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diverse forms of pacific families and their financial decision-making approaches

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KOLOTO & ASSOCIATES LTD
CENTRE OF EXCELLENCE IN PACIFIC RESEARCH AND ADVANCEMENT

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1. INTRODUCTION

1.1 Background

Understanding Pacific peoples in the context of their families is crucial to working successfully with Pacific families and communities. During the past five years, the researchers have undertaken various research studies and community engagement projects which led them to believe that there is a need for better understanding of the nature of Pacific families in New Zealand and their decision-making processes. These studies included *The Needs of Pacific Peoples When They are Victims of Crime* (Koloto 2003), *Pacific Peoples' Access to ACC Services and Entitlements* (Koloto 2005), *Pasifika Women's Economic Well-being: Final Report* (Koloto & Sharma 2005), *Northland Pacific Health Survey* (Koloto, Katoanga & Singsam 2006), *Pacific Cultural Awareness Training Package* (Koloto 2006) and the *Pacific Living Standards Study Methodology Report* (Koloto & Katoanga 2005).

The Pacific Living Standards Study (PLSS) is part of the Ministry of Social Development's (MSD) ongoing research programme focusing on developing a comprehensive understanding of the living standards of New Zealanders. In May 2004 Koloto & Associates Ltd, a Pacific research company, was contracted by the Health Research Council of New Zealand (HRC) to carry out the PLSS, as part of its partnership programme with the MSD.

The key objectives of the PLSS were to:

- > describe the current living standards of Pacific peoples
- > gain a greater understanding of the reasons for the variations in living standards among Pacific peoples
- > compare the different variations in the living standards of Pacific peoples with other population groups in New Zealand (Koloto & Katoanga 2005).

The PLSS was designed to complement the 2004 National Survey of the Living Standards of New Zealanders, the second national survey of the living standards of New Zealanders. This National Survey was commissioned by the MSD and was undertaken in 2004 by TNS New Zealand,

a consultative market research company (Jensen et al. 2006).

Information and data for the PLSS were collected through face-to-face personal interviews with 520 family groups (FG) by a team of 26 Pacific researchers (which included Samoan, Cook Islander, Tongan, Niuean, Tokelauan and Fijian researchers). The 520 FGs came from 268 Pacific households that were randomly selected from different meshblocks¹ in Auckland, Christchurch, Hamilton, Tokoroa and the Wellington regions. The dataset for PLSS included much information about Pacific families. Concerns about the need to better understand Pacific families in New Zealand led to the application for the Families Commission's Blue Skies funding to undertake this study, which is an analysis of the data from the household spokesperson questionnaire.

1.2 Definitions

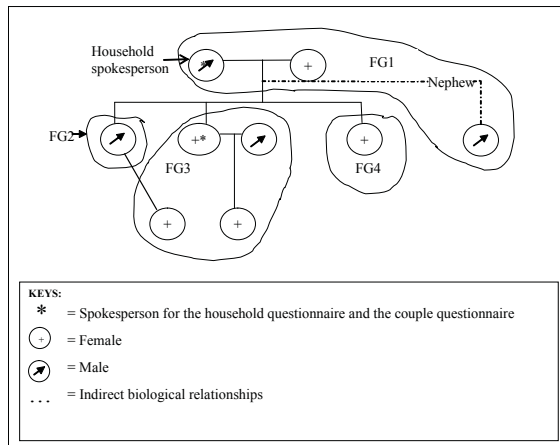
Family groups

As with the 2004 National Survey of the Living Standards of New Zealanders, two types of FGs or economic family unit (EFU) were used for the study – a couple family group and a single family group. A couple family group includes the partnered person plus his or her partner or spouse plus their dependent children under the age of 18 years (if any), unless the children have their own partner or children living in the household. A single family group is a single person who is 18 years and over, or aged 16 or 17 and in full-time employment. A single parent with children under 18 years is also considered a single family group.

Figure 1 (see next page) presents an example of household mapping (Appendix A). This household contains a couple, three of their biological children (aged 25, 23 and 16) and the couple's 15-year-old nephew. The 25-year-old single son has a young daughter who is primarily cared for by his 23-year-old sister and her husband, who also provide the primary care for a young daughter of their own. The 16-year-old daughter is engaged in full-time employment (at least 30 hours per week). The 15-year-old nephew is a student and is cared for by the older couple.

¹ Meshblocks are the smallest unit of dissemination of census data in New Zealand.

FIGURE 1: Household mapping



The above example illustrates a situation in which four family groups, two couple FGs (FG1 and FG3) and two single FGs (FG2 and FG4), have been identified, as follows:

- > FG1 – includes the household spokesperson, his spouse and her 15-year-old nephew
- > FG2 – 25-year-old son
- > FG3 – 23-year-old daughter, her husband, their biological daughter and their young niece
- > FG4 – 16-year-old daughter who is in full-time employment

It was important for the researchers to take on board the definition of family group or economic family unit used for the study, and the procedures for mapping a household according to the definition of the family group. Initially, the researchers found it difficult to relate to and accept the definition of the family group, because it did not fit into their definition of a family, particularly those that belong to extended families. However, with appropriate training and practice, and discussion with the MSD project team, the team of Pacific researchers came to accept the definition of a family group for the purposes for which it was developed. A decision was made to collect information from all of the FGs within each of the households to provide data at a FG level as well as at a household level.

Whilst the above definition was considered necessary for the PLSS, for the purposes of this analysis the household in Figure 1 is considered as one family and is categorised as an extended family type.

Pacific household

For the PLSS, a Pacific household was defined as a household that has at least one person of Pacific descent living in it. The term ‘Pacific’ in this study includes peoples of Samoa, Cook Islands, Tonga, Niue, Fiji, Tokelau, Tuvalu and other Pacific nations.

Family

In 2001 and 2006, Statistics New Zealand defined a family as ‘a couple with or without child(ren) or a single parent with their child(ren), all of whom usually reside in the household’ (Statistics New Zealand 2001, 2006a). This definition illustrates that families are a subset of households. Milligan et al. (2006) suggest that this definition of family excludes a great number of people who may be living in the households. As they point out, most of the people excluded by this definition consider themselves as members of a family, irrespective of the fact that they do not live with their family members. For instance, this definition of family does not include people living alone, which comprise 23.4 percent of all New Zealand households in 2001. It also excludes older siblings who live with each other without caregivers present, and people in flatting situations.

The above definitions were found to be too narrow to capture the nature of Pacific families, therefore, the research team adopted a Tongan concept of family – the ‘api, the ‘home’. Everyone in the ‘api is considered the family. There is also the kainga or aiga (in the Samoan context), which refers to the extended family. Members of the kainga may reside in more than one ‘api across many villages, islands and many nations. For the purposes of this study, the term ‘family’ is defined as the ‘api or household, and the household is used as the basic unit of analysis.

1.3 Research questions

The study aims to answer the following research questions:

- > What are the diverse forms of families in the Pacific households?
- > What are the diverse forms of families by ethnic groups and locations?
- > How do particular forms of families make financial spending decisions?
- > Based on these findings on the nature and forms of Pacific families, what are the implications for policy and research involving Pacific peoples?

1.4 Method

A full report on the methodology for the Pacific Living Standards Study (Koloto & Katoanga 2005) provides more in-depth information on the data collection procedures. Three questionnaires were used for the Pacific Living Standards Study. These included:

- > a household spokesperson questionnaire, which was completed by a spokesperson in the household. A household spokesperson² did not always mean the head of the household³
- > a single family group questionnaire
- > a couple family group questionnaire.

Questions that were relevant to the household were taken from the questionnaires used for the 2004 Survey of the Living Standards of New Zealanders, and incorporated into the household spokesperson questionnaire. New sections on household family group mapping and financial decision-making processes were added to the household spokesperson questionnaire.

In each household, a person was chosen by the family to be interviewed as a spokesperson on behalf of everyone in that household. In general, the researcher asked the person who answered the door to identify the appropriate member of the family who could speak on behalf of the household. This person was typically either the mother or father, or an adult daughter or son who was an English speaker. The spokesperson questionnaire identified the number of the family

groups within that household. This ranged from one FG to seven FGs and may include a combination of couple family groups and single family groups. The researchers attempted to interview all FGs within each household. This was the major point of difference between the PLSS and the 2004 Survey of the Living Standards of New Zealanders. Whereas the 2004 survey interviewed one randomly-selected FG from each of the randomly-selected households, the PLSS sought to interview all FGs within the randomly-selected households. This was aimed to address the researchers' concern about the use of information from one FG to represent the Pacific households that may consist of more than one FG.

Data source

The results of the PLSS are yet to be released by MSD; however, full support was given by MSD and HRC for Koloto & Associates Ltd to seek funding from the Families Commission's Blue Skies fund to undertake an analysis of the data from the household spokesperson questionnaire. The results were obtained from the completed household spokesperson questionnaire (Appendix A). Of the 268 completed household spokesperson questionnaires, 45 participants indicated that they did not give their consent for the use of the data for any other purposes. They consented only for the use of the data for the PLSS. Thus, the research team contacted these households by telephone to seek their approval for the use of the data for this analysis. All participants agreed for the researchers to make use of the dataset for this analysis.

The household spokespersons consisted of 68 males and 200 females. The distribution of the household spokespersons' ethnicities is presented in Table 1.1.

² The household spokesperson was the person who provided all the necessary information for the household questionnaire on behalf of the members of the household. This person could either be the mother or father or, in some cases, a daughter or a son. He or she was identified by the family members at the initial meeting with the researcher.

³ The head of the household is considered the head or leader of the family and the person who is in charge of household matters and activities. This person has a major influence on decisions that impact on what the family does as a group.

