



Māori Housing Experiences: Emerging Trends and Issues

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Te Puni Kōkiri
REALISING MĀORI POTENTIAL

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Contents

Acknowledgements	9
Section 1. Executive Summary	11
Introduction	11
Findings	11
From the literature review	11
From census data	12
From the qualitative and Te Hoe Nuku Roa data	12
Policy recommendations	13
Further research	14
Section 2. Introduction	17
Section 3. Literature review	19
Introduction	19
Conceptions of Housing	19
Māori Conceptions of Land (Whenua) and Housing	20
Western Models of Māori Housing Choice	22
Summary	23
Māori Housing Status	23
Summary	25
Causes of Housing Status	25
Housing Affordability and Availability	26
Socio-economic Status	26
Household Characteristics	27
Migration	28
Location	28
Discrimination	29
Summary	29
Housing Policy and Service Provision	30
Summary	32
Aspirations and Barriers to Home-Ownership	32
Summary	34
Māori Focused Housing Initiatives	34
Papakāinga Housing	34
Low Deposit Rural Lending (LDRL)	35
Rural Housing Programme (RHP)	37
Healthy Housing Programme (HHP)	38
Other Housing Initiatives	38
Summary	39
House Design	40
Summary	41
Section 4. Selected Statistical Profiles: An analysis of selected census and survey data	43
Introduction	43
Ethnic composition	44
Individual	44
European	44
Māori	44
Pacific	45
Asian	45
Other ethnicity	46
Household ethnicity	46

Education.....	47
Employment	48
Income	49
Contents insurance	50
Deprivation and crowding.....	50
Household family composition	51
One person households.....	51
One family households.....	52
Couple only households	52
Couple only and other person(s)	52
Couple only with child(ren)	53
Couple with child(ren) and other person(s).....	53
One parent with child(ren)	54
One parent with child(ren) and other person(s)	54
Two family households	55
Three or more family households.....	55
Multiperson households	56
Household tenure.....	56
Rented.....	56
Aspirations to Own a Home in the Te Hoe Nuku Roa sample	57
Importance of Buying or Owning a Home in the Te Hoe Nuku Roa sample	57
Satisfaction with accommodation in the Te Hoe Nuku Roa sample.....	58
Owned	59
Total owned.....	59
Owned with mortgage.....	59
Owned without mortgage.....	59
Home Ownership and renting in the Te Hoe Nuku Roa sample.....	59
Mobility – Mean number of address changes in last 3 years in the Te Hoe Nuku Roa sample.....	60
Stability of home ownership in the Te Hoe Nuku Roa sample.....	60
Māori cultural identity score and housing across all TLAs and regions.....	60
Section 5. Report of the qualitative fieldwork.	63
Introduction	63
Methodology	64
Question line development.....	65
Recruitment of participants	66
Reporting.....	67
Whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing, the biggest housing issues faced by Māori, and their hopes and aspirations.	68
The Far North.....	68
Manukau.....	71
East Coast.....	74
Palmerston North	77
Lower Hutt	79
Invercargill	82
Summary	83
Housing conditions now compared with five years ago	86
The Far North.....	86
Manukau.....	87
East Coast.....	89
Palmerston North	90
Lower Hutt	91

Invercargill	94
Summary	94
Whether the housing needs of Māori differ from those of others and How the standard housing model fits with being Māori	97
The Far North	97
Manukau	97
East Coast	100
Palmerston North	102
Lower Hutt	102
Invercargill	104
Summary	104
Future changes that would lead to or increase respondent happiness and satisfaction with their housing	106
The Far North	106
Manukau	107
East Coast	108
Palmerston North	109
Lower Hutt	110
Invercargill	111
Summary	112
Summary of key findings	114
Whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing, the biggest housing issues faced by Māori, and their hopes and aspirations	114
Housing conditions now compared with five years ago	115
Whether the housing needs of Māori differ from those of others and How the standard housing model fits with being Māori	116
Future changes that would lead to or increase respondent happiness and satisfaction with their housing	116
Section 6. Synthesis and conclusions	119
Introduction	119
Conceptions of housing	119
Household composition	120
Household location	120
Tenure	121
Home ownership	121
Incidence of ownership	121
Home ownership aspirations	122
Barriers to ownership	122
Experiences of ownership	123
Renting	123
Incidence of renting	123
Experiences of renting	124
Socioeconomic factors	124
Income	124
Deprivation	125
Education	125
Employment	125
Living conditions	126
Housing policy	127
Approaches to improving Māori housing circumstances	127
Barriers to improving Māori housing	127
Housing design	128

Policy recommendations	129
Homeownership	129
Affordability	130
Location.....	131
Design	132
Renting	132
Discrimination.....	133
Māori friendly information.....	133
Further research.....	134
New census data	134
Monitoring the effects of policy change	134
Further qualitative research.....	134
Public/Private Partnerships	134
Rural housing	134
Discrimination.....	135
Section 7. References.....	137
Appendix 1. Tables and Figures from the 1991, 1996 and 2001 Censuses	141
Appendix 2. Tables and Figures from the Te Hoe Nuku Roa Study	181
Appendix 3. The site selection framework.....	185
Introduction	185
Building on the Te Hoe Nuku Roa Sampling Frame	185
TLA selection.....	186
Study area selection.....	187
Selected study sites	189
The Far North.....	189
Manukau.....	189
Gisborne	189
Palmerston North	189
Lower Hutt	190
Invercargill	190
References	190
Appendix 4. Te Hoe Nuku Roa Study	191
Background to Best Outcomes For Māori: Te Hoe Nuku Roa Study.....	191
Research Method.....	191
Data collation and Analyses.....	191
Regional Distribution	192
Age and Household.....	193
Appendix 5. Māori cultural identity score	195
Theoretical weighting.....	195
A single measure of cultural identity	197
Appendix 6. Question lines	199

Figures

Figure 1. Homeownership compared with Māori Cultural Identity score	61
Figure 2. Fieldwork locations and work carried out	63
Figure 3. Distribution of questioning areas among Householders and Informants.....	66
Figure 4. Ethnic composition by study site, TLA and New Zealand for 1991	141
Figure 5. Ethnic composition by study site, TLA and New Zealand for 1996	142
Figure 6. Ethnic composition by study site, TLA and New Zealand for 2001	142
Figure 7. Changing proportions of Europeans by area over three census.....	143
Figure 8. Changing proportions of Māori by area over three census.....	144
Figure 9. Changing proportions of Pacific people by area over three census.....	145
Figure 10. Changing proportions of Asian people by area over three census.....	146
Figure 11. Percentages of Māori household members in households that are classified as Māori	147
Figure 12. Changing proportions of Māori and Other households by area over three census	148
Figure 13. Highest qualification by Māori and total population, by census year for New Zealand.....	148
Figure 14. Employment status by Māori and total population, by census year for New Zealand	149
Figure 15. Personal income by Māori and total population, by census year for New Zealand	151
Figure 16. Distribution of household family composition types by household ethnicity for New Zealand in 2001	152
Figure 17. One-person household by household ethnicity and census year.....	152
Figure 18. Total One-family households by household ethnicity and census year.....	153
Figure 19. Couple only households by household ethnicity and census year	154
Figure 20.. Couple only and other person(s) households by household ethnicity and census year	155
Figure 21. Couple with child(ren) households by household ethnicity and census year	156
Figure 22. Couple with child(ren) and other person(s) households by household ethnicity and census year	157
Figure 23. One parent with child(ren) households by household ethnicity and census year ..	158
Figure 24. One parent with child(ren) and other person(s) households by household ethnicity and census year.....	159
Figure 25. Total Two-family households by household ethnicity and census year	160
Figure 26. Three-or more family households by household ethnicity and census year	161
Figure 27. Total Other Multiperson households by household ethnicity and census year.....	162
Figure 28. Distribution of tenure types by households ethnicity for New Zealand in 2001 ...	163
Figure 29. Total Owned by household ethnicity, area and census year	164
Figure 30. Owned with Mortgage by household ethnicity, area and census year.....	165
Figure 31. Owned without Mortgage by household ethnicity, area and census year.....	166
Figure 32. Rented, by household ethnicity, area and census year.....	167
Figure 33. Personal income by Māori and total population, by census year for Far North study site and TLA.....	171
Figure 34. Personal income by Māori and total population, by census year for Manukau study site	172
Figure 35. Personal income by Māori and total population, by census year for Gisborne study site and TLA.....	172
Figure 36. Personal income by Māori and total population, by census year for Palmerston North study site and TLA.....	173
Figure 37. Personal income by Māori and total population, by census year for Lower Hutt study site and TLA	173

Figure 38. Personal income by Māori and total population, by census year for Invercargill study site and TLA	174
Figure 39. Importance of homeownership to THNR participants across selected TLA	182
Figure 40. Satisfaction levels of participants across selected TLA.....	183

Tables

Table 1. Quartile distribution of Māori Cultural Identity score by homeownership.....	61
Table 2. Changes in the European and total population between 1991 and 2001 by area.....	143
Table 3. Changes in the Māori and total population between 1991 and 2001 by area	144
Table 4. Changes in the Pacific and total population between 1991 and 2001 by area	145
Table 5. Changes in the Asian people and total population between 1991 and 2001 by area	146
Table 6. Changes in the numbers of Māori and Other households between 1991 and 2001 by area	147
Table 7. Percentage change in qualification attainment between 1991 and 2001 for Māori and Total population by area.....	149
Table 8. Employment status by area for Māori and the total population in 2001	150
Table 9. Percentage change in employment status between 1991 and 2001 for Māori and Total population by area	150
Table 10. Personal income by census year for Māori and total population by income bracket	151
Table 11. Percentage change in One-person household composition type from 1991 to 2001 by area and household ethnicity	153
Table 12. Percentage change in Total One-family household composition type from 1991 to 2001 by area and household ethnicity	154
Table 13. Percentage change in Couple only household composition type from 1991 to 2001 by area and household ethnicity	155
Table 14. Percentage change in Couple only and other persons household composition type from 1991 to 2001 by area and household ethnicity	156
Table 15. Percentage change in Couple with child(ren) household composition type from 1991 to 2001 by area and household ethnicity	157
Table 16. Percentage change in Couple with child(ren) and other person(s) household composition type from 1991 to 2001 by area and household ethnicity	158
Table 17. Percentage change in One parent with child(ren) household composition type from 1991 to 2001 by area and household ethnicity	159
Table 18. Percentage change in One parent with child(ren) and other person(s) household composition type from 1991 to 2001 by area and household ethnicity	160
Table 19. Percentage change in Total Two-family household composition type from 1991 to 2001 by area and household ethnicity	161
Table 20. Percentage change in Three- or more family household (with or without other people) household composition type from 1991 to 2001 by area and household ethnicity	162
Table 21. Percentage change in Total other multiperson household composition type from 1991 to 2001 by area and household ethnicity.....	163
Table 22. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity	164
Table 23. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity	165
Table 24. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity	166

Table 25. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity	167
Table 26. Ethnic composition by study site, TLA and New Zealand for 2001.....	168
Table 27. Total population by area and percentage changes from 1991 to 2001.....	168
Table 28. European population by area and percentage changes from 1991 to 2001.....	169
Table 29. Māori population by area and percentage changes from 1991 to 2001	169
Table 30. Pacific population by area and percentage changes from 1991 to 2001	169
Table 31. Asian population by area and percentage changes from 1991 to 2001.....	170
Table 32. Other ethnicity population by area and percentage changes from 1991 to 2001	170
Table 33. Percentages of Māori household members by percentage of Māori households and census year with ascending cumulative percentages.....	170
Table 34. Percentages of Māori household members by percentage of Māori households and census year with descending cumulative percentages.....	171
Table 35. Percentages of Māori and Other households by census period and area	171
Table 36. Household family composition by household ethnicity and census year for New Zealand.....	174
Table 37. Percentage point difference between Māori and Other one person rates.....	175
Table 38. Percentage point difference between Māori and Other, total one family households rates	175
Table 39. Percentage point difference between Māori and Other couple only rates	175
Table 40. Percentage point difference between Māori and Other couple only and other person(s) rates	176
Table 41. Percentage point difference between Māori and Other couple with children rates	176
Table 42. Percentage point difference between Māori and Other couple with child(ren) and other person(s) only rates	176
Table 43. Percentage point difference between Māori and Other one parent with child(ren) rates	177
Table 44. Percentage point difference between Māori and Other, total two-family households rates	177
Table 45. Percentage point difference between Māori and Other three-or more family household (with or without other people rates	177
Table 46. Percentage point difference between Māori and Other total other multiperson household rates.....	178
Table 47. Household tenure by household ethnicity and census year for New Zealand.....	178
Table 48. Percentage point difference between Māori and Other rates of ownership with or without a mortgage.....	178
Table 49. Percentage point difference between Māori and Other rates of ownership with a mortgage.....	179
Table 50. Percentage point difference between Māori and Other rates of ownership without a mortgage.....	179
Table 51. Percentage point difference between Māori and Other rates of housing rented	180
Table 52 Number of households, percentage of households in TLA that own a house.....	181
Table 53 Housing tenure of households in selected TLA and total THNR sample	181
Table 54 Number and percentage of THNR adult participants in selected TLA with aspirations of home ownership.....	181
Table 55 Importance of homeownership to THNR participants across selected TLA	182
Table 56 Satisfaction levels of participants across selected TLA.....	183
Table 57 Average number of address changes in last three survey waves across selected TLA	183
Table 58 Percentage of participants that owned a home, changed tenure, or did not own a home across selected TLA	184
Table 59 Percentage of participants with contents insurance across selected TLA.....	184

Table 60. Number of Census Area Units (CAU) by New Zealand Deprivation Index.....	184
Table 61 Potential study site blocks based on contiguous PSU aggregations by selected TLA	187
Table 62 Allocation of in-depth interviews and focus groups among Māori Households, Iwi and Māori Authorities and Key Informants	188
Table 63. Research Indicators	191
Table 64 Best Outcomes for Māori: Te Hoe Nuku Roa Research Framework.....	192
Table 65 Numbers of participating adults by region.....	192
Table 66 Age distribution across six household types (Auckland, Gisborne, Manawatu- Whanganui & Wellington regions)	193
Table 67. Age distribution across six household types (northland and southland raw scores)	193
Table 68. Table showing current and proposed ranges for cultural indicators.	196

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Section 1. Executive Summary

Introduction

This study of Māori housing experiences and emerging trends is comprised of four linked and integrated components: literature review; analysis of census data; analysis of data from the Te Hoe Nuku Roa longitudinal study of Māori households, and qualitative fieldwork. The qualitative fieldwork was carried out with Māori householders and key informants in six localities throughout Aotearoa New Zealand. The qualitative sample for the study comprised 70 people, 18 of whom were interviewed individually and 52 of whom participated in 8 focus groups. This executive summary outlines the key findings from all sources of information, the key policy recommendations that are based on those findings, and the recommendations for further research that are suggested by the findings.

