables 10 to 12 in Appendix B.

Ethnicity

48 Māori and Pacific tenants and applicants reported similar reasons for applying for Housing New Zealand properties. Both Māori and Pacific tenants and applicants had a much higher prevalence of ‘overcrowding’ as a reason for applying than Europeans. ‘Financial’ and ‘family’ reasons were similarly prevalent for Europeans,

Māori and Pacific. European tenants and applicants were more likely to apply for reasons related to 'security', and 'health and disability' than Māori and Pacific people.

49 For more information see Tables 13 to 15 in Appendix B.

3.1 Financial

50 'Financial' reasons for applying for a Housing New Zealand property were prevalent among tenants (70 percent), applicants (87 percent) and new tenants (79 percent). The most common financial reason that all three groups identified was the need for affordable rent. Debt and the affordability of Housing New Zealand rent were also identified by many participants.

Private rentals unaffordable

51 Most participants had explored cheaper options in the private rental market unsuccessfully before applying for a Housing New Zealand property. As one South Auckland tenant said they chose Housing New Zealand *'cause at that stage that's all we could afford, yeah we looked at all different other options and it was way, way out of our budget.* (SolewC, Pacific, 18-30 years, 8 years tenure duration).

52 Some applicants who couldn't make ends meet were on benefits, others were on low incomes, or were large families with one income. When describing why they couldn't make ends meet, several tenants and applicants in South Auckland mentioned the water rates on top of the private rental and electricity.

53 Some applicants in Porirua could not find affordable private rental despite receiving the Accommodation Supplement.

The main reason was... I can't find a house in my price range... And WINZ [Work and Income] 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. (SolewC, European, 18-30 years, B priority applicant)

54 The bond and a poor credit rating were identified as specific barriers to "going private". A Christchurch applicant with a poor credit rating said: *'Cause I have real shit credit and I couldn't (pause) like private houses and stuff, but as soon as they see my credit it was... and I tried for like it would have been at least eight months.* (SolewElderwC, Māori, 18-30 years, B priority applicant)

55 The earthquakes in Christchurch resulted in many new tenants finding private rental accommodation even more unaffordable than before the earthquakes.⁷

Tenant and applicant debt

56 Tenants and applicants talked about having debts, such as student loans, unpaid fines, and loans from finance companies. A Porirua mother of five described how she was left with a lawyer's fee to pay after her relationship broke up: *and a big*

⁷ See Smith, Luke (May 2013) *Housing Pathway Longitudinal Study: Ongoing impacts of the Canterbury earthquakes on Housing New Zealand applicants and tenants*. Prepared for Housing New Zealand Corporation.

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)

- 57 Some tenants and applicants who had managed financially while they were working applied for a Housing New Zealand property when they lost their jobs. A Porirua tenant 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 bills but the interest was just going up on the bank loan. (CoupwC, European, 31-40 years, 5 years tenure length)

- 58 One of the reasons identified for taking out loans was to pay funeral expenses. A Porirua tenant described how he and his siblings all took out loans to bury their parents and for the unveilings: *'[c]ause 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. (CoupwC, Māori and European, 31-40 years, <1.5 years tenure length)*

Housing New Zealand rent affordable

- 59 Whereas tenants and applicants saw private rental properties as unaffordable, Housing New Zealand properties were regarded as affordable. Affordable rent assisted sole parents on the Domestic Purposes Benefit (DPB). A Porirua 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, a male tenant also from Porirua 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)*.

- 60 Tenants who were on the DPB talked about how Housing New Zealand's affordable rent meant they could pay for everyday living. The need for affordable rent was expressed by a Porirua tenant on the DPB who said:

[I]t'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)

- 61 It seemed to be harder for tenants who were DPB beneficiaries than for recipients of New Zealand Superannuation to cope financially. A Porirua tenant who was a super-annuitant 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)

- 62 Participants paying market rent tended to find the rent most affordable. A Porirua tenant 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)

3.2 Family

- 63 The life stage of families and their changing circumstances underpinned stories about how people came to apply for Housing New Zealand properties. Approximately three quarters of tenants (75 percent), applicants (72 percent) and new tenants (75 percent) identified 'family' reasons for applying for a Housing New Zealand property. These included:

- births and deaths
- relationship break-ups
- needing a place of one's own, particularly to bring up children
- family reunification and support
- living close to work and school.

Births and deaths

- 64 Changes in household composition as a result of births and deaths were cited by some participants as reasons for applying for a Housing New Zealand property. One woman described how she and her husband had grown up in state houses in the late 1940s, and when they married they moved in with her husband's mother. After 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, moving from one state house to another to accommodate the needs of her children as they got older. She is now in a Housing New Zealand unit designed for older people. All of her children are married and own their own houses.

- 65 Some tenants applied for Housing New Zealand properties when they became pregnant with their first child or when additional children came along. A Porirua tenant 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. (SolewC, Pacific, 31-40 years, 5 years tenure length)

Relationship break-ups

- 66 A common reason for applying for a Housing New Zealand property was the break-up of relationships between parents and adult children, and between partners. One applicant in South Auckland was living with her parents. Since the death of her father she and her mother had been fighting, and her mother had asked her to leave. But the tenant also thought it would be better for her and her children if she left. A Christchurch tenant said:

I was divorced from the wife and she'd taken the kids. Well she died so I had a chance to get my kids back when I was living in a small flat so I got a Housing New Zealand house. But when they grew up they wanted to go on their own so they

went out on their own and we come here in a smaller place. (Coup, European, 65-74 years, 19 years tenure duration)

67 Relationship break-ups sometimes resulted in people who had previously owned their homes applying for Housing New Zealand properties. One applicant who attributed her relationship break-up to cultural differences rented her house from a trust controlled by her ex-husband and had applied for a Housing New Zealand property because he had given her a date by which she had to move out. At the time of the interview things were not so urgent because a separation agreement had been prepared by a lawyer and things were being worked through for the benefit of their children.

