

Pacific Housing Experiences: Developing Trends and Issues

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FOR THE

**Centre for Housing Research,
Aotearoa New Zealand**

AND

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FINAL REPORT

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Prepared for the
Centre for Housing Research Aotearoa New Zealand
and the
Ministry of Pacific Island Affairs

by

Koloto & Associates Ltd
In collaboration with
New Zealand Institute of Economic Research &
Gray Matter Research Ltd

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Executive summary

Research focus

This research investigated the housing experiences and aspirations of Pacific people in New Zealand. Its aims were to:

- better understand the housing experiences and aspirations of Pacific communities
- link the findings to other studies relevant to the situation of Pacific peoples
- identify and analyse developing trends and issues for Pacific housing
- identify potential solutions to current and future housing problems.

Key findings

The research showed that Pacific people share the same aspirations for home ownership as other New Zealanders, valuing the security, privacy and opportunity to adapt homes to suit their life style that homeownership offers, but they face some particular challenges in achieving this.

The Pacific population in New Zealand is, on average, younger, poorer and growing faster than for New Zealand as a whole. Many Pacific households include extended family members and Pacific households are significantly larger than average. This affects the kind of homes Pacific families need, with pressure for space compounded by cultural traditions of hospitality, the requirements of family rituals, and the expectation that they will provide relatively long-term accommodation for members of family groups and new arrivals.

Their ability to buy is constrained by their relatively low household income, the lack of availability of affordable houses that suit their needs and their desire to live close to other families from their cultural group, which in many cases means that they are seeking housing in higher cost urban areas. Cultural factors provide both opportunity and constraint. The strong expectation that Pacific people will contribute financially to family, church and community can be offset by opportunities to call on family for financial support.

Pacific participants said that they found it hard to access information and wanted more Pacific people employed in key housing services, both public and private. Many were unaware of the support that is currently provided by Government agencies in general and by Housing New Zealand in particular.

The housing policy framework and responses

The New Zealand housing market consists of numerous sub-markets defined by geographic location, price range, rental levels, nature of the consumer, and types of structure, amenities, and tenure.

Pacific people may have distinct aspirations for ownership versus renting and the characteristics of the dwellings they own or rent, including location, size, and amenities. Their ability to achieve their aspirations will be subject to budget constraints, supply side issues and matching problems between the dwellings they can afford or aspire to and what the market seems willing to supply.

The Housing Strategy includes a number of initiatives relevant to Pacific people. They relate to education, advocacy and support, policy development, promoting partnerships with Pacific communities, improving the supply and appropriateness of state housing quality and design for larger Pacific households, and income support through income related rents and the Accommodation Supplement.

General housing trends

For the last five years real house prices have escalated in most parts of New Zealand, with house prices rising faster than average household income.

Home ownership rates have declined in recent years. This has been particularly marked for younger age cohorts and in certain locations.

In 2006, about 88% of the rental stock was in the private sector and 12% was Housing New Zealand properties. The equivalent Housing New Zealand proportions were 17% in 2001 and 22% in 1996.

House sizes are increasing but the average size of households is shrinking.

Economic and social profile of Pacific people

In 2006, people of Pacific ethnicity made up 6.6% of the New Zealand population. The population comprises seven main groups: Samoan, who make up almost half the Pacific population, Cook Islands, Tongan, Niuean, Fijian, Tokelauan and Tuvaluan, as well as some smaller groups.

The population of Pacific people is projected to grow at a faster rate than the population as a whole, with its share of the total growing from under 7% in 2006 to 9% in 2021.

Almost all Pacific people live in urban areas, with two-thirds living in the Auckland urban area. In 2006, South, Central and West Auckland accounted for 32%, 20%, and 10% respectively of Pacific households.

The Pacific population is projected to have a median age of 24 in 2021, still well-below the median age (41) for the population as a whole.

Pacific peoples' average weekly incomes (as at the June quarter 2006) were significantly lower than for their non-Pacific counterparts.

Per capita wage and salary rates for Pacific people are projected to converge towards the New Zealand average over the next 10 to 15 years but the rate of convergence is uncertain.

Pacific households are significantly larger than most other New Zealand households. In 2006, nearly 60% of Pacific households comprised more than 3 people – the equivalent figure for non-Pacific households was 35%.

Pacific housing trends

The main features of Pacific housing trends as revealed by Census data are:

- Declining home ownership ratios from 1991 to 2006, with Pacific ownership ratios well below those for other groups.

- A rise in home ownership rates with income across Pacific and non-Pacific households.
- For each income band, the ownership ratio for Pacific people is much lower than for non-Pacific people.
- Between 2001 and 2006 a rising ratio of those owning with a mortgage to without a mortgage, with Pacific people still at much higher ratios than for other groups.
- Among Pacific households, and across all income bands, a marked rise between 1991 and 2006 in the proportion of renter households with private landlords and corresponding fall in the proportion renting from Housing New Zealand. This fall reflects two factors:
 - the historically high proportion of Pacific (and Maori) households in Housing New Zealand tenancies (relative to population and household shares)
 - the declining proportion of Housing New Zealand dwellings in the overall rental stock, despite substantial additions to the Housing New Zealand rental stock over about the last five years.
- In 2006 just over 35,000 or about 67% of Pacific households were renting. Of these, about 43% had private sector landlords, and 37% rented through Housing New Zealand.
- In 2006, the proportion of renting Pacific households paying less than \$125 per week was much higher than for non-Pacific households, reflecting the proportion on income-related rents. For all other rental bands, the proportion of Pacific households was lower than for non-Pacific households. There has been a substantial increase over time in the proportion of Pacific renting households paying over \$200 in weekly rental.

Pacific housing aspirations

The aspirations of Pacific people appear similar in many respects to those of other existing or aspiring home owners in New Zealand, but the cultural factors that underpin those aspirations are strong. Pacific people have some specific needs that influence the size and layout of the house they would prefer to live in:

- They have larger than average families.
- Pacific households are more likely to include extended family members.
- Many extended families have regular family meetings, which may involve eight to ten households gathering in one home to discuss family matters, with families taking turns as hosts.
- Pacific people usually stay with extended family when visiting from a different town or when they need accommodation for work and Pacific families often have to accommodate visitors, friends and relatives from their Pacific homelands.
- Pacific people naturally want to live close to where others of their culture have settled so they feel part of their local community.

Pacific experiences of renting

Affordability was an issue for some focus group participants who were renting privately. Those who rented from Housing New Zealand were generally satisfied with the rent they paid. Overall, participants were more likely to mention the appropriateness and quality of housing, rather than affordability.

The quality of rental housing was a particular concern for participants in this study. They raised concerns about the reluctance or slowness of many landlords, including Housing New Zealand, to fix problems notified by tenants.

Pacific experiences of home ownership

Pacific people who manage to acquire a home appreciate the security and privacy it offers them and are satisfied that the benefits outweigh the sacrifices they have made. The challenges home owners face in achieving their goal include lack of knowledge about financial services and the processes associated with buying a house, discrimination by real estate agents, the cost of rates and council services and the cost of maintenance.

Barriers to achieving housing aspirations

Participants in the research identified the main barriers to achieving their housing aspirations as financial factors, cultural factors and difficulty in accessing or knowing how to access information.

Cultural factors can be both a barrier and an opportunity for Pacific people in relation to home ownership. Pacific people are expected and expect to contribute to extended family either on a regular basis or for particular events such as weddings, funerals, birthdays, hair cutting ceremonies and other activities. They are also expected to donate regularly to the church and their ethnic community. On the positive side, Pacific people can often call on their families for support and it is not uncommon for families to work together to buy a house for one family member, which can then be used as collateral for further loans.

Policy and programme responses

Participants acknowledged that Pacific individuals and communities can take some steps to empower themselves but they also believed that their efforts would be greatly enhanced if the Government, particularly Housing New Zealand, were to promote the initiatives that already exist more effectively to Pacific communities. They thought the Government could also develop or reinstate initiatives such as “rent to own” schemes to support them, although some confused schemes offered by private providers and the government. They thought that banks, real estate agents and other organisations could also improve their service to Pacific people by employing more Pacific staff and by developing their sensitivity to Pacific needs and Pacific cultures.

Housing New Zealand has piloted or implemented a number of primary and supporting initiatives relevant to Pacific people with mixed success. Initiatives include the Healthy Housing Programme in Auckland, the Welcome Home Loan, including its multi-borrower and mortgage insurance provisions, the Pacific Peoples’ Home Ownership Programme, Home Improvement loans and the availability of information in Samoan and Tongan.

The Healthy Housing Programme has been particularly successful in improving housing for Pacific families in South Auckland. Its proposed extension to other areas will be welcomed by Pacific people. The Pacific Peoples’ Home Ownership Programme has also been successful in Wellington and a DVD is to be produced focusing on Pacific people who have achieved home ownership after attending a HNZC Homeownership Education Programme.

While most schemes may be well-designed and well-intentioned, their implementation is sometimes limited. That was particularly evident with the Welcome Home Loan, where it appeared that the product was not actively marketed to Pacific families.

Recommendations

The New Zealand Housing Strategy for Pacific people recognises the need to develop and promote targeted schemes in its two primary initiatives. They are to:

- continue to develop and implement policies to support Pacific people into homeownership
- develop and implement education programmes to prepare Pacific people for homeownership.

The supporting initiatives are to:

- engage in partnerships with Pacific communities to develop housing initiatives
- develop housing advocacy, information and support services for Pacific people
- continue to improve the supply and appropriateness of state housing quality and design for larger Pacific households.

A key recommendation of this research is that Housing New Zealand vigorously pursues the primary and supporting initiatives set out in the Housing Strategy and works to establish stronger links with members of the various Pacific groups so that:

- ways are found to improve access to information, services and finance for those Pacific people who currently do not know where to go for information or do not feel confident in approaching a government agency or financial institution
- Pacific people have better access to information about the range of services and programmes that are already provided by Housing New Zealand and other Government agencies
- initiatives are developed to allow Pacific people to benefit from the strengths of Pacific cultural practices, including income sharing among extended families and across households and the provision of financial support to benefit the family as a whole
- Housing New Zealand staff are able to benefit from the knowledge and experience of Pacific community leaders so that they can provide a better service to their clients.

This report also recommends that Housing New Zealand:

- continues to improve the supply and appropriateness of state housing quality and design for larger Pacific households
- improves its services as a landlord, particularly when addressing housing problems notified by Pacific tenants
- explores ways to encourage developers and community housing groups or trusts to build and maintain affordable rental housing suitable for Pacific families
- works with other central and local government agencies to develop initiatives that will encourage developers to supply purpose-designed, affordable housing for Pacific families.

1. Introduction

The New Zealand Housing Strategy (May 2005) is the main platform for housing policy. It sets out the Government's vision for housing:

All New Zealanders have access to affordable, sustainable, good quality housing appropriate to their needs.

Achievement of that vision involves the government working with the community, industry and local government to: reduce unmet housing needs, reduce inequalities in housing, improve the quality of New Zealand's housing stock, develop a housing sector that encourages appropriate provision of, and investment in, housing.

The Centre for Housing Research and the Ministry of Pacific Island Affairs commissioned this research to provide information about the housing experiences and aspirations of Pacific people in New Zealand.

2. Aims and objectives

The research aims to investigate the housing experiences and aspirations of Pacific communities in New Zealand.

2.1 Objectives

1. To better understand the housing experiences and aspirations of Pacific communities.
2. To link the findings to other studies relevant to the situation of Pacific peoples.
3. To identify and analyse developing trends and issues for Pacific housing.
4. To identify potential solutions to current and future housing problems.

2.2 Research questions

The specific questions the research will seek to address are:

1. To what extent are housing aspirations realised within these communities?
2. What are the main areas where there are significant gaps between aspirations and realisation?
3. Are gaps between aspiration and realisation narrowing or widening over time?
4. What are the tenure profiles of Pacific people in those parts of New Zealand where Pacific people are concentrated?
5. What are the experiences of Pacific people of renting from different landlord groups?
6. What are the main barriers to Pacific people realising their housing aspirations?
7. What factors support Pacific people in achieving their aspirations?
8. What use do Pacific people make of social support for housing? How does that compare to other customer groups of such schemes, and what might be possible explanations for any divergences?
9. What are the implications for demand, policy assistance, and its delivery to Pacific peoples?

3. Methodology

The research used a multi-method approach consisting of:

- a literature review on Pacific peoples' experience of housing in New Zealand
- face to face interviews with individuals and small groups
- case studies
- statistical analysis and mapping.

The research design is informed by Pacific theoretical frameworks for research. These are explained in Appendix 1.

3.1 Literature review

Literature for the review was obtained from:

- a search on the internet
- published reports from government departments and health agencies, including Housing New Zealand Corporation (HNZC), Ministry of Social Development (MSD), Auckland Regional Public Health Service
- material held by the researchers and colleagues working in the area.

The pool of available literature on Pacific housing is very small, is largely self-referencing and has a strong emphasis on the relationship between housing and health. The full review is available as a separate report. Reference is made to key points throughout this report. The literature review is attached as Appendix 3.

3.2 Qualitative study

The research team completed six community fono in Christchurch, Wellington (2 fono), Tokoroa, Auckland and Whangarei. Five extra focus groups were held in Auckland and two in Wellington to ensure that Samoans, Niueans, Tokelauans, and Fijians were adequately represented.

The team also undertook 10 case study interviews to provide examples of successful housing experiences.

The first fono and two case study interviews acted as a pilot for the main study. Interview guides were revised slightly following the fono. The final versions are included in Appendix 1. Focus groups that were conducted in the Tokelauan, Samoan, Tuvaluan and Tongan languages were translated into English for analysis. Researchers who facilitated the focus groups also undertook the translation.

In all, 211 people (66 males and 145 females) took part in the study - 201 in the focus groups and 10 in the case studies. A total of 138 females and 63 males took part in the focus groups while 7 females and 3 males participated in the case studies.

The focus group participants were older than the Pacific population as a whole, with 96 out of 201 (48%) aged 50 and over. Forty-five (22%) were in their 40s and 48 (24%) were in their 30s. Eleven participants were between 18 and 21 years. Almost all participants in this age group were born in New Zealand.

Other characteristics are set out in Tables 1 and 2 below.

Table 1: Participants in the focus groups

Ethnicity	Home owners		Private renters		HNZ renters		Total
	NZ born	Overseas born	NZ born	Overseas born	NZ born	Overseas born	
Samoan	4	29	4	14	2	30	83
Tongan	0	7	0	10	0	12	29
Cook Is Maori	3	13	2	9	0	10	37
Niue	1	7	0	3	0	3	14
Fijian	0	5	0	4	0	1	10
Tokelauan	1	4	-	-	0	2	7
Tuvaluan	1	1	0	3	0	3	8
Others-mixed	4	2	6	0	0	1	13
Total	14	68	12	43	2	62	201

Table 2: Participants in the case studies

Ethnicity	Home owners		Total
	NZ born	Overseas born	
Samoan	1	1	2
Tongan	1	1	2
Cook Is Maori	1	1	2
Niue	1	-	1
Fijian	-	1	1
Tokelauan	-	1	1
Tuvaluan	-	1	1
Total	4	6	10

The case studies were designed to gather information from successful home owners, so only home owners were interviewed. In contrast, the focus group sample consisted of 55 private renters, 64 Housing New Zealand renters, and 82 home owners (57 with a mortgage and 25 without a mortgage). More information on the characteristics of the qualitative sample is contained in Appendix 1.

3.3 Statistical analysis and mapping

NZIER undertook the statistical analysis and mapping using data provided by Statistics New Zealand (SNZ). The core quantitative analysis concentrated on the analysis of the census data for Pacific peoples' housing and housing characteristics drawing on the 1991, and 2001 censuses, with data from the 2006 census incorporated where it was available. NZIER drew on other CHRANZ research pertinent to this project.

NZIER undertook cross-sectional time-series analysis covering housing characteristics such as tenure, size and households at national and sub-national levels highlighting localities where there are strong representations of Pacific households. Data is also

included for comparator populations, nationally and at the sub-national level, in order to compare housing experiences across sub-populations and localities, and to help identify factors and experiences that seem to be uniquely or characteristically Pacific.

3.4 Limitations of the data

Both the qualitative and quantitative data have some limitations.

Statistics New Zealand does not have a formal definition of housing in terms of ethnicity. For this reason data can be extracted using various definitions (usually established by the recipient of the data). This creates limitations on the use and the comparability of the census data. The rules and the definitions and confidentiality status of the data in 2006 differ from that for other census years. For the purposes of this report data for all three census years has been extracted using the same definitions in terms of households, but differs when comparing the data relating to tenure of household and sector of landlord. This means that some of the 2006 census data with a finer breakdown may not reconcile with the corresponding figures at an aggregated level.

'Pacific households' are defined by SNZ as those where the person completing the census form self-identifies as being of Pacific ethnicity. This may represent an undercount of households in which one or more persons is of Pacific ethnicity but there is no precise way to estimate the likely extent of any undercount.

The information relating to these tables cannot be regarded as suitable for using as a means of identifying trends other than in a very general way because the ethnicity question in each of the censuses from 1991, 1996 and 2001 were asked in different ways and the information obtained may have differed to an unknown extent. The differences between 1996 and other data were particularly marked. SNZ's advice was to use the three observations 1991, 2001, 2006, because including 1996 would introduce a significant discontinuity.

So while the analysis ostensibly reports on census counts of such households, in effect it is based on a sample, but hopefully one that is broadly consistent over time and representative of the trends under review. These constraints limit the firmness of the conclusions that can be drawn about the extent to which particular housing experiences can be attributed to Pacific ethnicity.

With the qualitative component of the research, the participants in the focus groups and interviews volunteered to take part. This means that their views do not necessarily represent those of their ethnic community as a whole or of all Pacific home owners or private or Housing New Zealand renters. It is possible, for example, that people in more difficult circumstances were unable or unwilling to attend a fono. Therefore, while participants' views give some indication of the types of experiences Pacific people have in renting, buying or maintaining a home, they may not cover the full range of situations in which Pacific people find themselves.

The focus group data is based on a small sample of 28 New Zealand born and 173 Pacific born people, while the cases studies included four New Zealand born and six Pacific born participants. Tongans were not represented in the New Zealand born sample. Even though the researchers made a number of attempts to include equal numbers of New Zealand

born Pacific people in the study, they were more likely to be committed to other activities and did not turn up to the organised focus groups or individual interviews.

While the numbers of New Zealand born home owners are low, analysis suggests that the most significant difference between New Zealand and Pacific born homeowners is that those born in New Zealand were more likely to receive assistance from their parents in achieving homeownership.

New Zealand born Pacific people were also under represented in the Housing New Zealand renters. Only two out of 64 Housing New Zealand renters were New Zealand born. Younger participants between the ages of 18 and 21 years were also under represented in the study sample.

Although the proportions for the samples for each ethnic group resemble those of the wider Pacific populations, the sample sizes for Tokelau (5), Tuvalu (6), Fiji (11) and Niue (12) were relatively small and therefore comparative analysis could not be made about ethnic group differences. This limits our ability to make firm conclusions about ethnic differences.

The samples were drawn from five locations with a high concentration of Pacific people. A higher number of the home owners without a mortgage were from Tokoroa (10) and Whangarei (6) compared to only a few participants from Christchurch (2), Auckland (3), and Wellington (4). Thus, home owners without a mortgage from the three main urban areas of Auckland, Wellington and Christchurch were under represented in this study¹.

Table 3: Tenure by location

	Auckland	Wellington	Christchurch	Tokoroa	Whangarei
Private Renters	27	13	8	5	2
Own Home Without Mortgage	3	4	2	10	6
Own Home With Mortgage	35	13	6	2	3
Government Rental	41	12	6	1	4

Note: Two home owners without a mortgage also reported that they had another home with a mortgage.

¹ Note: Throughout this report, focus group participants are generally identified by tenure and place of residence, and case studies by ethnicity and place of birth. In some cases this has not been done because of the risk of identifying individuals, especially those from centres with smaller Pacific populations.

4. The housing policy framework and responses

4.1 The housing market - demand and supply

The housing market comprises two markets: the market for housing services and the market for housing assets. In this sense housing is both a consumption good (providing housing services)² and an investment good.³ Three broad groups operate in these markets:

- owner-operators operating in both markets as asset holders and consumers of housing services
- investors (landlords) primarily in the asset market as asset holders
- tenants as consumers of housing services.

Although the market for rental housing is distinct in some respects from the market for home ownership, it is closely interrelated with that market. This is true on both the demand side (in terms of tenure choice) and on the supply side. There is no barrier to housing shifting between owner occupation and rental use.

Consumption of housing services depends on each household's preferences for housing compared with other goods, which will depend on housing costs relative to other goods, incomes, and demographics – including the rate of household formation and the age structure of the households.⁴ Investment in housing depends on the household's desired saving (influenced by age and income) and perceptions about the risks and returns on housing relative to other investments.

A crucial factor in demand is that housing is heterogeneous – houses vary greatly in their size, age, design, access to other locations, surrounding land uses and the like. Therefore, even when two houses have equivalent sale prices or rental values, they might represent two distinctly different goods (e.g. one may be larger or of poorer quality than the other). In other words, households will confront different trade-offs between different types of housing, neighbourhood characteristics, and access to employment and other facilities and services.

On the supply side new construction, alterations, and additions add to or otherwise change the dwelling stock. Economic factors underlying new construction will include site availability, and margins available to developers, taking into account the price of existing dwellings, and costs of the land, services such as water and power, construction costs, and interest rates. Changes in rental supply are a function of both new construction and shifts of dwelling units between the owner-occupied and rental sectors. This will reflect a variety of influences, but in particular trends in the proportion of dwellings owned by residential investors (i.e. with two or more properties).

Finally, although it is convenient shorthand to write in terms of 'the New Zealand housing market', in practice there are numerous sub-markets. Geographic location is one possible defining factor and can be very broad, for example, the Auckland region, or narrower, for

² Housing services comprise shelter, space, warmth, proximity to work etc.

³ See, for example, Dusansky and Koc, 2007.

⁴ Refer NZIER, 1989 pp 13, 23.

example, the northern slopes of Remuera. In practice, there are also multiple sub-markets distinguished by price range, rental levels, the nature of the consumer (e.g. first home buyers), types of structure (e.g. high rise versus freestanding), amenities, and tenure. Buyers and renters make trade-offs between these different characteristics, but price levels and budget constraints are usually the dominant considerations.

The way these elements interact needs to be considered in explaining the housing experiences of Pacific people in New Zealand, and the possible reasons behind the extent to which these may differ from those of other population sub-groups. They may also inform judgements about whether or in what ways, generic housing market interventions by government could better target the needs of Pacific people.

Regardless of income, Pacific people may have distinctive sets of aspirations for:

- ownership versus renting
- the characteristics of the dwellings they own or rent, including location, size, and amenities

Their ability to achieve their aspirations will be subject to:

- budget constraints - household income and wealth
- supply side issues - the characteristics of the dwellings in the market and the trade-offs Pacific people are able or willing to make
- matching problems between the dwellings they can afford or aspire to and what the market seems to be willing to supply.

With respect to the second and third of these, if, for example, suppliers of housing do not cater for Pacific housing preferences (e.g., in term of locality, amenities, price, etc.) this may be because:

- suppliers lack information on those Pacific housing preferences
- there is insufficient effective demand (that is, ability or willingness to pay is lower than the cost of supplying houses that meet preferences)
- the effective market for houses that match such preferences is small, putting the supplier/owner's return at risk (an asset specificity problem).⁵

Factors such as budget constraints, supply issues, and matching problems are observable in most markets but there may be aspects of the housing market, such as relatively slow supply responses, durability and immobility, which affect market responses. These could result in gaps between aspirations and attainment which may be concentrated more in certain population sub-groups than in others.

4.2 The policy context

In looking at the rationale for government intervention, such as in housing, there are usually two main sets of objective. The first are economic objectives – helping to make markets more economically efficient by facilitating competition and improving information flows. The second are social objectives – provision of goods and services which are seen

⁵ For example, if a Pacific household had a new home built to their exact specifications, it might differ significantly from other houses in the neighbourhood in size, layout, fittings etc. This might affect the potential market for the house, and its resale value.

to be beneficial to society. Both types share common foundations in welfare economics, and are motivated by an intention to improve individual well-being.

The New Zealand Housing Strategy (May 2005) is the main platform for housing policy. This Strategy sets out Government's programme of action for housing over the coming 10 years. Its focus includes housing assistance and affordability, developing the private rental sector, and meeting diverse needs.

Terms such as affordability are subjective rather than objective standards. *The Social Report 2006*⁶ discusses housing affordability in terms of "the proportion of people within households spending more than 30 percent of their income on housing". Statistics NZ's *Housing Indicators* project included definitions of affordability and similar terms (see Glossary p. 78) and identified a number of possible indicators.⁷

The Housing Strategy describes a number of primary and supporting initiatives relevant to Pacific people.

Primary initiatives

- continue to develop and implement policies to support Pacific people into homeownership
- develop and implement education programmes to prepare Pacific people for homeownership.

Supporting initiatives

- engage in partnerships with Pacific communities to develop housing initiatives
- develop housing advocacy, information and support services for Pacific people
- continue to improve the supply and appropriateness of state housing quality and design for larger Pacific households.

Pacific housing experiences and policy challenges need to be seen in the broader context of New Zealand's housing policy. This has been analysed and reported on in some depth in other research commissioned by CHRANZ. For example, refer Section 11, DTZ New Zealand (March 2007) *The future of home ownership and the role of the private rental market in the Auckland Region*. This describes housing policy as comprising one main supply intervention (State rental housing) and two subsidy schemes.

Supply

State housing provides accommodation to people in society who would not otherwise be housed, or whose alternative accommodation is inadequate. A central tenet of state housing is that it provides "non-financial" benefits to the tenant and society that are greater than the cost of providing the service.

Demand

The Income Related Rent programme provides affordability assistance to most state house tenants. Income related rent (IRR) is an affordability measure that is only available to state house tenants. Over 90 per cent of state house tenants are on an IRR, while almost all (99%) new lettings qualify for an IRR.

⁶ See Ministry of Social Development, 2006 pp 66-67.

⁷ Refer, for example, BERL, 2003, pp 36-40.

The Accommodation Supplement is a significant contributing part to housing assistance in New Zealand. It is a key component of both the income support system and the housing assistance system and has the sole purpose of improving housing outcomes for New Zealanders.

4.3 Implications for policy design

Experience with housing policy here and in other countries shows that governments have to consider complex trade-offs in extending current interventions or designing new ones. Governments operate under budget constraints and face many demands across a gamut of policy areas. There is also no definitive way to establish the appropriate level of resources for governments to commit to housing.

In the context of Pacific housing experience in New Zealand, a key question is the extent to which current problems faced by Pacific people are distinct from those faced by the wider population, or at least those in the lower income deciles. The impression given by this research is that Pacific housing aspirations are largely the same as for the New Zealand population in general and the gaps between Pacific housing aspirations and achievement are largely attributable to income constraints, rather than ethnicity.

An initial assessment would be that, given housing policy objectives, the current menu of interventions is appropriate for Pacific people. However, there may be design or operation refinements which could (at limited cost) enhance the accessibility of such assistance to Pacific people, or enhance effectiveness. Some specific proposals are made in the conclusions to this report.

5. New Zealand housing trends

5.1 Housing trends

The statistical study identified a number of housing trends pertinent to the Pacific experience:

- For the last five years there has been quite rapid escalation in real house prices in most parts of New Zealand. Over the period June 1999 to December 2006, the home ownership component of the Consumer Price Index (CPI) rose by 44% compared with 21% for the index as a whole. Over the same period, the rental component of the CPI increased by 4%.
- Over the 10 years to March 2006, average household income from all sources has increased around 4.6% per annum. Over the same period, house prices increased by 8.2% per annum.
- Home ownership rates have declined in recent years. This has been particularly marked for certain age cohorts (mainly the under 40s), household type and location.⁸
- Housing is a growing component of household balance sheets, on both the asset and liability side. The gross value of housing accounts for a significant share of the asset side of a household's balance sheet. In 2004, housing as a share of total assets reached 74%, in contrast to the long run average from 1978 to 2000 of 62%.⁹
- House sizes are increasing, rising from an average of 133 square metres in 1990 to over 180 square metres in 2005.¹⁰
- Households are shrinking. In 1951 there were 3.7 people per household; by 1981 this had fallen to 3.0 per household. The average size of a household is projected to fall from 2.6 people in 2001 to 2.4 in 2021.¹¹

The 2006 Census records 487,000 private rental dwellings and about 67,000 Housing New Zealand rental properties. Of these two components of the rental stock, about 88% were in the private sector and 12% were Housing New Zealand properties. The equivalent Housing New Zealand proportions were 17% in 2001 and 22% in 1996.¹²

The data on floor space and household size indicate a distinct change in consumer taste for housing services. But debate continues about the extent to which falling home ownership rates reflect changes in the relative cost of owning versus renting, or changes in taste (e.g. related to delayed household formation, a desire for increased flexibility among younger cohorts or diversification of investment vehicles).¹³

⁸ See DTZ 2004, 2005, 2006 (forthcoming).

⁹ Van Zijl de Jong and Scobie, 2006.

¹⁰ New Zealand Official Yearbook 2006 (p.426)

¹¹ Refer DTZ 2005, Appendix 3, p. 4.

¹² Note: This analysis ignores other landlord groups such as local authorities, and the influence of Trust ownership and other factors may affect data comparability.

¹³ See DTZ, 2005 for discussion of housing 'careers'.

Because tenure choice and housing consumption are long-term decisions¹⁴, current income levels and expectations about future income will both influence tenure status. They influence the ability to save for a deposit and to service contractual obligations such as mortgages. Recent and prospective income is therefore an important consideration in looking at the housing experience of Pacific people.

5.2 Economic profile of Pacific people

The economic profile of Pacific people and households is marked by per capita incomes and wealth at the lower end of the distribution in New Zealand. These lower incomes stem in part from the type of industries in which Pacific people have traditionally worked and in part from the much younger age structure of the Pacific population. Pacific households are also larger than average, and include a higher proportion of extended family households. While this may mean that living costs can be shared, it can also mean that households need larger and therefore potentially more expensive homes to live in, leaving less scope for saving. Pacific households are also concentrated in the Auckland region, especially South Auckland, Central Auckland and West Auckland, where housing costs are higher than the national average. Finally, a significant proportion of the Pacific community was born outside New Zealand, which means that they are less familiar with New Zealand housing patterns and more committed to replicating the housing and living patterns they were accustomed to in the Pacific.