Findings

From the literature review

Conceptions of housing: The conceptions of land and housing held by individual Māori whānau range widely from traditional views that associate them strongly with whakapapa (genealogy), to those viewing housing as a resource that meets certain security, status, and economic needs without being linked to ancestry. However, it is clear from the literature that models that do not value the social, spiritual, and cultural/historical aspects of housing, as well as the economic and status aspects, are likely to be inadequate when addressing housing expectations and aspirations of Māori.

Māori housing status: Homeownership rates for Māori are lower than for the general population and have been falling since the 1950s. In recent years, Māori home ownership rates have fallen in tandem with total homeownership rates. Overcrowding, substandard housing causing health risks and inadequate heating have been identified as issues in need of attention for Māori. Economic conditions and family structure have affected the ability of households to afford adequate accommodation.

Housing policy: Before World War II Māori were excluded from mainstream state housing and were assisted, instead, with loans from rural development funds. From the end of the 1940s to 1989, housing loans were provided to Māori through the Department of Māori Affairs and the State Advances Corporation. In 1989, responsibility for Māori housing passed to Housing Corporation New Zealand. A number of Māori-focused housing policies have been introduced since that time, but critics contend they have lacked co-ordination between the various organisations responsible for implementing them. Local councils and government departments are reported to have struggled to meet changing housing demands for Māori resulting from the changing urban/rural patterns of migration.

Aspirations: Māori aspirations for home-ownership seem to differ little from those held by Pākehā. Barriers to achieving home ownership for Māori include: high and rising housing costs and the difficulty of obtaining finance; lack of knowledge about homeownership; difficulty of accessing services and information; low motivation; discrimination; high bureaucratic costs in both urban and rural environments; and high development costs especially in rural areas.

Design: The primary design criterion to emerge from the literature is that houses need to be able to accommodate relatively large numbers of extended family. As a result, communal spaces should be open to enabling transitions between living and cooking areas and also

enabling the living areas to be converted into sleeping quarters. The other important aspect is the need for a clear separation between living areas and the bathrooms, toilets and laundry.

From census data

Ethnicity: The Māori population is growing at a faster rate than the Pākehā (European in census terms) population, but slower than the Pacific and Asian populations of New Zealand. Numerically, however, increase in Māori population exceeds that of the Pacific and Asian populations.

Education and employment: While census data indicate lower levels of educational attainment for Māori, they also clearly indicate dramatic improvements for Māori between 1991 and 2001, with increases in Māori rates of attainment generally exceeding those of the general population. In the area of employment, the period 1991 to 2001 was one of improvement for Māori, whose participation in the total labour force and in employment increased at a greater rate than for the general population. At the same time, Māori unemployment declined considerably, although at a slightly lower rate than for the general population.

Incomes: In each census period, Māori were more highly represented in the lower income bands than is the case for the total population, and under-represented at the higher levels. The study sites included in this study are all areas of high deprivation as defined by the New Zealand Index of Deprivation 2001 (NZDep 2001). In terms of household crowding, however, the regions containing the study TLA and sites cover the range of crowding indicator values, from low to high, as defined by Statistics New Zealand.

Household family composition:

Māori households have proportionally higher representation in the One Family households with children led by a couple or a single parent when compared with the general population, reflecting the younger demographic of the Māori population. However, Māori sole parent households were more than double the rate of Other households. Māori households have much higher rates of representation than Other households in all household family composition types that include more than one nuclear family, although these are a very small proportion of all households. They also have a lower representation in one and two person households.

Household tenure: Māori home rental rates are much higher than those for Other households and Total households. Nationally, overall rental rates increased between 1991 and 2001 in all areas for Māori, Other and Total households accompanied by a decline in home ownership. Māori ownership rates were lower than Other rates in all areas and census years.

From the qualitative and Te Hoe Nuku Roa data

Location: It is clear from the wider literature and the qualitative field work that the range of Māori experiences of housing must be understood in the context of Māori cultural practices and their relationships with the prevailing commercial housing model. That model is grounded in a market system of individual property rights and is often in conflict with land development models premised upon lineage-based shared property rights. Proximity to whānau was a crucial determinant of where people preferred to live in both rural and urban areas, and connection with whānau lands was imbued with spiritual and emotional elements. In rural areas, Māori whose traditional roots were coastal and who wanted to live on the coast were disadvantaged by the high costs of coastal properties. As a result many were 'forced' inland away from their traditional areas of residence. In the cities, participants often accepted lower grade housing to be close to their families rather than better housing in a suburb further away.

Aspirations and barriers: Despite home ownership rates that are comparatively low and declining, the home ownership aspirations revealed by the participants in this study are high

and essentially the same as those of other New Zealanders. The low incomes received by many Māori are a significant barrier to home ownership. Other associated barriers include high debt levels, poor access to finance, high property prices, and ability to access and apply information about home owning. In rural areas, the large amount of multiple title land meant that many people were asset rich, while at the same time being income poor. In reality they were not rich in the financial sense. Clear differences were identified between the rural and urban housing situations. The rural sector faces particular problems in terms of the quality and availability of housing for purchase and rent, the cost and lack of services for maintenance and development and the reported lack of responsiveness and coordination on the parts of many local and regional councils and central government. In urban areas prospective homeowners faced escalating property prices and the satisfaction with income-related rents for state houses was tempered by supply not matching demand both in terms of numbers of houses and the size and number of bedrooms required. Discrimination continues to pose a barrier to housing access for Maori, both through the ownership and the rental markets.

Experiences: Home owners generally had positive experiences of their ownership. Satisfaction was higher when living close to whānau or on whānau land. For the urban householders, home ownership provided a sense of security for the present, in the form of secure tenure, and for the future in the forms of capital gain and the ability to move to more desired locations. Renters were generally happy with their housing experience, but rural renters were more exposed to poor property condition, lower levels of maintenance and less choice. Participants in the Te Hoe Nuku Roa sample reported high levels of satisfaction with their housing. The inverse relationship between Māori cultural identity scores and housing outcomes within the Te Hoe Nuku Roa study suggests that involvement in Te Ao Māori (the Māori world) might come at a cost and may influence factors related to housing outcomes.

Design: There was general agreement about the need to be able to accommodate visitors and also, often, the desirability of being able to accommodate another whānau member or members, usually a parent(s) or grandparent(s), on a permanent basis. This sentiment was expressed by rural and urban respondents. In order to meet the needs associated with larger households, preference was expressed for open plan style house designs that would provide more flexible living arrangements with adequate and appropriate cooking, bathing, washing, living and sleeping facilities.

Policy recommendations

Homeownership: Building on current policies like Low Deposit Rural Lending, Welcome Home Loans, Kiwisaver and Home Ownership Education, new initiatives are recommended. These include : further developing realistic savings incentives and schemes for households on low to middle incomes; developing creative public/private partnerships between HNZC, MSD and the private lending institutions that will enable affordable mortgages and rent to buy schemes; developing affordable loans, such as suspensory loans or low interest subsidised loans, that do not place the mortgagee family in poverty; building pathways from state housing to low cost homeownership; providing more resources for Māori housing educationalists to develop courses that will provide practical information for whanau to consider homeownership as a viable housing option; developing innovative lending approaches that will enable the joint ownership of land to be used as leverage for raising housing finance; developing equity sharing schemes; rent to buy schemes; encouraging the development of partnership housing with Māori Trusts and other organisations along the lines of the Housing Associations in the United Kingdom; employing the \$multi-billion asset base of HNZC to borrow for the purposes of developing affordable homes for low and middle-income families; and requiring developers to incorporate a percentage of low cost housing in all development sites.

Affordability: The continuous problem identified in this research for many Māori families is the low level of incomes many households live with compounded by a larger proportion of Māori families being larger and including young children. Policies that enhance secure employment, higher levels of educational achievement and higher incomes will enable greater housing choice. The Primary Initiatives set out in the Housing Strategy concerning increasing the number of state houses, reviewing the Accommodation Supplement and expanding social housing are strongly endorsed.

Location: Housing planning authorities including TLAs and Housing New Zealand Corporation could take bolder steps to enable innovative housing developments that respond to Māori consumer choices. These steps could involve responding to Maori preferences to migrate to their turangawaewae (i.e land of origin) where the availability of housing is limited or to cities to live close to whanau. More opportunities should be provided for Māori to participate in housing planning, strategies and development. Māori capability in the housing sector should be better resourced so as to support the development of Māori collective housing initiatives.

Design: Housing designs that provide more flexible living arrangements with space for whanau meetings, comfortable eating and sleeping are recommended. They would include flexible indoor space for a larger kitchen and washing facilities, meeting space and more than one toilet. Outdoor spaces like garages, carports and decks also offer affordable communal eating and meeting areas.

Renting: The discrepancies between urban and rural landlord practice should be addressed by developing processes that enable tenure stability, security and good quality housing particularly, though not exclusively, in rural areas. Issues of supply and practice standards also need addressing in rural areas.

Discrimination: Ongoing research should be funded into housing discrimination and where evidence is found of discrimination, peer and legal pressure be placed on the professions of those who sell houses and arrange rentals.

‘Māori- friendly’ information: HNZA and TPK should develop accessible information and ‘Māori friendly’ transfers for distribution and explanation through popular Māori organisations and media outlets in paper and electronic forms.

Further research

It is recommended that further research be carried out in the following areas to build upon the results and findings of this study:

- Update the existing analysis of census data when the 2006 results are published.
- Monitor the impacts of policies such as the Working for Families Package, Welcome Home Loans and the Kiwisaver Scheme upon the housing circumstances of Māori households.
- Qualitative research to more deeply examine the relationships between Māori cultural practices and contemporary, commercial housing realities and practices.
- Exploratory research into the constraints and potential of the public and private sectors to develop commercially viable and politically sustainable partnership models for providing affordable housing for low and low-middle income households.
- Research into the particular difficulties associated with obtaining and maintaining rural housing, with a focus on identifying ways in which the housing needs of rural Māori home owners and renters can be better met.
- Further research to identify the discrimination that occurs and the best means to bring it to public attention.

Section 2. Introduction.

This study of Māori housing experiences and emerging trends has brought together data and information from a wide range of sources: the available literature of the question; data from three census; data from a longitudinal study of Māori householders; and qualitative fieldwork carried out with Māori householders and key informants in six localities throughout Aotearoa New Zealand. The range of information that has been drawn upon has limited, to some extent, the degree of depth with which any particular aspect of the study could be investigated, within the physical and financial constraints of the research. Nonetheless, the decision to cast a wide net was, we believe, the correct one, because this study is the first to systematically address the question of Māori housing experiences in a way that gives equal weight to the views of Māori householders themselves, the views of key informants with close knowledge of Māori housing issues, census data, and other research. As such it has an important function as a baseline study that can provide a seeding ground for further, more focussed, research into this important area.

This research has been carried out under contract to Housing New Zealand Corporation (HNZC) and Te Puni Kōkiri (TPK) under the coordination of the Centre for Housing Research Aotearoa New Zealand (CHRANZ). The principle aim of the research has been to study the housing experiences and aspirations of Māori in Aotearoa New Zealand and identify emerging trends and issues. As noted above, the study has cast a wide net in the pursuit of information about householders in order to provide a broad evidence-base to inform policy development and implementation.

The research is comprised of four linked and integrated components: literature review; analysis of census data; analysis of data from the Te Hoe Nuku Roa longitudinal study of Māori households, and qualitative fieldwork. The qualitative component is the primary source of data about the housing experiences and aspirations of Māori, while the literature review, census data and Te Hoe Nuku Roa data provide important quantitative and documentary information about the wider housing environment.