68 Relationship break-ups led some women interviewed to want to be close to their mothers. As one South Auckland tenant said:

I was forced through divorce, forced to sell a house that we'd actually built and bought. So it was a forced sale there...the tenancy manager that Mum had, knew that I was struggling here, and I'd applied for one. And when they built these, she rung me, and wanted to know if I wanted one, because I'd be closer to Mum. (SolewACwGC, European, 51-64 years, 14 years tenure duration)

Needing a place of one's own

69 A common reason tenants and applicants applied for a Housing New Zealand property was because parents needed their own place to re-establish themselves and their children's daily routines. They needed to be separate from other family members and the pressures of living with a lot of people. A South Auckland applicant summed this up saying:

They will not listen... They're not in a routine now. They are all over the place 'cause Mummy's all over the place. Once we get settled the ears will turn back on. "Oh I can do what my cousins do, I can do this, see?" They are offline, they're off track, gone off track. If I get myself set up then they'll be fine, and they'll find themselves again. (SolewC, Māori and Pacific, 18-30years, Priority A applicant)

70 'Needing a place of their own' was about parents seeking to put a roof over their children, and to avoid arguments with other family members with whom they had been staying. A South Auckland tenant described the need as *giving a lot of breathing space to help my children grow*. She explained this further saying:

Well you know, like, if you're in cramped conditions with children it becomes overpowering and annoying, and everyone gets in one another's faces. And whereas here there's a lot of space for everyone to actually just chill out and do their own thing and there's not so much pressure. (SolewAC, Māori, 41-50 years, 8 years tenure duration)

71 As well as young single mothers who wanted to be independent of their mothers, mothers in later life wanted a quiet place of their own where they could relax. A South Auckland applicant said:

Well I've been living with people most of my life, with bringing up kids [including those of brothers and sisters] since the age of sixteen ... 'cause I'm the oldest. So yes I think I'm at the stage now where I just need a place I can call home. (MultiAwC, European, 51-64 years, Priority A applicant)

- 72 A Christchurch couple were applying for a Housing New Zealand property to have a quiet time for themselves and so that their daughter could have a place of her own:

[I]t's time she was on her own, I've had all my kids right through they've all started to leave home, they come back, they leave, they come back and they leave and it's time for me and my husband to be on our own, I mean come on, jeez ... she needs her own space and her own whare. (SolewEwC, Māori, 18-30, Priority B applicant)

- 73 A number of applicants who wanted a place of their own had had negative experiences of renting with others. Flatmates had failed to pay rent and power bills, or had moved out without notice leaving the applicant to pay the rent. These applicants felt very reticent about moving into shared accommodation again. One of them said: *The main reason is 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 ... it just put me right off going flatting. (Sole, European, 18-30 years, B priority applicant)*

Family reunification and support

- 74 A woman in South Auckland had applied for a Housing New Zealand property as part of the process of being reunited with her son. Two Christchurch tenants described how having a Housing New Zealand property supported them to reunite with their children:

I had two kids, but my other two kids would come and stay during weekends and stuff. And then I got my kids, actually not long after I moved in here, 'cause their dad's an alcoholic and he was just getting really, really out of hand and making them quite miserable. (SolewC, Māori, 18-30 years, 3 years tenure duration)

- 75 A Christchurch tenant described how reunification with his children was the primary reason for applying for a Housing New Zealand property:

I left my wife, I come down here and went private rental straight away. And then my wife decided that she didn't want my son ... so I took him on, I was granted a Housing Corp house, and it was really lovely, it was in a good area. ... I wouldn't have given it up for the world ... But then ... my wife gave up my daughters as well, and two more girls in the house. It was a two bedroom house ... and they were older girls, he was an older boy, it was never going to work, them all being in one room. I had to move. (SolewC, Māori, 41-50 years, Priority C applicant)

- 76 Another Christchurch tenant described how she managed to keep her children:

[I]f I hadn't of got somewhere safe my kids would have been grabbed and I was, it was actually in court at that time and CYPFS [Child Youth and Family] was right in there and that was, it was hell ... It actually did save me 'cause I was going to lose my kids ... Housing Corporation has really helped, really helped. We moved just at the right time. (MultiAwC, European, 31-40 years, 16 years tenure duration)

- 77 One tenant described taking on the care of her brother, *not custody but I was his caregiver so that's why I needed a bigger place. (MultiAwC, Māori, 31-40 years, 7 years tenure duration)*. Several male applicants and new tenants were living in caravan parks where it was unsafe to have their children visit and stay overnight.

They had applied for Housing New Zealand properties seeking a safe place for their children to visit them.

- 78 Some applicants, 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 property 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.
- 79 Some tenants lived in Housing New Zealand houses which had been tenanted by a parent or elderly relative. They cared for the elderly relative and when the relative died they took over the tenancy. One tenant said:

I took over the tenancy from my dad ... He had it in '87. Then he got sick around 2000 ... I came to live with him in '03 to look after him and then I took over the tenancy in '04 when he passed away. So I've been here, you know five years basically, but we moved in six years ago ... I needed a place for my kids to come and stay with me ... their mum wasn't in a, you know, very good way at the time. (SolewC, Māori and European, 41-50, 8 years tenure duration)

Living close to work or school

- 80 Needing to be close to work was a reason some applicants applied for a Housing New Zealand property. One couple moved out of a Housing New Zealand property that they thought was in a poor condition in one suburb, and into private rental in another suburb where they thought it would be easier to find work and transport costs would be less. It took two months to find work. Now they are applying for another Housing New Zealand property in the area.
- 81 Several applicants applied for Housing New Zealand properties to be near their children's schools. One applicant had not let his five year old go to school in case Housing New Zealand offered them a house out of the area. Three applicants 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 Housing New Zealand 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 within walking distance of the school.