TABLE 1.1: Distribution of household spokesperson's ethnicities

Ethnicity	Number of participants	% of participants	% of 2006 participants
Samoan	103	38.4	49.3
Cook Islands	42	15.7	21.8
Tongan	58	21.7	19.0
Niuean	10	3.7	8.5
Fijian	3	1.1	3.7
Tokelauan	5	1.9	2.6
Tuvaluan	6	2.2	1.0
Mixed	41	15.3	1.1
Total	268	100	107.14

The distribution of the participants does not reflect the overall distribution of the Pacific population in New Zealand, of which about 49 percent are Samoan, and the second largest group is Cook Islanders. The category 'mixed' includes those who identified themselves as belonging to other Pacific groups as well as those with multiple ethnic groups. Respondents with multiple ethnic groups were more likely to be persons of Samoan descent married to people of other Pacific ethnic groups or of Cook Islands descent married to people of other Pacific ethnic groups. The distribution of participants by region (Table 1.2) reflects the distribution of Pacific peoples in New Zealand, where the majority of Pacific peoples reside in Auckland, followed by Wellington, Tokoroa and Hamilton, and Christchurch.

TABLE 1.2: Distribution of households by region

Region	Number of households	% of households
Auckland	193	72.0
Tokoroa/Hamilton	16	6.0
Wellington	44	16.4
Christchurch	15	5.6
Total	268	100.0

Limitations

Several limitations are associated with the data.

These include:

- > Two questionnaires had incomplete sets of data, and therefore these were eliminated from some aspects of the final analysis.
- > Information on financial decision-making approaches is based on five options given on the questionnaires. Thus, the responses are limited to those financial decision-making approaches provided in the questionnaire. This analysis is based on quantitative data. It would have been useful to supplement the data with follow-up probing questions to further clarify the financial spending decisions made by families.
- > The research questions focused on the household's financial spending decisions on things like home repair, purchase of items such as a new car and home appliances. The research questions focused on purchases for the family. The data did not include any questions on other financial spending decisions, such as how much to contribute to the church, or help given to other family members. Moreover, the results do not provide much information on how the members of the family operate in the context of the wider kainga or extended families, church and ethnic communities.

1.5 Overview of this report

The remainder of this report is divided into four chapters.

Chapter 2 provides a brief overview of the characteristics of the Pacific peoples in New Zealand.

Chapter 3 discusses the diverse forms of Pacific families identified from the data.

Chapter 4 focuses on the findings on families' decision-making approaches.

Chapter 5 concludes this report with a brief summary of results and discussions, and outlines their implications to policy and research.

⁴ In the 2006 Census, respondents could identify with more than one ethnic group; therefore, the percentage total does not add up to 100 percent.

2. PACIFIC PEOPLES IN NEW ZEALAND

Pacific peoples have become a prominent part of the New Zealand population. The increasing number of Pacific peoples in New Zealand has led to various government initiatives to address the issues that impact on the lives and wellbeing of Pacific peoples. It is widely accepted that families have a major influence in the life chances of individuals. In general, they mediate the impact of policies and services on individual family members (Families Commission 2005a). The central role played by families in the lives of their members lends itself to the need for better understanding of family makeup and how families interact and function. This chapter describes some of the general characteristics of the Pacific peoples in New Zealand.

2.1 Labels used for Pacific peoples

Over the years, various labels have been used to describe and refer to this diverse group of people. Prior to the 1970s Pacific peoples were grouped with Māori as 'Māori and Polynesians'. During the 1970s and early 1980s, the terms 'Polynesians', 'Islanders', 'Pacific Islanders' and 'the Pacific Islands community' were used, with the latter two labels being the official labels used in New Zealand (Macpherson 1996). In the 1990s, the term 'Pacific Nations people' was used, and in recent years, the terms 'Pasifika peoples' and 'Pacific peoples' have been adopted to signify that this group consists of diverse peoples, cultures and languages (Koloto 2001; Koloto, Katoanga & Tatila 2006). The term 'Pasifika' is used by the Ministry of Education and the education sector, whereas 'Pacific peoples' is used by other government agencies such as the Ministries of Pacific Island Affairs, Health, and Social Development. Whatever the label used, it is acknowledged that it is used only for convenience and does not imply Pacific unity and homogeneity (Coxon, E., Anae, M., Mara, D., Wendt-Samu, T., & Finau, C. (2002); Koloto, et al. 2006; Ministry of Education 2003; Ministry of Pacific Island Affairs 2003).

Some researchers such as Manu'atu (2000) and Macpherson (1996) have questioned whether there was such a person as a 'Pacific Islander'. They suggested that there is a Samoan, Cook Islander, Tongan, Niuean or Fijian, but there is not such a person as a 'Pacific

Islander'. Macpherson (1996) maintained that Pacific migrants have always been aware of their differences but have, to some extent, been forced to adopt a 'national' or 'supra national' identity in response to colonisation and migration.

This research adopted the term 'Pacific peoples' for convenience and included participants of Samoan, Cook Islands, Tongan, Niuean, Fijian, Tokelauan and Tuvaluan descent. Participants self-identify themselves as belonging to one or more of the above groups. In order to address the diversities in terms of languages and cultures, the research team included researchers with the appropriate languages and cultural competence to work with those families.

2.2 Pacific population

In 2001, Pacific peoples made up six percent of the New Zealand total population. At the time of the 2006 Census, there were 265,974 Pacific peoples in New Zealand. This represents 6.9 percent of the total population in New Zealand (Statistics New Zealand 2006b). These figures show an increase of 34,174 people from the 231,800 people recorded in the 2001 Census. Table 2.1 presents the distribution of the 2006 Pacific population by ethnicity.

TABLE 2.1: Distribution of the 2006 Pacific population by ethnicity

Ethnicity	Population	%
Samoan	131,103	49.3
Cook Islands Māori	58,041	21.8
Tongan	50,481	19.0
Niuean	22,476	8.5
Fijian	9,864	3.7
Tokelauan	6,819	2.6
Tuvaluan	2,628	1.0
Tahitian	1,329	0.1
Others	2,871	1.1
Total	285,612	107.1 ⁵

⁵ In the 2006 Census, respondents could identify with more than one ethnic group; therefore the percentage total does not add up to 100 percent.

The Samoan ethnic group is the largest Pacific ethnic group in New Zealand, numbering 131,103 in 2006, with 49 percent of the Pacific population reporting Samoan ethnicity. Those reporting Cook Islands ethnicity were the next largest group at 22 percent, followed by those reporting Tongan (19 percent), Niuean (eight percent), Fijian (four percent), Tokelauan (two percent), Tuvaluan (one percent) and Tahitian (0.1 percent).

The Pacific population is increasingly New Zealand - born. In 2001, over half (58 percent) of the Pacific peoples were born in New Zealand. Cook Islands and Niue people were the most likely to have been born in New Zealand (70 percent). This is a reflection of their historical links with, and earlier migration to, New Zealand (Statistics New Zealand 2002).

Pacific peoples are highly urbanised, with 98 percent living in urban areas such as Auckland, Wellington, Christchurch and Hamilton in 2001 – 66 percent of the Pacific population lived in Auckland.

2.3 Pacific cultures

It is acknowledged that Pacific peoples are made up of diverse cultures and languages. In a recent review of the literature in Pacific housing Gray, Koloto, and Katoanga (2006) discussed different subgroups, based on their place of birth, that have been identified within the Pacific peoples in New Zealand. These include those who were:

- > born and raised in the Pacific nations and who immigrated to New Zealand in their adult years
- > born in the Pacific nations but raised from childhood in New Zealand
- > born and raised in New Zealand (Mafile'o 2005; Mulitalo-Lauta 2001:249).

Within the above categories, people's orientation to their cultures may vary. In considering the Samoan ethnic group, Macpherson (1994) identified three different cultural environments which coexist within Pacific communities. The first environment is strongly traditional and produces young people whose primary orientation is to fa'a Samoa (Samoan culture and values) and institutions. In the second environment, the Samoan culture exists alongside a non-Samoan culture, and children move between the two cultures. These

young people share a common belief that they are in some way Samoan, and they value that identity. In the third, people are oriented to and dominated by non-Samoan language, values, activities and personnel, and the children brought up in this environment typically reflect this.

These orientations form a continuum along which people from all categories fit. While recent arrivals may be more oriented towards the traditional end and New Zealand-born people towards the mainstream end, a person's category does not determine their orientation. Table 2.2 presents details of the cultural orientations continuum.

TABLE 2.2: Cultural orientations

Mostly traditional	Mixed traditional and mainstream	Mostly mainstream
Pacific born – adult immigrant	Pacific born – adult immigrant	Pacific born – adult immigrant
Pacific born – child immigrant	Pacific born – child immigrant	Pacific born – child immigrant
New Zealand born	New Zealand born	New Zealand born

There have been concerns about Pacific peoples' ability to maintain their languages and cultures in New Zealand. A paper on strategic directions for Pacific youth in New Zealand reported:

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

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

Concept of family and financial implications

Pacific peoples have always placed great importance on the extended family, church and communities. Gray et al. (2006) reported two studies that had sought to describe the financial implications of family responsibilities and obligations. In a study of income sharing in Pākehā, Māori and Pacific families, Fleming (1997) found that for Pacific couples, family money was considered extended family money. Money available to a household might include money from other relatives who either lived in the household or lived outside of the household and felt an ongoing responsibility to contribute to the family. Fleming also found that household money could also be depleted sporadically or on a regular basis by payments to parents or other relatives, and by donations to the church or other ethnic community groups. Extended family needs often took precedence over household bills and individual needs. This has important implications for understanding families' finance and spending decision approaches.

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

- > meeting the family's needs (eg, paying rent/mortgages, electricity, telephone and water)
- > tithing 10 percent of income to the church
- > contributing to family and extended family activities
- > saving for future family needs.

Both New Zealand- and Pacific-born women prioritised the payment of living expenses, particularly their mortgages and rent. Of the 230 participants, 56 saw the payment of the mortgage or rent as their number one priority.

Four financial decision-making approaches were used by the women. These were:

- > discussion with husbands, children and other family members
- > assessing financial demands and then deciding on their priorities
- > individual decisions
- > discussion only with children.

Parents' personal and cultural values were key factors in determining the types of decision-making of Pacific-born women (44 percent of 169), whereas New Zealand-born women were more likely to take into account their budget and the availability of finance. Various roles in the family, such as being the wife of a matai or church leader, or the eldest daughter, women's beliefs in God, Christian values and obligations to the church were also key factors in their financial decision-making.

