

# **Māori Housing Trends 2010**

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## Executive summary

- 1 The purpose of this report is to provide an evidence base to inform the development of Māori housing policy. This report:
  - provides an overview of Māori population dynamics
  - examines current housing trends and outcomes for Māori
  - discusses the implications of likely population change for future Māori housing needs
  - updates the 2009 Māori Housing Trends report
  - introduces a new section on selected iwi housing trends.
- 2 Māori continue to be a growing proportion of the New Zealand population, accounting for 13 percent in 1991 and 14.5 percent of the total population in 2006. The majority of Māori live in urban areas with almost one quarter of Māori living in Auckland.
- 3 In 2009, Māori had a relatively high fertility rate when compared with the total population. On average, Māori mothers give birth at a younger age than either European, or Pacific mothers. The gap in life expectancy between Māori and non-Māori has narrowed since 1997. However, in 2007, life expectancy for Maori is still approximately eight to nine years less than non-Māori.
- 4 The Māori population is characterised by a youthful age structure. In 2006, more than a third (about 34 percent) of the Māori population was under the age of 15 years. However, a gradual ageing of the Māori population is occurring. Between 2001 and 2006 the median age rose from 22.1 years to 22.9 years. The largest increase was among the working age population.
- 5 The Māori population is characterised by relatively high rates of mobility. Māori (and Pacific peoples) most commonly identify social reasons as the main reason for moving, or not moving. Economic and housing reasons were the next most common motivations for Māori (and Pacific peoples) to move. This contrasts with the European experience, where economic reasons tend to be the most important consideration, followed by social, and environmental reasons.
- 6 Between 1998 and 2008 Household Labour Force Surveys, there have been discernible improvements in the educational status of Māori. The proportion of Māori with 'No qualifications' fell significantly from 58 to 40 percent, for Europeans the decrease was 31 to 25 percent, and for Pacific peoples 49 to 44 percent. For Māori, the biggest increases in qualifications were in 'Other tertiary' and 'Bachelors degree or higher'.
- 7 Gains that Māori have made in training and education should help employment opportunities. Data from September 2009 shows a 17.2 percent increase in 15 to 24 year old Māori engaged in formal study, compared with a year earlier.
- 8 Between the December 2008 quarter to March 2010 quarter, the unemployment rate for Māori increased from 8.6 percent to 13.6 percent, peaking in December 2009 at 14.8 percent. The rise in unemployment for Maori (5 percent) was nearly three times the rise for non-Maori (1.8 percent).
- 9 In 2009 the median weekly income for Māori was \$480. It had increase 33 percent from 2002. However in 2008, the median weekly income for Maori peaked at \$499. Māori with a post school qualification (with or without a school qualification) had a

higher median weekly income than those with only a school qualification or without a qualification.

- 10 In 2006, about 13 percent of all Māori households were overcrowded, accommodating about 23 percent of the Māori population. The overall trend in crowding for Māori over the past two decades shows a decline, and has done so at a greater rate than for Pacific households. However, the disparity between the crowding level of Europeans and Māori remains the same. In 2006, four times as many Māori as European households were crowded. Nearly six times as many Māori as European people lived in crowded households.
- 11 In 2006, about 12 percent of the Māori population resided in Housing New Zealand Corporation (Corporation) housing. This compares to two percent of the European population, and 26 percent of the Pacific population.
- 12 Over the past two decades housing has become less affordable for Māori. In 1988, eight percent of Māori households were paying more than 30 percent of their income in housing costs, and by 2007 this figure was 29 percent. In 2004, housing affordability was similar for Māori, European, and Pacific households for the first time. However by 2007, housing affordability for Māori households had decreased at a greater rate than that for European households, and at a similar rate to that for Pacific households.
- 13 In December 2009, Māori accounted for 27 percent of all Accommodation Supplement (AS) recipients. When compared with European, and Pacific AS recipients, the proportion of Māori AS recipients who owned their home is smallest, and the proportion of single parents is highest. The number of people receiving the AS significantly increased between 2008 and 2009, increasing for Māori by 23.2 percent, for European by 18.2 percent, and Pacific peoples by 29.3 percent.
- 14 In December 2009, Māori were the Corporation's second largest occupant group with 75,659 tenant household members. Māori were less likely to reside in Corporation housing when over the age of 65 years compared to Pacific and European tenant household members. More than half of all Māori tenant household members were children under the age of 20 years living with their families. This was also true for Pacific tenant household members, but compared to only 37 percent of European tenant household members. Being a single parent was the most common household type for Māori tenant household members, accounting for 29.7 percent. Europeans and Pacific tenants had a considerably lower proportion of single parents.
- 15 In December 2009, Māori applicant household members represented the second largest group of all people on the Corporation's waiting list (10,023 applicant household members) next to Pacific peoples. The majority of members of Māori applicant households were in severe housing need (A and B priority), which was also true for members of Pacific but not for members of European applicant households.
- 16 Between 1991 and 2006, home ownership rates declined. While this was true for all ethnic groups, home ownership rates have been declining at a greater rate for Māori (by 13.4 percent) than for Europeans (by 9 percent), but similar to Pacific peoples (by 14.5 percent). Furthermore in 2006, regardless of geographical location, age or income, less Māori (and Pacific peoples) than Europeans were living in owner-occupied homes. Conversely more Māori (and Pacific peoples) were living in rented homes.

- 17 In 1991, Māori were most likely to live in homes provided free when compared with European or Pacific peoples. However by 2006, Pacific peoples were most likely to live in homes provided free.
- 18 In 2006, Māori children under the age of 10 years were more likely to live in rented than owner-occupied homes. Māori adults were more likely to live in rented homes under the age of 40 years, and more likely to live in owner-occupied homes over the age of 40 years. The equivalent age for European was 30 years, and for Pacific peoples 50 years.
- 19 By 2026, the Māori population is projected to increase by 31 percent (from 2006). Higher levels of fertility mean that the Māori population is projected to increase at a faster rate than the European population. The median age of the Māori population is projected to increase by 1.7 years between 2006 and 2021. In twenty years the Māori population will still have a younger age structure than the European population. At the regional level, growth will occur across all regions and be most pronounced in Auckland, Waikato and the Canterbury regions.
- 20 Large proportions of Ngāi Tahu Whānui (55 percent), Ngāti Whātua (49 percent), Ngāti Awa (44 percent) live in the region of their rohe. While only a small proportion of Ngāti Porou (17 percent) live in the region of their rohe.
- 21 In 2006, of the iwi selected, Ngāi Tahu (43.7 percent) had the highest proportion of home owners. This can be attributed to the higher proportion of people with educational qualifications, a higher median income, and lower unemployment rate.
- 22 Even though Ngāti Awa has a lower socio economic status, their home ownership was higher than the average for Māori (descent). This can be attributed to a larger proportion of Ngāti Awa living in minor urban areas where housing is more affordable.

# Introduction

## Purpose

- 23 The purpose of this report is to provide an evidence base to inform the development of Māori housing policy. This report:
- provides an overview of Māori population dynamics
  - examines current housing trends and outcomes for Māori
  - considers the implications of the likely population change for future Māori housing needs
  - compares selected iwi with Māori (descent).

## Structure of the report

- 24 This report examines four key areas: housing supply; assistance and affordability, home ownership, and rental tenure. It begins with an overview of key Māori population dynamics. It also provides an insight into growth and the geographical distribution of the Māori population, Māori fertility patterns and life expectancy, Māori mobility, and a range of social-economic indicators.
- 25 The chapter on housing supply focuses specifically on the issue of household crowding as an indication of housing supply stress. It illustrates the prevalence of crowded households and the proportion of the population that lives in crowded households. It then lists key factors associated with household crowding.
- 26 The assistance and affordability chapter shows an analysis of trends in affordability over the past two decades and considers housing assistance to Māori through the AS. This chapter also provides a profile of Māori who are Corporation tenants, and applicants for Corporation housing.
- 27 The next two chapters examine trends in home ownership and rental accommodation, respectively. Both chapters provide an overview of trends and explore the impact of age, income and geography on housing tenure.
- 28 The subsequent chapter of this report sets out future scenarios for the Māori population beginning with an overview of population projections out to 2026. It then outlines the likely changes in the demographic profile of the Māori population. It draws on projections of the Māori population for housing which provide an indication of likely demand from Māori for housing in the future.
- 29 For the first time this report compares selected iwi with Māori (descent). The rationale for the inclusion of selected iwi is the size, location and status of treaty settlement. The final section of the report shows an analysis of selected iwi groups and compares the iwi results with the results for Māori (descent).

## Māori conceptions of housing

- 30 In a literature review carried out as part of a study on Māori housing experiences<sup>1</sup>, it was noted that the meaning that an individual holds about housing will shape their housing experiences. The report contrasted the predominant Western view of

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<sup>1</sup> Waldegrave et al. (2006: 19-23)

housing primarily as a material resource, with the Māori view of land guardianship which recognises a social, spiritual and emotional value associated with land. The Māori relationship with the land is depicted as a bond that has little to do with ownership, and more to do with guardianship of resources to be handed on to future generations.

- 31 The review<sup>2</sup> also stated that conceptions of land and housing held by individual Māori whānau ranged widely. Traditionally Māori associate strongly with whakapapa and tribal land. In contrast those viewing housing as a resource regard it as meeting certain security, status and economic needs without being linked to ancestry. The study stressed the need for policy models to take into account Māori views, conceptions and values about housing and land.
- 32 In addition, the authors<sup>3</sup> argued that a clear cultural basis for the different housing needs of Māori was revealed in respondents' references to the purpose served by their homes, such as accommodating visiting whānau during events such as tangi, attachment to the land, and the view of the house as an inter-generational asset.

## Technical notes and definitions

- 33 This report updates the 2009 Māori Housing Trends report where more current data is available. This section covers technical definitions of Māori, the ethnicity 2005 standard, comparative analysis, household ethnicity, usually resident population, data consistency, and the calculation of percentages.

### Definition of Māori

- 34 The Census uses two ways to report on Māori:
- through ethnicity - referred to as the *Māori ethnic group*
  - through descent - sometimes referred to as *Māori ancestry*.
- 35 Māori ethnicity and Māori descent are different concepts – the former refers to cultural affiliation, while the latter refers to ancestry. In 2006, there were 565,329 people who identified with the Māori ethnic group, and 643,977 people who recorded that they were of Māori descent. The first five chapters describe the Māori ethnic group and compare the results where possible with Pacific and European ethnic groups. The sixth chapter describes selected iwi and compares the results where possible with Māori (descent).

### Ethnicity 2005 Standard

- 36 There have been changes to the way in which government agencies are required to report on ethnicity data. Before Statistics New Zealand introduced the 2005 Ethnicity Standard, individuals who identified with more than one ethnic group had only one response reported and this was referred to as the New Zealand Standard Classification of Ethnicity<sup>4</sup>. The 2005 Ethnicity Standard requires reporting of every ethnic group with which a person identified. This standard way of reporting on ethnicity data is referred to as 'total response data'. The standard (Level 1) ethnicity

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<sup>2</sup> Waldegrave et al. (2006: 19-23)

<sup>3</sup> Waldegrave et al. (2006: 104-105)

<sup>4</sup> Under this system, Māori had priority coding, followed by Pacific peoples, then Asian, other ethnic groups besides European, followed by 'Other European' and, finally, New Zealand European.

categories are: European, Māori, Pacific peoples, Asian, MELAA (Middle Eastern, Latin American, African), Other Ethnicity (includes 'New Zealander'), and Residual Categories (e.g. includes not stated).

- 37 The 2005 Ethnicity Standard means that individuals who have reported more than one ethnic group will be counted once in each group with which they identify. Therefore, the sum of responses for all ethnic groups will be greater than the sum of people who stated their ethnicities (and will therefore add to more than 100 percent). This means that when we talk about the Māori population, or Māori in general, we refer to anybody who identified either only with the Māori ethnicity, or with the Māori ethnicity as one of multiple ethnicities.
- 38 Data about the Corporation's customers (extracted from RENTEL - the Corporation's administrative database) and data reported by Statistics New Zealand (e.g. Census) are based on total responses. As a result, there is now greater comparability between the data sets from both sources. The AS data provided by the Ministry of Social Development (MSD) has not been adapted yet to reflect the 2005 Ethnicity Standard. This data is still based on the New Zealand Standard Classification of Ethnicity, and for that reason is not directly comparable with either Corporation, or Statistics New Zealand data.

### **Comparative Analysis**

- 39 Comparative analysis is needed in order to establish whether a Māori trend in housing develops at a similar rate as for other ethnic groups. We would assume that a similar trend results from global factors (e.g. the economy) affecting different ethnic groups in a similar way. If Māori trends in housing develop at a different rate to other ethnic groups then this finding provides a starting point to exploring why that is, and how different housing outcomes can be addressed. Therefore, high level trends are also reported for the two other major ethnic groups in Corporation housing: European, and Pacific peoples.

### **Household ethnicity**

- 40 In the past, ethnicity for households was based on the reference person (the person who fills out the dwelling form at the time of the Census, or the primary tenant for Corporation housing) of the household. However, the concept of an ethnicity for a household is a highly debated topic. Statistics New Zealand have mostly stopped reporting on households by ethnicity, and replaced it with reporting on all occupants (i.e. the total population). Table and graph headings throughout this report indicate whether data is reported for all occupants/total population or households.

### **Usually resident population**

- 41 The Census data presented in this report is of the usually resident population. It excludes New Zealand residents who were temporarily overseas on Census night.

### **Data consistency**

- 42 The 2008 Māori Housing Trends report omitted any 1996 Census data due to a lack of comparability regarding ethnicity responses of the 1996 to the 1991, 2001, and 2006 Censuses. There were some significant changes in response in 1996 that could be attributed to the wording of the question rather than changes in the population. This resulted in:

- inconsistent data for the European ethnic groups
- potentially inconsistent data for the Māori ethnic group
- data for all other ethnic groups (e.g. Pacific peoples) being reasonably consistent<sup>5</sup>.

43 The 1996 Census data was omitted from the 2008 Māori Housing Trends report. The reader is advised to interpret the 1996 Census data cautiously. The reader might notice that some Corporation data in this report is slightly different with Corporation data reported in the 2009 report. This is because the 2009 report used data from March and this report uses data from December 2009. Seasonality may affect the results.

### **Calculation of percentages**

- 44 In this report percentages are calculated in two ways, either by excluding the number of people that have not stated a valid response from the denominator (hereon referred to as 'zero-basing'), or by including them. Some sections in this report cite percentages published by Statistics New Zealand that were zero-based. It is clearly indicated throughout the report where percentages are not zero-based.
- 45 The difference in the way percentages were calculated does not impact on the ability to observe trends over time. In this report percentages were computed consistently over time period for each data set.

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<sup>5</sup> <http://www.stats.govt.nz/census/2001-census-data/change-in-ethnicity-question.htm>

# The Māori Population

## Introduction

- 46 This chapter presents an overview of the socio-demographic profile of the Māori population, providing a context for the consideration of Māori trends in housing.
- 47 It begins by reviewing growth in the Māori population, including patterns of Māori fertility and life expectancy, and the age structure of the Māori population. It then outlines the household composition, and geographic distribution of the Māori population. The next section provides an overview of patterns of Māori mobility, including a profile of Māori who recently moved and Māori who did not, followed by an analysis of Māori motivations for moving. The final section in this chapter provides an overview of Māori socio-economic indicators focusing on recent changes in the educational status, labour force participation, unemployment status, and income status of the Māori population.

## Population growth

- 48 The Māori population living in New Zealand has increased by 30 percent, from 434,847 in 1991 to 565,329 in 2006 (see Table 1). Despite immigration of other ethnic groups and emigration of Māori, Māori continue to be a growing proportion of the total New Zealand population, accounting for 13 percent in 1991 and 14.6 percent in 2006. In comparison, in 2006 the European population accounted for 67.6 percent, and the Pacific population for 6.8 percent of the total New Zealand population.

**Table 1** Growth in the Māori ethnic group 1991-2006

Census year	Māori ethnic group <sup>1</sup>
1991	434,847
1996	523,371
2001	526,281
2006	565,329

Source: Statistics New Zealand, *Quick Stats about Māori* (Mar 2007 revised)

<sup>1</sup> Includes people who stated Māori as their sole ethnic group or one of several ethnic groups.

- 49 Of the Māori population in 2006, just under half (47.2 percent) identified with more than one ethnicity. Of Māori who identified with more than one ethnicity, just under 90 percent identified with European ethnic groups, and just under 15 percent identified with Pacific ethnic groups.

## Fertility patterns<sup>6</sup>

- 50 The total fertility rate<sup>7</sup> for Māori women in 2009 was 2.80 births per woman, down from 2.95 in 2008 and well above the rate for the total population (2.12 births per woman). In December 2009, there were 14,130 live births registered to Māori women. Māori had 18,030 babies, this compared with European 43,290 babies, and Pacific peoples 10,070 babies. Māori women giving birth tended to be younger, with

<sup>6</sup> This section is based on: Statistics New Zealand. *Births and Deaths: December 2009 quarter*. (Feb 2010)

<sup>7</sup> The total fertility rate is the average number of live births that a woman would have during her life if she experienced the age-specific fertility rates of a given period (usually a year). It excludes the effect of mortality.



a median age of 26 years in the December 2009 year. The median age for Pacific, and European women was 27, and 31 years, respectively.

### Life expectancy<sup>8</sup>

- 51 Between 2000-02 and 2005-07 Māori life expectancy at birth increased by 1.4 years for males and by 1.9 years for females. These gains resulted largely from the reduction in death rates among late working ages (50 to 64 years) and retirement ages (65 to 79 years). Small increases in death rates were observed at some younger ages.
- 52 Māori experience higher death rates than non-Māori<sup>9</sup> at all ages. Māori die at more than double the rate of non-Māori.
- 53 As a result of differences in death rates in 2005-07, life expectancy at birth for non-Māori exceeded that of Māori by 8.6 years for males and by 7.9 years for females. For males, three quarters of these differences in life expectancy resulted from higher Māori death rates at ages 40 to 79 years. For females, three-quarters of these differences in life expectancy resulted from higher Māori death rates at ages 50 to 84 years.
- 54 The gap between Māori and non-Māori life expectancy has narrowed over the past 10 years. In 1995–97, it stood at 9.1 years (average of male and female). By 2000–02 it had dropped to about 8.5 years. In 2005–07, the gap was 8.2 years. The rate at which this gap is narrowing is decreasing.
- 55 The gap between Māori and non-Māori males for life expectancy has fluctuated, dropping from 8.8 years in 1995–97 to 8.2 years in 2000–02, but increasing to 8.6 years in 2005–07. In contrast, the gap between Māori and non-Māori females for life expectancy has consistently dropped from 9.3 years in 1995–97 to 8.8 years in 2000–02 to 7.9 years in 2005–07 (see Table 2).

**Table 2** Life expectancy at birth for the Māori and non-Māori population

Year	Māori population			Non-Māori population			Difference in life expectancy (years)		
	95-97	00-02	05-07	95-97	00-02	05-07	95-97	00-02	05-07
Females	71.3	73.2	75.1	80.6	82.0	83.0	9.3	8.8	7.9
Males	66.6	69.0	70.4	75.4	77.2	79.0	8.8	8.2	8.6

Source: Statistics New Zealand, *New Zealand Period Life Tables: 2005-07* (Nov 2008)

- 56 The gap between Māori and non-Māori life expectancy partly reflects incidences of diabetes, smoking and accidents. The latest cause-of-death statistics show age-standardised death rates from diabetes were nearly six times higher for Māori than non-Māori in 2004. The 2006 Census showed that 42 percent of Māori aged 15 years and over were regular smokers, compared with 18 percent of non-Māori.

<sup>8</sup> This section is based on two reports by Statistics New Zealand. *New Zealand Life Period Tables: 2005-07*. (Nov 2008). *Births and Deaths: December 2008 quarter*. (Feb 2009).

<sup>9</sup> Statistics New Zealand is currently not producing life tables for other ethnic groups such as Asian and Pacific because of the relatively small size of these ethnic populations, relatively few death registrations, and uncertainty associated with ethnic identification and measurement. That is why the analysis in this section is limited to a Māori/Non-Māori comparison.

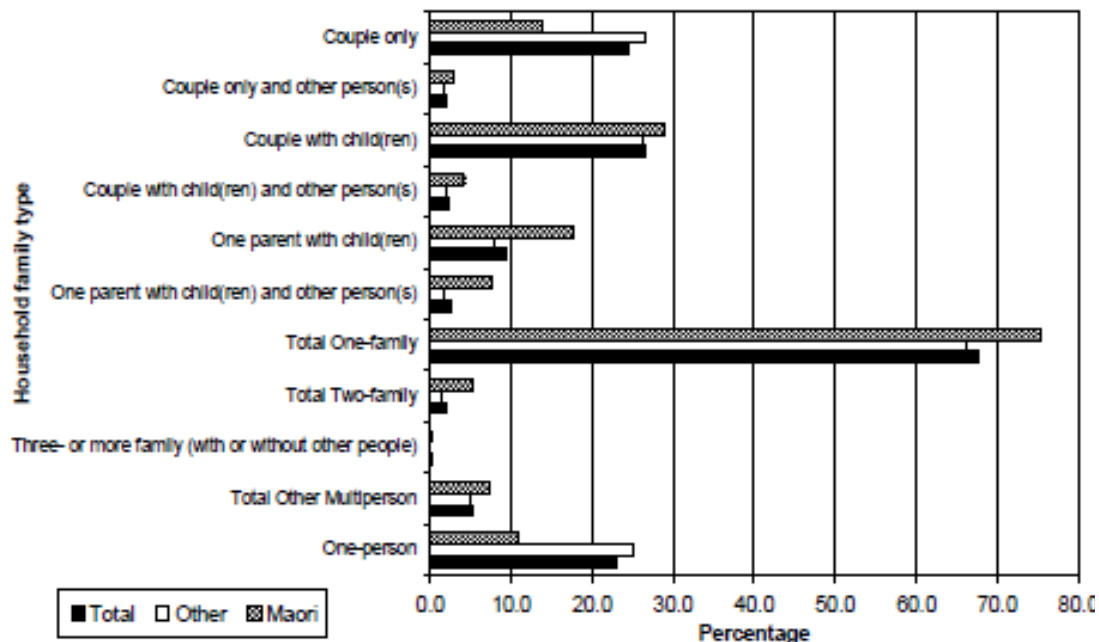
## Age structure<sup>10</sup>

57 The Māori population is characterised by a youthful age structure. In 2006, more than a third (about 34 percent) of the Māori population was under the age of 15 years. However, a gradual ageing of the Māori population is occurring. Between 2001 and 2006 the median age rose from 22.1 years to 22.9 years. The largest increase in the Māori population since 2001 can be attributed to the working-age population (15-64 years) accounting for approximately 87 percent of the increase in the Māori population. The proportion of Māori aged 65 years and over has increased from about three percent in 2001 to about four percent in 2006.

## Household composition<sup>11</sup>

58 The most common living arrangements for Māori households are a couple with children or a single parent with children (see Figure 1). Māori sole parent households are more than double the rate of total New Zealand households.

**Figure 1** Distribution of household composition types by selected ethnicity (2001)



Source: Waldegrave et al. (2006, p. 152)

## Geographical distribution

59 A key feature of the Māori demographic transition in the 1960s was the rapid rural to urban migration. In 1956, nearly two thirds of Māori lived in rural areas<sup>12</sup>. The majority of Māori today live in urban areas. In 2006, almost one quarter of the Māori population lived in Auckland. The Waikato, Bay of Plenty and Wellington regional

<sup>10</sup> This section is based on: Statistics New Zealand. *National Ethnic Population Projections – 2006 (base)-2026*.

<sup>11</sup> This section cites information from Waldegrave et al. (2006) that is based on 2001 Census results. A Māori household is defined as a household that has at least one member identifying with Māori ethnicity. 'Other' households are all households that do not have a single member identifying with Māori ethnicity.

<sup>12</sup> Thorns & Sedgwick (1997).

councils have the next three largest proportions of the Māori population. Table 3 shows that the rate of Māori population growth has been greatest in some of the South Island regions (Otago, Canterbury, West Coast, Nelson). However, between the 2001 and 2006 Census, the proportion of the Māori population living in the South Island only increased from 12.3 to 13.0 percent. Overall, the geographical distribution of the Māori population has changed little over that period.

**Table 3** Māori by regional council area 2001 and 2006

Regional council	Number of Māori		Percent of the Māori population		Percent change 2001-2006
	2001	2006	2001	2006	
Northland	40,734	43,527	7.7	7.7	6.9
Auckland	127,626	137,136	24.3	24.3	7.5
Waikato	72,822	76,572	13.8	13.5	5.1
Bay of Plenty	63,654	67,662	12.1	12.0	6.3
Gisborne	19,362	17,758	3.7	3.5	2.0
Hawke's Bay	32,088	33,555	6.1	5.9	4.6
Taranaki	14,562	15,801	2.8	2.8	8.5
Manawatu-Wanganui	39,267	42,288	7.5	7.5	7.7
Wellington	51,120	55,434	9.7	9.8	8.4
<i>North Island</i>	<i>461,235</i>	<i>491,733</i>	<i>87.6</i>	<i>87.0</i>	<i>6.6</i>
Tasman	2,778	3,063	0.5	0.5	10.3
Nelson	3,219	3,615	0.6	0.6	12.3
Marlborough	3,894	4,275	0.7	0.8	9.8
West Coast	2,547	2,916	0.5	0.5	14.5
Canterbury	31,632	36,669	6.0	6.5	15.9
Otago	10,542	12,270	2.0	2.2	16.4
Southland	10,038	10,422	1.9	1.8	3.8
<i>South Island</i>	<i>64,650</i>	<i>73,230</i>	<i>12.3</i>	<i>13.0</i>	<i>13.3</i>
Area Outside Region	393	366	0.1	0.1	-6.9
<b>New Zealand</b>	<b>526,281</b>	<b>565,329</b>	<b>100.0</b>	<b>100.0</b>	<b>7.4</b>

Source: Statistics New Zealand, *Quick Stats about Māori* (Mar 2007 revised)

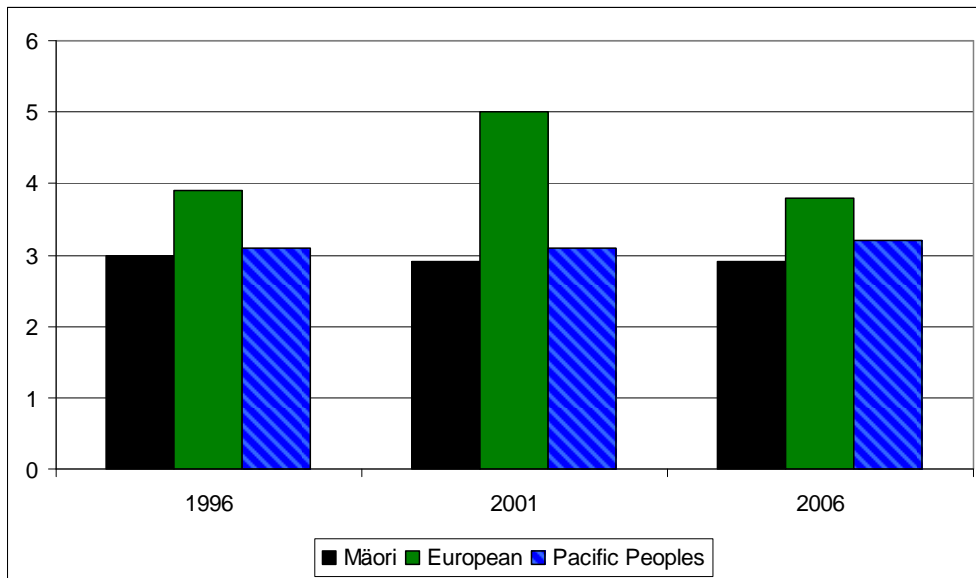
## Mobility

- 60 The Māori population is characterised by relatively high rates of mobility. In 2006, people identifying as Māori were most likely to have lived somewhere else in New Zealand five years earlier<sup>13</sup>.
- 61 In 2006 on average (using the median<sup>14</sup>), Māori had lived at their usual residence for 2.9 years. Māori have become slightly more mobile since 1996 when the median was three years. Between 1996 to 2006, Māori have lived, on average, the shortest time at their current residence when compared with European (3.9 years in 1996, and 3.8 years in 2006), or Pacific (3.1 years in 1996 and 3.2 in 2006) (see Figure 2).

<sup>13</sup> Statistics New Zealand. *Quick Stats about Population Mobility – 2006 Census*, (Feb 2007: 3).

<sup>14</sup> The median means that half of the population lived longer, and half shorter at their usual residence than this number.

**Figure 2** Median years at usual residence for households, by selected ethnicity<sup>15</sup> (1996, 2001, 2006)

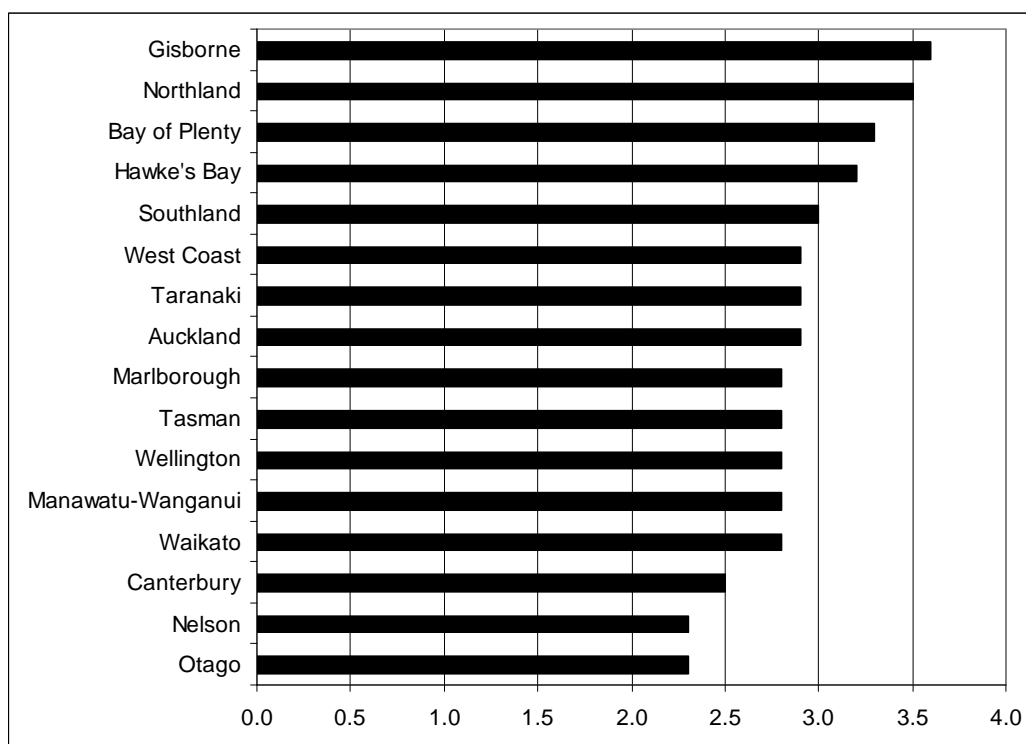


Source: Statistics New Zealand, Census 1996, 2001, 2006

62 In 2006, Māori living in the Gisborne and Northland regions lived on average the longest at their usual residence (3.6 years, and 3.5 years respectively). Māori living in the Otago and Nelson regions lived on average the shortest at their usual residence (2.3 years) (see Figure 3).