Qualitative fieldwork was carried out in six New Zealand Territorial Local Authorities (TLA): the Far North; Manukau; Gisborne; Palmerston North; Lower Hutt; and Invercargill. A site selection framework was developed to select these six TLA and a smaller study site within each TLA. The site selection process is reported in detail in Appendix 3 of this report.

Qualitative fieldwork participants were purposefully recruited in two stages. First key informants were identified in each TLA, with the assistance of the Funders. The key informants were people who worked in the area of housing and had sound knowledge of the housing situation as it applied to Māori in their area. These people assisted with the identification and recruitment of Māori householders who were invited to participate in focus groups and individual interviews. The qualitative component of this research is reported in Section 5 of this report.

A comprehensive literature review was carried out. This review included published material from the public domain, and unpublished material that included official reports, some of which were obtained through the requests made to government departments under the Official Information Act. The literature review is reported in Section 3 of this report.

Census data covering a range of socioeconomic and housing related variables were purchased from Statistics New Zealand for the 1991, 1996 and 2001 census of the New Zealand population. These data were extracted to enable ethnic comparisons at the individual and household levels. The analyses of these data are reported in Section 4 of this report. Detailed tables and figures for these analyses are located in Appendix 1. of the report.

The analyses of selected housing-related data from the Te Hoe Nuku Roa study of Māori households are reported in Section 4 alongside the census data. Tables and figures for these analyses are contained in Appendix 2. Further details of the Te Hoe Nuku Roa study are provided in Appendices 4 and 5.

The separate analyses outlined above are followed by the final part of the report in which the separate analyses are drawn together into a synthesis and conclusions section that includes policy recommendations and suggestions for further research. This concluding material is located in Section 6 of the report.

Bibliographic references are located in Section 7.

Section 3. Literature review.

Introduction

This literature review surveys the available literature on Māori experiences of housing, with particular reference to the historical experiences of housing for Māori. The social, economic, political, and policy environments within which these experiences were located are noted, the conceptual frameworks through which these experiences may be interpreted and evaluated to inform decisions about the provision of housing are outlined and the conceptual frameworks through which Māori might interpret their own experiences of housing are also addressed.

There is a dearth of recent literature focused specifically on Māori housing. Furthermore there are very few instances of systematic studies investigating Māori housing, in the available literature. There is little literature that gains primary data from householders, families, or communities as to their housing experiences or aspirations. The literature that does address issues related to Māori housing primarily comes from reports commissioned by governmental and non-governmental organisations, and these rarely include data obtained from interviews or other forms of “speaking to” Māori householders.

This literature review begins by investigating possible Māori conceptions of housing. The importance of land, especially ancestral land, to Māori identity will be discussed. The understanding developed from this will then be contrasted with Western-European understandings of housing that include its treatment as an economic resource. The urbanisation of Māori and the movement of society to an increasingly market driven framework means that both understandings are likely to be involved in contemporary Māori conceptions of housing.

The literature on Māori housing status from the 1950s will then be summarised. Particular emphasis will be given to the disparities in home ownership levels and the housing conditions of many Māori cited in the studies. The reasons, influences and possible causal factors of Māori housing status will then be examined. These include issues of affordability and socio-economic status, demographic and household characteristics, migration patterns, issues surrounding location of housing, and discrimination.

The role of policy in helping people obtain adequate housing will be examined. This will include housing policies aimed at Māori, and those policies that, although not targeted, have had a significant impact on housing for Māori. Māori aspirations for housing and the barriers that Māori face will be discussed in light of these policy directions. Finally, the review closes with an overview of the available material on culturally appropriate, and functionally useful, house designs for Māori.

Conceptions of Housing

Housing plays a central part in the lives of all peoples. At its most fundamental aspect, housing meets the need for sleep, to regulate body temperature and physical and physiological security as described in Maslow’s hierarchy of needs (Maslow, 1970). However beyond the need for shelter and security, housing plays a wide variety of roles for householders.

The meanings that an individual holds about housing will shape their housing experiences. Western authors have predominantly focused on housing, and housing choice, from an economic standpoint that sees housing primarily as a material resource (Freely & Goyette,

unpublished). Currently there is a dearth of literature on Māori conceptions of housing. However literature discussing the importance of land (whenua) strongly indicates that financial elements are relatively unimportant compared with the social, spiritual and emotional value placed on whenua (Cloher, 2004).

Māori Conceptions of Land (Whenua) and Housing

Economic value or status of housing may not be as important a factor for Māori as the genealogical, emotional, spiritual and/or cultural connection with the land. Various authors have stressed that land is a major component of Māori identity (Cloher, 2004; Mead, 2003; Walker, 1989, 2004). The word whenua is the Māori word for land. However, whenua has additional meanings including ‘placenta’, ‘ground’, ‘country’ and ‘state’. The placenta is that which nourishes and feeds the child in the womb. Likewise, the land nourishes and feeds the child beyond the womb. After birth it is customary for Māori to bury the placenta in the ground, hence recognising the relationship between the child and the land. This metaphorical link between land and the womb indicates that land is seen as a nurturer and caregiver (Mead, 2003).

In Māori creation stories the first woman, Hine-ahu-one, was made from clay and given the breath of life by the god Tane. Humankind sprung from the joining of Tane and Hine-ahu-one (Reedy, 1993). Therefore since Papatuanuku, the earth mother, is the mother of Tane (and in another sense, Hine-ahu-one) the earth is loved as the mother is loved (Walker, 2004).

The importance of the land to Māori is illustrated in many traditional sayings:

“Te toto o te tangata, he kai. Te oranga o te tangata he whenua”

[Food supplies the blood of human beings: their welfare depends on the land]

In this case welfare is referring to both bodily and spiritual health (Cloher, 2004)

“He kura tangata e kore e rokohanga; he kura whenua ka rokohanga”

The treasured possessions of men are intangible. The treasures of the land are tangible (Brougham and Reed cited in (Mead, 2003)

The interconnectedness between people and the land is clearly apparent in this saying by the Ngati Porou chief Rerekohu, when refusing permission of a war party to cross his lands

“Ko taku māhuna kei nga maunga; ko taku waewae kei te huka tai moana”

My head rests at the mountain; my feet lay in the froth of the waves

Tribal identity was based heavily on land. Boundaries between tribal groups were marked by physical features that included rivers, rocks, or hills. Ancestors were buried and wars were fought over land. The central nature of land was such that the people belonging to a certain area were referred to as the tangata whenua, the people of the land (Walker, 1989). The importance of land to tribal identity was so great that the authority of chiefs, regardless of the quality of their ancestors or the greatness of past deeds, did not extend beyond the boundaries of their land. A chief’s mana (authority) was closely tied to the land, the loss of land corresponded to the loss of mana. Hence the wars, first fought in Northland and then extending to other parts of the country, between Māori and colonial forces were as a result of the Māori loss of authority within their own boundaries (Cloher, 2004)

On an individual level land is viewed as providing tūrangawaewae, or a place to stand (Walker, 1989). Tūrangawaewae is described as a place where one is able to speak without being challenged, that provides a sense of security, stability, and continuity (Mead, 2003). With the selling of ancestral lands and the movement of Māori to the cities, the marae became the tūrangawaewae for many Māori (Walker, 2004). The concept of land as tūrangawaewae is

inconsistent with the concept of land as primarily an economic resource. The restoration of marae by whānau (family), hapū (sub-tribe) and iwi (tribe) is not an attempt to increase the asset value, but instead to give something back to the land and the people who belong to it (Cloher, 2004).

Sinclair (1975:165) describes the importance that land, as tūrangawaewae, has for identity as well as for position within society:

“Māori people have long revered their footing in ancestral land as their tūrangawaewae which had to be retained if they wished to preserve their right to speak on matters of local interest. [*If they left*] they could never again speak freely without the real fear of being told to ‘sit down and keep quiet – you are a nobody. You have not footing here. Your rights have been sold. Your fire has gone out.’ If a Māori left his ancestral land to live elsewhere this fire on the ancestral hearth was considered to have gone out. The longer he stayed away the colder the ashes became. He lost his ‘ahi kāroa’ which became ‘mātaotao’. The same thing happened when a piece of land was sold.”

Mead (2003) depicts the relationship with the land as a bond that has little to do with ownership, but instead has more to do with guardianship to be handed on to future generations. Indeed the relationship is best described in the following statement: “in the beginning land was not something that could be owned or traded. Māoris did not seek to own or possess anything, but to belong. One belonged to a family, that belonged to a hapū, that belonged to a tribe. One did not own land. One belonged to the land” (Durie, 1987:78)

As previously mentioned this view of land does not sit well with land as simply an economic resource. However this does not mean that Māori were unaware of the economic benefits that judicious use of land could bring. Māori in the 19th Century developed large tracts of land for agriculture, built mills, and bought sailing ships to transport their goods which is evidence that the Tangata Whenua understood the economic value of land (Firth, 1959). However the literature suggests that although Māori understood the economic utility of the land, economic considerations were not the only, or even the most important, measurement of the importance of land to Māori.

Prior to colonisation, Māori society was structured along iwi (tribe), hapū (sub-tribe), and whānau (family) lines¹. Boundaries between hapū were clearly defined and were ardently guarded. Within the hapū, whānau held rights to use specific resources but were unable to pass those rights to those outside the hapū without the consent of the hapū. Similarly hapū could not alienate the land without the consent of the rest of the iwi. In other words individual title to land did not exist prior to British colonisation. Whānau and hapū lived communally with whānau pooling resources and trading additional resources with other whānau, hapū or iwi (Metge, 1976).

This communal lifestyle began to change after 1840. British law came to supersede Māori custom. The development of the Native Land Court in 1865 undermined the communal landholding system and attempted to transfer Māori land into individual title. Various regulations advantaged those Māori who wished to sell their land, often against the wishes of other whānau or hapū. The result was that between 1865 and 1901, a third of the North Island was alienated through the court (Walker, 1982).

¹ See Metge (1976) for a more detailed description of distinctions between whānau, hapū and iwi

The relationship that Māori have had with the land has gone through many instances of upheaval. Colonisation and dispossession of land has meant that Māori often did not own the land they lived on. Changes in Māori relationship with the land mainly due to urbanisation, has meant that while some Māori continue to see land as their tūrangawaewae and central to their identity, others do not (Mead, 2003). However despite the loss of land, and the movement of Māori away from ancestral places of settlement, the importance of land has not been forgotten. The loss of land has been a major basis for protests since 1840. However during the 20th Century it took until the 1970's for there to be enough momentum to discuss the need for restitution to occur. This continues to be a focal point in treaty claims (Mead, 2003; Walker, 2004).

In comparison to whenua (land) and the importance of tūrangawaewae, there has been relatively little discussion about the importance of buildings that stand on the land. In pre-European times, Māori settlements consisted of kāinga or pā, and could be permanent or temporary in nature (Lilburn, 1985). Pā were fortified settlements that contained buildings surrounded by a palisade and were often situated on hillsides. Kāinga were unfortified villages. Settlements were organized around a central open space with buildings surrounding this space. Various whare (buildings) had different purposes, and activities such as eating, cleaning and sleeping were kept separate (Martin, 1996).

Settlements varied from permanent villages to temporary ones located for specialised functions (Lilburn, 1985). The use of temporary pā was highlighted during the various wars Māori had with the British. Māori constructed various fortified pā to entice the British to attack as a strategy. Once these pā had fulfilled their purpose, they were abandoned (Belich, 1988). The willingness to abandon certain sites and the use of temporary settlements may explain, to some extent, why kāinga do not have the same importance as whenua in terms of identity. Whare (houses), like people, were temporary but the land remains.

Western Models of Māori Housing Choice

Of the various mainstream international housing models that address housing choice, one popular model describes the value of a house as a balance between the cost of the house and the cost of transport (Phe & Wakely, 2000). This theory presumes that households desire housing that meets their spatial requirements while paying acceptable transport costs. Freely & Goyette (unpublished) state that market-based approaches believe households move homes to maximise their housing investment. The value of a property is determined by a combination of location features that include - distance to urban centre, access to services and resources, cost of taxes, and other location related expenses.

Alternatively Phe & Wakely (2000) argue that models focusing primarily on the house value are incomplete and do not explain current housing trends, urban gentrification being one such example. They instead argue for a different framework based on a combination of housing status and dwelling quality. Status is described as consisting of a combination of non-physical attributes that distinguishes houses based on their desirability, which may or may not be related to the actual physical state of the house (Phe & Wakely, 2000). Housing status has alternatively been described as consisting of two elements – the average socio-economic and ethnic status of residents; and the average level of difficulty in obtaining and maintaining a house (Gordon, 1982)

Gordon (1982) asserts that most housing choice models are too simplistic and do not adequately account for non-market factors. A more complete housing model includes economic costs but additionally incorporates social needs, the environment, and behavioural needs as factors effecting housing decisions. In addition Gordon (1982) posits that experiences

of housing go beyond the physical aspects of the building and housing status, but also includes security and adequate access to services. Based on this view of a rational and proactive decision making process by households, housing is believed to be a reflection of social relationships rather than a cause. This means that households choose to live in certain neighbourhoods, rather than being forced to live in certain areas (Gordon, 1982). This may be more so for Māori as it has been suggested that for Māori the value of housing is primarily as a background for social interaction rather than an architectural expression (Tocker, 1977). It should be noted however, that Tocker (1977) did not address issues of income and other economic factors that restrained housing choice.