3.3 Overcrowding

- 82 'Overcrowding' intersected with all the other reasons people applied for Housing New Zealand properties. Many participants mentioned feeling unsettled, frustrated and unhappy when they were describing their overcrowded circumstances.

- 83 Two types of overcrowding⁸ were evident among tenants, applicants and new tenants. ‘Structural overcrowding’ existed where there were insufficient bedrooms in the house for the age and gender of the members of household. ‘Functional overcrowding’ existed where there were sufficient bedrooms in the house but the household were sleeping in one room. Families reported functional overcrowding as a way of saving power by heating only one room in which the family slept. People in Christchurch during and following the earthquakes reported sleeping in one room to cope with their children’s and their own anxieties.
- 84 A similar percentage of tenants (44 percent) and applicants (43 percent) identified overcrowding as a reason for applying for a Housing New Zealand property. For new tenants (7 percent) overcrowding was rarely identified as a reason for applying.
- 85 Most overcrowded households included young children and overcrowding often results from births. One South Auckland mother who had been living in a caravan, became pregnant with twins and had a stepson join the family. The caravan was no longer big enough so the family applied to Housing New Zealand.
- 86 Other South Auckland applicants were overcrowding private rental properties. Including one applicant who described their overcrowded situation: *My daughter sleeps on the bed and my son and I sleep on the floor.* (MultiAwC, Pacific, 51-64 years, Priority A)
- 87 Some tenants described how as applicants they had overcrowded the houses of family members who were Housing New Zealand tenants. One tenant said:
- 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 ... 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)
- 88 Pacific tenants said that Housing New Zealand is their preferred landlord because it provides cheap accommodation for large families on low incomes. Some Pacific tenants interviewed reported that after migrating to New Zealand they lived with family members in Housing New Zealand or private rental properties; using this as a base from which to find housing and work. By staying with family members, overcrowding the house and then applying to Housing New Zealand, people get houses within a network of family members in a community where they have formed an attachment. For instance, a Porirua 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*

⁸ Assessment of the number of bedrooms required is based on an adjusted version of the Canadian National Occupancy Standard. Housing New Zealand defines a house as overcrowded if it has a deficit of two or more bedrooms, where children over 10 years of age of different sexes require their own rooms. The adjustment is required to comply with New Zealand’s own crowding standards defined in the Housing Improvement Regulations 1947 (HIR 1947). The HIR 1947 does not include children under one when counting the number of people per bedroom, while children over one and under 10 are counted as half a person. The regulations state that children 10 years and over should only share a bedroom provided they are the same sex.

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)

- 89 Tenants who moved out of their parents' homes because of overcrowding also tended to comment on the poor condition of the house that resulted from a lack of maintenance, tidiness and cleanliness. A South Auckland tenant who moved because there was not enough room at her parent's place said:

I hate to see someone suffer because another three family members move in and try and feed their kids, and put them to school. I'm not just like other Island people, they like to do things together and just live in one room – too crowded for me ... we were so pleased to get an answer from the Housing, to get this place really fast. (CoupwC, Pacific, 18-30 years, 3 years tenure duration)

- 90 A South Auckland applicant wanted to move out because her kids kept getting sick and she attributed this to the overcrowding. She was happy when the household were evicted from their private rental property for overcrowding because it meant she had to move.

- 91 Another South Auckland applicant who had been waiting for a couple of months had a "heart child" who was "on a machine". This applicant had moved to Auckland to be nearer Starship hospital. Mother and child slept in the living room because that was the most hygienic solution. Then the machine got broken and the family was not able to get another one until they had a place of their own that was not overcrowded.

3.4 Security

- 92 Security as a reason for applying for Housing New Zealand properties was more prevalent among applicants (52 percent) than tenants (43 percent) and twice as prevalent as for new tenants (26 percent). Security reasons included tenants and applicants:

- having been evicted from their previous property
- being given notice to move because the house they were renting was being sold
- having to move as a result of violence and conflict
- having to move because the house was inadequate (In the case of new tenants in Christchurch, this included damage to the house as a result of earthquake damage.)
- who were homeless.

Eviction and stability

- 93 Participants described how private rental properties were put on the market creating uncertainty for tenants. Several tenants and applicants had applied to Housing New Zealand seeking security of tenure. A South Auckland applicant moved to private rental to prevent her parents being prosecuted for overcrowding only to have the

new landlord put the house on the market leaving the applicant in an uncertain situation.

- 94 Eviction from private rental properties was another common reason for applying to Housing New Zealand for a property. The eviction may be for the landlord's reasons or because the tenants were overcrowding, or relationships among the tenants deteriorated.
- 95 A Christchurch applicant, having experienced instability as a child, applied for a Housing New Zealand property because she wanted stability for her children:

I've been in homes since I was five. All I've ever known is being shipped from one place to another. And different people and that ... That's why it's such a big thing for me to keep my kids close, and keep them out of the shit, and why I've always wanted my own home. A Housing Corp house would've given me that chance. And it's, really, the only chance I've got. (SolewC, Māori, 41-50 years, Priority C applicant)