<sup>15</sup> Households are reported in each ethnicity category that at least one person in the household identifies with.

**Figure 3** Regional distribution of median years at usual residence for Māori households (2006)



Source: Statistics New Zealand, Census 2006

### Profile of movers and non-movers

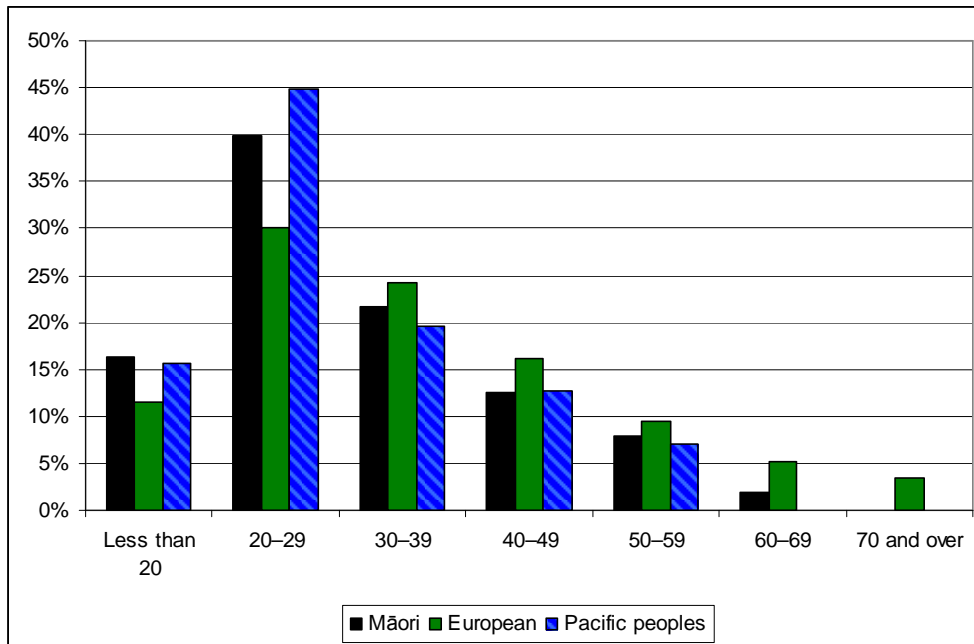
- 63 A recent survey by Statistics New Zealand<sup>16</sup> found that more than one third (35.8 percent) of Māori had moved within the previous two years. This compares to 26.5 percent of European, and 33.5 percent of Pacific peoples who had moved within the previous two years.
- 64 Māori movers<sup>17</sup> were more youthful than their European counterparts, but less youthful when compared with Pacific peoples. Figure 4 shows that young Māori adults (under the age of 29 years<sup>18</sup>) accounted for the majority (56.1 percent) of movers. This compares to 41.7 percent for young European adults, and 60.5 percent for young Pacific adults.

<sup>16</sup> Statistics New Zealand. *Survey of Dynamics and Motivation for Migration in New Zealand*. (Oct 2007). The population in the sample of this survey is aged 15 years and over.

<sup>17</sup> Movers are defined as people who moved in the previous two-year period.

<sup>18</sup> Combines the 'less than 20' and '20-29' year categories from Figure 5.

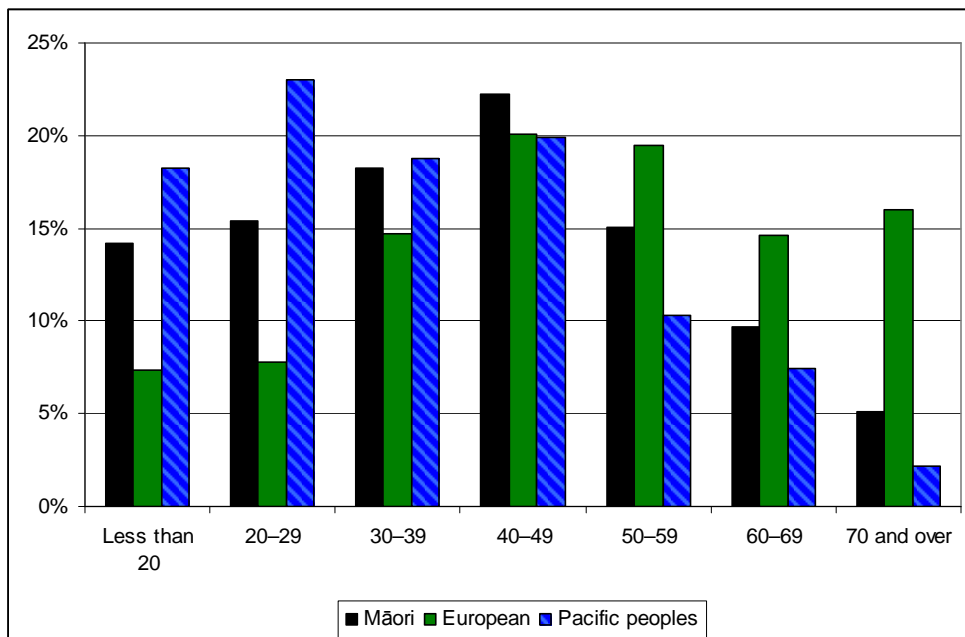
**Figure 4** Age distribution of movers by selected ethnicity (2007)



Source: Statistics New Zealand, Survey of Dynamics and Motivations for Migration in New Zealand (Oct 2007), customised data for HNZA

65 Conversely, Figure 5 shows that the age distribution of Māori non-movers peaks for the 40 to 49 age group. The majority of Māori non-movers (52.1 percent) were over the age of 40 years, which compares to 70.2 percent for European non-movers, and only 39.8 percent for Pacific non-movers.

**Figure 5** Age distribution of the non-movers by selected ethnicity (2007)

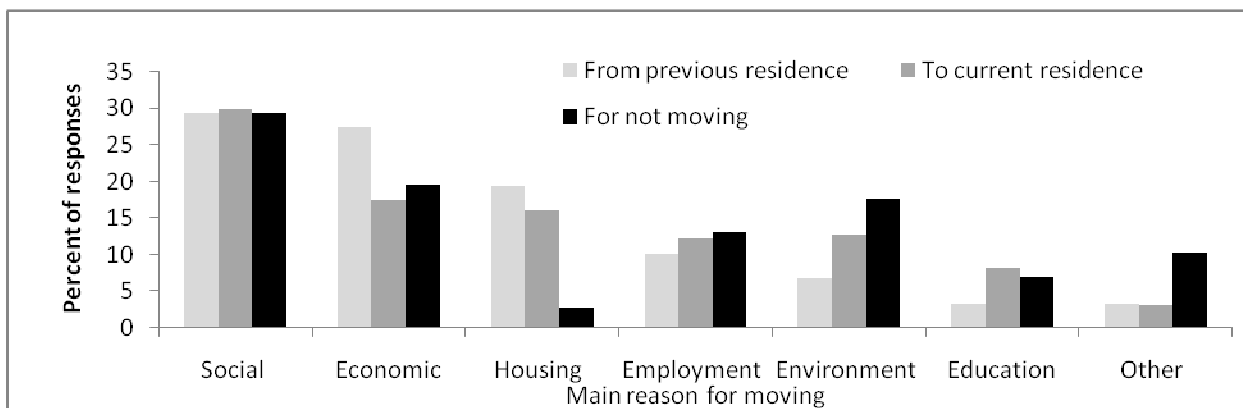


Source: Statistics New Zealand, Survey of Dynamics and Motivations for Migration in New Zealand (Oct 2007), customised data for HNZA

## Motivations for Moving<sup>19</sup>

66 Māori most commonly identified social reasons<sup>20</sup> as the main reason for moving (either from their previous residence or to their current residence), or for not moving within the previous two years (see Figure 6). Economic<sup>21</sup> and housing<sup>22</sup> reasons were the next most common motivations for Māori to move.

**Figure 6** Main reasons for Maori moving or not moving (Mar 2007)



Source: Statistics New Zealand, Survey of Dynamics and Motivations for Migration in New Zealand (Oct 2007)

### Main reason for moving from previous usual residence

67 For Māori, social reasons were the main motivation (29.4 percent) for moving *from* their previous residence. This was closely followed by economic (27.5 percent), and housing reasons (19.5 percent). Similarly, Pacific peoples main motivator for moving were social reasons (31.9 percent), closely followed by economic reasons (30.1 percent) and housing reasons (21.2 percent). For Europeans, unlike Maori or Pacific people, economic reasons (32.8 percent) was the main motivator for moving, followed by social reasons, (22 percent) and housing reasons (16.6 percent).

**Table 4** Main reason for moving *from* previous usual residence

Ethnic Group	Social	Education	Employment	Economic	Housing	Environment	Other
Māori	29.4%	3.4%	10.1%	27.5%	19.5%	6.8%	3.3%
European	22.0%	4.3%	12.2%	32.8%	16.6%	8.9%	3.3%
Pacific	31.9%	N/A	5.7%	30.1%	21.2%	6.6%	N/A

Source: Statistics New Zealand, Survey of Dynamics and Motivations for Migration in New Zealand (Oct 2007)

### Main reason for moving to current usual residence

68 For Māori, social reasons (29.9 percent), followed by economic (17.5 percent), and housing reasons (16.0 percent) were the main motivators for moving *to* their current usual residence. Pacific people had similar reasons with social reasons (32.9 percent) being the main motivator, followed by economic reasons (21.1 percent) and environment reasons (16.4 percent). For Europeans, the main reason was different from Maori or Pacific, as the environment was the main motivator (22.7 percent) followed by social reasons (20.7 percent) and economic reasons (17.7 percent) (see Table 5).

<sup>19</sup> This sections is based on results from the Statistics New Zealand Survey of Dynamics and Motivation for Migration in New Zealand (October 2007).

<sup>20</sup> For example wanting/needing to live with or close to family.

<sup>21</sup> For example notice given by landlord, purchased/built a dwelling.

<sup>22</sup> For example dwelling was too small.

**Table 5** Main reason for moving to current usual residence

<b>Ethnic Group</b>	<b>Social</b>	<b>Education</b>	<b>Employment</b>	<b>Economic</b>	<b>Housing</b>	<b>Environment</b>	<b>Other</b>
Māori	29.9%	8.2%	12.3%	17.5%	16.0%	12.8%	3.2%
European	20.7%	7.4%	14.3%	17.7%	14.7%	22.7%	2.5%
Pacific	32.9%	6.3%	7.1%	21.1%	14.9%	16.4%	N/A

Source: Statistics New Zealand, Survey of Dynamics and Motivations for Migration in New Zealand (Oct 2007)

#### Main reason for not moving from usual residence

69 For Māori, social reasons (29.4 percent) followed by economic (19.6 percent), and environmental reasons (17.7 percent) were the main motivators for *not* moving from their usual residence. Table 6 showed that for European and Pacific peoples motivations for moving and not moving are the same.

**Table 6** Main reason for *not* moving from usual residence

<b>Ethnic Group</b>	<b>Social</b>	<b>Education</b>	<b>Employment</b>	<b>Economic</b>	<b>Housing</b>	<b>Environment</b>	<b>Other</b>
Māori	29.4%	7.0%	13.1%	19.6%	2.9%	17.7%	10.3%
European	17.9%	4.6%	14.7%	14.4%	6.8%	28.2%	13.3%
Pacific	32.0%	9.8%	11.8%	18.4%	3.4%	17.7%	6.9%

Source: Statistics New Zealand, Survey of Dynamics and Motivations for Migration in New Zealand (Oct 2007)

## Socio-economic indicators

70 The socio-economic indicators outlined in this section are educational status, labour force participation, unemployment status, and income status. The analysis in this section is based on a number of sources including:

- The New Zealand Census of Population and Dwellings 2006
- Statistics New Zealand, New Zealand Income Survey 2009
- Statistics New Zealand, Household Labour Force Survey 2010.

### Educational status

71 In 2006, 23,070 Māori had a 'Bachelor degree or higher degree'. This accounted for 6.3 percent of the total Māori population (see Table 7) which was less than the European rate of 14.6 percent and more than the Pacific peoples rate of 4.9 percent. In 2006, 130,146 Māori had 'No qualification'. This accounted for 35.6 percent of Māori, and was a higher rate than that of European (23.2 percent) and of Pacific peoples (30.5 percent).



**Table 7** Highest qualification level for selected ethnicities aged 15 years and over (2006)

	No qualification	School qualification	Level 1-6 post-school qualifications	Bachelors degree and level 7 qualifications	Higher degree (1)	Not elsewhere included (2)
European	23.2%	32.1%	23.9%	10.1%	4.5%	6.2%
Māori	35.6%	28.8%	18.7%	4.9%	1.4%	10.7%
Pacific	30.5%	37.1%	14.0%	3.9%	1.0%	13.4%
New Zealand	22.4%	31.4%	21.6%	10.0%	4.2%	10.4%

Source: Statistics New Zealand, Census of population and dwellings, 2006

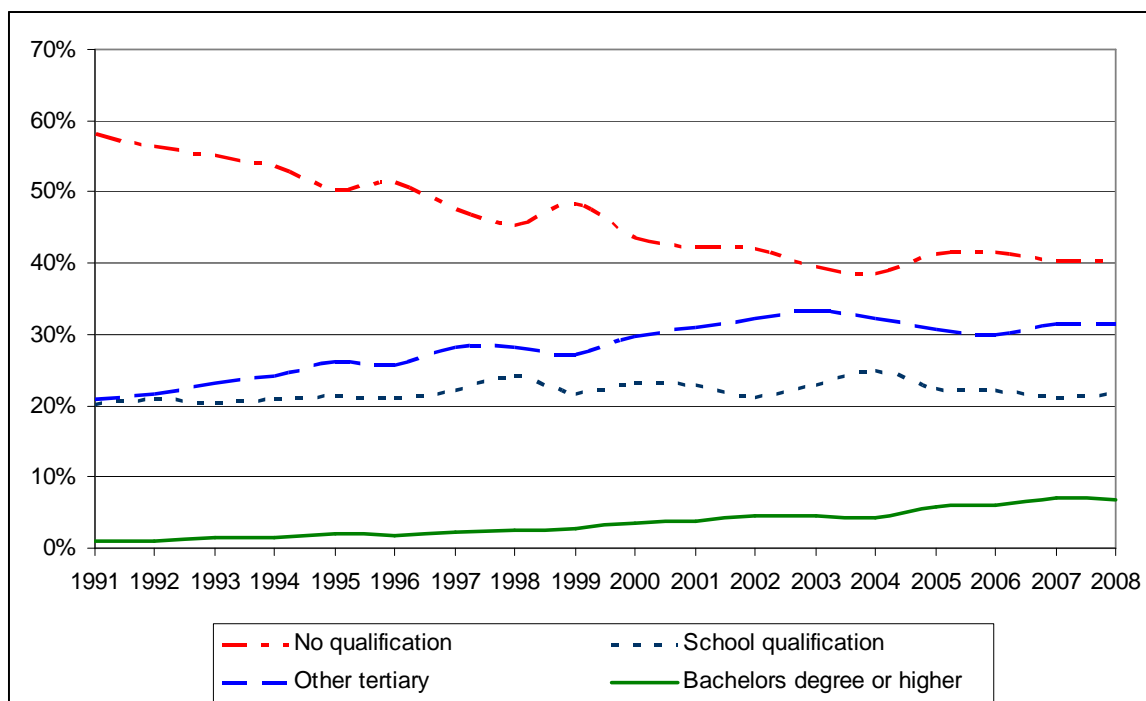
(1) Includes Postgraduate and honours, Masters, Doctorate and Higher degrees

(2) Includes the categories Don't know, Refused to answer, Response unidentifiable, Response outside scope and Not stated.

72 Data from the Household Labour Force Survey<sup>23</sup> showed that between 1991 and 2008, the percentage of Māori with 'No qualification' fell significantly from 58 to 40 percent. For Europeans there was a smaller decrease from 31 to 25 and Pacific peoples recorded the smallest decrease from 49 to 44 percent.

73 For Māori between 1991 and 2008 the biggest increase in qualifications was in 'Other tertiary' from 21 to 32 percent and in 'Bachelors degree or higher' from one to seven percent. The proportion of Māori 'School qualifications' stayed relatively the same rising from 20 to 22 percent.

**Figure 7** Proportion of Māori aged 15 and over by highest educational qualification (Jun quarter 1991-2008)



Source: Statistics New Zealand, Household Labour Force Survey 2008.

<sup>23</sup> Note for 2006, there is a difference between the census and the household labour force survey results. Due to the household labour force survey only looking at a small part of the population and having a margin of error.

## Labour force participation

- 74 Between 2001 and 2006, the labour force participation rate for Māori increased from 69 percent to 71 percent. In March 2010, 425,500 Maori were aged 15 years and over, of whom 66.8 percent were in the labour force while 33.2 percent were not in the labour force.
- 75 The labour force participation rate for Maori stood at 66.8 percent for the year to March 2010, which represents a 1.5 percentage point decrease over the past year and a 1.7 percentage point increase over the past five years. Compared with the participation rate for all people, which was 68.1 percent in March 2010, the Maori rate has decreased more sharply over the past year.<sup>24</sup>
- 76 The labour force participation rate was highest for Māori aged between 25 to 54 years old, at 78.4 percent in September 2009. The participation rate for Māori aged over 55 years was 47.6 percent, while for Māori youth aged 15 to 24 years it was 58.2 percent. Māori participation was lower in the 15 to 24 and 25 to 54 years age groups compared to non-Māori, but higher for those 55 years and over. In all three age groups, Māori participation since 2004 has grown more quickly than for non-Māori.
- 77 The industries with a disproportionately large share of Māori workers are expected to experience continuing falls in employment: manufacturing, retail and tourism-related industries which suggests that Māori labour force participation may continue to be disproportionately affected by the economic downturn. However, confidence in the construction industry is beginning to return and this sector is a key employer of Māori.<sup>25</sup>
- 78 Gains that Māori have made in training and education should help employment opportunities in the future. Data from September 2009 shows a 17.2 percent increase in 15 to 24 year old Māori engaged in formal study, compared with a year earlier.

## Unemployment status

- 79 Unemployment figures from the Housing Labour Force Survey<sup>26</sup> show that between the March quarter 2006 – 2008, the Māori unemployment rate hovered around 9 percent. This compared to the non-Māori unemployment rate which hovered around 3 to 4 percent (see Figure 8). The disparity between the Māori and non-Māori unemployment rate fell in the second quarter of 2008. Yet Māori unemployment was still twice that of non-Māori.
- 80 Between the December 2008 and December 2009 the unemployment rate rose 2.4 percent from 4.4 percent to 6.8 percent<sup>27</sup>. In March 2010 the unemployment rate had fallen to 6.6 percent (see Figure 8). For Māori, unemployment increased from 8.6 percent to 13.6 percent, peaking in December 2009 at 14.8 percent. The rise in unemployment for Māori (5 percent) was nearly three times the rise for non-Māori

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<sup>24</sup> <http://www.dol.govt.nz/publications/lmr/lmr-quick-facts-maori.asp>

<sup>25</sup> <http://www.dol.govt.nz/publications/lmr/maori/in-the-labour-market-2009/executive-summary.asp>

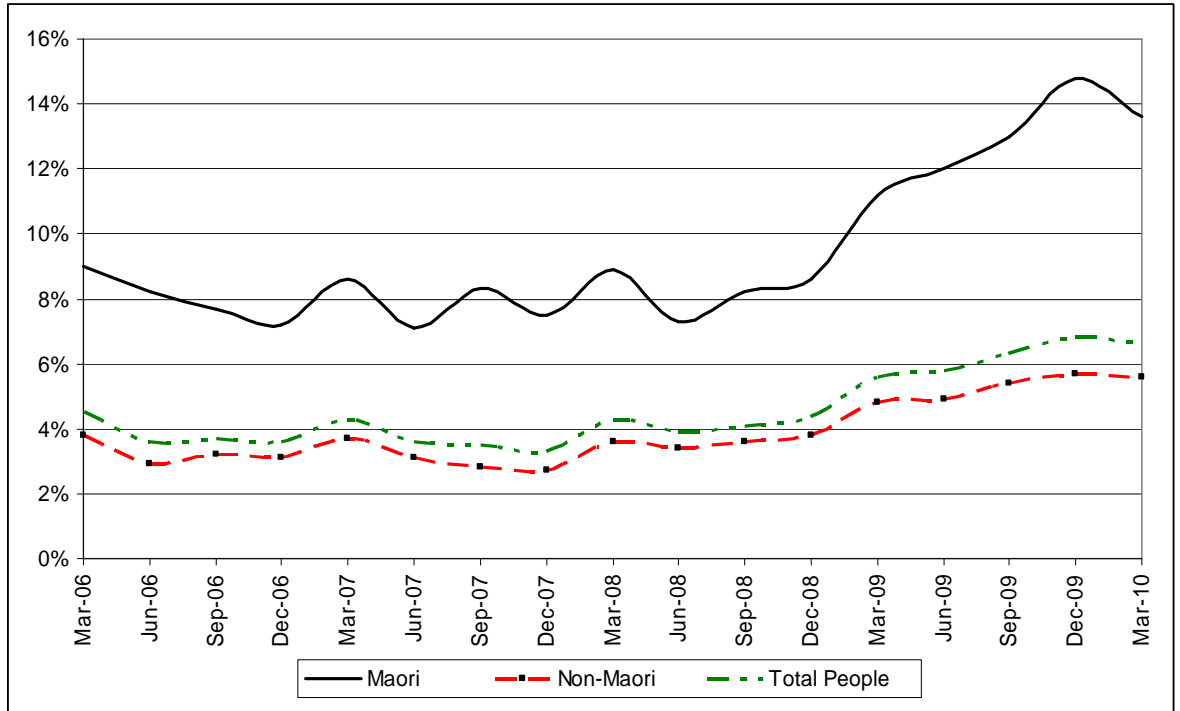
<sup>26</sup> The population in the sample of this survey is aged 15 years and over.

<sup>27</sup> The data used from the Household Labour Force Survey is not seasonally adjusted. These data will be different from those presented in Statistics New Zealand reports because Statistics New Zealand use seasonally adjusted data.

(1.8 percent). The rise in unemployment can be attributed to the downturn in the New Zealand economy.

- 81 In the March 2010 quarter, the Māori unemployment rate was nearly two and a half times that of the non-Māori rate.

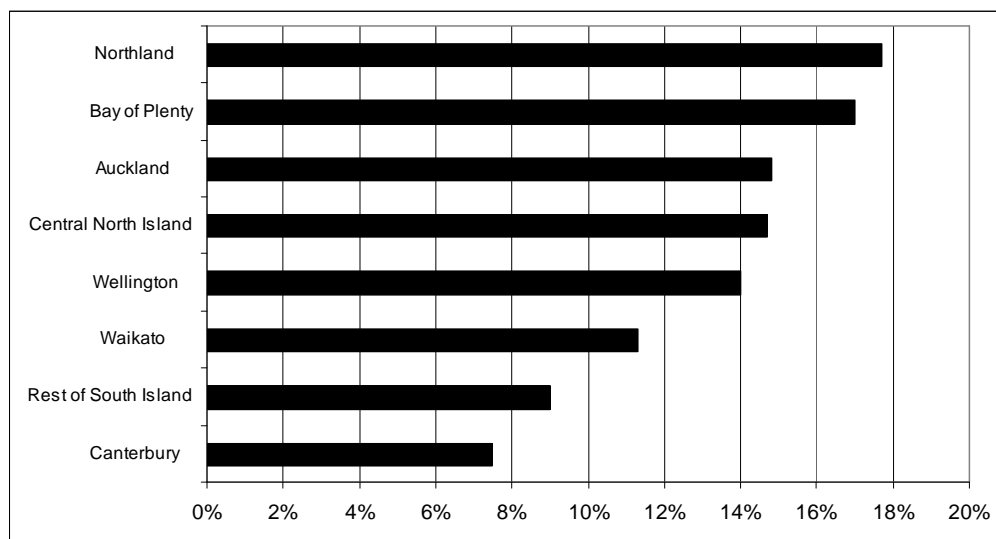
**Figure 8** Proportion of unemployed by selected ethnicity (Mar quarter 2006 – Mar quarter 2010)



Source: Statistics New Zealand, Household Labour Force Survey Mar 2006 to Mar 2010.

- 82 The highest unemployment rate for Māori was recorded for Northland (17.7 percent), while the lowest unemployment rate for Māori was recorded for the Canterbury region (7.5 percent). Figure 9 shows the regional variation in the Māori unemployment rate in March 2010.

**Figure 9** Proportion of Māori unemployed by region<sup>28</sup> (Mar 2010 quarter)



Source: Statistics New Zealand, Household Labour Force Survey Mar 2010

83 From the March 2009 to the March 2010 quarter, the Bay of Plenty, Central North Island and Wellington regions showed the three largest increases in the Māori unemployment rate (by 4.3, 4.0, and 4.0 percent, respectively). For Waikato and Canterbury regions, the unemployment rate slightly decreased (by 0.6 and 0.3 percent).

### Income status<sup>29</sup>

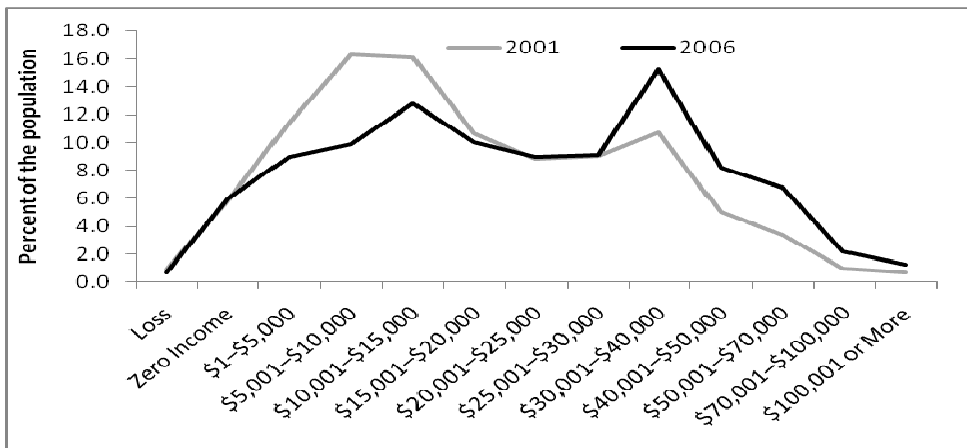
84 Between the 2001 and 2006 Census, a shift occurred in the median income of Māori<sup>30</sup>. This shift was in the median income which increased by 41.2 percent from \$14,800 in 2001 to \$20,900 in 2006. This increase in median income was more than for European (by 28.3 percent), or Pacific peoples (by 38.5 percent). Despite this positive trend, the actual median income for Māori in 2006 was \$20,900 compared to \$25,400 for European, and \$20,500 for Pacific peoples.

<sup>28</sup> Statistics New Zealand suppressed estimates less than 1000 due to high sampling errors. This resulted in no estimates for: Otago, Southland, Taranaki, and Tasman/Nelson/Marlborough/West Coast.

<sup>29</sup> This section is based on: Statistics New Zealand. *Quick Stats about Incomes*. (June 2007) and Statistics New Zealand. *Quick Stats about Māori*. (March 2007).

<sup>30</sup> The Census records personal income from all sources for people aged 15+ years.

**Figure 10** Total personal income of the Māori population (2001 and 2006)

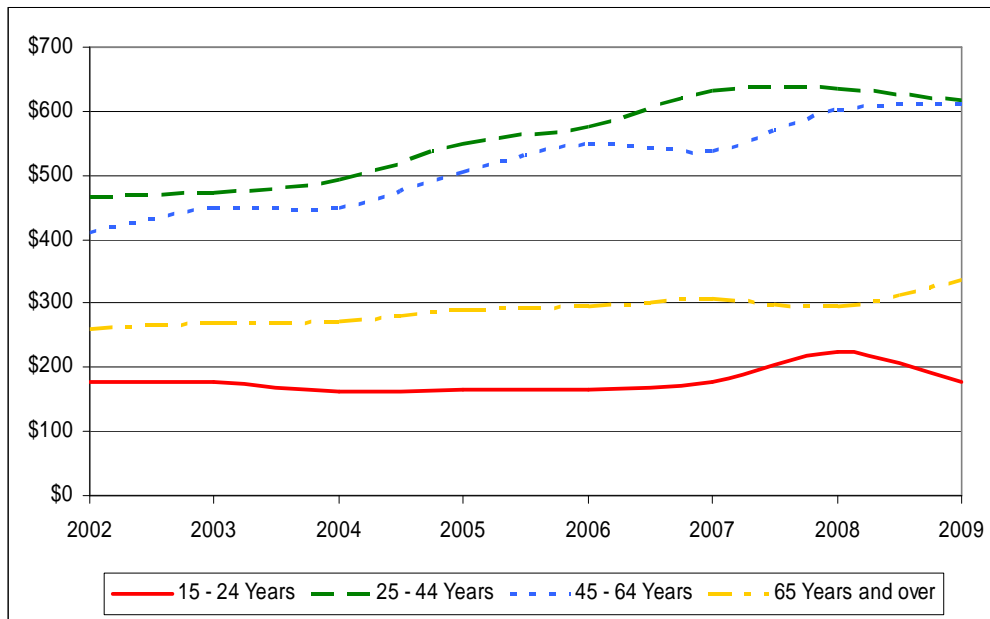


Source: Statistics New Zealand, *Quick Stats about Māori* (Mar 2007 revised)

- 85 In 2009 the median weekly income for Māori was \$480. It had increased 33 percent from 2002, however in 2008, the median weekly income for Maori peaked at \$499. Weekly incomes rose from \$468 to \$616 (a 31.6 percent increase) for 25 to 44 year olds, and from \$411 to \$610 (a 48.4 percent) for 45 to 64 year olds. In 2008 the median weekly income for Māori peaked at \$223 for 15 to 24 year olds, and \$634 for 25 to 44 year olds.
- 86 The weekly median income for the New Zealand population<sup>31</sup> rose from \$385 to \$538 an increase of 40 percent between 2002 and 2008. Between 2002 and 2009, for 25 to 64 year olds, their weekly median income rose from \$505 to \$696 an increase of 37.8 percent (see Figure 11).