Tocker's (1977) understanding of the role of housing to Māori, that being a facilitator of social interaction, may be further complicated by the place of marae in Māori identity. Austin (1976) argues that the loss of social space and the reduction in social contact was the major negative result of the urbanisation process. This was primarily due to the lack of Marae in the urban setting. Austin (1976) suggests that the role housing plays for Pākehā is a similar to that which the marae has for Māori. This is described by Austin (1976:199) in the following way

“For, if “home” means to the Pākehā the focus of family life, the basis of self-esteem, a base for political action, a place of love, a source of authority and discipline, the location of people to whom one belongs, a place of refuge, of sleep, of nourishment, of attention, discussion, disagreement, caring, shelter, accommodation of guests, approval and rejection, then for the Māori this has not been provided by the house but rather by the marae.”

Summary

Based on the various conceptions of land and housing, individual Māori whānau are likely to range widely in their views on housing. Some may view the land and the house that stands on it as a part of their whakapapa (genealogy), and something to keep in trust for younger generations. Alternatively, through the process of urbanization and the disassociation of many Māori away from their ancestral lands, Māori, as a group, may more closely view housing as a resource that meets certain security, status, and economic needs.

What is clear from the literature is that models that do not value the social, spiritual, and cultural/historical aspects of housing, as well as the economic and status aspects, are likely to be inadequate when addressing housing expectations and aspirations of Māori.

Māori Housing Status

Over the latter half of the 20th Century Māori homeownership rates have decreased whereas, for the majority of this period, non-Māori homeownership has increased (Bathgate, 1987, 1988a; Cunningham et al., 2002; Davey, 1977; Department of Māori Affairs, 1989; Friesen, Murphy, Kearns, & Haverkamp, 2000; Winiata, 1983). However by the end of the century, non-Māori housing tenure trends had followed those of Māori, with a 6 percent decline amongst all households that owned their dwelling between 1991 and 2001 (Statistics New Zealand, 2001). It should be noted that this decline is based on proportion of households not on the number of households. Between 1991 and 2001 the number of households owning their own property increased by fourteen thousand, however the proportion of households owning compared to renting decreased (DTZ New Zealand, 2005)

Bathgate (1987) tracks the decline in Māori homeownership rates from 1951 to 1981. In 1951, 54 percent of Māori owned their own home. By 1981 the proportion of Māori homeowners

had dropped to 45 percent compared with non-Māori whose home ownership rates rose between 1976 and 1981 from 70.8 percent to 72.9 percent. This increasing gap between Māori and non-Māori was also highlighted by Douglas (1986) in his report to the Board of Māori Affairs. Douglas indicated that the gap between Māori and non-Māori in regards to home ownership had been widening since 1971.

Recent information indicates that there has been little change to these trends in tenure for Māori. Although not specifically mentioning Māori, Friesen et al., (2000) indicated that overall homeownership in the Auckland region declined between 1986 and 1996. The Labour Social Services Caucus Committee (1997) found increased levels of renting and fewer freehold homes amongst Māori. Comparisons between previous census show that Māori who did not own their own home increased from 44.8 percent in 1991 to 51.9 percent in 2001 (Statistics New Zealand, 1991, 2001).

Among older Māori, homeownership rates differed based on relationship status (Cunningham et al., 2002). Elderly Māori couples had higher rates of home ownership compared with single Māori (75 percent and 46 percent respectively). Of those older Māori who owned their home, 76 percent of those homes were freehold.

Home ownership among rural Māori has tended to be higher than Māori living in urban environments (Bathgate, 1987, 1988a). In 1981 Māori house ownership was highest in traditional areas of Māori settlement such as Northland, Taranaki, and the East Coast, however those areas have also had a high number of substandard houses (Bathgate, 1988a). The Social Services Committee (1999) report on sub-standard rural housing in East Cape and Northland supports this finding. The committee discovered significant health issues and overcrowding due to inadequate housing in the region. Two identified reasons for families living in substandard housing were expensive housing and a lack of affordable alternatives.

Douglas (1986) highlighted the disparity between Māori and Pākehā housing when he described Māori as tending to live in smaller, more crowded and less modern housing. Douglas further stated that housing demand in Northland was under sustained pressure due to increased migration from the cities to the country.

Issues concerning substandard or poor quality housing were not only restricted to rural areas. The Māori Women's Housing Research Project (1991) conducted a qualitative research project looking at Māori women's housing situation. Information was collected through a variety of forums including 105 hui (meetings) covering 3000 participants, 215 one on one interviews and 14 written responses by individuals and groups. The fieldwork primarily covered three areas including Gisborne/East Coast, South Auckland and Christchurch. The exact focus of the study is unclear however the objectives of the research ranged from documenting the current housing situation for Māori women, housing need, aspirations, barriers to housing, experience with services and government departments, and recommended policy changes, among others. The findings indicated that Māori women frequently resided in unsatisfactory housing situations. The report identified substandard housing, lack of appropriate housing, the expense of adequate accommodation, overcrowding, and the poor quality of state housing, as issues effecting Māori women. The report also criticised past research for offering no practical suggestions to help Māori women out of this predicament.

The Ministry of Women's Affairs (2001), noted that Māori women and men were more likely than non-Māori to live in temporary housing, in rental accommodation, and in crowded accommodation. Moreover Māori were more likely than non-Māori to live in housing without

heating or in housing that heated water by burning wood. The report also stated that Māori women had comparatively longer stays in refuge accommodation.

Despite these conclusions about substandard Māori housing, especially in rural areas, there is no clear understanding of what constitutes substandard housing. Several reports indicate concerns about substandard housing but give no definition of 'substandard-ness' (Bathgate, 1988a; Māori Women's Housing Research Project, 1991; Social Services Committee, 1999). A proposal to address housing mortgage finance by the Tihirau Federation (1997) argued that the concept of 'substandard-ness' was subjective and could mean different things to different people in different areas. The sole example of substandard housing provided by the Federation was of a sole mother with two children living in a converted cowshed.

The subjective nature of substandard-ness was also mentioned in research by the Department of Māori Affairs (1983). Respondents disagreed with the government department's stated objective criteria for determining housing suitability. An example with which respondents took issue involved houses with no flush toilets being labelled as substandard. Although respondents disagreed with this description of substandard housing, no information was gathered as to what *did* constitute substandard housing.

Percy (1982) focused on issues of homelessness within the Auckland region. A survey was conducted of people approaching housing organisations for help, 50 percent of whom would be considered homeless. Of those surveyed Pākehā made up 50 percent of households and Māori 33 percent. However due to differences in family size Pākehā made up 38 percent of people surveyed. This indicates an overrepresentation of Māori population and households amongst the homeless, compared with Māori representation in the general population

Summary

The available literature on Māori housing status predominantly focuses on homeownership disparities between Māori and non-Māori. Homeownership rates among Māori have been falling since the 1950's (Bathgate, 1987; Statistics New Zealand, 2001). Furthermore there have been indications that at times the gap between Māori and non-Māori homeownership has widened (Douglas, 1986; Bathgate, 1987). As total homeownership figures for the country have dropped in recent years, the relative differences have remained much the same (Statistics New Zealand, 2001). Literature on housing conditions refer to concerns common to both homeowners and renters. Overcrowding, substandard housing causing health risks and inadequate heating are the issues in most need of attention. Homelessness, in the one study available, impacts disproportionately on Māori.

The following sections will investigate possible causes for the position of Māori housing and what efforts have been made to rectify this, both in terms of policy as well as specific housing initiatives. It should be born in mind that the studies focused on in this section have addressed the problem aspects of Māori housing. As the following sections will illustrate, certain policies like low interest loans, papakāinga housing and income related rents on state houses have been positive for Māori, but overall disparities between Māori and non-Māori housing persist.

Causes of Housing Status

The available literature has identified a wide range of possible reasons for the falling homeownership and poor living conditions of Māori. Factors implicated in the housing trends of Māori include socio-economic status; household characteristics; housing availability and affordability; migration; location of housing; and discrimination.

Housing Affordability and Availability

The literature continually refers to the problems of housing affordability that Māori experience. This has been accentuated in the recent golden years of economic growth. The well-publicised rise in house prices have increased the difficulties for low and middle income New Zealanders to purchase a home. The house prices have risen 18 percent in the year to September, (Allen 2005), for example. As more Māori are concentrated in the low and middle income range proportionate to non-Māori, their ability to buy a home has become even more restricted..

The inability to save for a deposit, high housing costs, the need for two incomes in addition to family support are strong themes in the literature (Houia, Dewes, & Mahuika, 1987; Te Puni Kōkiri, 1999c, 1999d). Douglas (1986) identified low expectations of gaining a mortgage as one reason for few Māori applying for housing assistance. Bathgate (1988a) suggested that low expectations might be fuelled by the knowledge that the private sector has traditionally been reluctant to approve loans for Māori.

With homeownership increasingly seen as unattainable for people on low incomes, the rental sector has become more important. It is here that wide variation is seen between rural and urban locations. In rural areas demand for rental accommodation far outstrips supply. For many, rental accommodation is the only affordable option but frequently rural communities have few if any properties available (Houia et al., 1987; Social Services Committee, 1999).

Although the literature does not indicate a pressure on the supply of rental accommodation in urban locations, there are restrictions on the location of available rental properties. Friesen et al. (2000) detailed the tenure characteristics of suburbs in the Auckland region. They found that types of tenure were concentrated within certain geographical locations. Low levels of homeownership, for example in Mangere and Otara, were associated with high levels of private and/or state owned rentals. Furthermore, private rental properties tended to be concentrated in distinct geographical locations away from concentrations of state rental properties. This geographical distinction has continued, despite the sales of state owned houses in the 1990's, and certain regions within the Auckland area continue to be centres of state owned housing.

Socio-economic Status

A household's ability to pay the mortgage or rent, save for a deposit or bond, and carry out home repairs is dependent on their income and outgoings. The high unemployment and low income of Māori were raised as contributing factors to the poor housing situation of Māori (Bathgate, 1988a; Houia et al., 1987; Winiata, 1983). An investigation on the crisis of Māori housing in Northland indicated that the average income for Māori in the region was \$11,908 compared with the European average of \$16,903. Over 50 percent of Māori in Northland had a yearly annual income below \$10,000 (Labour Social Services Caucus Committee, 1997).

Stephens and Waldegrave (2001) revealed the impact that housing costs had on poverty, especially for Māori. In 1998, although the majority of those falling below the poverty line (60 percent median income) were European, there was a disproportionate representation of Māori. Prior to housing costs, 11.9 percent of Europeans were below the poverty line, compared with 22.1 percent of Māori. However once housing costs were accounted for, 14.9 percent of Europeans were in poverty, in comparison to 36 percent of Māori. Furthermore, almost half of Māori children (46.2 percent) were living in poverty. This is of particular concern given the links between childhood poverty and educational, health, and income deficits (Stephens & Waldegrave, 2001). However by 2000 this had started to change with 31.4 percent of Māori living in poverty once housing costs were calculated, a decrease of 4.6 percent. Although still of concern, Māori children were less likely to be below the poverty line (39.3 percent), a change of 6.9 percent from 1998 (Stephens & Waldegrave, 2004).

Poverty continued to decline in 2003-2004 period, with 23.6 percent of Māori living in poverty once housing costs are calculated (Ministry Social Development, 2005). The decline in poverty is similarly reflected in the decline in households paying more than 30 percent of their income on housing. In 1988 8 percent of households containing at least one Māori adult paid more than 30 percent of their income on housing. The proportion increased in 1997 36 percent, but has since dropped to 21 percent in 2004 (Ministry Social Development, 2005). The change in poverty and housing expenditure coincides with decreases in unemployment and changes in state housing policies from market rent to income related rents (discussed in more detail later).

Homeownership amongst elderly Māori is more encouraging than that of the general Māori population. This higher level of homeownership amongst older Māori may be due to the provision of loans by the Department of Māori Affairs (to be discussed later under housing policy) (Yearbook, 1990). However, Cunningham et al. (2002) found that although elderly Māori were more likely to own their dwelling, the living standards of older Māori were poor. A large proportion of older Māori had little or no savings or assets, with superannuation being their sole source of income. Housing costs for older Māori was high with costs averaging \$56 to \$60 a week, in comparison to Pākehā with average housing costs of \$16 per week. Māori were also more likely to experience economic adversity in middle age (Cunningham et al., 2002).

The literature indicates that there are a disproportionate number of Māori living in poverty, and that housing costs is a significant contributor to poverty. Improvements have occurred in the socio-economic conditions of Māori, with a drop in those falling below the poverty. However disparities remain, with Māori over-represented in those who have an income less than 60 percent of the median.

Household Characteristics

The structure of Māori household's has also been suggested as a possible reason for the inability of Māori to purchase adequate housing. Māori households tend to be larger than non-Māori households with a younger average age (Friesen et al., 2000; Race Relations Office, 1991). The large size of Māori households may reflect increases in other bills including power, phone, and food (Department of Māori Affairs, 1989; Race Relations Office, 1991). Young families are less likely to have high incomes and therefore find it more difficult to buy a house or improve an existing house (Winiata, 1983).

The Race Relations Office (1991) concluded that high levels of family breakdown, increased fertility leading to larger families, and singleness, impacted on the ability to afford good quality housing. Bathgate (1988a) and the Ministry of Women's Affairs (2001) also discussed the trend towards single parent families and the large size of Māori families as influencing their ability to reach their housing goals.