A number of factors are likely to modify the economic and social profile of Pacific people in the future:

- The population of Pacific people is projected to grow at a faster rate than the population as a whole, with its share of the total growing from under 7% in 2006 to 9% in 2021.
- This will be reflected in an increase in the population share of all territorial local authorities, with the possible exception of Auckland City, where the Asian population is projected to grow most rapidly. Over the period 2006 to 2021, the Asian population is projected to rise from about 7% to 13%.
- The Pacific population is projected to have a median age of 24 in 2021, still well-below the median age (41) for the population as a whole.
- Per capita wage and salary rates for Pacific people are projected to converge towards the New Zealand average over the next 10 to 15 years but the rate of convergence is uncertain.

5.3 Changing patterns of home ownership

Morrison (2005) describes some of the ways in which falling homeownership between 1991 and 2001 was experienced by households of different type, age, income and location. The following findings are relevant to Pacific people.

1. The home ownership rate has been falling since 1991.
2. There has been a redistribution of home ownership away from younger to older households.
3. The fall in home ownership between 1991 and 2001 disproportionately affected low income households.

¹⁴ DTZ, 2005

4. Ownership rates have declined in the metropolitan centres, and risen in relative terms in other localities.
5. Increasingly attached units are substituted for single unit dwellings in the owner-occupied market.
6. Household type rather than income is the best predictor of whether households occupy single or multiunit dwellings.
7. Couples without children, single parents and single persons are purchasing attached units in areas beyond the urban areas.
8. Over time there has been a closer alignment of housing type and household type.

Given that Pacific people tend to be younger on average than the wider population, and are concentrated in lower income deciles and in metropolitan centres (especially Auckland), items 2, 3, and 4 are especially salient to the Pacific housing experiences we report on in this study. They are reflected in the figures on tenure by ethnicity, income and locality that appear later in this report.

In Section 4.1, we speculated on possible reasons for apparent lack of market response to housing preferences of Pacific people. We alluded to such factors as poor information on these preferences, and, at least at a general level, the lack of 'critical mass.' While these seem to be reasonable explanations at a national level, they are less cogent for South Auckland, for example, where Pacific people account for around 32% of the total population.

This would suggest a sizable market in South Auckland for dwellings that at least go some way to meeting the specific preferences of Pacific people, and thus less need than in many other localities for government interventions to complement market responses. It is unclear, however, whether there is any evidence to support that hypothesis.

6. Pacific peoples' social profile and housing data

This chapter provides a brief outline of factors pertinent to the nature and growth of demand from Pacific people for housing services. At the time of writing, Statistics NZ's processing and publication of 2006 Census results was incomplete so it was not possible to replicate for 2006 all of the detail on Pacific people that is available for the 2001 Census.

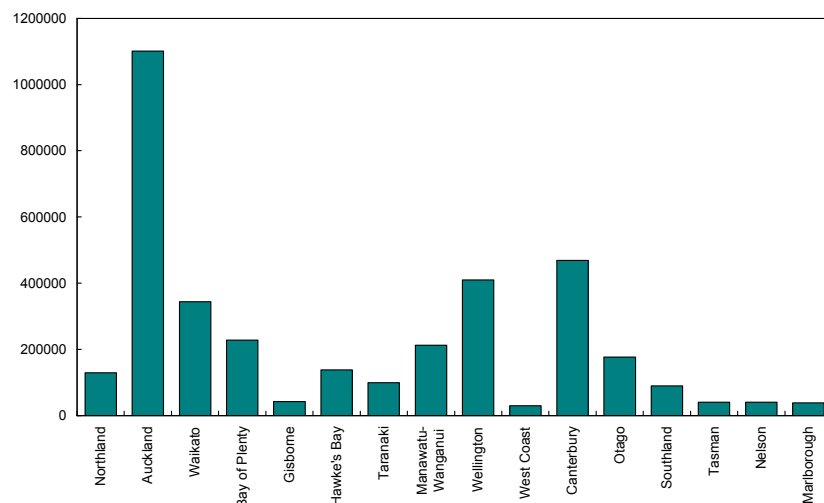
6.1 Overview

As at the 2006 Census, 266,000 people of Pacific ethnicity lived in New Zealand, making up 6.6% of the population, compared with 6.2% in 2001.

The Pacific population in New Zealand comprises seven main groups, Samoan, Cook Islands, Tongan, Niuean, Tokelauan, Fijian, and Tuvalu as well as some smaller groups. Samoans make up almost half the Pacific population.

Pacific people are highly urbanised, with 98% living in urban areas in 2001, and 66% living in the Auckland urban area alone (Figure 1). This reflects the type of industries in which Pacific people have traditionally worked and also their socio-economic status in general. The presence of relatives and other family members who may have provided support may in part explain the reasons for the higher concentration of Pacific people in urban areas.

Figure 1: Pacific people by regional council, 2001
Number of people



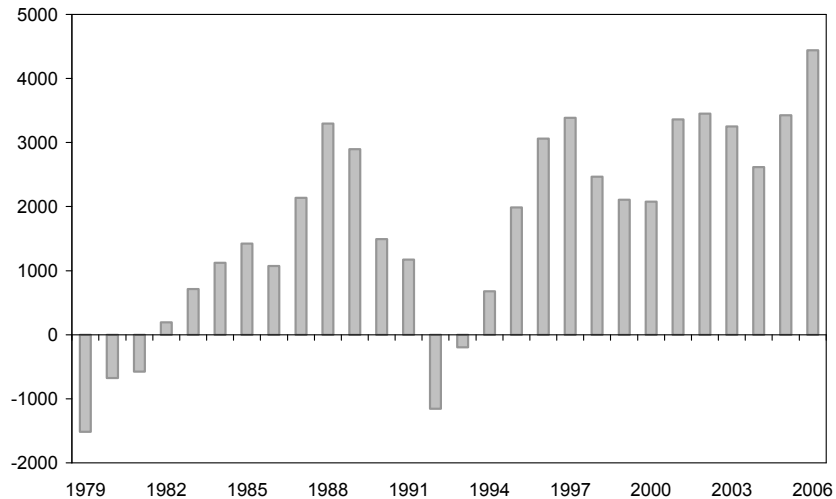
Source: Statistics NZ (2002)

6.2 Migration and demographics

The Statistics NZ report, *Pacific Progress* (Statistics NZ 2002) explains that Pacific population growth increased during the 1960s when migration accelerated 'in response to population pressures in the Pacific nations and demand for labour in New Zealand's expanding secondary industries.

The Pacific population grew from just over 2000 people in 1945 to 266,000 in 2006, an average annual growth of 8 percent. Between 1991 and 2006, net immigration averaged around 3000 per annum.

Figure 2: Net permanent and long term Pacific migration
Net annual migration gain, March years



Source: Statistics NZ

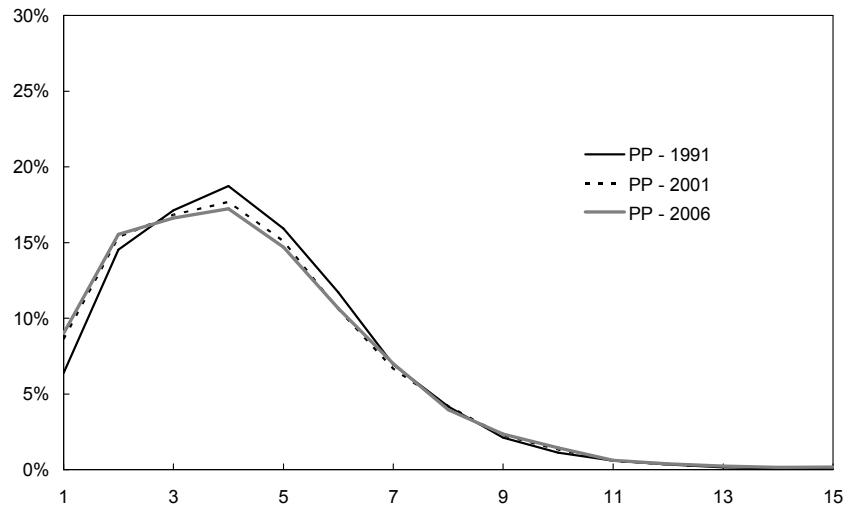
The high rate of natural increase in the Pacific population means that the majority (58% in 2001) of the Pacific population was born here. According to *Pacific Progress* (Statistics NZ 2002:22) 70% of Niueans and Cook Islands people, and 66% of Tokelauans were born here. These are also the people most likely to have lived in New Zealand for more than 20 years.

For other ethnic groups (i.e. Samoans, Tongans, and Fijians) the proportion born in New Zealand was in the 50-60% range.

The Pacific population is considerably more youthful than the New Zealand population as a whole. Pacific people have a much younger age structure than the total population, with a median age of just 21 in 2001, compared with 35 for the total population.

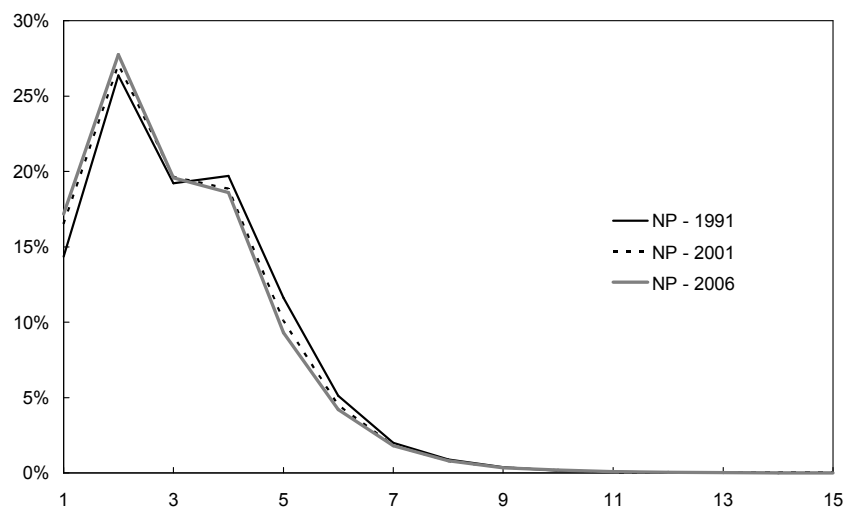
Pacific households are significantly larger than most other New Zealand households. This is reflected in expressed preferences for larger than average houses either to rent or buy. In 2006, nearly 60% of Pacific households comprised more than 3 people – the equivalent figure for non-Pacific households was 35%. (Refer to Figures 3 and 4 below).

Figure 3: Number of usual residents per Pacific household
Percent of total Pacific households



Source: NZIER

Figure 4: Number of usual residents per non-Pacific households
Percent of total non-Pacific household



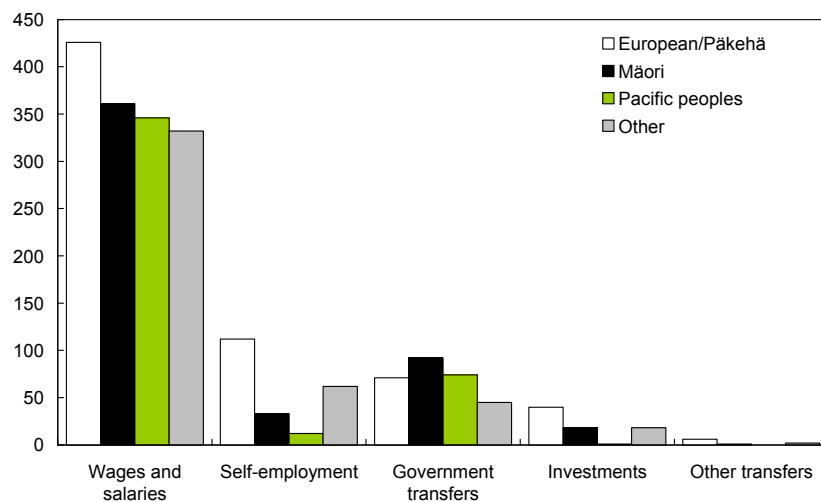
Source: Statistics NZ

6.3 Income levels and trends

Wages and salaries are the dominant source of income for Pacific people. Pacific peoples' average weekly incomes (as at the June quarter 2006) were significantly lower than for their non-Pacific counterparts. For the wages and salaries component this reflects factors such as age, qualifications, and industry of employment.¹⁵ For all other income components (other than government transfers) levels were well down on those for the population as a whole.

Figure 5: Average weekly incomes from all sources by ethnicity

Dollars per person aged 15+, June quarter 2006



Source: Statistics NZ

The income data above show that Pacific people on average received minimal income from investments. This suggests that their investments are much smaller than for the New Zealand population as a whole.¹⁶

Some information on living standards by ethnicity is provided in the Ministry of Social Development publication *New Zealand Living Standards 2004*. This publication updates the 2000 study and expands its coverage of factors that can influence well-being. The following results and conclusions have been extracted from pages 58 and 59 of the report.

The distribution of living standards by ethnicity reveals marked differences for the groups. Economic Living Standard Index (ELSI) scores are bunched towards the lower end of the living standard scale for Māori and Pacific populations and are tending towards the top of the scale for Europeans.

¹⁵ Refer NZIER, 2005.

¹⁶ Refer Scobie *et al*, 2004 for data on wealth by ethnicity.

Forty percent of Māori and 58% of the Pacific population were in some degree of hardship, compared to only 19% of Europeans. In contrast, the majority of Europeans (66%) and others (58%) have living standards that are described as “comfortable”, “good” or “very good”.

In 2000, there was a difference of 13.1 points between the means for the Pacific and European populations. In 2004, the difference in means had increased slightly to 15.7, suggesting a small increase in disparity between the living standards of these ethnic groups. Among the Pacific population, there was an increase in the proportion reliant on income-tested benefits from 22% in 2000 to 26% in 2004.

The 2004 survey contained a question that was not in the 2000 survey on country of birth. The question was included partly in response to suggestions that Pacific people born in New Zealand are likely to be better established on average than those born elsewhere and consequently are likely to have better living standards. Comparisons between these two subgroups show those born in New Zealand have a mean standard of living 4.4 points higher than those born elsewhere (32.5 and 28.1 points respectively). In addition, a greater proportion of those born overseas were in some level of hardship (57% compared with 38%).

The lower living standards of Pacific people born outside New Zealand may reflect the costs of immigration and resettlement, adaptation difficulties and discrimination, and possibly the fact that this group makes higher transfers to relatives who are living overseas. A more comprehensive study of living standards has been designed to examine factors contributing to the variation in Pacific living standards and the uniqueness of this population in New Zealand.

In 2004, lower-than-average living standard scores were found among:

- Māori and Pacific people
- sole-parent families
- Housing New Zealand tenants and people renting from private landlords
- people working in elementary occupations
- people receiving income-tested benefits
- New Zealanders with low income (particularly those with an annual equivalent disposable income of \$20,000 or less)
- New Zealanders with few or no assets.

While home-ownership may be a path to wealth accumulation for Pacific people and other New Zealanders, home-ownership with high levels of debt relative to income, and limited other assets, involves high levels of sacrifice and risk. For Pacific people, who tend to be concentrated in the low-income groups, home-ownership (rather than renting) is not necessarily consistent with improving living standards.

6.4 Pacific households and housing status

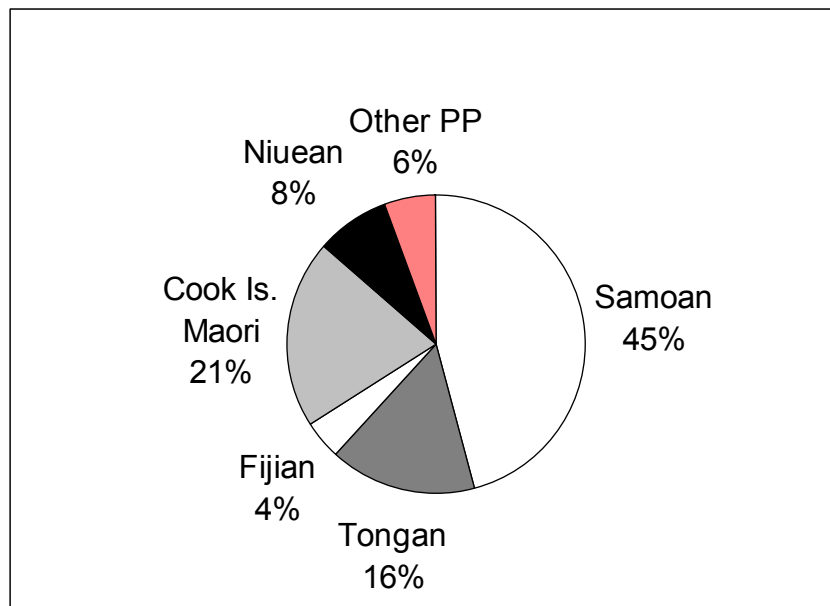
The following data focuses on Pacific households and housing rather than on numbers of Pacific individuals.

Household breakdown by main group

The SNZ data shows a total of about 1.5 million households as March 2006, of which about 52,000 were identified as Pacific households.¹⁷

Figure 6 shows the breakdown of these households into main groups.¹⁸ It shows that Samoan households are the largest group, followed by Cook Island Maori and Tongan households.

Figure 6: Pacific households by main group 2006
Percentages



Source: Statistics NZ

Geographical distribution of Pacific households

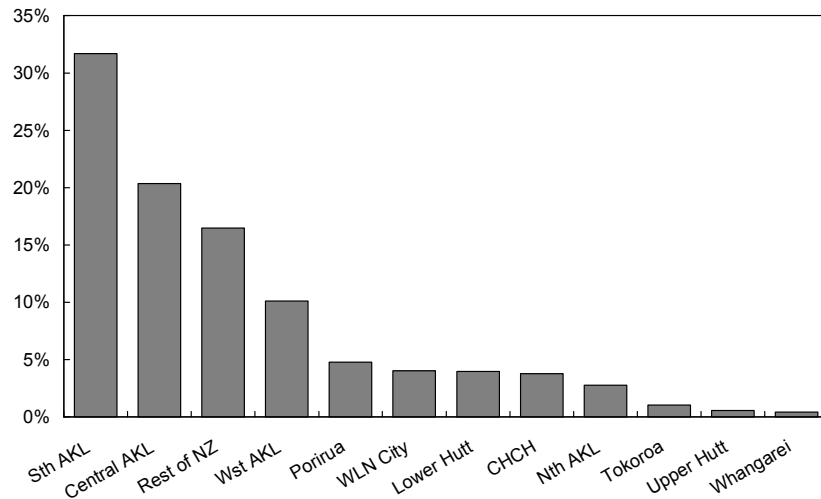
The following chart shows the distribution of Pacific households in New Zealand in 2006, and highlights their concentration in South, Central and West Auckland, which accounted for 32%, 20%, and 10% respectively of Pacific households.

¹⁷ This represents about a 3.5% proportion of total households compared with a 6.6% share of Pacific people in the total population. This difference will partly be accounted for by the larger than average household size among Pacific peoples but it also reflects the definitional issues and data limitations discussed in Section 3.4.

¹⁸ A breakdown of Pacific individuals by sub-group was not available for 2006 at the time of writing.

Figure 7: Geographical distribution of Pacific households – selected urban areas, March 2006

Percentages of total Pacific households

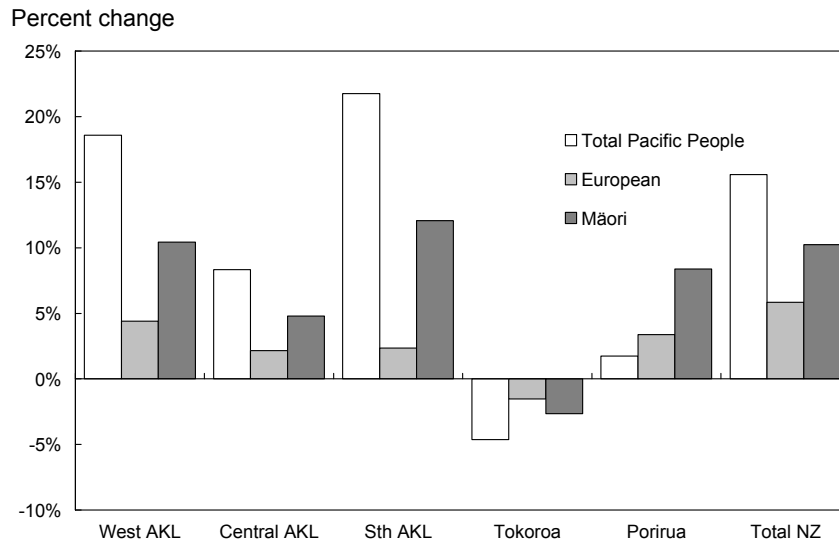


Source: Statistics NZ

In percentage and absolute terms, the growth in Pacific households between 2001 and 2006 tended to reinforce existing geographical concentrations of such households. This partly reflects settlement patterns of new immigrants who tend to concentrate in urban areas, close to relatives and employment opportunities.¹⁹ As Figure 8 below shows, the growth in Pacific households between 2001 and 2006 was particularly high in West and South Auckland. Growth was comparatively low in Porirua and the number of Pacific households fell in Tokoroa.

¹⁹ Refer, for example, the Auckland Regional Settlement Strategy.

Figure 8: Growth in households by ethnicity and locality 2001-2006



Source: Statistics NZ, NZIER

6.5 Housing status

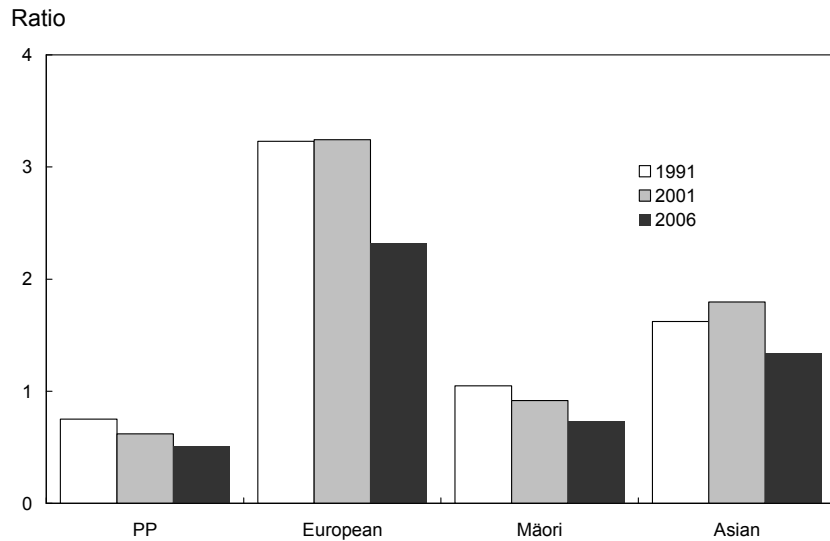
Home ownership

Between 1991 and 2006 there has been a marked fall in the proportion of all households owning their own homes. The ownership rate among Pacific households remained well below rates across all households.²⁰

The following five figures (Figures 9–13) show the ratio of ownership to non-ownership. A ratio of 1 means that the number of households owning their homes is the same as the number not owning their homes. While ownership ratios for all groups fell between 2001 and 2006, the ratios for Pacific people are well below those for other population groups.

²⁰ Across all households, the data on ownership versus non-ownership is compromised by a significant proportion of non-responses to the relevant Census question and the impact of trust ownership of housing - Refer Briggs, 2006.

Figure 9: Ratio of ownership to non-ownership by ethnicity of household



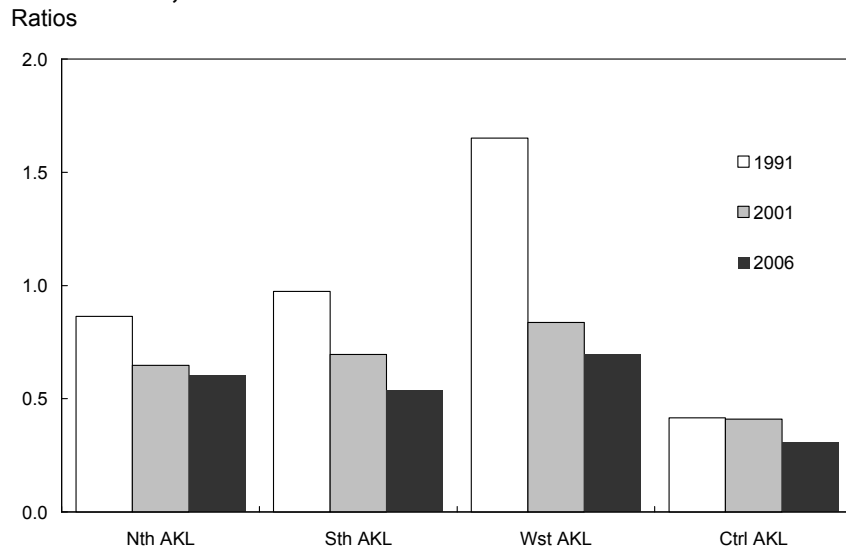
Source: Statistics NZ, NZIER

Tenure data for selected locations

Figure 10 on the following page shows ownership ratios of Pacific people in Auckland. The ratio has fallen in all centres, most markedly in West Auckland. A similar pattern occurs for non-Pacific households, albeit with much higher ownership rates in each centre than for Pacific people.

In South Auckland (which accounts for 32% of Pacific households) there is some variation across Pacific groups in ownership ratios, but all are well below aggregate ratios for non-Pacific households - see Figure A1 in Appendix 2.

Figure 10: Ratio of ownership to non-ownership, Pacific households, Auckland

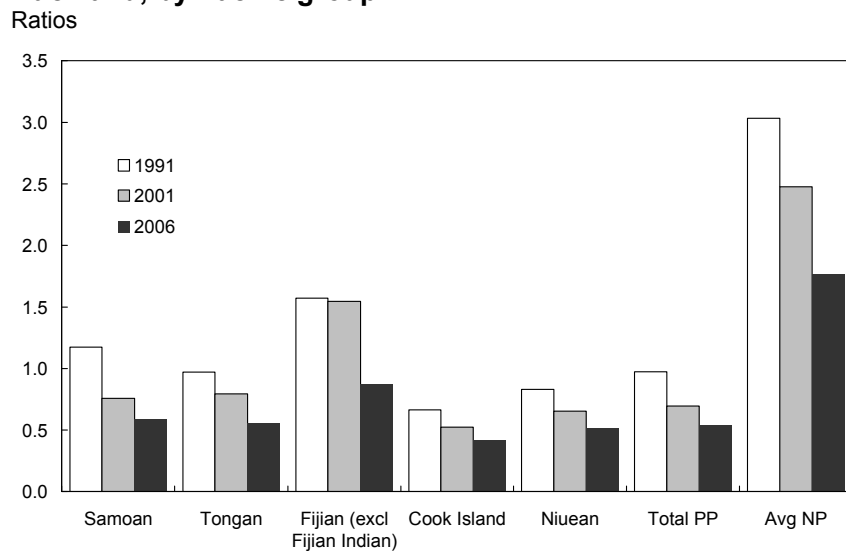


Source: Statistics NZ, NZIER

Ownership in South Auckland

A third (32%) of all Pacific households live in South Auckland. Over the 15 years from 1991 to 2006, a higher proportion of Fijian people (excluding Fijian Indians) owned their own home in South Auckland than for any other Pacific group. Cook Islands people in South Auckland were least likely to own their own home.

Figure 11: Ratio of ownership to non-ownership South Auckland, by Pacific group



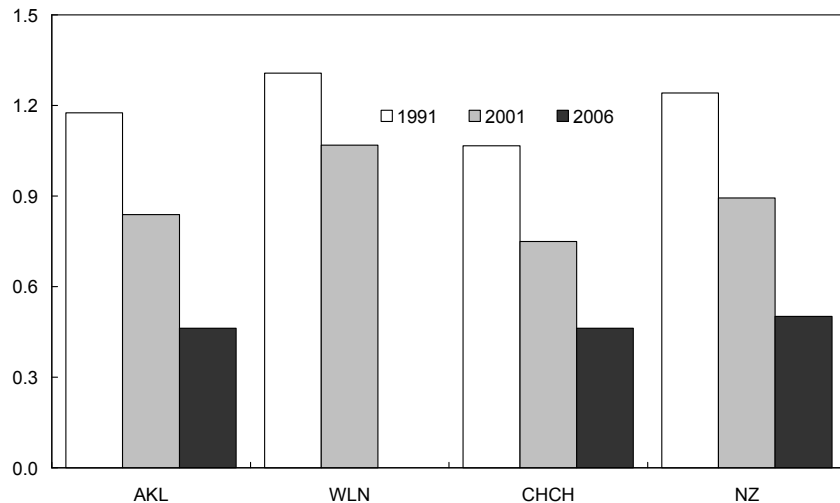
Source: Statistics NZ, NZIER

Tenure by dwelling type

In line with the national picture for ownership of all dwellings, Pacific ownership ratios for separate houses fell sharply in 2006 in Auckland and Christchurch. A similar pattern is evident for ownership of separate dwellings by non-Pacific households – see Figure A2 Appendix 2.

Figure 12: Separate houses: Ratio of owned to not-owned, Pacific households by major urban area

Ratios



Note: SNZ was unable to provide data for Wellington because of confidentiality protocols, but it seems reasonable to assume that a similar decline occurred there

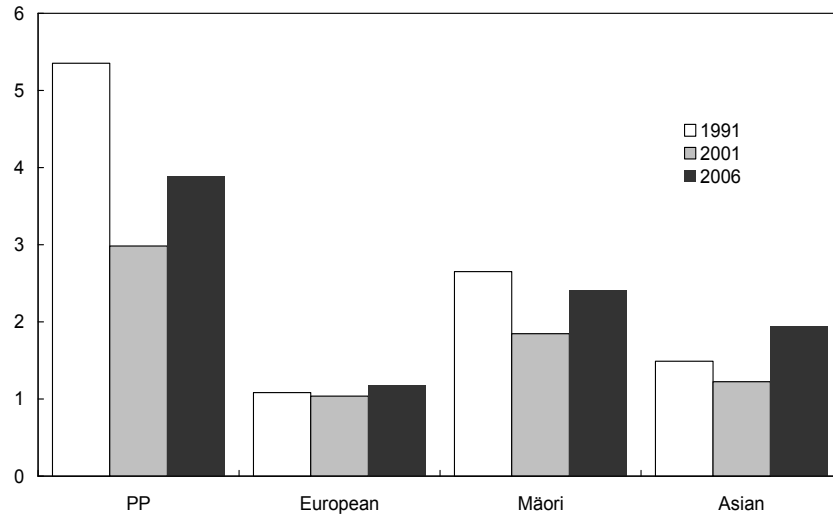
Source: Statistics NZ, NZIER

In 2006, about 92% of Pacific households that owned their homes lived in separate houses and 6% lived in flats.