<sup>31</sup> Note the total New Zealand population is inclusive of the Māori population.

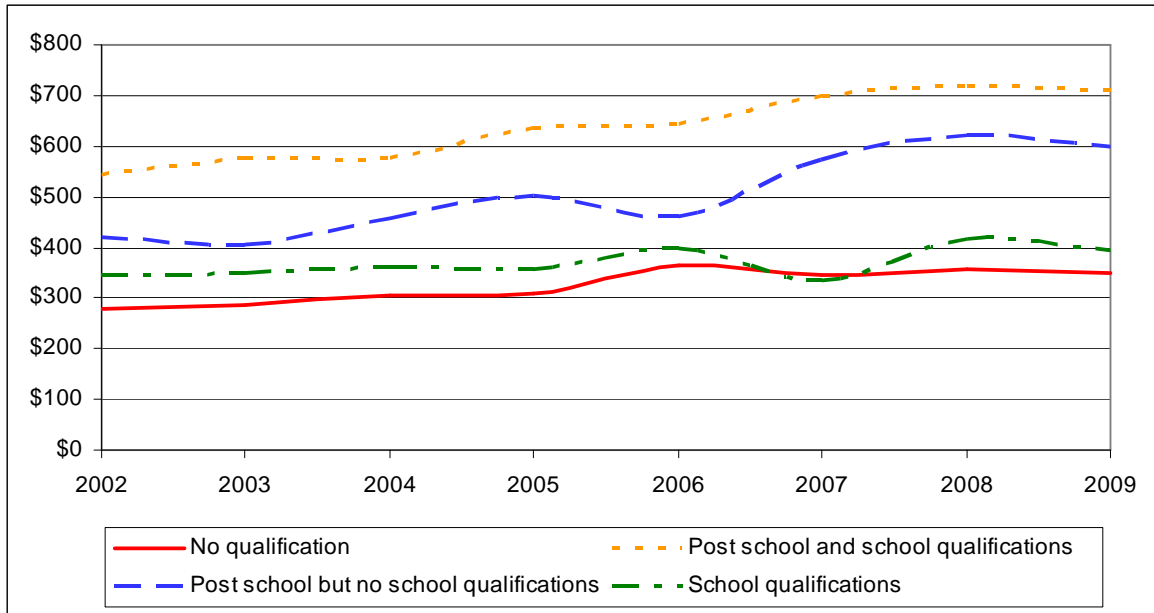
**Figure 11** Median weekly income for Māori by age groups 2002 – 2009



Source: Statistics New Zealand, New Zealand Income Survey 2002 – 2009

- 87 In 2009, Māori with a ‘post school and school qualification’ or ‘post school but no school qualification’ had a higher median weekly income than those with ‘a school qualification’ or ‘no qualification’. Between 2002 and 2009 the median weekly income for Māori with a ‘post school and school qualification’ rose from \$545 to \$711 an increase of 30.5 percent. Between 2002 and 2009 the median weekly income for the New Zealand population with a ‘post school and school qualification’ rose from \$579 to \$774 an increase of 33.7 percent.
- 88 Between 2008 and 2009, the median weekly income for Māori fell for all qualification levels. Māori with ‘school qualifications’ and ‘post school but no school qualifications’ fell the most, from \$416 to \$394 (a 5.3 percent fall) and from \$623 and to \$600 (a 3.7 percent fall) respectively.
- 89 The median weekly income for Māori was higher than the New Zealand population for people with ‘post school but no school qualifications’ and ‘school qualifications’. The median weekly income for Māori was lower than the New Zealand population for people with ‘no qualifications’ and ‘post school but no school qualifications’ (see Figure 12).

**Figure 12** Median weekly income for Māori by highest qualification 2002 – 2009



Source: Statistics New Zealand, New Zealand Income Survey 2002 – 2009

90 The highest median income for Māori was recorded in Canterbury (\$554), and the lowest in Northland (\$394). For the New Zealand population, Wellington (\$636) was the highest and Northland (\$459) the lowest (see Figure 13).

**Figure 13** Median weekly income for Māori by region (2009)



Source: Statistics New Zealand, New Zealand Income Survey 2009

- 91 Between 2002 to 2009, the median income for Māori increased across all regions. The median income for Māori increased the most in Otago, Bay of Plenty and Gisborne Hawkes Bay. From \$270 to \$507 (an 88 percent increase) for Otago, 298 to 474 (a 59 percent increase) for Bay of Plenty and \$326 to \$490 (a 50 percent increase) for Gisborne Hawkes Bay. Auckland had the lowest increase, from \$440 to \$450 (a 2.3 percent increase).

## Summary

- 92 The Māori population continued to grow as a proportion of the total New Zealand population with Māori making up approximately 15 percent of the total population. The majority of Māori lived in urban areas with almost two thirds living in Auckland, Waikato and the Bay of Plenty.
- 93 In 2009, Māori had a relatively high fertility rate 2.8 births per woman, down from 2.95 in 2008 and well above the rate for the total population (2.12 births per woman). Māori mothers gave birth on average at a younger age than either European or Pacific mothers.
- 94 The gap between the life expectancy of the Māori and non-Māori population narrowed slightly. However in 2007, Māori expected to live approximately 8-9 years less than non-Māori.
- 95 The Māori population is characterised by relatively high rates of mobility, with Māori being most likely to have lived elsewhere within the previous five years. Māori (and Pacific peoples) most commonly identify social reasons as the main reason for moving (either from their previous residence or to their current residence), or for not moving. Economic and housing reasons were the next most common motivations for Māori (and Pacific peoples) to move. This contrasted with the European experience, where economic reasons tended to be the most important consideration, followed by social, and environmental reasons.
- 96 There were improvements in the educational, and income status of Māori between the 2001 and 2006 Census. Increasing proportions of the population obtained higher educational qualifications, and the median income of Māori increased by about 41 percent. Notwithstanding these improvements, some 40 percent of the Māori population did not hold a formal qualification, which is greater than for European or Pacific peoples, and the median income for Māori was \$20,900 which was similar to Pacific peoples, but less than for Europeans. By 2009, the median weekly income for Māori had risen to \$24,960.
- 97 The current economic recession is associated with a higher proportion of Māori (and Pacific peoples) than Europeans being unemployed. The Māori unemployment rate rose from 8.6 percent to 14.8 percent between the December 2008 and 2009 quarters, before falling to 13.6 percent in March, this was twice the non-Maori rate.



# Housing Supply

## Introduction

- 98 In order to consider the adequacy of housing supply for Māori, this chapter begins with an overview of Māori housing need. These findings were part of a broader study into Māori housing experiences<sup>32</sup> and were based on qualitative fieldwork with Māori householders and key informants in six localities throughout New Zealand. The next section focuses on trends in household and population crowding as a key indicator of the restricted housing supply for Māori, and identifies some factors associated with household crowding.
- 99 There are multiple ways to define the level of crowding. Statistics New Zealand are currently undertaking some work around identifying which crowding measure is the most appropriate for the New Zealand context. The crowding data presented in this section is based on the Canadian National Occupancy Standard (CNOS<sup>33</sup>).

## Housing needs

- 100 Based on qualitative fieldwork, it was found<sup>34</sup> that there was overall agreement that the housing needs of Māori differed from other peoples, to the extent that Māori tended to need to accommodate a larger number of people than was usually the case with the general population. This was associated with larger family size and the practice of receiving and accommodating visiting whānau and other visitors on a relatively frequent basis for short periods, for example for tangihanga, and other whānau gatherings. All respondents unequivocally stated that being able to accommodate guests was important.
- 101 In addition, many participants in this research identified the desirability of being able to accommodate another whānau member or members, usually a parent(s) or grandparent(s) on a permanent basis. This desire was expressed by rural and urban respondents.

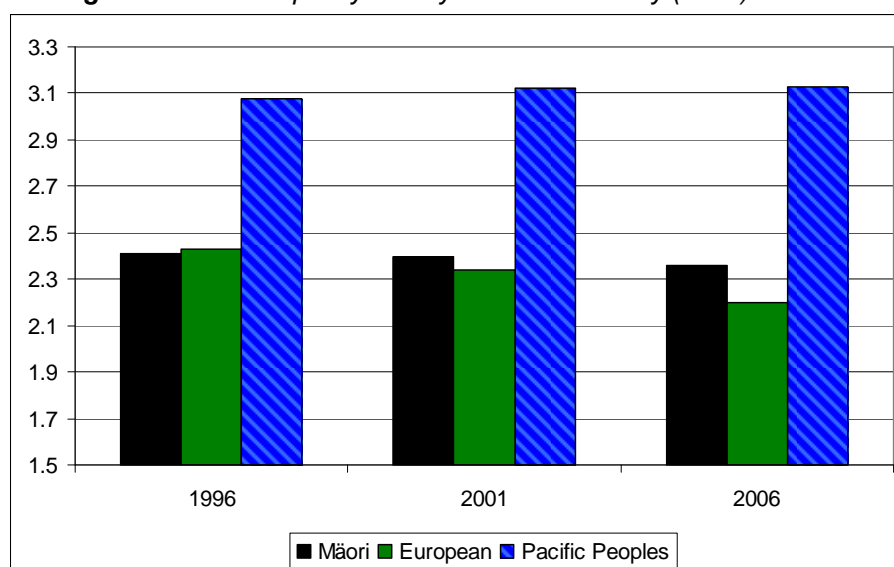
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<sup>32</sup> Waldegrave et al. (2006).

<sup>33</sup> The standard sets the bedroom requirements of a household according to the following composition criteria: there should be no more than two people per bedroom; parents or couples share a bedroom; children under five years, either of same or opposite sex, may reasonably share a bedroom; children under 18 years of the same sex may reasonably share a bedroom; a child aged five to 17 years should not share a bedroom with one under five of the opposite sex; single adults 18 years and over and any unpaired children require a separate bedroom.

<sup>34</sup> Waldegrave et al. (2006: 104).

**Figure 14** Occupancy rate by selected ethnicity (2006)



Source: Statistics New Zealand, Census 2006

102 The occupancy rate is the average number of usual residents per household in private dwellings. The occupancy rate for Māori decreased consistently from 1996 to 2006. This decrease was also observed for the European population, but is reversed for Pacific people (see Figure 14). While Pacific peoples had the highest occupancy rates in 1996, 2001, and 2006, Māori have the second highest in 2001 and 2006. The European population showed a slightly higher occupancy rate than Māori in 1996. However, this observation may be explained by the deviation of the recording of ethnicity in the 1996 Census which mostly affected the figures for European (refer to technical notes section on page 5).

## Crowding

103 This section explores crowding in two ways. First, crowding prevalence is presented at a household level, secondly at a population level. This is to provide a complete picture of the extent of crowding for Māori. The numbers derived in both ways can differ quite significantly because of the household composition and the age structure of the Māori population.

### Household crowding

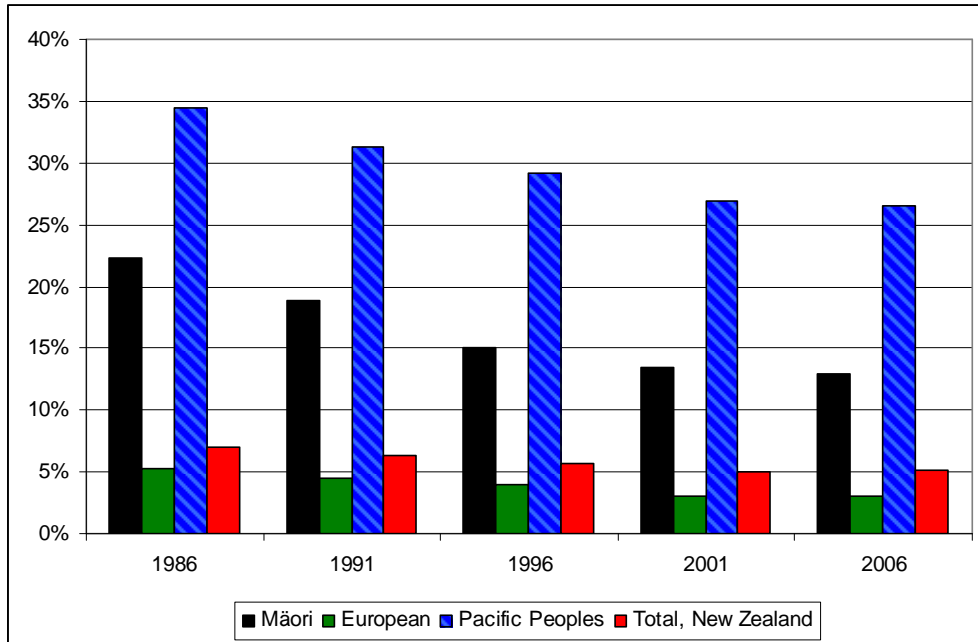
104 In 2006, 28,100 or 12.9 percent of Māori households<sup>35</sup> required at least one extra bedroom to adequately accommodate household members. Between 1986 and 2006, the proportion of Māori households living in crowded housing has steadily declined (see Figure 15). In 1986, 22.4 percent of Māori households were overcrowded. This percentage consistently decreased to 15.1 percent in 1996, and continued decreasing at a slower rate to the 2006 level of 12.9 percent.

105 In 1986, levels of overcrowding were four times higher for Māori households than for European households, and lower than for Pacific households. Despite the decline in overcrowding of Māori households, in 2006 this difference remained the same. Compared with Pacific households, in 2006, Māori households had half the level of

<sup>35</sup> Māori households are defined as households with at least 1 Māori household member (usual resident).

crowding. While over time the percentage of overcrowded Pacific households has decreased, Māori rates have decreased at a proportionately higher rate.

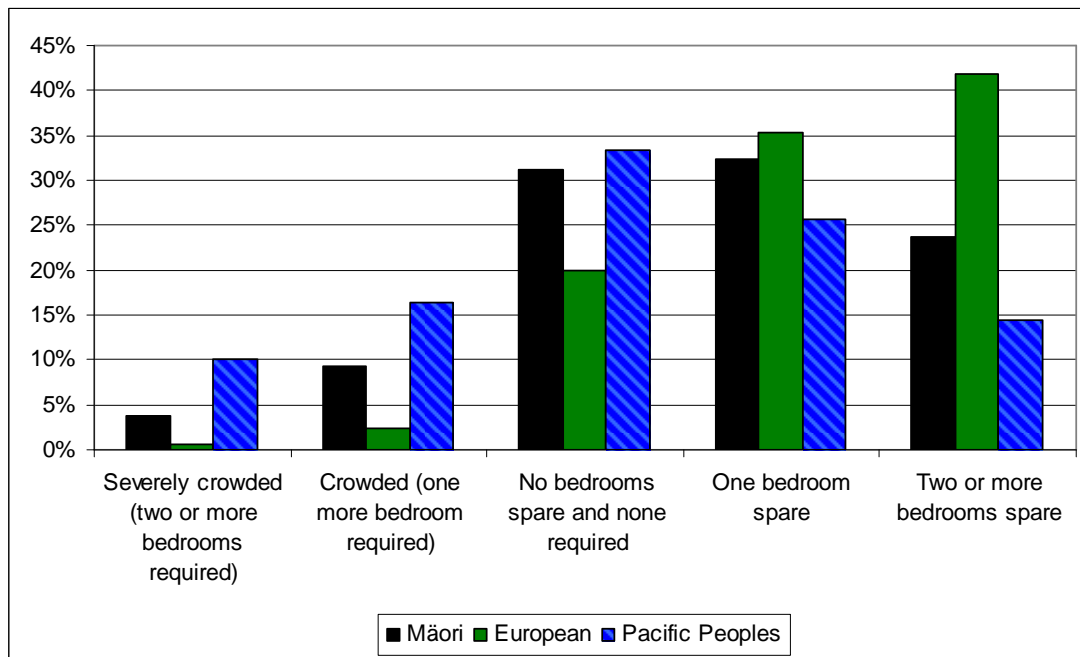
**Figure 15** Proportion of crowded households (requiring at least one extra bedroom), by ethnicity (1986-2006)



Source: Statistics New Zealand, Census 1986, 1991, 1996, 2001 and 2006, customised data prepared for HNZC

106 Figure 16 shows the severity of crowded households by ethnicity in 2006. Four percent of Māori households were severely crowded (requiring two or more bedrooms), and nine percent were crowded requiring one extra bedroom. Māori rates of severe household crowding were four times higher than for European households, but less than half when compared with Pacific households. Māori rates of household crowding were four and a half times higher than for European households, and nearly half the rate of Pacific households.

**Figure 16** Proportion of crowded and non-crowded households, by selected ethnicity (2006)

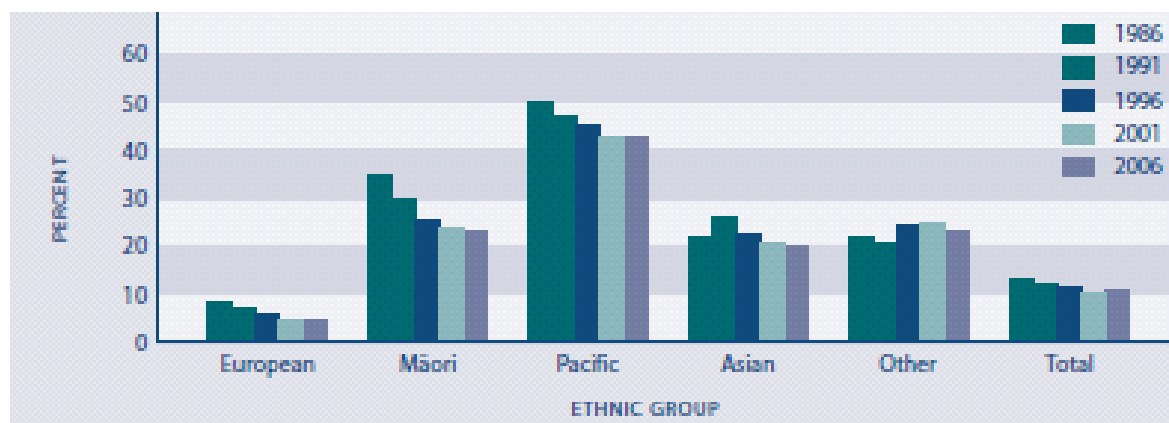


Source: Statistics New Zealand, Census 2006, customised data prepared for HNZA

### Population crowding

107 Figure 17 shows that the proportion of the Māori population living in crowded housing steadily declined from 35 percent in 1986 to 23 percent in 2006. Although the level of crowding differed across ethnic groups, Figure 17 shows that the trend for Māori, European and Pacific populations was in the same direction.

**Figure 17** Proportion of population living in crowded households, by ethnicity (1986-2006)

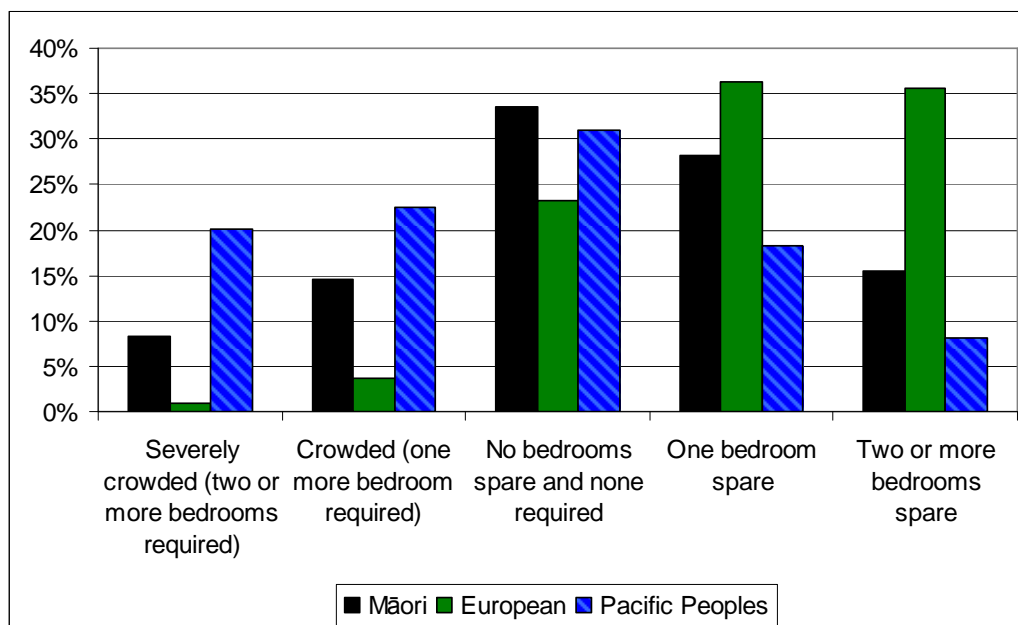


Source: MSD, Social Report 2009, p. 127

108 Figure 18 shows the proportion of people living in crowded households by ethnicity in 2006. Eight percent of the Māori population lived in severely crowded households, and 14 percent lived in crowded households. The proportion of the Māori population living in severely crowded households was eight times higher than for the European population. The proportion of the Pacific population was more than two times higher than for the Maori population. The proportion of the Māori population living in crowded households was three and a half times higher than for the European

population. The proportion of the Pacific population was nearly twice that of the Maori population.

**Figure 18** Proportion of people living in crowded and non-crowded households, by ethnicity (2006)



Source: Statistics New Zealand, Census 2006, customised data prepared for HNZA

### Factors associated with crowding

109 According to Statistics New Zealand, crowding is concentrated disproportionately among some ethnic groups, is associated with low income, high numbers of dependent children, two or more families living in a household, one-parent families (living with others) and extended family living<sup>36</sup>. According to the 2009 Social Report<sup>37</sup>, cultural attitudes, economic conditions and age structure account for the variation in crowding levels between ethnic groups.

### Living in Corporation housing

110 Overall, about five percent of the total New Zealand population lives in Corporation housing. In 2006, about 12 percent of the Māori population lived in Corporation housing. This compared to two percent of the European, and 26 percent of the Pacific population (see Table 8).

<sup>36</sup> Statistics New Zealand (2003: 1-2).

<sup>37</sup> Ministry of Social Development (2009) Social Report p. 127.

**Table 8** Proportion of the population living in Corporation housing, by selected ethnicity (2006)

	<b>Māori</b>	<b>European</b>	<b>Pacific Peoples</b>
HNZC	69,393	51,145	69,304
Total NZ Population	565,329	2,609,592	265,974
Proportion of population living in HNZC housing	12.3%	2.0%	26.1%

*Source: HNZC (Mar 2006 and Census data 2006)*

## Summary

- 111 The overall Maori trend in crowding over the past twenty years shows a decline. This is true whether crowding is analysed by the number of crowded households or the number of people living in crowded households. In 2006 however, about 14 percent of Māori households accommodating about 23 percent of the Māori population were overcrowded.
- 112 Even though the level of crowding for Māori has steadily declined between 1986 and 2006, and has done so at a greater rate than for Pacific households, the difference between the crowding level of Europeans and Māori remains the same. In 2006, four times as many Māori households as European households were crowded. However, the proportion of Māori population living in crowded households was six times greater than for the European population.
- 113 In 2006, about 12 percent of the Māori population resided in Corporation housing. This compares to two percent of the European population, and 26 percent of the Pacific population.

# Assistance and Affordability

## Introduction

- 114 The Corporation recognises that housing is strongly linked to people's health, educational performance, personal security and wealth. The Corporation's Statement of Intent outcomes are:
- New Zealanders with priority housing needs are supported in their time of need
  - New Zealanders in need are helped along their pathway towards housing independence
  - Crown resources are managed in the most efficient and effective manner.
- 115 There are three key measures of assistance and affordability reported in this section:
- the proportion of low income households paying more than 30 percent of their income in housing costs
  - the number of AS recipients
  - the number of Corporation households receiving Income Related Rent.
- 116 The chapter begins with an overview of trends in affordability over the past twenty years. It then identifies the number of Māori who had been accessing housing assistance through the AS. A profile of AS recipients is presented and potential reasons for the recent increase in the number of Māori receiving the AS are suggested. The focus then moves to Corporation housing and a profile of Māori tenants and applicants.

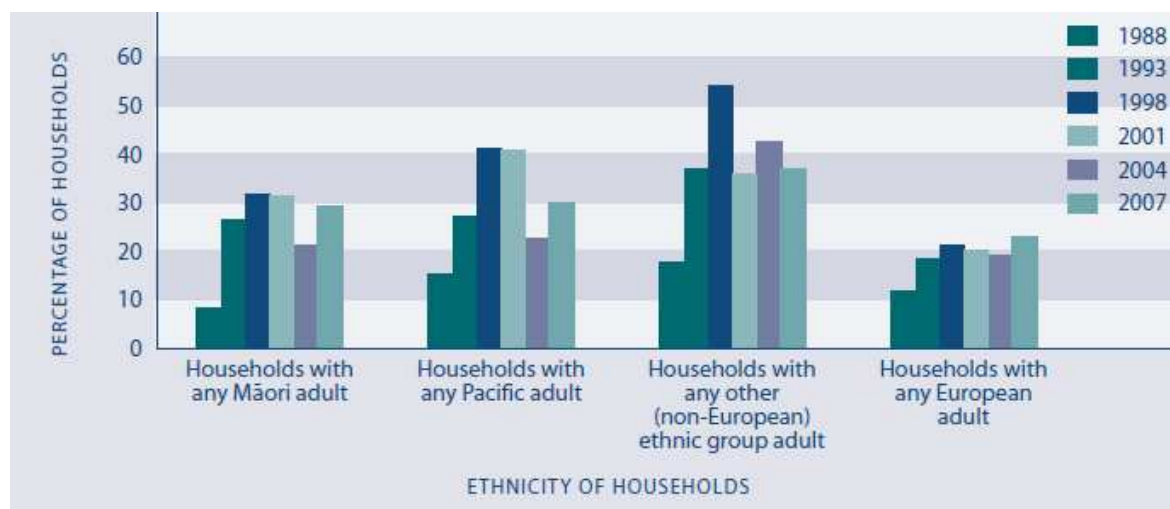
## Affordability<sup>38</sup>

- 117 Housing for Māori has become less affordable over the last 20 years. This is in line with the trend for all other ethnic groups. In 1988, only eight percent of households with at least one Māori adult (referred to as Māori households from hereon) were paying more than 30 percent of their income in housing costs. Ten years later, this figure had increased to 32 percent, falling to 21 percent in 2004, then rising to 29 percent in 2007, close to the 2001 level of 31 percent.
- 118 Figure 19 shows that in 2004 housing affordability for Māori households was comparable to that for households with at least one European or Pacific adult (referred to as European, and Pacific households from hereon). Since 2004 housing affordability for Māori households has decreased at a greater rate than that for European households, and at a similar rate to that for Pacific households. For Māori in 2007, housing affordability remained an issue with nearly one in three Māori households recording housing costs in excess of 30 percent of income.

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<sup>38</sup> The data presented in this section cites the Ministry of Social Development 2009 Social Report. That data has been derived from Statistics New Zealand's Household Economic Survey (1988–2007).

**Figure 19** Proportion of households with housing cost outgoings-to-income ratio greater than 30 percent, by ethnic group (1988–2007)



Source: Derived from Statistics New Zealand's Household Economic Survey (1988–2004), by the Ministry of Social Development, Social Report 2008, p. 65.

## Accommodation Supplement

119 In 1993, the AS was introduced to supplement housing costs for low to modest income earners in the private sector. The AS is an asset-tested supplement that provides assistance towards accommodation costs, including rent, board and the cost of owner-occupied homes. Recipients do not have to be receiving a benefit to qualify.

### Profile of AS recipients

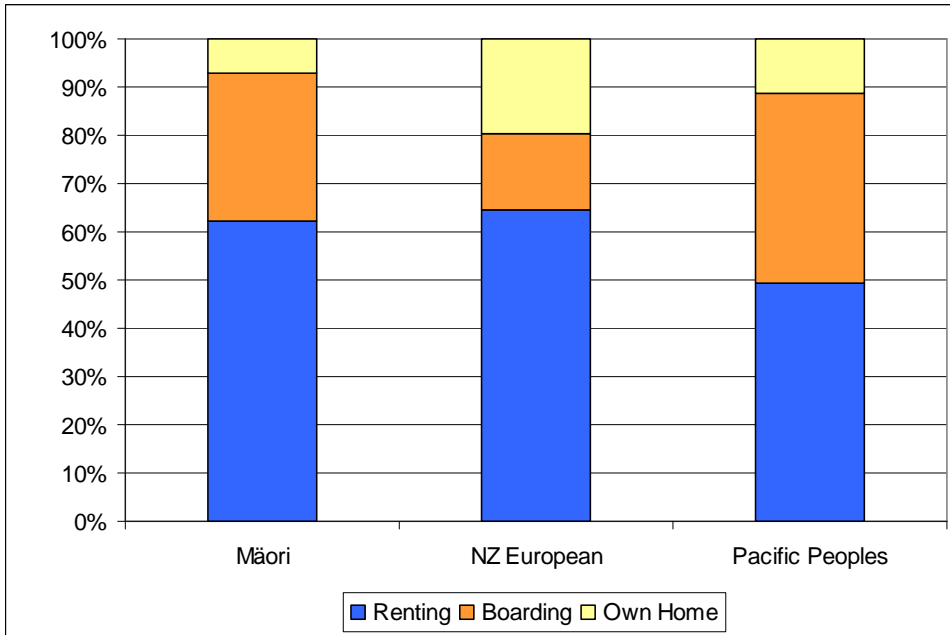
120 In December 2009, the number of Māori people receiving the AS was 89,765, accounting for 27.8 percent of all AS recipients. This compares to 146,258 European, and 22,850 Pacific AS recipients, accounting for 45 percent, and seven percent, respectively. These numbers show that Māori were over-represented among AS recipients accounting for 28 percent, while constituting 15 percent of the New Zealand population.

121 The most striking difference between the profile of Māori AS recipients, and European AS recipients is the higher proportion of Māori who were boarding. Figure 20 shows that in March 2009, the proportion of Māori recipients (33 percent) who were boarding was nearly twice that of European recipients (17 percent), although still lower than for Pacific peoples (42 percent).

122 When compared with European and Pacific peoples, the proportion of Māori AS recipients who own their own home is the smallest.