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

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

2.4 Pacific peoples' living standards and social circumstances

One of the key findings of the 2004 New Zealand Living Standards Survey is that Pacific peoples, on average, have the lowest living standards of all New Zealanders. Using an economic living standards index (ELSI) scale, from a score of 1 to 60, information about what people have and are consuming was used to give a numerical score of their living standards. Table 2.3 shows the breakdown of group members into seven living standard levels.

TABLE 2.3: ELSI Levels

Levels	ELSI points	Living standards level
1	0-15	Severe hardship
2	16-23	Significant hardship
3	24-31	Some hardship
4	32-39	Fairly comfortable living standard
5	40-47	Comfortable living standard
6	48-55	Good living standard
7	56-60	Very good living standard

The results of the 2004 New Zealand Living Standards Survey showed that 58 percent of Pacific peoples experienced some degree of hardship (ie, scored between 1–31 ELSI points) compared to 40 percent of Māori and only 19 percent of Pākehā. It also shows an increase from 15 percent in 2000 to 27 percent in 2004 in the proportion of Pacific peoples in 'severe hardship' (Jensen et al. 2006).

The Social Report 2006 (Ministry of Social Development 2006) also shows that, while outcomes for Pacific peoples are improving, they are still relatively poor. In 2003/2004, the proportion of Pacific families with low incomes was 40 percent, which was double that of the total population. Housing costs are significant for Pacific households. In 2004, 23 percent of Pacific households had housing costs in excess of 30 percent of income. This was a significant drop from the period 1998 to 2001, when the proportion was 41 percent. At the same time, Pacific peoples were far more likely than other ethnic groups to be living in crowded households. In 2001, 43 percent of Pacific peoples lived in households requiring extra bedrooms. The report notes that cultural attitudes and economic conditions are two

primary factors that account for the extreme variation in crowding levels, along with the younger age structure of the Pacific population.

The attribution of crowding to cultural attitudes has been challenged by Rankine (2005) who pointed out that there was no objective measure of crowding; standards usually reflect the assumptions of dominant rather than minority groups. For example, there has been no research into Māori or Pacific concepts of crowding. Some definitions use the number of usual residents divided by the number of rooms or bedrooms; others take into account the age, gender and composition of the household. Rankine (2005) suggested that, if any large households used the small- size lower-priced rental houses, those households would fit into at least one official definition of 'crowding'.

In New Zealand there appears to be a strong relationship between crowding, ethnicity and immigration, especially among Pacific groups. Obligation towards family members intensifies pressures on household space, especially among low-income groups who cannot afford to set up separate households. Others may choose to stay together in order to provide mutual support and to manage migration by family members (Gray 2000). In a consultation with representatives from migrant communities in relation to the New Zealand Settlement Strategy (Department of Labour 2004), Pacific peoples said that families hosting migrants are often overstretched, both financially and in terms of housing.

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

Differences in income also distinguish educated New Zealand-born Pacific peoples from those born overseas. On average, the New Zealand-born group has higher incomes. The strong commitment of both New Zealand-born and overseas-born Pacific peoples to supporting their Pacific-based communities is evidenced by the high level of remittances. Some

writers suggest that the sense of personal and financial commitment to those still living in the Pacific nations is particularly strong among the overseas-born group. This can exacerbate the income gap between the two groups. Macpherson, Bedford and Spoonley (2000:72) believe this situation is even more pronounced for women, who are expected to be more committed remitters. Koloto and Sharma's (2005) findings support this view.

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

2.5 Pacific households and families

In 2001, 82 percent of Pacific peoples were living in a family situation compared with 77 percent of the total New Zealand population. It is possible that the young age structure of the Pacific population may, in part, account for this difference. Twenty-nine percent of the Pacific population were living in an extended family, compared with eight percent in the national population. This means that Pacific peoples in New Zealand are almost three and a half times more likely than New Zealanders as a whole to live in extended families, that is, in families where related parents, grandparents and children or siblings, aunties, uncles and other relatives live together. According to the 2001 Census, a third of Samoans, Cook Islanders, Tongans and Niue people were living in such families. The average number of usual occupants for all households in which Pacific peoples were living was 5.4 compared with 3.5 for New Zealand as a whole. Pacific peoples whose

living conditions were defined as crowded were twice as likely (74 percent compared to 37 percent) to live in an extended family. Around 28 percent of Pacific peoples lived in households with seven or more usual residents. According to Statistics New Zealand, crowding occurs when a dwelling does not adequately provide shelter and services to all household members. One definition of crowding refers to a 'situation where one or more additional bedrooms are required to meet the sleeping needs of the household' (Baker et al. 2004 cited by Milligan et al. 2006). In 2001, one in three Pacific children was living in a house defined as crowded, and 21 percent of Pacific peoples were living with more than two occupants per bedroom, compared with three percent of the national population (Statistics New Zealand 2002).

2.6 Conclusion

The Pacific population is a growing population in New Zealand, with the majority living in Auckland and the main urban centres of New Zealand. Despite the diversities that exist within the groups in terms of cultures, languages and historical links to New Zealand, the group is becoming an important component of New Zealand society. Although there is a growing proportion of New Zealand-born Pacific peoples, the values, customs and traditions that underpin their diverse cultures remain strong and actively 'lived' by Pacific peoples. Families play important roles in the lives of Pacific peoples. These have direct impact on their financial obligations, living standards and social commitments. Whilst Pacific households tend to be classified as living in overcrowded conditions, having lower living standards and lower income levels, there is a dearth of information on the strengths of Pacific families and households. The results of this analysis will contribute to our understanding of the diverse forms of Pacific families and households in New Zealand.

3. DIVERSE FORMS OF PACIFIC FAMILIES

This chapter presents and discusses the findings of the types or forms of families within 266 Pacific households. It should be noted that some of the categories used are consistent with the definitions used by Statistics New Zealand (2001, 2006a) for the analysis of the census data. This may allow for ease of comparison. However, it should also be noted that the researchers had considered everyone in the households as belonging to the family. The 'api or household was utilised as the unit of analysis. Tables 3.1 and 3.2 contain details of the distribution of the forms of families identified from the household data, and forms of families by region. Table 3.3 presents the distribution of the forms of families by ethnicity.

TABLE 3.1: Distribution of forms of families

Forms of family	Number of families	% of total families
A. Couple with child(ren)	120	45.1
B. Extended family	103	38.7
C. Single parent with child(ren)	28	10.5
D. Couple without child(ren)	9	3.4
E. One person	4	1.5
F. Adult siblings or relatives	2	0.8
Total	266	100.0

TABLE 3.2: Distribution of forms of families by region

Forms of family	Auckland	Wellington	Hamilton/Tokoroa	Christchurch	Total
A. Couple with child(ren)	81	18	12	9	120
B. Extended family	80	18	2	3	103
C. Single parent with child(ren)	21	5	1	1	28
D. Couple without child(ren)	8	1	0	0	9
E. One person	2	1	0	1	4
F. Adult siblings or relatives	0	1	1	0	2
Total	192	44	16	14	266

TABLE 3.3: Distribution of forms of families by ethnicity

Forms of family	Samoa	Tonga	Cook Islands	Niue	Tuvalu	Tokelau	Fiji	Mixed ⁶	Total
A. Couple with child(ren)	43	32	17	4	2	2	2	18	120
B. Extended family	40	19	17	3	4	-	-	20	103
C. Single parent with child(ren)	13	5	4	2	-	3	-	1	28
D. Couple without child(ren)	4	1	1	1	-	-	1	1	9
E. One person	1	-	2	-	-	-	-	1	4
F. Adult siblings or relatives	-	1	1	-	-	-	-	-	2
Total	101	58	42	10	6	5	3	41	266

⁶ The mixed group included all those who identified with more than one ethnic group, for example, Samoa/Tonga, or Cook Islands/Niue.

3.1 Couple with children

The 'couple with children' family was the largest form of family within the Pacific households who took part in the PLSS at the time of data collection in 2005. 'Couple with children' made up 45 percent of the total number of households included in this research. Families in this category included:

- > couple with their biological children (111)
- > couple with their grandchildren (4)
- > couple with their biological children as well as step children (2)
- > couple with adopted children (3).

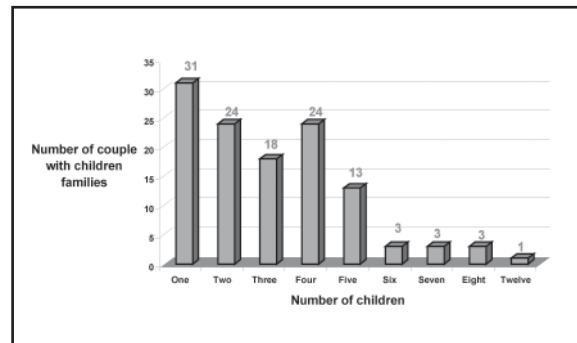
In the PLSS, children were defined to be those under the age of 18 years. However, in this research, all single children, regardless of their age, are defined as children in these families or households. One of the rationales for the inclusion of all these children in the family is that Pacific families do not see these children as being in a separate FG or 'economic family unit'. This consideration would closely reflect the reality for these families.

There was about an equal proportion of 'couple with children' families and 'extended family' in Auckland (42 percent) and Wellington (41 percent), whereas there was clearly a higher proportion of 'couple with children' families in Hamilton/Tokoroa (75 percent) and Christchurch (64 percent). It should be noted that the overall number for Hamilton/Tokoroa and Christchurch was small (16 and 14 respectively); therefore, the differences are very indicative.

A similar pattern was shown for the various ethnic groups, except for the Tongan group, which had a higher proportion of 'couple with children' families compared to the 'extended family' (55 percent compared to 33 percent).

Figure 2 shows the distribution of the number of the children in the 'Couple with children' families.

FIGURE 2: Distribution of the number of children in the 'couple with children' families



As shown in Figure 2, the number of children in these households ranges from one to 12. While 31 families had one child, 24 families had two, another 24 families had four and 18 families had three children. Three families each had six, seven and eight children. Only one family had 12 children in their household, with all children ranging in age from five months to 16 years.