Proportion of dwellings owned with mortgages

As Figure 13 below shows, in each of the periods measured, the proportion of Pacific households owning their homes with a mortgage was higher than for other groups. This reflects in part the relative youthfulness of Pacific households and in part the increasing cost of houses and flats.

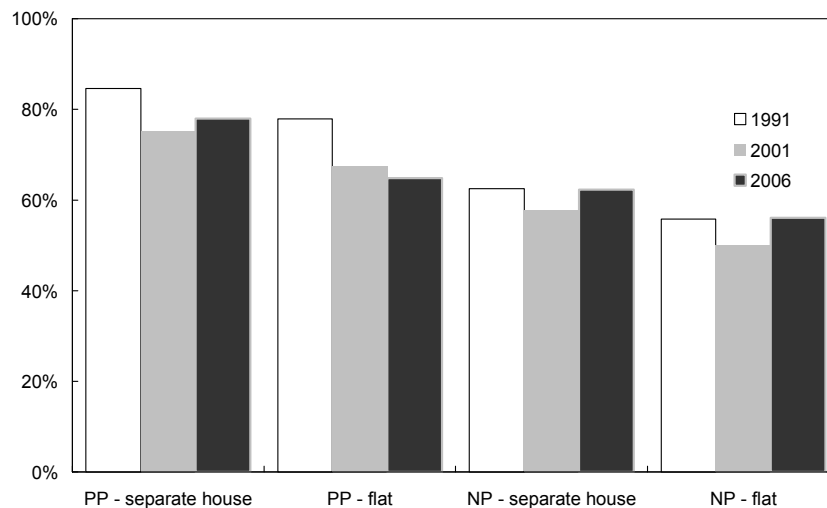
Figure 13: Ratio of dwellings owned with a mortgage to owned without a mortgage by ethnicity of household
Ratio



Source: Statistics NZ, NZIER

Between 2001 and 2006, the proportion of separate houses owned with a mortgage by Pacific people rose, but the proportion of flats owned with a mortgage fell marginally. In both cases, the proportions owning with a mortgage were higher than for non-Pacific people.

Figure 14: Proportion owned with a mortgage by dwelling type – Pacific and non-Pacific households
Percentages



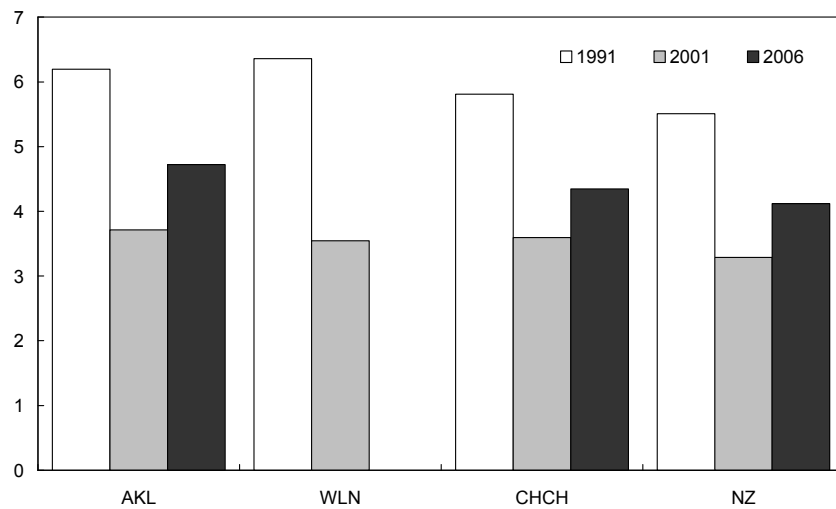
Source: Statistics NZ, NZIER

Between 2001 and 2006 the ratio of Pacific households owning separate houses with a mortgage to those owning without a mortgage rose from 3.7 in 2001 to 4.7 in 2006 in Auckland and from 3.6 in 2001 to 4.3 in 2006 in Christchurch. The equivalent movements for non-Pacific people were from 2.0 in 2001 to 2.4 in 2006 in Auckland and from 1.8 in 2001 to 2.2 in Christchurch – see Figure A3 in Appendix 2.

In each case, the ratio in 2006 was lower than it was in 1991 but higher than it was in 2001. This suggests that the home ownership situation improved for all groups between 1991 and 2001 but has deteriorated over the past five years.

Figure 15: Separate houses: Ratio owned with mortgage to owned without mortgage, Pacific households

Ratios



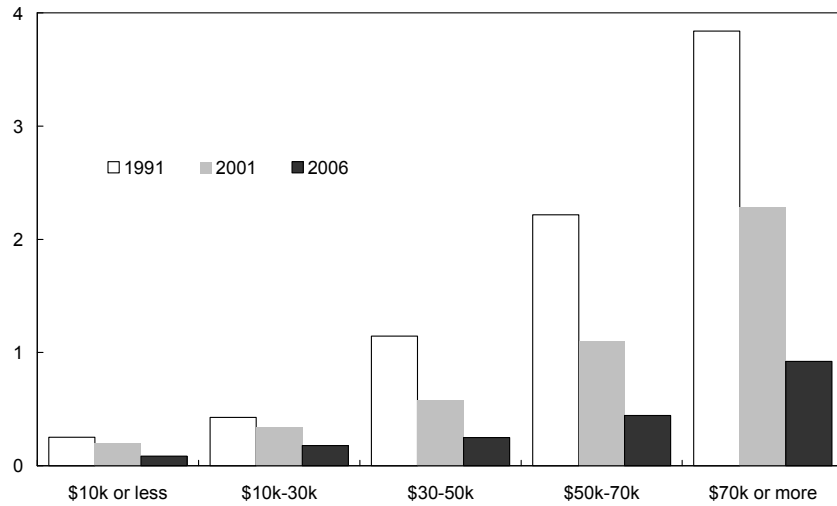
Note: SNZ was unable to provide data for Wellington because of confidentiality protocols, but it seems reasonable to assume that a similar decline occurred there.

Source: Statistics NZ, NZIER

Home ownership by income

As Figure 16 below shows, for Pacific people, the ratio of ownership to non-ownership fell across all income bands between 1991 and 2001, as well as between 2001 and 2006. This was also the case for non-Pacific people – see Figure A4 in Appendix 2. This means that even those in the highest income groups were far less likely to own a home in 2006 than in 1991.

Figure 16: Ratio of ownership to non-ownership for Pacific people by income band

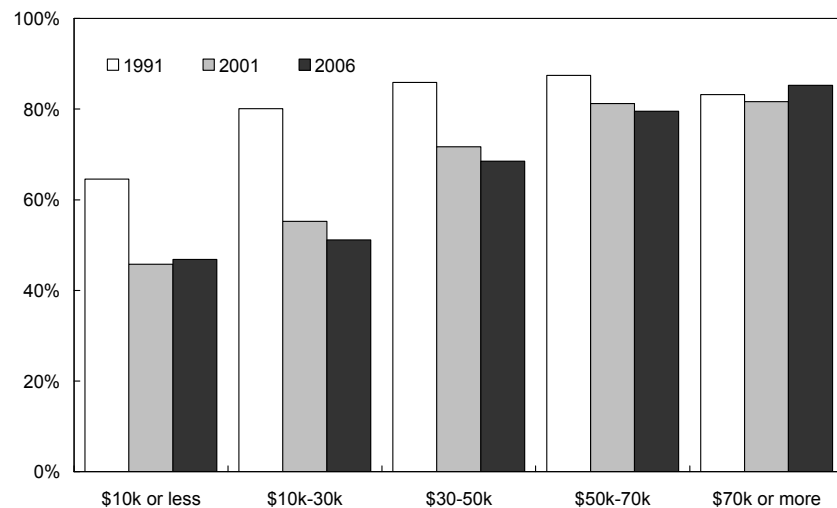


Source: Statistics NZ, NZIER

The proportion of dwellings owned by Pacific households with a mortgage fell across all income bands between 1991 and 2001 but between 2001 and 2006 there was a mixture of rise and falls in the proportion.

Figure 17: Proportion owned with a mortgage to without a mortgage by income band, Pacific households

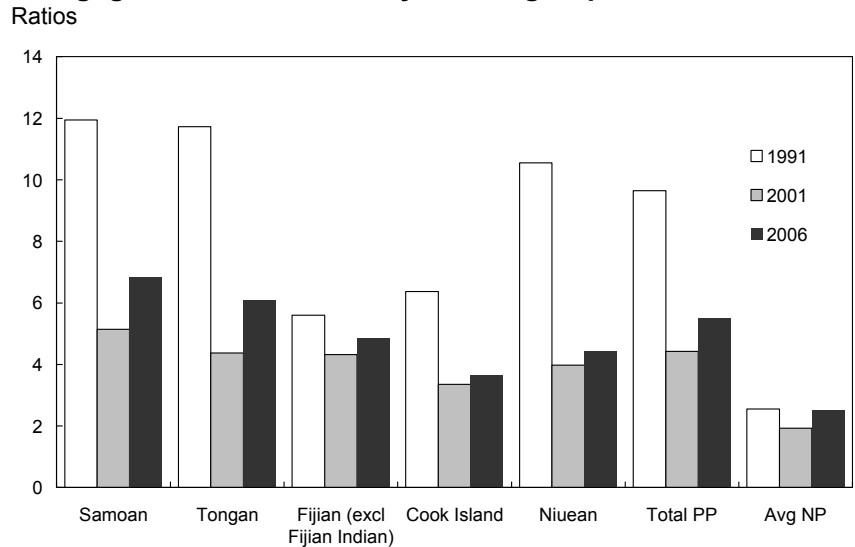
Percentages



Source: Statistics NZ, NZIER

Between 1991 and 2001, in South Auckland, there was a significant fall in the ratio of homes owned with a mortgage to owned without a mortgage but the ratios rose again in 2006 for both Pacific people and non-Pacific people. Samoans and Tongans were more likely than other groups to own their home with a mortgage.

Figure 18: Ratio of owned with a mortgage to without a mortgage South Auckland, by Pacific group



Source: Statistics NZ, NZIER

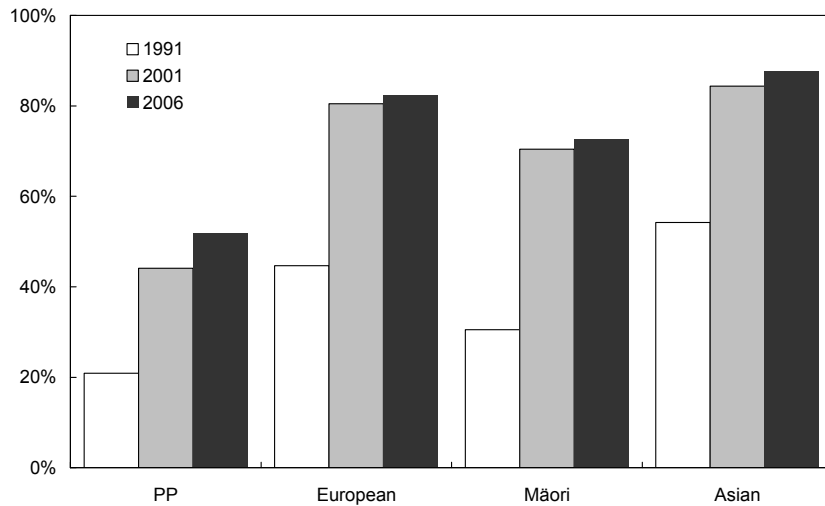
The 2006 Census reports that just over 35,000 Pacific households were renting, about 67% of all Pacific households identified. Of these, about 15,000 had private sector landlords, and 12,900 rented through Housing New Zealand. The landlord for over 6,600 households was recorded as 'other' or 'not specified' which makes it difficult to estimate proportions.

Renting from private landlords

Over the 15 years covered by the data, there has been a substantial increase in the proportion of Pacific households renting from private landlords. This rise was also evident for other ethnic groups, as shown in Figure 19 below.

Figure 19: Proportion renting from private landlords by ethnicity of household

Percent of households renting, by ethnic group



Source: Statistics NZ, NZIER

Renting from Housing New Zealand

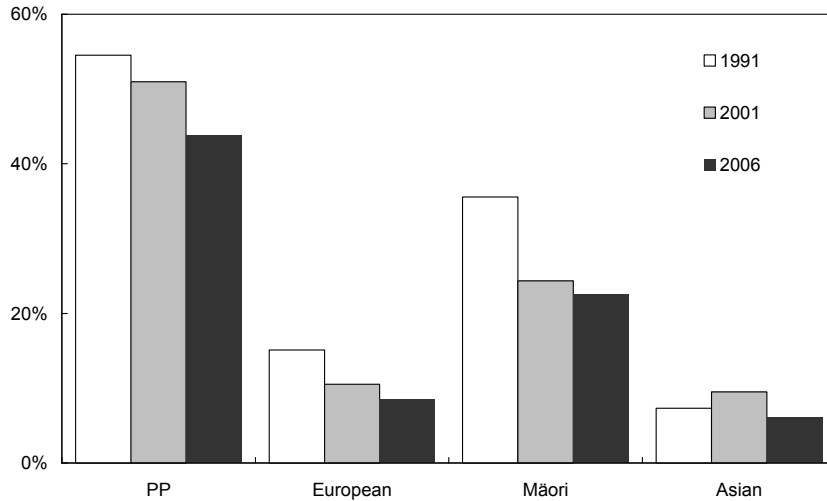
Between 1991 and 2006, there was a corresponding fall in the proportion of Pacific households renting from Housing New Zealand but the proportion using this state sector landlord was still much higher than the Pacific proportion of all households – Figure 20 below.

Housing New Zealand reports that as at December 2006, of their primary tenants receiving income-related rents, 23% were Pacific people, 29% were Maori, 31% were New Zealand European, and 16% were 'others'.²¹

²¹ These proportions are not directly comparable with proportions based on the Census concept of household ethnicity.

Figure 20: Proportion of renting households with HNZ as landlord, by ethnicity of household

Percent of households renting, by ethnic group

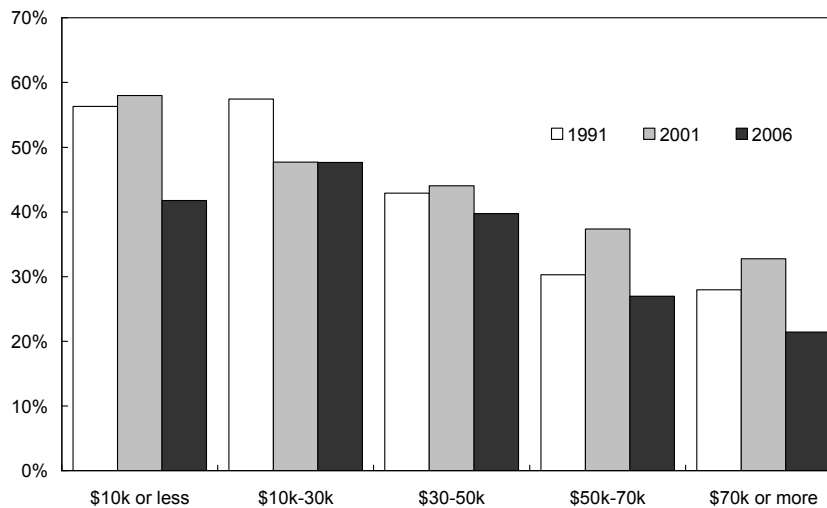


Source: Statistics NZ, NZIER

The proportion of Pacific renting households with Housing New Zealand as landlord fell across all income bands between 2001 and 2006, although for those households in the \$10k to \$30k range the fall was only marginal. The general trend was similar for non-Pacific renting households. See Figure A6 in Appendix 2.

Figure 21: Proportion of Pacific renting households with HNZ as landlord by income

Percentages

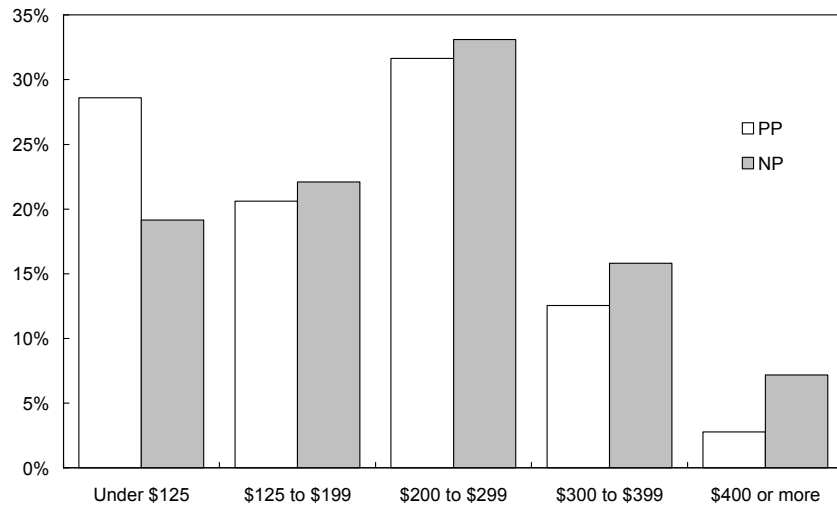


Source: Statistics NZ, NZIER

Tenure by income

In 2006, for those renting their accommodation, the proportion of Pacific households paying less than \$125 per week was much higher than for non-Pacific households. This reflects the higher proportion of Pacific households paying income-related rents in Housing New Zealand properties. For all other rental bands, the proportion of Pacific households was lower than for non-Pacific households.

Figure 22 : Distribution of weekly rent paid by ethnicity, 2006
Percentages

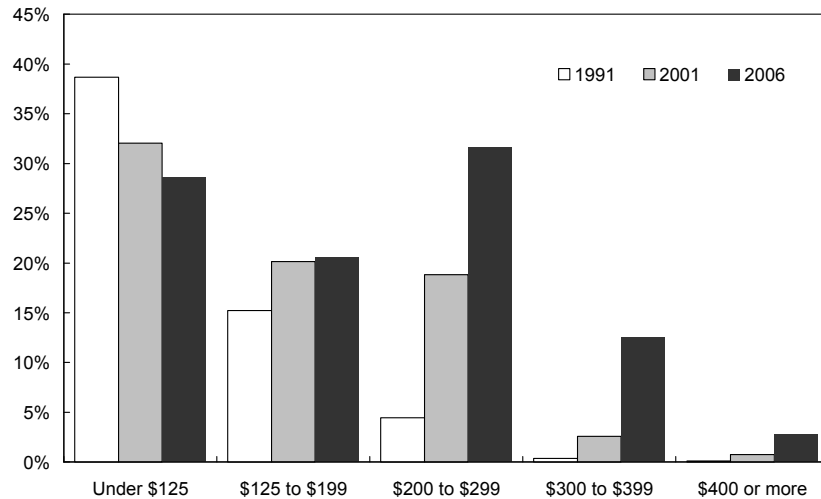


Source: Statistics NZ, NZIER

The following figure shows movements between Censuses across renting bands in the distribution of Pacific renting households. There has been a substantial increase over time in the proportion paying over \$200 in weekly rental. The general pattern of movements in this proportion was similar for non-Pacific people and reflects rising rent levels, particularly in Auckland and Wellington.

Figure 23: Proportion of Pacific renting households by rental band 1991, 2001, 2006

Percentages



Source: NZIER

6.6 Summary of Pacific housing trends

The main features of Pacific housing trends as revealed by Census data are:

- Declining home ownership ratios from 1991 to 2001 and between 2001 and 2006 (part of the wider decline in home ownership).
- Home ownership ratios rising with incomes across Pacific and non-Pacific households.
- Marked declines in ownership to non-ownership for Pacific households in each income band over the period 1991 to 2006.
- For each income band, the ownership ratio for Pacific people is much lower than for non-Pacific people.
- Across income bands, higher ratios of owned with a mortgage to owned without a mortgage for incomes above \$30k per annum.
- Between 2001 and 2006 a rising ratio of those owning with a mortgage to without a mortgage, with Pacific people still at much higher ratios than for other groups.
- Among Pacific households, and across all income bands, a marked rise between 1991 and 2006 in the proportion of renter households with private landlords.
- A corresponding fall in the proportion renting from Housing New Zealand. This fall reflects two factors:
 - the historically high proportion of Pacific (and Maori) households in Housing New Zealand tenancies (relative to population and household shares)
 - the declining proportion of Housing New Zealand dwellings in the overall rental stock, despite substantial additions to the Housing New Zealand rental stock over about the last five years.

7. Housing aspirations of Pacific people

This section draws on the literature review and on focus group discussions and interviews to explore Pacific peoples' housing aspirations. Aspirations are to some extent a "wish list", where people are asked to describe their ideal housing situation, unconstrained by the practical limitations of their current situation. This approach is useful in that it lets people articulate the housing attributes that reflect their lifestyle and cultural values as well as their personal circumstances.

In general, the findings from the interviews and focus group discussions held for this research support those of the literature review. Both make it apparent that while the aspirations of Pacific people appear similar in many respects to those of other existing or aspiring home owners in New Zealand, the cultural factors that underpin those aspirations are very strong.

7.1 Types of housing Pacific peoples seek

Housing is just as important to Pacific people as it is to people from other cultures in New Zealand. They are just as likely as others to aspire to own their own home. They see a home as a place where the immediate and extended family can gather and home ownership as contributing to a strong economic base for the extended family to build on (HNZC 2005). At the same time, for many these aspirations are becoming harder to realise, especially as a high proportion live in urban areas where housing pressures are most intense. Those who have achieved home ownership see themselves as role models for their children and for other members of their family.

As Rankine (2005) notes, housing is an important means of expressing cultural identity and the housing layout people prefer reflects their cultural values and norms. Pacific people have some specific needs that influence the size and layout of the house they would prefer to live in.

Many extended families have regular family meetings. This may involve eight to ten households gathering in one home to discuss family matters, with families taking turns as hosts. Ideally, there should be enough space for everyone to be present in family discussions. Where houses are small, the children are often excluded. They may go to their bedrooms or outside, leaving space in the lounge for the adults to continue their discussions. Pacific people do not consider this as ideal for building strong family relationships. Most of these gatherings involve people sitting on the floor for prayers and to share food, which makes a spacious lounge important. Some home owners are able to create a suitable space by removing a wall in the dining area. Others are able to convert their double garages into a meeting place for extended family gatherings.

Funerals (tangi) are another example. Before the burial, which may occur up to seven days after the death, families have to receive visitors (family members, church members, work colleagues, friends) who come to pay their respect to the family and make presentations of tapa, mats, food, flowers and money. Church members will normally come into the house for prayers in the evening before the funeral and for three or five evenings after it.

In addition, Pacific people usually stay with extended family when visiting from a different town or when they need accommodation for work and Pacific families often have to accommodate visitors, friends and relatives from their Pacific homelands.

For all these reasons, participants in the research aspired to have a three bedroom house for a smaller family (even a couple with one child) and a four or more bedroom house for bigger families, to allow for a spare bedroom for visitors or relatives from the island. They thought that the ideal standard home for a Pacific family would include:

- enough land for the house, a lawn for the children to play on and for family activities, and flower and vegetable gardens
- quality building materials
- a big sitting room/lounge to cater for family meetings
- bedrooms that have more space than standard ones
- a spacious kitchen, bathrooms and toilets to allow people to move around freely
- two toilets and showers, with the toilets separate from the bathroom and the shower separate from the bath tub
- bathroom and toilet that do not open directly onto the kitchen or the sitting rooms for health reasons
- cupboards and adequate space for storage
- good insulation so that the house is warm in winter and cool in summer
- an inside garage, preferably double
- full fencing.

These aspirations may appear similar to those of any large or even moderately-sized family in New Zealand, but the reasons participants gave for wanting these attributes were firmly rooted in their Pacific cultures. Typical comments included:

I guess from a Pacific view point I've always wanted a home where all my family could be accommodated i.e. my parents, my brothers and sisters. Just having that kind of communal living, because that's where I've come from. I've come from a home where Mum and Dad and all of us were there. That's the kind of aspirations I had when I came here. [Home owner: Tokoroa]

I already own a three bedroom house but the rooms are so small and the house itself is getting old. My husband and I both have large extended families who gather together often for lunch, birthdays, and funerals and we all can't fit in our present home. So for my ideal home, I would like a big house with separate toilets and bathrooms to ensure privacy because of respecting our parents and brothers and sisters. [Home owner: Auckland]

The family needs a common place for them to sit down. The children need to know that they can sit with their elders and not be asked to move out because the room is so small [Even if] they're not asked to move, when they see that the elders have sat down, that's all [the room] there is, so they move out and they stay out. So the nurturing of our young is being lost because they are not together with the old. You can sit there and they can listen to stories, but you can't listen to stories or their laughing, because it's too small and uncomfortable. In a big place at home, we'd sit in the corner and hear what was going on. They didn't know we were listening, we pretended to be playing cards but we knew exactly what they were talking about. So how can the young ones of today be nurtured and stay inside? [Home owner: Wellington]

Pacific people naturally want to live close to where others of their culture have settled so they feel part of their local community.

I want a house where my four children have a room each and one for my parents, so a six bedroom house and bedrooms are to be bigger. That house should have a big sitting room with an open kitchen that suits a big Pacific Island family. I would also like to have a bigger backyard so that I can have an umu (hangi) there for our family activities, enough to have vegetable garden and a space for the children to play. Such property is to be situated here around this area which is close to our church, schools and work. [Private Renter: Wellington]

Participants who wanted space for a garden wanted to grow their own food as they and their families did in the Pacific homelands.

[I want] a house [that] is affordable and reasonable for my family in a safe area. It needs to be built on good land with lots of space for the kids to run around as well as for the vegetables, to bring back the environment of the island into here. [Private Renter: Wellington]

7.2 Realising housing aspirations

Ninety-two home owners were interviewed for this research. Most were satisfied with their existing home and felt that their housing aspirations had been met. A number aspired to owning a larger or more modern home but were realistic about the costs involved. They generally preferred to renovate or extend their existing home rather than take on additional debt. They often did much of the renovation work themselves:

I work on the house non-stop because I don't have the money. I do a lot of work like landscaping for some people and I do a night course on housing renovation. I renovated my last property [of] only two bedrooms and sold it. [I] used [the money to buy this six bedroom house, it was mortgage-based. Every year I have done something in renovating my own home. I also meet with other people who can do odd jobs. [Home owner: Auckland]

I would like to go to a better house. Right now, because I can't afford it, our money goes to our house, like we modernize our kitchen, less cost. [Home owner: Christchurch]

We build up a garage and another bedroom for our home. [Home owner: Wellington]

We can afford it because we built the house ourselves, it cost us nothing. After experiences paying a mortgage we decided not to go that road again...So we sold the house and bought a section, and used up the money [to build] the house that we have. It took us three years to build. [NZ born Home owner: Whangarei]

I would like to move to a more modern house than what we've got now but we can't get it so we might stay where we are. [Home owner: Christchurch]

We are looking at the houses on the market. We certainly can't afford another extra mortgage at our age. So we can't afford our dream house for us and just make do with what we got. [Home owner: Christchurch]

Most of the 119 renters who took part in this research were still hoping to achieve homeownership. Most were actively working towards that by saving out of their current

income, improving their qualifications with the aim of obtaining a better paying job, working two jobs, and/or gathering information about home ownership.

I'm still trying to save some money and working hard to get there but the road is still not clear. Again it's about getting the right information to get a house. I'm studying to get a better job and also trying to find a part time job. [Private Renter: Wellington]

I'm looking at starting to save up so I can have my own home. It's good to have your own instead of being with other people but it will take years and years before you can do that. It's a bit of worry at work, we don't know if our pay will be lowered. [Private Renter: Wellington]

We're trying to save to get our dream home, but the prices of houses are going up every year. [Private Renter: Tokoroa]

I think it's about getting a good and better job; upgrading your skills because in NZ the cost of living in Auckland is quite expensive compared to other places. [Housing New Zealand renter: Auckland]

I have been thinking about owning my own home. I did not have a full-time job because I was a student, but now I have completed my education I will look for a permanent job. Then I will make planning for the future including owning my own home. I have to consider also my own family and my obligations to other members of the family and extended family. [Housing New Zealand Renter: Auckland]

7.3 Factors contributing to people realising their housing aspirations

A number of factors contributed to home owners being able to realise their aspirations. Having a good job and a sufficient income was the most important. A few people had been able to take up Government schemes that helped them to own their own home. As the case study below shows, some used that initial support as a stepping stone to building family wealth.

Overseas Born Home Owner: Cook Islands

Back in 1972, while living in a two bedroom flat in Grey Lynn with my husband and two young children, I had heard in the media and via my Cook Islands networks of the housing initiative available through the then Department of Maori and Pacific Islands Affairs for Pacific families on low income. My first housing experience was making a telephone call and asking to speak specifically to the Cook Islands staff. I told him of my housing needs and aspirations and sought his help regarding it.

Two weeks later, he came around home to conduct a housing needs assessment to determine our eligibility, based on the number of children we had and my husband's earnings at the time. He advised us that we were eligible for home ownership through his department and that he would submit an application on our behalf. What was positive about this experience was the fact that a Cook Islands person was working at the Department of Maori and Pacific Islands Affairs and knowing that he had helped many Cook Islands families into owning their own homes. This knowledge gave me the

confidence to ring and seek help. About three months down the track, he rang up and said that subject to our decision, he might have a brand new four bedroom home for us, and that it was still under construction in the Manurewa area. He asked if he could take us to view it. To this day I can still remember my heart pounding with excitement and relief and joy at the possibility of owning our own home in the very near future. We checked out the new home with him, and instantly felt strongly that this was the right home for us. We informed him of our desire to buy the house even though the construction process would not be completed for another couple of months. After viewing the property, he took us to his office and processed our housing application for that house. The total cost for our new home was \$23,000; the mortgage payment was \$13.00 weekly. We felt truly blessed since the time we signed the contract. Two months later we moved into our beautiful four bedroom home, and celebrated this special blessing with our immediate and extended families.

In 1995, with our first house value increased 10 fold, we purchased another family home of seven bedrooms by using our existing home as collateral for a loan from the bank. I always wanted big brand new houses for our immediate family and extended family to make sure there is enough space for the family. We always hold family functions and gather together and being the oldest child in the family, family gatherings are mostly held in my place. So my housing aspiration was to own a brand new home with lots of rooms. My housing aspiration has been realised in that I currently own two separate homes with a total of eleven bedrooms.