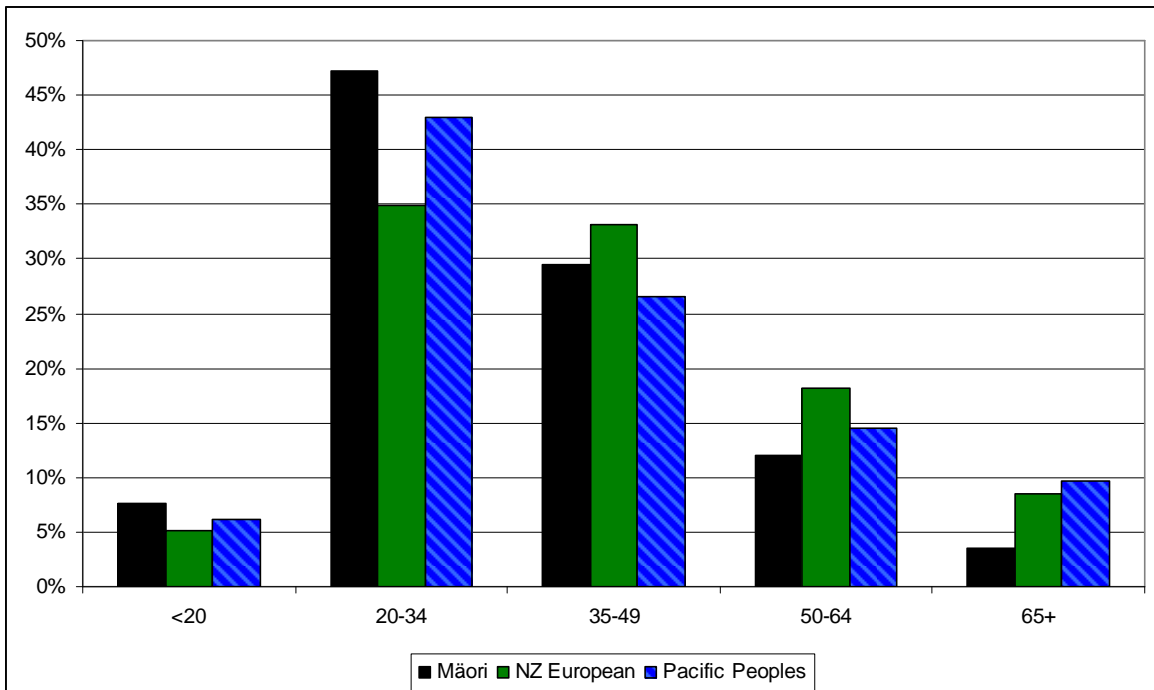
**Figure 20** Distribution of AS recipients, by tenure and selected ethnicity (Dec 2009)



Source: MSD Administrative data, Extracted by HNZA, Dec 2009

123 Consistent with the Māori demographic profile, Māori AS recipients have a younger age profile than either European or Pacific peoples (see Figure 21).

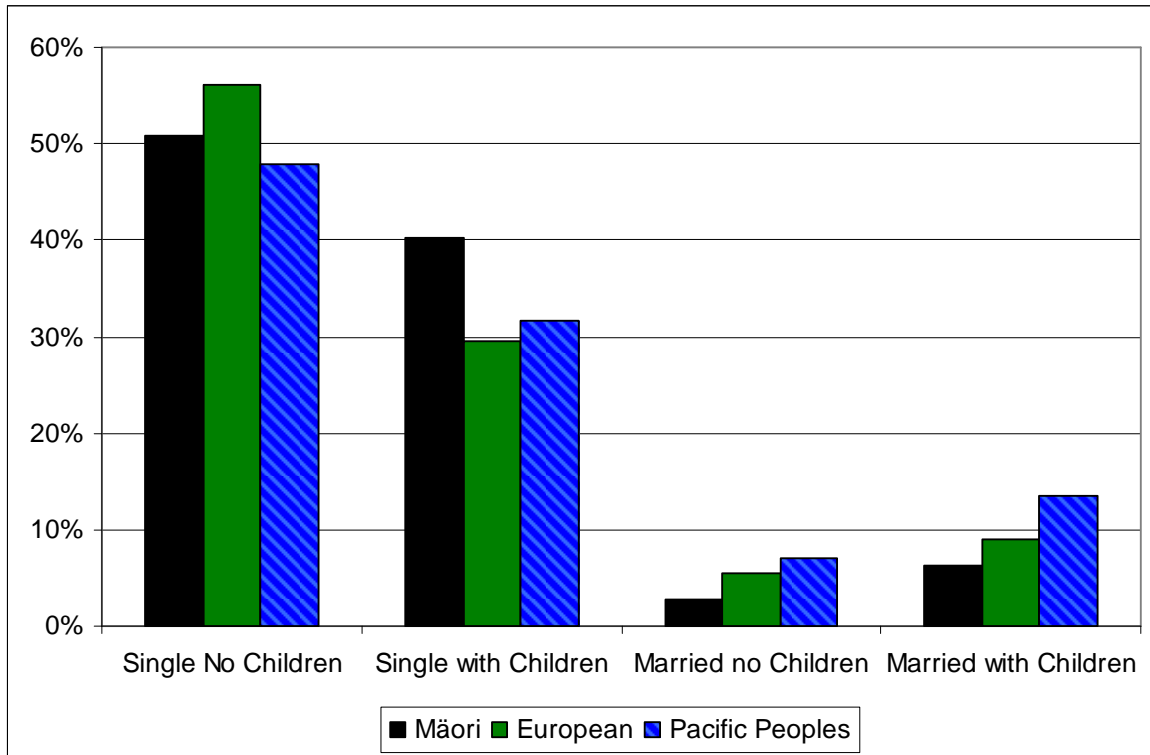
**Figure 21** Age distribution of AS recipients by selected ethnicity (Dec 2009)



Source: MSD Administrative data, extracted by HNZA, Dec 2009

124 In December 2009, relative to European and Pacific groups, Māori had the highest proportion of single parent AS recipients. By comparison, the European group had the largest proportion of single recipients without children, and Pacific peoples had the highest proportion of recipients that were Married with children (see Figure 22). Consistently, across all three ethnic groups, single recipients without children were the most common family type of all AS recipients, followed by single parents.

**Figure 22** AS recipients by family status<sup>39</sup> and selected ethnicity (Dec 2009)



Source: MSD Administrative data, Extracted by HNZA, Dec 2009

### Increase in the number of AS recipients

125 Between December 2005 and December 2009, AS recipients increased by 25.9 percent. Table 9 shows that the number of Māori AS recipients increased by 26.7 percent, European AS recipients increased by 22.5 percent and Pacific AS recipients had the highest increase of 40.7 percent.

<sup>39</sup> AS household type data is categorised by marriage rather than single with parent with children or couple with children.

**Table 9** AS recipients, by selected ethnicity (Dec 2005 - 2009)

Year	Māori	European	Pacific	Total
2005	70,848	119,391	16,238	256,086
2006	70,301	120,782	16,511	258,416
2007	67,251	116,602	16,032	250,397
2008	72,867	123,693	17,671	268,785
2009	89,765	146,258	22,850	322,490
Percent change 2008-2009	23.2%	18.2%	29.3%	20.0%
Percent change 2005-2009	26.7%	22.5%	40.7%	25.9%

Source: MSD Administrative data, Extracted by HNZA, Dec 2009

126 Table 9 also shows that the greatest increase in the number of AS recipients for the last five years occurred during the last year. Between December 2008 and 2009 the number of AS recipients increased for Māori (by 23.2 percent), when compared to European (18.2 percent), and Pacific peoples increased the most (by 29.3 percent).

127 From December 2008 to December 2009, 53 percent of the increase in AS recipients for Māori was caused by an increase in the number of private renters (see Table 10). The number of boarder recipients increased by 7,474 (44 percent).

**Table 10** The tenure of Māori AS recipients (Dec 2005 -2009)

Tenure	2005	2006	2007	2008	2009	Change
Boarders	22,637	21,933	19,834	22,184	29,658	31.0%
Home Owners	5,575	5,378	5,042	5,154	5,584	0.2%
Private Renters	42,059	42,367	41,785	44,896	53,845	28.0%
Council Renters	555	613	586	628	673	21.3%
Unknown	22	10	4	5	5	-77.3%
Total	70,848	70,301	67,251	72,867	89,765	26.7%

Source: MSD Administrative data, Extracted by HNZA, Dec 2009

128 Table 11 shows that from December 2008 to December 2009, there was a 61 percent increase of Maori receiving AS because of unemployment related reasons. The rate of non-beneficiaries receiving AS increased steadily from December 2006.

**Table 11** Maori AS recipients by Income Support type (Dec 2005 - 2009)

Tenure	2005	2006	2007	2008	2009	Change (05-09)
Unemployment Related	15,347	12,845	8,342	11,052	21,424	39.6%
DPB Related	28,017	26,644	26,380	27,539	30,817	10.0%
Widows Benefit	675	636	567	578	635	-5.9%
Independent Youth Benefit, Emergency Benefit	1,724	1,616	1,626	1,918	2,354	36.5%
NZ Superannuation & Veterans Pension	2,366	2,630	2,812	2,965	3,220	36.1%
Invalids Benefit	8,275	8,660	9,126	9,770	10,198	23.2%
Sickness Benefit	8,385	9,071	9,603	10,291	12,263	46.2%
Non-beneficiaries	6,059	8,199	8,795	8,754	8,854	46.1%
Total	70,848	70,301	67,251	72,867	89,765	26.7%

Source: MSD Administrative data, Extracted by Housing New Zealand Corporation, Dec 2009

## Social housing

129 Table 12 shows the number of Māori and non-Māori in Corporation housing and Local Authority housing between 1981 and 2001. It shows that between 1981 and 2001, around nine percent of Māori in social housing have been housed through local authorities compared to around 25 percent for non-Māori.

**Table 12** Number of Māori and non-Māori households in social housing 1981-2001<sup>40</sup>

	1981	1986	1991	1996	2001
<b>Māori</b>					
HNZC	12,522	14,520	18,324	16,632	15,216
Local Authority	1,254	1,491	1,446	1,605	1,581
<b>Total Social Housing</b>	13,776	16,011	19,770	18,237	16,797
Māori in local authority housing as a percent of total social housing	9.1	9.3	7.3	8.8	9.4
<b>Non-Māori</b>					
HNZC	44,457	41,478	45,156	35,889	36,534
Local Authority	14,907	15,144	13,968	13,164	12,495
<b>Total Social Housing</b>	59,364	56,622	59,124	49,053	49,029
Māori in local authority housing as a percent of total social housing	25.1	26.7	23.6	26.8	25.5

Source: CHRANZ (2004) *Changes in the Structure of the New Zealand Housing Market Vol 1*, pp 339-340

<sup>40</sup> Readers should note that these figures are derived from the Census which consistently under count people in social housing.

## Corporation housing

### Definitions

130 When interpreting the data presented in this section, readers should note that tenant and applicant numbers are counted in two ways: as the primary tenants or applicants and as number of members in tenants' or applicants' households. The concept of a primary tenant or applicant is similar to Statistics New Zealand's reference person for a household. The primary tenant is the first signatory to the tenancy agreement.

### The Corporation's tenants

131 In December 2009, members of Maori tenants' households represented the second largest group accounting for 37.6 percent of all people living in Corporation properties (see Table 13). Members of Pacific tenants' households represented the largest group accounting for 38.3 percent. Members of European tenants' households represented the third largest group accounting for 27 percent of all people living in Corporation properties.

**Table 13** Number of tenants in Corporation housing by selected ethnicity<sup>41</sup> (Dec 2009)

	<b>Primary Tenants</b>	<b>Total Household Members</b>
<b>Māori</b>	22,983	75,659
<b>European</b>	24,727	54,258
<b>Pacific</b>	17,308	76,925

Source: HNZN, Administrative Data Dec 2009

Note: Please note that this is total response data, so the sum of counts of people across all ethnic groups will be greater than the sum of tenants/occupants.

132 European are the largest primary tenant group (37.2 percent), followed by Māori (34.6 percent) and Pacific peoples (26 percent). This reversal can be explained by the younger age structure and the differences in household composition. Māori and Pacific tenants live in larger households that include more children than European tenants (see Table 14 and Figure 23).

133 Table 14 shows the proportion of Māori households<sup>42</sup> that receive Income Related Rent in comparison to European and Pacific households.

<sup>41</sup> Note that this is total response data and some people identify with more than one ethnic group so that the sum of the numbers in each ethnic group will be greater than the sum of all tenants/occupants.

<sup>42</sup> The ethnicity of the primary tenant is used as a proxy for the ethnicity of the household.

**Table 14** Proportion of primary tenants receiving Income Related Rent, by selected ethnicity (Dec 2009)

	Primary tenants
<b>Māori</b>	93.6%
<b>European</b>	94.2%
<b>Pacific</b>	90.4%

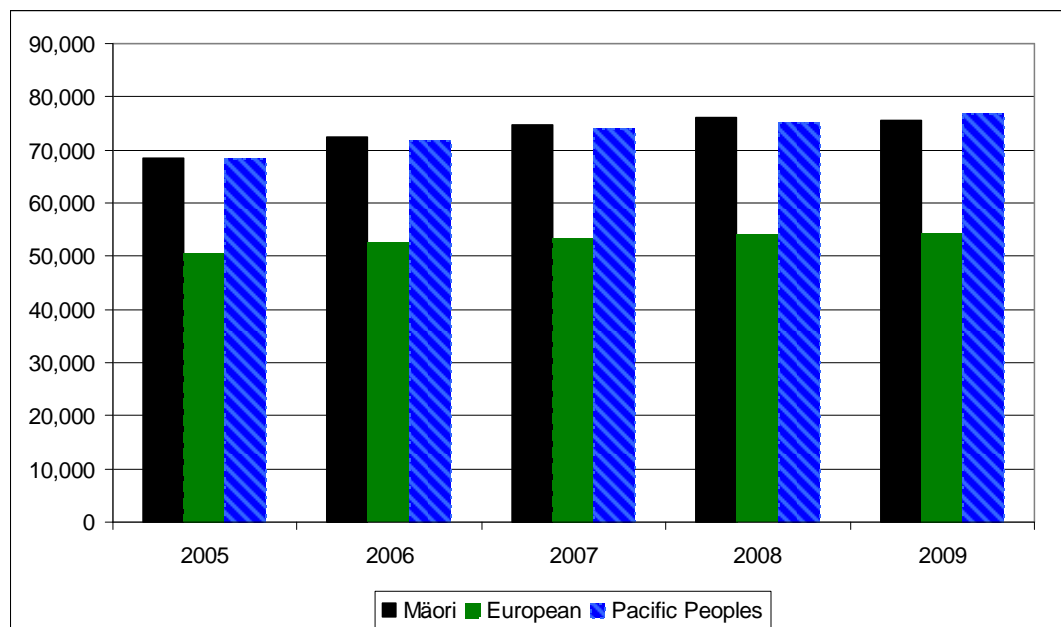
Source: HNZC, Administrative Data Dec 2009

### Changes over time

134 Between December 2005 and 2009, the total number of members in Māori tenant households increased from 68,441 to 75,659 (see Figure 23). This is also true for the total number of members of European (increase from 50,598 to 54,258), and Pacific (increase from 68,411 to 76,925) tenants' households.

135 The proportion of members in Pacific tenants' households showed the greatest increase (by 12.4 percent) over that period followed by members in Māori tenants' households (by 10.5 percent) and members in European tenants' households (by 7.2 percent).

**Figure 23** Number of members in Corporation tenants' households, by selected ethnicity (Dec 2005-2009)



Source: HNZC, Administrative Data Dec 2009

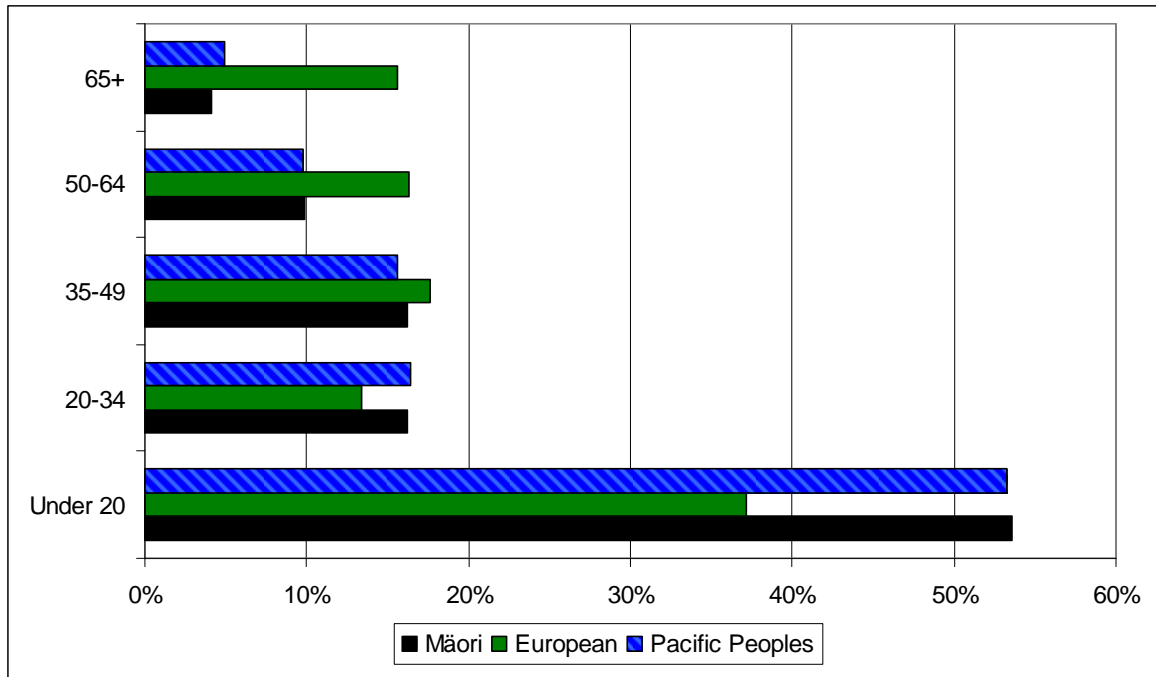
### Age profile

136 In December 2009, 53.5 percent of all members of Māori tenants' households were under the age of 20 years. This figure is virtually identical for Pacific occupants, and with 37.1 percent much smaller for members of European tenants' households (see Figure 24). Taking the age distribution of primary tenants presented in Table 15 into

account leads to the conclusion that most tenants' household members aged under 20 years are children living in their parents' or guardians' households.

- 137 The smallest proportion of members in Maori tenants' households were aged 65 years or older comprising 3.7 percent (see Figure 24). The proportion of members of European tenants' households aged 65 year or older was much larger comprising 15 percent. The proportion of members of Pacific tenants' households aged 65 years of older was 4.5 percent.

**Figure 24** Proportion of tenants' household members by age and selected ethnicity (Dec 2009)



Source: HNZC, Administrative Data Dec 2009

- 138 Table 15 shows that across all ethnic group there were very few primary tenants under 20 years, indicating that the Corporation did not commonly house tenants this young. When compared with European and Pacific primary tenants, Māori were much more youthful with a greater proportion being in the 20 to 34 age group, and a much smaller proportion being in the 65+ age group.

**Table 15** Proportion of primary tenants by age and selected ethnicity (Dec 2009)

Age	Māori	European	Pacific
under 20	0.2%	0.1%	0.0%
20-34	22.1%	12.4%	16.3%
35-49	41.5%	29.5%	41.5%
50-64	25.4%	29.0%	27.8%
65+	10.9%	29.0%	14.3%

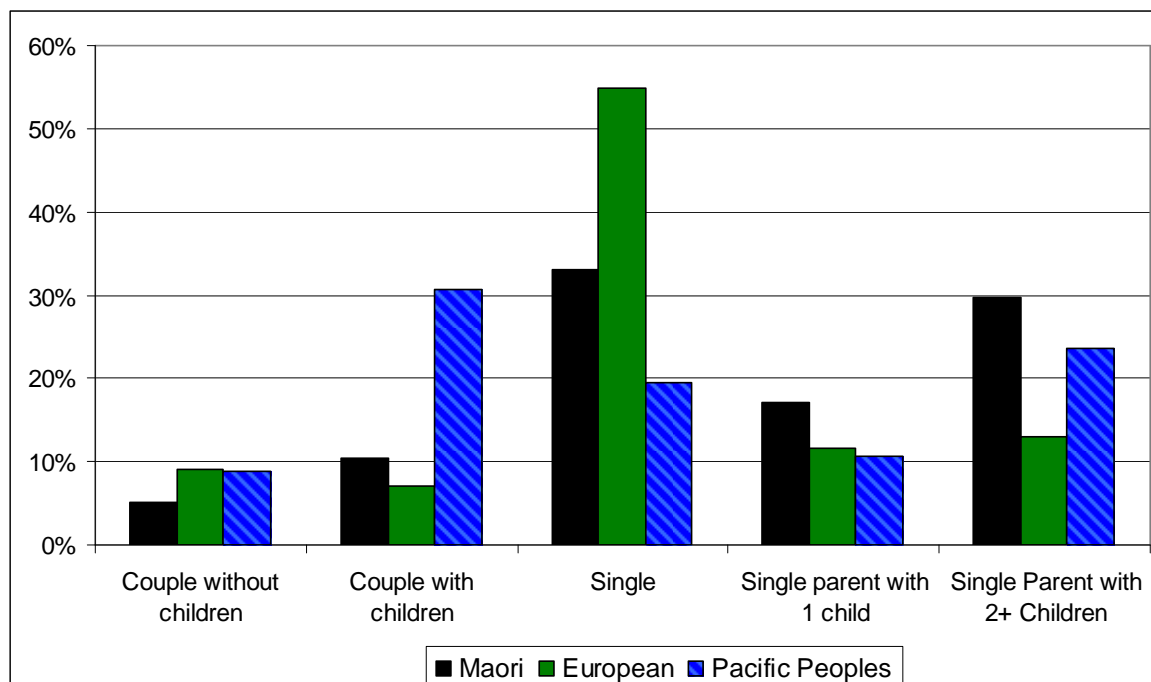
Source: HNZC, Administrative Data Dec 2009

Note: Percentages may not add up to 100 percent due to rounding.

### Household Type

- 139 In December 2009, being a single parent was the most common household type for Māori tenants, accounting for 29.7 percent. This proportion was lower for European tenants (20.1 percent), and for Pacific tenants (23.7 percent). Furthermore, the proportion of Māori single parents with one child was 17.1 percent.

**Figure 25** Proportion of primary tenants by household type<sup>43</sup> and selected ethnicity (Dec 2009)



Source: HNZC, Administrative Data Dec 2009

140 The next most common household type for Māori tenants was a single person household (33 percent). Couples with or without children (15.6 percent) constituted the smallest proportion of Māori tenants' household types. This proportion was higher than that of European tenants.

#### Gender profile

141 In December 2009, Māori had the greatest proportion of female primary tenants when compared with either European, or Pacific primary tenants (see Table 16). This could be attributed to the number of female headed single parent families among Māori primary tenant households.

**Table 16** Proportion of primary tenants, by gender and selected ethnicity (Dec 2009)

Ethnic group	Females	Males
<b>Māori</b>	75%	25%
<b>Pacific</b>	66.9%	33.1%
<b>European</b>	67.8%	32.2%

Source: HNZC, Administrative Data Dec 2009

#### Geographical distribution<sup>44</sup>

142 In December 2009, the largest proportion of Māori tenant households was located in South Auckland. About a third of all Māori tenant households lived in Auckland (South Auckland, West and North Auckland, and Central Auckland regions taken

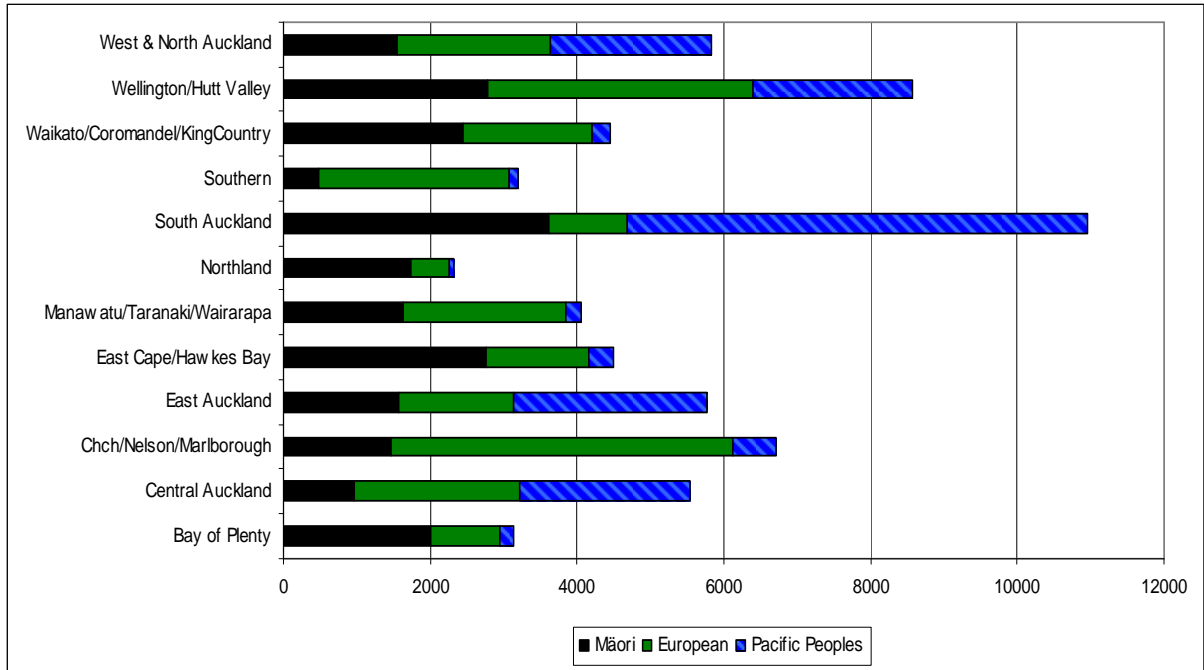
<sup>43</sup> The household type presented here refers to the Corporation's Income Related Rent household type used to calculate tenants' rent.

<sup>44</sup> Because the primary tenant is a reference person for a household, the regional analysis refers to the location of tenant households. Māori primary tenants will be used as a proxy for a Māori tenant household.



together). The smallest proportion of Māori tenant households was located in the Southern region. Figure 26 shows how the regional distribution of Māori tenant households compared to European and Pacific tenant households.

**Figure 26** Primary tenants, by Corporation region and selected ethnicity (Dec 2009)



Source: HNZA, Administrative Data Dec 2009

143 In the Northland, Bay of Plenty, East Cape/Hawkes Bay, and Waikato/Coromandel regions, the majority (more than half) of tenant households were Māori (see Table 17). The four regions accommodate just under 40 percent of all Corporation households that were Māori.

**Table 17** Proportion of Māori primary tenants by Corporation region (Dec 2009)

	Percentage of Māori in each region	Māori as a percentage of all occupants
Bay of Plenty	8.7%	68.3%
Central Auckland	4.2%	15.1%
Chch/Nelson/Marlborough	6.4%	21.0%
East Auckland	6.8%	25.6%
East Cape/Hawkes Bay	12.0%	63.8%
Manawatu/Taranaki	7.1%	41.3%
Northland	7.5%	79.3%
South Auckland	15.7%	33.4%
Southern	2.1%	15.5%
Waikato/Coromandel	10.6%	56.3%
Wellington/Hutt Valley	12.1%	31.7%
West & North Auckland	6.7%	24.0%
Total	100.0%	34.7%

Source: HNZA, Administrative Data Dec 2009

### The Corporation's applicants

144 In December 2009, the proportion of members in Māori applicants' households represented the second largest group accounting for 31.3 percent of all people on the Corporation waiting list (see Table 18). The proportion of members in Pacific applicants' households were the largest group accounting for 36.6 percent. The proportion of members in European applicants' households were the third largest group, accounting for 22.1 percent of all people on the Corporation waiting list.

**Table 18** Number of applicants for Corporation housing by selected ethnicity (Dec 2009)

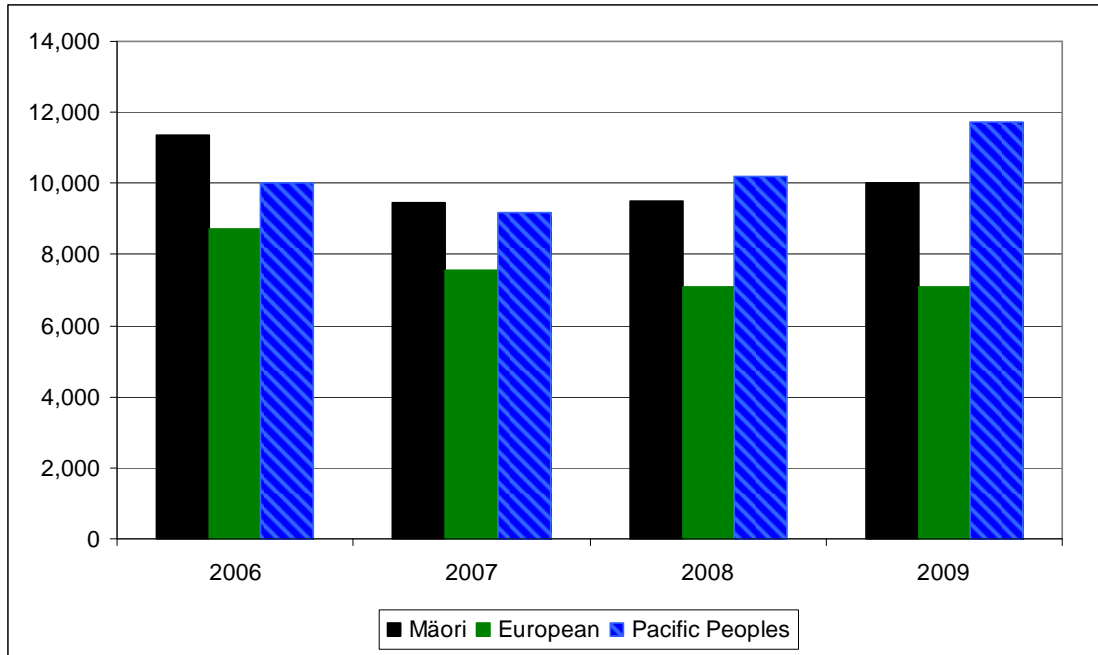
	Applicants	Total number of applicants' household members
<b>Māori</b>	3,191	10,023
<b>European</b>	3,223	7,080
<b>Pacific</b>	2,640	11,722

Source: HNZA, Administrative Data Dec 2009

145 The pattern changes when the tenure holders are analysed. Europeans were the largest applicant group (35.3 percent), followed by Pacific peoples (31.6 percent) and Māori (24.9 percent). This change can be explained by the younger age structure and the differences in household composition of both Māori and Pacific applicants when compared with European applicants. Māori and Pacific applicants lived in larger households that included more children than European applicant households (see Figure 27 and 28).