The data show that 46 percent of families had one or two children while 54 percent had three or more children. The data also reveal that the average number of people in a household was five. This result is consistent with the figures reported in the 2001 Census, which showed that the average number of usual occupants for Pacific households was 5.4 compared to 3.5 for New Zealand as a whole (Statistics New Zealand 2001).

Adult children living with parents

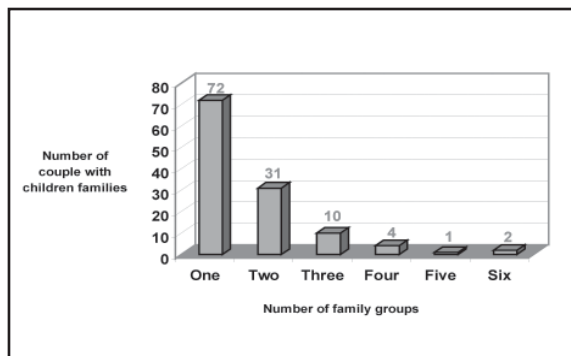
Of interest to the researchers were the numbers of the EFUs or FGs in the households that had children. One of the main differences between this analysis and the focus of the PLSS was that children over the age of 17 years who were still living at home were considered as part of the family, whereas in the PLSS, those children were considered as separate single family groups. The unit of analysis for the PLSS was the 'family group' or 'economic family unit'.

Of the 120 'couple with children' families, 72 (60 percent) had all children under the ages of 18 years. This is shown by the number of FGs in these households. The remaining 48 families (40 percent) had two to six FGs, which indicates the number of

children 18 years or over living with their parents. Further analysis of the data revealed that the number of families with 18-year-olds and over was:

- > one 18-year-old or over (31)
- > two 18-year-olds and over (10)
- > three 18-year-olds and over (4)
- > four 18-year-olds and over (1)
- > five 18-year-olds and over (2)

Figure 3: Distribution of the number of FGs within the 'couple with children' families



The high proportion (40 percent) of families with 18-year-olds and over may be a reflection of the traditional Pacific family way of childrearing practices. Data on the proportions of families from other ethnic groups in New Zealand that had 18-year-olds and over living at home were not available to the researchers at the time of writing this report. As discussed in Section 2.3, Pacific parents see it as their role to care for their children and live with them until they are married. For some families, 18-year-olds and those in their 20s were in their final year of secondary school or in tertiary education; hence, it is reasonable to expect those children to be living with their parents.

3.2 Extended family

About 39 percent of the households were made up of extended families. Within the extended family group, eight forms of families could be identified. These included:

- > couple with children and adult sisters and brothers or cousins (30)
- > single parent with other siblings who are also single parents with children (20)

- > couple with children, adult sisters and brothers and grandparent(s) (15)
- > single parent with children, adult sisters and brothers and grandparent(s) (13)
- > single parent with children and grandparent(s) (12)
- > couple with children and grandparents (6)
- > couple with children, plus nieces, nephews and/or grandchildren under 18 years (4)
- > couple with adult children, with one adult child married without children (3).

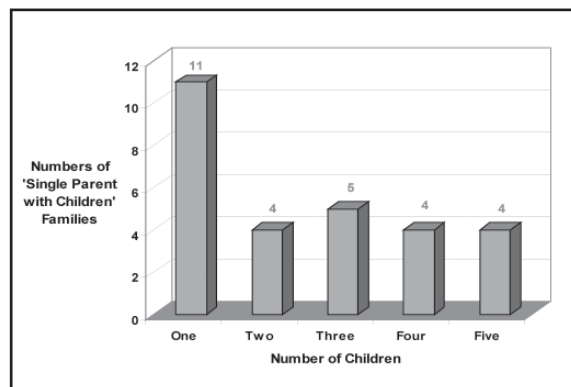
As shown in Table 3.2, the extended families were more likely to live in Auckland and Wellington, compared with Hamilton/Tokoroa or Christchurch although numbers of families are small.

Grandparents were present in 48 families or 46 percent of extended families, suggesting that grandparents play significant roles in the 'extended family' form of families.

3.3 Single parent with children

Twenty-eight (10.5 percent) 'single parent with children' families were identified from the data. Single parents were more likely to be women, with 22 women compared to six single-parent men. Auckland had a higher proportion of 'single parent with children' families (75 percent) compared to other locations. Figure 4 shows the number of children in these households.

Figure 4: Distribution of number of children in 'single parent with children' families



The number of children in these households ranged from one to five. Like the 'couple with children' families, the single-parent families were more likely to have one child. Single-parent families included:

- > single parent with all children under the age of 18 years (15)
- > single parent with one adult child 18 years or over (7)
- > single parent with two adult children 18 years or over (5)
- > single parent with four adult children 18 years or over (1).

Fifteen single-parent families had children who were all under the age of 18 years. Of these single parents, 14 were mothers while the remaining parent was a father.

As reported in Section 3.2, a total of 25 single parents with children were in extended families with grandparents, a further 20 single parents were with other siblings who were also single parents. Single parents in 'single parent with children' families do not have access, on a daily basis, to other adults.

Seven families had one adult child in the household, of which six had one adult child whereas only one family also had a child under 18 years. Single parents in this form of family were a lot older. Men and women were equally likely to be in this type of family. Parent ages ranged between 56 and 87 years, with three single parents in their 70s and two in their 80s. Adult children in this form of family were also a lot older, ranging in age between 20 and 65, with three adult children in their 40s. Moreover, the children in this case were likely to be their adult daughters, suggesting that their daughters were caring for their elderly parents. The results suggest the significant caregiving role that women play in Pacific families.

Five single-parent families had two adult children 18 years and over. Two out of these five families also had children under 18 years of age. Parents' ages ranged between 40 and 58 years.

Only one family had four adult children in the household. This was a single father with five children between 17 and 29 years of age.

3.4 Other forms of families

The remaining forms of families include:

- > 'couple without children' families (9)
- > 'one person' families (4)
- > single 'adult siblings or relatives' (2).

Although small in numbers, the above data indicate that Pacific families exist where there are couples without children, one person living alone in a household, and others that consist of adult relatives without children in the household. The extent to which these forms of families exist in the wider Pacific population is an important area for further investigation.

3.5 Conclusion

- > The research revealed six main forms of families within the Pacific households. The three forms of families that were more likely to be found in Pacific households were 'couples with children' (45 percent), followed by 'extended family' (39 percent) and then 'single parents with children' (10.5 percent).
- > The 'couple with children' families had one to 12 children, with 54 percent having three or more children. Sixty percent of these families had children under 18 years of age, whereas the remaining 40 percent had adult children 18 years and over.
- > 'Extended family' made up 39 percent of the Pacific households, with 46 percent living with one or two grandparents. 'Extended family' could be further divided into eight categories, with couples with children and their adult siblings as the more prevalent (29 percent).
- > 'Single parent with children' families made up 10.5 percent of the total sample of families, with the majority of the single parents being mothers.
- > Half of the 'single parent with children' families had children under the age of 18 years, while the other half had children over 18 years of age.

4. FINANCIAL DECISION-MAKING APPROACHES

While little research has focused on Pacific families' decision-making approaches, the PLSS study dataset contains important information on the financial decision-making approaches used by the families. The PLSS focused on peoples' material living standards and how Pacific families made financial spending decisions on things such as home repairs, new car purchases, appliances and other household items.

This chapter examines the findings on Pacific peoples' financial spending decision-making approaches. Five financial spending decision-making approaches were used in the household spokesperson questionnaire (Appendix A). These included the following:

- i. There is a clear head of household who decides what to buy and how much to spend.
- ii. Adult household members collectively decide what to buy and how much to buy.
- iii. This households' approach to deciding what to buy and how much to spend is constantly changing.
- iv. Individual household members take responsibility for spending decisions in specific assigned spending areas.
- v. Other approach – please specify.

The household spokespersons were given five options to select from for each of the above approaches. These were:

- > Not at all
- > Some of the time
- > A lot
- > Don't know
- > Refused.

'Some of the time' and 'A lot' were not defined for the respondents; therefore, it was up to the participants to decide what those responses meant for them. Only four (1.5 percent) responded 'don't know' and one respondent 'refused' to provide an answer to one of the questions. Given the low number for these options, a decision was made not to include those in the following tables. Furthermore, given that 85 percent of the respondents did not use 'other approach' at all,

and the majority of those who chose 'other approach' failed to specify what the other approaches were, those responses are also not reported in this chapter.

TABLE 4.1: Details of the distribution of the number of households that used each of the four decision-making approaches

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	137 (51.9)	68 (25.8)	59 (22.4)	264
Adult members collectively	139 (52.7)	78 (29.5)	47 (17.8)	264
Approach is constantly changing	90 (34.0)	73 (27.5)	102 (38.5)	265
Individual members take responsibility in assigned areas	78 (29.4)	59 (22.3)	128 (48.3)	265

Note: Given that each participant could provide more than one response, the column totals do not add up to 100 percent.

In slightly more than half of the Pacific families (52 percent), the 'head of household' made a lot of the decisions on what to buy and how much to spend. A further 26 percent sometimes used this approach, while the remaining 22 percent did not at all use this approach. Similar proportions of families also used 'adult members collectively' to make financial spending decisions. These figures suggest that both approaches were equally likely to be used by families.

The data also reveal that 48 percent of all families reported that they did not all use individual members for specific assigned areas of spending. This further confirms the above results that, overall, 52 percent of the Pacific families tended to use a head of household and adult members to make spending decisions.

The above figures included families that gave more than one response to the questions; therefore, the data were further analysed to examine the use of multiple approaches. In examining the four financial spending decision approaches used in this study ('clear head of

household', 'adult members collectively', 'approach is constantly changing', 'individuals take responsibility in assigned areas'), it became evident that one approach ('approach is constantly changing') refers to the extent to which or frequency that this decision-making approach is used, whereas the remaining three approaches refer to 'how', as well as to who is involved in the decision-making process, that is, whether the decision involves a head of the household, or the adult

members collectively, or individual family members are assigned to specific spending areas. Thus, one way of exploring the data was to consider the use of those three approaches (multiple involving all three approaches, a combination of two approaches and those that used a single approach only) and whether those multiple or single approaches constantly changed a lot, some of the time or not all. Table 4.2 presents the results of this analysis.