On the whole, our housing experiences have been positive, because there was a Government funded housing initiative available to us through the Department of Maori and Pacific Islands Affairs and also because of the valuable and comprehensive support from their hardworking Cook Islands staff. Our financial situation in terms of earning potential has also changed in that it has increased over the last 15 years to two incomes as well as the extra weekly income generated by renting three of the six bedrooms in our new home.

Others were driven by wanting to be a role model to their children, by the desire to have more stable family relationships and a sense of belonging, and by wanting to invest for their family rather than “pay rent into someone else’s pocket”.

Similar factors drove renters towards home ownership. They too wanted an investment for the family, especially the children, and to build a stable base for the family where children could have a sense of belonging through ownership of a home. Like home owners, they wanted to be free to do whatever they liked in their own home, including receiving as many visitors as they wanted.

Their comments explain these contributing factors:

I am thinking if I can pay a rent of \$300 per week then I can be able to pay a mortgage for my own home that's one factor. Another factor is looking at my children to have a better life so for the future of our kids are very much important to me and I would like them to experience a better life than us. I don't want them to go through the same thing that I go through. [Private Renter: Wellington]

I don't want to work hard for the rest of my life but at the same time, you have to work hard at the beginning because you know how to create wealth. We have to

stay focused but the faalavelave, the Tongan faalavelave [makes it] worse. Instead of working hard I want to work smarter but it's not easy, because there's thing like funerals. The Tongan way means that you donate \$200 for that, all that money, but nevertheless you are faithful in your relationship with God and faithful in everything. [Home owner: Auckland]

I have a few friends who own homes and they share their experiences of owning their homes. That motivates me to try to own my own home. [Housing New Zealand Renter: Auckland]

What encouraged me to have a home is so that my children grow up and have more freedom, and not to pay more rent as they will stay in their own home. They will be able to save so that they will enjoy more their retirement time. [Private Renter: Wellington]

7.4 Conclusion

Most Pacific people share the same aspirations for home ownership as other people in New Zealand but their aspirations have some particular cultural drivers. As an immigrant community, they see home ownership as a way to replicate a situation that many had had in the Pacific nations, where they owned land and had their own homes. In the Pacific nations, renting is confined to a few of the capital towns.

They also see home ownership providing stability and security for their family now and in the future. It also allows them to maintain cultural practices that are important for their identity as Pacific people. On the other hand, as noted in the previous three chapters of this report, their ability to meet their aspirations is likely to be constrained by their circumstances - their lower than average household incomes, larger than average household size, the youthfulness of the population and their concentration in areas where house costs have risen particularly quickly.

8. Pacific peoples' experiences of renting

8.1 Introduction

This chapter describes trends for Pacific households in New Zealand who rent. It also includes information gathered from the literature review and the interviews and focus group discussions with Pacific renters.

8.2 Affordability

Affordability was an issue for some focus group participants who were renting privately, but those who rented from Housing New Zealand were generally satisfied with the rent they paid. Overall, participants were more likely to mention the appropriateness and quality of housing, rather than affordability. Private renters paying more than \$300 a week for a home were more likely to complain. Their comments included:

The rent is high because the quality of the house is not so good and I pay more than \$300 a week. [Private renter: Wellington]

I've lived in New Zealand for years now. I never knew how hard it was to rent until last year when I was looking for a house to rent. It is \$300.00 per week. The house has three bedrooms, which is shared, one bedroom for two boys, one bedroom for the two girls and other room is ours, my husband and I. It's just enough for us to come in and have dinner but not really for entertaining people. We don't really have much space. I've come to realize how hard it is to rent, even though both of us are working, it's really tough. I'm looking forward to day when my husband and I will afford to buy a house of our own, so I'm just crossing my fingers, the shorter the better. [Private renter: Auckland]

What's not good is that rent goes up by a big amount for example we started with rent payments of \$170.00 now our increased rent is \$335.00. That's a lot of money, renting is not cheap. [Private renter: Auckland]

Some were satisfied with their private landlord:

I am renting from a private landlord. We have a good house that suits us. It has four bedrooms for me and my four kids, but I'm the only one working. My son who has two children also lives with us. He's on the benefit and helps me paying the rent. I am happy with my landlord as well as the quality of the house. [Private renter: Wellington]

My current landlord is very good, the rent is reasonable, just the right amount. He's a very understanding landlord - any complaints in the house they come and fix it as soon as they are able to, so my landlord is the best landlord. [Private renter: Wellington]

One had made an arrangement whereby some of the money paid in rent was set aside in a private "rent to buy" scheme.

This current landlord should have gained more money from me but I count my blessings. My landlord is like a friend. We have developed a good relationship. If

he knows that I have anything here at home, he will come with his wife and give us money to help me or other things to support us. He is a palagi. So in that case we pay them respect in the same manner. Concerning the rent, it is still the same for the past ten years. He helped increase the rent from \$280 to \$300 and one third of that he deposits as my saving to start paying the mortgage for me to own the house. I live in this property as if it is my own. He has shown me one of his homes for me to move to with the same rent but it is an area that to me is very palagi, and our cultural activities would not be appropriate to be done in that area. [Private renter: Wellington]

Those who rented from Housing New Zealand appreciated their affordable rents but in one or two cases, were unhappy about the lack of flexibility over rent payments. This did not appear to be an issue for those renting privately. Housing New Zealand renters comments included:

With Housing New Zealand, I did not like that landlord. I thank them for allowing me to rent one of their houses but the experience I had through them is that when you are late with your rent, they are not sympathetic with the situation, especially when you are low on money. They don't give you options. They give you fourteen days or two weeks. If you don't have any family support around that is a bad thing to happen. [Housing New Zealand renter: Wellington]

I'm renting with Housing New Zealand. The first thing I'm happy with is the size of the house. We have four bedrooms, with two bathrooms and a garage. This is an average size home for a Tongan family, especially when we come together on special occasions for family gathering. The other thing is the amount of money that we pay weekly is affordable from the income we have, from wages. That does not include the family assistance because that should be targeted to the kids only. The last thing I think is that we have some sort of feeling secure because the rent belongs to the government. [Housing New Zealand renter: Auckland]

I started renting a house form Housing New Zealand since 1999, now my rent is cheaper compared to the first time I started renting their houses. I am staying at a two bedroom house for \$240/wk before but now it is cheaper. I think the best thing to do is to obey or follow their policies and regulations then there will be no problem occurring when facing their officers. [Housing New Zealand renter: Auckland]

As discussed in the following chapter, very few participants seemed to be aware of the Accommodation Supplement. Those who did know of it learned about it through Housing New Zealand, Work and Income and, in two cases, through the Accident Compensation Corporation (ACC).

8.3 Quality of housing

The quality of housing was a major concern for participants in this study. Accommodation problems are one of the measures used in interpreting the Economic Living Standard Index (ELSI) in the New Zealand Living Standards survey (Jensen et al 2006). The survey identified 12 possible problem areas in people's current accommodation. They are:

- draughts
- dampness
- plumbing

- wiring
- interior paintwork
- windows
- doors
- the roof
- piles or foundations
- exterior paintwork
- fencing
- paving.

The survey found that 58 percent of Pacific people were in some degree of hardship and 27 percent experienced 'severe hardship'. Those with 'severe hardship' had 34 percent of the accommodation problems; those with 'significant hardship' had 28 percent and those with 'some hardship' had 22 percent of the accommodation problems. It is apparent that Pacific people face more housing problems than others.

Research shows that damp and cold housing are significantly related to maternal depression and incidence of asthma (Butler et al 2003).

The focus group discussions not only supported this view but raised concerns about the reluctance or slowness of many landlords, including Housing New Zealand, to fix problems notified by tenants.

I rented a flat [privately] before. The landlord was very good, if we rang up when something was wrong with the house, they would always come and fix it straight away. It was a far better experience to what we are having now. For example, the problems with the shower and bath, it's all black and rotten but it's still to be fixed. I've waited over a year now. They have not fixed anything of the house since we moved in. I have told them that I have a little girl who has asthma, so I need them to fix the bath and shower but still they have not fixed it. I don't know what's happened, I always report it to them, so we are still waiting. I have a safety concern about the fireplace with no cover but they haven't fixed that either. They are very slow to fix things but not slow to put up the rent. [Housing New Zealand renter: Auckland]

[I used] to know my case manager. Now it has been changed. Usually he has to come at the end of every month to check but I haven't met him for two years. Another thing is before they put the rent up, make sure maintenance is taken care of and come and see the situation of the house first. To me they don't, because at the end of every year they'll increase the rent, without repairing it. [Housing New Zealand renter: Tokoroa]

It's no good when we report something is wrong in the house, we wait for two or three weeks for the people to come and fix it even though we ring them straight away. Some of the things that I've reported are no good for the children, like the vanity and cupboard, it was broken and smelly. We told them about it last year and it is not yet fixed, so the cupboard and vanity is still there broken and smelly. I always ring them up but no one came for a whole year, until last week when management came and had a look and saw the cupboard and vanity were rotten. They asked why I didn't report it and I told them that I did ring them a year ago and a few more times after that but nobody came and I have been waiting over a year

for help. They then told me I had to wait ten days before the person will come and fix it, I'm still waiting and the problem has not fixed yet. What's good is that? When we rang them up for the hot water problems, they sent help fast, but for the broken and smelly problem with the vanity and broken cupboard, they have yet to help. [Housing New Zealand renter: Auckland]

Questions about private landlords received a mixed response from participants. Some landlords responded quickly when tenants had a problem, others did not.

I like the house that we are staying now, its large enough it suits me and my kids, plus it is closer to where I work, only five minutes walk. It's handy to everything, the schools where my grandchildren go to. It's near the shops and the neighbours are good. Most of them are old people, so it's quiet in our area which is also a multi cultural area. When something is broken, either a window or something when I ring him, he always turns up the next day. He just stays nearby in a hut, so we deal directly with our landlord. He's a Palagi, so it's good. When we first moved in he told us he would get some taro so we can plant a vegetable garden and or flower garden if we wish. At the moment we have a flower garden. [Private renter: Wellington]

It's a private house and we pay \$200, it's reasonable. Also when we moved in[to] the house, we complained about the trees and the clothes line at the back of the house so they cut all those things. They painted the house and during the period of painting the house, they provided us with another house to settle in. To me those are good factors and good communication too. When they are told about anything, most of the time they are there to fix it. [Private renter: Wellington]

I just have a new landlord, he took over the business. I reported to him about the rats and the stove is broken. The stove used to be fixed but still is not ok! I asked them to lower the rent so I fix the stove but we have not yet had any further discussion with them. [Private renter: Wellington]

8.4 Crowding

Rankine (2005) concludes that Pacific peoples are far more likely to be living in households defined as crowded than other ethnic groups. In 2001, 43 percent of Pacific people lived in households defined as needing extra bedrooms (23 percent needing one and 20 percent at least two). Of the total number of people living in households defined as needing at least two extra bedrooms, 41 percent were Pacific people.

Pacific people in New Zealand are almost four times more likely than New Zealanders as a whole to live in extended families, that is, in families where related parents, grandparents and children or siblings live together. According to the 2001 Census, a third of Samoans, Cook Islands people, Tongans and Niueans were living in such families. Pacific people whose living conditions were defined as crowded were twice as likely (74%) to live in an extended family. Around 28 percent of Pacific people lived in households with seven or more usual residents. In 2001, one in three Pacific children was living in a house defined as crowded, and 21 percent of Pacific people were living with more than two occupants per bedroom, compared with 3 percent of the national population.

Pacific people themselves identify overcrowding as a health issue. Some have commented on the importance of not overcrowding the house so as to be able to keep it clean and

hygienic, or finding it difficult to keep a house clean and hygienic because of constant use and the number of people sharing a bathroom (Colmar Brunton 2006). Overcrowding has been linked to a higher incidence of infectious diseases such as colds, influenza and diarrhoea, meningococcal disease, hepatitis and helicobacter pylori (Gray 2000).

Crowding also has a relationship to poor mental health, social relations within the home, children's ability to study and possibly, family violence (Gray 2000).

The size of homes and the size and number of rooms was an issue for several participants in focus group discussions for this research. While some were pleased with the response of Housing New Zealand to their requests for a bigger home, others were disappointed:

The Housing New Zealand, they only give us a two to three bedroom house for a big family, that's not enough for all of us. [Housing New Zealand renter: Wellington]

With Housing New Zealand, the rooms in the house are so small and they are not very happy when we have too many children. [Housing New Zealand renter: Wellington]

With Housing New Zealand, we asked them for a bigger home because my family is all grown up and we needed privacy so that my three boys and daughter can have their own room each. We asked for a transfer and they said that there is a big waiting list of people whose needs are more important than ours. That's why we tried to move to a private [rental] so we could get a bigger place for me and my kids. The only thing is when we moved out, both of my kids were working fulltime as well as myself, but now it's only me working so I'm struggling. I said to my kids that we should move back to a Housing New Zealand home or look for another private home that's cheaper but it's hard to find a cheaper house and to get back to Housing New Zealand. Compared to our current area travelling was a problem with the location of our previous house with Housing New Zealand. It cost us a lot of money to travel because we were far away from our work and school for the kids. [Private renter: Wellington]

I asked for a transfer to a three bedroom house and to be in a more safe area for my children and myself because the place where we are is not safe. I was taken to the hospital by ambulance because I fell because of the slippery nature of the place. Luckily I did not have any fracture. I hope our transfer will soon take place. My oldest child is 8 years old and my youngest is 2 years old. They are so good to us. Whenever I asked them to fix anything, they attended to it straight away, very satisfactory, like fixing the stove - they do it straight away. [Housing New Zealand renter: Auckland]

8.5 Discrimination

In a recent review of selected research, Rankine (2005) found consistent evidence of discrimination in private and state rental housing. She notes that tenants are reluctant to take action due to a shortage of houses, fear of eviction and lack of knowledge about how to complain. This impacts particularly on Maori, Pacific people, those with mental health problems, and other stigmatised populations. She comments:

Although the New Zealand Government has signed the UN International Covenant on Economic, Social and Cultural Rights (ICESCR), which includes a right to adequate housing, it has not included this right in our laws. A group of NGOs argues

that the Government is in breach of the Covenant's clause banning discrimination because of the concentration of housing deprivation among Maori and Pacific people. [Rankine 2005:9]

Forty-seven focus group participants described situations where they felt discriminated against in relation to renting a home. The quotes that follow are examples of their experiences.

When I tried to find a flat to rent I ring them up and they say, "Yes, you can come around." But when you arrive at the gate or at the door they look you up and down and say, "I am so sorry, it has been taken." But you just rang them about half an hour or an hour that you are coming. That's really telling you that it is discrimination because when you turn up you have different coloured skin. They assume that we are all the same as well that people are not responsible. [Home owner: Christchurch]

Sometimes people just don't care when they see Pacific people at the counter. They just take their time to do whatever they want until they feel satisfied. That's when they attend a P.I. customer whereas for a palagi customer they react efficiently. [Housing New Zealand renter: Auckland]

[Their attitudes are] often based on a stereotype mentality i.e. ethnic and work background. They may see that Pacific people do not earn enough income to pay rent/mortgage. [Private renter: Auckland]

The real estate agents or the bank are really strict with Pacific Island peoples. Before you make your request, they have underestimated us. I think it's an assumption on the part of the real estate, the bank and landlords that all Pacific people are not able to pay off a loan or something like that. [Private renter: Wellington]

With some estate agencies in the past, as soon I picked up the phone to ring them for any assistance they can pick the accent, it is the Pacific Island accent and sometimes I do not really get all the answers for the questions that I have asked them. I can prove that, because as soon as that happens I get my husband who is an European to get on the phone and ring the same people, and he gets what he wants. [Housing New Zealand renter: Whangarei]

8.6 Conclusion

Two-thirds of Pacific households rent, a disproportionate number of them from Housing New Zealand. Those that have been able to access Housing New Zealand housing appreciate the move back to income-related rents but have some difficulties with the quality and suitability of the homes available to them. Like other renters, Pacific households renting privately find the relatively high rent levels a challenge. The situation is exacerbated by Pacific peoples' desire and need for larger houses to accommodate their larger than average families, which often include extended family members. The difficulties they experience in matching housing need, housing services and affordability underpins many Pacific peoples' desire to own their own home.

9. Pacific peoples' experiences of home owning

9.1 Introduction

This chapter describes Pacific peoples' experiences of home ownership. Information from the literature review and the interviews and focus group discussions gives an indication of Pacific peoples' experiences as homeowners.

9.2 Benefits of home ownership

Home owners who took part in the fono perceived the same benefits of home ownership described in the chapter on housing aspirations. These include security, freedom, and a sense of having a base for the family and of providing a good role model for their children. Their comments included:

It is secure and it's something that you own and that you can rely on. [Home owner: Christchurch]

Owning my own home gives me peace of mind, it gives me comfort, and it gives me satisfaction. I suppose it makes the person feel grounded, makes you feel worthy. Because, I imagine when you renting you have no say in the quality of the house or how much rent you have to pay. I think it makes the person happier. [Home owner: Tokoroa]

The difference between renting and owning your own home is that you have authority. You can look after your house and you can mend things, you can add rooms, you can make a nice garden, all those sorts of things. It's your own. The money that you pay for rent doesn't come back to you, whereas the money that you pay the mortgage will come back to you. Buying a house is an investment. When you sell it you will get more money than when you bought it. [Home owner: Wellington]

You can welcome your family to come over, especially us Pacific people. [Home owner: Christchurch]

I think it was good for our children that they have their own home and they learn. It was good because they have their own privacy and freedom. I'm so pleased that I have brought up the children in our own home and that they have that experience of going out and living in their own home. It was a good education for them for their future. [Home owner: Wellington]

9.3 Achieving home ownership

All home owners talked about the sacrifices they had had to make to achieve their goal. Saving for the deposit was the first step, but a number struggled to pay the mortgage and other expenses. Most had had more than one job and a number had received help from other family members.

You have to do a lot of sacrifices to save to get a deposit. Working together with your partner and with your family will also help. You have to have a secure job and

part time jobs as well. You have to give up a lot of luxuries like baking your own biscuits and not buying them. Passing on the older kids' clothes to younger ones. [Home owner: Christchurch]

I think saving is a factor because when you go in the shops, you want to buy something but you can't buy it because you are saving your money or you have your mortgage to pay. The other factor is the ongoing rates that you have to pay on top of your mortgage and the insurance you must have. And the interest rate unexpectedly goes up and the ongoing maintenance. If anything goes wrong, you will suffer. [Home owner: Christchurch]

As the case study below demonstrates, hard work, good research and luck can all play a part.

Overseas Born Home Owner: Cook Island

We are one of the lucky ones in that straight after we married my wife's closest friend offered us her home for very cheap weekly rent. Within a year of renting, my wife's friend decided to sell the home and offered it to us for a reduced price. From here, my wife and I worked all the overtime hours we could get, even telling ourselves we were going to go for gold, to get the deposit for the home. This happened after we did our homework of approaching a mortgage broker and a few banks, including our own bank, for a loan. During this time I received a telephone call from my bank manager in response to my enquiry regarding a loan. He followed this up with a home visit, in which, after one hour of our conversation, he asked us to give them a go. He gave us a really good deal for a loan which was much, much better than the ones offered by the mortgage broker and the other banks. When he made this offer, we had been working hard for the deposit for two months and had been successful in reaching that target, so we accepted the offer from our bank. From there, it was a smooth transition, we purchased our first home, an old but sturdy three bedroom home, which we believe was built to last and thankfully, it was at a price we could afford.

The negatives were the lawyers' fees and the rates for the Auckland Regional Council and the Waitakere City Council. The rates are a killer, it's crippling. I didn't know about that before we bought our home five years ago.

Another case study of a New Zealand born home owner confirms the value of hard work and good budgeting skills.

NZ Born Home Owner: Tongan

Just sacrifice some of your own needs so that you are able to save, look forward to the future and don't look back. For example, putting away money for church stuff, work out a budget and keep away from hire purchases and loan from finance [companies]. Learning to budget for your mortgage and family needs. Knowing that your money is going towards your own asset.

Nowadays market is high and we have just owned our first house for 11 months. When we bought our house, it still needed renovation that we did not mind as time goes pass we are able to fix what we can and what we need to fix as it was our own house, since then we have experienced land rates increasing and water rates. However, the experience has

been a bit difficult for the first year but we will gradually get there and experience the real life paying a mortgage and I know it will be a great asset in the future.

A strong bond with in a family or extended family enabled some families to work together to own a home. The support by babysitting for children whilst their children work to save up or pay for a mortgage, and encouragement of parents also assisted both New Zealand born and Pacific born home owners.

A strong bond with in a family or extended family enabled some families to work together to own a home.

Overseas Born Home Owner: Tokelau

Actually the house that we are living in belonged to my family: my parents, my sisters and my brothers. Experience of owning a home is different in my case. I feel I belong. We used to do fund raising, donations starting yearly then monthly. We opened a family account, for the family's future activities and the children's future like myself, as there are five of us. The plan was to help us children's future education, but we ended up with a different pathway. We ended up having children of our own then we say, "Who will have the money?" So our parents decided to buy a home where all of us can go as a family and our extended family can come and live there.

The affordability of the house is alright because the family contributed. In terms of money wise, I think my husband and I paid more as we are the ones who benefit from it. And whenever anything needs fixing my husband and I decided we have to do it as we are staying there at the moment. I did not look for a home for my family only but a house with a space for my family and my extended family. When they come we can provide a place for them.

Two New Zealand born home owners achieved homeownership by co-owning with one parent.

I think it is my upbringing, my parents owning their own homes. My father has influenced me, it was really massive, and get me to be part owner of our home. If it was not for him, I will spend the money on cokes, drinking other things where I see a lot of my friends put their money on. We had three homes in the South Island but when we moved to Auckland, it cost so much more, we sold two homes to get a home in Auckland. [Tokelau NZ born Home owner: Auckland]

The process of getting a loan and paying off a mortgage was new to many participants. Some were fortunate in being given advice and support in the process and were able to pass that knowledge on to others, including their children.

I had no idea about owning my own home and paying a mortgage so I was a lot of new experiences. Luckily one of the priests in our parish came and talked to us and explained about how to own a home. It's so different from owning a car, and when he mentioned about the mortgage, I had no idea. Luckily as time went by, he often came and explained. He put us in groups as young couples and talked to us about

buying a house, so that's how we got a bit of experience to go to the bank. Our mortgage was from the Maori Affairs. So now we pass it to the children and we often talk about it. Our son bought his own house and he was single at the time. [Home owner: Wellington]

We belonged to a home ownership scheme, that's when we bought through that. It was run by the post office, I think, in those days. That's how we got our first home. We had to be led by the bank who helped us get a loan. When we bought our second home, it was a bit easier. We had a bit of experience. By the time we bought our second house I wasn't afraid to go and ask the bank and go around the banks and see which bank had the lowest interest. Also, we got a mortgage broker and he advocated for us in that regard with buying our second home. [Home owner: Wellington]

Overseas Born Home Owner: Tongan

My experiences began when my sister went into real estate work. She advised us on what we needed to do to own our own home, which was to save \$50,000 to put towards the deposit. She told us that the bank would look more favourably into our loan application with this amount, subject, of course, to our financial income rate at the time. She also told us that the interest that the bank charged for the loan would be much less than what the finance companies offered and therefore we should only apply for a home loan through the bank to get the best deal. We found this to be very valuable and common sense advice.

So, my husband and I set out and worked at two jobs each with the aim of saving the required home deposit. Although it was hard, we found the experience very rewarding because within two years we had managed to save the \$50,000 for the deposit for our first home. From here, my sister, the real estate agent, accompanied us to do some house hunting. We selected our first home which had six bedrooms and my sister processed our application. Our home loan was approved by the bank within 24 hours.

Receiving our first ever home loan from the bank was one of the most joyful and happiest experiences of our lives, with the realization that we had achieved our housing goal. This was made possible through our hard work and the advice and support from our sister who took care of the application. Praise the Lord! Two years later in 2001, we repeated the process, this time purchasing a three bedroom home in Pakuranga for rental purposes and for a retirement investment, again fully supported by my real estate agent sister and the bank.

In 2003, we again purchased another home, our third, with three bedrooms in Mangere, for rental purposes and also for another retirement investment. All this was again only made possible through my sister and the bank.

Some people had tried to raise a loan but had been unsuccessful. They thought that banks and real estate agents should have a better idea about the potential of Pacific people to support a mortgage.

The bank and the real estate have a mindset that we can't pay the rent and they are very cautious when dealing with PI people. Thinking about Pacific people who

have paid weekly [rent] of more than \$300 and stayed in the same house for ten years, those people should have had that property for them and continue to pay the mortgage as their own home, but because they can't make the deposit that the bank and real estate require [that doesn't happen]. By now banks and real estate agents should have done some study about Pacific people and open more opportunities for the Pacific people to own their own homes. [Private renter: Wellington]

9.4 Costs and pitfalls of home ownership

The ongoing costs of home ownership presented a challenge to many home-owning participants. They found rates and insurance and repairs and maintenance expensive. Having to take responsibility for organising their own repairs was a new experience.

We were struggling to pay the mortgage, the rates were also so tough; on top of it were any repairs and all that. It is hard going but looking further, at the end, it pays off. You manage to get through all that. [Home owner: Wellington]

We are paying the house off right now. If it's finished, you own the house but you are still paying rates, so it's not like being in Tonga. [Home owner: Wellington]

We are on a higher salary, but we still don't have cent in the hand by the end of the week because all our money goes to the mortgage and the baby's expenses. We don't have, even extra money for fa'alavelave. We had a few fa'alavelave and we couldn't even put together \$20.00. Whilst what comes in is higher, what's committed to is nothing other than the normal living expenses and mortgage expenses. [NZ born Home owner: Auckland]

When we were under rentals at least Housing New Zealand painted the houses and did it for us. Now we have to do our own maintenance which is a very big cost. It's a very big house and a big property that is hard to maintain. Also, once you become your own home owner, you have a lot of responsibilities and the city council doesn't seem to care about you at times. It's a lot of things, like negotiating on your own whereas Housing New Zealand jumps in and negotiates for you most the time. [Home owner: Wellington]

As the following case study demonstrates, homeowners were not always aware of the risks of buying without obtaining professional advice.

NZ Born Home Owner: Niuean

Fifteen years ago it was so easy to own our first home through the Housing New Zealand scheme. Our children were younger so we filled out an application which was approved by Housing New Zealand with no hassles. We got a loan through them and were able to purchase a brand new three bedroom home which we could afford at the time. It was a beautiful good quality home. Three years ago, we put our home up for renting by tenants and generated an income from it. Last year, we decided to sell it. My husband needed funds to buy a truck and we had decided to buy another home, this time as joint owners with my parents. Our new home is a big six bedroom home with lots of space. My family and I use the upstairs part of the house with our parents using the bottom part. Our negative experience with this new home is that we did not pick up the leaking roof problems. To date it is still not fixed although we have approached the people who sold to us to fix the problem. Maybe the Pakehas don't care because we are Pacific Islanders. That's our problem too, because we wanted a new flashy home but did not check the property thoroughly, so that was a hard lesson to learn. Next time we will bring in someone to help us thoroughly check the property over every inch. This problem will need extra money to fix and we don't have that extra money but we will work on it.

The current home is certainly the type of home I want to live in because it is a spacious home in a nice area but I'm not quite there yet because when the leaking roof is fixed I would like to put in a spa pool, BBQ area, a conservatory and granny flat. Once all of these are done, not only will my current home increase in beauty and appeal but it will also increase in market value. When all this happens then I can say that I have successfully achieved my housing aspirations.

One family bought a new house and here is their view on the quality of the house.

Overseas Born Home Owner: Tokelau

I realise now that we regret having a new house. It is a brand new house, three years old when the cracks started to appear. We complained about it and a man from the Pacific Council came to see why the cracks were all over the house, even in the corners in the bathroom and kitchen. He said because it is a new house, it started to disintegrate. I had no idea. The assumption is that the new house should be OK! After three years all those cracks started to appear inside the house. We have to fix everything again.

One home owner was in the unusual situation of being the only homeowner in a large family. This meant that others sometimes wanted to use the home as a guarantee for a loan.

Being the only home owner in my family of seven siblings, I'm the one who is expected to provide financial security, with their needing guarantors, and anything of that nature. Well we're the one's that have to guarantor. No one has let us down yet. But that does always have a bit of worry. [Home owner: Tokoroa]

9.5 Discrimination

Numerous Pacific home owners and would-be home owners had experienced discrimination particularly from real estate agents, who made assumptions about what kind of house they could afford, where they would want to or should live and whether or not they were a good lending proposition.

It was interesting the decision that the agent made when he went to find the profile of the house we gave him. Discrimination? Maybe not. Maybe more a misunderstanding and a very bad judgment call. He gave us houses that he thought, "No, this is what Pacific people should usually choose." We said, "No. Based on what?" He said, "Because you people can't afford it." And we said, "That that's not why we hired you." [Home owner: Wellington]

When I wanted to upgrade my home or was looking for a home, and you went to an area looking for a home, they would say, "I have a cheap home around the corner here." They tend to throw things like that at you until they recognize that you have an equity and home. Then they will say, "Oooh!" Then they will change their attitude about you. [Home owner: Auckland]

When we were in the process of selling our second home, we wanted to move to a better home, my husband was very busy and away in his work. I approached [the real estate agents] and they took one look at me, and asked me, "Do you own your own home? Maybe you can't afford where you are going." I just bought the house, I wanted that house, and I came out and rang my husband. Even now I do not go and look at an open home. You walk in and they just leave you walking in there. They don't say, "Can I help?" I just go and pick up the paper. They are not interested in me, and yet Palagi come along, they welcome them in and serve them, giving the information out. [Home owner: Christchurch]

9.6 Conclusion

Pacific people have a lower level of home ownership than other groups in New Zealand. Those who do manage to acquire a home appreciate the security and privacy it offers them and are satisfied that the benefits outweigh the sacrifices they have made. The challenges home owners face in achieving their goal include lack of knowledge about financial services and the processes associated with buying a house, discrimination by real estate agents, the cost of rates and council services and the cost of maintenance.

10. Realising aspirations – barriers, supporting factors and solutions

10.1 Introduction

This section begins by summarising the views of participants in interviews and focus group discussions about realising housing aspirations. Participants described some of the barriers they faced and made suggestions for change. Some of their suggestions apply to individuals, some to the Pacific community or communities, some to local authorities, banks and real estate agents and some to Housing New Zealand. A few go beyond the scope of housing policy to encompass broader social policies and social change.