146 Between December 2006 and 2009, the number of Māori applicants decreased (see Figure 27). This was also true for the number of European applicants. The number Pacific applicants increased. It is unclear why the number of members of Māori applicants' household members showed the greatest increase over the same period (see Figure 27) that the number of applicants decreased.

**Figure 27** Number of members in applicants' households, by selected ethnicity (Dec 2006-2009)

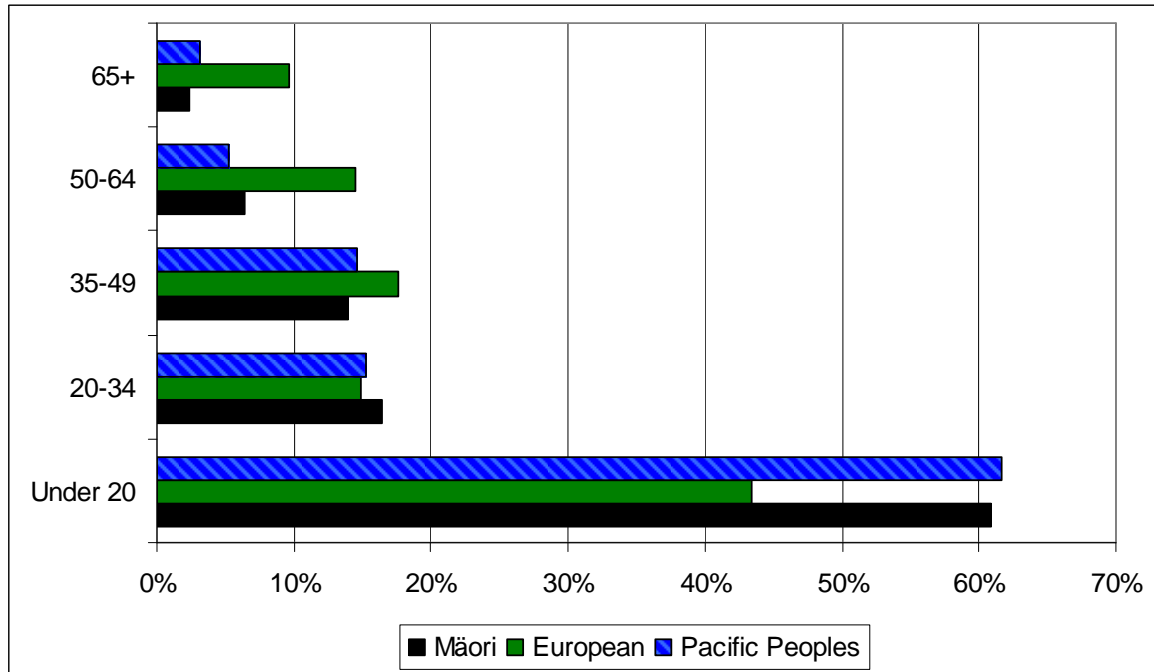


Source: HNZA, Administrative Data Dec 2009

### Age profile

147 The age profile for applicants followed the profile for tenants quite closely, although with a younger age profile than for tenants.

**Figure 28** Proportion of members of applicants' households, by age and selected ethnicity (Dec 2009)

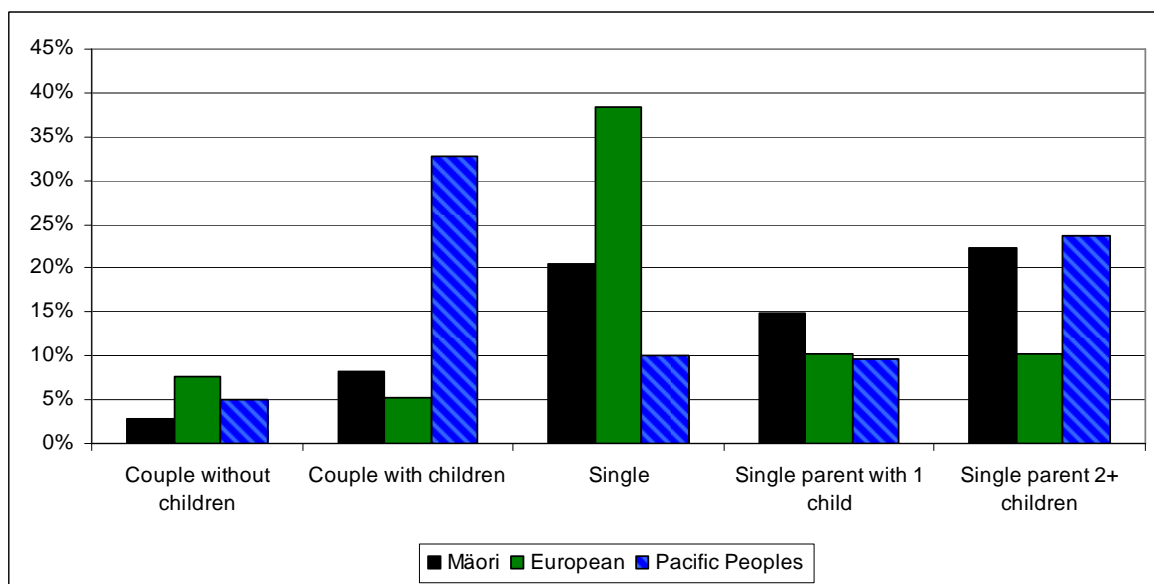


Source: HNZC, Administrative Data Dec 2009

### Household type

148 For Māori applicants the most common household type is single parents with children (37.2 percent), the next most common is single person households (20.5 percent). Figure 29 shows the proportion of applicants by household type and selected ethnicity.

**Figure 29** Proportion of applicants, by household type and selected ethnicity (Dec 2009)



Source: HNZC, Administrative Data Dec 2009

## Gender profile

149 The gender distribution of Māori applicants was virtually identical to that of Māori primary tenants (compare Table 16 and Table 19). Table 19 shows that this was also true for Pacific, and European applicants.

**Table 19** Proportion of primary applicants, by gender and selected ethnicity (Dec 2009)

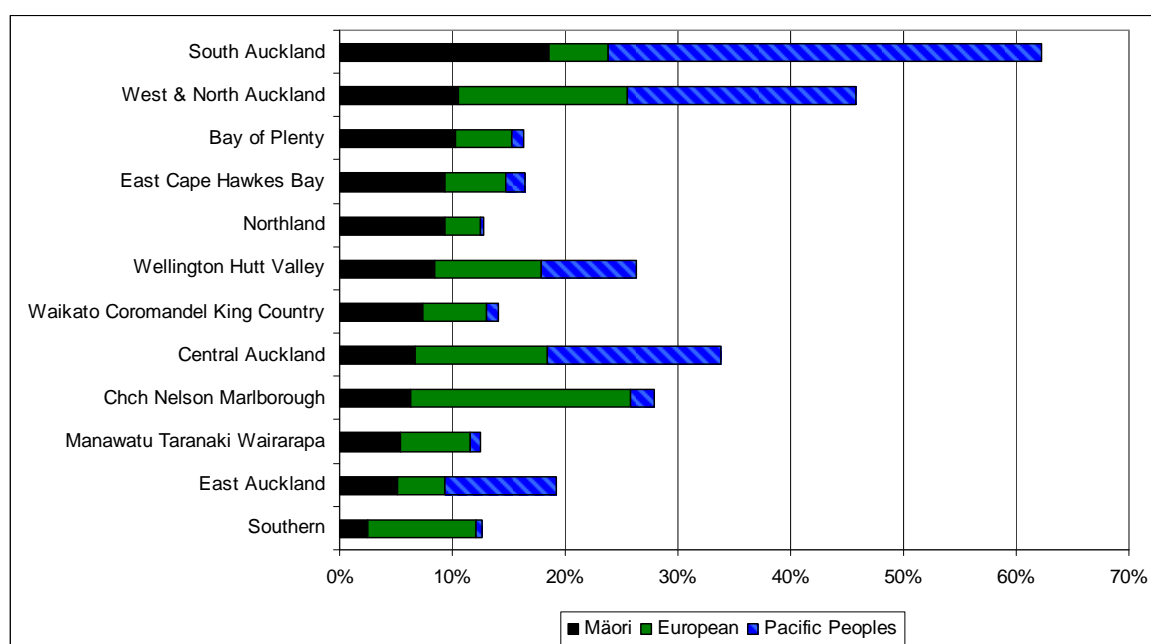
Ethnic group	Females	Males
<b>Māori</b>	75%	24.9%
<b>Pacific</b>	67.8%	32.1%
<b>European</b>	66.9%	33%

Source: HNZC, Administrative Data Dec 2009

## Geographical distribution

150 The proportion of Māori applicant households in the Wellington/Hutt Valley (8.5 percent) region was slightly lower than the proportion of Māori tenants in the same region (12.1 percent). In South Auckland, the Māori applicant rate was 18.5 percent compared to the Māori tenant rate of 15.7 percent. This showed the greater demand for Corporation housing in South Auckland than in Wellington / Hutt Valley. Figure 30 shows the regional distribution of Māori applicants in comparison to European and Pacific applicants.

**Figure 30** Applicants (transfers included), by Corporation region and selected ethnicity (Dec 2009)



Source: HNZC, Administrative Data Dec 2009

151 Table 20 shows that 41 percent of Māori applicant households lived in Auckland, which compared to only a third of tenant households. This indicates that demand for Corporation housing from Māori in Auckland was higher than the current proportion of tenants identifying as Māori.

**Table 20** Proportion of Māori applicants by region (Dec 2009)

HNZC region	Percent	Proportion of Māori applicants by region
South Auckland	18.5%	30.9%
West and North Auckland	10.6%	19.2%
Bay of Plenty	10.3%	63.4%
East Cape/Hawkes Bay	9.4%	59.4%
Northland	9.3%	72.9%
Wellington Hutt Valley	8.5%	28.6%
Waikato Coromandel King Country	7.4%	49.2%
Central Auckland	6.7%	15.0%
Chch/Nelson/Marlborough	6.3%	20.1%
Manawatu/Taranaki/Wairarapa	5.5%	41.8%
East Auckland	5.1%	24.2%
Southern	2.5%	20.1%
Total	100.0%	30.6%

Source: HNZC, Administrative Data Dec 2009

### Priority of housing need

152 Applicants for Corporation housing are assessed according to their level of housing need. The Social Allocation System is used to assess applicants' eligibility and priority for Corporation housing as displayed in Table 21 below.

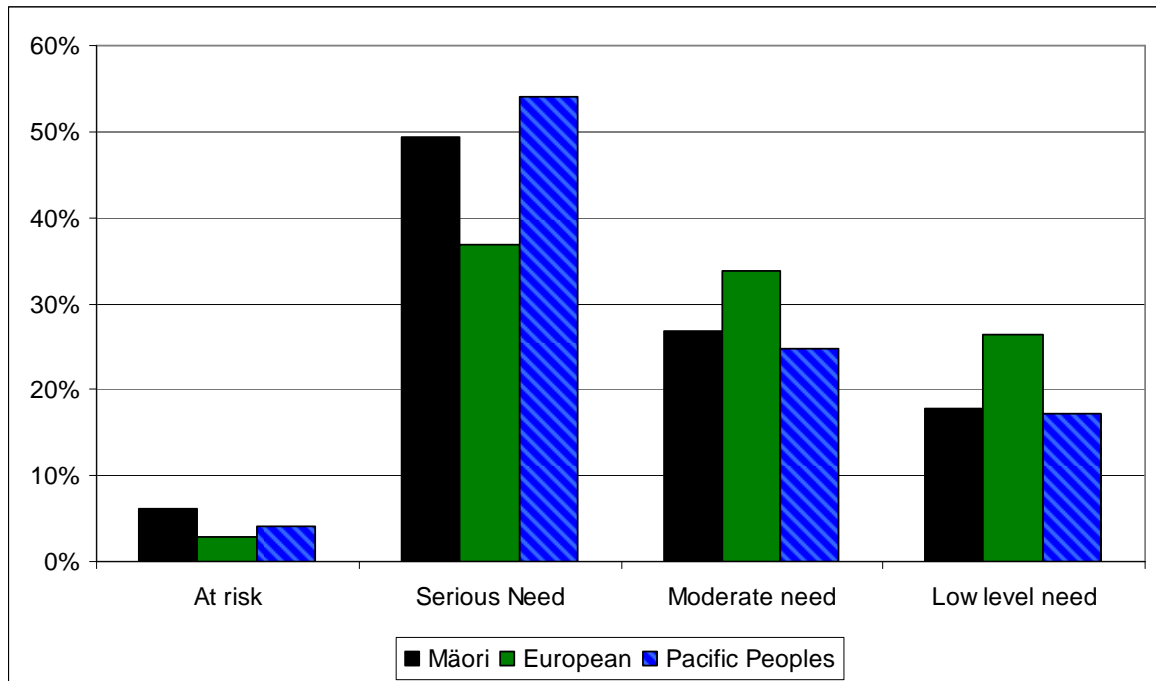
**Table 21** Description of housing need and assigned priority

Priority	Type of need	Description of need
A	At risk	Households with a severe and persistent housing need that must be addressed immediately
B	Serious housing need	Household with a significant and persistent need
C	Moderate need	Households with a moderate housing need
D	Low level need	Low level of housing need

Source: HNZC

153 Māori applicants were the greatest proportion of at risk priority applicants (see Figure 31). The majority of all Māori applicants (49.2 percent) were high priority (A and B combined) applicants, this was also true for Pacific applicants (54 percent), but not for European applicants (36.8 percent).

**Figure 31** Total number of applicants, by priority and selected ethnicity (Dec 2009)



Source: HNZA, Administrative Data Dec 2009

## Summary

- 154 Over the past twenty years housing has become less affordable for Māori. In 1988, only eight percent of Māori households were paying more than 30 percent of their income in housing costs. In 2007, this figure had increased to 29 percent. While for the first time in 2004, housing affordability was comparable for Māori, European, and Pacific households, by 2007 housing affordability for Māori households had decreased at a greater rate than that for European households, and at a similar rate to that for Pacific households.
- 155 In December 2009, Māori were highly over-represented among AS recipients, accounting for 27 percent of all AS recipients. When compared with European, and Pacific AS recipients, the proportion of Māori AS recipients who owned their home was smallest, and the proportion of single parents was highest. The number of people receiving the AS significantly increased between 2008 and 2009, increasing the most for Māori (by 15 percent) when compared with European (by 12 percent), or Pacific peoples (by 11 percent).
- 156 Māori constitute the second largest proportion of the Corporation's primary tenants. In December 2009, Māori were the Corporation's second largest occupant group (75,659 occupants). Māori were less likely to reside in Corporation housing when over the age of 65 years compared to Pacific and European occupants. More than half of all Māori occupants were children under the age of 20 years living with their families, which was also true for Pacific occupants, but compares to only 38 percent of European occupants. Being a single parent is the most common household type for Māori tenants, accounting for 29.7 percent.

# Home Ownership

## Introduction

- 157 In New Zealand home ownership reached a peak in 1991, since then the number of people living in owner-occupied homes has decreased, while the number of people living in privately rented homes has increased. Home ownership rates have decreased for all levels of income, across all ethnic groups and most dramatically for the 25-34 year old age group<sup>45</sup>.
- 158 A number of factors may have contributed to the decline in home ownership rates, including:
- changing social dynamics with more fluid family arrangements
  - later family formation with women deferring having children
  - increased uptake of tertiary education
  - student loans.
- 159 Patterns in the labour market are changing with people's experience of job security disappearing, and people moving between different locations to improve their employment opportunities. Within the housing market there has been increased competition between first time home buyers and those wanting to purchase rental properties. House prices have been rising faster than household incomes, and the housing market has ceased to cater for the entry-level home buyer.
- 160 This chapter begins with an overview of the key trends in the proportion of Māori living in owner-occupied homes between 1991 and 2006<sup>46</sup>. The chapter then explores regional differences in home ownership, and looks at the disparities in home ownership between Māori, Pacific peoples and Europeans by income and age.
- 161 This chapter and the following chapter (Rental Sector) uses data on tenure of household<sup>47</sup>. In 2006, there were 528,312 Maori (ethnicity) living in privately owned dwellings. Of these 228,648 (43.4 percent) people were living in owner-occupied homes.
- 162 An alternative way to calculate the home ownership rate is by using tenure holder<sup>48</sup>. In 2006, there were 365,406 Māori (ethnicity) over 15 years of age living in privately owned dwellings. Of these people 105,307 (28.8 percent<sup>49</sup>) Māori (ethnicity) owned their home.
- 163 The reason for this difference, is that children who live in a house owned by their parent or someone else, are calculated as owner-occupiers under tenure of household. While someone is only a home owner under tenure holder if they themselves own or partially own the home, people (aged 15 plus) living with them

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<sup>45</sup> DTZ (2007: 26).

<sup>46</sup> In 2006 changes were made to the tenure classification. Family Trust but not Maori land Trust was included into owner-occupied category.

<sup>47</sup> Tenure of household counts all the people usually resident in the private dwelling.

<sup>48</sup> Tenure holder counts individual who own or partly own the dwelling they occupy.

<sup>49</sup> When zero based this proportion is 30.1 percent.



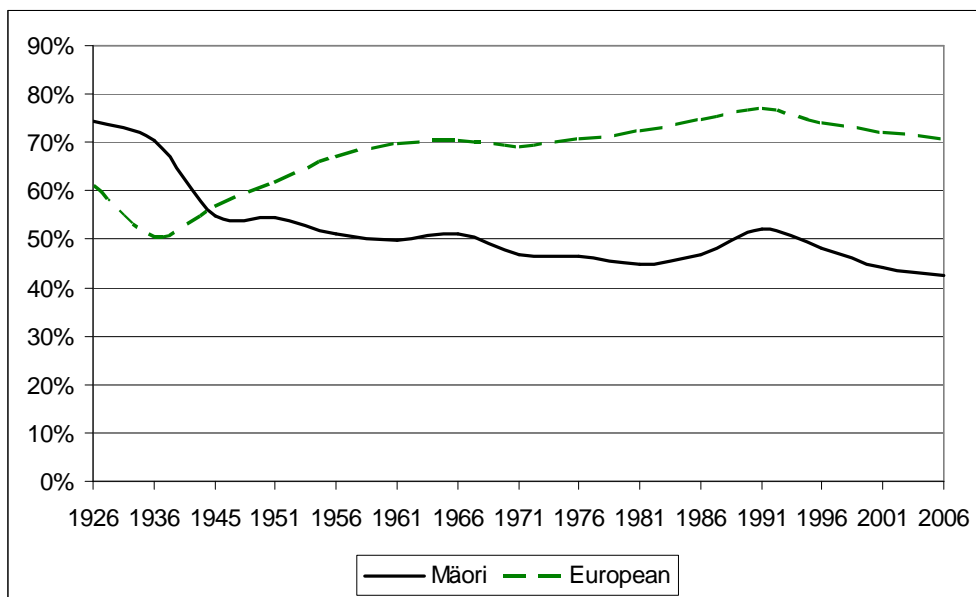
are not counted as home owners. These differences are similar across all ethnicities.

164 There is a further difference in the home ownership rate when comparing Māori descent and ethnicity. Throughout this report ethnicity data has been reported on, while in the Iwi and Maori Housing Trends chapter Māori (descent) is reported on. In 2006, using tenure holder data, there were 421,977 of Māori (descent) over 15 years of age living in privately owned dwellings. Of these people, 137,250 (32.5 percent) owned their home.

## Decline in home ownership

165 Figure 32 shows the trend in the proportion of Māori households living in owner-occupied homes between 1926 and 2006<sup>50</sup>. Between 1926 and 1945 the home ownership rate was higher for Māori than for Europeans. However, Māori home ownership was mostly rural. When Māori migrated to the cities in the 1950s and 60s to take up work in the urban economy, the rate of home ownership decreased and Māori were accommodated in the cities largely as renters<sup>51</sup>. Figure 32 also shows that over the past 30 years Māori home ownership rates increased slowly to peak in 1991. Between 1991 and 2006, the proportion of Māori living in owner-occupied homes decreased.

**Figure 32** Proportion of households living in owner-occupied homes, by selected ethnicity (1926-2006)



Source: Census 1936-2006<sup>52</sup>

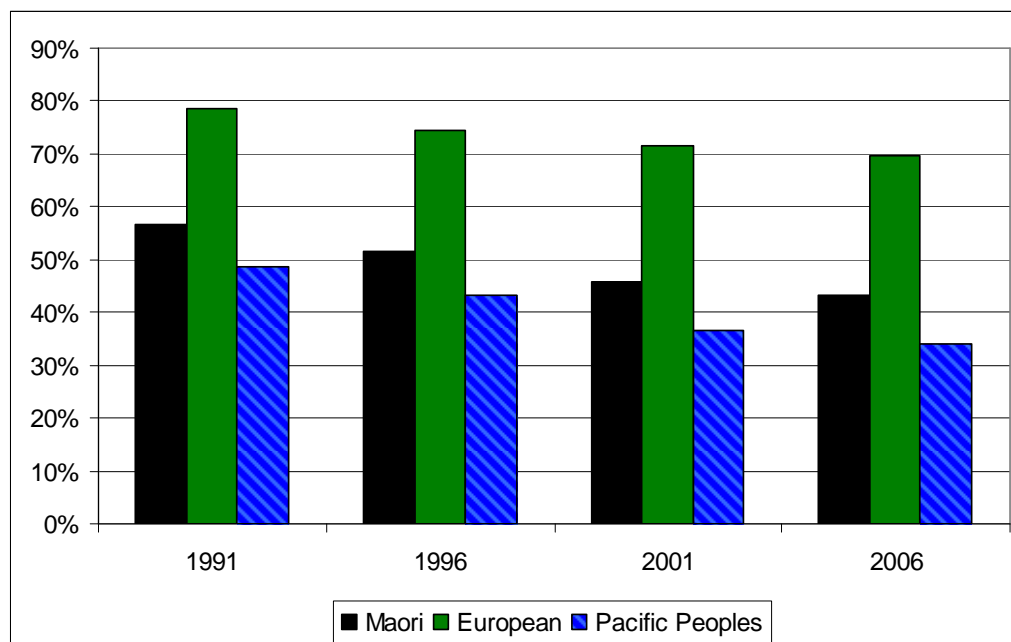
166 Figure 33 shows that the decline in home ownership rates had occurred for Māori, Pacific and European ethnic groups in New Zealand. This decline has generally been attributed to lower levels of income, higher levels of unemployment, the younger age structure of the Māori population, and the number of Māori living in urban and metropolitan areas. In 2006 less than half (43.3 percent) of Māori lived in owner-occupied homes compared to 69.7 percent of Europeans (see Figure 33).

<sup>50</sup> The data relate to those who were contemporaneously identified as Maori.

<sup>51</sup> Thorns & Sedgwick (1997: 148)

<sup>52</sup> 1926-1986 data is sourced from Thorns & Sedgwick (1997: 148).

**Figure 33** Proportion of the population<sup>53</sup> living in owner occupied homes, by selected ethnicity (1991, 1996, 2001, 2006)



Source: Census 1991, 1996, 2001, and 2006, customised data prepared for HNZA

167 As Māori move from living in owner-occupied homes to living in homes they rent, intergenerational repercussions result. For example, there is less transfer of wealth between generations from the sale of homes, also having more children means each child gets a smaller share of any wealth<sup>54</sup>.

168 In the 1980s, research<sup>55</sup> associated the migration of Māori to urban centres with a move to rental tenure. However, in 2006 the decline in home ownership cannot be attributed so easily to a move from rural to urban areas, as the decline in the proportion of people living in owner-occupied homes also occurred in minor urban areas, rural centres as well as in other rural areas<sup>56</sup>. Figure 34 shows the proportion of Māori living in rural and urban areas in 1991, 1996, 2001 and 2006.

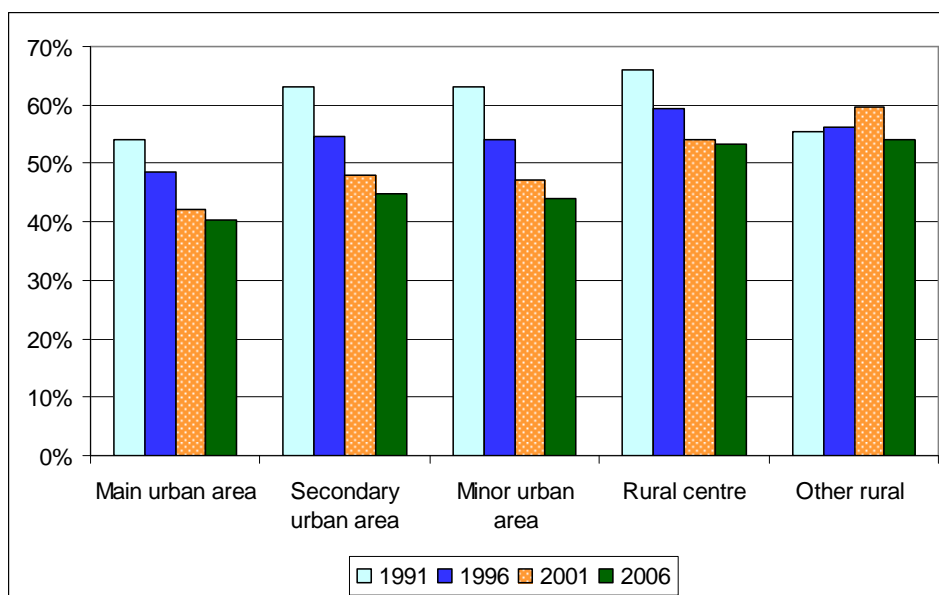
<sup>53</sup> Denominator is the total Māori, European, and Pacific population, respectively.

<sup>54</sup> Waldegrave et al. (2006: 122)

<sup>55</sup> Bathgate (1986: 4-6)

<sup>56</sup> Main urban area have populations of 30,000 or more. Secondary urban areas have populations between 10,000 and 29,999. Minor urban area have populations of 1,000 or more not already classified as urban. Rural centre have populations of 300 to 999. Rural and other areas are those Area units that are not already included in an urban area or rural centre. It includes inlets, inland and oceanic waters.

**Figure 34** Proportion of the Māori population<sup>57</sup> living in owner-occupied homes in rural and urban areas (1991, 1996, 2001, 2006)



Source: Census 1991, 1996, 2001, and 2006, customised data prepared for HNZA

- 169 The proportion of Māori living in owner-occupied homes in the main urban areas reached 54.1 percent in 1991, but decreased to 42.1 percent in 2001 and 40.4 percent in 2006. However, the decline in the proportion of Māori living in owner-occupied homes in the secondary and minor urban areas was nearly 20 percent over the period 1991 to 2006, (from 63.1 percent in 1991 to 48.1 and 47.1 percent respectively in 2001, and to 4.9 and 43.9 percent, respectively in 2006).
- 170 For Māori, home ownership in the other rural areas increased from 55.5 percent in 1991 to 59.5 percent in 2001, and back to 54.2 percent in 2006. However, while rates of home ownership are higher in rural than in urban areas, a range of research<sup>58</sup> has identified concerns about the quality of Māori owned homes in rural areas. Research<sup>59</sup> identified that the rural sector faced particular problems in terms of the quality and availability of houses for either purchase or rent by Māori. In addition the number of Māori living on, or wanting to live on, land that is under multiple-title was restricted.
- 171 Research<sup>60</sup> also identified that in urban areas the key issue faced by prospective buyers was the increase in houses prices. Figure 36 shows, within the Auckland region (where nearly a quarter of the Māori population reside) the following figure shows the variation in the proportion of Māori living in owner-occupied homes across the local authorities. With the exception of Auckland City, each of the local authorities had the highest proportions of Māori living in owner-occupied homes in 1991, which decreased by 1996, and further decreased by 2001.

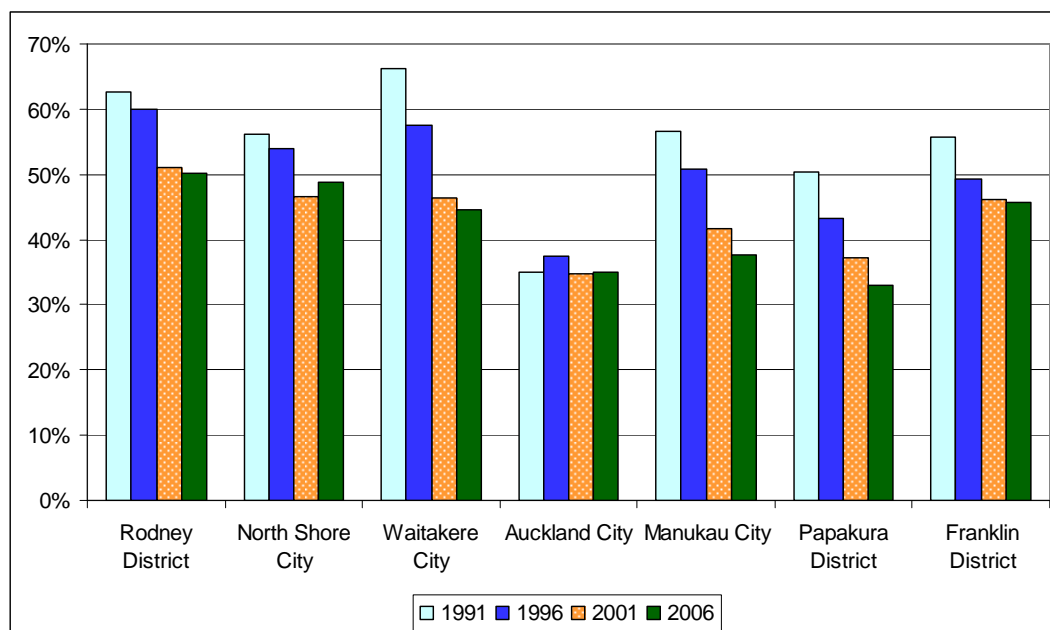
<sup>57</sup> Denominator is the total Māori population.

<sup>58</sup> Bathgate 1999: 4-5; Douglas 1986:13, 15, 19, 21-22.