- 96 For a Christchurch tenant a Housing New Zealand house meant not having to deal with racial discrimination in the private rental market: *[W]e'd ring up and say, "Oh, we'd like to come and look at the house," and you'd get there, "Oh, what's your name?" ... and as soon as they'd look at you, they'd say, "Oh no, sorry the house is gone," it just went on and on.* (Coup, Māori, 51-64 years, 30 years tenure duration)
- 97 Some tenants and applicants described Housing New Zealand as a better landlord than private rental landlords because Housing New Zealand is less likely to evict tenants unless there is good reason. For many applicants a Housing New Zealand house meant that they wouldn't have a landlord who would sell their home from under them. A Porirua applicant said: *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 applicant). A South Auckland tenant said: *At least with New Zealand Housing you don't get put out. We'll be safe then. 'Cause you get sick of moving things you know especially when you get older. You think, "Oh no not again."* (MultiA, Māori, 65-74 years, 8 years tenure duration)

Violence and conflict

- 98 The need for security includes escaping from violence and conflict. This sometimes includes escaping an abusive family or neighbourhoods where there is gang inspired intimidation, or violent neighbours who were "into drugs and prostitution". A Christchurch tenant said:

Plus we had racial problems with the neighbours too, remember? [The gang] had moved in next door, that's why we ended up getting this place ... we were told, "Yes we can help you, you take this house or nothing." So we ended up straight in here. (CoupwC, Pacific, 31-40 years, 17 years tenure duration)

Inadequate housing and homelessness

- 99 Tenants and applicants described applying for Housing New Zealand properties because they were living in cold houses with small children who kept getting sick in winter. A Christchurch applicant said: *Yeah and the nurses were amazed that I didn't get pneumonia the place was that cold, it wasn't insulated or anything, even the boys complained about it.* (SolewC, European, 31-40 years, Priority B applicant).

- 100 Several people applied to Housing New Zealand for properties because they were homeless. They were living in caravans, cars, motor camps and garages. A Porirua tenant described the inadequate housing that prompted an application for a Housing New Zealand property: *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)
- 101 The Canterbury earthquakes resulted in many people becoming homeless. One tenant described their struggle with finding secure tenure following the earthquakes:

Our house was destroyed by the earthquake so we were ... in the earthquake village in Linwood Park ... We were in our garage for a wee while at the house, our house was no good but our garage was okay and we had pets and stuff like that, plus my partner and we both don't have very good credit histories ... so it was quite hard for us to get a house. (CoupwC, Māori 31-40 years < 1.5 years tenure length)

3.5 Health and disability

- 102 'Health and disability' was identified as a reason for applying for Housing New Zealand properties by 17 percent of tenants, approximately one-third of applicants (32 percent) and one-quarter of new tenants (25 percent). Research by the Wellington School of Medicine has demonstrated that the health of tenants and their families is known to improve in the three years after they move into a state house.⁹ The slightly lower number of tenants recalling 'health and disability' as a reason for applying to Housing New Zealand may be a consequence of this positive effect of state housing on tenants' health. Once tenants' health improves they may be less likely to remember that this was a reason for applying for a Housing New Zealand property. At the same time, the health and disability reasons identified by applicants may be less attributable to housing than tenants.¹⁰ As a population applicants are known to have better basic health status than tenants.
- 103 Children's health was a reason why people applied for Housing New Zealand properties. Several applicants said that the kids get sick a lot in the winter and end up in hospital because the private rental property they are living is "really cold". They thought Housing New Zealand properties would be less cold. As one Christchurch tenant said: *[W]e just kept on getting sick ... [A]ll the walls in one of the bedrooms were mouldy, we'd wake up in the morning and the kids blankets would be wet, so this is the flashiest house we've ever lived in.* (CoupwC, European, 18-30 years, 7 years tenure duration)
- 104 A South Auckland applicant with a new baby who was living in an overcrowded property received a home visit and was advised: *"You have to move out because it's*

⁹ *Health impacts of moving from Housing New Zealand's waiting list to tenancies*, prepared for Housing New Zealand Corporation by He Kainga/Oranga Housing and Health Research programme, University of Otago, Wellington. Housing New Zealand Research and Evaluation Summary Report no 14 (September 2010).

¹⁰ Some health issues are clearly housing related while for others it is more difficult to attribute them to housing see Housing New Zealand Research and Evaluation Summary Report no 14 (September 2010).

dangerous for you. You're all living with adults and then the baby's susceptible to all kinds of diseases". (MultiAwC, European, 51-64 years, Priority A applicant)

- 105 An anticipated reduction in mobility triggered some people to apply for Housing New Zealand properties. For example, reduced mobility as a result of a stroke, a leg amputation leading to the use of a wheelchair, and an elderly person who had a problem with their legs that resulted in someone else needing to care for them. Older tenants and applicants talked about 'health and disability' and how they had been assisted to apply for their Housing New Zealand property by health professionals:

They [the health professionals] said that I was better to be here [in Auckland rather than a provincial centre] because of my illness. (SolewAC, Māori, 51-64 years, 8 years tenure duration)

I applied for the place ... [the health professionals] said we should be thinking of getting a place seeing I'm looking after him. (MultiA, Māori, 65-74 years, 8 years tenure duration)

My Nan, she had a major stroke ... yeah this house was modified for my Nan, bathroom and everything. (SoleE, Māori, 18-30 years, 3 years tenure duration)

4.0 Combinations of reasons

106 The focus of this report has been on defining and discussing the reasons why people apply to Housing New Zealand and enumerating the prevalence of them. The majority of people had multiple reasons for applying. This section examines the patterns of reasons that result when they are combined. Some descriptive statistics are presented along with four case studies that illustrate common combinations of reasons for applying.

4.1 Descriptive statistics

107 When participants applied for a Housing New Zealand property it was uncommon for them to have only one reason for their application. Sixteen percent of tenants and seven percent of applicants identified a single reason for applying for a Housing New Zealand property. For applicants 'financial stress', and for tenants 'family', was the most common single reason for applying.