10.2 Participants' views on barriers and solutions

Participants in the research identified a number of barriers to achieving home ownership. Many of these barriers, such as poor credit, poor communication, lack of information and poor budgeting skills, are not confined to Pacific people. For example, most of the barriers that Pacific people identified were also experienced by Maori (Family Centre Social Policy Research Unit/Research Centre for Maori Health and Development 2006) with the additional factor of the financial obligations that Pacific families have to other family members in New Zealand and the Pacific, and to the community and the church.

The solutions suggested by participants indicate both a lack of knowledge of what is available and a degree of confusion between private and public responsibilities. This was particularly evident in the suggestion that 'rent to buy' schemes be reintroduced, with some participants suggesting that private landlords should offer such schemes and others referring to an earlier scheme offered by the government in the 1990s.

Table 4 below describes existing government programmes, including programmes offered by Housing New Zealand programmes and areas where action is proposed in the Housing Strategy. The barriers and solutions are discussed in more detail in the sections that follow.

Table 4 Barriers, solutions and current Government programmes and policy

Reported by	Barriers identified by participants	Solutions suggested by participants	Government responses
Both home owners & renters	Lack of finance Low income Pacific families Hard to save the deposit	Reintroduce 'rent to buy' where you do not have to make a deposit (unclear whether they proposed a government or private schemes or both) Reduce deposit to 5% or less	Welcome Home Loan allows low income households to get a loan with little or no deposit; it also allows multi-borrowers to buy a home. Shared equity schemes KiwiSaver is expected to start on 1 July 2007. The government-sponsored, work-based savings initiative aims to increase New Zealanders' level of savings. It will also help first home owners, with a deposit subsidy to help with the cost of a home loan
	Poor credit	Assist families who make sacrifices but have poor credit to own their own home	Welcome Home Loan
	Obtaining a loan can be difficult for older people, those in poor health and those who are the sole income earner and do not have another asset as security for a loan	Provide schemes to assist low income families, new migrants, older people to own their own homes	Welcome Home Loan - under this scheme HNZA provides mortgage insurance to lenders Accommodation Supplement
	Poor communication – Understanding and/or speaking very little English	Government and real estate agencies to employ Pacific people as translators to assist Pacific people in this area	Office of Ethnic Affairs 'Language Line' service. HNZA use this to improve communication with tenants who speak little or no English

	Lack of understanding of how to go about owning your own home	Provide information in Pacific languages	A Guide to Home Ownership is available in Samoan and Tongan Pacific Peoples' Home Ownership Programme – operates in Wellington and South Auckland
	Lack of budgeting skills – budgeting services	Free courses for community on budgeting, prioritizing family needs	Support component of HNZC's Homeownership Education Programme
	Obligations to family in NZ and the islands, and to school, church and community	Support for minimising expectations of financial contributions/fa'alavelave	
Home owners	Getting older and becoming unemployed or being the sole income earner in the family and finding it hard to pay the mortgage	Provide a Government scheme to assist in this area	Welcome Home Loan may apply Accommodation Supplement
	Having to pay two land rates as well as water rates – rates are increasing each year	People need to be well informed on the rating system and costs through community fono	Rates Rebate Scheme
	Hard to go through processes when applying for an extension to your home or putting up a fence or garage or when subdividing properties	Councils need to improve their services as some home owners have to wait a long time for a reply to their applications	
	Building materials are expensive for maintenance or renovating for homeowners		HNZC can provide home improvement finance for such things as re-roofing, re-piling, adding another bedroom to accommodate the family or adding a verandah. Loans are only approved to people who can afford repayments and meet lending criteria.

Renters	Landlords do not consider tenants' feelings e.g. giving short notice to tenants that the house is on sale	Landlord and tenants should develop a good communication schedule apart from the contract that they have signed.	The Housing Strategy includes initiatives to develop advocacy, information and support services with and for Pacific communities
	Rent is going up together with market value but no maintenance or renovation given to the home	Maintain homes to keep quality	HNZC's ongoing modernisation and energy efficiency retrofit programmes
	Takes time to fix things when reported – frustrating for the tenants	Fix repairs promptly	Healthy Housing Programme has been operating successfully in South Auckland since 2003

10.3 Financial factors

A number of financial factors limit Pacific peoples' ability to own a home. They include low income, poor credit, lack of assets to offer as security, poor budgeting skills and high debt levels.

Low incomes are a very real barrier to saving for Pacific people. The 2004 New Zealand Living Standards survey showed that Pacific people, on average, have the lowest living standards of all New Zealanders, with 58 percent experiencing some degree of hardship and 17 percent experiencing severe hardship. A greater proportion of those who were born overseas have some level of hardship. The *Social Report 2006* (MSD 2006) also shows that while outcomes for Pacific people are improving, they are still relatively poor. In 2003/2004, the proportion of Pacific families with low incomes was 40 percent, double the proportion in the total population.

Given their generally low level of income and their concentration in low paid employment, it is no surprise that many participants identified the difficulty of saving as a major barrier to home ownership.

One [problem] is the deposit. Because my income is low I can't save to come up with a deposit. I wish that Government still had those schemes like if you stay in a place for more than seven years, then you can continue from there to pay to have it as your own home. The amount that you have paid for seven years will be enough for your deposit. It is rent to buy. [Private renter: Wellington]

Twenty years ago there was a system here called Family [Benefit] Capitalization, through housing. Like capitalization of the children's benefit to start you with a deposit for a home. That was back in the 60's or 70's. But that system has been changed now. I think if that system was still in place, a lot of people would be able to [have a] deposit. Nowadays, is hard to make a deposit. [Private renter: Tokoroa]

Participants acknowledged that some Pacific people have poor credit ratings because of choices they have made. One suggested that lending agencies be encouraged to distinguish between those who have made such choices and those who are prepared to make sacrifices to own a home.

Some Pacific people have poor credit and it is hard for them to own a home. It would be better to consider why people have poor credit and to put such in different levels, like those who have poor credit because they bought a new vehicle from those who have poor credit for trying to own their own house, so it should be treated differently and give them a chance. [Private renter: Wellington]

I work as a real estate agent, and one of the barriers I see for Pacific people is bad credit. It's hard for them to go straight to the bank for a home loan with lower interest. If you go to the other lenders, the interest rates they charge are much higher and that's another barrier. It's not knowing, so our people make mistakes. For example, they go and get a car valued around \$10,000.00 and can't keep up the payment, so it gets repossessed and their case and name goes to the debt collector. This is another barrier. Our people think that they don't pay and it gets repossessed so that's the end of it, but it's

not the end. They will still pay and their credit will be badly affected. There's always time to get rid of bad credit but you have to stay focused. [Home owner: Auckland]

Obtaining a loan is particularly hard for older Pacific people who have few assets to offer as security, relatively low incomes and a limited working life. At the same time, older people are often able to draw on the collective resources of their extended family, which reduces the risk for lending agencies. One participant highlighted ways to do that:

The more money you earn and can put towards a house the better. If you allow for the island way of revolving credit through giving to help out family and community then that contribution should be kept separate, if possible. [Home owner: Whangarei]

Earlier research (Roorda and Moe 2005) found that there was no take up of the multi-borrower provision of the Welcome Home Loan Scheme by Pacific people during the pilot phase September 2003 to June 2005. The scheme is a Government supported home ownership initiative designed to improve access to sustainable home ownership for modest income first home buyers who cannot otherwise access standard criteria. The multi borrower provision enables three or more people in a household to purchase a home together. The authors found that barriers to take up included:

- lack of understanding and information about how to access a home loan
- the affordability of homes in areas where Pacific people with to live
- levels of debt
- a lack of knowledge among Pacific people about the multi-borrower product, and the consequent need for better marketing of the product to the target market.

Poor budgeting skills and an inability to save are linked to low incomes and to the cultural factors discussed in the next section. For example, some families put such a high value on fa'alavelave obligations that they put themselves into debt in order to meet them. Many of those interviewed supported an increase in budget advice services.

Well I can't speak for every Pacific Island person but from my observation, a lot of our people need to learn the value of money. Learn how to save and to live within their means. That's the experience that I've come across. But then again, there are a lot of Pacific people who have done really well. May be it's just a lack of education. I think everybody needs to learn how to budget wisely. [Home owner: Tokoroa]

At a broader level, participants cited high rents, high education costs and high levels of taxation as factors that inhibit their ability to save for a home. These factors are compounded by ever rising house prices and are shared by all New Zealanders on low or moderate incomes.

10.4 Cultural factors

Cultural factors add to financial challenges. Pacific families are expected to contribute to family events, community initiatives and to the church both in New Zealand and the Pacific nations. Many agreed that financial obligations to family and community limited their ability to save. While most accepted this as an integral part of

Pacific life, some would like to see the practice modified so that families are able to give priority to meeting their housing needs.

Pacific Island people usually have something coming up every week that needs our contributions either from your church, community, schools or from your families, either from your mother's or father's side. So we need to have a good income so that we can save and at the same time cater for all the fa'alavelave like weddings, funerals, birthdays, church activities and your duties for your family which you can't do away from... Our leaders should try to minimize the fa'alavelave to recognize that we come to this land and our children are born in this land and they are here to stay so they should aim at having their own home rather than thinking of returning to the islands. Such ideas should be introduced to the church communities. Some people do not value having their own home as they think of going back to the islands but their children will prefer to stay here. [Private renter: Wellington]

I think Pacific families should prioritise their family budget to save to own their own home. I believe that would be easier for other races to practise like the Palagis, Indian, Chinese etc. Their family is just the nuclear family, a small circle. Not only that, but Pacific peoples have low income in comparison to them. It is hard for them to understand our way of life. [Private renter: Wellington]

Pacific people do not only care for their own families, but for their extended family. A lot of people here work and send back their money to the island to help out the family. That means they do not have enough money to buy a house, too much fa'alavelave also. I have done that myself. I have adopted a cousin on the island to get them a better life. Over here when I first came I worked and sent all the money home to buy a house. [Home owner: Whangarei]

10.5 Difficulties in accessing information

A third cluster of factors related to difficulties in accessing information or knowing where to find it and poor communication. A lack of Pacific languages speakers in government agencies, real estate agencies, banks and other organisations compounded by weak English language skills among Pacific people leaves many poorly prepared to explore the housing market.

Participants were keen for more information to be made available in Pacific languages – some is already available through Housing New Zealand - and for relevant agencies to employ Pacific staff and/or translators to work with Pacific people. Some thought that Pacific people could also take more responsibility for getting the information they need.

Lack of information received by the Pacific people. They are shy and it is hard for them to ask. Pacific people need to be trained/educated to go around and find out more information themselves. [Home owner: Whangarei]

The language as well as the fact that our Pacific people are not informed properly, so our people are lacking knowledge in this area. Also our people don't speak up about their needs. It could be due partly to our upbringing back in the island. They have the last say. We have not been taught to stand up on our own two feet and speak for ourselves, so our people now may rely on others to speak for them. [Housing New Zealand renter: Auckland]

FOB English does not cut it with the economic fraternity, including banks, unless you persuade them through interaction that you are intelligent and articulate. The more financial knowledge you show them, the less they doubt. [Home owner: Whangarei]

I think it really goes back to the information that goes to our people. It starts not only with the real estate agent, but also the mortgage broker and the lawyer's fee and all those things. Some of them are rushing to own their own home, and all of a sudden and after six months or one year it is on the mortgage sale again. It is sad because the information did not get to our people so that they can make informed choices on prioritizing it. At the moment the government is starting with the new initiative with Kiwi Bank. Even with that initiative there are barriers and disadvantages due to the fact that all the income earners in one family will be able to pay the mortgage, but don't forget that members of those families will eventually will want their own home and move out on their own. But they will be tied into a mortgage for about 25 years - that's a long time. It is an advantage to some and disadvantage to others. [Home owner: Christchurch]

Solutions included disseminating information in Pacific languages, offering courses or seminars for Pacific people.

Lack of information received by the Pacific people, as information that is disseminated to us is in English. We need information to be disseminated in Pacific languages. [Private renter: Wellington]

Having a Pacific person to advise us in regards to processes of owning a home. Parents to share information with children. Government to help us to easy access to loan, mortgages etc. We definitely need assistance. [Private renter: Tokoroa]

The government should allocate funding to provide a Pacific Advisory Housing Centre, where our Pacific people can be taught the importance of financial management. No one teaches this currently, not even in schools. Budgeting and other housing services should be more widely advertised in South Auckland. For example, CAB should expand their services to include a Pacific CAB service to educate family members, including the mothers who hold the purse strings, on improving their financial management skills [and develop] a plan to support them towards buying their own home. Many of our people do not know these things. [Home owner: Auckland]

Participants also wanted existing schemes to be better promoted and new schemes developed that are culturally appropriate for Pacific people.

For the government, I'm not familiar with the policies that they have but I'm sure that our current policy they are doing something. Even though they are trying to do those policies like the accommodation supplement and the Kiwi Bank Loan Scheme, I wish that can be promoted for our people by our people. Those who know about his information should come out instead of just keeping to certain level of Pacific people, come down to the ground level and help one another. We need to be proactive passing on the information with each other so we all know what is happening regarding the housing issues. [Private renter: Wellington]

I think the government wants to change our life styles. It is very hard; it's like holding our noses so that we can't breathe. That's the way we have been brought up and that's our lives. What the government should do is to establish a scheme that enhances Pacific peoples' lives, and that will assist us to be financially secure, to be able to buy our own homes and at the same time be able to practice our other responsibilities. [We need] to fulfil our obligations to our families, communities and churches. Trying to change our life styles is very hard. It is just like changing us from brown to white, that's impossible. The government should realize that we work together as a group, that is, community work. Is it possible for the government to establish a reliable trust where PI people are members and each member will contribute to support and be accountable to come up with a deposit and insurance, a group working as a housing trust. That's our strength - working together. [Housing New Zealand renter: Wellington]

10.6 Challenges in maintaining home ownership

Maintaining home ownership once it has been achieved can also be a challenge. Participants referred to the high cost of regional, council and water rates and of maintenance, renovations and extensions. Participants were not aware of the Home Improvement Loans available through HNZC.

Some people, particularly those who were older, found it hard to keep up mortgage repayments when they became unemployed or ill. They would like a scheme that would cover such eventualities. None referred to mortgage insurance schemes through private lenders or the Welcome Home Loan available through HNZC.

Others found it difficult to negotiate council and legal requirements for subdividing their land and for extending or renovating their homes.

10.7 Social support for housing

Very few focus group participants appeared to be aware of any forms of housing support that they might access. That might not be unexpected for schemes that apply where participants are actively seeking to buy or rent a home, but it is somewhat surprising in relation to the Accommodation Supplement for which a wide range of renters and homeowners are eligible.

One in nine said that they knew about the Accommodation Supplement. They had learned about it through Housing New Zealand, Work and Income and, in two cases, through ACC. Some were grateful for the contribution; others thought the amount paid was too small.

I used accommodation supplement last year when renting the previous house. We received about \$16.00 per week when we earned barely enough to survive during the week. The accommodation supplement should really [be] increased [and the] requirements for such assistance should be decreased. [Private renter: Auckland]

Unfortunately here in Tokoroa they zone you for accommodation supplement. We're supposedly at the lower end of the rental table, so even if you qualify it's only like \$3 or \$4. I know the council was very angry at how they zone us in Tokoroa, that they said that our rent are at the lower end, consequently we don't qualify for higher rates of accommodation allowances. [Home owner: Tokoroa]

Home owners wanted more information about their eligibility for the Accommodation Supplement, but did not specifically propose that they could go to a Work and Income office to obtain it themselves.

Yes I am aware that WINZ has got a package of housing assistance, the supplement I think. We need more information about that, like who's eligible and who's not to that assistance and if we are eligible.[Home owner: Wellington]

Four home owners knew about the Kiwi Bank initiative for first home owners. One had seen an advertisement on television but had no detailed information about the scheme. Another had attended a fono in Christchurch at which he received information from various speakers about housing support. A third was able to name the Welcome Home Loan and Home Start Loan but added:

The information is there but I don't know how much of that information is really disseminated to our community. With all the government initiatives, there needs to be a Pacific advisory counsellor who is in charge with the responsibility to ensure that information is disseminated to the public. [Home owner: Tokoroa]

Another home owner believed that when people go into a state house, they should be told about government assistance and how to own their own home:

It is hard for PI - everyday life struggle is bad enough but make them aware that it is not hard to own your own home. [Home owner: Auckland]

10.8 Suggestions for change

Participants' suggestions for change depended to a large extent on their current situation. Those who had achieved home ownership urged others to take more initiative to achieve their goals; those who were renting wanted landlords, whether private or state sector, to do more to help them achieve home ownership. Some from each group thought that Pacific communities could do more to help themselves; others wanted the Government, banks and real estate agents to take more responsibility for helping Pacific people. Their suggestions are summarised below.

Individuals

Participants in the research were divided as to who should be responsible for educating Pacific people about home ownership. Those who had achieved home ownership were more likely to think that individuals should take responsibility for finding information, organising their finances and setting priorities if they are really committed to achieving home ownership. The two quotes below illustrate this view.

Home owner: Auckland

The house that I am living in now belonged to my parents. After being married to my husband for seventeen years and bringing my family over and everything, I still did not have my own home, so I decided enough is enough. I have to do something for myself, my children and my family. So even though I had no money I went to a mortgage broker. Whatever people think of mortgage brokers they are very good to help especially with those who do not have anything. They explained how affordability is the first thing, and having enough income to support yourself and the mortgage. The bank that we went to gave me a home loan. I was very happy

because I had been in New Zealand for that long and did not own a home. So I've had my own home since 1996 - that's about 12 years ago. It has been positive for me - we had the mortgage broker, we had the advice. I did a lot of things myself. When I first saw the advertisement at Manukau shopping centre for the broker, a person approached me. I said, "Give me a card". I gave them a ring and a person came straight away and saw me. I said, "This is all I have, what could you do for me?" I did it all by myself without the help of my husband. All he did was to sign the papers, only because he was the sort of person that did everything for his family, they came first. But I picked it up as a wife and a mother for my own children.

Home owner: Auckland

I think Pacific people should get up there and understand more if you really want to own your own home. See what you can find out, find more information. Banks have lots of information. But the barrier is English. If you can't speak English properly get someone to go with you. I always try to help people who do not understand much English. I have come to understand how the bank works. They need us - that's how they survive to make their profit. The people also work up their finances to a point where the bank can trust them. You have to prove to the bank that you are going to pay your weekly rent. If you don't pay it, do not get upset with the bank. It is your job to keep up with it. That is why you have to work hard if you really want to own your own home. You have to set the ground of what you want. If you can't afford it, don't do it, so you do not get to a point where you are in debt.

The following quote demonstrates lack of knowledge of the services that are available. The HNZA's Homeownership Education Programme provides advice, complemented by ongoing support. The Corporation sees this ongoing support as especially important, given that some Pacific people receive homeownership education from HNZA, but still feel intimidated by banks. The support component of the Homeownership Education Programme aims to mentor Pacific people through the various stages of the homeownership process.

Home owner: Auckland

Pacific people need to become educated on how and what to do to buy a home, especially in the areas of deposits, lawyers fees, budgeting, and the need to involve building inspectors, so as not to take risks and to avoid the pain of finding out later that the quality of the house is not to the standard you thought it was. You need to do your homework, check out the property values in the street where you are looking to buy a home - there's a website for it - and avoid being ripped off. Make an informed decision by finding out why some house prices are down. It could be that the crime rate in that area is very high, so check it out. At the moment, only the bank gives advice, and the bank environment can be quite intimidating if you are not a confident individual and worse, if you are not fluent in the English language. As it is, the banks don't come to the people, the people have to go to them, but our Pacific people according to our cultural upbringing don't ask. There are only a few of us who will ask and that's mainly the NZ born Pacific people who are a lot more educated and empowered to get the best deal for themselves.

Pacific communities

Individuals who were renting were more likely to want the Government to run budgeting courses and bring information to Pacific people through seminars. Many successful homeowners, on the other hand, thought that Pacific communities could

do much themselves to help their members set goals and priorities, learn to budget and understand the house buying process. One possibility was to use people who had been successful to educate others. This model is already in use in the Homeownership Education Programme run by HNZA, and will soon be supplemented by a DVD which focuses on two Pacific families who are 'role models', having completed the Homeownership Education Programme and entered home ownership.

Home owner: Wellington

Have people who are real success stories, who've been through it. We really need Pacific role models who have actually done it, and who can say, 'This is where I started from'.

Both home owners and renters agreed that Pacific individuals and communities need to think carefully about traditional and cultural activities that involve financial support from families and the demands these expectations place on families that are trying to buy or maintain a home.

Home owner: Auckland

My only concern is for the Pacific people who apply the customary practices here in New Zealand, to practise what is appropriate and affordable, and not to lose its value. At times you have to set your priority right for your family and other responsibilities. It is a big sacrifice for you and your family. Like a barbeque is enough for a family to get together for a birthday party rather than having a feast that leaves the family struggling to survive. Some people even lose their own home for not paying the mortgage because of these practices. Church at times reaches out to do things where people have to put in money. Though it is voluntary at times, it conflicts with our upbringing and belief in the islands not to support the church. It is hard for me to say that, otherwise I will be taken wrongly for this, if you provide a feast for a birthday and it leaves you financially secure, right go ahead. If you think in the long run you will struggle then think twice. It is the way we think that make us what we are. Sorry, if I speak my mind out loud or sound negative about our customary practices. Do not take me wrongly, I am proud and value my custom and tradition which I can identify with, but practice them appropriately.

Banks, real estate agents and other financial services

In dealing with banks and real estate agents, both homeowners and renters wanted to be able to talk to people who understood their culture and, preferably, spoke their language. Many did not feel comfortable dealing with Palagi, especially where their English was poor. While some thought it was up to Pacific people to take a support person to banks, real estate agents and other institutions, others thought that the institutions could do a lot more to reach out to or accommodate Pacific clients or potential clients. They could provide information in Pacific languages, have Pacific liaison people and employ Pacific people in key roles.

Government

Many participants thought that the government could play a much larger role in providing information and promoting existing policies to Pacific people by:

- providing information on steps to achieve home ownership in Pacific languages
- having a Pacific person at Housing New Zealand to tell people about the processes of owning a home or providing that information through community workshops

- using Pacific people to promote existing schemes like the accommodation supplement and the Kiwi Bank Loan Scheme to Pacific communities

Two evaluations of HNZC schemes to promote home ownership among Pacific people came up with mixed results. The first, by Roorda and Moe (2005) supports the view that more could be done to promote initiatives. They found little knowledge of the multi borrower provision of the Welcome Home Loan among Housing New Zealand staff and concluded that the product had not been actively marketed to Pacific families. The second, by Bailey and Roorda (2006), evaluated the Pacific Peoples' Home Ownership programme, which offered a combination of home ownership education courses, advice and support services. The programme has been operating on a small scale with two providers facilitating workshops in the Greater Wellington and South Auckland regions. The courses proved very successful for those who attended.

Other suggestions centred round schemes to help renters attain homeownership. They included:

- reintroducing housing schemes to help out those on low income
- establishing a reliable housing trust for Pacific people where each member contributes to support and is accountable to come up with a deposit and insurance. (A few people gave examples where Pacific communities had done this for themselves, without government assistance).

Landlords

A number of the suggestions renters made indicated a lack of understanding of the private rental market. For example, renters who were not in Housing New Zealand accommodation wanted the government to exercise more control over rent levels by fixing rents for houses in line with wage rates rather than house values. They also wanted landlords to help tenants to own the property they were renting, especially where they had been in the property for more than ten years. Their ideal would be to have a "rent to own" option available to private renters.

10.9 Conclusion

Participants in the research had no difficulty in identifying the main barriers to achieving their housing aspirations. They are financial factors, cultural factors and lack of information. They were less clear about who should be responsible for addressing those issues. They acknowledged that Pacific individuals and communities can take some steps to empower themselves but they also believed that their efforts would be greatly enhanced if the Government, particularly Housing New Zealand, were to promote the initiatives that already exist more effectively to Pacific communities by providing more information in Pacific languages and having people who could act as information brokers in Pacific communities. They thought the Government could also develop or reinstate initiatives such as the Rent to Own scheme to support them, but appeared to make no distinction between schemes offered by private agents and those offered through Government. They also thought that banks, real estate agents and other organisations could improve their service to Pacific people by employing more Pacific staff and by developing their sensitivity to Pacific needs and Pacific cultures.

11. Discussion

This report has explored the housing experiences and aspirations of Pacific people using primary research and drawing on recent literature. It also describes housing outcomes for Pacific people as revealed in Census data. The findings have some limitations given the preponderance of overseas born participants and older Pacific people in the qualitative research. With the small numbers it is difficult to assess whether the balance between New Zealand and overseas born participants is significant. It is possible that length of time in New Zealand may be the most relevant variable. Small numbers in each ethnic group limit the opportunities to make comparisons between them.

This chapter considers the implications of the research for Pacific communities and policymakers.

11.1 Pacific culture and housing

In all the research to date, Pacific families have described their housing aspirations in the context of their culture. Their aspirations clearly reflect their ideals and cultural values rather than simply a desire for a spacious home. The homes they aspire to would allow them to maintain their collective identity as an extended family, continue the practices that support that identity and provide extended family members with the level of mutual support that is typical in Pacific countries. Homes would accommodate their larger than average families, provide accommodation for resident parents, siblings, nieces and nephews as well as guests and have enough surrounding land to enable them to grow their own food. They would be close to other families from the same island group and near to church, schools and work opportunities to reduce travel time.

Their descriptions of their actual experiences of homeownership or renting also reflect their cultural values. Those who had achieved home ownership appreciated the fact that they had a base for their extended family and their ability to have as many family members to visit or stay as they wanted. Renters, on the other hand, were often frustrated by the limits imposed on the number of people they could have living in their home and the lack of space to entertain guests or hold family meetings.

Contributors also recognized that the same values and practices that underpin their cultures can act as both an incentive and a barrier to achieving the kinds of homes they aspire to. The collective demands on their finances, the expectation that they will share their income across their extended family and community and contribute to *fa'alavelave* inhibit a person or household's ability to save for a deposit on a home, sustain a mortgage or keep up rental payments. On the other hand, if they are able to attract or command resources from extended family to buy a home for one family member, others may be able to benefit.

Cultural factors can also inhibit Pacific peoples' willingness and ability to engage with financial and government systems. Research participants who had successfully negotiated the housing market often felt that Pacific people should take more responsibility for finding out about how to buy a house, raise a loan, or access government support, rather than expecting others to bring that information to them.

Others wanted agencies to come to them, or wanted their communities to act as an intermediary by running courses or by working alongside them as they moved

through the process. This suggests that they did not know that such information was available or did not know where to go for information or who to talk to. Limited confidence in English is a genuine barrier for many Pacific people and is compounded by lack of familiarity with the way things are done in New Zealand.

The participants in this research identified a number of ways to close the gap between Pacific peoples' current housing experiences and their housing aspirations. Some of these refer to cultural matters and are primarily the responsibility of Pacific individuals and communities, rather than the government. Examples include:

- discussion of ways to modify cultural practices or expectations that inhibit a family's ability to acquire suitable housing
- providing courses in budgeting and goal setting, possibly incorporating a contribution from individuals or families who have been successful in achieving their housing goals
- encouraging Pacific people to be more proactive in seeking the information they need from housing services.

Communities that engage in this kind of activity will be in a good position to work with Housing New Zealand to further develop and promote the policy initiatives for Pacific people set out in the New Zealand Housing Strategy.

11.2 The economic and social profile of Pacific people

Lack of information and cultural practices are two of the main factors Pacific people identified as barriers to achieving their housing aspirations. The third is affordability. The economic and social profile of Pacific people and households is currently marked by per capita incomes and wealth at the lower end of the distribution in New Zealand. These stem in part from the type of industries in which Pacific people have traditionally worked and in part from the much younger age structure of the Pacific population. Pacific households are also larger than average, and include a higher proportion of extended family households. While this may mean that living costs can be shared, it can also mean that households need larger and therefore potentially more expensive homes to live in, leaving less scope for saving. Pacific households are also concentrated in the Auckland region, especially South Auckland, Central Auckland and West Auckland, where housing costs are higher than the national average. Finally, a significant proportion of members of the Pacific community are born outside New Zealand, which means that some are less familiar with New Zealand housing patterns and more committed to replicating the housing and living patterns they are accustomed to in the Pacific.

A number of factors are likely to modify the economic and social profile of Pacific people in the future:

- The population of Pacific people is projected to grow at a faster rate than the population as a whole, with its share of the total growing from under 7% in 2006 to 9% in 2021.
- This will be reflected in an increase in the population share of all territorial local authorities, with the possible exception of Auckland City, where the Asian population is projected to grow most rapidly. Over the period 2006 to 2021, the Asian population is projected to rise from about 7% to 13%.
- The Pacific population is projected to have a median age of 24 in 2021, still well-below the median age (41) for the population as a whole.
- Per capita wage and salary rates for Pacific people are projected to converge towards the New Zealand average over the next 10 to 15 years but the rate of convergence is uncertain.

Other factors will also play their part in determining the shape of the Pacific housing profile in the future.

- The ethnicity of households and individuals is becoming more fluid.
- Over time, a growing proportion of Pacific people will have been born in New Zealand. They will go through the New Zealand education system, and are likely to have better English language skills, be employed in a wider range of occupations and feel more confident in seeking out information and dealing with financial and government agencies. They will also be more likely to have their parents in New Zealand, and therefore the social support of parents.
- The prospect of a critical mass effect in key locations such as Auckland may help engender supply responses to Pacific preferences (in the shape/layout and size of either rental or owner-occupied accommodation), given the growing size and share of the Pacific population.
- Government programmes such as Working For Families are more generous than before towards traditional families but will not necessarily mitigate the affordability pressure on those on average to lower incomes especially for home ownership.
- Pacific preferences and aspirations for housing may change, due to the growing portion of New Zealand born Pacific people and to intermarriage. These two factors may mute some of the more distinctive features of Pacific households, and thus the nature of their housing aspirations.

Taking these factors into consideration, it is possible to outline the prospects for Pacific housing experiences and especially probability of home ownership, at least in the near future. In terms of tenure, differences in housing experiences are likely to persist over time. Given the strong relationship between home ownership and age, income, and post school qualifications, Pacific home ownership rates are likely to remain well below the average for New Zealand households. This is because of the independent effects of younger age structure, and lower per capita incomes for Pacific households compared to the New Zealand average. Given affordability pressures on families on lower incomes, it could be rational for many Pacific families to stay as renters, providing they have the advice and support to save in other forms.