<sup>59</sup> Waldegrave et al. (2006: 122)

<sup>60</sup> Waldegrave et al. (2006: 84)

**Figure 35** Proportion of the Māori population<sup>61</sup> living in owner-occupied homes in the Auckland Local Authorities, (1991, 1996, 2001, 2006)

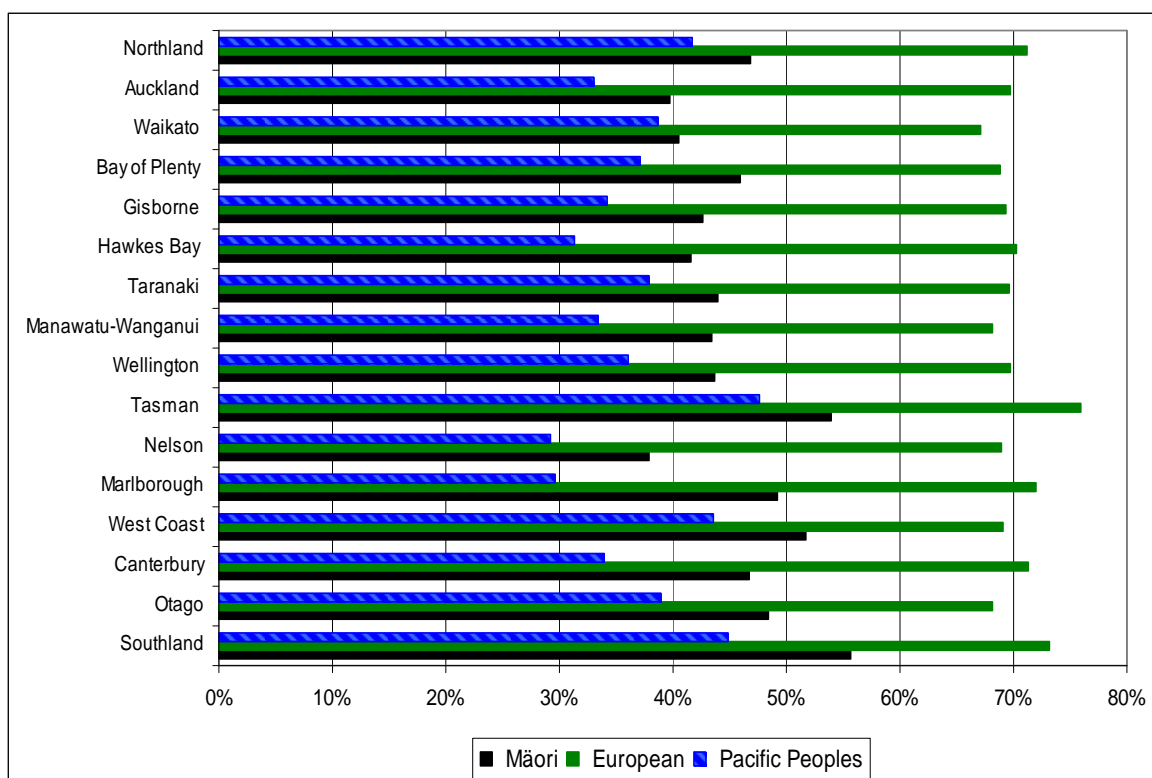


Source: Census 1991, 1996, 2001, and 2006, customised data prepared for HNZA

- 172 North Shore City was the only Auckland local authority where the proportion of Māori living in owner-occupied homes increased between 2001 and 2006 from 46.7 percent to 48.9 percent. In Auckland City, 35 percent of Māori were living in owner-occupied homes in 1991, and this proportion remained relatively unchanged being 34.8 percent in 2001, and 35 percent in 2006. Between 1991 and 2006, the proportion of Māori living in owner-occupied homes in Rodney District decreased by 12.5 percent and in Franklin District by 10.1 percent. In Waitakere City and Manukau City decreases were more significant at 21.6 percent and 18.9 percent respectively. In Papakura District the decrease was 17.5 percent.
- 173 Figure 36 shows that across the regions there is variation in the proportion of Māori living in owner-occupied homes, Figure 36 also highlights the differences between Māori, European and Pacific peoples at a regional level.

<sup>61</sup> Denominator is the total Māori population.

**Figure 36** Proportion of the population<sup>62</sup> living in owner occupied homes by Regional Council, and by selected ethnicity (2006)



Source: Census 2006, customised data prepared for HNZC

174 Across regions the proportion of Māori living in owner-occupied homes ranges from 39.8 to 55.6 percent, which compares to a range from 67.1 to 75.9 percent for European, and 29.6 to 47.6 percent for Pacific peoples.

### Reasons for differences in home ownership

175 Māori continue to have a much lower proportion of people living in owner-occupied homes than Europeans. The reasons for the differences may be attributed to a number of factors including:

- urbanisation and living in high cost areas such as the Auckland region
- the younger age structure
- larger households
- lower levels of employment and income
- intergenerational experience of owning a home
- educational achievement
- the wish to reside near whanau<sup>63</sup>.

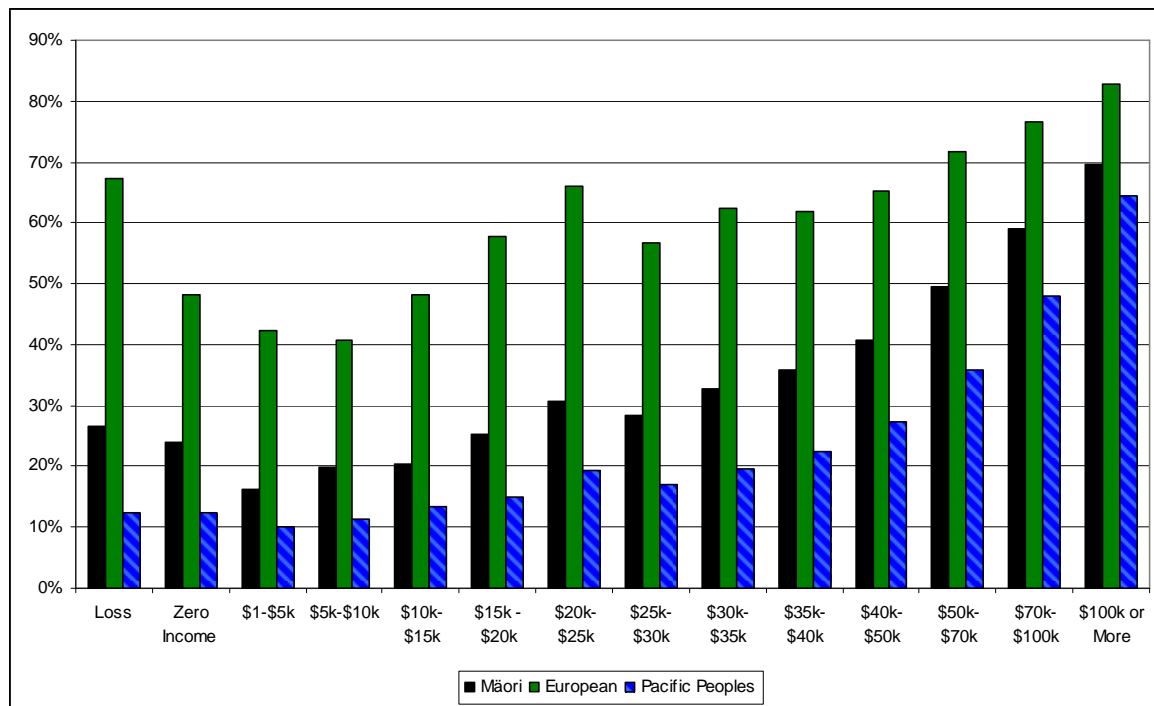
176 However, Figures 37 and 38 suggest that the lower rates were not just a function of lower incomes, or the younger age structure.

<sup>62</sup> Denominator is the total Māori, European, and Pacific population, respectively.

<sup>63</sup> Douglas 1986: 11, 13,15,19, 21, 22, 63. Waldegrave et al. 2006: 124-125, 129, 131.

177 Figure 37 shows that in 2006 even when income was considered Māori home ownership rates were lower than European rates across all income levels. For example, for Māori on an income in the \$50,000 to \$70,000 bracket, only 49.6 percent lived in owner-occupied homes compared to 71.7 percent of Europeans. For Māori on incomes in the \$70,001 to \$100,000 range, 59.1 percent lived in owner-occupied homes, while the proportion for Europeans was 76.6 percent.

**Figure 37** Proportion of the population<sup>64</sup> living in owner-occupied homes, by income, and selected ethnicity (2006)

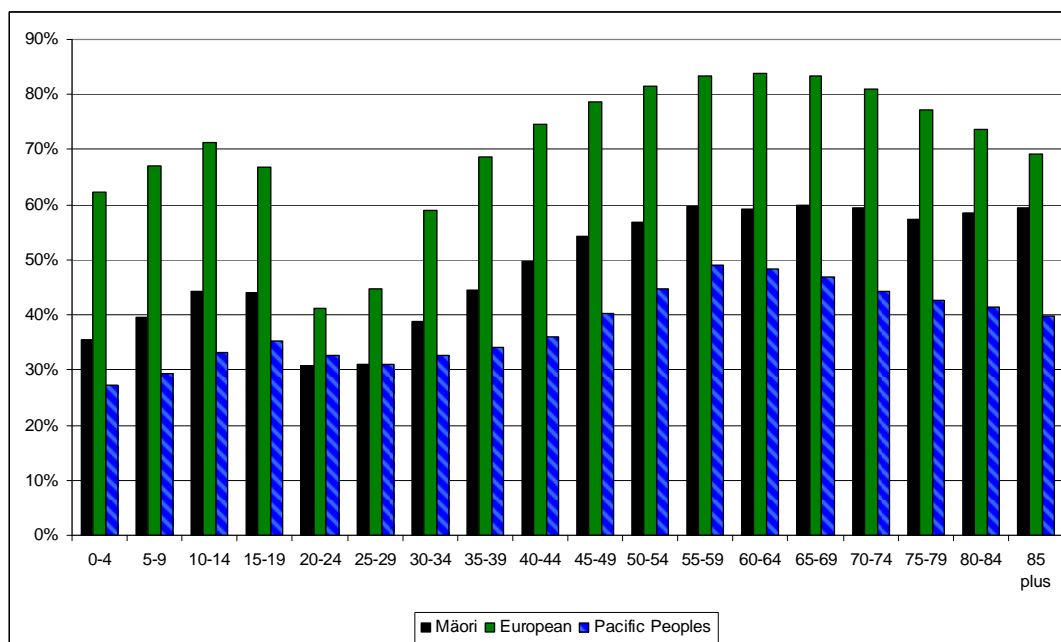


Source: Census 2006, customised data prepared for HNZA

178 Similarly Figure 38 suggests that the younger age structure of the Māori population does not in itself account for the differences between the proportions of Māori and Europeans living in owner-occupied homes. Figure 38 also shows that when age is considered the proportion of Māori in owner-occupied homes, remains lower across all ages than that for Europeans.

<sup>64</sup> Denominator is the total Māori, European, and Pacific population, respectively.

**Figure 38** Proportion of the population<sup>65</sup> living in owner-occupied homes, by age (in years), and selected ethnicity (2006)

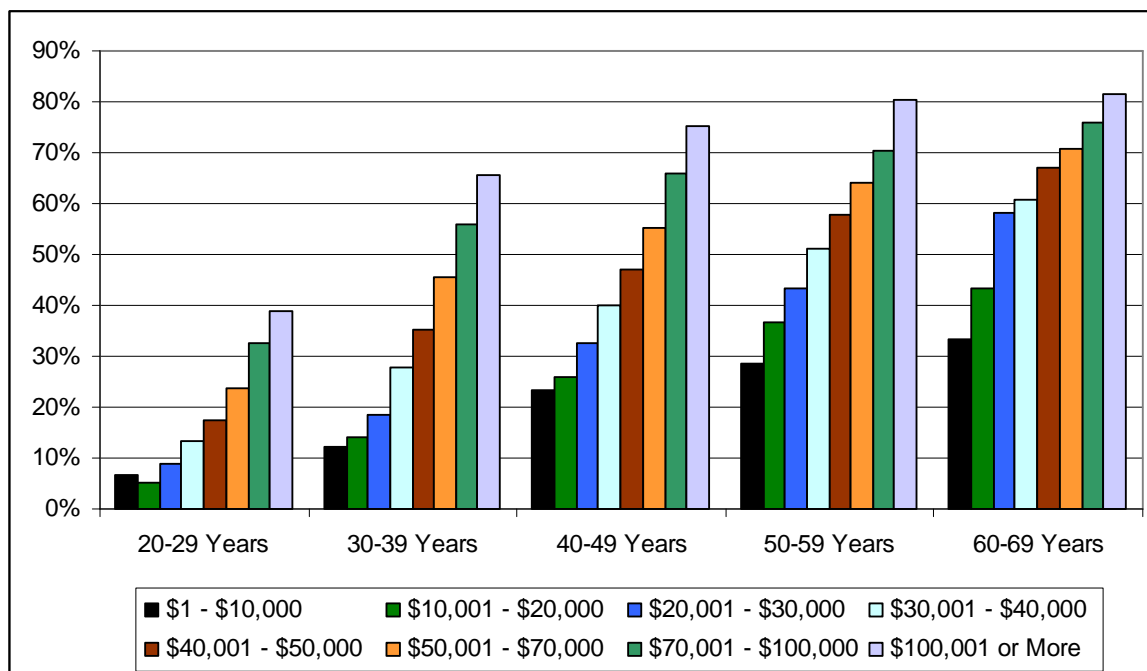


Source: Census 2006, customised data prepared for HNZC

- 179 For adults in 2006, the proportion living in owner-occupied homes ranged from 30.8 percent of Māori aged 20 to 24 years, to approximately 57 to 60 percent for those aged from 55 to 85 years or older. For Europeans, this proportion ranged from 41.3 percent for those aged between 20 and 24 years, to 83.8 percent for those aged between 60 and 64 years. While the proportion of people aged over 79 years living in owner-occupied homes increased for Māori, it decreased for Europeans. This might reflect different cultural practices regarding living arrangements for the elderly.
- 180 For children in 2006, the proportion living in owner-occupier homes was 35.4 percent for children aged up to four years, 39.5 percent for those aged between five and nine years, and 44.3 percent for those between 10 and 14 years of age. The proportions for European children were much higher at 62 percent, 67 percent and 71 percent, respectively.
- 181 The previous analysis on home ownership was done by using population data, new to the 2010 report, is the following analysis using tenure holder. Using data on tenure holder resulted in a slight difference in the home ownership rate. When the rate was calculated for population data 43.3 percent of Māori lived in owner-occupied homes, when calculated by tenure holder, 40.3 percent of Māori households lived in owner-occupied homes.
- 182 Figure 39 suggests, that in 2006, both age and income had a significant bearing on Māori home ownership rates. Older age groups for all income brackets exhibited a gradual increase in home ownership rates, consistent with wealth accumulation over time.

<sup>65</sup> Denominator is the total Māori, European, and Pacific population, respectively.

**Figure 39** Proportion of Māori<sup>66</sup> households living in owner-occupied homes, by age, and income (2006)



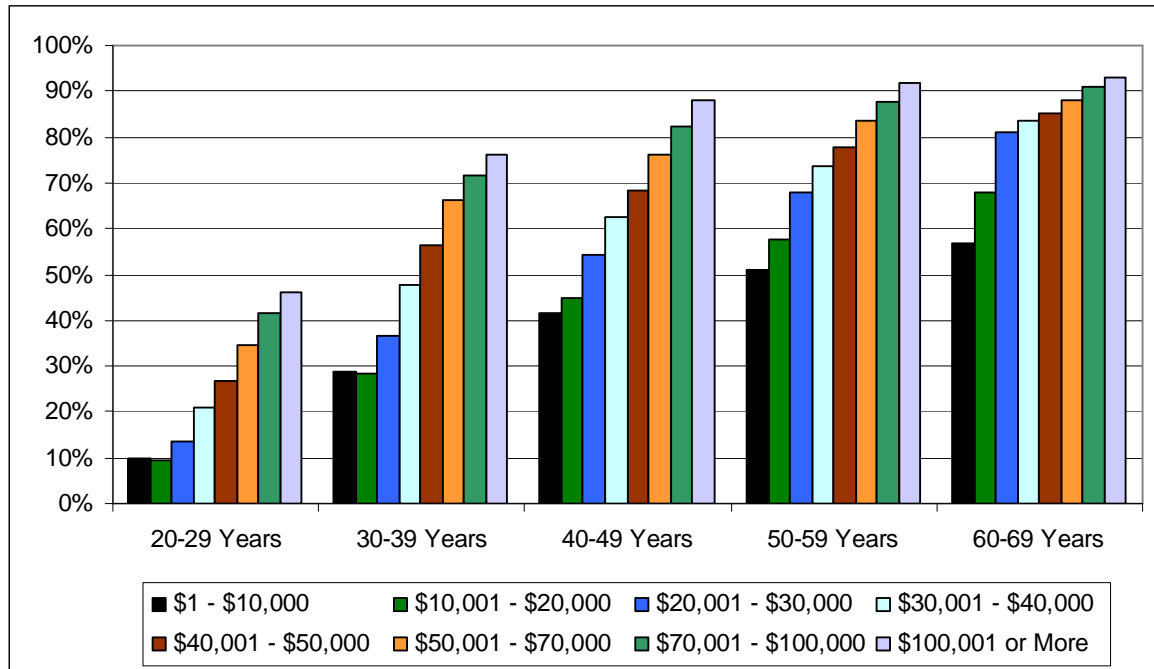
Source: Census 2006, customised data prepared for HNZA

- 183 Māori aged 20 to 29 years, with a household income of \$100,001 or more, had a lower proportion of their households (38.8 percent) living as owner-occupiers compared to Māori aged 30 to 39 with a household income of \$50,001 or more (45.5 percent owner-occupiers). Māori aged 40 to 49 years with a household income of \$30,001 or more had 40.2 percent owner-occupiers, Māori aged 50 to 59 years with a household income of \$20,001 or more had 43.4 percent owner-occupiers, and Māori aged 60 to 69 years with a household income of \$10,001 or more had 43.5 percent owner-occupiers.
- 184 Across all age and income brackets, owner-occupier rates for European households were significantly higher than for Māori (see Figure 40). Europeans aged 20 to 29 years with a household income of \$100,001 or more, had 45 percent living as owner-occupiers, Europeans aged 30 to 39 years with a household income of \$50,001 or more had 65.5 percent living as owner-occupiers, Europeans aged 40 to 49 years with a household income of \$30,001 or more had 62 percent living as owner-occupiers, Europeans aged 50 to 59 years with a household income of \$20,001 or more had 67 percent living as owner-occupiers, and Europeans aged 60 to 69 years with a household income of \$10,001 or more had 68 percent living as owner-occupiers.

<sup>66</sup> Denominator is the total Māori, European, and Pacific population, respectively.



**Figure 40** Proportion of European<sup>67</sup> households living in owner-occupied homes, by age, and income (2006)



Source: Census 2006, customised data prepared for HNZA

## Summary

185 As age and income increases for both Māori and European households so home ownership rates increase. Between 1991 and 2006, home ownership rates have been declining. While this is true for all ethnic groups, home ownership rates have been declining at a greater rate for Māori than Europeans. Furthermore, in 2006, regardless of geographical location, age or income, less Māori than Europeans lived in owner-occupied homes<sup>68</sup>.

<sup>67</sup> Denominator is the total Māori, European, and Pacific population, respectively.

<sup>68</sup> The 'implications for policy' sections offers some insights as to the reasons that can explain this observation.

# Rental Sector

## Introduction

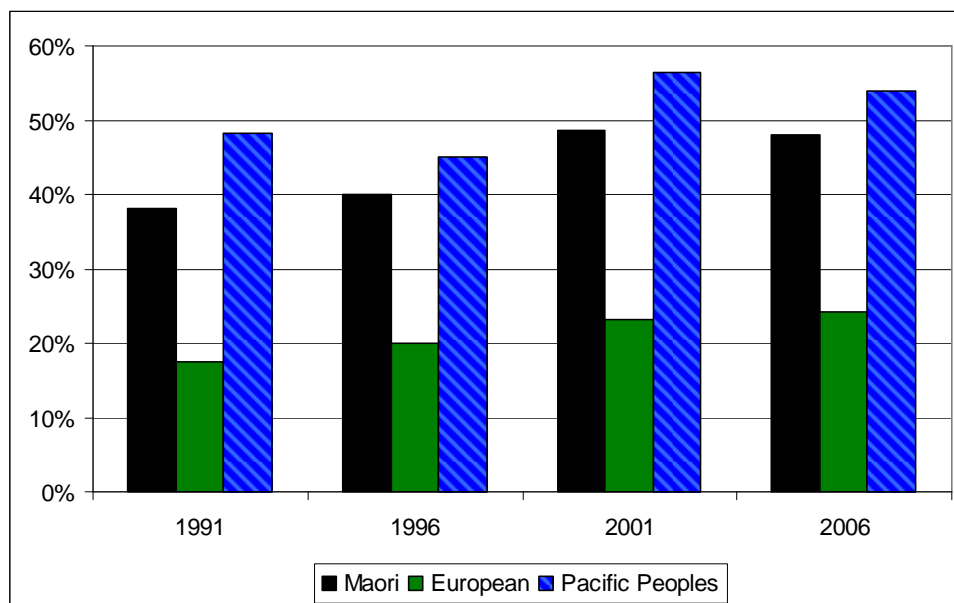
186 The characteristics and circumstances of people who rent their homes changed between 1991 and 2006<sup>69</sup>. Across all age groups more people rent their homes than in 1991 and proportionately more families with children rented in 2006.

187 This chapter highlights key trends in the characteristics of Māori living in rented homes. The most striking change has been the increase in the proportion of Māori who rent, particularly between 1991 and 2001. A much smaller change occurred between 2001 and 2006. The following sections explore the changes in rental tenure for Māori by location, age and income.

## Growth in the rental sector

188 In 2006, Māori were nearly twice as likely as Europeans (48.1 percent compared to 24.3 percent), and less likely than Pacific peoples (54.0 percent), to live in rented homes. Figure 41 shows the difference between Māori and Europeans has been increasing slightly (from 20.6 percent in 1991 to 23.8 percent in 2006).

**Figure 41** Proportion of the population<sup>70</sup> living in rented homes<sup>71</sup>, by selected ethnicity (1991, 1996, 2001 and 2006)



Source: Census 1991, 1996, 2001 and 2006, customised data prepared for HNZA

189 Renters within the residential market in New Zealand can face a number of challenges including: competition for limited housing stock, a lack of security of tenure (creating instability for families), affordability and quality of rental stock. In the long term, Māori who are reliant on the rental housing market will not have the same opportunities to increase personal equity, financial wealth and security compared to home owners.

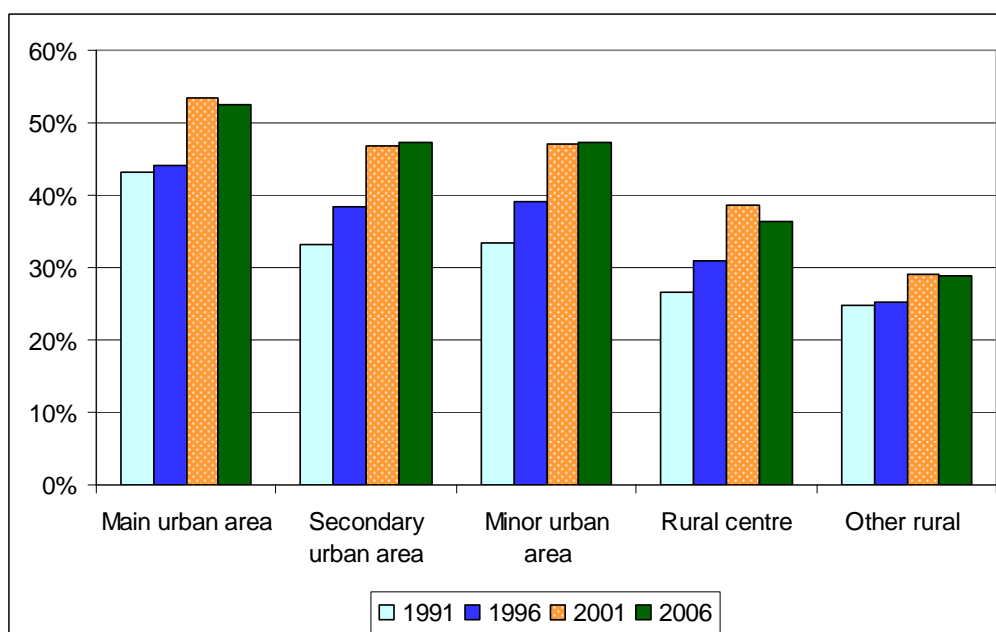
<sup>69</sup> DTZ (2007: 65-84)

<sup>70</sup> Denominator is the total Māori, European, and Pacific population, respectively.

<sup>71</sup> This follows Statistics New Zealand classifications where 'rented' includes the tenure category 'pay rent'.

190 Figure 42 shows that between 1991 and 2006, the proportion of Māori living in rented homes increased across urban and rural areas between 1991 and 2001, but remained stable between 2001 and 2006.

**Figure 42** Proportion of the Māori population<sup>72</sup> living in rented homes, by rural/urban location (1991, 1996, 2001, 2006).



Source: Census 1991, 1996, 2001 and 2006, customised data prepared for HNZC

191 Research<sup>73</sup> in rural areas found that, demand for rental accommodation far outstrips supply. For many, rental accommodation is the only affordable housing option but often rural communities had few, if any, properties available to rent. Recently, research<sup>74</sup> found that rural renters experienced properties in poor condition with low levels of maintenance, and with fewer choices, and higher rents than urban dwellers. Some tenants considered that rural landlords did not show the same level of care as those in urban areas, while tenants often did not complain for fear that the landlord might evict them. The lack of alternative housing options in rural areas is one possible reason for the poor standard of rural rental housing. In this environment, rural landlords have a captive market where they do not have to compete for tenants as their urban counterparts do. Also the relative isolation might make it more difficult for rural tenants to lodge complaints with the Tenancy Tribunal. These factors result in rural landlords having little motivation for improving their houses.

192 In Auckland, research<sup>75</sup> found that types of tenure were concentrated in certain geographic locations. From the census periods between 1986 to 1996, they found that lower levels of home ownership for example in Mangere and Otara, were associated with high levels of private and/or state owned rentals.

193 Figure 43 shows the variation in the proportion of Māori living in rented homes in the Auckland local authorities between 1991 and 2006.

<sup>72</sup> Denominator is the total Māori population.

<sup>73</sup> Report of the Social Services Committee (1991: p.4).

<sup>74</sup> Waldegrave et al. (2006: 124, 83-85).

<sup>75</sup> Friesen et al. (2000: 40-44).

**Figure 43** Proportion of the Māori population<sup>76</sup> living in rented homes in the Auckland Local Authorities, (1991,1996,2001,2006)



Source: Census 1991, 1996, 2001 and 2006, customised data prepared for HNZA

194 The number of Māori living in rented homes (15,825 or 57.7 percent) in Auckland City has remained relatively stable. Between 1991 and 2006, Waitakere City had the largest increase in the number of Māori living in rented homes (from 4,605 or 31.8 percent to 10,749 or 49.3 percent). This constituted a 133.4 percent increase. Manukau City also showed a large increase in the number of Māori living in rented homes from 1991s level of 14,196 (41.2 percent) to 24,309 in 2006 (54.1 percent). This constituted a 71.2 percent increase.

195 Research<sup>77</sup> has shown that proximity to whānau is extremely important for Māori in urban and rural settings. This view is supported by Statistics New Zealand's recent survey of Dynamics and Motivations for Migration (2007) which identified proximity to family as one of the main reasons influencing decisions about whether or not to move. The same research<sup>78</sup> also found that Māori living in cities often accepted lower grade housing to be close to their families rather than living in better houses further away from family members. Furthermore, supply of rental housing to Māori fell short of that demanded, both in terms of the size of the houses and the number of bedrooms<sup>79</sup>.

196 The proportion of people living in rented homes varies across regional council (see Figure 44). For Māori, the highest proportion is in Nelson (56.1 percent) and the lowest in Southland (36.0 percent). However, only about 2.5 percent of the Māori population lived in these regions (see Table 4). In regions with a higher proportion of Māori residents, Auckland and Waikato, 52.9 and 49.2 percent lived in rented homes, respectively.

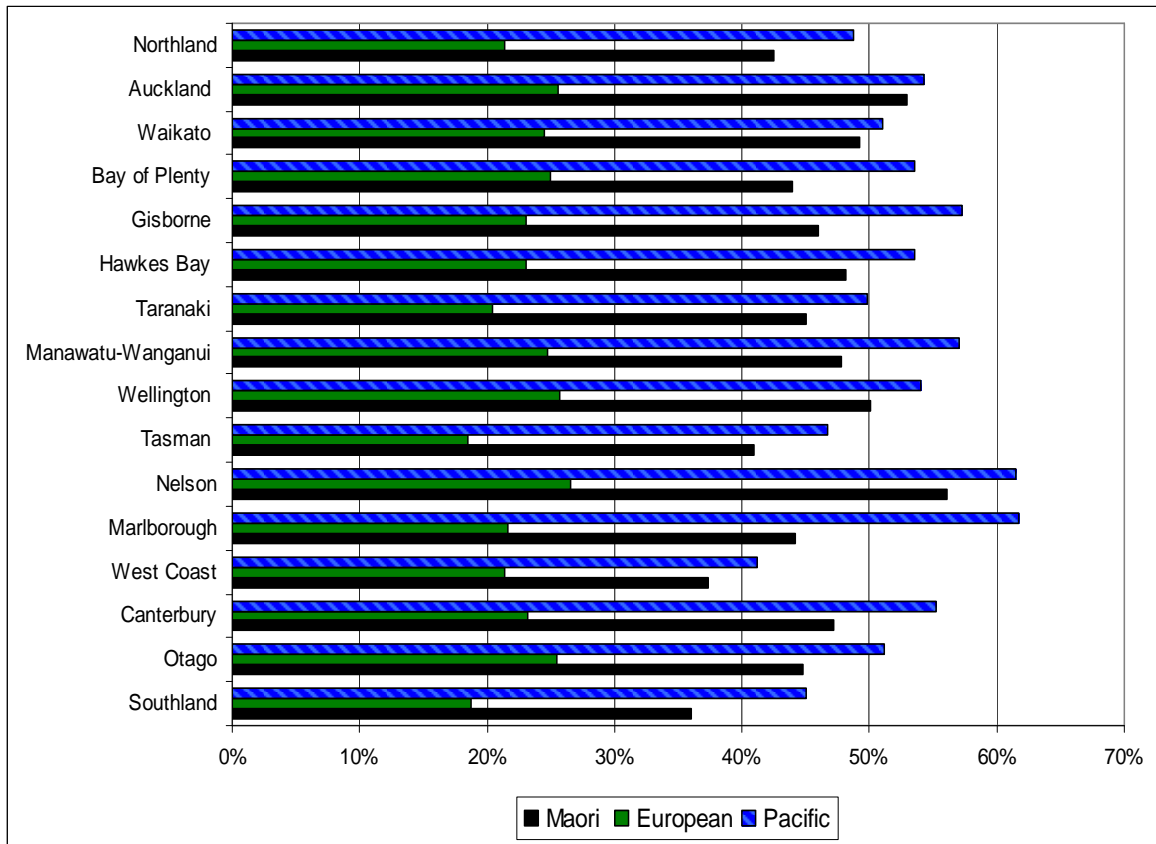
<sup>76</sup> Denominator is the total Māori population.