108 Table 3 (following page) presents an overview of common combinations of reasons for applying for a Housing New Zealand property. New tenants appear to be slightly less likely to provide multiple reasons than both tenants and applicants. Approximately half (49 percent) of the tenants, and two thirds (67 percent) of applicants, identified three or more reasons, compared with only 30 percent of new tenants.

109 The most common combination of reasons identified by all participants was 'financial and family' – identified by around half of the tenants, and two-thirds of applicants and new tenants. This is not unexpected given that these two categories of reasons were the two most commonly cited across all participants.

110 The pattern of combinations of reasons for each of the tenant, applicant and new tenant groups is very similar. One difference is that any combination including 'overcrowding' was far less likely to be reported by new tenants, as very few new tenants cited this as a reason (see Table 2). Applicants also appear slightly more likely to report applying for 'financial and security' and 'financial and health and disability' combinations of reasons.

Table 3 Frequency of combinations of reasons for applying for a Housing New Zealand property

Reasons	Tenants		Applicants		New tenants	
	N	%	N	%	N	%
Financial and Family	95	52%	57	65%	56	64%
Financial and Overcrowding	57	31%	32	36%	2	2%
Financial and Security	61	34%	43	49%	18	21%
Financial and Health and disability	17	9%	25	28%	15	17%
Family and Overcrowding	65	36%	34	39%	6	7%
Family and Security	48	27%	32	36%	14	16%
Family and Health and disability	14	8%	16	18%	13	15%
Overcrowding and Security	32	18%	17	19%	1	1%
Overcrowding and Health and disability	8	4%	10	11%	0	0%
Security and Health and disability	13	7%	20	23%	4	5%
Three or more reasons	89	49%	59	67%	26	30%
Four or more reasons	25	14%	24	27%	2	2%
Total	181		88		87	

4.2 Case studies of common reasons

111 The following case studies have been selected to illustrate common combinations of reasons for applying for a Housing New Zealand property. The administrative records of their SAS assessments are included to indicate how applicants' reasons for applying are translated into a priority rating on the waiting list.

Case study 1: South Auckland applicant who applied for ‘family’, ‘overcrowding’, ‘security’, and ‘health and disability’ related reasons

112 This case study describes the circumstances that led a sole mother of five children, who identified as Māori and Pacific, aged between 18 and 30 years, to apply for a Housing New Zealand property. This applicant was confirmed on the waiting list with an A priority. The reasons for applying that she identified during her interview were ‘family’, ‘overcrowding’, ‘security’, and ‘health and disability’. Table 4 summarises administrative data for this applicant related to SAS eligibility criteria.

Table 4 Administrative record for case study 1

SAS criteria	Rating	Comment
Affordability	1	None
Adequacy	1	None
Suitability	4	4 bedrooms required
Accessibility	2	Entitled to WINZ advance of \$1496.44, have furniture & no savings, difficult to access suitable & affordable home due to lack of funds
Sustainability	3	Size/type is unsustainable due to the health and the risk to the customer is serious-support letter on file

113 Table 4 shows that the applicant was assessed as having the highest level of need for ‘suitability’ (4 out of 4) as they had a deficit of four bedrooms in their house at the time of applying. The applicant was also assessed as having a high ‘sustainability’ need, citing health reasons.

114 This single mother with five children moved out of a Housing New Zealand property in which she had lived for three years because:

- there were holes in the wall that had been there since she had moved in
- the house was cold and damp, and her young children kept getting sick and having to be hospitalised
- the house was too small
- the layout of the house made it difficult to supervise the children
- there were cockroaches that she had tried unsuccessfully to eradicate.

115 She moved into her mother’s Housing New Zealand property that was smaller, and overcrowded it with her other sisters, so that there were four adults and 11 children in a two and a half bedroom house. Housing New Zealand presented her mother with an eviction notice for overcrowding her house.

116 This applicant said she was receiving enough financial support and that the reasons she was applying for a Housing New Zealand property were because of her mother’s eviction notice, and as she said:

Overcrowded, and my children getting sick, more sick, ‘cause it’s too damp in the room with the changing over, things might change, but saying there is six of us in a

room, my five children and myself. It can get a bit smelly with four babies, different smells. And where my room is based I've got the front door and the toilet, everything comes into my room, the outside smell and the toilet smell.

- 117 She needed a place of her own where she could bring up her family that was still close to her mother and sisters so they could support one another. She wanted a house that had enough bedrooms, was warm, where the layout enabled her to supervise her children easily, and where there were no cockroaches.
- 118 Housing New Zealand staff had shown her a number of houses and one she had accepted but a few days before she was interviewed she had handed back the keys because no stove had been installed (she couldn't afford to pay for takeaways until a stove was installed) and there were cockroaches.

Case study 2: South Auckland tenant who applied for 'financial', 'family', 'overcrowding', and 'security' related reasons

- 119 This case study describes the circumstances that led a Pacific couple aged between 18 and 30 years to apply for a Housing New Zealand property before having their first child. As applicants they had a B priority rating on the waiting list. The reasons that they identified for applying during their interview were 'financial', 'family', 'overcrowding' and 'security'. Table 5 summarises administrative data for this tenant related to SAS eligibility criteria.