TABLE 4.2: Distribution of types of approaches used by all families

Types of approach used	Constantly changing a lot	Constantly changing some of the time	Not at all constantly changing	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	43	51	13	107
2. Head of household and adult members collectively	19	11	27	57
3. Adult members collectively and individual members take responsibility for assigned areas	11	4	5	20
4. Head of household and individual members take responsibility in assigned areas	4	1	1	6
5. Head of household only	5	1	29	35
6. Adult members collectively only	7	5	22	34
7. Individual members take responsibility in assigned areas only	0	0	3	3
8. None of the three approaches in group	1	0	2	3
Total	90	73	102	265

The above figures include those that used a particular approach 'a lot' and 'some of the time'. For example, if a respondent used the 'head of household' some of the time, as well as the 'adult members collectively' a lot of the time, and the individual members some of the time then that respondent is categorised as using all three approaches. All combinations of these three approaches were grouped together.

The results show:

- > Overall, the majority of the respondents (62 percent) reported their decision-making approaches were either constantly changing a lot or some of the time. A further 38 percent said their families' decision-making approaches did not at all change.
- > The majority of those who reported that their decision-making approaches were either constantly changing a lot or some of the time tended to use a combination of three spending decision-making approaches. One hundred and seven respondents (40 percent) reported using multiple approaches, involving a combination of the 'head of household', 'adult members collectively' and 'individual members with assigned areas of responsibility'. Ninety-four of those respondents also reported their families' decision-making approaches were either constantly changing a lot or some of the time. This represents 58 percent of the 163 respondents in these two categories.
- > A total of 83 respondents (31 percent) used a combination of two decision-making approaches. Of these, 57 used the 'head of household' as well as the 'adult members collectively' when making decisions.
- > A total of 72 participants (27 percent) used just one of the three approaches. Thirty-five (13 percent) used only a head of household to make the spending decisions, another 34 (13 percent) used the adult members collectively, while only three (one percent) reported assigning individual family members to specific areas.
- > The 102 respondents (38 percent) who reported that their decision-making approach did not constantly change tended to use either a head of household to make decisions (29 respondents or 10 percent), or to use only adult members collectively (22 respondents or eight percent) or a combination of these two approaches (27 or 11 percent).
- > Three participants chose none of the three approaches. They indicated that their spending decisions did not constantly change (2) or constantly change a lot (1).

The remainder of the chapter discusses the types of decision-making approaches used by the different forms of families reported in Chapter 3.

4.1 Couple with children

As reported in Section 3.1, 120 families (45 percent) were made up of couples with children. Table 4.3 contains the distribution of the decision-making approaches used by those families.

TABLE 4.3: Decision-making approaches used by 'couple with children' families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	64 (54.2)	29 (24.6)	25 (21.2)	118
Adult members collectively	65 (54.6)	38 (31.9)	16 (13.5)	119
Approach is constantly changing	37 (31.1)	37 (31.1)	45 (37.8)	119
Individual members take responsibility in assigned areas	23 (19.3)	27 (22.7)	69 (58.0)	119

Note: Given that each participant could provide more than one response, the column totals do not add up to 100 percent.

One of the main differences between this group and the whole sample is that a higher proportion of the families reported that they did not use the 'individual members take responsibility' approach at all. Sixty-nine respondents (58 percent compared to 48 percent) did not use the individual members to take responsibility for specific assigned roles.

Given that the respondents could give more than one response, the data were further analysed to identify the types of multiple approaches used, by considering whether the approaches constantly change a lot, some of the time or not at all. Table 4.4 presents the result of that analysis.

TABLE 4.4: Distribution of types of approaches used by ‘couple with children’ families

Types of approach used	Constantly changing a lot	Constantly changing some of the time	Not at all constantly changing	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	16	23	5	44
2. Head of household and adult members collectively	11	8	15	34
3. Adult members collectively and individual members take responsibility for assigned areas	1	2	2	5
4. Head of household and individual members take responsibility in assigned areas	1	0	0	1
5. Head of household only	1	1	12	14
6. Adult members collectively only	7	3	10	20
7. None of the three approaches	0	0	1	1
Total	37	37	45	119

Table 4.4 shows none of the families assigned specific areas to individual members only. When the individual members were assigned to specific areas of responsibility, these were used together with either the head of household, or adult members collectively, or both of these approaches.

As reported in Section 3.1, 60 percent of ‘couple with children’ families had all children under 18 years of age, whereas 40 percent had children aged 18 years or over. Given that the majority of children were under the age of 18 years, they would tend to rely on parents for the financial decisions, and they were unlikely to be assigned to specific areas. This may explain the higher proportion of families who did not at all use individual members for assigned spending areas on its own. It is possible that older children contributed to the families as individuals, but those were always used together with other approaches.

Families in this group who reported that their decision-making approach did not at all change tended to use a combination of the ‘head of household’ and ‘adult members collectively’, or use each of these approaches by itself. On the other hand, those whose approaches constantly change a lot or some of the time, tended to use multiple approaches.

For 62 percent of families, financial decision-making approaches were constantly changing a lot or some of the time, where 38 percent did not change at all. This is the same as the results for the whole study sample.

Thirty-seven percent used multiple approaches involving the ‘head of household’, ‘adult members collectively’ and ‘individual members assigned to specific areas’; 33 percent used two approaches and 28 percent used a single approach.

4.2 Extended family

One hundred and three families were categorised as 'extended family'. This represents about 39 percent of the total research sample. Table 4.5 presents details of the types of decision-making approaches used by those families.

While Table 4.5 provides the overall results for this group of families, further analysis provides details of the use of multiple approaches. These are presented in Table 4.6.

TABLE 4.5: Decision-making approaches used by extended families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	45 (43.7)	31 (30.1)	27 (26.2)	103
Adult members collectively	57 (55.3)	30 (29.1)	16 (15.5)	103
Approach is constantly changing	35 (34.0)	30 (29.1)	38 (36.9)	103
Individual members take responsibility in assigned areas	42 (40.8)	25 (24.2)	36 (35.0)	103

Note: Given that each participant could provide more than one response, the column totals do not add up to 100 percent.

TABLE 4.6: Distribution of types of approaches used by extended families

Types of approach used	Constantly changing a lot	Constantly changing some of the time	Not at all constantly changing	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	19	22	8	49
2. Head of household and adult members collectively	5	3	7	15
3. Adult members collectively and individual members take responsibility for assigned areas	8	2	3	13
4. Head of household and individual members take responsibility in assigned areas	1	1	1	3
5. Head of household only	2	0	7	9
6. Adult members collectively only	0	2	9	11
7. Individual members take responsibility in assigned areas only	0	0	2	2
8. None of the three approaches in group	0	0	1	1
9. Total	35	30	38	103

Taken together, the results reported in Tables 4.5 and 4.6 show that one of the main features of the results for the extended families is the higher proportion of families that used adult members in the household to collectively make financial spending decisions. Another key difference between this group and the ‘couple with children’ families is the higher proportion of families that reported using a combination of all three approaches (48 percent compared to 37 percent) and those who used both the ‘adult members collectively’ and ‘individual members with assigned areas of responsibility’ (13 percent compared to four percent). It is possible that one of the reasons for these differences is that extended families, in general, had more diverse forms of relationships and other adults within the households, and therefore the adults took on more responsibilities for specific areas of spending, as well as working together as a family to share responsibilities for spending decisions.

At least eight forms of extended families took part in the PLSS. For the majority of these extended families, about half used a combination of all three approaches. ‘Couples with children’, adult sisters and brothers or cousins tended to use multiple approaches, and those that used only one approach were more likely to use adult members collectively. Unlike this group, those from single-parent and other sibling families were more likely to use a ‘head of the household’.

About half of the ‘couple with children’, ‘adult sisters and brothers’ and grandparents families used multiple approaches. Likewise, ‘single parent with adult sisters and brothers’ and grandparents families showed similar approaches. Both forms of extended families include three generations of people – the grandparents, parents and children. For both forms of extended families, the data showed that all those that used the three approaches reported that their decisions were either constantly changing a lot or some of the time. None of these families used the individual members to take on responsibilities for spending decisions on their own.

Appendix B contains more details of the types of decision-making approaches used by each of the eight forms of extended families.

4.3 Single parent with children

Twenty eight ‘single parent with children’ families were included in this study. The distribution of their decision-making approaches is contained in Tables 4.7 and 4.8 below.

TABLE 4.7: Decision-making approaches used by ‘single parent with children’ families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	19	4	5	28
Adult members collectively	9	7	11	27
Approach is constantly changing	10	4	14	28
Individual members take responsibility	8	5	15	28

‘Single parent with children’ families were more likely to use a clear head of the household, which is indicated by the high number of families that used the ‘head of household’ approach ‘a lot’ or ‘some of the time’. A total of 23 out of 28 families used this approach. This was the most frequently used approach by families whose approaches remained relatively unchanged and those that used a single approach. This is a reflection of the composition of these families, which has the parent as the only adult in the household. Unlike extended families and ‘couple with children’ families, where other adult members of the families are part of the decision-making processes in the household, single parents showed a tendency to take on the responsibilities for decision-making.

As shown in Table 4.8, five families used the ‘adult members collectively’ and ‘head of household’ approaches. This suggests that, although these were single-parent families, headed by mainly mothers, there

were significant others outside of these households who contributed to financial spending decisions. Given that all children in these households were under the age of 18 years, it is likely that some fathers were also involved

in the decision-making process. It is also possible that the single parents' parents or other family members, although not living in these households, could also contribute to decision-making approaches.