Davey (1977) described how the housing needs of a family varied according to the family's life cycle stage - starting from pre-child, moving through child-bearing, child-rearing, child-launching, and ending with the post-child stage. Pre-child households have few housing requirements. At this stage household members are likely to be renting with few financial commitments. The primary activity during this stage is concerned with gaining qualifications or searching for a career. In the child-bearing stage families are likely to be thinking about purchasing their first home. The home may be small, with few bedrooms, but provides a stable environment for families with newborn children.

Housing needs increase during the child-rearing stage. Included in this stage are families looking to move to larger dwellings to allow for growing children and a larger family. Families are often living on one income and costs are at their highest point. The child-launching stage is characterised by children leaving the home but with parents not looking to change their housing status thereby allowing children to return to visit as well as having space for other visitors. The post-child stage is described as the time when all the children have left home and parents are looking for smaller, more easily maintained housing, and thereby cheaper than their current house.

The model described by Davey (1977) has important implications for Māori whānau due to their younger age structure and larger families. If Māori are having children at a younger age, this will greatly shorten the pre-child stage of households. It is during this stage that financial resources can be gathered, enabling a family to buy their first home. If Māori are having families at a young age, it is less likely that they will be able to accumulate sufficient resources to purchase a house. Furthermore, due to Māori families commonly comprising a greater number of members than Pākehā families and having a higher instance of unemployment, there is increased difficulty in achieving homeownership and there are likely to be flow-on effects throughout the family's life cycle.

Migration

Bathgate (1987) has associated the urbanisation of Māori in the 50's and 60's with their current low levels of homeownership. The majority of Māori in rural areas owned homes or land. With the increasing urbanisation of Māori to the cities in search of employment, many Māori changed tenure from home ownership to rental accommodation. This is supported by other research indicating that the areas of highest Māori homeownership continue to be rural regions with large Māori populations (Bathgate, 1987, 1988a).

Since the 1980's there has been a change in migration trends with Māori moving from urban settings to the country. The motivation for this shift seems to be a desire to return to their place of origin (Department of Māori Affairs, 1983). This had led to increased pressure on the housing market within those regions, with many families being forced to live in substandard housing, with associated over-crowding and ill-health risks (Douglas, 1986; Ministry of Women's Affairs, 2001; Social Services Committee, 1999).

District councils and government departments have been slow to adjust to this change in trends. Leggett (1988) suggests there is little motivation amongst councils to address rural housing needs unless demanded by individuals. However many people with housing need may be either unaware of available assistance or believe that they are ineligible. Leggett (1988) suggests that councils and government service providers seem to react to crisis rather than proactively address issues before they become a concern. An example of this reaction is the Rural Housing Programme that was initiated after the death of three children in a house fire. Furthermore Leggett (1988) states that although councils do have policies for the development of Māori land, district plans "offered the Māori landowner very little, with no right to build or rebuild on tribal sites" (pg 18.)

Location

Households living in rural locations are often at a disadvantage due to a lack of services or infrastructure. Isolation, lack of skilled trades' people, infrastructure deficiencies (such as power and sewerage), and poor housing stock are all issues that result in substandard rural housing and make improvements to housing difficult (Housing Corporation of New Zealand, 1987; Social Services Committee, 1999).

Housing Corporation of New Zealand (1987) identified improved housing as a possible contributor to family breakdown. Better housing in a location that requires a family to move puts that family in a dilemma – moving enables a family to obtain a house that is healthier and better suits their needs, but in doing so they may lose the social supports of whānau and friends. There are indications that Māori are willing to move to areas of inadequate housing if it meets their needs for community and family (Department of Māori Affairs, 1983). This is evidenced through the continual migration of Māori back to rural areas such as Northland and the East Coast of the North Island, despite a lack of suitable housing for them (Douglas, 1986; Ministry of Women's Affairs, 2001; Social Services Committee, 1999). It should be noted however that the literature does not describe the *extent* to which urban to rural migration is occurring.

Discrimination

Racism has been indicated as a factor affecting Māori obtaining housing, especially in regards to obtaining a rental property. Bathgate (1987) found that private sector landlords had negative views towards Māori tenants with 40 percent of landlords giving special treatment to Pākehā and deliberately deterring prospective Māori and Pacific Island tenants. The Māori Women's Housing Research Project (1991) stated that the service Māori receive from real estate agents tends to be poor. Examples of poor service included reticent real estate agents that only answered direct questions and did not offer supplementary or additional information. This lack of service increases the difficulty for Māori to make informed choices.

Fight Against Institutional Racism (F.A.I.R) (1980) conducted an experiment in the Palmerston North region, sending two Māori and two Pākehā couples to real estate agents and compared the service they received. The couples were identically matched in regards to type of accommodation required and the budget available. The assistance received by the Māori couples compared with the Pākehā couples was less helpful and friendly. In addition the accommodation shown to the Māori couples were in large blocks of flats in semi-industrial/residential zones, whereas the Pākehā couples were offered places in residential areas with low Māori populations. Accommodation offered to Māori was of a poorer quality than that offered to Pākehā. This finding has also been replicated elsewhere with real estate agents, although courteous, offering less or poorer choices to Māori when compared with Pākehā (Race Relations Office, 1991).

There has been no research investigating real estate agents practice with Māori clients looking to purchase a house. However as many agents are involved in both the rental and selling of properties it would be reasonable to assume similar behaviour towards Māori wishing to purchase a house

Summary

The literature suggests numerous influences that are likely to impact on Māori housing status, including tenure rates and housing conditions. Economic conditions and family structure have affected the ability of households to afford adequate accommodation. Unemployment, low incomes, and large, young families all play a role in hindering households obtaining a suitable dwelling (Department of Māori Affairs, 1989). Discrimination and the location of available housing hampers Māori obtaining decent accommodation. This may require Māori to move away from family and friends, or to accept less suitable housing if they are reluctant to move. Finally, changes to migration patterns between urban and rural communities have meant changing demands by Māori for housing in various locations. Local councils and government departments have struggled to keep up with these changing trends adding a further factor to the problems facing Māori in obtaining adequate housing (Leggett, 1988).

Although the literature has identified many possibilities as to the reasons for the Māori housing situation, what is unclear is the extent that various factors have on housing for Māori. At present there is little to indicate which elements have the greatest influence on the obtaining good housing. Moreover, many of these factors are influenced by government or local body policies, or by service provision of various institutions. An investigation of policy and its role in the acquisition of suitable housing for Māori will be conducted in the next section.

Housing Policy and Service Provision

Prior to World War II Māori were excluded from mainstream state housing, and state assistance consisted of loans mostly from money allocated for rural land development (Schrader, 2005). From the end of the 1940's through to 1989 the Department of Māori Affairs and the State Advances Corporation assisted Māori in obtaining accommodation. Māori were able to build or buy houses, or to renovate houses already in existence, through the provision of loans. This service continued until 1989 when Māori Affairs was restructured and the responsibility for Māori housing was passed to the Housing Corporation New Zealand (Yearbook, 1990). By the end of the scheme in 1989 over 24,000 Māori households had purchased or built a house through loans provided by Māori Affairs, and 5,527 homes had been renovated or repaired.

Murphy and Cloher's (1995) overview of housing policy in the 20th Century illustrates the fluid nature of policy direction over time. According to Murphy and Cloher, the poor state of Māori housing has been of concern since at least the 1950's. Māori housing problems at the time were viewed as primarily linked to income levels. Therefore it was believed that policies targeted toward low-income groups would solve all housing problems, including Māori. The development of state rental properties and the increasing representation of Māori in those properties were seen by policy makers as the state sector successfully meeting the needs of Māori. Based on these policies it seems that government initiatives were primarily aimed at government support for Māori who were unable to support themselves. No mention was made by Murphy and Cloher (1995) about any government initiatives aimed at raising income levels of Māori to reduce Māori dependency on the state.

In the 1980's policy shifted towards those likely to suffer from discrimination in the housing market (Murphy & Cloher, 1995). Two schemes were initiated, Homestart, and the Papakāinga Housing Scheme. Homestart was a deposit assistance scheme aimed to help low to middle-income earners to purchase a home. The Papakāinga Housing Scheme was focused towards removing bureaucratic barriers to building on Māori multiply owned land. In the 1990's there was a shift in policy direction away from state provision of housing and more attention on private provision and income support. This resulted in the discontinuation of Homestart (Murphy & Cloher, 1995).

What is apparent in the literature is the difficulty in developing long-term consistent policy direction. A change in policy direction and/or government can have large impacts on how the state sector views housing. The effectiveness of housing initiatives is then compromised with little security beyond a three-year period. HNZC has tried to address this concern in recent times by attempting to determine what the Corporations long term role is regarding rural or substandard housing (HNZC, 2005b). This however is a recent occurrence and a final policy direction has not been decided.

Armitage (1986) discusses two reports that influenced housing policy in the 50's, 60's, and 70's. The Hunn report addressed the work of several portfolio's including crime, employment, education and housing. Prior to the mid 1950's the focus on Māori housing was towards

providing housing in rural areas on Māori-owned land. However with the increase in urbanisation, due to Māori moving to the cities looking for work, and with many Māori having few assets to purchase homes, the focus shifted towards providing housing for these migrants. The 'pepper-potting' policy of the time aimed to assimilate Māori migrants into the urban environment. Armitage (1986) noted that although the policy aim was to spread Māori throughout urban communities, to avoid regions becoming ghettos, this was not achieved due to a lack of coordination between the Department of Māori Affairs and the State Advances Corporation. In addition, to keep costs low, state homes were generally built in outer suburbs, which then gained a reputation due to the high concentration of low income families. Unfortunately, where there were large numbers of Māori and Pacific Island residents the reputation took on a racial dimension. Armitage (1986) further describes how these new migrants were additionally disadvantaged because, as many were shift workers and casual labourers at the bottom of the labour market, living in outer suburbs required one to own a car thereby leaving fewer resources available for housing.

The second report that influenced housing policy was the 1971 Report by the Commission of Inquiry into Housing in New Zealand (Armitage, 1986). This report supported and reinforced the philosophy of assimilation advocated in the Hunn Report. However the Commission recognised that there had been an "inadequate provision for community facilities to assist the migrants in their 'assimilation' into a mixed community." (pg 32).

Despite recognising the need for greater investment, Armitage (1986) argues that the report contradicted itself and that there was a "misfit between the political ideology and the social reality it purports to understand" (pg 36). An alternative would have been a contextual approach which would have seen the community taking responsibility for describing what it needs rather than a top down approach from policy makers (Armitage, 1986).

Changes to the way the state delivered housing assistance occurred in the early 90's through the 1992 Housing Restructuring Act. The most significant change for New Zealand state house tenants was the move from rents based on tenant's income, at 25 percent of household income, to rents based on market rates with direct income supplements to low income households (Waldegrave, Love, & Stuart, 2000). The impact of these changes for Māori in the Wellington region was that state housing was perceived by many as being no longer affordable. Two measures of rent as a proportion of after tax income were used. One as calculated by Statistics New Zealand and another as calculated by the Ministries of Housing and Social Policy. Between 33 and 49 percent of households paid more than 40 percent of their disposable income on rent, and 17 to 30 percent of Māori households paid more than 50 percent of their disposable income on rent. Additionally, due to high rental costs, households were often regularly short of food, deferred medical and dental care, and many lived in overcrowded housing (Waldegrave et al., 2000). Market rentals on state houses were scrapped in 2000, and they returned to being income related at 25 percent of household income again.

Houia and colleagues (1987) discuss several issues related to policy changes in the 1980's. Firstly they were concerned about the Department of Māori Affairs losing its role in housing to the Housing New Zealand Corporation (HNZC). Māori Affairs were the primary provider of housing in the rural regions and the authors were concerned that HNZC's were not as committed to provide housing for Māori. This inability of mainstream institutions to meet the needs of Māori, and the mono-cultural bias of policy was also raised by the Housing Corporation of New Zealand (1987).

In relation to the development of land, Houia (1987) described how policy of the time was an impediment to building houses. Of issue were the zoning regulations that restricted

development of housing, especially papakāinga housing. Bathgate (1988a) briefly describes some of the Housing Corporations attempts to: facilitate development of housing on tribal land; to pass resources for housing into control of Māori; and to tailor housing approaches based on community characteristics (urban or rural).

The Papakāinga Housing Research Group (1985) began to address the issue of building on multiply owned land and many of their suggestions were taken up by district councils (Hastings District Council, undated). In addition to policies concerning papakāinga, further actions were taken in the 80's and 90's to address the crisis in Māori housing (Douglas, 1986). These included developing policies not only trying to develop papakāinga housing but also policies for kaumātua flats, whare āwhina and whare tāpiri (Social Services Committee, 1999).

Despite all this work, the lack of co-ordination of initiatives mentioned by Armitage, (1986) continued to occur. Te Puni Kōkiri (1999c) in a report on housing issues in the Auckland area stated that there needed to be a more coherent system to addressing housing need. This system would have to understand the cultural and spiritual significance of Māori concepts related to housing, such as kāinga and tūrangawaewae. In addition to this there needed to be better co-ordination between government departments and that the lack of co-ordination was due to the devolution of government services that occurred during the late 80's and 90's. Although, the lack of co-ordination of services was raised as an issue there were no examples of what that means (i.e. how services lack co-ordination), and how the problem could be rectified.