Table 5 Administrative record for case study 2

SAS criteria	Rating	Comment
Affordability	1	None
Adequacy	1	None
Suitability	3	2 bedrooms required
Accessibility	3	Applicants would have severe difficulty accessing private rental due to lack of funds
Sustainability	3	No permanent accommodation and current living situation is not sustainable

- 120 Table 5 indicates that the tenant was assessed as having a high need (3 out of 4) for 'suitability', 'accessibility', and 'sustainability'. While the couple was not assessed as having any financial need, the comments indicate that they were living in overcrowded, temporary accommodation and that they would struggle to access a private rental property.
- 121 The tenant interviewed was a Tongan woman who lived with her husband and their child who was nine months old. She had migrated from Tonga in 2006 because the unemployment in Tonga was high and she could not find a job. When she arrived in Auckland she stayed with her parents. Seventeen people lived in this three bedroom house which was a private rental property. After this she moved to an aunt's place and lived in another private rental property which housed 13 people in a four bedroom house. She was concerned about security because:

Back at my parents' house there is someone who stole something from our house. Just taking our own blanket from wire outside ... But we are afraid if that person would suddenly come inside to our house sometime, but we don't know.

- 122 The participant and her partner applied for a Housing New Zealand property because they wanted a place of their own in which to bring up the family they planned, and somewhere that was not overcrowded. They could not afford a private rental property. They thought it would be safe but sometimes this young mother feels unsafe left alone without the company of her family.

Case study 3: Porirua tenant who applied for 'financial' and 'family' related reasons

- 123 This case study describes the circumstances that led to a Māori couple in the age bracket 31-40 years with children to apply for a Housing New Zealand property. As applicants they had an A priority rating on the waiting list. The start date of this couple's tenancy was September 2004. The reasons that they identified for applying during their interview were 'financial' and 'family'. Table 6 summarises administrative data for this tenant related to SAS eligibility criteria.

Table 6 Administrative record for case study 3

SAS criteria	Rating	Comment
Affordability	4	IRR will alleviate financial strain
Adequacy	1	None
Suitability	4	4 bedrooms required
Accessibility	1	None
Sustainability	3	Eviction notice to take effect from 8/9/04

- 124 Table 6 shows that the tenant was assessed as having very high need (4 out of 4) for 'affordability' and 'suitability', and a high need (3 out of 4) related to the 'sustainability' of their current accommodation. The notes indicate that the tenant was under significant financial strain, overcrowding their private rental and had been given an eviction notice.

- 125 The husband told their story:

Initially when we went to look for somewhere to stay when we first arrived we went private rental. I came down here to Wellington to go to music school. I have been here for about 21 years. But I came here for my music and to be with my brothers and cousins. 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. Man that place was cold. We stayed there for about 3 years and then we went back to Ratana for a time then we came back to Wellington rented for a while privately and then when I was working at the Ministry of Education they had a restructure and it was about that time we moved into this house. The rent here is easy for us. We're both working. We really want to buy this house because it is close to things we like. Do you know if they are selling these houses?

Case study 4: Christchurch tenant who applied for ‘financial’, ‘family’ and ‘security’ related reasons

126 This case study describes the circumstances that led to a European single parent in the age bracket 31-40 years, with an adult child 18 years or over and four younger children, to apply for a Housing New Zealand property. As an applicant this single parent had a B priority rating on the waiting list. The reasons that were identified for applying during their interview were ‘financial’, ‘family’ and ‘security’. Table 7 summarises administrative data for this tenant related to SAS criteria.

Table 7 Administrative record for case study 4

SAS criteria	Rating	Comment
Affordability	2	low income /pse rental
Adequacy	1	None
Suitability	1	3 bedrooms required
Accessibility	1	Has found housing pse / WINZ paid bond of \$795 which she is paying back
Sustainability	3	Been assaulted - believes ex's friends are doing it - wants out of area

127 Table 7 indicates that the tenant was assessed as having a high need (3 out of 4) related to ‘sustainability’ – that they had been assaulted and felt unsafe living in the area.

128 This single mother has moved around a lot with her four children, aged between five months and 12 years. She grew up in a Housing New Zealand property and when her parent separated they moved into separate Housing New Zealand properties. She has spent time between rentals with both of them. She lived in a Housing New Zealand property and was shifted because the property was demolished. Her partner left his job, she couldn't pay the rent and was evicted by Housing New Zealand. She went to stay with her mother and then an aunt both of whom were living in Housing New Zealand properties.

129 She applied for her current property because she had broken-up with her partner. While she wanted to be close to family she didn't want to live in the same house. She tried private rental and took in boarders to help pay the rent but she got sick of them, told them to leave, and then she couldn't pay the rent. She said *“the other house I was living was really cold and horrible and they put it on the market, so...”*

Case study 5: Christchurch new tenant who applied for ‘financial’ and ‘family’ related reasons after the Canterbury earthquakes

130 This case study describes the circumstances that led to a European man in the age bracket 18-30 years who has his five year-old son living with him from Friday to Sunday. As an applicant he had an A priority rating on the waiting list. The reasons they identified for applying during their interview were ‘financial’ and ‘family’. Administrative data for this applicant is set out in table eight.

Table 8 Administrative record for case study 5

SAS criteria	Rating	Comment
Affordability	4	SAS Calculation at 24/5 - for 2 bedroom
Adequacy	1	None
Suitability	3	2 bedrooms required
Accessibility	3	customer would have difficulty accessing PSE based on local knowledge. Work and Income advances \$440. No furniture/whiteware
Sustainability	3	Financial - in deficit in outgoings: CSP & WINZ repayts

131 Table 8 shows that the tenant was assessed as having a very high affordability-related need for assistance (4 out of 4). The tenant was also assessed as:

- living in an overcrowded property (3 out of 4 'suitability')
- being unlikely to be able to access lower quartile private rental (3 out of 4 'accessibility')
- likely to struggle to sustain their current accommodation as their outgoings were greater than their income (partially due to repayment of debt; 3 out of 4 'sustainability').