TABLE 4.8: Distribution of types of approaches used by 'single parent with children' families

Types of approach used	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	9
2. Head of household only	8
3. Head of household and adult members collectively	5
4. Adult members collectively only	2
5. Head of household and individual members take responsibility in assigned areas	1
6. Adult members collectively and individual members take responsibility for assigned areas	1
7. Individual members take responsibility in assigned areas only	1
8. None of the three approaches	1
9. Total	28

4.4 Conclusion

The findings showed some similarities as well as differences in the decision-making approaches used by different forms of Pacific families.

- > Overall, Pacific families were more likely to use multiple approaches (68 percent) to make the financial spending decisions regarding house repairs, purchase of a new car or home appliances. These decisions were also more likely to be constantly changing a lot or some of the time (61 percent).
- > The majority of the families (40 percent) used a combination of three approaches – the head of the household, adult members collectively and individual members. A further 21 percent used the head of the household together with adult members collectively; seven percent used adult members collectively together with individual members taking responsibility for specific assigned roles.
- > Families that used a single approach tended to use a clear 'head of household' (13 percent) or 'adult members collectively' (13 percent) to make spending decisions.

- > A higher proportion of extended families used multiple approaches and adult members of the households to collectively make spending decisions compared to the five other forms of families identified in the study. 'Single parents with children' were more likely to use the clear 'head of household' approach.

The ages of the household members, presence of children under 18 years, the nature of the relationships and make-up of the families (eg, couple with children versus single-parent families) all appear to influence the variation in the types of decision-making approaches used by different forms of families.

While the above findings provide important insights into the spending decision approaches used by different forms of families, other information on the households (for instance, household income, sources of income, years of residence in New Zealand, housing tenure, ownership of household appliances) would have provided more in-depth understanding of the rationales behind the use of particular decision approaches by particular forms of families.

5. SUMMARY OF RESULTS AND IMPLICATIONS

5.1 Aim of the research

The aim of this research was to undertake an analysis of the data collected from the Pacific Living Standards Study's household spokespersons' questionnaires (Koloto & Katoanga 2005). The study aims to answer the following research questions:

- > What are the diverse forms of families in the Pacific households?
- > What are the diverse forms of families by ethnic groups and locations?
- > How do particular forms of families make financial spending decisions?
- > Based on these findings on the nature and forms of Pacific families, what are the implications for policy and research involving Pacific peoples?

5.2 Key results

Diverse forms of Pacific families

The results suggest at least six main forms of families in Pacific households in New Zealand. 'Couples with children' made up 45 percent of the Pacific families. This was followed by 'extended family' (39 percent), 'single parent with children' (10.5 percent), 'couples without children', 'one person family' and 'adult siblings or relatives'.

The 'couples with children' were spread throughout the four locations (Auckland, Tokoroa/Hamilton, Wellington and Christchurch). Pacific peoples in Auckland and Wellington were more likely to live in extended family situations compared to those living in Hamilton/Tokoroa or Christchurch. The higher proportions of Pacific peoples in Auckland and Wellington may account for the higher proportions of Pacific peoples living in extended families.

There was about an equal number of 'couples with children' and 'extended family' in Auckland and Wellington, whereas there was clearly a higher proportion of 'couple with children' families in Hamilton/Tokoroa and Christchurch.

The results revealed similar patterns for the distribution of 'couple with children' families and extended families among all the ethnic groups, except for the Tongan group, which had a higher proportion of 'couple with children' families than extended families. Although small in numbers, the Tuvalu group had twice as many extended families as 'couple with children' families. Given the recent migration of the Tuvalu group, it is possible that they are more likely to live with other family members before they set up their own homes. Given the small sample sizes for the ethnic groups, it would be inappropriate to use the results to generalise to the wider ethnic group populations.

The 'couple with children' families were more likely to have all children under the age of 18 years (60 percent). The remaining 40 percent had children 18 years old or over. Similarly, 54 percent of 'single parent with children' families had all children under 18 years, and 46 percent had children 18 years old or over.

Diversity within extended families

When considering the 'extended family' group, a further eight forms of families were categorised under this group. These were:

- > couple with children and adult sisters and brothers or cousins
- > single parent with other siblings who are also single parents with children
- > couple with children, adult sisters and brothers and grandparent(s)
- > single parent with children, adult sisters and brothers and grandparent(s)
- > single parent with children and grandparent(s)
- > couple with children and grandparent(s)
- > couple with children, plus nieces, nephews and/or grandchildren under 18 years
- > couple with adult children, with one adult child married without children.

The diverse forms of 'extended family' illustrate the range of relationships that do exist within Pacific 'api or homes. About half of the 'api had at least one grandparent. This represents about 19 percent of the total households in the study, suggesting that children in those 'api had access to their grandparents

on a daily basis. The two largest groups of extended families included 'couples with children', and 'adult brothers and sisters or cousins', and the 'single parents with other siblings' who are also 'single parents with children'. This shows a tendency for adult siblings to live together both as single parents or when one or two have their own partners. The make-up of these families indicates strong familial ties between members. Absence of the grandparents and possibly economic necessity may also contribute to the high number of those forms of families.

Multiple and constantly changing decision-making approaches

A combination of the 'head of household', 'adult members making collective decisions' and individual members making a lot of the spending decisions was the most frequently used type of approach. Families in this group also reported their decision-making approaches to be constantly changing 'a lot' or 'some of the time'. This type of approach was reported by 40 percent of the families in this study. A further 21 percent used the head of the household together with adult members collectively; 7 percent used 'adult members collectively' together with 'individual members taking responsibility for specific assigned roles'.

The extended families were more likely to use multiple approaches than the other forms of families. 'Adult members of the households collectively', as 'head of household' or individuals, are more likely to be involved in spending decisions. As Fleming (1997) suggested for Pacific couples, family money was considered extended family money.

The decision-making approaches were more likely to be constantly changing within the 'couple with children' families and 'couple with children and grandparents' families. Having children under the age of 18 years could lead to those families having more diverse and changing needs.

Individual decision-making

The study revealed that, although 29 percent of all families used 'individual members to take responsibility for specific assigned areas' a lot, this approach was mostly used with the 'head of household' approach and/or 'adult members collectively' when making spending decisions. In addition, 48 percent did not

use this approach at all. 'Couples with children' were the least likely group to use this approach. Given that children were still dependent on their parents and did not contribute financially to the 'api, the decisions were more likely to be made by the 'head of the household' or adult members. This finding supports those reported by Koloto and Sharma (2005), which found that women made financial decisions in collaboration with their spouse.

Families that used a single approach tended to use a clear 'head of household' (13 percent) or 'adult members collectively' (13 percent) to make spending decisions.

'Single parent with children' families were more likely to have a clear head of the household making financial spending decisions. This indicated that the parents, who were mostly mothers, tended to take on the responsibility for financial spending decisions.

The analysis showed the limitations of the use of quantitative data to infer other aspects of a family's decision-making process. The need to take into account other factors (such as household income, sources of income, years of residence in New Zealand, housing tenure and ownership of household appliances) was highlighted in the analysis of the data. Although this information was also available in the 'couple' family group or 'single' family group questionnaires, it was beyond the scope of this study to have those data included in the final analysis. More in-depth qualitative research would provide more information to supplement the findings of this study.

5.3 Policy and research implications

The results suggest the need to take into account the diverse forms of families in the Pacific 'api or households. The six forms of families identified, in addition to the eight diverse forms of families within the 'extended family' group, illustrate that different forms of families reflect different sets of relationships within Pacific families. The strength of those relationships and the availability of materials and finances may have direct impact on their financial spending decisions.

All too often, when we think Pacific families, we think extended families. Policy needs to acknowledge and take into account the diverse forms of Pacific

families, including couples with children, extended families, single parents with children, couples without children and even one-person families. The needs of those diverse forms of families should be taken into account in future policy development. For instance, while government policies may focus on 'couple with children' families or 'single parents with children under the age of 18 years', the study showed that 40 percent of 'couple with children' families had children 18 years and over living in the household.

While this research has identified different forms of families and the decision-making approaches used by those families, future research should take into account other factors such as household income, sources of income, contribution to other family members outside of their 'āpi, years of residence in New Zealand, housing tenure and ownership of household appliances. Such analysis would provide more in-depth information on Pacific families' financial spending decision approaches.

The results on decision-making approaches suggest that different forms of families use different approaches for purchases of household items, such as a purchase of a new car or new home appliances. Given that financial decisions have direct impact on the households' ownership of those items, which are then used by MSD to work out Pacific peoples' living standards, this study points to the need to examine whether there are significant relationships

between different forms of families and/or their decision-making approaches with variations in their living standards.

The tendency for extended families to use adult members to collectively make decisions suggests that any campaign that may impact on families' finance (such as home ownership or saving for retirement) would need a whole-of-family approach. Targeting all members of the family who make decisions may result in better outcomes for such campaigns.

This study has provided some important findings on the nature of the relationships within six diverse forms of Pacific families and their financial spending decision-making approaches. Future research could build on these results and examine the types of decision-making approaches used by diverse forms of families in other areas that impact on the wellbeing of their members. Families' decisions about the use of healthcare services or early childhood educational facilities, for instance, could be studied by targeting particular forms of families rather than targeting Pacific families in general. Targeting diverse forms of families from different Pacific ethnic groups will help contribute to a better understanding of Pacific families' issues and factors that have significant impact on their cultural, social, economical, physical and spiritual wellbeing. It is our hope that this analysis will act as a catalyst for more research into Pacific families' economics and decision-making approaches.

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Appendix A: Household spokesperson questionnaire

Pacific Living Standards		Questionnaire ID number:	
Week No:	HOUSEHOLD SPOKESPERSON QUESTIONNAIRE	Started:	
MESHBLOCK NAME:		Time Finished:	
		Interview Duration: (MINS)	
Number of Calls (CIRCLE)	Respondent's Name: _____		
One Two Three	Respondent's Phone No: () _____		
Four Five Six	City: _____ Date: ____ / ____ / 2004		
Seven	Interviewer: _____ Employ No: _____		
	Supervisor Checked: _____ Audit ____ Coded: _____		
AREA (CIRCLE)	INTERVIEWER RECORD:	INTERVIEWER ASK:	
Auckland 02	Consent given to use data for other purpose?	May we recontact you if we have any queries with this survey you have just completed?	
Hamilton/Waikato 03	Yes 1	Yes 1	
Wellington 12	No 2	No 2	
Christchurch 14			
MESHBLOCK MAP NUMBER:			

HOUSEHOLD STREET ADDRESS:			

I hereby certify that this is an accurate and complete interview, taken in accordance with my instructions and the National Ethics Committee.			
_____		_____	
Signature		Date	

I am going to ask you a series of questions about the people living in your household.