<sup>77</sup> Waldegrave et al. (2006: 83, 131).

<sup>78</sup> Waldegrave et al. (2006: 85).

<sup>79</sup> Waldegrave et al. (2006: 124).

**Figure 44** Proportion of the population<sup>80</sup> living in rented homes, by selected ethnicity, and regional council (1991, 1996, 2001, 2006)



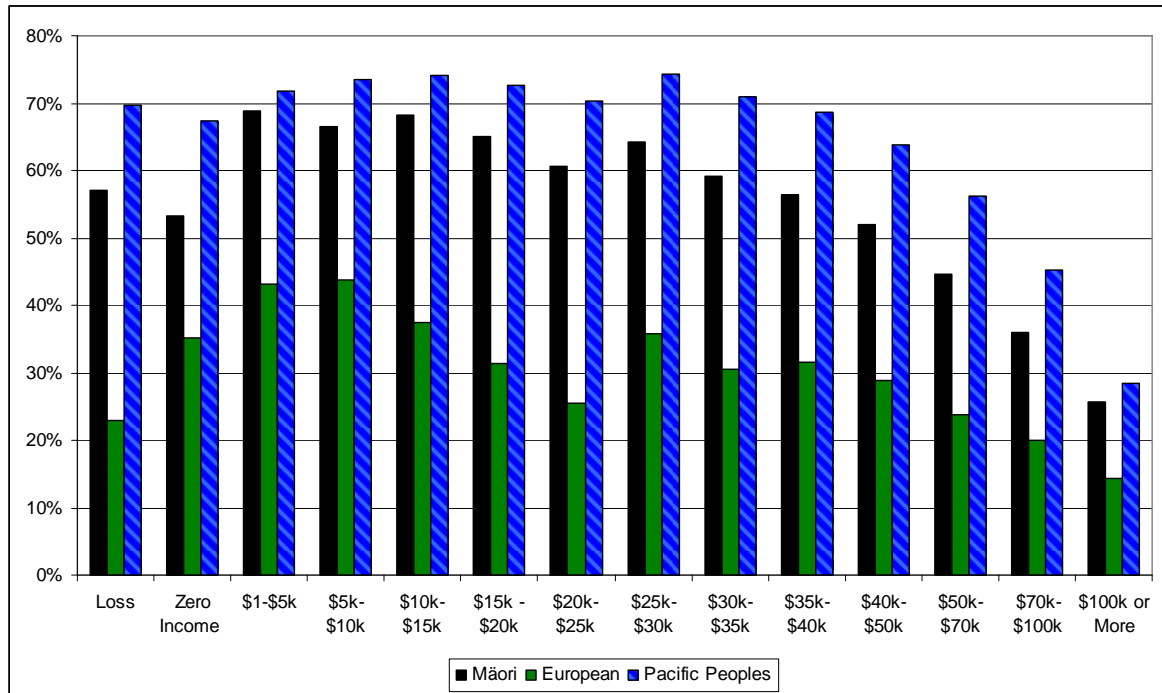
Source: Census 1991, 1996, 2001 and 2006, customised data prepared for HNZC

### Reasons for differences in rental tenure

197 Figure 45 shows that Māori were more likely than Europeans to live in rented homes regardless of their income. For example, 60.5 percent of Māori with incomes between \$20,001 and \$25,000 lived in homes that were rented. For Europeans in the same income bracket the comparable figure was 25.6 percent. In the higher income bracket of \$70,001 to \$100,000 the proportions were 36 percent for Māori, and 19.9 percent for Europeans living in rented homes.

<sup>80</sup> Denominator is the total Māori, European, and Pacific Peoples population, respectively.

**Figure 45** Proportion of the population<sup>81</sup> living in rented homes, by income, and selected ethnicity (2006)

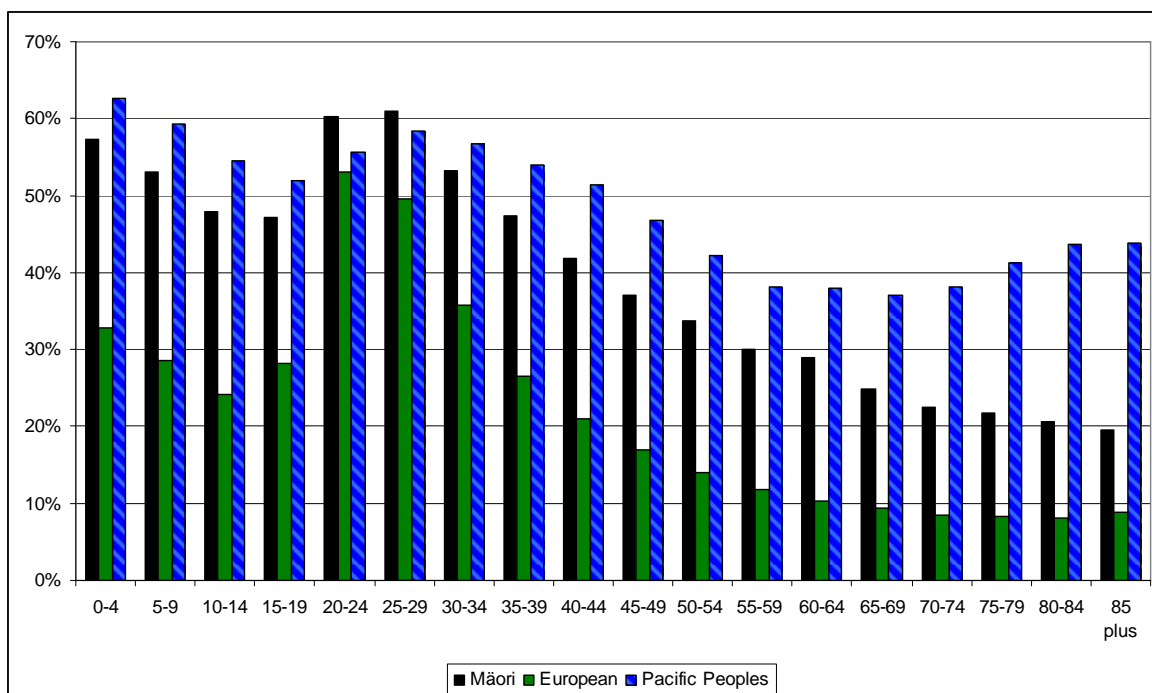


Source: Census 2006, customised data prepared for HNZA

198 Figure 46 shows that Māori were more likely than Europeans to live in a rented home regardless of their age. For example, of people aged between 45 and 49 years living in rental accommodation 37.1 percent were Māori and 17 percent of Europeans.

<sup>81</sup> Denominator is the total Māori, European, and Pacific population, respectively.

**Figure 46** Proportion of the population<sup>82</sup> living in rented homes, by age (in years), and selected ethnicity (2006)



Source: Census 2006, customised data prepared for HNZA

## Homes provided free

- 199 A small proportion of the New Zealand population (3.4 percent) live in homes that are neither rented nor owner-occupied. This section compares Māori, European and Pacific peoples living in homes provided free between 1991 and 2006.
- 200 In 2006, there were 2,178 people who identified as Māori living in homes provided free, making up 3.8 percent of the Māori population. This percentage has not changed significantly between 1991 and 2006.
- 201 In 1991, Māori had the highest proportion of people living in homes provided free. By 2006 Europeans had caught up (3.3 percent), and Pacific peoples (4.1 percent) had overtaken Māori (3.8 percent).
- 202 Looking at the proportion of people living in homes provided free by income, shows a peak of 9.5 percent at zero income for Māori and then an expected downward trend as income rises. From age 65 onwards the proportion of Māori living in homes provided free rises, peaking at 9.6 percent for the 75-79 age group.
- 203 The proportion of people living in homes provided free is highest in the rural areas. Across all geographic areas, the number of Māori living in homes provided free decreased between 1996 and 2001, but then doubled between 2001 and 2006.

## Living in owner-occupied and rented homes

- 204 Figure 47 shows the proportion of Māori in owner-occupied and rented homes by age and tenure in 2006. It also shows that for Māori change-over in tenure occurred

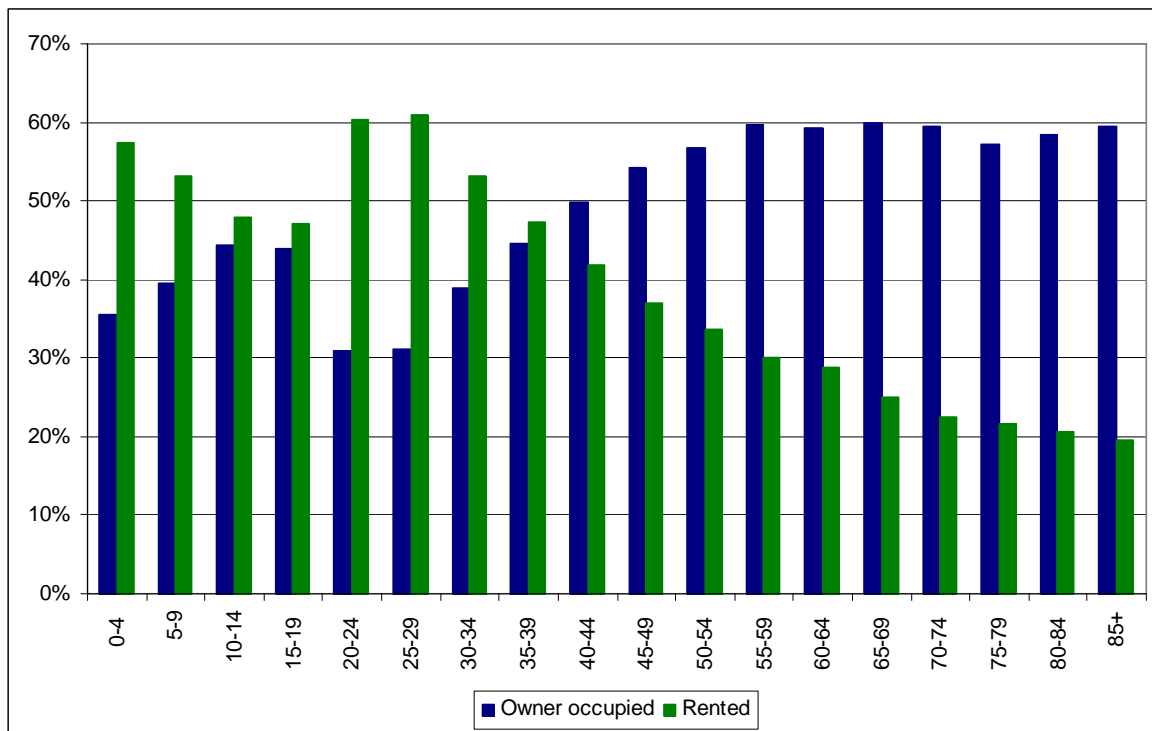
<sup>82</sup> Denominator is the total Māori, European, and Pacific population, respectively.

around the age of 40 years. For Māori younger than 40 years, the predominant tenure is renting, whereas for those older than 40 years more people are likely to live in owner-occupied homes. For European, the equivalent age is 30 years, and for Pacific peoples the equivalent age is 50 years.

205 Māori children up to the age of 10 years are more likely to live in rented homes than in owner-occupied homes. Taking into account the younger median age at which Māori mothers give birth (26 years), this pattern shows the reality of growing up in rental accommodation, and parents becoming more likely to move into owner-occupied homes roughly around ten years after their children are born.

206 Figure 47 also highlights the tenures of young adults. They move from living with families who own their homes to rented accommodation around the age of 20 years.

**Figure 47** Proportion of the Māori population living in owner occupied and rented homes, by age (2006)



Source: Census 2006, Customised data prepared for HNZC

## Summary

207 Between 1991 and 2006, in line with the decline in home ownership rates, the number of people that live in rented homes has increased. While this has been true for all ethnic groups, the number of people living in rented homes has been increasing at a greater rate for Māori than Europeans. Furthermore, in 2006, regardless of geographical location, age or income, more Māori than Europeans, and less Māori than Pacific peoples live in rented homes.

208 In 2006, Māori children under the age of 10 years were more likely to live in rented than owner-occupied homes. Māori adults, were more likely to live in rented homes under the age of 40 years, and more likely to live in owner-occupied homes over the age of 40 years.



# Future Māori Population

## Introduction

209 This chapter provides an overview of the projected growth and changes to the age structure of the Māori population until 2026. The final part of this chapter examines the way in which population growth will affect regions.

## Growth of the population

210 Medium projections<sup>83</sup> indicate that between 2006 and 2026 the Māori population will increase by 30 percent to 818,000. By comparison, an eight percent increase, and a 59.6 percent increase is projected for the European, and the Pacific population respectively (see Table 22). In terms of total numbers, the Māori population shows the second greatest projected increase, the European population the greatest and the Pacific population the smallest increase.

**Table 22** Projected population growth by selected ethnicity (2006-2026)

Year	Māori	European	Pacific
1996	573,000	3,075,000	229,000
2001	586,000	3,074,000	262,000
2006 (base)	624,000	3,213,000	302,000
2007	633,000	3,231,000	310,000
2008	642,000	3,243,000	319,000
2009	651,000	3,259,000	328,000
2010	663,000	3,289,000	336,000
2011	674,000	3,312,000	345,000
2016	723,000	3,380,000	389,000
2021	767,000	3,431,000	434,000
2026	811,000	3,472,000	481,000
Growth in numbers (2006 - 2026)	186,000	258,000	180,000
Percent growth (2006 - 2026)	30.0%	8.0%	59.6%

Source: Statistics New Zealand, *National Ethnic Population Projections: 2006 (base) – 2026*

211 In 2026, the share of the Māori population in the total population is projected to increase from 15 percent in 2006 to 16 percent in 2026 (see Table 23). It should be noted that the Asian population is expected to equal the Māori population by 2026.

## Changing age structure

212 The next twenty years will see a gradual ageing of the Māori population. However, the Māori population will continue to be youthful with those under the age of 15 years accounting for 32 percent of the Māori population (down from 34 percent in 2006). The gap will close between the proportion of those aged under 15 years of

<sup>83</sup> Demographic projections depend on assumptions about fertility, mortality and migration. Projections used here are based on the Statistics New Zealand medium series of assumptions, using medium levels of fertility mortality and migration. The projections use 2006 figures as a base.

the total population and the Māori population from 10 percent in 2006 to four percent in 2026 (see Table 23).

**Table 23** Projected growth in the Maori population (2006-2026)

	Population by age group (years)				Total
	0-14	15-39	40-64	65+	
<b>Māori Population</b>					
2006 (base)	215,000	246,000	138,000	26,000	624,000
2011	231,000	255,000	157,000	32,000	674,000
2016	246,000	264,000	170,000	42,000	723,000
2021	260,000	276,000	178,000	54,000	808,000
2026	258,000	303,000	181,000	69,000	811,000
Percent growth (2006-2026)	20%	23%	31%	165%	30%
<b>Percent of Māori Population</b>					
2006 (base)	34%	39%	22%	4%	100%
2011	34%	38%	23%	5%	100%
2016	34%	37%	24%	6%	100%
2021	32%	34%	22%	7%	100%
2026	32%	37%	22%	9%	100%
<b>Percent of the Total Population</b>					
2006	24%	17%	10%	5%	15%
2011	26%	17%	11%	5%	15%
2016	27%	17%	12%	6%	16%
2021	28%	17%	12%	7%	17%
2026	28%	19%	12%	7%	16%

*Source: Statistics New Zealand, National Ethnic Population Projections: 2006 (base) – 2026; Statistics New Zealand, National Population Projections: 2009 (base) – 2026*

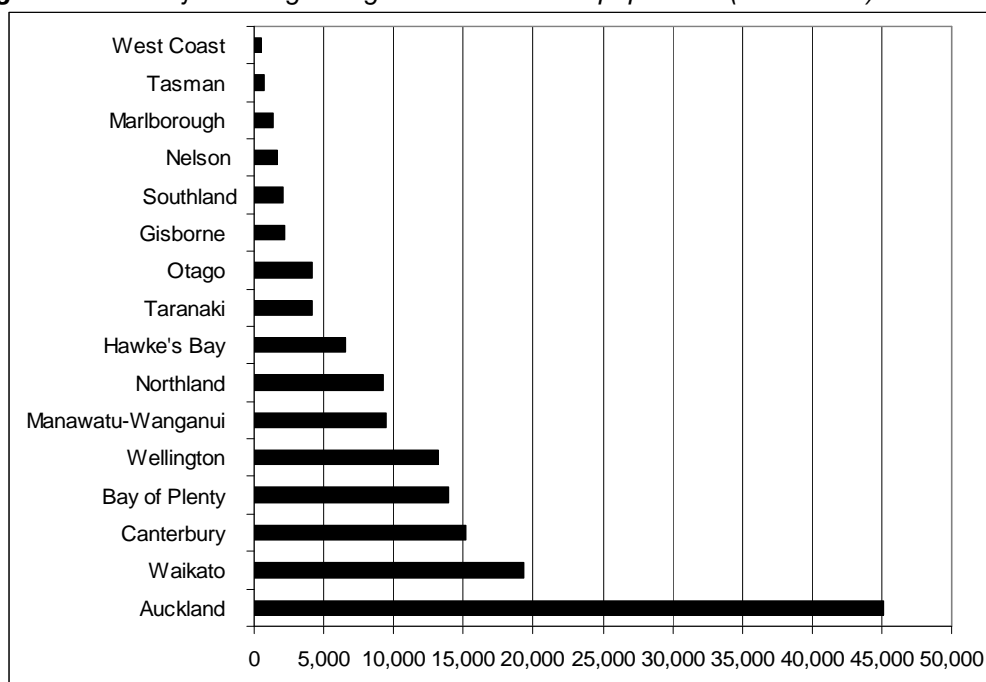
- 213 Projections indicate that by 2026, the median age of the Māori population will increase from 23 (in 2006) to 25 years (see Table 23). The comparable increase for the total population will be from 36 to 40 years.
- 214 For the Māori population the most significant change will be the growth in the working age population (those aged 15 to 64 years). The total Māori population is expected to grow by 187,000. Of this 100,000 (or 54 percent of the growth) will be among the working age population (see Table 23). By comparison, 41 percent of the growth in the total New Zealand population will be people in the working age group.

## Regional population growth

- 215 Projections out to 2026, obtained from Statistics New Zealand<sup>84</sup>, indicate that the Māori population in all 16 regions and most territorial authorities is projected to increase. However, growth rates will vary between areas. Figure 48 shows that the Māori population in the Auckland region will increase by 45,100 from 156,600 in 2006 to 201,700 in 2021. Auckland will continue to house one quarter of the Māori population. Beyond Auckland the regions where the Māori population is projected to increase are Waikato (up 19,300), Canterbury (up 15,200), Bay of Plenty (up 13,900) and Wellington (up 13,200).

<sup>84</sup> *Statistics New Zealand: Sub-national ethnic population projections 2006(base) - 2016*

**Figure 48** Projected regional growth in the Māori population (2006-2016)



Source: Statistics New Zealand, Sub-national ethnic population projections 2006(base) - 2016

- 216 Table 25 shows that where Māori currently make up a high proportion of the total population in a region, their share is projected to increase over the next decade, (for example, from 47 to 51 percent in Gisborne, from 31 to 34 percent in Northland, and from 28 to 29 percent in the Bay of Plenty).
- 217 Like the total New Zealand population, the Māori population will age in all regions between 2006-2026. The median<sup>85</sup> age for Māori is projected to range between 23.4 years (for Southland) and 29.1 years (for Marlborough) in 2016 (see Table 25).

<sup>85</sup> The age at which half of the population is younger, and half older, than this age.

**Table 24** Projected Māori share of regional council areas 2006(base)-2021

Regional Council	Projected Māori Share		Median Age	
	2006	2021	2006	2021
Gisborne	47%	51%	24.5	27.0
Northland	31%	34%	23.5	27.2
Bay of Plenty	28%	29%	23.5	24.9
Hawke's Bay	24%	27%	23.0	24.9
Waikato	21%	24%	22.8	24.7
Manawatu-Wanganui	20%	23%	22.2	24.9
Taranaki	16%	20%	22.5	23.9
Wellington	13%	15%	23.5	25.3
Southland	12%	15%	22.5	23.4
Auckland	11%	12%	23.1	23.6
Marlborough	11%	12%	25.6	29.1
West Coast	10%	12%	22.5	27.8
Nelson	9%	12%	22.5	24.1
Canterbury	7%	9%	22.6	23.4
Tasman	7%	8%	22.4	25.9
Otago	7%	8%	22.6	24.0

Source: Statistics New Zealand-Sub-national ethnic population projections 2006(base) – 2021

- 218 At the territorial authority level<sup>86</sup>, Selwyn District is projected to have the largest percentage increase in the Māori population up by 50 percent between 2006-2021. Nelson City, Waimakariri District, Tauranga City, Papakura District, Rodney District and Kapiti Coast District are also projected to grow by more than 40 percent. The largest numerical increase in the Māori population is projected for Manukau City (16,700), Christchurch City (10,600), Hamilton City (9,600), Waitakere City (8,800), and Tauranga City (7,500).

## Summary

- 219 Two important repercussions for housing of future population trends are the increase in the Māori age cohorts 15 to 39 years and 65+ years. This may mean an increase in demand for houses for larger families and for single people.
- 220 By 2026, the Māori population is expected to have grown by 30 percent (from 2006). The younger age structure of the Māori population means that there is built in momentum for further growth. Combined with higher levels of fertility, the Māori population is expected to grow at a faster rate than that of the European population. The Māori population will age in the coming decades with the median age of Māori projected to increase by 1.7 years between 2006 and 2021. Twenty years on the Māori population will still have a younger age structure than the European population. At the regional level, growth will occur across all regions and will be most pronounced in Auckland, Waikato and the Canterbury regions.

<sup>86</sup> Please see Appendix A for a full list of projections for all TLAs.

## Iwi and Māori Housing Trends

221 This chapter provides information on selected iwi and the comparison of selected iwi with Māori (descent). The iwi groups were selected on the basis of:

- the various stages they were in with the settlement process under the Treaty of Waitangi
- to cover a range of population sizes
- to cover a range of geographic areas.

222 The iwi groups are:

- Ngāti Awa
- Ngāti Porou
- Ngāi Tahu Whānui<sup>87</sup>
- Ngāti Whātua o Orakei
- Rongomaiwahine
- Waikato–Tainui.

223 The chapter begins by describing population growth in iwi, including patterns in the age profiles and structure. It then outlines where iwi are living in relation to their rohe<sup>88</sup> and in the main urban areas of Auckland, Wellington and Christchurch. The next section describes the socio-economic indicators, with a focus on education, employment and income status of iwi compared to Māori (descent). The last sections describe home ownership and rental accommodation.

224 Note previous parts of this report were based on ethnicity. In this section iwi are compared with Māori (descent). Because of this, there are differences in the population counts and home ownership proportions when compared to earlier chapters of the report.

## Population of iwi and Māori

225 The number of people who claimed ancestry in 2006 has increased by around 26 percent since 1991 (see Table 25). In 2006, 643,977 people identified as having Māori ancestry accounting for nearly 18 percent of the total New Zealand population.

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<sup>87</sup> Ngai Tahu Whanui population includes all Maori who gave Ngai Tahu / Kai Tahu, Kati Mamoe, or Waitaha (South Island) as their iwi or as one of their iwi

<sup>88</sup> A tribal district; the area over which an iwi and hapu claim mana whenua. Hapu is a sub-tribe, most iwi are comprised of two or more hapu. Manu Whenua is the exercise of guardianship. (Te Puni Kokiri – Definitions)

**Table 25** Growth in the Māori ethnic and descent groups (1991 – 2006)

Census year	Māori ethnic group <sup>1</sup>	Māori descent <sup>2</sup>
1991	434,847	511,278
1996	523,371	579,714
2001	526,281	604,110
2006	565,329	643,977

Source: Statistics New Zealand, Quick Stats about Māori (Mar 2007 revised)

1 Includes people who stated Māori as their sole ethnic group or one of several ethnic groups

2 Includes those people that identify they are of Māori ancestry.

226 Table 26 shows the population sizes of the selected iwi. With the exception of Waikato-Tainui, the number of people identifying with each of the selected iwi has grown in the five years between the 2001 and 2006 Census.

**Table 26** Population size of selected iwi in 2001 and 2006

Iwi	2001	2006	Proportion of Māori descent population
Ngāti Porou	61,698	71,907	11%
Ngāi Tahu Whānui	40,131	50,277	8%
Waikato–Tainui	50,304	50,799	8%
Ngāti Awa	13,044	15,258	2%
Ngāti Whātua	12,105	14,724	2%
Rongomaiwahine	2,325	4,254	1%

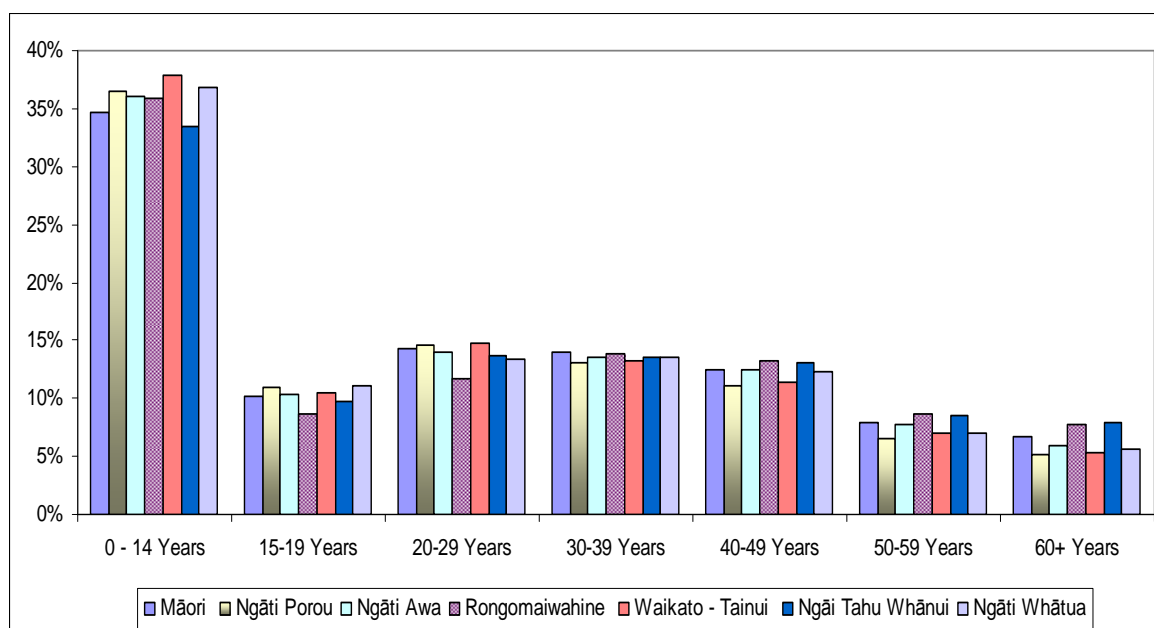
Source: Statistics New Zealand Iwi profiles, Census (2006)

### Age bands of iwi and Māori (descent)

227 Figure 49, shows the break down of age groups<sup>89</sup> of the selected iwi compared to Māori (descent). Nearly half of the membership of Waikato-Tainui (48.4 percent), Ngāti Whātua (48 percent) and Ngāti Porou (47.5 percent) and more than two fifths of Rongomaiwahine (44.7 percent), Ngāi Tahu Whānui (43.2 percent) and Ngāti Awa (46.4 percent) are under 20 years of age.

<sup>89</sup> Note the different range in years for the age bands.

**Figure 49** Proportion of age groups in selected iwi and Māori (descent) (2006)



Source: Statistics New Zealand, customised data prepared for HNZA

- 228 The age profile of the Māori (descent) is very similar to that of the selected iwi. Between 2001 and 2006, the median age of the population increased for Rongomaiwahine (from 24 to 25 years), Ngāi Tahu Whānui (from 23 to 25 years), Ngāti Awa (from 21 to 22 years), Waikato-Tainui (from 20 to 21 years), Ngāti Whātua (from 20 to 21 years) and for Māori (descent) (from 22.1 to 22.9 years). The median age for Ngāti Porou stayed the same (21 years).
- 229 In 2006, 26.9 percent of Māori (descent) were over the age of 40 years. For the selected iwi, 29.7 percent of Rongomaiwahine, 26.9 percent of Ngāi Tahu Whānui, 26.1 percent of Ngāti Awa, 25 percent of Ngāti Whātua o Orakei, 23.7 percent of Waikato-Tainui, and 22.8 percent of Ngāti Porou were over the age of 40 years.

## Socio-economic indicators

- 230 The socio-economic indicators presented in this section are educational status, labour force participation, employment, and income. All of these indicators may influence the level of home ownership.

### Educational status

- 231 Between 2001 and 2006, the proportion of Maori (descent) who held a formal qualification increased by four percent. For the selected iwi, Waitako-Tainui had the greatest increase of five percent, while Rongomaiwahine decreased by one percent.
- 232 For the selected iwi in 2006, Ngāi Tahu Whānui (72 percent) had the highest proportion and Waikato-Tainui (60 percent) had the lowest proportion holding a formal qualification.
- 233 The differences among iwi holding a formal qualification for 2001 and 2006 reflects the changing age structure of the Māori population, and participation in education.

**Table 27** Proportion of selected iwi and Māori (descent) holding a formal qualification in (2001, 2006)

	Percentage of iwi holding a formal qualification in 2001	Percentage of iwi holding a formal qualification in 2006
Rongomaiwahine	71%	70%
Ngāi Tahu Whānui	70%	72%
Ngāti Awa	65%	68%
Waikato–Tainui	55%	60%
Ngāti Porou	64%	65%
Ngāti Whātua	61%	64%
Māori (descent)	59%	63%

Source: Statistics New Zealand iwi profiles, Census (2006)

### Labour force participation

234 The participation in the labour force showed the same trend as that in education between 2001 and 2006. The proportion of all of the selected iwi participating in the labour force increased.