132 This single father was going to buy a house for his family but he lost everything in the first of the Canterbury earthquakes, and now is starting again from scratch. He had moved around a lot with his father as a child. As an adult he had previous experience of living in a Housing New Zealand property, and applied this time because:

[L]ike it was a last option thing ... After I lost the business and the marriage I was staying on mates' couches for two years sort of thing. And injuries due to my back ...had to go up to Burwood Pain Management... And that's when I rung up and basically organised the house.

5.0 Discussion

5.1 Further research

- 133 Some of the implications for design will require new research projects to be initiated such as the house condition, rent, and tenancy duration in lower quartile private rental properties.
- 134 Further research that is possible using the data collected for the Housing Pathways Longitudinal Study of Housing New Zealand applicants, tenants and new tenants includes comparative studies of the reasons for applying for Housing New Zealand properties with, for instance:
- tenants and new tenants reasons for staying in, transferring or exiting a Housing New Zealand property
 - their SAS priority to understand the difference between them
 - the outcomes of new tenants' tenancy review
 - the rate of progress tenants make in realising their housing aspirations.

5.2 Implications for policy

- 135 The analyses provide tenants and applicants' perspectives that complement Housing New Zealand's understandings of housing need. This evidence can feed into reviews of criteria for deciding people's housing eligibility.
- 136 Tenants interviewed three years ago had different reasons for applying than new tenants. In July 2011 two changes were implemented and may have influenced the results for new tenants: the Social Allocation System that assesses applicants' housing needs was revised, and reviewable tenancies were introduced.
- 137 The reasons for applying for a Housing New Zealand property differed by location and ethnicity. These differences could provide the basis for targeted approaches for implementing programmes such as reviewable tenancies, and the tenant home ownership programme.

5.3 Implications for practice

- 138 Tenant and applicant case studies and other results could be used to inform any review of the Social Allocation System or reviewable tenancies. In particular, findings from this report could help:
- identify the criteria for reviewable tenancies
 - identify how the review of tenancies might be undertaken
 - assist with any projections of the number of tenants who might be moved on under the reviewable tenancies policy.
- 139 The case studies could also assist with the Social Housing Unit's work on target groups. For example, they could be used in deciding how to assist with housing people who no longer needed a state house, but who have substantial barriers (such as health and disability) to entering the private rental market.

- 140 The development of products and services that contribute to tenants' progress on their housing pathway could use these results. They would be particularly useful in any development of the Assistance to Housing Independence work, and Tenant Home Ownership Programme.
- 141 The Building and Housing Group of the Ministry of Business, Innovation and Employment may find the results useful in any review aimed at addressing the relationship between levels of rent and the poor quality of lower quartile private rental properties. The results suggest that incentives for lower quartile private rental landlords that would encourage longer term rentals would provide more stability for tenants and reduce the likelihood of some people seeking assistance from Housing New Zealand.
- 142 The results highlight an issue that tenants and applicants have with debt. They suggest that debt may need to be taken into account when policies such as reviewable tenancies and the tenant home ownership programme are being implemented.
- 143 When people applied for Housing New Zealand properties they were very often thinking of their children. The results suggest that the health and well-being of children in Housing New Zealand properties may need to be explicitly addressed.

6.0 Appendix A: Methods of data collection and analysis

6.1 Data collection

144 A number of instruments were used to collect information about tenants and applicants' reasons for applying for Housing New Zealand properties. The main data source was the interviews conducted in tenants and applicants' houses in two 'waves' of interviews across Porirua, South Auckland and Christchurch. The participants in Wave One of the study were:

- sixty-seven tenants and 35 applicants interviewed in Porirua during May 2009
- sixty-two tenants and 33 applicants interviewed in South Auckland during November 2009
- fifty tenants and 20 applicants interviewed in Christchurch during March 2010.

145 Eighty-seven additional participants who became 'new tenants' after 1 July 2011 were enrolled to participate in Wave Two of the study. Of the 87 new tenants, 31 were enrolled from Porirua in June 2012, 28 new tenants were enrolled in Christchurch in November 2012 and a further 28 new tenants were enrolled in South Auckland in April 2013.

146 In total 179 tenants, 88 applicants and 87 new tenants were interviewed.

147 The interviews captured largely qualitative information, but included a small number of quantitative questions. Wave One interviews were conducted during 2009/10, and Wave Two interviews during 2012/13. The interviews typically took between 30 minutes and one hour, although some interviews took up to one and a half hours.

148 One of the questions designed to start conversations about reasons for applying for a Housing New Zealand property was:

What are the main reasons you [have applied for] / [are living in] a Housing New Zealand house now?
(reasons may include: affordability, stability, security, safety, life style, independence, suitability of house, suitability of neighbourhood, proximity to family, proximity to important places (eg church, marae) and proximity to jobs, schools, services, shops, activities).

149 During each interview, participants would be asked to work with the interviewers to complete a Housing History chart. This chart was designed to record information about the housing pathways of tenants and applicants. The chart collected a range of data for each house the participant had lived in, including the reasons people moved from one property to another (see Figure 1, following page).

150 Once the interview was completed interviewers filled in an "interview summary" which included a record of the reasons why tenants and applicants applied for Housing New Zealand properties.

151 When attributing, to tenants and applicants, the reasons they applied for a Housing New Zealand property, an inclusive approach was taken. If a reason was identified in response to any of these data collection instruments it was counted.