IDENTIFY THE HOUSEHOLD MEMBERS BY ASKING THE FOLLOWING QUESTIONS AND FILLING OUT HOUSEHOLD TABLES A & B.

Q2 Can you please tell me the names of everyone in this household who is aged 18 years or older, beginning with yourself?

IF YES: WRITE FIRST NAMES IN HOUSEHOLD TABLE A.

Q3 Now can you tell me the names of all people aged 17 or under who usually live in the household?

IF YES: WRITE FIRST NAMES IN HOUSEHOLD TABLE B.

Q4 What is the relationship of each household member to you, starting with

READ OUT ALL NAMES IN HOUSEHOLD TABLES A AND B (NOT INCLUDING RESPONDENT)

SHOWCARD 1.

SELECT ONLY ONE RELATIONSHIP.

RECORD DOUBLE DIGIT CODE IN TABLE.

IF NO ONE AGED UNDER 18 YEARS IN THE HOUSEHOLD SKIP TO Q9

IF RESPONDENT OR RESPONDENT'S PARTNER HAS CHILDREN LIVING IN THE HOUSEHOLD CONTINUE. IF NOT GO TO Q9

Q7 Do any of your or your partner's (dependent) children have a partner or spouse living in this house?

IF YES: IDENTIFY PERSON AND CIRCLE THE NUMBER TO THE LEFT OF THIS PERSON'S NAME IN HOUSEHOLD TABLE B.

Q8 Do any of the young people listed in Household Table B have a child (or children) of their own living in this house?

IF YES: IDENTIFY PERSON AND CIRCLE THE NUMBER TO THE LEFT OF THIS PERSON'S NAME IN HOUSEHOLD TABLE B.

Q8A Are any of the young people listed in Household Table B in full-time work or receiving a social security benefit (eg independent youth benefit, domestic purposes benefit, invalid's benefit, emergency benefit)?

IF YES: IDENTIFY PERSON AND CIRCLE THE NUMBER TO THE LEFT OF THIS PERSON'S NAME IN HOUSEHOLD TABLE B.

Q9 What is the gender of all household members starting with

READ OUT SECOND NAME IN GRID AND CONTINUE

Q10 What is the age, to the nearest year, of each household member, starting with yourself...? Please estimate if you don't know the exact year.

COMPLETE HOUSEHOLD TABLE A AND HOUSEHOLD TABLE B WITH RESPONDENT

Household Table A: Adults

(all household members aged 18 years or over)

Q2 Name		Family Group # Assigned	Q4 Relationship to respondent	Q9 Gender		Q10 Age (Years)
				M	F	
1.			RESPONDENT	1	2	
2.				1	2	
3.				1	2	
4.				1	2	
5.				1	2	
6.				1	2	
7.				1	2	
8.				1	2	
9.				1	2	
10.				1	2	

Household Table B: Children & Young People

(all household members aged 17 years or younger)

Q2 Name		Family Group # Assigned	Q4 Relationship to respondent	Q9 Gender		Q10 Age (Years)
				M	F	
1.			RESPONDENT	1	2	
2.				1	2	
3.				1	2	
4.				1	2	
5.				1	2	
6.				1	2	
7.				1	2	
8.				1	2	
9.				1	2	
10.				1	2	

INTERVIEWER: IF RESPONDENT REFUSES TO ANSWER (EG AGE OR GENDER) PUT CODE 97 IN TABLE AS APPROPRIATE.

HOUSEHOLD MAPPING

INTERVIEWER: FOLLOW THIS PROCESS TO MAP THE HOUSEHOLD MEMBERS INTO NUMBERED FAMILY GROUPS. (PLEASE FOLLOW THESE STEPS IN ORDER.)

1. Map all of the adults listed in Household Table A and identify the household spokesperson.
2. Map any young people in Household Table B who have the number to the left of their name circled.
3. Draw a circle around all of the couples currently shown in the map.
4. Asterisk the person who is best able to answer survey questions for each couple.
5. Draw a circle around all of the single household members currently shown in the map (perhaps using different coloured pens).
6. Number each of the circles shown to indicate the different family groups (note: a family group can consist of only one person). The circle containing the household spokesperson (the respondent for this questionnaire) should always be listed as Family Group # 1.
7. Indicate the total number of family groups identified here:
8. For those children and young people in Household Table B who were not mapped during step 2 above..... assign/map each to that family group which is most responsible for their care-giving.
9. Indicate any biological (parent/child) relationships that have not already been identified.
10. For any single adults or children that remain unlinked within the household map, please use a labelled dotted line to indicate any biological (eg niece/nephew) links with household members (outside of a direct relationship with the household spokesperson).
11. Go back to Household Tables A and B, under the column labelled 'Family Group # Assigned', and record the assigned Family Group Number for each individual listed.

INTERVIEWER: USE THE RESULTS OF THIS MAPPING EXERCISE TO COMPLETE TABLES 1 AND 2 OF THE VARIOUS FAMILY GROUP QUESTIONNAIRES.

EXAMPLE OF A HOUSEHOLD MAPPING

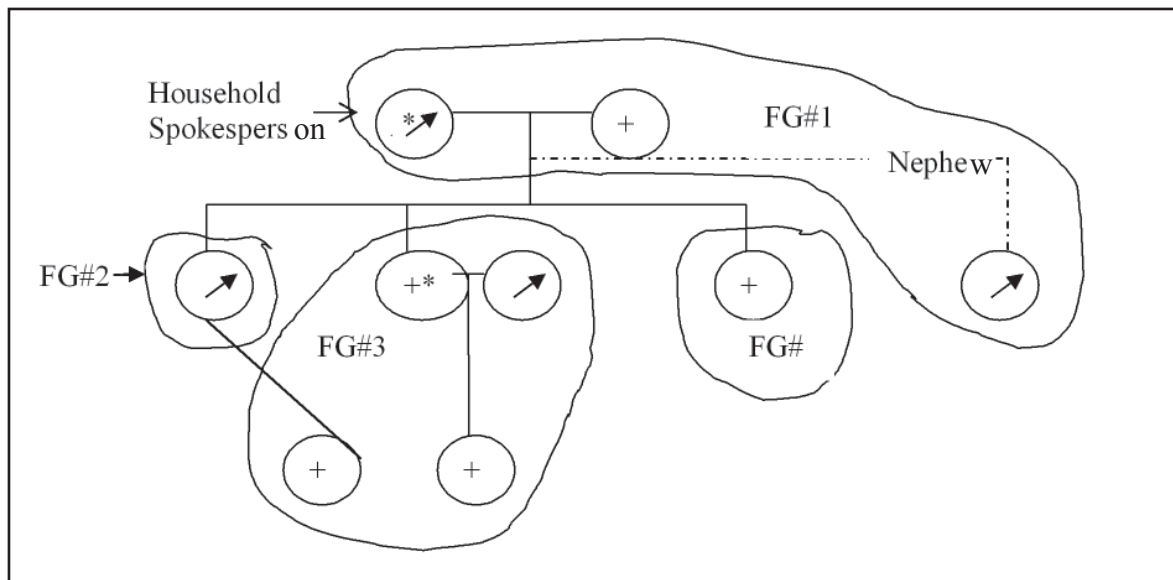
This household contains a couple, three of their biological children (aged 25, 23 and 16), and the couple’s 15-year-old nephew. The 25-year-old single son has a young daughter who is primarily cared for by his 23-year-old sister and her husband who also provide the primary care for a young daughter of their own. The 16-year-old daughter is engaged in full-time employment (at least 30 hours per week). The 15-year-old nephew is a student, and is cared for by the older couple. This example illustrates a situation in which four family groups have been identified, as follows:

Family Group #1 (FG1): Household Spokesperson, Spouse, and 15-year-old nephew

FG2: 25-year-old son

FG3: 23-year-old daughter, her husband, their biological daughter and their young niece

FG4: 16-year-old daughter who is employed full-time.



ASTERISK (*) = SPOKESPERSON FOR COUPLE QUESTIONNAIRE
FG# = FAMILY GROUP NUMBER ASSIGNED
CIRCLES WITH ARROWS SIGNIFY MALES
CIRCLES WITH PLUS SIGNS SIGNIFY FEMALES
DOTTED LINES SIGNIFY INDIRECT BIOLOGICAL RELATIONSHIPS

ECONOMIC STANDARD OF LIVING

INTERVIEWER: SHUFFLE LIGHT BLUE CARDS

Q20 I am now going to show you some cards naming some different items. Can you please sort these cards into two piles? In one pile, I'd like you to put the things that this household has, and in the other pile I'd like you to put the things that this household doesn't have.

RECORD LIGHT BLUE 'DON'T HAVE' PILE FIRST, THEN 'HAVE' PILE. RECORD IN TABLE BELOW. IF RESPONDENT HAS ALL ITEMS, GO TO NEXT QUESTION.

Item #	Item Description	Q20	
		Have	Don't have
1	Telephone	1	2
3	Secure locks	1	2
5	Washing machine	1	2
6	Pay television (eg, Sky)	1	2
7	Heating available in all main rooms	1	2
8	Personal computer	1	2
10	Access to the Internet	1	2
12	Home contents insurance	1	2
14	Mains electricity (not supplied for an on-site battery generator)	1	2
18	Play station or X-Box	1	2

INTERVIEWER: THE INFORMATION COLLECTED FOR Q20 WILL NEED TO BE TRANSFERRED TO ALL OF THE FAMILY GROUP QUESTIONNAIRES COMPLETED WITHIN THIS HOUSEHOLD. THIS INFORMATION SHOULD BE TRANSFERRED PRIOR TO CONDUCTING INTERVIEWS WITH THE INDIVIDUAL FAMILY GROUPS.