11.3 A potential Pacific housing market

In this research, the aspirations Pacific people expressed in terms of house size, layout and location were unconstrained by limitations of affordability and housing supply. In reality, their ability to achieve their aspirations is subject to:

- budget constraints - household income and wealth
- supply side issues - the characteristics of the dwellings in the market and the trade-offs Pacific people are able or willing to make
- matching problems between the dwellings they can afford or aspire to and what the market seems to be willing to supply.

The characteristics of the Pacific population described above do indicate the possibility of a distinct Pacific market or markets for private providers of owner-occupied or rental housing and for government programmes. Possible markets include:

- long-term renters from Housing New Zealand or private landlords
- private or state sector renters who aspire to be home owners
- existing home owners who aspire to own improved or different housing.

Pacific families currently constitute almost a quarter of Housing New Zealand tenants on income-related rents. While they are not the largest group of tenants by ethnicity, their numbers are significant, and they have a distinct household profile and housing needs. These renters identified poor quality, inappropriate house design and size, and slowness to fix problems notified by tenants as their main concerns. Housing New Zealand has initiatives aimed at improving housing currently occupied by Pacific families, including using its Pacific Design Guide when building new properties, and also builds new properties specifically for larger families, participants believed that there is generally a poor match between housing stock and Pacific families' housing needs.

It is unclear whether Pacific renters who aspire to become home owners or owners who aspire to improve their housing situation constitute a large enough market to attract suppliers of purpose-designed, affordable housing for Pacific families. It is possible that this would become more feasible if more options were available to Pacific families' to fund home ownership through their collective savings and income sharing practices.

11.4 Policy implications

Housing New Zealand has piloted or implemented a number of primary and supporting initiatives relevant to Pacific people with varying degrees of success. Initiatives include the Healthy Housing Programme (HHP) in Auckland, the Welcome Home Loan, including its multi-borrower and mortgage insurance provisions, the Pacific Peoples' Home Ownership Programme, Home Improvement loans and the availability of information in Samoan and Tongan.

Some programmes have been very successful. The HHP is a collaboration between Housing New Zealand Corporation and District Health Boards. The programme was launched in January 2001. It aims to improve health and welfare outcomes for HNZN tenants and reduce the risk of health-related problems. It also aims to improve the availability and quality of state housing for larger families. This has involved:

- design improvements such as upgrading kitchens and bathrooms and creating open plan living
- creating healthy environments through insulation, ventilation and heating
- reducing crowding by building extensions or transferring part or whole households to alternative HNZN housing or to the private sector.

The literature (Clinton et al 2005) indicates that the impact of the HHP has been far greater than expected. Many tenants acknowledged that through HHP they were able to keep their extended family unit together, which contributed to maintaining cultural identity and connectedness. Where families were provided with a large communal space, this improved the household's perception of wellbeing in every case.

The programme was rolled out to new Census area units in Mangere in 2007 and HNZN is working with the Hutt Valley District Health Board on how the programme could be implemented in the Hutt Valley, which has a high level of housing-related health problems and high concentrations of state housing.

The Pacific Peoples' Home Ownership Programme has also been successful and its effects will be enhanced by the development of a DVD using Pacific people who have been successful in achieving home ownership as role models.

In other cases, schemes are well-designed and well-intentioned but their implementation is sometimes poor. That was particularly evident with the Welcome Home Loan. This suggests that Housing New Zealand staff who have responsibility for homeownership products need to market such initiatives more actively and effectively to Pacific people.

While Housing New Zealand has made considerable effort to develop and provide information for Pacific communities, it is apparent that still more could be done through working closely with Pacific communities to disseminate material that is already available and to extend the range of information that is provided in Pacific languages.

It also needs to be acknowledged that the Pacific community itself is not homogeneous in terms of its willingness and ability to pursue home ownership or make the savings necessary to move down that path. Economic factors are an important constraint; so are age, education, language skills and familiarity with the requirements and procedures involved in renting and home ownership. The roles and responsibilities of the various players in the housing market, including the state as landlord, private landlords, banks and real estate agents are unfamiliar to many people, but especially so to new migrants who have not had to deal with them before.

This report and earlier research (e.g. Anae 2001) indicates that the Pacific community is changing, with a growing proportion, especially of younger New Zealand-born people, who are doing well economically while keeping their cultural ties and their identity as Pacific people.

11.5 Recommendations

It is widely recognized that lack of affordable housing is both a social and an economic issue. As a recent CHRANZ Fact Sheet²² notes:

Housing affordability is about more than the ability to purchase or rent and sustain adequate housing at an acceptable cost. It is also about the contribution that housing can make to achieve positive outcomes in education, health, employment, regional development and building communities.

Responses to affordability difficulties can focus on demand or supply or both. In New Zealand responses are typically stronger on the demand than the supply side.

Many of the existing demand side initiatives already benefit Pacific people and could do so to a greater extent if Pacific people were able to access information about them more easily or if the schemes were marketed more effectively to Pacific communities. Examples of existing interventions include the Accommodation Supplement (for which Work and Income has responsibility), Rates Rebate Schemes, Welcome Home Loan Scheme, HNZA's Homeownership Education Programme, the Pacific Peoples' Home Ownership Programme and Share Equity schemes.

The New Zealand Housing Strategy for Pacific people recognizes the need to develop and promote targeted schemes in its two primary initiatives. They are to:

²² Centre for Housing Research Aotearoa New Zealand 2006 *Affordable Housing in New Zealand* Prepared for the National Summit –Affordable Housing, 30 October 2006, Wellington

- continue to develop and implement policies to support Pacific people into homeownership
- develop and implement education programmes to prepare Pacific people for homeownership.

The supporting initiatives are to:

- engage in partnerships with Pacific communities to develop housing initiatives
- develop housing advocacy, information and support services for Pacific people
- continue to improve the supply, maintenance and appropriateness of state housing quality and design for larger Pacific households.

A key recommendation of this research is that Housing New Zealand vigorously pursues the primary and supporting initiatives set out in the Housing Strategy and works to establish stronger links with members of the various Pacific groups so that:

- ways are found to improve access to information, services and finance for those Pacific people who currently do not know where to go for information or do not feel confident in approaching a government agency or financial institution
- Pacific people have better access to information about the range of services and programmes that are already provided by Housing New Zealand and other Government agencies
- initiatives are developed to allow Pacific people to benefit from the strengths of Pacific cultural practices, including income sharing among extended families and across households and the provision of financial support to benefit the family as a whole
- Housing New Zealand staff are able to benefit from the knowledge and experience of Pacific community leaders so that they can provide a better service to their clients.

A number of Housing New Zealand supply side initiatives are aimed at improving the stock of rental housing, including housing for Pacific people. They include the Healthy Housing Programme, the use of the Pacific Design Guide when building new properties and the retrofitting of homes for energy efficiency.

The rental market will always be important in providing homes for Pacific people and more could be done to encourage developers to increase the supply of affordable rental and retail properties to meet the requirements of the Pacific market.

This report recommends that Housing New Zealand:

- continues to improve the supply and appropriateness of state housing quality and design for larger Pacific households
- improves its services as a landlord, particularly when addressing housing problems notified by Pacific tenants
- explores ways to encourage developers and community housing groups or trusts to build and maintain affordable rental housing suitable for Pacific families
- works with other central and local government agencies to develop initiatives that will encourage developers to supply purpose-designed, affordable housing for Pacific families.

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Glossary

Housing affordability relates to the ability of households to rent or purchase housing in a locality of choice at a reasonable price, the capacity of households to meet ongoing housing costs, and the degree that discretionary income is available to achieve an acceptable standard of living. According to this definition, affordable housing should leave enough residual income to cover other basic living costs, as well as allowing households to save for irregular but unavoidable costs such as medical and dental care.

Housing quality relates to the:

- physical condition of the dwelling (structurally, internally and externally)
- existence of basic household amenities (such as cooking, washing and heating facilities)
- condition of the environment surrounding the home.

Security of tenure offers dwelling occupants the confidence that their tenure is guaranteed for a specified period of time to which they have agreed. Tenure is subject to preference and aspiration. For example, not everyone aspires to own their own home and many people are quite content to rent and invest their money in other areas. However, the concept of tenure "security" is typically defined in terms of well-being and independence, rather than preference and aspiration.

Appendix 1 Methodology

1. Pacific theoretical frameworks

These include Teremoana Maua-Hodge's tivaevae model (2000), Jean Mitaera's (1997) view of the 'researcher as the first paradigm', and Konai Helu Thaman's (1992) kakala model.

Researcher as the first paradigm

As Pacific researchers, we support Jean Mitaera's view that the researcher is "the first paradigm". Jean Mitaera suggests that the researcher or evaluator takes herself or himself to the research process and her or his principles and values influence how the research is carried out. The following are our basic guiding principles for the study:

- Respect
- Collaboration
- Integrity
- Advancement

The researchers must show respect in all interactions and work collaboratively with the participants, other researchers, community organisations and funding agency. As Pacific researchers we are part of and will remain an integral part of the Pacific communities, therefore, appropriate processes and methods will be used to ensure the integrity of the research and the researchers within the Pacific communities. We believe that any research project for Pacific peoples must advance the lives and wellbeing of Pacific peoples, including through the development of appropriate policies and initiatives for Pacific peoples.

Tivaevae model

Teremoana Maua-Hodges' (2000) tivaevae model provides a useful framework for the work of a team of diverse researchers. Maua-Hodges takes the processes used by Cook Islands women to make a tivaevae (traditional hand embroidered bedspread) to illustrate the processes involved in research. Working together as a team will ensure that all patterns and parts of the tivaevae (parts of the research) are sown together in the appropriate way. Quality is ensured because the women would not want to display a tivaevae that is not of good quality.

Kakala model

Konai Helu Thaman's (1992) likens the processes involved in research to the processes involved in the making of "kakala"²³. These processes include:

i. Toli – Gathering kakala

This involves the researchers undertaking the literature review, gathering data through interviews and focus groups and reviewing it, and collecting and analysing statistical data.

ii. Tui – Making or weaving the kakala

This involves weaving together the data that has been gathered (toli) into various kakala or reports. The main kakala will be the final report prepared for the CHRANZ and MPIA. Another will be the summary of key results for the participants.

²³ In the Tongan context, kakala refers to a royal garland, as well as to the fragrant flowers used to make the garland

iii. *Luva* – Giving away the kakala.

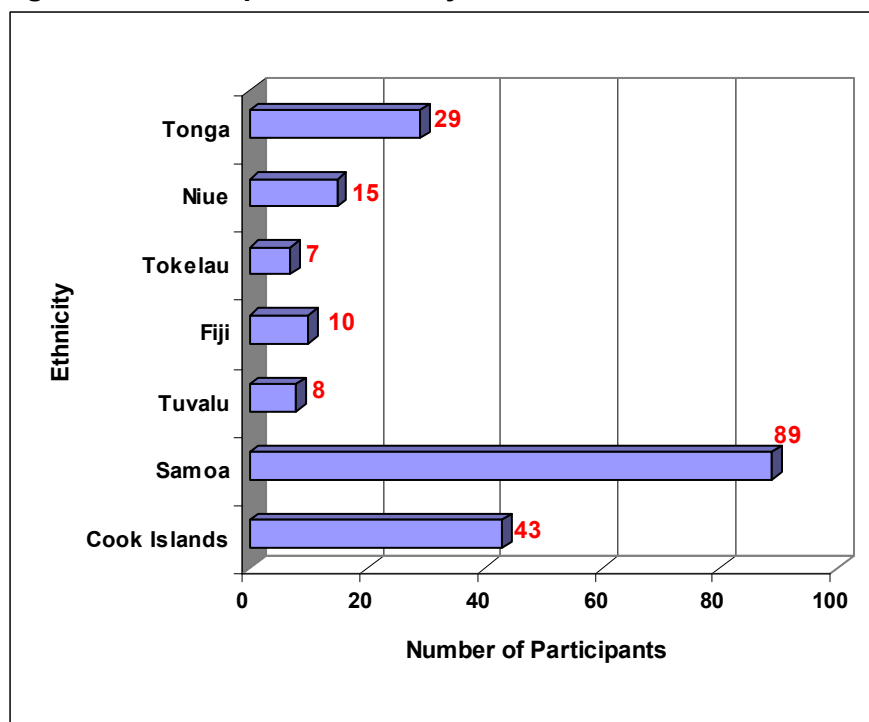
The third and final process is *luva*, that is, giving away the kakala. This will involve presenting the research report to CHRANZ and MPIA, the research participants, and Pacific communities.

In making a *kakala*, many people are involved in the *tolu* (picking and gathering of the flowers), *tui* (weaving the flowers together), and *luva* (the presentation) of the *kakala*. In all these processes, multiple talents, skills and expertise come together to construct a product, with the primary intention of bestowing it on another person (Maka, Fua and Pene, 2006). The activities are motivated by *’ofa* (compassion) and *faka’apa’apa* (respect) for the person for whom the kakala is being fashioned. Thus the research involves a number of people who, with different skills and hard work, will produce various *kakala* (reports) to *luva* (present) to CHRANZ, MPIA, other government agencies and the Pacific peoples and communities.

2. Characteristics of qualitative data sample

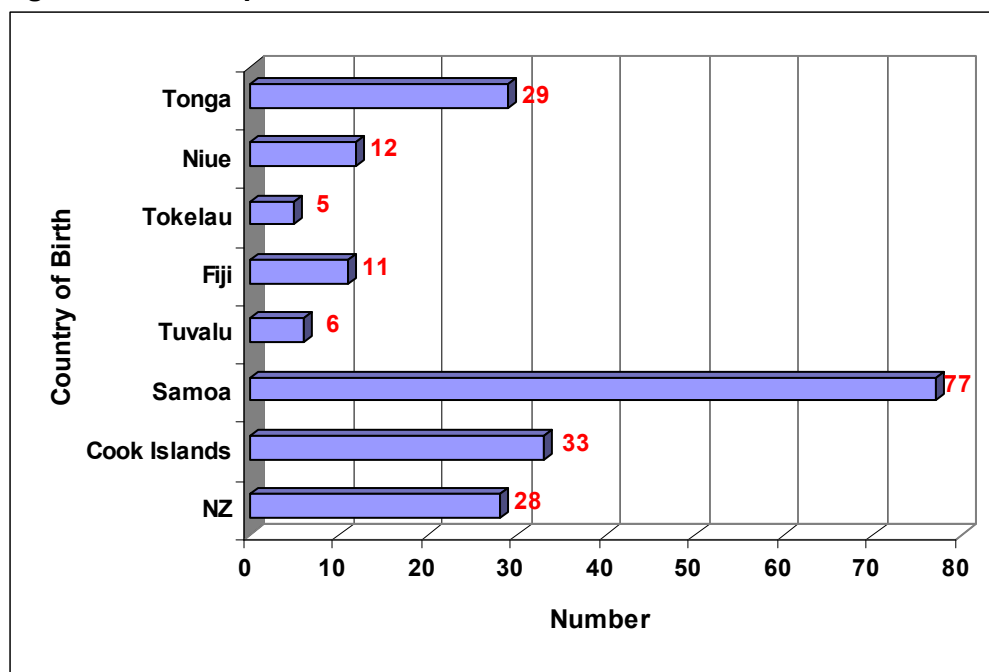
2.1 Ethnicity

Figure A1: Participants’ Ethnicity



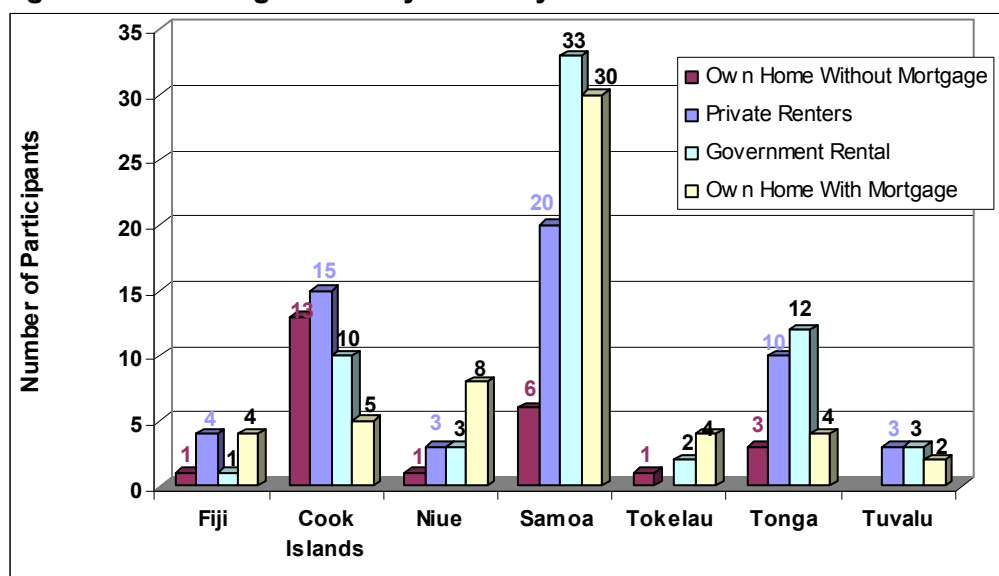
The focus group sample consisted of 89 Samoans, 43 Cook Islanders, 29 Tongans, 15 Niueans, 10 Fijians, 8 Tuvaluans and 7 Tokelauans. The sample size for each ethnic group closely mirrors that of the distribution of the Pacific ethnic populations in New Zealand.

Figure A2: Participants' Place of Birth



Only 28 out of 201 participants were born in New Zealand, the rest were born in a Pacific nation. Figures A1 and A2 show that all 29 Tongan focus group participants were born in Tonga.

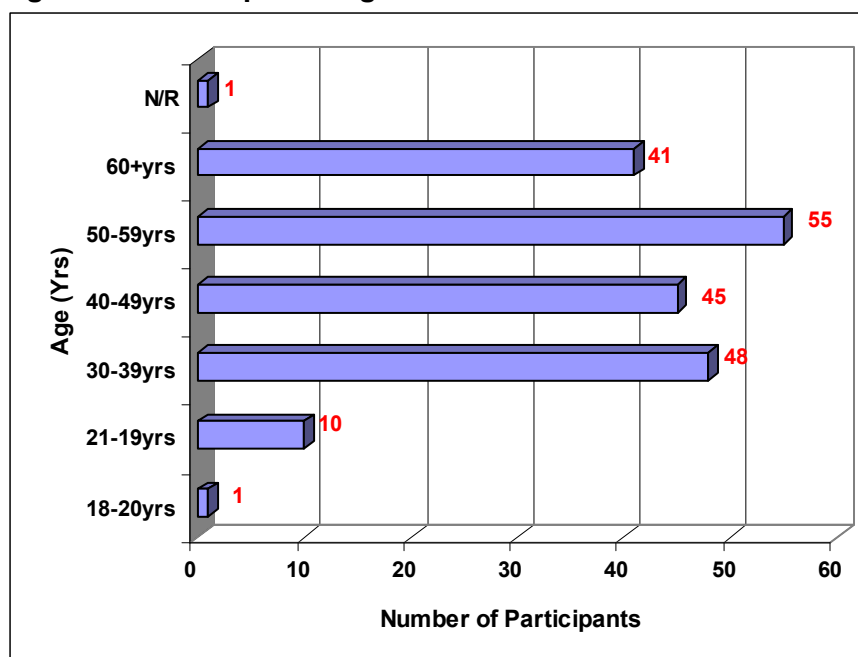
Figure A3: Housing Tenure by Ethnicity



Samoans (33) made up the largest group renting from Housing New Zealand, followed by Tongans (12) and Cook Islanders (10). The majority of the home owners with a mortgage were Samoans (30), followed by Niueans (8), with 4 each for Fijians and Tongans. None of the Tuvalu participants owned their own home without a mortgage. The majority of the home owners without a mortgage were Cook Islanders (12) followed by Samoans (6).

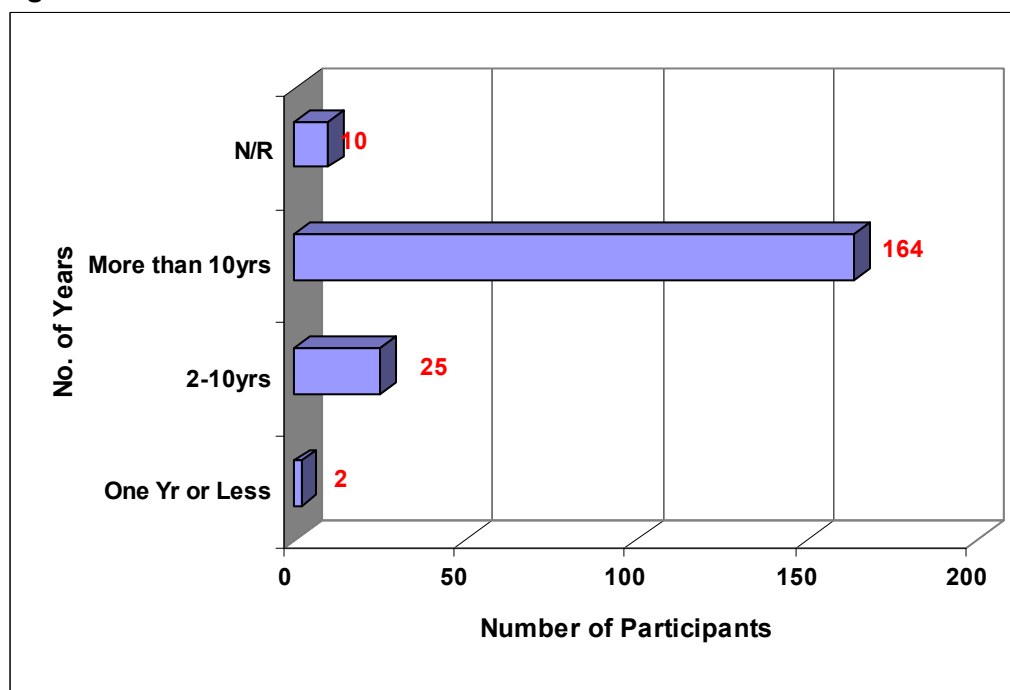
2.2 Ages and Years of Residence in New Zealand

Figure A4: Participants' Ages



The largest group of participants (55) were aged 50-59 years, 48 were in their 30s, 45 in their 40s, and 41 aged 60 year and over. Eleven participants were between 18 and 21 years. Almost all the participants in this age group were born in New Zealand.

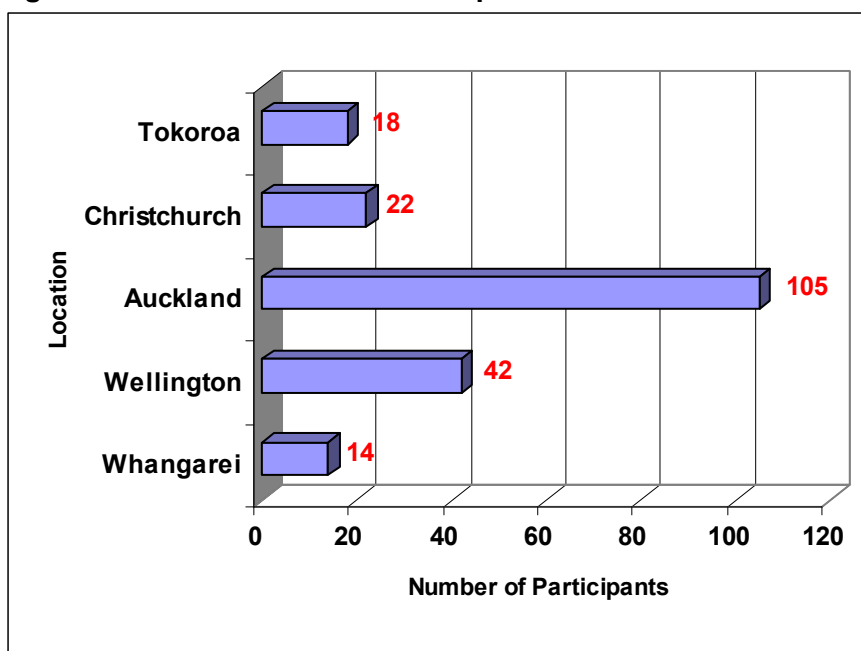
Figure A5: Years of Residence in New Zealand



Most participants (164) had lived in New Zealand for more than 10 years. Twenty-five had lived in New Zealand between 2 and 10 years, two had lived in New Zealand for one year or less, while the remaining 10 participants did not respond to this question.

2.3 Locations

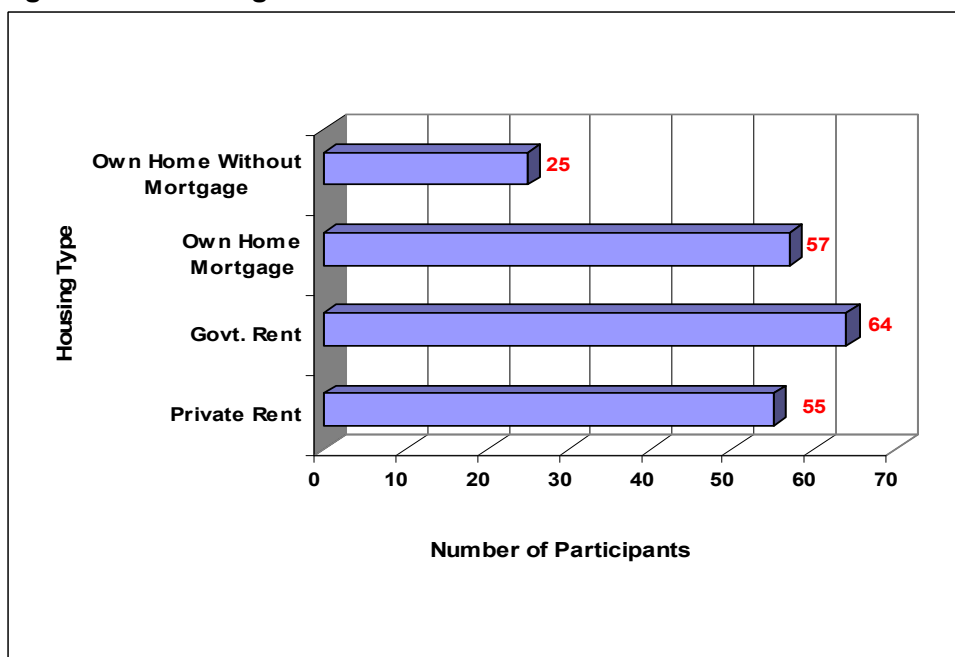
Figure A6: Locations of the Participants



The participants were selected from the Pacific peoples in Auckland (105), Wellington (42), Christchurch (22), Tokoroa (18) and Whangarei (14).

2.4 Housing Tenure and Costs of Housing

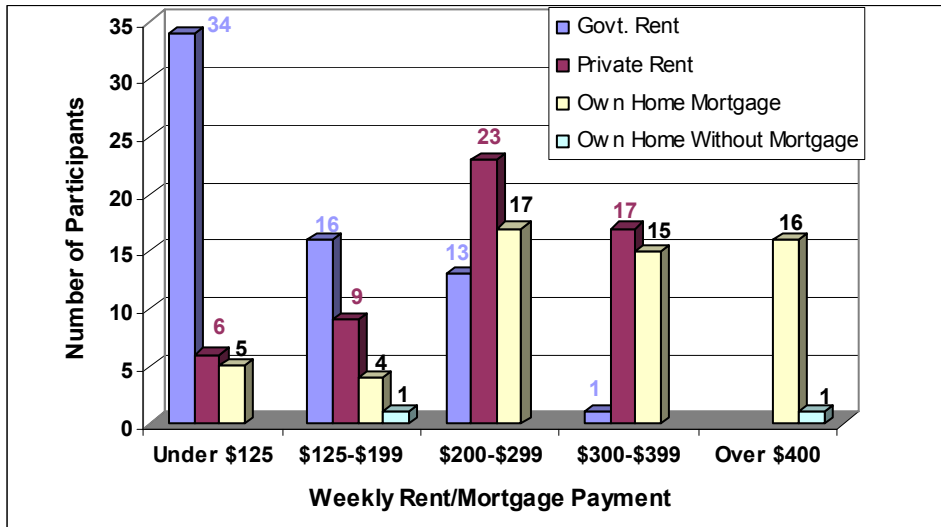
Figure A7: Housing tenure



Note: Two home owners without mortgage were also paying a mortgage for other properties.

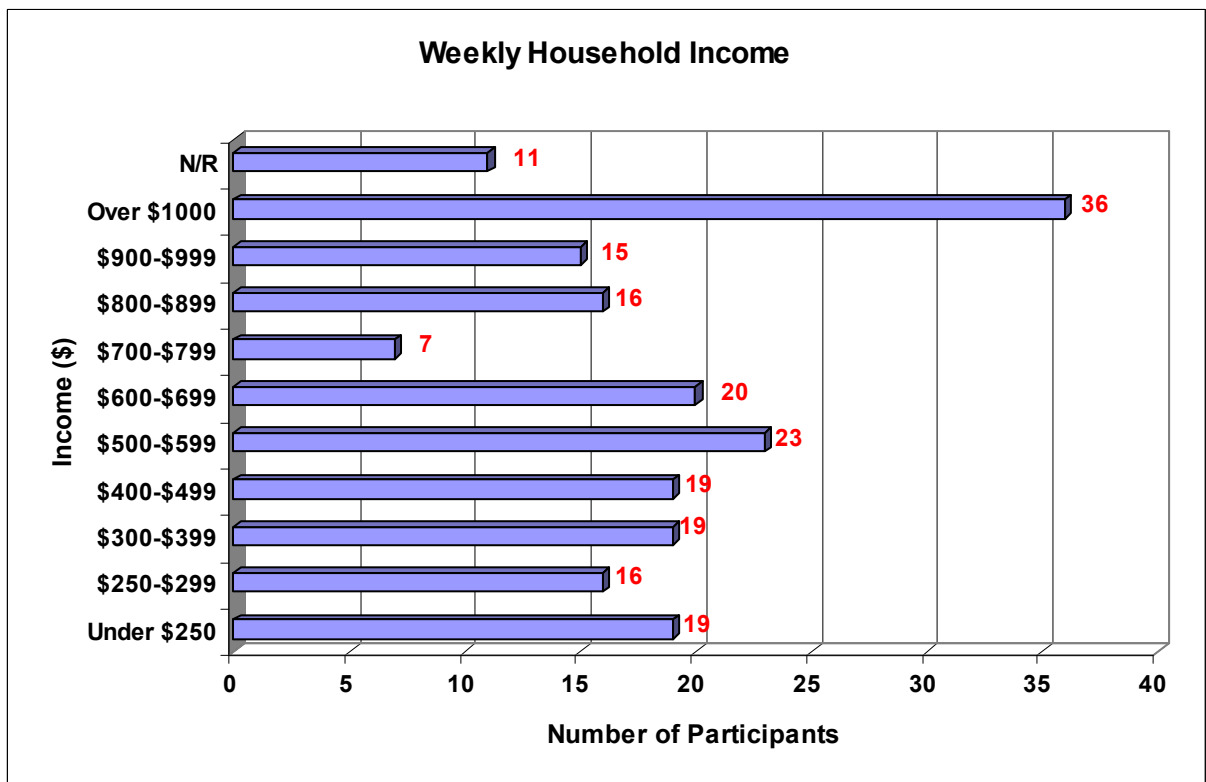
The majority of the renters were tenants of Housing New Zealand (64); 55 rented from private landlords. Of the 82 homeowners, 57 had a mortgage and 25 did not.