The lack of co-ordination between services was also raised in the Bay of Plenty (Western Bay of Plenty District Council Māori Forum, 2005). In an overview of housing developments on multiply owned land the forum announced that housing services needed to collaborate more effectively if housing developments were to be improved. However, like previous literature, the report does not state the extent to which services currently collaborate nor provides any suggestions on how they might collaborate better in the future.

Summary

Reviewing the various housing policies as they relate to Māori, it becomes apparent that there has been a decided lack of consistency in direction by government towards Māori housing. Despite Māori housing being recognised as a concern since the 1960's little was done to specifically address Māori housing until the mid 1980's. In addition those policies aimed at improving Māori housing circumstances have suffered due to a lack of co-ordination between the various organisations responsible for implementing those policies (TPK, 1999c; WBPDCMF, 2005). Some of the consequences of these shortcomings are described in the next section.

Aspirations and Barriers to Home-Ownership

There is little literature that investigates what the aspirations are for Māori in regards to housing. The exception is in the area of home ownership where, although not large, there are indications that Māori aspire to own their home. Douglas (1986) unequivocally states that Māori have the same tenure aspirations as Pākehā, that is to own their own home. He also notes Māori rarely apply for assistance, but does not offer any reasons as to why this is so. This is consistent with other literature that finds that Māori do desire homeownership but there are few who achieve their goals in this regard (Te Puni Kōkiri, 1998b, 1999a, 1999d; Tuhara, 1988).

Numbers of reasons for this have been advanced in studies. Bathgate (1988a) found that obtaining finance to develop Māori land was very difficult. Although in certain regions Māori

own large areas of land, private lending institutions are reluctant to provide loans to develop multiply owned land.

In the late 1990's Te Puni Kōkiri carried out a series of reports investigating Māori housing issues (Te Puni Kōkiri, 1998b, 1999a, 1999b, 1999c, 1999d). Although the reports do suffer from small sample sizes and are limited to certain geographic regions, they do provide information as to the barriers that prevent home ownership. One report on regional housing issues for Māori found that participants had a strong desire to own a home as it provided a stable environment for the children and family (Te Puni Kōkiri, 1998b). However there was a perception amongst those interviewed that purchasing a home was beyond the reach of Māori due to high house prices. Also mentioned was the difficulty in obtaining information. Respondents felt that information about housing options was too complex and respondents felt intimidated.

Similar results were found in Hamilton with a lack of knowledge and finances, along with discrimination, emotional blocks, absence of a vision, and lack of personal motivation identified as barriers to home ownership (Te Puni Kōkiri, 1999a). This report noted that those in rental homes were uncertain about strategies to assist in achieving home ownership and that there was a general lack of understanding about how to go about purchasing a home amongst those who were currently in rental situations.

Te Puni Kōkiri (1999b) identified the inability to access information in the Bay of Plenty region as a major barrier. The low level of promotion of housing initiatives was also identified as a concern. The lack of Housing New Zealand Corporation offices in the Bay of Plenty and the need to call a 'hotline' for housing information meant that housing information was inaccessible for Māori.

In Auckland, Te Puni Kōkiri (1999c) held two hui with stakeholders representing consumers, organisations representing consumers, housing service providers, government service providers, and Māori service providers to discuss housing issues in the area. The housing issues identified at the hui were that as well as high housing costs, high bureaucratic costs were a barrier to homeownership. The costs associated with gaining building code approval, meeting town planning requirements, and loans fees were prohibitive. High rental costs blocked families from saving for a deposit or a bond for better accommodation. As described by Stephens and Waldegrave (2001, 2004) the incidence of poverty is a major cause of families living in inadequate accommodation. Families have to decide whether to live in better accommodation but being unable to afford other necessities (e.g. food), or to live in cheaper accommodation but with the associated health risks (Te Puni Kōkiri, 1999c). Hope was viewed as an important element to achieve homeownership. Without hope and a perception of realistic opportunity of achievement people are unlikely to have sufficient motivation for obtaining their own home.

Another report by Te Puni Kōkiri, (1999d) consisted of interviews with five homeowners and fifteen renter as to the barriers to Māori homeownership in South Auckland. The characteristics, as described by respondents, of a family able to buy their own home consisted of a two income family with financial support from whānau and the ability to save through sharing expenses and accommodation with others. As a result, improvements in homeownership amongst Māori would require increases in employment and levels of education for changes to occur in homeownership rates amongst Māori. This is in addition to affordable accommodation.

In Tairāwhiti, in addition to the barriers already mentioned, the large costs of rural development hindered homeownership (Te Puni Kōkiri, 1999e). Similar concerns were found in the Western Bay of Plenty Region, with bureaucracy and time to gain resource consent, zoning restrictions, and high construction costs listed as barriers to building homes on multiply owned land (Western Bay of Plenty District Council Māori Forum, 2005).

Summary

There has been little research into what Māori experiences of housing have been and what aspirations Māori may have for the future. What little has been done indicates that Māori aspirations for housing differ little from Pākehā. Māori wish to own their own home.

High housing costs and the difficulty in obtaining finance, especially private sector loans, were cited as barriers to homeownership. In addition a lack of knowledge about homeownership, inability to access services and information, low motivation, discrimination were mentioned as barriers for Māori buying a home. High bureaucratic costs in both urban and rural environments and high development costs especially in rural areas increases the difficulty for Māori to own a house.

The literature clearly describes numerous barriers that range from financial, to social factors to internal motivation and hope. The next section overviews the housing initiatives conducted over the last twenty-five years and what impact those initiatives have had on Māori housing.

Māori Focused Housing Initiatives

Concerns with Māori housing have been present since the 1960's (Armitage, 1986). However prior to the 1980's there are few initiatives targeted specifically at improving the quality of Māori housing and assisting Māori to move from renting to home ownership, the exception being those loans provided by State Advances Corporation and Māori Affairs. Since 1980 there have been many suggestions as to how to improve Māori participation in the housing market (Bathgate, 1988b; Houia et al., 1987; Housing Corporation of New Zealand, 1987). The Tihirau Federation (1997) provided a cautioning note by suggesting that previous Māori housing schemes have failed due to poor project management. The result is large cost overruns in the construction and delivery of housing. Families, who have contracted to purchase a house at the pre-construction price, then find themselves with a house that they can no longer afford.

Based on the range of suggestions there have been several initiatives instigated to address the situation. Of these initiatives Papakāinga housing and the Low Deposit Rural Lending programme has received the most attention. However other initiatives mentioned include self-build schemes, sweat equity, Kapa Hanga Kāinga, and more recently, the Rural Housing Programme (RHP), Healthy Housing Programme, and community development projects, all run through HNZA.

Papakāinga Housing

The Papakāinga Housing Research Group (1985) loosely defined papakāinga as places of ancestral settlement and involved the right to put more than one dwelling on a property. The research group gave recommendations as to the requirements needed for the development of papakāinga. These included issues covering scale, site management, legislative changes, reserve requirements, planning provisions and housing finance.

Houia et al. (1987) state that the traditional description of papakāinga is a site for whānau housing and can include an area for food cultivation. The aim of developing papakāinga

housing is for whānau to live on their ancestral property and to enable multiple houses to be built on the same piece of land. Houia et al. (1987) assert that zoning regulations of district council's restrict development of papakāinga land for housing purposes.

Hartshorne (1997) defines papakāinga as land in which Māori have a connection with and see it as a place of belonging. In today's terms papakāinga housing refers to building homes on multiply owned land. In an assessment of seven local authorities provision for papakāinga housing through their district plans, Hartshorne (1997) found many plans lacking in important elements. There was a lack of clear definition of papakāinga housing with several plans containing no definition at all. Restrictions on dwelling numbers and density were inappropriate, and that some plans required papakāinga housing to be built next to an associated Marae. Finally, in some plans, zoning classifications of papakāinga housing increased the difficulty in obtaining resource consents, and that there were a lack of techniques that provided for papakāinga housing in a non-exclusive flexible way. This meant that greater weight was placed on the agricultural utility of land as opposed to the social benefits for Māori in establishing papakāinga housing.

A Papakāinga Loan is able to be gained through HNZC. The main purpose of this loan is to provide finance to people who wish to build a house on Māori land that is held in multiple ownership (HNZC, website). Potential loan applicants must meet HNZC lending criteria as well as be able to pay a 15 percent deposit. In addition there are restrictions on the type of house that can be built. Not only must the house meet local authority requirements, but because the house is being mortgaged, not the land, then it must also be easily relocatable with easy road access.

There was little evaluation of papakāinga development until the late 90's. The Housing Corporation (1990) conducted a review of the seminars that provided information about how to obtain papakāinga loans through HNZC but went no further and reported few recommendations beyond continuing with the provision of the seminars.

Te Puni Kōkiri (1999b) looked at Papakāinga lending in Rotorua and found a large drop in successful loan applications. At the beginning of the programme a large number of loans were approved with 91 loans in the 1990/91 year. However figures for the 1997/98 year show only 8 loans were approved. Interviews were conducted with nine key informants and six loan applicants who had received loans either through the Papakāinga loan scheme, loans from whānau, or a private lending institution. From those interviews, the consensus was that one reason for the decline in loan approval was due to the closing of HNZC offices in the Bay of Plenty. As a result there is little promotion of housing initiatives in the area and householders find it difficult to obtain easy-to-understand information.

In the Bay of Plenty various communities seemed to be more successful at obtaining Papakāinga Loans than others (Western Bay of Plenty District Council Māori Forum, 2005). The Torere community obtained 17 papakāinga loans over a 4-year period. Those loans were out of 41 for the entire region, which included Tauranga and Rotorua. No information was provided as to why Torere was more successful at gaining loan approval than others. Further investigation may reveal how that community managed to address the various barriers mentioned in the literature.

Low Deposit Rural Lending (LDRL)

Associated with Papakāinga housing is the Low Deposit Rural Lending Programme (LDRL) initially set up in Northland and Tairāwhiti to help provide finance for building on multiply owned land. LDRL enables families to purchase housing and use the house as security for the

loan, thereby ensuring the security of the land. Interested parties go through an education course that explains the details about owning a home and what would be required of participants should they be successful in obtaining a loan (Te Puni Kōkiri & Housing Corporation, undated). Although seen as successful in its early days, recent literature has shown a drop off in successful loan applications (Housing Portfolio Group, 1990; Te Puni Kōkiri, 1999b).

In the Tairāwhiti the LDRL programme also had few successful loan applicants (Te Puni Kōkiri, 1999e). Twenty two people were interviewed with four key informants and the rest consisting of LDRL education programme graduates, programme drop-outs and those that knew about LDRL but did not attend the course. The interviews found that although the workshops were well run and provided participants with relevant information, they were insufficient to overcome the financial hurdles. It was concluded that until issues of unemployment, job creation and multiple-ownership land issues were addressed LDRL could not be expected to have an impact on the housing situation in the region.

A Social Services Committee report (1999) found that there were problems getting loan approval through LDRL. Bureaucratic obstacles and delays in getting resource consent discouraged people from attempting to build their own houses. Isolated rural communities, many of whom wished to build papakāinga, had a lack of skilled trades' people. The isolation, alongside infrastructural deficiencies (poor roads, lacking in power and water), hindered the development of multiply owned land. The report recommended that the papakāinga scheme be reinstated, that more effort was needed to improve uptake of LDRL mortgages, and delays gaining resource consent and other bureaucratic requirements had to be reduced.

LDRL in the Bay of Plenty also struggled to increase housing development on Māori land (Western Bay of Plenty District Council Māori Forum, 2005). The Forum is a joint review group established to facilitate the development of housing on Māori land in the Western Bay of Plenty. The membership of the group is made up of representatives from HNZC, Māori Land Court, Smartgrowth, TPK, Tauranga City Council, Western Bay of Plenty District Council and the Western Bay of Plenty District Council Māori Forum. The low numbers of loan approvals found in other areas were also a feature in this region with only sixty nine loans given out of a total of 442 people (16 percent) who went through the course between 2001 and 2004. This lack of development was identified as a concern due to the expected trebling of the Māori population in the region within the next fifty years. The Forum expects Papakāinga and tangata whenua housing to provide 50 percent of the housing to this community. Barriers to development are similar to those mentioned previously including bureaucratic delays, zoning regulations blocking papakāinga housing, as well as cost and income issues. Better collaboration between services was identified as a necessary step to improve housing development in the region.

A Housing New Zealand Corporation review of the LDRL program (HNZC Board, 2005) show that graduates and loan approvals peaked in the 2002/03 financial year with 1,321 people graduating from the course and 264 loans approved. Although this seems in contrast to previous literature indicating a decline in the late 1990's, it should be noted that the programme was extended with ten additional iwi organisations starting to deliver the LDRL program between 1999 and 2005. Looking at the original pilot sites of Te Aupouri MTB, Kia Ora Ngapuhi Housing and Te Runanga o Ngati Porou, the number of approved loans have fluctuated widely between 1999 and 2004. Loan approval has ranged between twenty and thirty for Te Aupouri, sixty-three and eighty-nine for Kia Ora and twenty-two and forty-one for Ngati Porou. What is not reported is the number of graduates by year for each of the organisations providing LDRL.