Q169 We are interested in how your household makes financial spending decisions (on things like home repair, new car purchases, appliance purchases, etc). To what extent does this household use any of the following decision-making approaches for these types of expenditures:

READ OUT

Approaches	Not at all	Some of the time	A lot	Don't know	Refused
The head of household decides what to buy and how much to spend	1	2	3	9	7
The household members collectively decide what to buy and how much to spend	1	2	3	9	7
This household's approach to deciding what to buy and how much to spend is constantly changing	1	2	3	9	7
Individual household members take responsibility for spending decisions in specific 'assigned' spending areas	1	2	3	9	7
Other Approach - please specify:	1	2	3	9	7

THE END

THANK AND CLOSE

Appendix B: Extended families' decision approaches

TABLE B1: Distribution of approaches used by couple with children, and adult sisters, brothers or cousins families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	9	11	10	30
Adult members collectively	19	9	2	30
Approach is constantly changing	9	7	14	30
Individual members take responsibility in assigned areas	16	3	11	30

TABLE B1a: Distribution of types of approaches used by couple with children, and adult sisters, brothers or cousins families

Types of approach used	Constantly changing a lot	Constantly changing some of the time	Not at all constantly changing	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	5	7	4	16
2. Head of household and adult members collectively	1	0	2	3
3. Adult members collectively and individual members take responsibility for assigned areas	3	0	0	3
4. Head of household only	0	0	1	1
5. Adult members collectively only	0	0	6	6
6. None of the three approaches	0	0	1	1
Total	9	7	14	30

Note: The above figures include those that used a particular type of approach a lot and some of the time.

About half of this group (16 families out of 30) used a combination of all three approaches – mainly a clear head of the household, adult members collectively and individual members taking responsibility for assigned areas. Of these 16 families, 12 reported that their decision-making approaches constantly changed a lot or some of the time.

Those that used only one approach tended to use adult members collectively. Six out of 30 used only this approach.

TABLE B2: Distribution of approaches used by single parent with children, and adult sisters and brothers families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	10	5	5	20
Adult members collectively	10	3	0	13
Approach is constantly changing	7	5	8	20
Individual members take responsibility in assigned areas	7	6	0	13

TABLE B2a: Distribution of types of approaches used by single parent with children, and adult sisters and brothers families

Types of approach used	Constantly changing a lot	Constantly changing some of the time	Not at all constantly changing	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	3	4	2	9
2. Head of household and adult members collectively	2	0	0	2
3. Adult members collectively and individual members take responsibility for assigned areas	1	0	3	4
4. Head of household only	1	0	3	4
5. Adult members collectively only	0	1	0	1
Total	7	5	8	20

Note: The above figures include those that used a particular type of approach a lot and some of the time.

About half of this group (nine out of 20 families) used a combination of all three approaches, including a clear head of the household, adult members collectively and individual members taking responsibility for assigned areas. Of these nine families, seven reported that their decision-making approaches constantly changed a lot or some of the time.

Those that used only one approach tended to use a clear head of the household to make decisions. Four out of 20 used only this approach. This is the main difference between this group and the first group of extended families.

TABLE B3: Distribution of approaches used by couple with children, and adult sisters, brothers and grandparents families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	9	3	3	15
Adult members collectively	10	3	2	15
Approach is constantly changing	6	6	3	15
Individual members take responsibility in assigned areas	6	3	6	15

TABLE B3a: Distribution of types of approaches used by couple with children, and adult sisters, brothers and grandparents families

Types of approach used	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	7
2. Head of household and adult members collectively	4
3. Adult members collectively only	2
4. Adult members collectively and individual members take responsibility for assigned areas	1
5. Head of household only	1
Total	15

Note: The above figures include those that used a particular type of approach a lot and some of the time.

About half of this group (seven out of 15 families) used a combination of all three approaches, including a clear head of the household, adult members collectively and individual members taking responsibility for assigned areas. All off these seven families reported that their decision-making approaches constantly changed a lot or some of the time.

TABLE B4: Distribution of approaches used by single parent with children, and adult sisters, brothers and grandparents families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	5	7	1	13
Adult members collectively	5	6	2	13
Approach is constantly changing	4	5	4	13
Individual members take responsibility in assigned areas	4	3	6	13

TABLE B4a: Distribution of types of approaches used by single parent with children, and adult sisters, brothers and grandparents families

Types of approach used	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	
2. Head of household and adult members collectively	4
3. Head of household and individual members take responsibility for assigned areas	1
4. Head of household only	1
5. Adult members collectively only	1
Total	13

Note: The above figures include those that used a particular type of approach a lot and some of the time.

About half of this group (six out of 13 families) used a combination of all three approaches, including a combination of a clear head of the household, adult members collectively and individual members taking responsibility for assigned areas. All off these six families reported that their decision-making approaches constantly changed a lot or some of the time.

TABLE B5: Distribution of approaches used by single parent with children, and grandparents families

Decision-making approach	A lot (%)	Some of the time (%)	Not at all (%)	Total
Clear head of household	5	3	4	12
Adult members collectively	5	5	2	12
Approach is constantly changing	3	5	4	12
Individual members take responsibility in assigned areas	4	6	2	12

TABLE B5a: Distribution of types of approaches used by single parent with children, and grandparents families

Types of approach used	Total
1. Head of household, adult members collectively and individual members take responsibility in assigned areas	5
2. Adult members collectively and individual members take responsibility for assigned areas	4
3. Head of household and adult members collectively	1
4. Head of household and individual members take responsibility for assigned areas	1
5. Head of household only	1
Total	12

Note: The above figures include those that used a particular type of approach a lot and some of the time.

Five out of 12 families used a combination of all three approaches. This included a combination of a clear head of the household, adult members collectively and individual members taking responsibility for assigned areas. Three of these families reported that their decision-making approaches constantly changed a lot or some of the time.

Four families used a combination of adult members collectively and individual members taking responsibility for specific areas.

Appendix C: Decision-making approaches used

Figure C1: Extent to which 'head of household' made decisions

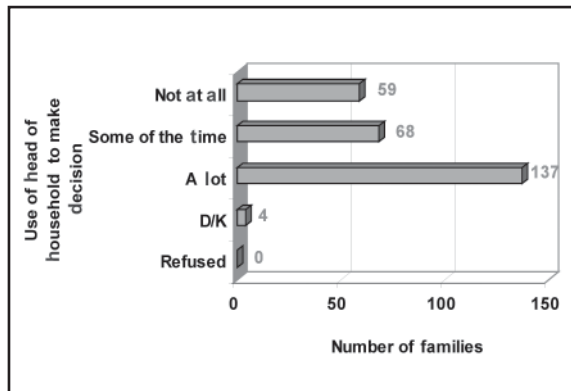


Figure C4: Extent to which 'individual members' were used

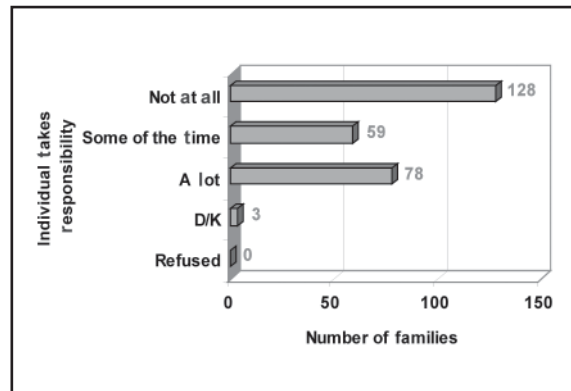


Figure C2: Extent to which 'adult members collectively' made decisions

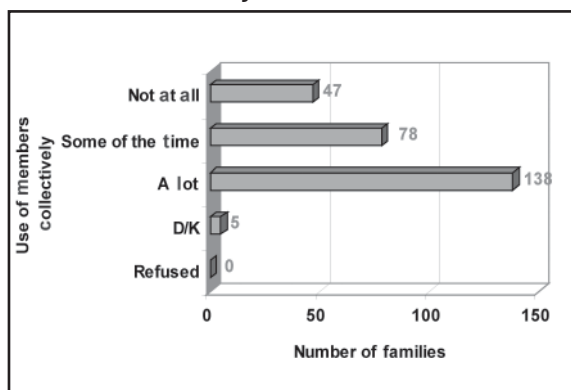


Figure C5: Extent to which 'other approaches' were used

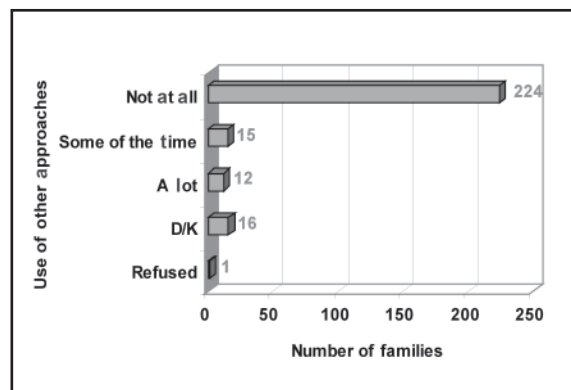
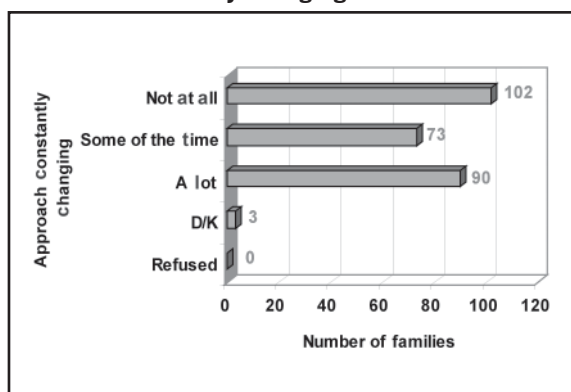


Figure C3: Extent to which approaches were constantly changing



families commission kōmihana ā **whānau**

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