Figure A8: Weekly Housing Costs by Tenure



Housing New Zealand tenants tended to pay less than \$125 per week, whereas the majority of private renters paid between \$200-299 and \$300-399. Those paying a mortgage tended to pay between \$200 and \$400 per week.

Figure A9: Weekly Household Income



Thirty-six participants reported a weekly household income of over \$1000. This was followed by \$500-599 weekly income band (23 participants). Seven participants indicated a weekly household income of \$700-\$799. For the rest of the income bands, the number of participants ranged from 15 to 20.

2.5 Case Study Participants

Tables A1 and A2 contains information on the characteristics of the case study participants.

Table A1: Profile of case study participants

Case Study	Gender	Ethnicity	Place of birth	Yrs in NZ	Household No.	With mortgage	Weekly mortgage	Household Income/wk
1	F	Cook Is	Cook Is	> 10	6	1 st – no 2 nd - yes	> \$400	> \$1000
2	F	Tongan	Tonga	2 - 10	7	*No	\$200 - 299	> \$1000
3	F	Niue	NZ Born	>10	8 or more	Yes	> \$400	> \$1000
4	F	Tongan	NZ Born	>10	3	Yes	\$300 - 399	\$900 - 999
5	M	Cook Is	NZ born	>10	5	Yes	\$200 - 299	\$900 - 999
6	M	Tuvalu	Tuvalu	2 - 10	6	Yes	\$300 - 399	\$500 -599
7	F	Samoan	Samoan	>10	3	Yes	> \$400	> \$1000
8	F	Samoan	NZ Born	>10	8 or more	Yes	> \$400	> \$1000
9	M	Fijian	Fiji	>10	5	Yes	> \$400	\$500 -599
10	F	Tokelau	Tokelau	2 - 10	4	Yes	\$300 - 399	> \$1000

Notes: > more than, < less than. Case Study No. 2 owns three homes and has homes without mortgage and with mortgage.

Table A2: Case study participants' employment

Case Study	Employment	Job Title
1	Full time employment working for wages or salary	National Research Coordinator
2	Full time employment working for wages or salary Self employed and not employing others	Chef & Cleaner help with cleaning franchise
3	Part-time and full time employment working for wages or salary	Water meter reader & pamphlet delivery
4	Full time employment working for wages or salary	No response
5	Full time employment working for wages or salary	Administrator /Editor
6	Self employed and not employing others	Manager
7	Full time employment working for wages or salary	Community Health Team Leader
8	Full time employment working for wages or salary	Assistant Manager Restaurant Brands
9	Full time employment working for wages or salary	Labour hand
10	Part time employment working for wages or salary	Tutor

3. Focus groups and case study interview guides

PACIFIC HOUSING EXPERIENCES STUDY

FOCUS GROUP

KEY QUESTIONS FOR HOME OWNERS:

A. HOUSING EXPERIENCES

1. What are your experiences of owning your own home? Explain both positive and not so positive experiences?
2. What are the factors that contribute to your positive experiences owning your own home?
3. What are the factors that contributed to your negative experiences owning your own home?
4. Have you had any experiences of renting from other types of landlords? If yes, what are some of the differences between your experiences of owning your own home compared to your experiences of renting? If NO, go to Question 5.
5. Do you think that the Bank, landlord or real estate agent discriminates against Pacific people? Please give example?

B. HOUSING ASPIRATIONS

1. Do you have any aspirations for the type of housing that you would like to live in? If yes, please explain your aspirations?
2. To what extent have your housing aspirations been realised?
3. What factors have contributed to you achieving your housing aspirations?
4. What are the main barriers to Pacific people realising their housing aspirations?
5. For each of the identified barriers, what can be done (by Pacific people, Government, or landlords) to remove that barrier?

C. HOUSING SUPPORT

1. Are you aware of any Government housing assistance? If yes, please name them and explain your views of those Governments' housing assistance initiatives? How did you find out about it? How useful was it to you?
2. Do you currently use any of the housing support or assistance from Government (e.g. Accommodation Supplement)? If yes, please explain your experiences of this assistance?
3. Any other information to add.

THANK YOU FOR YOUR CONTRIBUTION

PACIFIC HOUSING EXPERIENCES STUDY

FOCUS GROUP

KEY QUESTIONS FOR RENTERS:

A. HOUSING EXPERIENCES

1. What are your experiences of renting from your current landlord? Explain both positive and not so positive experiences?
2. What are the factors that contribute to your positive experiences renting from your current landlord?
3. What are the factors that contributed to your negative experiences renting from your current landlord?
4. Have you had any experiences of renting from other types of landlords? If Yes, what are some of the differences between your experiences of renting from your current landlord compared to your previous landlord(s)? If NO, go to Question 5.
5. Do you think that the Bank, landlord or real estate agent discriminates against Pacific people? Please give example?

B. HOUSING ASPIRATIONS

1. Do you have any aspirations for the type of housing that you would like to rent or own?
If Yes, please explain your aspirations.
2. To what extent have your housing aspirations been realised?
3. What factors have contributed to you achieving your housing aspirations?
4. What are the main barriers to Pacific people realising their housing aspirations?
5. For each of the identified barriers, what can be done (by Pacific people, Government, landlords) to remove those barriers?

C. HOUSING SUPPORT

1. Are you aware of any Government housing assistance? If Yes, please explain your views of the Government's housing assistance initiatives. How did you find out about it? How useful was it to you?
2. Do you currently use any of the housing support or assistance from Government (e.g. Accommodation Supplement)? If Yes, please explain your experiences of this assistance?
3. Any other information to add.

THANK YOU FOR YOUR CONTRIBUTION

PACIFIC HOUSING EXPERIENCES STUDY
CASE STUDY

KEY QUESTIONS FOR SUCCESSFUL PACIFIC HOME OWNERS:

A. HOUSING EXPERIENCES

1. What are your experiences of owning your own home?
 - i. *What did you do to be a successful home owner?*
 - ii. *What are your experiences of the quality of the houses and affordability of houses you own?*
 - iii. *What are the factors that contribute to your positive experiences owning your own home?*
 - iv. *What are the factors that contributed to your negative experiences owning your own home?*
2. Did you have any experience of discrimination trying to own your own home? Please explain.
3. Have you had any experiences of renting from other types of landlords? If Yes, what are some of the differences between your experiences of owning your own home compared to your experiences of renting? If NO, go to Question B1.

B. HOUSING ASPIRATIONS

4. Do you have any aspirations for the type of housing that you would like to live in?
If Yes, please explain your aspirations.
 - i. *To what extent have your housing aspirations been realised?*
 - ii. *What factors have contributed to you achieving your housing aspirations? Consider also the quality of the house and affordability of your own home?*
5. What are the main barriers to Pacific people realising their housing aspirations?
6. For each of the identified barriers, what can be done to remove those barriers by:
 - i. *Pacific people*
 - ii. *Government*
 - iii. *landlord*

C. HOUSING SUPPORT

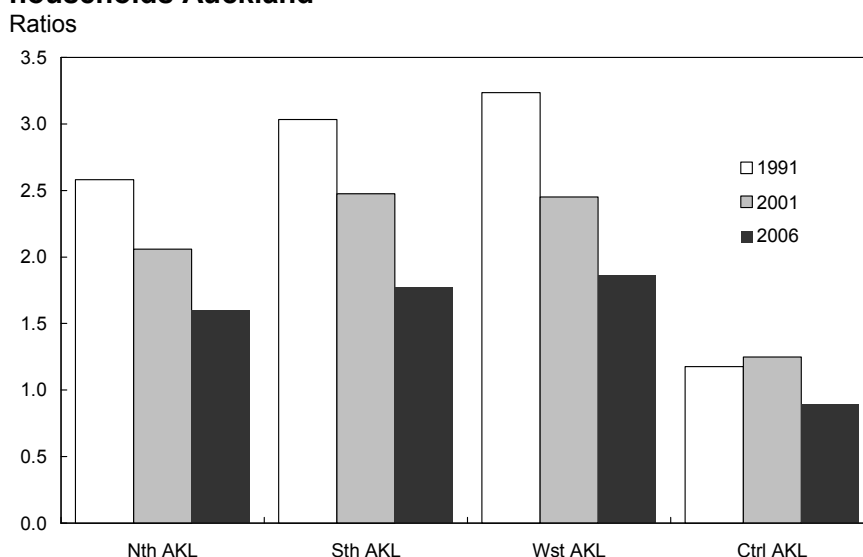
7. Are you aware of any Government housing assistance? If Yes, please name them and explain your views of those Government's housing assistance initiatives. *Were you well informed about those assistances before you buy your own home?*
8. Do you currently use any of the housing support or assistance from Government (e.g. Accommodation Supplement)? If Yes, please explain your experiences of this assistance?
9. Any other information to add.

Appendix 2 Additional tables on non-Pacific housing tenure

Figure 10 in the report (see page 27) drew attention to the reduction in the ownership/non-ownership ratio among Pacific households in Auckland and the variation in that ratio across centres in Auckland.

Figure A1 shows a similar trend among non-Pacific households in all centres in Auckland, except for Central Auckland where the ratio increased slightly from 1.2 in 1991 to 1.3 in 2001, but then dropped to 0.8 in 2006. For Pacific households the ratio remained fairly stable in 1991 and 2001 at 0.4 but then dropped to 0.25. See Figure 10. Although the trends are similar the ratio is about 3 times higher for non-Pacific households in Auckland.

Figure A1 Ratio of ownership to non-ownership non-Pacific households Auckland

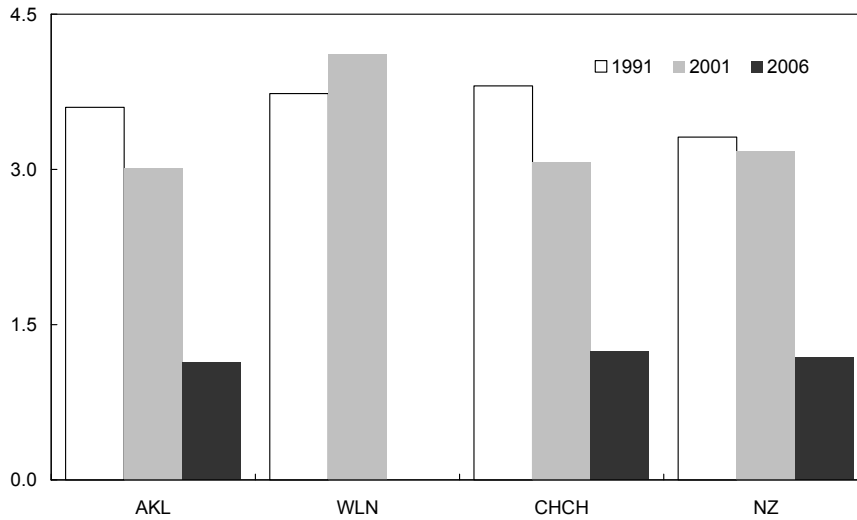


Source: Statistics NZ

Figure A2 shows there was sharp reduction in the ratio of separate houses among non-Pacific households (from 3.3 in 2001 to 1.2 in 2006). As illustrated in Figure 12, there was also a drop in the ownership/non-ownership ratio of separate houses among Pacific households (from 0.85 in 2001 to 0.5 in 2006). This means that relatively more Pacific people living in separate houses did not own them, whereas among non-Pacific people living in separate houses, a greater share owned them compared to those that did not.

Figure A2 Separate houses: Ratio of ownership to non-ownership for non-Pacific households

Ratios



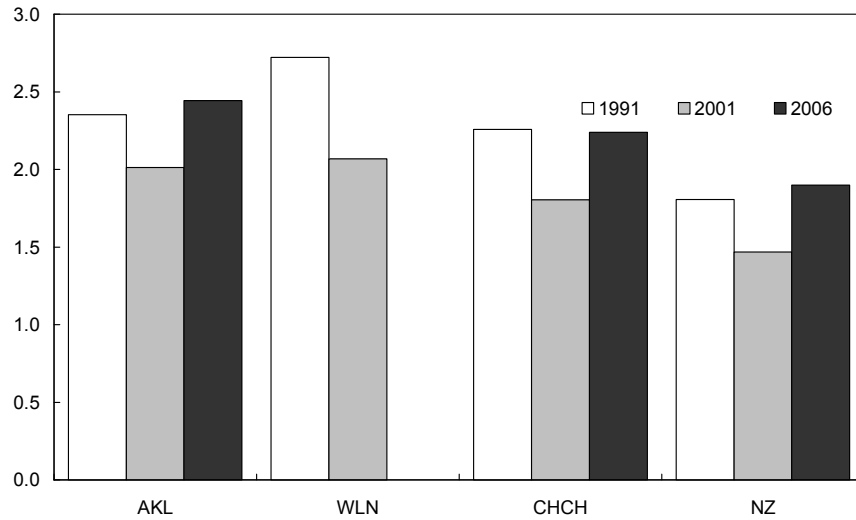
Note: SNZ was unable to provide data for Wellington because of confidentiality protocols, but it seems reasonable to assume that a similar decline occurred there.

Source: Statistics NZ

Notwithstanding the difficulties in comparing ethnic break-downs of Census data across years, Figure A3 suggests that in 2006 the ratio of ownership with/without a mortgage for non-Pacific people was about the same as it was in 1991 but it was higher than it was in 2001.

Figure A3 Separate houses: Owned with mortgage to owned without mortgage, non-Pacific households

Ratios

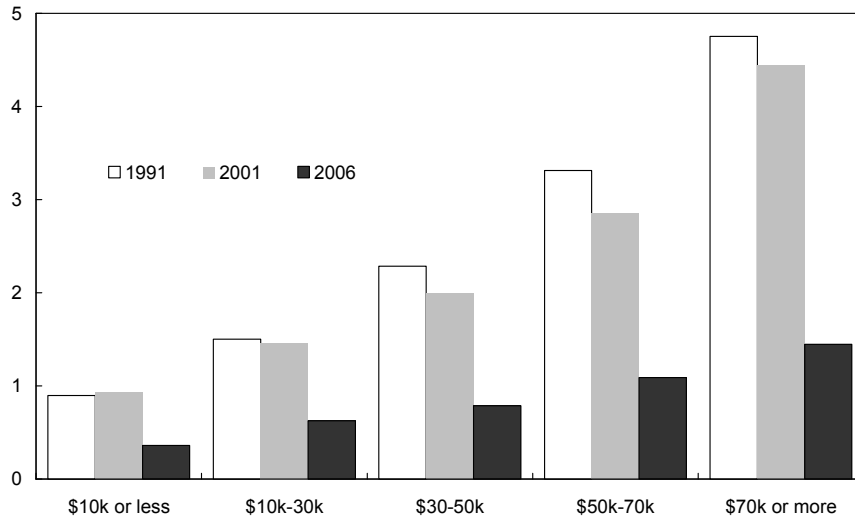


Note: SNZ was unable to provide data for Wellington because of confidentiality protocols, but it seems reasonable to assume that a similar decline occurred there.

Source: Statistics NZ

As was the case for Pacific people (See Figure 16), home ownership among non-Pacific people fell across all income bands (Figure A4), at broadly similar rates. The largest reduction for non-Pacific people was in the \$70k or more income band, in which the ratio fell from 4.5 in 2001 to 1.5 in 2006.

Figure A4: Ratio of ownership to non-ownership for non-Pacific people by income band

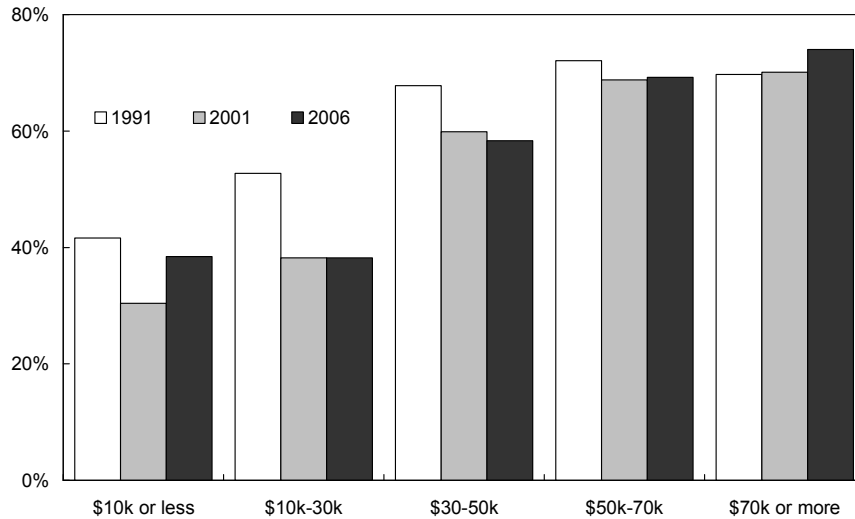


Source: Statistics NZ

Figure A5 shows that between 1991 and 2001, the proportion of dwellings owned by non-Pacific households with a mortgage fell across all income bands, except for the \$70k or more income band, in which it remained fairly the same at 70%. Between 2001 and 2006 there was increase for the \$10k or less and \$70k or more income bands, whereas the proportions remained fairly stable for the \$10k-\$30k and \$50k-\$70k bands, and slightly decreased for the \$30k-\$50k income band.

Figure A5 Ownership with mortgage as % of total ownership, non-Pacific people by income band

Percentages

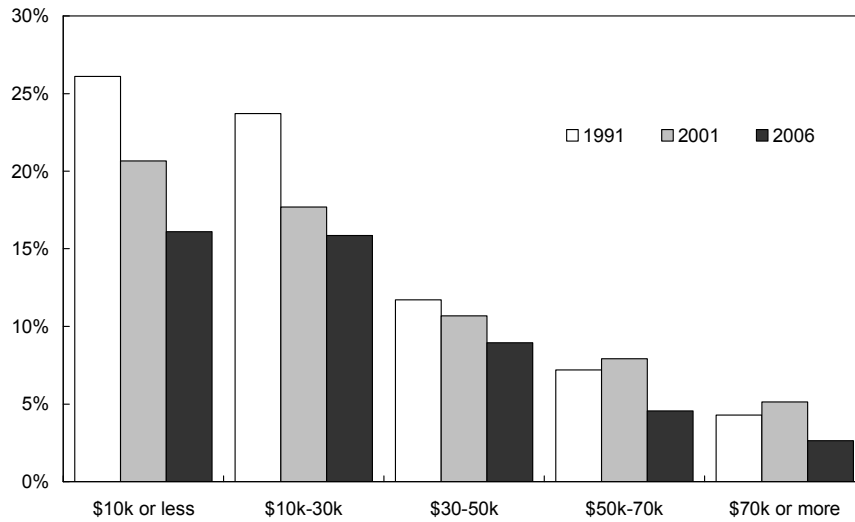


Source: Statistics NZ

Figure 21 indicated that the proportion of Pacific renting households with Housing New Zealand as landlord fell across all income bands between 2001 and 2006. Figure A6 shows a similar pattern for non-Pacific households, albeit at double the rate.

Figure A6: Proportion of non-Pacific renting households with HNZ as landlord

Percentages

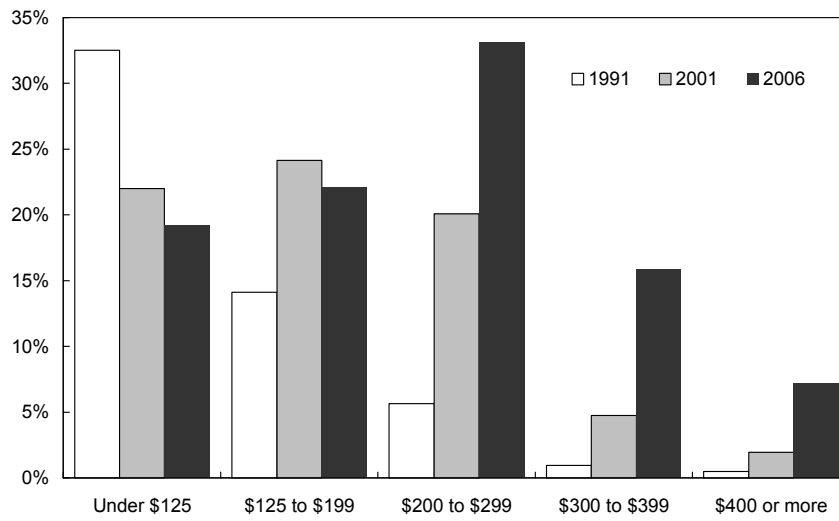


Source: Statistics NZ

Figure 23 showed that the proportion of Pacific households with a rental of over \$200 increased significantly over the past 15 years. A similar shift is observed among non-Pacific Households (Figure A7).

Figure A7 Proportion of non-Pacific renting households by rental band 1991, 2001, 2006

Percentages



Source: Statistics NZ

Appendix 3 Literature review

**Pacific Housing Experiences: Developing
Trends and Issues**

A literature review

**Prepared for the Centre for Housing Research
Aotearoa New Zealand and the Ministry of
Pacific Islands Affairs**

**Alison Gray
‘Ana Koloto and ‘Alisi Katoanga**

**Koloto & Associates Ltd
In collaboration with
Gray Matter Research Ltd &
New Zealand Institute for Economic Research**

29 September 2006

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1. Introduction

1.1 Background

The New Zealand Housing Strategy (May 2005) is the main platform for housing policy in New Zealand. It states that government's vision for housing is that:

All New Zealanders have access to affordable, sustainable, good quality housing appropriate to their needs.

Achievement of that vision involves the government working with the community, industry and local government to: reduce unmet housing needs, reduce inequalities in housing, improve the quality of New Zealand's housing stock, develop a housing sector that encourages appropriate provision of, and investment in, housing.

To further their strategy, the government needs better information about the housing experiences and aspirations of Pacific people in New Zealand. This brief literature review is part of a wider research project exploring those housing experiences and aspirations.

1.2 Research questions

The wider research will seek to address a number of research questions. They are:

- To what extent are housing aspirations realised within Pacific communities? What factors support Pacific people in achieving their aspirations?
- What are the main areas where there are significant gaps between aspirations and realisation?
- Are gaps between aspiration and realisation narrowing or widening over time?
- What are the tenure profiles of Pacific people in those parts of New Zealand where Pacific people are concentrated?
- What are the experiences of Pacific people of renting from different landlord groups?
- What are the main barriers to Pacific people realising their housing aspirations?
- What use do Pacific people make of social support for housing? How does that compare to other customer groups of such schemes, and what might be possible explanations for any divergences?
- Based on these findings about housing circumstances and preferences of Pacific peoples, what are the implications for demand, policy assistance, and its delivery?

The literature review focuses on:

- The social context of Pacific housing and housing need
- Housing aspirations and realisation of those aspirations
- Experiences of Pacific people in relation to housing.

1.3 Literature sources and limitations

Literature was obtained from:

- a search on the internet

- published reports from government departments and health agencies, including Housing New Zealand Corporation (HNZC), Ministry of Social Development (MSD), Auckland Regional Public Health Service
- material held by the researchers and colleagues working in the area.

The pool of available literature is very small, is largely self-referencing and has a strong emphasis on the relationship between housing and health.

A number of potential sources proved unhelpful. These include evaluations of HNZC initiatives, which make no reference to Pacific peoples and include no analysis of the impact of the initiatives on them.

A recent report completed by Jenny Rankine (2005) for the Auckland Regional Public Health Service, *Housing and Health in Auckland: A summary of selected research*, has contributed greatly to this paper.

1.4 The report

The remainder of the report is structured around the three main research topics:

- The social context of Pacific housing
- Housing aspirations and realisation of those aspirations
- Experiences of Pacific people in relation to housing.

It concludes with a brief summary and discussion.

2. The social context of Pacific housing and housing need

The literature on Pacific housing highlights the tensions between Pacific peoples' aspirations and the reality of their lives, and between their cultural commitments and the tradition of individual ownership prevalent in New Zealand. This chapter describes the characteristics of the Pacific population in New Zealand and sets out the cultural background and social context for Pacific peoples' housing decisions and experiences.

2.1 Pacific peoples in New Zealand

A report by Statistics NZ (2002) describes the Pacific population in New Zealand in 2001. At that time, the Pacific population in New Zealand was almost 232,000 and made up 6.5 percent of the total population. The Samoan ethnic group is the largest Pacific ethnic group in New Zealand, numbering 115,000 in 2001 and making up half the Pacific population. Cook Islands people make up the next largest group at 52,500, followed by Tongans (40,700), Niue (20,100), Fijians (7,000) and Tokelauans (6,200). A small number of people from Tuvalu have recently settled in New Zealand.

Over half (58 percent) of Pacific people living in New Zealand in 2001 were born in New Zealand. Cook Islands and Niue people were the most likely to have been born in New Zealand (70 percent).

In 2001, 82 percent of Pacific people were living in a family situation compared with 77 percent of the total New Zealand population. Twenty-nine percent of the Pacific population was living in an extended family, compared with 8 percent in the national population. The average number of usual occupants for all households in which Pacific people were living was 5.4 compared with 3.5 for New Zealand as a whole.

Sixty-one percent of the Pacific population received less than \$20,000 in 2001 compared with 53 percent of the national population. Seven percent received over \$40,000 compared with 18 percent of the national population. Pacific people born in New Zealand had a higher median annual income in 2001 (\$15,600) than those born overseas (\$14,400).

2.2 Pacific peoples' identity and cultures

During the 1970s and early 1980s, the terms "Pacific Islanders" and "the Pacific Islands community" were in general and official use in New Zealand (Macpherson 1996:127). The concept of a Pacific community has been widely challenged because of its implications of Pacific unity and homogeneity. Writers questioned the idea that there has ever been such a person as a "Pacific Islander". Macpherson (1996) suggests that Pacific migrants have always been aware of their differences, but have to some extent been forced to adopt a 'national' or 'supra national' identity in response to colonisation and migration. Many, like the Niue people cited in Macpherson experienced the term 'Pacific Islander' as derogatory and insulting:

I'm a Niuean first and last. But sometimes you had to get used to being a 'Pacific Islander' because bodies like the Government and the City Council only gave resources to "Pacific Islanders". (Macpherson 1996:130)

Most Pacific communities have worked hard to maintain their cultural distinctiveness. At the same time, the nature of New Zealand-based Pacific communities has changed considerably as New Zealand-born Pacific peoples have begun to have a much greater influence.

Whatever else they are – whether Samoan, Tongan, Cook Islander, Niuean, Tokelauan, Fijian – they are also a product of their New Zealand location, and a key question is how they combine their cultural heritage and ethnic identity with these New Zealand experiences. New ethnicities are developing in terms of an evolving ethnic identity that derives from being Samoan, Tongan, Cook Island Maori, Niuean or Tokelauan in New Zealand. (Fleras and Spoonley 1999:190)

As well as recognising the distinctions between Pacific cultures, commentators also recognise different categories of Pacific peoples in New Zealand. These include:

- those who were born and raised in the Pacific nations and who immigrated to New Zealand in their adult years
- those who were born in the Pacific nations but raised from childhood in New Zealand
- those who were born and raised in New Zealand. (Mulitalo-Lauto 2001:249)

Within those categories peoples' orientation to their culture may differ. In a paper referring to Samoans, Macpherson (1994) identified three different cultural environments, which coexist within Pacific communities. The first environment is strongly traditional and produces young people whose primary orientation is to Samoan values and institutions. In the second, Samoan culture exists alongside a non-Samoan culture and children move between the two. These young people share a common belief that they are in some way Samoan and that it is a valued identity. In the third, life is oriented to and dominated by non-Samoan language, values, activities and personnel and the children brought up in this environment typically reflect this.

These orientations form a continuum along which people from all categories fit. While recent arrivals may be more oriented towards the traditional end and New Zealand-born people towards the mainstream end, people's category does not determine their orientation.

Orientation		
Mostly traditional	Mix traditional & mainstream	Mostly mainstream
<i>Pacific born – adult immigrant</i>	Pacific born – adult immigrant	Pacific born – adult immigrant
Pacific born – child immigrant	<i>Pacific born – child immigrant</i>	Pacific born – child immigrant
New Zealand born	New Zealand born	<i>New Zealand born</i>

Given this diversity, there has been considerable debate about the extent to which Pacific peoples have chosen or been able to maintain their cultures. In a 2002 study of families' perceptions of good outcomes for their children (Barwick et al 2002:117-118) some Pacific parents expressed concern about whether or not their children will choose or be able to maintain their cultural values. Other studies are more confident and conclude that core cultural values continue to be strong (Anae 2001). A Samoan study found that many Samoans raised in New Zealand continue to appreciate the values of respect and deference, reciprocal gifting and collective support, practised by their parents and observed in many fa'alavelave or ceremonial activities.

The traditional Samoan principles of fa'aaloalo (respect) and tautau (service) continue to find support amongst the New Zealand-raised Samoan community...The principle of aiga as the defining agent of the fa'asamoa and Samoan (self and group) identity has, despite migration, persisted and continues to take precedence over gender as the organising principle of Samoan life. [Sua'ali'i 2001:173 and 177]

A paper looking at strategic directions for Pacific youth in New Zealand (Ministry of Pacific Island Affairs 2003) reports that:

For some second-generation Pacific peoples, the bonds of Pacific culture are not as strong or dominant, and have resulted in a loss or weakening of Pacific identity, particularly for those of mixed marriages, who increasingly do not identify as Pacific. This has implications for cultural and language preservation, Pacific identity and traditional Pacific values. [MPIA 2003]

On the other hand a recent Families Commission (2005a) summary of submissions on family life records that Pacific families mentioned values more often than Maori or Pakeha families as important for family life. They referred to religious values, traditions, values and morals and respect. Pacific families were also more likely than others to identify the disintegration of values in society and intolerance as challenges for families.