In addition the review (HNZC Board, 2005) identifies strengths of the LDRL program, as well as various barriers preventing the uptake of LDRL and suggests options to overcome these barriers. As mentioned in previous literature, the homeownership course had positive outcomes for graduates even though, upon completion of the course, many did not qualify for a loan immediately. Barriers included many participants being unable to sustain a loan large enough to purchase housing in the area. Furthermore those areas in which LDRL was available, often lacked housing that was suitable. Despite these barriers, HNZC sees LDRL as a worthwhile product being one program among a range of HNZC initiatives to improve home ownership and housing conditions for Māori in rural areas (HNZC Board, 2005).

Bailey and Roorda (2005) conducted a brief evaluation of the education courses and support services delivered in two LDRL providers and one Pacific Peoples' Home Ownership Programme (PPHOP). This evaluation was intended to provide information for a homeownership education programme due to begin in 2006, as well as to improve the delivery of current LDRL and PPHOP education programmes. Bailey and Roorda (2005) concluded that successful programmes: ensure that the approach fitted local housing and people; had effective marketing mechanisms to reach the target group; an organised education programme; available one-to-one support; links to related services; and an umbrella of supports in course content, training standards, programme assessment, and research.

Rural Housing Programme (RHP)

The Rural Housing Programme, sometimes referred to as NECBOP, came about specifically to address sub-standard housing in the Northland, East Coast, and Bay of Plenty Regions (Saville-Smith, 2003). The Rural Housing Programme is a 'whole of government' effort to reduce substandard housing in Northland, East Coast and eastern Bay of Plenty. It also addresses social and economic development in its target areas, as substandard housing is often a sign of wider social problems. The five-year programme started in 2001 and involves communities, Iwi social service housing providers, the New Zealand Fire Service, Te Puni Kōkiri, Community Employment Group, Skill New Zealand, local government, health agencies and the Ministry of Social Development. Housing New Zealand works with these groups to improve the quality of housing in these areas, increase the supply of affordable, quality houses, and to assist communities to manage their own housing needs (HNZC website). The end outcome of the Rural Housing Programme is the elimination of sub-standard housing in those regions. To achieve this HNZC has several products that they deliver. These include suspensory loans for essential repairs and infrastructure; home improvement loans (non-suspensory in nature); and state rentals and relocatables. In addition to direct provision of products HNZC is trying to work with community based organisations (particularly iwi organisations) to support capacity building and communities own housing projects (HNZC, 2004e; 2005a; 2005c).

The Essential Repair Suspensory Loans aims to enable critical repairs to be carried out on existing homes where the homeowner is unable to afford repairs themselves. Occupants are not required to pay back the loans, and the loans themselves are written off after three years if the loan conditions are met. To access the loan dwellings need to be economic to repair, that any repairs carried out should last at least fifteen years, and meet HNZC categories of suitability. Loans for essential repairs to date have averaged around \$15,000 (HNZC, 2004e)

Suspensory loans for infrastructure are also able to be obtained for building new houses in rural areas. The loan is for meeting the infrastructure costs of sewerage, water and electricity supply for new housing (HNZC, 2004e).

Home Improvement Loans (HIL) were targeted to provide loans for those households that were able to pay back a loan could not afford repairs. Although a number of households had been identified as eligible for the loan, as of October 2004 no loan applications had been made (HNZC, 2004e).

An early review of the various RHP products delivered by HNZC identified both strengths and issues that required addressing (HNZC, 2005a). Loan approval for simple repairs was relatively easy to obtain, and the repair of existing homes was generally more cost effective than rebuilding or relocation. However it was noted that in some cases the upper limit set aside for repairs and infrastructure development was too low. It was further noted that the high cost of maintenance may still exist, even after the house had been repaired and that there needed to be a better fit between suspensory loans and the Home Improvement Loans to ensure greater use of HIL by households that can afford it. HNZC made several suggestions on how the various initiatives may be better co-ordinated to reduce gaps as well as streamline service provision (for a fuller description see HNZC; 2004e, 2005a)

In addition to the delivery of various initiatives, HNZC also developed measures to evaluate the Rural Housing Programme. This process included the creation of a programme logic and an outcome framework for the RHP, and baseline regional profiles for the three regions involved in the study. The evaluation of the RHP is at an early stage so there is currently no literature as to its effectiveness based on the outcome framework (HNZC, 2004a, 2004b, 2004c, 2004d; Saville-Smith & Wehipeihana, 2003).

Healthy Housing Programme (HHP)

The Healthy Housing Programme (HHP) is a housing initiative available in urban areas (Clinton et al., 2005). The programme is a collaboration between HNZC and three district health boards in the upper North Island (Northland, Auckland and Counties Manukau). The programme aims to improve outcomes for HNZC tenants in health and welfare by reducing the risk of housing related health problems, and improving the availability and quality of state housing for larger families. This is achieved through a range of interventions including improving insulation, ventilation and heating, through to renovations of property to improve quality of housing or reduce overcrowding.

Clinton and colleagues (2005) led year one of a three year evaluation of HHP. Interviews were conducted with both service providers as well as HNZC tenants. Interviews and/or focus groups took place with workers and management involved with HHP in the Auckland and Counties Manukau District Health Boards as well as the Project Manager, contract manager and contract supervisor within Housing New Zealand Corporation. In addition there were interviews with members of 20 households who were HNZC tenants. Information was collected over several interviews (up to three per household). Overall, the findings indicated that the service providers were collaborating together and that tenants considered their health and well-being had benefited by the changes to their housing circumstances.

Other Housing Initiatives

Other housing schemes have been proposed to help solve Māori housing issues. Although some have been enacted few have been evaluated as to their success. Bathgate (1988b) suggested several alternatives as to how housing assistance could be provided. The first consisted of using various community groups, including gangs, in a sweat-equity type initiative. The community groups gain skills, which will in turn generate economic development and enable more self-sufficiency in the respective communities. Another approach discussed by Bathgate (1988b) required houses being built on tribal land, eliminating

the land cost component. The iwi purchases building materials in bulk to cut costs further. Once the houses are built the iwi charges people rent, which pays the mortgage, and over time iwi build up a cash surplus, which then enables more houses to be built. Although housing initiatives based on these two processes may have been carried out by organisations or community groups, no literature is available as to their effectiveness in meeting the housing needs of Māori

In addition to investigating LDRL the Social Services Committee (1999) looked at self-build schemes. This scheme, also mentioned by Bathgate (1988b), aimed to reduce the cost of housing through sweat-equity. The theory allows people to use their own labour, under the supervision of a skilled tradesperson, to reduce the cost of building a house. The Social Services Committee (1999) found that, for a range of reasons, few if any houses were completed through self-build schemes. They recommended that non-profit organizations needed to be further supported financially to increase the number of houses that they are able to build.

Housing New Zealand Corporation (HNZC) has several other initiatives that aim to improve housing in both rural and urban areas. Many of these are relatively recent projects that have been in existence for less than five years. As such there has not been time to fully evaluate the effectiveness of such projects. Where evaluations have been conducted they are often early indications in an entire evaluation process and that should be taken into account when interpreting the results.

Kapa Hanga Kāinga is aimed at encouraging people to pool resources to build their own homes (Te Puni Kōkiri & Housing Corporation, undated). Linked to LDRL, this scheme requires participants to attend home ownership education workshops, by the end of which participants have enough knowledge to improve their chances of gaining a loan. Information as to the effectiveness of this scheme is currently lacking, however based on the similarity with LDRL it would be expected that the issues facing LDRL would also be present for Kapa Hanga Kāinga.

Effective ways of networking between HNZC, community based organisations, Māori and iwi organisations are currently being addressed (HNZC, 2005a; 2005b; 2005c). Alongside various initiatives that are provided through HNZC or subcontracted by other organisations, HNZC has also started to develop relationships with community groups and help build capacity. These projects include the Housing Innovation Fund, Home Improvement Project Zones; and Community Owned Rural Rental Housing Loans (for full description of these projects see HNZC, 2005a; 2005b). All these projects are run through community based organisations and are intended to improve the capacity of those organisations to address the housing needs in their area. At present there has been no formal evaluation of these capacity building projects.

Summary

The literature investigating Māori housing initiatives is scarce. Although a range of housing initiatives have been suggested to improve the status of Māori housing there are few reports as to the success of those initiatives. Papakāinga housing and the LDRL programme is the exception to this. Although it seems that a lot of effort and attention has been focused towards improving access to developing multiply owned land, the success of those efforts has been limited. Initially the LDRL managed to help Māori access previously unattainable loans. More recently however, there has been a drop off in successful loans which have not been correlated with a reduction in housing need (Housing Portfolio Group, 1990; Social Services Committee, 1999; Western Bay of Plenty District Council Māori Forum, 2005). During this review, no literature was found of any community, Māori, iwi, or family initiatives that

addressed housing concerns. At present the only literature seems to come from government based projects.

House Design

A further aspect when investigating Māori experiences of housing is the preferred layout of a house. Describing an ideal house design for Māori is fraught with difficulties as the ideal layout will be heavily influenced by individual preference, current housing styles, family structure and size, and stage of life, amongst others.

Walker (1972) discussed the changes in housing due to urban migration and explored some of the ways the Māori have attempted to adapt urban housing to meet their cultural and social needs. The primary difficulty for urban Māori was the absence of Marae. This constrained their ability to hold community gatherings, the most important of which was to appropriately farewell their dead. Walker (1972) described how Māori living in urban environments adapted their houses by turning them into “little marae”. This meant that furniture would be cleared from the social spaces, like the living room, and the tangi held there. Cooking facilities would be set up outside and could consist of a bbq or hāngi. The transformation of a house into a “little marae” could also occur when out of town relatives visited. The bedding may be put down on the floor in the living room, and meals would be cooked outdoors. Carports or garages may be converted into dining areas with forms and trestle tables erected to seat people during meal times. For Māori, the transformation of a house into “little marae” indicated that the ideal design of a house included an increased social space compared with Pākehā housing of the time (Walker, 1972).

It should be noted however that there has been little literature since that time that discusses the use that Māori put their homes to, and how that use may differ from other cultural groups. This may be due to the development of urban marae that occurred increasingly in the late 70’s and 80’s. Although the need for Māori families to host events, like tangi, in their homes may have lessened there is little literature to indicate what role houses do play for Māori cultural and social gatherings.

Austin (1976) describes the different designs submitted in response to a request for housing designs by the Māori Women’s Welfare League. Those submitted tended to

“produce a house with an open relation to the site, which was therefore fenced. Areas such as carports were utilised for outdoor sheltered space, and the houses tended to enclose outdoor areas that were open to the sky. The sleeping/living distinction was not apparent, rather the houses tended to form a hierarchical arrangement, from the entrance through a living area where guests could be received, and back to the kitchen area.” (Austin 1976:193)

Bathgate (1988a) posited that a primary function of a home was to accommodate extended family. As a result there needed to be large living areas, including the lounge, dining and kitchen, and more bedrooms. Houia et al. (1987) mentioned that small main rooms are a problem with rural houses.

Goodwillie (1990) investigated the design of house based on cultural values. Four principles were identified that related to house design: whanaungatanga; manaakitanga; kotahitanga; āhuatanga. Whanaungatanga related to the maximisation of space to enable hosting of family and friends. Design elements included wide entrances to enable a coffin to enter, no hallways

as it is a waste of space, large lounge and living areas with the kitchen and family rooms adjoining. Manaakitanga was concerned with being hospitable. Design features consistent with this principle include bedrooms off the central lounge and sliding doors between rooms, to allow for a flow between sleeping areas when hosting large numbers. Kotahitanga focused on togetherness which, other than the features already mentioned, included being near Māori wardens and the marae. Āhutatanga focused on the environment and may include features such as an outside area protected from the neighbours to enable a mihi to be performed on the lawn, having a toilet outside, with a large kitchen, bathroom and laundry to avoid infringing on tapu. The separation of the laundry and kitchen was also mentioned as desirable by Māori women (Housing Corporation of New Zealand, 1987).

The separation of household activities is based on traditional values around tapu and noa. Kohere (2004) looked at the application of tikanga Māori to contemporary Māori housing. Traditionally various household activities were carried out in separate areas. People slept in one building; washing was done in another, food preparation in another. Many marae continue to be structured in such a way, but modern housing means all these activities are carried out beneath one roof.

The literature identifies a range of features that may be consistent with a Māori view of an ideal house design. However we must be cautious in taking this information at face value as the context in which these statements are made are often not made explicit. The Department of Māori Affairs (1989) made this point when mentioning that, although the majority of Māori live in separate free-standing houses, the increase in various other types of housing means that questions need to be asked about housing preferences. This means that even if the clear separation between household activities is important for some families, other family groupings including single child families, couples, or elderly Māori may have different ideas concerning an ideal house design.

Housing New Zealand currently has house design guides that inform the development of housing in urban and rural environments. In addition, *Ki te Hau Kāinga* is a guide that specifically addresses Māori housing solutions (Hoskins, Te Nana, Rhodes, Guy, Sage, 2002). This document includes many of the elements described above in a coherent guide to housing design that incorporates tikanga Māori. The guide supports the separation of various activities (eating, cleaning, sleeping, etc.) and provides direction as to how the various functions of a house might be organised. Areas that are central gathering places for the family (e.g. living, dining, and kitchen) need to be large enough to be comfortable and healthy. The document discusses general planning principles, specific design issues, and provides several concept designs as examples to how the various elements might be operationalised.