Figure 1 Housing History chart

HOUSING HISTORY

Participant number: _____

Ns

○ ◇ □ ☆ △

🕒	
📍	
👤	
🏠	
🏠	
🏠	

Ns

○ ◇ □ ☆ △

🕒	
📍	
👤	
🏠	
🏠	
🏠	

Ns

○ ◇ □ ☆ △

🕒	
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Ns

○ ◇ □ ☆ △

🕒	
📍	
👤	
🏠	
🏠	
🏠	

KEY

🕒	How Long?	📍	Location?	🏠	Reason for moving in	🏠	Reason for moving out	○	Other housing	☆	
👤	Who lived there?	🏠	Description	◇	Home ownership	□	Private rental	△			

6.2 Analysis

- 152 Information from the data collected was analysed statistically using excel, and qualitatively using coded data entered into NVivo.
- 153 For the purpose of statistical analysis the information about which of the five reasons tenants and applicants applied for a Housing New Zealand property was entered on a spread sheet along with their demographic information. The demographic information included, for instance:
- location
 - age of primary applicant or tenant
 - ethnicity of primary applicant or tenant
 - household type
 - duration on the waiting list for applicants, in the tenancy for tenants
 - property type.
- 154 For the purpose of qualitative analysis the interviews were recorded, transcribed and coded in NVivo.
- 155 The initial analysis of 'triggers' identified ten reasons for applying for a Housing New Zealand property. 'Financial stress' was a common reason identified in the coded interviews and none of the other categories overlapped with it. 'Family reasons' and 'need a place of my own' were grouped together as family reasons because there was a lot of overlap, including the same text being coded under both reasons. 'Overcrowding' remained a discrete category because it overlapped with every other reason.
- 156 Some of the categories included small numbers for instance, 'violence and conflict', 'eviction' and the 'need stability'. When the references were analysed the meaning of these categories overlapped and on this basis they were grouped together with 'inadequate housing' and 'homelessness' to constitute 'security' as a reason for applying for a Housing New Zealand property.
- 157 The final categories for analysis were therefore: financial, family, overcrowding, security, and health and disability. The constituent parts of categories have been recognised in the discussion as subtitles. For instance, the section on family reasons includes a sub-section on needing a place of my own, and the section on security reasons includes the sub-sections on violence and conflict, and the need for stability and eviction.

7.0 Appendix B: Data tables

158 This section provides descriptive statistics about the reasons for applying for Housing New Zealand properties.

Table 9 Tenants' reasons for applying for Housing New Zealand properties, by duration of tenancy

Reasons	Pre 2001		2001- June 2011		Post July 2011	
	N =59	%*	N = 122	%*	N = 87	%*
Financial	33	56	94	77	69	79
Family	46	78	90	74	65	75
Overcrowding	18	31	61	50	6	7
Security	21	36	56	46	23	26
Health and disability	9	15	21	17	22	25

* The percentages do not add up to 100 percent because research participants gave multiple responses.

Table 10 Applicants' reasons for applying for Housing New Zealand properties, by location

Reasons	Porirua		South Auckland		Christchurch	
	n = 35	%*	n = 33	%*	n = 20	%*
Financial	29	83	31	94	18	90
Family	28	80	25	76	12	60
Overcrowding	13	37	21	64	4	20
Security	14	40	22	67	10	50
Health and disability	9	26	12	36	7	35

* The percentages do not add up to 100 percent because research participants gave multiple responses.

Table 11 Tenants' reasons for applying for Housing New Zealand properties, by location

Reasons	Porirua		South Auckland		Christchurch	
	n = 67	%*	n = 62	%*	n = 52	%*
Financial	41	61	46	74	40	77
Family	55	82	42	68	39	75
Overcrowding	22	33	41	66	16	31
Security	10	15	39	63	28	54
Health and disability	9	13	8	13	13	25

* The percentages do not add up to 100 percent because research participants gave multiple responses.

Table 12 New tenants' reasons for applying for Housing New Zealand properties by location

Reasons	Porirua		South Auckland		Christchurch	
	n = 31	%*	n = 28	%*	N = 28	%*
Financial	22	71	20	71	27	96
Family	19	61	22	79	24	86
Overcrowding	4	13	2	7	0	0
Security	12	39	3	11	8	29
Health and disability	5	16	12	43	5	18

Table 13 Applicants' reasons for applying for Housing New Zealand properties by ethnicity*

Reasons	European		Māori		Pacific	
	n = 27	%**	n = 30	%**	N = 29	%**
Financial	26	96	26	87	25	86
Family	14	52	26	87	21	72
Overcrowding	5	19	15	50	16	55
Security	21	78	13	43	11	38
Health and disability	15	56	5	17	7	24

* Two applicants who were 'other' have been excluded from the analysis of ethnicity

**The percentages do not add up to 100 percent because research participants gave multiple responses.

Table 14 Tenants' reasons for applying for Housing New Zealand properties by ethnicity*

Reasons	European		Māori		Pacific	
	n = 58	%**	n = 57	%**	n = 58	%**
Financial	41	71	35	61	47	81
Family	36	62	45	79	49	85
Overcrowding	13	22	22	39	40	69
Security	29	50	25	44	19	33
Health and disability	15	26	9	16	6	10

* Eight tenants who were 'other' have been excluded from the analysis of ethnicity

**The percentages do not add up to 100 percent because research participants gave multiple responses.

Table 15 New tenants' reasons for applying for Housing New Zealand properties by ethnicity

Reasons	European		Māori		Pacific	
	n = 29	%**	n = 29	%**	n = 25	%**
Financial	25	86	24	83	18	72
Family	24	83	17	57	22	88
Overcrowding	0	0	3	10	3	12
Security	8	28	10	35	3	12
Health and disability	8	28	8	28	5	20

Eighty-seven new tenants were interviewed. Three had mixed European, Māori or Pacific ethnicity and one was Asian. These tenants are not included in this analysis.