Overall, the literature suggests that Pacific cultures, with all their similarities and differences, remain strong, which has implications for both housing need and the likelihood of home ownership.

Financial implications of cultural values

Regardless of their cultural group, Pacific peoples have always placed great importance on the extended family and on family members understanding their role within it:

Each member of the family has particular roles and responsibilities – i.e. mother nurtures and attends to the welfare of the family and her place is within the home; father's role is to be a breadwinner and provide discipline for the family; older people are educators and instil social justice within our family; children know their role and place from an early age – they are nurtured and cared for by all the family. [Pacific Island Community and Social Workers 1986:6]

Two studies have described the financial implications of cultural obligations. In her study of income sharing in Pakeha, Maori and Pacific families, Fleming (1997) found that for Pacific Island couples, family money was extended family money. Money available to a

household might include money from other kin who either lived in the household or felt an ongoing obligation to contribute, including children. Household money could also be depleted sporadically or on a regular basis by payments to parents or other relatives, and by donations to the church or ethnic community. Extended family demands often took precedence over household bills and individual needs.

Koloto and Sharma (2005) came to similar conclusions in their recent study of Pacific women's economic well-being. The study which focused on the experiences of 230 Pacific women, identified women as having multiple roles which impacted on their financial contributions to their family, extended families, church and communities. The study revealed 146 women made significant economic contributions to their family, through payment of expenses such as mortgage, rent, children's educational needs, electricity, telephone, water and other expenses. They were also key contributors to extended family activities, such as funerals, weddings, birthdays, and other occasions such as hair cutting ceremonies and youth group activities. The four financial priority areas for Pacific women were:

- meeting the family's needs
- tithing 10% of income to the church
- contributing to family and extended family's activities
- saving for future family needs.

Both New Zealand and Pacific born women prioritised the payment of living expenses, mortgages and rent. Fifty-six participants saw the payment of the mortgage or rent as their number one priority.

Parents' personal and cultural values were key factors in the decision making of Pacific born women (44%), whereas New Zealand born women were more likely to take into account their budget and the availability of finance. Various roles in the family such as being the wife of a matai or church leader or the eldest daughter were important for some Pacific women. Women's beliefs in God, Christian values and obligations to the church were also key factors in financial decisions and the number one priority for about 22 percent of the women.

More than half the participants relied on other family members for help at times of financial need. Thus, while family and extended family are the major focus of women's economic contributions, family members are also their main source of financial help. About 86 percent made economic contributions to family members in the Pacific nations, the remaining 14 percent no longer contributed to families in the Pacific. The latter group had most of their family in New Zealand.

Obligations to family extend to sharing money and providing support for young adult children and new arrivals. A study looking at good outcomes for children (Barwick et al 2002) found that while most parents or caregivers saw their children living away from home by the age of 25, others saw it as their responsibility to have their children living with them till they married. They described that as their "cultural way of life" and believed that it makes for stronger family ties.

In New Zealand as in overseas, there appears to be a strong relationship between crowding, ethnicity and immigration especially among Pacific groups. Obligation towards family members intensifies pressures on household space, especially among low-income

groups who cannot afford to set up separate households. Others may choose to stay together in order to provide mutual support and to manage migration by family members (Gray 2000). In a consultation with representatives from migrant communities in relation to the New Zealand Settlement Strategy (DOL 2004), Pacific people said that families hosting migrants are often overstretched, both financially and in terms of housing.

In the Families Commission (2005a) summary of submissions, Maori and Pacific families talked more about economic disadvantage than Pakeha or other ethnic groups. They referred to financial worries and stress, surviving on one income, high cost of living, high taxes and keeping up with mortgage payments. They managed these challenges by budgeting, making sacrifices, reducing outgoings, saving and borrowing money.

2.2 Pacific peoples' social circumstances

The economic disadvantages Pacific peoples referred to in their submissions are firmly based in reality.

One of the key findings of the 2004 New Zealand Living Standards survey is that Pacific peoples, on average, have the lowest living standards of all New Zealanders, with 58 percent experiencing some degree of hardship and 17 percent experiencing severe hardship. A greater proportion of those who were born overseas were in some level of hardship. The report also notes that between June 2002 and June 2004, the median house price increased by 43 percent. Over a similar period, the Home Affordability Index showed that house prices were increasing at a faster rate than incomes (Jensen et al 2006).

The 2006 Social Report (MSD 2006) also shows that while outcomes for Pacific people are improving, they are still relatively poor. In 2003/2004, the proportion of Pacific families with low incomes was 40 percent, which was double that of the total population. Housing costs are significant for Pacific households. In 2004, 23 percent of Pacific households had housing costs in excess of 30 percent of income, which was just above the national average of 22 percent. This was a significant drop from the period 1998 to 2001 when the proportion was 41 percent and may not be sustained. At the same time, Pacific peoples were far more likely than other ethnic groups to be living in crowded households. In 2001, 43 percent of Pacific peoples lived in households requiring extra bedrooms. The report notes that cultural attitudes and economic conditions are two primary factors which account for the extreme variation in crowding levels, along with the younger age structure of the Pacific population. As discussed in Chapter 4, the attribution of crowding to cultural attitudes has been strenuously challenged.

Differences in income also distinguish New Zealand-born and educated Pacific peoples from those born overseas. On average, the New Zealand-born group has higher incomes. The strong commitment of both New Zealand-born and overseas-born Pacific people to supporting their Pacific-based communities is evidenced by the high level of remittances. Some writers suggest that the sense of personal and financial commitment to those still living in the Pacific nations is particularly strong among the overseas-born group. This can exacerbate the income gap between the two groups. Macpherson, Bedford and Spoonley (2000:72) believe this situation is even more pronounced for women, who are expected to be more committed remitters. Koloto and Sharma's (2005) findings support this view.

New Zealand-born and educated Pacific people also tend to be educated to a higher level than those born overseas, but the amount of education young people have is not the only relevant factor. New Zealand-born Pacific people are educated in a system that stresses the language and values of palagi society (Macpherson 1997:94). This may affect their orientation to their cultural values and practice.

2.3 Conclusion

Despite growth in the proportion of New Zealand-born Pacific people, the values and traditions that underpin the diverse cultures of the Pacific remain strong. This has a direct impact on their housing needs and aspirations, their financial obligations and their family and social commitments.

3. Housing aspirations and realities

3.1 Housing aspirations

Housing is just as important to Pacific people as it is to people from other cultures in New Zealand. They are just as likely as others to aspire to owning their own home. Although a recent report on housing aspirations and attainment in New Zealand (DTZ New Zealand 2005) makes almost no reference to Pacific peoples, the New Zealand Housing Strategy (HNZC 2005) notes that Pacific peoples see home ownership as contributing to a strong economic base for the extended family to build on but recognises that these aspirations are becoming harder to realise, especially as a high proportion live in urban areas where housing pressures are most intense. Pacific people also see a home as a base where the immediate and extended family can gather (Roorda and Moe 2005).

In submissions to the Families Commission (2005a) Maori and Pacific people mentioned housing more often than Pakeha as important for family life. They talked about having a comfortable, warm dry home, owning a home and affordable housing.

Pacific peoples naturally want to live close to where others of their culture have settled so they feel they belong to the area, the region and the communities that have lived there for a long time (Colmar Brunton 2006:26). It is not surprising that for practical and emotional reasons, new immigrants typically settle close to other members of their community. Immigrant communities tend to develop round the main points of entry, with the result that 97 percent of Pacific people live in an urban area. Two-thirds live in Auckland, compared with only 29 percent of the population as a whole.

Housing is an important means of expressing cultural identity. Housing layout reflects cultural values and norms. The layout and structure of a house can facilitate ideals of family solidarity and collectivism or enable the practice of individualism or seclusion (Lilley 2004). In considering the type of housing they would like, Pacific peoples have identified some particular needs. They would like:

- larger family homes
- a large, square main room which can be used for meeting, eating, sleeping and relaxing
- big kitchens so several people can cook at once, with large, high up storage areas
- separation of private family spaces from the rooms used by visitors
- more and larger toilets and bathrooms
- larger bedrooms
- fences for children
- no shared driveways so families can line up in their own driveways, especially for family gatherings
- an outdoor food preparation area (Rankine 2005).

Other research (Colmar Brunton 2006) confirms these aspirations. In describing the criteria for a 'decent house', Pacific peoples mentioned the size of rooms and the need for separate or self-contained (i.e. sleep-out) spaces to socialise and interact. This would ensure noise separation for those who need quiet and those who need spaces to

study and socialise, especially younger family members. They referred, in particular, to large families living together, and having to meet the needs of three generations. They also mentioned that the size of typical New Zealand kitchens and bathrooms was not always ideal for cooking for large groups, and wanting to have comfortable-sized bathrooms to bathe easily.

These are similar requirements to those identified for Somali migrants who also prefer to live in extended families and who have strong cultural traditions around gender (Lilley 2004).

3.2 Housing tenure

Although the relationships between home ownership and wellbeing are not well understood, in New Zealand home ownership has been associated with health, social and economic benefits (Carter et al 2005).

Home ownership rates in New Zealand have traditionally been high but have been falling steadily in recent years, from around 74 percent of households in 1991 to 68 percent in 2001 and to 65 percent in 2004. The decline has been attributed to a number of reasons, one of which is the increasing disparity between the rise in house prices compared to household income, especially in the Auckland region.

Home ownership rates have declined more rapidly among Maori and Pacific people than among other groups. In 2001, only 36 percent of Pacific households lived in owner occupied homes (HNZC 2005) and nationally, only 26 percent of Pacific adults are homeowners (with or without a mortgage) compared to 55 percent of the adult New Zealand population (Carter et al 2005). HNZC (2005) attributes this to higher unemployment rates, low personal incomes, private lenders being reluctant to consider extended family income when assessing the lending risk for mortgages, strong urbanisation, and concentration in high-cost housing markets like Auckland and Wellington. In 2001, 31 percent of overseas-born Pacific people owned their own home compared with 19 percent among the much younger New Zealand-born population (SNZ 2002). Age is also important. DTZ New Zealand (2004) point out that decline in the home ownership rate over the 1991 to 2001 period was significantly greater for younger households than it was for older households, and Pacific households are overwhelmingly young.

The pattern has some similarities but also some differences to that found elsewhere. A recent American study (Painter & Yu 2004), for example, looked at changes in immigration patterns and homeownership, focusing on migration to “gateway cities”. While previously most immigrants came to the United States through one of six “gateway” cities of New York, Chicago, Miami, San Francisco, Los Angeles and San Diego, large numbers are now migrating from overseas to one of 14 fast-growing gateways located nationwide. Recent immigrants have worse housing outcomes than existing residents when they first arrive, and the deficit persists for 10 to 15 years, diminishing over time. The immigrants’ decisions to locate in high cost cities explain part of the home ownership gap, as does national origin. The authors comment that “immigrants from second and third-world countries are likely to possess less education and fewer financial assets and are initially less settled and less adapted, making them more mobile”.

The study found that those households that moved from the established gateway metropolitan areas had lower homeownership rates than households that moved from within the metropolitan area. The analysis also found that living in crowded conditions was typically related to lower homeownership. But immigrants, and in particular, Latino immigrants fared better than others in crowded conditions. Immigrants also had better homeownership rates than native born households when multiple workers were in the same household. The presence of multiple workers in a household shifted from being a negative predictor of homeownership in the 1990s to being a positive predictor of homeownership in 2000.

The lower mobility and generally older age of Pacific peoples arriving in New Zealand differs from the situation described by Painter and Yu, but it is possible that pooling incomes within a household may facilitate home ownership among Pacific peoples.

The proportion of Pacific people renting in New Zealand remains correspondingly high and is steadily increasing, rising from 51 percent in 1991 to 62 percent in 2001. Pacific peoples in New Zealand tend to live in deteriorated housing in central and south Auckland, and are more likely to live in rental properties, particularly homes rented from HNZA (Rankine 2005). Between 1981 and 2001, Pacific peoples households' share of HNZA rentals increased from 8.4% to 22.9%. Over the same period, rented dwellings owned by HNZA, other central government and local authorities declined from 39.4 % of rented dwelling to 21.7 % (DTZ New Zealand 2004).

As part of the Pacific Islands Families study, Carter et al (2005) collected information on housing as well as child health and demographic measures. Only 15.4 percent of the sample of 1190 lived in homes that they or their partner owned or partly owned with a mortgage. Reasons for such low levels of ownership included financial barriers along with the typical life cycle patterns of home ownership being associated with older age. Mothers who owned/mortgaged their own homes were more likely to:

- be older and partnered
- have been in New Zealand 10 years or more
- have a higher household income
- have high cultural alignment to mainstream New Zealand ways of life
- be satisfied with their homes meeting the needs of their family
- been involved in regular traditional gifting arrangements in the last 12 months
- have not fallen behind in paying the bills in the last 12 months.

Home owners had, on average, better mental health than their renting counterparts.

More mothers rented from the state (37%) than from private landlords (23%). Approximately a quarter (24.5%) lived in 'boarding' situations, sharing housing and living expenses with other family members. Seventeen families with one year old infants were living in garages, caravans or sleep-outs.

3.3 Conclusion

Pacific aspirations for home ownership are in line with those of other ethnic groups but the kind of home they aspire to is somewhat different. They seek houses that are bigger, with more rooms and a variety of spaces to cater for extended family use and the demands of hospitality. What they have is rather different. Relatively few own their own homes, let alone owning the type of house they would like. Those who do own tend to be

older and more integrated into or oriented towards mainstream culture. Factors such as the ability and willingness to pool resources to support home ownership, having higher income and being prepared to live in the smaller family homes that characterise New Zealand housing stock may influence levels of home ownership.

A high proportion of Pacific families rent their homes and often share them with other family members. Financial barriers explain the high level of renting.

4. Housing experiences of Pacific peoples

This chapter looks at Pacific peoples' housing experiences from a number of viewpoints. It considers discrimination, affordability, quality and crowding. It also explores initiatives that have sought to improve the housing situation of Pacific owners and renters.

4.1 Discrimination

In a recent review of selected research, Rankine (2005) found consistent evidence of discrimination in private and state rental housing. She notes that tenants are reluctant to take action due to a shortage of houses, fear of eviction and lack of knowledge about how to complain. This impacts particularly on Maori, Pacific people, those with mental health problems, and other stigmatised populations. She comments:

Although the New Zealand Government has signed the UN International Covenant on Economic, Social and Cultural Rights (ICESCR), which includes a right to adequate housing, it has not included this right in our laws. A group of NGOs argues that the Government is in breach of the Covenant's clause banning discrimination because of the concentration of housing deprivation among Maori and Pacific people. [Rankine 2005:9]

Because racial discrimination has been identified internationally as an important area of health research the 2002/03 New Zealand Health Survey included some questions on personal experience of discrimination. Analysis by Harris et al (2006) found that 6.3 percent of Pacific people had experienced discrimination in gaining housing, which was lower than for Maori (9.5%) but far higher than for European/others (0.7%). The authors note that the racial questions analysed in the study do not capture institutional racism well:

They do not fully reflect the underlying inequalities in power that result in privilege and disadvantage at a structural level, and may therefore underestimate experience of racism (in its broader sense) particularly for more socially disadvantaged groups, including Maori, Pacific and Asian peoples. [Harris et al 2006:1536]

In seeking housing, Pacific people with mental illness face discrimination and racism attributable to both their ethnicity and their experience of mental illness. Pere et al (2003) report covert discrimination in their experiences in approaching various agencies, community services and landlords, including WINZ and HNZC. Pacific mental health service providers believed that ethnic-specific services were needed to address the discrimination experienced by Pacific consumers.

4.2 Affordability

Housing affordability is one of the measures used in the Social Report (MSD 2006) as an indicator of well-being. It is considered relevant because for lower-income households especially, high housing costs relative to income are often associated with severe financial difficulty, and can leave households with insufficient income to meet other basic needs such as food, clothing, transport, medical care and education. The measure used

to assess affordability is the proportion of households and the proportion of people within households spending more than 30 percent of their income on housing.

Housing affordability is a major issue for Pacific people. As noted in the previous chapter, while the proportion of Pacific households paying more than 30 percent of their income on housing was close to the national average, this is a new development that may not be sustainable.

Rankine (2005) cites the 1997 National Nutrition Survey in which 12 percent of households reported feeling stressed because of not having enough money for food. Almost a third of those households were Pacific people. Cheer et al (2002) also found that a sample of low income Samoan and Cook Islands families were unable to meet all their expenses after committing the bulk of their income to rent payments. They faced difficult decisions around providing adequate food, paying for basic utilities, healthcare and cultural obligations such as church donations or remittances to family members in the Pacific nations.

'Alatini (2004) surveyed 103 Tongan households in Otago and found that while two-thirds of the state housing tenants were paying 25 percent or less of their income on rent, over half (54%) of private tenants were paying between a quarter and a half. Fourteen percent were paying more than half. Most believed they would never be able to save enough money to buy a house.

DTZ New Zealand (2004) notes that total housing costs for renters overall in New Zealand have increased by 166 percent since 1987 while income increased by 59 percent. The impact on low income households is clearly considerable.

Home ownership tends to be lower among Maori and Pacific populations in the eight largest cities than in the rest of the country. These groups are more likely to have younger populations, have larger and younger families and to be on lower incomes. According to 2001 census data, in the four Auckland urban council areas, 56 percent of Pakeha households owned their home, compared to 24 percent of Pacific households (Auckland City Council et al 2003). Sixty-two percent of Pacific people live in rented houses; in Auckland Pacific people make up 44 percent of HNZC tenants.

In their study of Pacific women's economic wellbeing Koloto and Sharma (2005) found that home ownership was related to years of residence in New Zealand. Those who had lived in New Zealand for 21 to 30 years were more likely to own their own home. Payment of mortgages was a top priority for homeowners.

Roorda and Moe (2005) found an expectation among the Pacific people they interviewed that adult children would contribute to their parents' financial wellbeing whether or not they are living under the same roof as their parents. This included contributing to a home loan.

4.3 Quality of housing

While the proportion of Pacific households paying a high proportion of their income on housing is about average, they are not necessarily paying for housing that suits their needs or is of high quality.

Accommodation problems are one of the measures used in the interpretation of the Economic Living Standard Index (ELSI) in the NZ Living Standards survey (Jensen et al 2006). The survey identified 12 items in people's current accommodation. They are problems with:

- draughts
- dampness
- plumbing
- wiring
- interior paintwork
- windows
- doors
- the roof
- piles or foundations
- exterior paintwork
- fencing
- paving.

The survey found that 58 percent of Pacific people were in some degree of hardship and 27 percent experienced 'severe hardship'. Those with 'severe hardship' had 34 percent of the accommodation problems; those with 'significant hardship' had 28 percent and those with 'some hardship' had 22 percent of the accommodation problems. It is apparent that Pacific people face more housing problems than others.

'Alatini's (2004) survey of 103 Tongan households in Otara revealed a number of examples of poor quality housing and maintenance. Six out of ten state house tenants, nearly half the home owners and one third of private tenants, had problems with pest infestations. While three-quarters of private landlords responded efficiently and reliably to structural problems, more than half the HNZA tenants expressed some dissatisfaction with its response time. Almost one in five had been waiting two years or more for resolution of complaints including phone lines, carpeting and insulation. More than half the residents believed the condition of their houses could affect the wellbeing of a healthy person, largely due to cold and mould from lack of insulation. During winter, families who could not afford heating were forced to huddle into one room in the evening. A higher proportion of private tenants reported problems with cold than state tenants.

Problems with damp and cold housing among Pacific families in New Zealand have been well documented (Butler et al 2003). Butler et al drew on data gathered as part of the Pacific Islands Families: First Two Years of Life (PIF) Study in which 1376 mothers were interviewed when their infants were six weeks old. Mothers were questioned with regard to problems with dampness or mould and cold housing, facets of maternal health, and asthma. Over one third of the mothers (37%) reported that their homes had dampness or mould problems, and over half reported problems with cold housing (54%). Damp and cold housing were significantly associated with a number of variables including large household size, state rental housing, and financial difficulty with housing costs. Damp and cold housing were also both significantly related to maternal depression and incidence of asthma. The researchers concluded that reducing household size, improving standards of state rental housing and providing high-risk groups with information to minimise dampness and cold housing should be a priority for housing and health agencies working with Pacific families in New Zealand.

4.4 Crowding

Crowding is related to both home ownership and health. Rankine (2005) points out that there is no objective measure of crowding; standards usually reflect the assumptions of dominant rather than minority groups. For example, there has been no research into Maori or Pacific concepts of crowding. Using the lounge for sleeping was mentioned by Maori and Pacific people in several studies, but would count as crowding in most definitions. Some definitions use the number of usual residents divided by the number of rooms or bedrooms; others take into account the age, gender and composition of the household. She believes that the small size of most lower-priced rental houses ensures that any large household will fit at least one official definition of crowding.

Pacific peoples themselves identify overcrowding as a health issue. For example, some Pacific peoples comment on the importance of not overcrowding the house to be able to keep it clean and hygienic, or finding it difficult to keep a house clean and hygienic because of constant use and the number of people sharing a bathroom (Colmar Brunton 2006).

Official statistics often underestimate crowding. The most crowded households are often the most reluctant to tell officials about their living arrangements, especially if they include overstayers or illegal immigrants. Johnson (2003) cites an estimate of 50,000 overstayers between 1995 and 2003, mostly living in Auckland. Crowded households may also fear cuts to their benefits or removal of their children because of unhygienic conditions. Pakeha are most likely to be counted in official statistics about crowding and Pacific people most likely to be undercounted.

Rankine (2005) concludes that Pacific peoples are far more likely to be living in households defined as crowded than other ethnic groups. In 2001, 43 percent of Pacific people lived in households defined as needing extra bedrooms (23 percent needing one and 20 percent at least two). Of those living in households defined as needing at least two extra bedrooms, 41 percent were Pacific people. Several researchers and the Ministry of Pacific Island Affairs have stressed that overcrowding is forced on Pacific people and is not a choice. Keating (2003), for example, argues strongly that financial constraints, due in part to the shift by Housing New Zealand to market-based rents, underlie the housing problems experienced by Pacific families.

Pacific peoples in New Zealand are almost four times more likely than New Zealanders as a whole to live in extended families, that is, in families where related parents, grandparents and children or siblings live together. According to the 2001 Census, a third of Samoans, Cook Islands people, Tongans and Niueans were living in such families. Pacific people whose living conditions were defined as crowded were twice as likely (74%) to live in an extended family. Around 28 percent of Pacific people lived in households with seven or more usual residents. In 2001, one in three Pacific children was living in a house defined as crowded, and 21 percent of Pacific people were living with more than two occupants per bedroom, compared with 3 percent of the national population.

'Alatini's 2004 survey of 103 Tongan households in Otago found that approximately 16 percent, mostly state house tenants, regularly had occupants sleeping in the living room because there were not enough bedrooms. One in five households used garages

for accommodation, and said this was common among other Pacific households. One resident said:

New Zealand houses and New Zealand society does not accommodate for Tongan way of living. Instead, it causes large families to live in overcrowded homes.

An analysis of requests for emergency housing at the Monte Cecilia House in Auckland in the late 1990s found an over-representation of Pacific people among the clients, most of whom identified overcrowding as the main reason for seeking emergency accommodation (Bullen 2004).

4.5 Housing initiatives that have sought to benefit Pacific peoples

The Healthy Housing Programme (HHP) is a collaboration between Housing New Zealand Corporation and District Health Boards. The programme was launched in January 2001. It aims to improve health and welfare outcomes for HCNZ tenants and reduce the risk of health-related problems. It also aims to improve the availability and quality of state housing for larger families. This has involved:

- design improvements such as upgrading kitchens and bathrooms and creating open plan living
- creating healthy environments through insulation, ventilation and heating
- reducing crowding by building extensions or transferring part or whole households to alternative HNZN housing or to the private sector.

A report prepared by Laing et al (2006) showed that a high proportion of Pacific Peoples and Maori households were participating in the programme. The majority of Healthy Housing programme (HHP) interventions were made in Pacific households. In 2003/04 69 percent of HHP interventions were in Pacific households; in 2004/05 the proportion dropped to 49 percent. The percentage of Pacific households that received the HHP intervention was greater than might be expected given the proportion of Pacific household in the neighbourhood units within which the HHP is operating. The result indicates identified need as the programme is not targeted to Pacific households.

The analysis of overcrowding in the report showed that 29 percent of the March 2004 sample was overcrowded and 41 percent of the March 2005 sample was overcrowded. In March 2005 a higher proportion of households required more than one extra bedroom (44 percent in March 2005 compared to 30 percent in March 2004).

The Year One Outcome Evaluation (Clinton et al 2005) reported that the impact of HHP modifications was far greater than expected and surprised both the family and the HH team. The team did face some obstacles, including for Pacific families, having non-residents living in the house, some of whom were unwell and requiring health care. As these people are not entitled to any benefits or free health care, caring for them complicates already difficult financial situations for these families.

The HHP seeks to find solutions that are appropriate for the tenants, such as extending a house for a family that is larger than the traditional nuclear family. Many tenants acknowledged that they were able to keep their extended family unit together, and the

HHP added extra bedrooms and service areas to accommodate the numbers living in the house. Such a strategy shows that the HHP is aware of the meaning of family to Maori and Pacific people, where several generations often reside in one household. This in turn contributes to maintaining cultural identity and connectedness – important pillars for the social and spiritual wellbeing of Maori and Pacific people. The provision of a large communal space has improved household perception of wellbeing for all who received this type of intervention.

As most participants cited Maori or Pacific cultural connections, concepts of wellbeing differed from the dominant Pakeha model. The offering of hospitality and sharing food with the extended kin group, practising whanaungatanga, is incorporated in notions of Maori/Pacific wellbeing (Durie 1997). The capacity to meet these specific responsibilities through more spacious housing can be empowering for family groups.

In January 2006, the Housing New Zealand Corporation introduced the Pacific Peoples' Home Ownership Programme. The programme aims to assist low to modest income households in addressing their housing needs through home ownership and involves a combination of homeownership education courses, advice and support services delivered by Pacific service providers.

Those who attend courses apply for loans in the commercial lending sector. They are able to apply for a Mortgage Insurance Scheme loan which enables people on modest incomes who are outside standard lending criteria to get a home loan with little or no deposit. This scheme assists both first home buyers and "second chancers", for example, people who may have been in a relationship and previously owned a house but now find they are unable to afford a deposit.

The providers are required to select people to participate in Home Ownership courses who are most likely to achieve home ownership within three years immediately following completion of the course.

A recent evaluation (Bailey and Roorda 2006) found that the courses and support services worked very well for respondents. The aspect that contributed most to success was the match between participants and course content, facilitator and support. Two Pacific respondents had bought houses since completing the course. Others had made changes to their current accommodation to make it more secure or healthier to live in. Respondents also reported positive lifestyle changes as part of their commitment to save for a house. These included changes to their family's diet, quitting paid employment and improved family relationships. Respondents also learned how to budget, pay off debt and save and came away believing that home ownership was in their reach.

The authors concluded that the provision of home ownership education does make a difference. It can change perceptions, attitudes and behaviour. Ongoing one to one support could enhance the success of the programme.

Roorda and Moe (2005) investigated Pacific take up of the multi borrower provision of the Mortgage Insurance Scheme. They found little knowledge of the scheme among HNZN staff and no take up by Pacific people during the pilot phase (September 2003 to June 2005). It appeared that the multi borrower product was not actively marketed to Pacific families. The research suggested that for some families, the eligibility criterion

that only those family members who live in the same house can access this type of loan may be too prohibitive. The authors concluded that the multi borrower provision may appeal more to Pacific Island families if the incomes of adult children not living at home could be taken into account. This type of loan arrangement has a fit with the way many Pacific Island families appear to support each other financially.

Participants identified a number of ways to actively market the multi borrower provision. These included attractive brochures in all Pacific languages and advertising through Pacific radio stations, TV, newspapers and magazines. Information could also be disseminated through churches, HNZC neighbourhood units, health centres and workplaces that employ large numbers of Pacific people. Participants suggested that presentations and written information should include stories or case studies that demonstrate how families might access the multi borrower provision.

4.6 Conclusion

Pacific people are likely to experience discrimination from agencies and landlords in seeking to access housing. They face financial pressures in affording housing that suits their needs and are particularly likely to live in poor quality and unhealthy homes. They are also more likely to live in crowded homes. This is due in part to the size of Pacific families, in part to the high proportion of extended families living in one home that is usually designed for a single family, and in part to the obligation to provide hospitality and support to new arrivals and wider family members.

Two initiatives have brought some relief to Pacific peoples. The Healthy Housing Programme has improved living conditions for families in South Auckland and the Pacific Peoples' Home Ownership Programme has supported a few families into home ownership.

5. Summary

This brief literature review is part of a wider research project exploring the housing experiences and aspirations of Pacific people in New Zealand. It focuses on:

- the social context of Pacific housing and housing need
- housing aspirations and realisation of those aspirations
- experiences of Pacific people in relation to housing.

The pool of available literature is very small, largely self-referencing and has a strong emphasis on the relationship between housing and health

The review describes the Pacific population in New Zealand and notes the dominance of the Samoan, Cook Island and Tongan groups. Differences between cultural groups are important and most Pacific people continue to identify strongly with their culture of origin. Some have a stronger orientation to mainstream culture; others can move between the two. Three groups have merged:

- those who were born and raised in the Pacific nations and who immigrated to New Zealand in their adult years
- those who were born in the Pacific nations but raised from childhood in New Zealand
- those who were born and raised in New Zealand.

Pacific cultures have always placed great importance on the extended family and on family members understanding their role within it. They also take family responsibilities seriously, which has implications for how money is used within and between households and what priority is given to various financial commitments.

These expectations can be particularly pressing given that Pacific peoples, on average, have the lowest living standards of all New Zealanders. The situation is worse for those born overseas.

While Pacific peoples' housing aspirations are similar to those of other New Zealanders in terms of ownership, they do want houses that are larger than average, with more rooms and a greater variety of living spaces to cater for their typically larger and extended families and obligations for hospitality.

Their aspirations are largely unmet. Pacific peoples have low levels of home ownership and pay a high proportion of their income on housing, which is often physically unsuitable and of poor quality. They are most likely to live in the main urban areas of Auckland and Wellington, where housing costs are particularly high. They often experience discrimination in seeking a home and many families end up sharing accommodation to manage the cost. Crowding is more common among Pacific families than for other cultural groups.

Some initiatives have been successful in improving housing conditions for Pacific families, notably the Healthy Housing Programme in Auckland, but more needs to be done if Pacific peoples are to be able to fulfil their housing aspirations.

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