235 In 2006, 33,474 Ngāi Tahu Whānui were of working age (15 years and over). Of this group (74 percent) were in the labour force, compared with 71 percent of the total population of Māori (descent). Ngāi Tahu Whānui had the highest participation of all the selected iwi. In 2006, 45,126 Ngāti Porou, 31,577 Waikato–Tainui, 9,750 Ngāti Awa, 9,291 Ngāti Whatua and 2,727 Rongomaiwahine were of working age (15 years and over), their labour force participation rates are shown in Table 28 below.

**Table 28** Proportion of selected iwi and Māori (descent) participating in the labour force (2001, 2006)

	Labour force participation rate 2001	Labour force participation rate 2006
Rongomaiwahine	69%	71%
Ngāi Tahu Whānui*	72%*	74%
Ngāti Awa	68%	69%
Waikato-Tainui	69%	71%
Ngāti Porou	Not available	71%
Ngāti Whatua	68%	69%
Maori (descent)	69%	71%

\* Ngai Tahu only

Source: Statistics New Zealand iwi profiles, Census (2006)



## Unemployment status

236 Between 2001 and 2006 the unemployment rate fell for all of the selected iwi (see Table 29). In 2006, Ngāi Tahu Whānui (6 percent) had the lowest and Waikato-Tainui (14 percent) had the highest unemployment rate.

**Table 29** Proportion of selected iwi and Māori (descent) unemployed (2001, 2006)

	Unemployment rate	Unemployment rate
	2001	2006
Rongomaiwahine	16%	10%
Ngāi Tahu Whānui	10%	6%
Ngāti Awa	19%	13%
Waikato–Tainui	20%	14%
Ngāti Porou	17%	12%
Ngāti Whātua	18%	12%
Māori (descent)	Not available	10%

*Source: Statistics New Zealand iwi profiles, Census (2006)*

237 In future years, it is expected that settlements under the Treaty of Waitangi will support iwi to realise their economic potential. In turn, this should continue to improve Māori labour market outcomes by creating a demand for a wide range of workers of all skill levels.

## Iwi and Māori (descent) median annual income

238 Between 2001 and 2006, the median income increased for all of the selected iwi and Māori. Waikato–Tainui (42.3 percent), Ngāti Awa (43.4 percent), and Rongomaiwahine (41.9 percent) all had greater increases than Māori (descent) (40.4 percent). For the selected iwi in 2006, Ngāi Tahu Whānui (\$23,300) had the highest and Waikato-Tainui (\$20,200) the lowest median income.

**Table 30** Median annual income for selected iwi and Māori (descent) (2001, 2006)

Iwi	Median annual income	Median annual income
	2001	2006
	\$	\$
Rongomaiwahine	14,800	21,000
Ngāi Tahu Whānui	16,800*	23,300
Ngāti Awa	14,300	20,500
Waikato–Tainui	14,200**	20,200
Ngāti Porou	Data not available	20,900
Ngāti Whātua	15,000	20,900
Maori descent	15,600	21,900

Source: Statistics New Zealand, *Census 2006, iwi profiles, Census (2006)*

\*This is for Ngai Tahu only

\*\*This is for Waikato only

### **Iwi living in their rohe, adjacent areas and main urban areas**

239 This section describes the proportions of iwi living in their rohe and adjacent areas, it then goes on to describe iwi living in the three main urban areas of Auckland, Wellington and Christchurch. It finishes by describing the urbanisation of iwi and Māori people as a possible explanation for the decreasing proportion of iwi and Māori people in home ownership.

240 In 2006, large proportions of Ngāi Tahu Whānui (55 percent), Ngāti Whātua (49 percent), Ngāti Awa (44 percent), Waikato-Tainui (36 percent), and Rongomaiwahine (36 percent) lived in the region of their rohe. For Ngāti Porou only 17 percent lived in the region of their rohe (see Table 31).

**Table 31** Proportion of selected iwi and Māori (descent) living in their traditional rohe and in the adjacent region to their rohe (2006)

	Proportion of iwi in the region of their rohe	Proportion of iwi people in the adjacent region to their rohe
Ngāti Whātua	Auckland (49%)	Northland, Waikato (30%)
Waikato-Tainui	Waikato (35%)	Auckland, Bay of Plenty (39%)
Ngāti Awa	Bay of Plenty (44%)	Waikato, Gisborne Region, Hawkes Bay (13%)
Ngāti Porou	Gisborne Region (17%)	Hawkes Bay (18%)
Rongomaiwahine	Hawkes Bay (36%)	Gisborne Region, Bay of Plenty, Manawatu Wanganui, Waikato (29%)
Ngāi Tahu Whānui	South Island (55%)	Wellington (10%)

Source: Statistics New Zealand Census (2006)

- 241 Ngāti Whātua have nearly four-fifths (79 percent) of their membership living in their own rohe (Auckland) or in adjacent regions.
- 242 In 2006, nearly half of Ngāti Whātua (49 percent) and a large proportion of Waikato-Tainui (30 percent), Ngāti Awa (21 percent) and Ngāti Porou (18 percent) lived in Auckland.

**Table 32** Proportion of selected iwi and Māori (descent) living in major cities (2006)

	Auckland	Wellington	Christchurch
Ngāti Whātua	49%	4%	3%
Waikato-Tainui	30%	6%	4%
Ngāti Awa	21%	7%	3%
Ngāti Porou	18%	16%	5%
Rongomaiwahine	11%	13%	4%
Ngāi Tahu Whānui	11%	10%	28%
Māori (descent)	25%	10%	7%

Source: Statistics New Zealand Census (2006)

- 243 Ngāti Porou is the exception among the selected iwi, they are spread around the North Island as opposed to being mainly resident in their rohe or adjacent rohe. In 2006, 18 percent of Ngāti Porou lived in Auckland and 18 percent lived the Hawkes Bay which is the region adjacent to their rohe. Seventeen percent of Ngāti Porou lived in Gisborne which is in their rohe and 16 percent lived in Wellington.

## The urbanisation of Māori people

- 244 The urbanisation of Māori is one of the reasons postulated for lower (than expected) proportions of owner-occupiers.
- 245 Table 33, shows the proportion and number of the Māori population considered 'urban' between 1945 to 1966.

**Table 33** Urban Maori 1945-1966

	<b>Māori (descent)</b>	<b>Proportion of Māori (descent)</b>
1945	15,748	16%
1951	21,582	18.7%
1956	32,351	23.6%
1961	55,681	33.3%
1966	80,981	40.8%

*Source: Department of Maori Affairs, Housing Survey, 1966 page 3.*

- 246 In 1966, in addition to the 80,981 Māori identified in the report, a further 17,800 Māori were living in other boroughs and cities which were considered to be urban, but not included in the 18 main regions. This addition brought the Māori urban population to 50 percent<sup>90</sup>.
- 247 For the selected iwi in 2006, Waikato-Tainui (87 percent) had the highest proportion and Rongomaiwahine and Ngāti Whātua had the lowest proportion (81 percent) of their members living in urban areas (1,000 people or more) (see Table 34).
- 248 In 2006, 84 percent of Māori lived in urban areas (1,000 people or more) compared to 78.6 percent in 1981. An observation made in 1981 that "A striking feature of the Māori group was the relatively high proportion of its population living in minor urban areas. Fully 19 percent of urban Māoris (sic) lived in these areas in 1982 compared with only 11 percent of Europeans"<sup>91</sup>. This observation also held true in 2006 for Ngāti Awa.

<sup>90</sup> 1966 Housing Survey, Department of Māori Affairs, Wellington, n.d., page 3.

<sup>91</sup> Population Perspective 81, Volume 12, Dept of Statistics, 1985, page 98.

**Table 34** Proportion of selected iwi and Māori (descent) living in minor urban areas, and urban areas (2006)

	Living in urban areas (i.e. towns of more than 1,000 people)	Living in areas with populations of more than 30,000 people
Rongomaiwahine	81%	67%
Ngāi Tahu Whānui	84%	64%
Ngāti Awa	81%	50%
Waikato-Tainui	87%	68%
Ngāti Porou	84%	70%
Ngāti Whātua	81%	66%
Māori (descent)	84%	65%

*Source: Statistics New Zealand iwi profiles, Census (2006)*

249 For selected iwi in 2006, 70 percent of Ngāti Porou and 50 percent of Ngāti Awa were living in areas with a population over 30,000 people. Ngāti Porou had the largest proportion and Ngāti Awa the smallest proportion living in these areas.

## Home ownership and rental accommodation of iwi and Māori (descent)

250 The following section describes the proportions of home ownership and rental accommodation of the selected iwi and Māori (descent)<sup>92</sup>.

### Proportions of home ownership for the selected iwi and Māori (descent)

251 In 2006, Ngāi Tahu Whānui (43.7 percent) had the highest proportion of home owners when compared to all of the selected iwi and Māori (descent) (see Figure 50). Socio-economic indicators can explain this much higher home ownership. In 2006 when comparing Ngāi Tahu Whānui to the selected iwi, Ngāi Tahu Whānui had the highest proportion of people with educational qualifications, the highest median income, the highest proportion participating in the labour force and the lowest unemployment rate.

252 Rongomaiwahine (35 percent) and Ngāti Awa (32.7 percent) had a higher proportion of home owners while Ngāti Porou (27.6 percent), Ngāti Whatua (27.5 percent) and Waikato–Tainui (25.7 percent) had a lower proportion of home owners when compared to the Māori (descent) (32.5 percent).

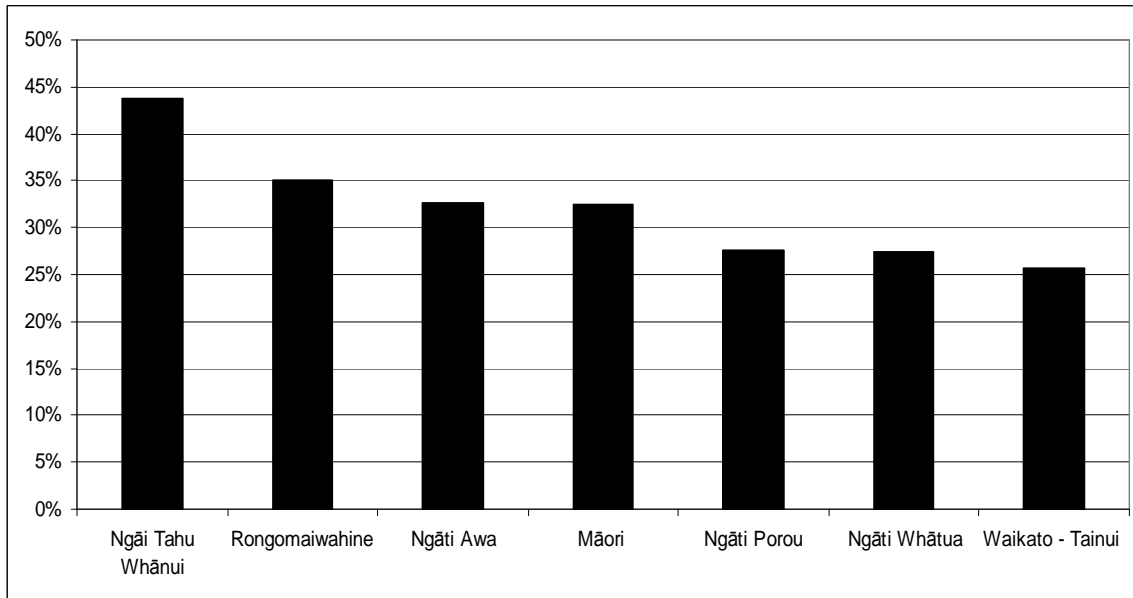
253 A possible explanation for Waikato–Tainui’s lower home ownership is that a higher proportion of their people live in urban areas. Their people also have a lower proportion with an educational qualification, a high unemployment rate, and a lower median income level when compared to the selected iwi.

254 Ngāti Awa had a lower proportion of their people with an educational qualification, a higher unemployment rate, and a lower median income level than that of the Māori

<sup>92</sup> Refer back to paragraphs 162 to 165 for the alternative ways in which home ownership rates are calculated.

descent population. Despite these circumstances, in 2006, they had a higher proportion of their people who were home owners than Māori (descent). This may be attributed to a larger proportion of their people living in minor urban areas, where house prices are more affordable than those of main urban areas.

**Figure 50** Proportion of owner-occupiers (aged 15 plus) by selected iwi and Māori (descent) (2006)

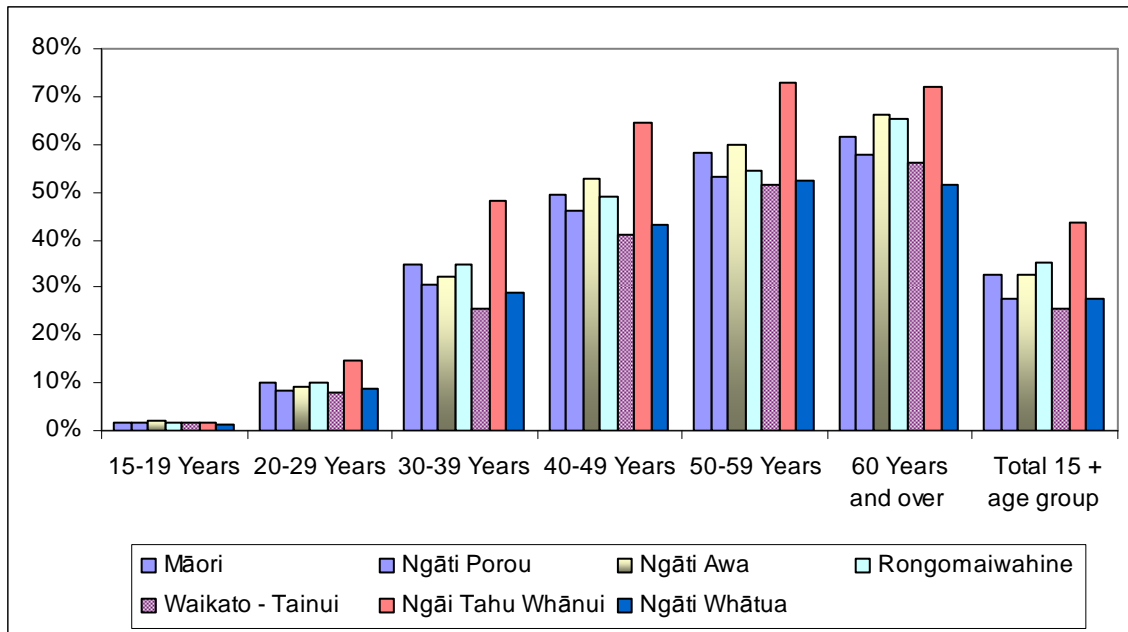


Source: Statistics New Zealand, customised data set prepared for HNZC (2006)

255 For the selected iwi in 2006, Ngāi Tahu Whānui had the highest proportion and Waikato-Tainui the lowest proportion of home owners across all age groups (see Figure 51).

256 For all of the selected iwi home ownership increased with age, as would be expected with wealth accumulation over time.

**Figure 51** Proportions of selected iwi living in homes they owned or partly owned by age groups (2006)



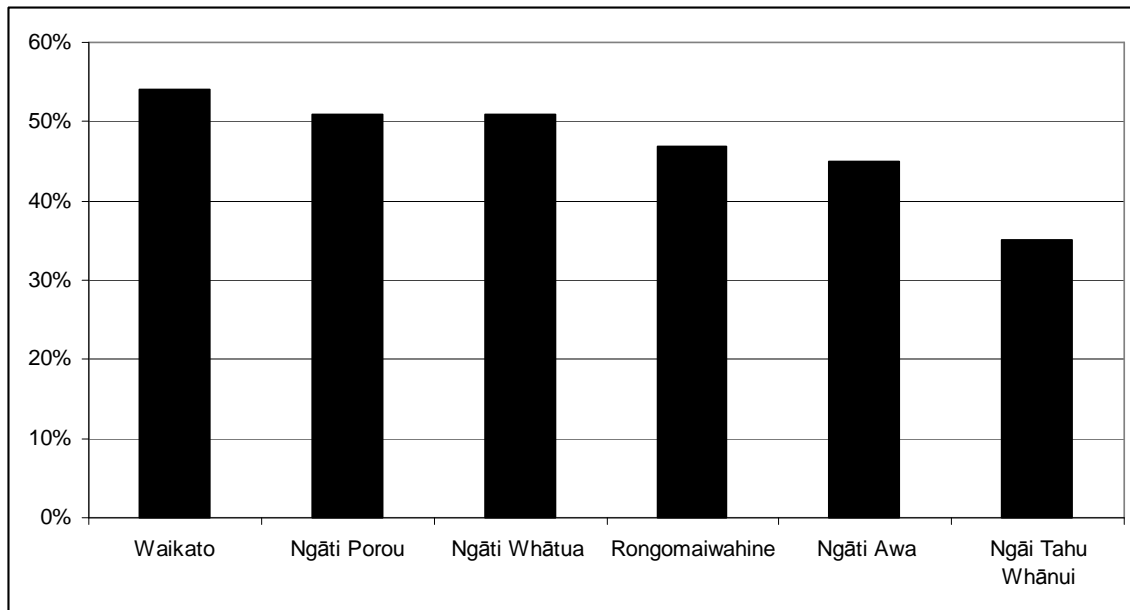
Source: Statistics New Zealand, customised data set prepared for HNZA (2006)

### Iwi and Māori living in rental accommodation

257 In 2006, of the selected iwi, Waikato-Tainui (54 percent) had the highest proportion of their people who rented the home they lived in (see Figure 52), next was Ngāti Porou (51 percent), and Ngāti Whātua (51 percent), then Rongomaiwahine (47 percent), Ngāti Awa (45 percent). Ngāi Tahu Whānui (35 percent) had the lowest proportion<sup>93</sup>.

<sup>93</sup> This data ignores those iwi who may be living in accommodation that is neither owned or rented as it is tied to their employment. For example, iwi employed as sheep shearers or farm workers are likely to have accommodation provided as part of their remuneration.

**Figure 52** Proportion of selected iwi who rent the home they live in (aged 15 plus)(2006)



Source: Statistics New Zealand, customised data set prepared for HNZA (2006)

## Summary

- 258 In 2006, nearly half of the selected iwi and Māori (descent) were aged under 19 years. The age structure of Māori (descent) is very similar to that of the selected iwi.
- 259 Large proportions of Ngāi Tahu Whānui (55 percent), Ngāti Whātua (49 percent), Ngāti Awa (44 percent) lived in the region of their rohe. A small proportion of Ngāti Porou (17 percent) lived in the region of their rohe.
- 260 Between 2001 and 2006, all of the selected iwi except for Rongomaiwahine had an increase in formal qualifications. Over the same period, all of the selected iwi saw a fall in unemployment and a rise in their median income levels.
- 261 In 2006, of the selected iwi, Ngāi Tahu (43.7 percent) had the highest proportion of home owners. This can be attributed to their higher proportion with educational qualifications, a higher median income, and lower unemployment rate.
- 262 Even though Ngāti Awa has a lower socio economic status, their home ownership was higher than that of Māori (descent). This may be attributed to a larger proportion of Ngāti Awa living in minor urban areas where housing is more affordable.



## Implications for Housing Policy

263 The key demographic factors impacting on future housing options for Māori will be:

- projected growth in the Māori population
- projected growth in the number of kaumatua (Māori over the age of 65 years)
- projected increase in internal migration
- the size of families
- the number of single parent families.

This chapter discusses the implications of these factors for housing supply, assistance and affordability, rental tenure, and home ownership.

## Housing supply

### Increase in demand for housing

264 Over the next 10 years, demand from Māori for housing can be expected to increase in proportion to the projected increase in the population. Growth in the number of Māori will accentuate pressure on housing supply, especially in Auckland where the greatest increase in the number of Māori people (by 45,000) is expected. Housing supply stress is also likely to increase in Waikato, Canterbury, Bay of Plenty, and Wellington, where the next largest growth in total numbers (between 10,000 and 20,000) is expected to occur.

265 In terms of the Corporation's customer base, current demand from Māori for Corporation housing is highest in Auckland (especially South Auckland), Northland, and the Bay of Plenty. Auckland and the Bay of Plenty are projected to experience a high level of population growth over the next decade. Therefore the Corporation can anticipate increased demand from Māori for Corporation housing in these regions.

### Crowding

266 The data presented in this report has shown a steady decline in crowding for Māori since the mid 1980s. Notwithstanding this decline, Māori continue to experience much higher levels of crowding than European households. Considering the larger size and lower incomes of many Māori households, combined with high rents, high house prices and pressures on housing stock (particularly in urban areas), levels of Māori household crowding are likely to remain relatively high. In the future, the incidence of Māori household crowding may increase in line with increases in the number of elderly Māori.

267 With approximately 12 percent of the total Māori population residing in Corporation housing, the Corporation has the potential to impact directly on the incidence of Māori household crowding. In the future, demand from Māori families which are larger and are more likely to include extended family members is likely to continue.

### Affordability and assistance

268 Māori social indicators (low incomes, low levels of employment, and low levels of education) coupled with larger family sizes and the prevalence of single parent families place Māori among the most at risk families and households in New Zealand.

269 Improvements in Māori social and economic indicators over the past decade are unlikely to be sufficient to offset the housing affordability issues that Māori currently face. With the working age Māori population projected to grow by 102,000 by 2026, and unemployment on the rise, current demand for housing assistance from Māori is likely to increase.

270 This report suggests that over the next 10 years the Corporation can expect:

- on-going demand from Māori for larger houses
- demand for housing appropriate for single parent families
- growth in demand for housing for kaumatua (either as primary tenants or as part of extended family households).

### **Demand for larger houses**

271 Research<sup>94</sup> has highlighted that the supply of Corporation houses does not currently meet demand from Māori both in terms of the number and size of houses required. Trends in Māori fertility suggest that the demand from Māori for larger homes will continue for some time yet.

### **Single parent families**

272 Single parent families currently make up nearly half the Corporation's Māori households. For these tenants housing appropriate to their needs includes, for example, safe, close to schools, public transport and amenities.

### **Growth in the number of kaumatua**

273 The projected growth in the number of kaumatua over the next 20 years (from 26,000 to 71,000) will result in increased housing demand from elderly Māori. Research shows that about a quarter of older Māori have little or no savings or assets with superannuation being their sole source of income<sup>95</sup>. As a result, Māori will have fewer housing options available to them in retirement.

274 Anecdotal evidence suggests that kaumatua, who are in need of care and support, are more likely to live with their whānau than reside in retirement villages/rest homes. This is consistent with the findings<sup>96</sup> which identified a key need within Māori households to house a parent(s) or grand-parent(s) on a permanent basis. This need was found to be common in both rural and urban areas. This could reflect in part affordability issues but also cultural values. The continuation of this trend may increase the incidence of crowding and compound issues of housing affordability for Māori households.

### **Increased housing demand in rural areas**

275 The growth in the size of the Māori population aged over 65 years, could impact heavily in rural areas if Māori choose to return to their tribal regions in retirement. Many Māori reaching retirement age over the next two decades have grown up in their tribal areas. Given the importance of whakapapa, and the social, spiritual and emotional connection of many Māori to their tribal land, it is conceivable that a

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<sup>94</sup> Waldegrave et al. (2006: 85).

<sup>95</sup> Cunningham et al (2002: 43).

<sup>96</sup> Waldegrave et al (2006: 120).

number of Māori will want to move “back home”. This is supported by the findings of a recent qualitative study<sup>97</sup> which found that most people interviewed anticipated moving back to Tuhoe lands for retirement.

- 276 Moving back home could accentuate housing supply stress in some rural areas. This is supported by studies<sup>98</sup> which have found that housing demand in rural areas was under sustained pressure due to increased migration from the cities to the country. In areas characterised by sub-standard housing, the emergence of this trend could have implications for health and social service provision.

### **Monitoring trends in moving**

- 277 With many Māori living outside of New Zealand, and the world being in recession, the potential for increased ‘return migration’ should also be considered. While they may not be in need of housing assistance, this trend could place further pressure on housing supply.

### **Rental tenure**

- 278 One of the most striking trends in housing for Māori in recent years has been the decline in Māori home ownership and subsequent increase in the proportion of Māori in rental housing. Consultation and research has found that while many Māori still strongly aspire to own their home, this aspiration is difficult to realise because a high proportion of Māori live in urban areas where housing pressure is most intense or in coastal areas where land and real estate prices are at a premium<sup>99</sup>. Consequently in the short term at least, home ownership will continue to be delayed for many Māori.
- 279 Currently about half of the Māori population find themselves in the rental market. The on-going increase in the number of Māori in rental tenure has implications for housing stability, retirement incomes, the accumulation of wealth, as well as creating pressure on social housing. The short duration of many tenancies can make it difficult for tenants to maintain schooling, contact with health professionals, and to participate in the community.

### **Home ownership**

- 280 Since the early 1990s there has been an on-going decline in Māori home ownership. While this is part of a broader trend in home ownership in New Zealand, the rates for Māori have declined more quickly than for Europeans.
- 281 The Government is responding to declining levels of home ownership by expanding programmes to help people become home owners (e.g. Welcome Home Loans, state house sales, Gateway initiatives, Kainga Whenua). This response aligns well with on-going, and well documented, Māori aspirations for home ownership<sup>100</sup>. Future policies designed to arrest the decline in Māori home ownership will need to address the following recognised barriers to Māori home ownership:
- financial barriers

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<sup>97</sup> Nikora (2008: 1).

<sup>98</sup> e.g. Douglas (1986: 39).

<sup>99</sup> Waldegrave et al. (2006: 122).

<sup>100</sup> e.g. Waldegrave et al. (2006: 84).

- aspirations, knowledge and information/support
- impediments to Māori utilising multiple-owned land for housing.

### **Financial barriers**

282 Trends in fertility suggest that Māori will continue to have children earlier than either European or Pacific peoples. Also Māori women have on average more children than the non-Māori population. This means that during family formation they will be less likely to be able to accumulate sufficient resources to buy a house and in the later stages, the costs associated with larger families means that they will have less disposable income to save for home ownership.

283 While there have been gradual improvements in the educational, employment and income status of Māori over the past 10 years, the economic crisis could see more Māori become unemployed in the near future. Even though house prices and market rents have been slowly decreasing over the past year, high average house prices are still unlikely to be affordable for many Māori.

### **Knowledge, information and support**

284 The findings presented in this report show that Māori home ownership rates were lower than European regardless of age or income. This indicates that in addition to demographics and socio-economic status, there are other factors operating that impede Māori access to home ownership.

285 Research<sup>101</sup> suggested that inter-generational experience helped to explain lower Māori home ownership rates. According to this assumption, some Māori may not aspire to own a home, because their parents did not own their own home, and therefore they have not experienced the benefits of home ownership.

286 In 2006, Māori were more likely to be home owners than renters above the age of 40 years. However, Europeans were more likely to be home owners 10 years earlier than that (at the age of 30 years). This finding has great implications for the personal wealth accumulation of Māori, which will be significantly reduce when compared to European. Also family formation is most likely to happen for Māori before the age of 40 years, so that Māori children are more likely to grow up in rented homes, whereas European children are more likely to grow up in homes owned by their parents.

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<sup>101</sup> Waldegrave et al. (2006).

## Appendix: A

**Table 35** Projected Māori population by Territorial Authority (2006-2021)

Territorial authority area	2006 (base)	2021	Change 2006– 2021	Percentage Change 2006 - 2021
Manukau City	53,900	70,600	16,700	31.0%
Christchurch City	28,200	38,800	10,600	37.6%
Hamilton City	27,200	36,800	9,600	35.3%
Waitakere City	26,200	35,000	8,800	33.6%
Tauranga City	18,000	25,500	7,500	41.7%
Whangarei District	19,400	25,200	5,800	29.9%
Auckland City	34,900	40,700	5,800	16.6%
Papakura District	12,500	17,700	5,200	41.6%
Lower Hutt City	17,600	21,800	4,200	23.9%
Palmerston North City	12,400	16,000	3,600	29.0%
Rotorua District	24,700	28,200	3,500	14.2%
Rodney District	8,400	11,800	3,400	40.5%
North Shore City	14,200	17,500	3,300	23.2%
Hastings District	17,800	21,100	3,300	18.5%
Franklin District	9,600	12,600	3,000	31.3%
Waikato District	11,800	14,700	2,900	24.6%
New Plymouth District	10,300	13,100	2,800	27.2%
Napier City	10,500	13,300	2,800	26.7%
Far North District	24,500	27,200	2,700	11.0%
Wellington City	15,100	17,700	2,600	17.2%
Kapiti Coast District	6,000	8,400	2,400	40.0%
Dunedin City	8,100	10,400	2,300	28.4%
Porirua City	10,700	12,900	2,200	20.6%
Gisborne District	21,500	23,700	2,200	10.2%
Horowhenua District	6,500	8,300	1,800	27.7%
Western Bay of Plenty District	7,600	9,400	1,800	23.7%
Nelson City	3,900	5,600	1,700	43.6%
Invercargill City	7,200	8,900	1,700	23.6%
Waipa District	5,900	7,400	1,500	25.4%
Wanganui District	9,800	11,300	1,500	15.3%
Whakatane District	14,400	15,800	1,400	9.7%
Waimakariri District	3,100	4,400	1,300	41.9%
Manawatu District	4,100	5,400	1,300	31.7%
Marlborough District	4,600	5,900	1,300	28.3%
South Taranaki District	6,000	7,200	1,200	20.0%
Selwyn District	2,200	3,300	1,100	50.0%
Upper Hutt City	5,600	6,700	1,100	19.6%
Taupo District	9,400	10,500	1,100	11.7%
Timaru District	2,800	3,800	1,000	35.7%
Tararua District	3,800	4,600	800	21.1%
Matamata-Piako District	4,200	5,000	800	19.0%
Thames-Coromandel District	4,400	5,200	800	18.2%
Tasman District	3,300	4,000	700	21.2%
Hauraki District	3,400	4,100	700	20.6%
Masterton District	4,000	4,600	600	15.0%
Kaipara District	4,200	4,800	600	14.3%
Southland District	2,800	3,300	500	17.9%
Waitomo District	3,900	4,400	500	12.8%

<b>Territorial authority area</b>	<b>2006 (base)</b>	<b>2021</b>	<b>Change 2006– 2021</b>	<b>Percentage Change 2006 - 2021</b>
Central Hawke's Bay District	2,900	3,300	400	13.8%
Rangitikei District	3,700	4,000	300	8.1%
Otorohanga District	2,500	2,700	200	8.0%
Opotiki District	5,300	5,500	200	3.8%
Ruapehu District	5,500	5,600	100	1.8%
South Waikato District	7,300	7,400	100	1.4%
Wairoa District	5,100	5,000	-100	-2.0%
Kawerau District	4,300	4,000	-300	-7.0%

*Source: Statistics New Zealand-Sub-national ethnic population projections 2006(base) – 2021*

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