Summary

The literature discussing house design that support Māori family structures and organisation are fairly consistent (Walker, 1972; Austin, 1976; Goodwillie, 1990; Hoskins et al., 2002). The primary feature to come out of the literature is that houses need to be able to accommodate, at times, large numbers of guests. As a result, communal spaces should be open to enable transitions between living and cooking areas and also enable the living areas to be converted into sleeping quarters. The other important aspect is the need for a clear separation between living areas and the bathrooms, toilets and laundry (Kohere, 2004). Altogether these would result in preferred Māori housing designs that are open to accommodate guests and have clearly separate areas for various functions.

Section 4. Selected Statistical Profiles: An analysis of selected census and survey data.

Introduction

This section of the report draws on New Zealand Census data and data from the Te Hoe Nuku Roa (THNR) longitudinal study of Māori households to develop statistical profiles of the Māori population at the national level, the Territorial Local Authority (TLA) level with the THNR data and the TLA level and study site level² With the census data. These profiles have been created to identify key socioeconomic features of the areas in which qualitative fieldwork has been conducted and complement the analysis of the qualitative interview and focus group data which forms the core of this study.

The census data used cover the 1991, 1996 and 2001 censuses. The data include individual level and household level data. The individual level data cover education, employment, and income. The household level data cover household tenure, and household family composition. Ethnic composition at the individual level is reported for the following ethnic categories: Māori; European; Pacific; Asian; and Other. Education, employment and income are reported for Māori ethnicity and the total population. The household level data report for two ethnic categories of household:

- Māori, in which at least one household member has identified as Māori; and
- Other, in which no household members have identified as Māori.

Data were purchased from Statistics New Zealand at census area unit, territorial local authority and the national levels. Area unit level data have been aggregated to coincide with the six geographical sites in which fieldwork was conducted.

THNR data were extracted and prepared for this report by members of the THNR research team.

In the interests of readability and clarity, the tables and figures referred to in the text are contained in two appendices: Tables and figures based on census data are contained in Appendix 1. Tables and figures based on THNR data are contained in Appendix 2.

² The selection of TLA and study sites was outlined in the introduction and is discussed in detail in Appendix 3.

Ethnic composition

In this section, the ethnic composition of each study site is discussed in relation to the ethnic composition of the Territorial Local Authority (TLA) within which it is located and for New Zealand as a whole. The ethnic composition is discussed at the individual level, using census data relating to persons, and at the household level, using census data relating to households. As noted earlier, the household level data report for two ethnic categories of household: Māori, in which at least one household member has identified as Māori; and Other, in which no household members have identified as Māori. For the purposes of this study of Māori housing experiences, the ethnic composition of the study areas is of interest as a potential indicator of population group-based sources of competition for Māori in the area of access to housing. The analyses that follow indicate that while the Māori population is growing faster than the European population, it is growing slower than the Pacific and Asian populations of New Zealand. Generally, however, the numerical increase in Māori population exceeds that of the Pacific and Asian populations. An exception to this is the Manukau area which has experienced considerable numerical and percentage growth in the Asian population. Of all the areas included in this study, it is Manukau in which Māori are likely to face the greatest competition for housing.³

Individual

European

In 2001, Europeans comprised 80.1 percent of the New Zealand population.⁴ Compared to their national representation, Europeans were underrepresented in all study sites except Palmerston North over the three census periods.⁵ The representation of Europeans declined nationally and in all sites and TLA, except the Gisborne and Invercargill sites and TLA, over the three periods.⁶ This decline in representation has been accompanied by a fall in absolute numbers over the period, except for increases in the Far North site and TLA, the Manukau TLA, and for New Zealand as a whole.⁷

Māori

In 2001, Māori comprised 14.6 percent of the New Zealand Population.⁸ Compared to their national representation, Māori were proportionally overrepresented in all study sites except Palmerston North over the three census periods.⁹ At the TLA level, Māori were overrepresented in the Far North, Manukau and Gisborne TLA's in all three census periods, and Lower Hutt in 2001. Māori were underrepresented in the Palmerston North and Invercargill TLA and the Lower Hutt TLA in 1991. In 1996 the Māori representation in Lower Hutt was equal to the national representation of 14.4 percent for that year.

Over the three census periods, clear increasing trends in Māori representation are evident in the Manukau site, Gisborne TLA, Palmerston North site and TLA, Lower Hutt site and TLA and the Invercargill site and TLA. In the Far north site and TLA, Manukau TLA, Gisborne site,

³ This possibility was investigated through the qualitative component of this research, but no clear perception of such competition was evident among the focus group and interview participants.

⁴ Table 26

⁵ Figure 4, Figure 5, Figure 6 and Figure 7.

⁶ Figure 7

⁷ Table 2 and further detailed in Table 28

⁸ Table 26

⁹ Figure 4, Figure 5, Figure 6 and Figure 8

and nationally, Māori representation has fluctuated rather than showing any clear trends.¹⁰ In terms of absolute numbers, the Māori population has increased in all areas except the Gisborne and Invercargill study sites.¹¹ The Māori population decline in the Gisborne and Invercargill study sites is accompanied by decline in the total population of those sites. The only instance of Māori population change running counter to change in the total population is in the Invercargill TLA where the Māori population increased by 4.6 percent (282), against a fall of 10.5 percent (5,877) for the total population.

The growth rates of the Māori population fell below the national growth rate of 21 percent in the Far North TLA, Manukau TLA, Gisborne site and TLA, and Invercargill site and TLA. In all other areas the national rate was exceeded by a range from 4.5 percentage points in the Palmerston North study site, to 21.8 percentage points in the Lower Hutt study site.¹²

Pacific

In 2001, Pacific people comprised 6.5 percent of the New Zealand Population.¹³ Compared to their national representation, Pacific people were proportionally underrepresented in all study sites and TLA except Manukau site and TLA, and Lower Hutt site and TLA in all three census periods, and Invercargill site in 1991 and 1996.¹⁴

Numerically, the Pacific population has increased in all areas except Invercargill, where it fell by 50.0 percent (102), in the study site, and 23.4 percent (333), in the TLA over the period 1991 to 2001 – over double the rates of decline in the total Invercargill population.¹⁵ In the Gisborne site, the Pacific population showed a small numerical increase of 9¹⁶ against a drop of 450 in total population.

Except for the Lower Hutt and Invercargill TLA, the rates of growth in the Pacific population in all selected sites and TLA exceeded the national growth rate of 40.2 percent for 1991 to 2001.

Asian

In 2001, Pacific Asian people comprised 6.6 percent of the New Zealand Population.¹⁷ Compared to their national representation, Asians were proportionally overrepresented in the Manukau, Palmerston North and Lower Hutt study sites and TLA, and considerably underrepresented elsewhere.¹⁸ Clear growth trends in representation are evident in all sites except the Far North.

Positive growth in absolute numbers occurred in all areas, although only in Manukau TLA did the 202.3 percent rate of growth exceed the national rate of 138.8 percent for the Asian population between 1991 and 2001.¹⁹

¹⁰ Figure 8 and Table 29

¹¹ Table 3

¹² Table 3

¹³ Table 26

¹⁴ Figure 4, Figure 5, Figure 6 and Figure 9

¹⁵ Table 4 and Table 30

¹⁶ Under random rounding, the actual count could have been any number from 7 to 11.

¹⁷ Table 26

¹⁸ Figure 4, Figure 5, Figure 6, and Figure 10

¹⁹ Table 5 and Table 31

Other ethnicity

In 2001, people classified in the Other category comprised only 0.7 percent of the New Zealand population.²⁰ Compared to its national representation, this group was overrepresented in the Manukau site and TLA, the Palmerston North site and TLA across all three periods, the Far North site in 1996, and the Lower Hutt site and TLA in 1991 and 2001. In all other areas they were underrepresented. In view of the small representation of this group in any site – a maximum of 2.3 percent in the Manukau site in 2001, it will not be further considered in this analysis.²¹

Household ethnicity

At the household level, household ethnicity has been defined according to whether or not a household has one or more members who, on census night, claimed Māori ethnicity. If at least one member identified as Māori, the household has been classified as Māori. If no members identified as Māori, the household has been classified as Other (i.e. non-Māori).²²

In 2001, Māori households comprised 15.0 percent of all New Zealand households.²³ The representation of Māori households among households in general tended to increase over the three census periods,²⁴ with many areas show a jump in 1996 followed by a fall in 2001. This jump might be due to changes in the recording of ethnicity that resulted in “a greater-than-expected increase in the Māori ethnic group”²⁵. This is reflected in the slightly higher representation of Māori in the New Zealand population in 1996 when it was 15.1 percent compared to 14.7 in 2001.²⁶

²⁰ Table 26

²¹ Table 32

²² While practical, this method of classification is rather blunt and provides no indication of the extent to which Māori individuals are actually represented in these households, beyond the fact that there is at least one of them. In order to address this question data were obtained from Statistics New Zealand showing the numbers of households in each of ten bands, with each band representing a ten percent range of household members. The first band represented the numbers of households in which at least one person and up to ten percent of household members identified as Māori. The second band represented the numbers of households in which between ten percent and twenty percent of household members identified as Māori. And so on for bands three to ten.

The results, converted to five bands, are shown in Figure 11, Table 33 and Table 34. These show clearly that households with small numbers of Māori members are in the minority, with almost 70 percent of Māori households having more than 60 percent Māori membership. The descending cumulative percentages displayed in Table 34 show that for the census years of 1991, 1996 and 2001 the percentages of Māori households in which over 80 percent of the occupants identified as Māori were 51.3 percent, 47.6 percent and 50.7 percent of Māori households, respectively.

²³ Table 35

²⁴ Figure 12 and Table 35

²⁵ Statistics New Zealand provide the following note to assist users of census information on ethnicity. “Changes to the form of the ethnicity questions used in the 1996 and 2001 Census of Population and Dwellings have resulted in some data that is not consistent between 1991 and 1996 nor between 1996 and 2001. This applies particularly to the 'European' ethnic groups, including the 'New Zealand European' ethnic group, but also to the 'Māori' ethnic group. Data between 1991 and 2001 may not be affected. To measure real effects of population change, comparison should be made between 1991 and 2001 census data.”

(<http://www.stats.govt.nz/census/change-in-ethnicity-question.htm>)

²⁶ Statistics New Zealand further note: “A comparison of 1991 and 1996 ethnicity data showed there was a large increase in multiple responses to the question. In particular, there was a greater-than-expected increase in the Māori ethnic group population and an unexpected drop in the sole Māori population.

“The decrease in the numbers of people who reported as sole Māori in 1996 created difficulties for analysts who use the sole Māori population in the calculation of health indicators. Research carried out by Statistics New Zealand to date has shown that differences between the wording of the census questions on ethnicity in 1991 and 1996 may have led to differences in the way people answered the question.” (Statistics New Zealand. 2004. Report of the Review of the Measurement of Ethnicity. February 2001. Wellington: Statistics New Zealand.)

Absolute numbers of Māori households have increased over the three census periods in all areas, whereas the numbers of Other Households have fallen in all areas except the Far North site and TLA, Manukau TLA and Palmerston North TLA.²⁷

Education

The education data reported here are individual level data for Māori and the total population (including Māori). Educational attainment is of interest in this research because it is an important factor in determining overall socioeconomic status and wellbeing. Socioeconomic wellbeing is, in turn, closely linked to housing through the crucial issue of housing affordability. The results that are presented here indicate differences between the educational attainments of Māori and the general population. While the differences indicate lower levels of educational attainment for Māori, they also clearly indicate dramatic improvements for Māori between 1991 and 2001, with increases in Māori rates of attainment generally exceeding those of the general population.²⁸

Nationally and across all areas in all three census periods, Māori rates for having No Qualification were higher than for the total population. On the other hand, the rates for having no qualifications fell for Māori and the total population over the same period. For New Zealand as a whole the proportions of Māori in the No Qualifications category declined at almost the same rate as it did for the total population.²⁹ In all areas except the Far North TLA, Manukau TLA, Manukau site, and for New Zealand as a whole, Māori rates of decline in this category were greater than for the total population.

Overall rates for having a School Qualification as the highest qualification were higher in the total population than for Māori, except in Palmerston North, where the 2001 proportions were higher for Māori in the study site and the TLA. In all areas, rates for having a School Qualification increased for Māori and the total population over the same period, with greater rates of increase in this category for Māori than for the total population in all areas except the Lower Hutt site.³⁰ Overall, for New Zealand, Māori representation in this category increased by 48.9 percent compared to 33.3 percent for the total population. Further research needs to be carried out to investigate the impact of age structure in the different areas on the School Qualification results.

In all areas and periods, Māori had lower rates for having a Vocational Sub-degree Qualification than the rates among the total population. At the same time as School Qualifications increased proportionally, Vocational Sub-degree Qualifications declined over the period for Māori and the total population. This could be a result of some young people, who in the past would have moved into apprenticeships and vocational courses, remaining at school for longer and then moving directly into employment or degree level courses. This would be consistent with the increase over the period in rates for having a Bachelors Degree or Post Graduates Degree as highest qualification, for Māori and the total population. With the exception of the Palmerston North site Māori representation in the Vocational Sub-degree Qualification category declined at a lower rate than it did for the total population.³¹

²⁷ Table 6

²⁸ Figure 13

²⁹ Table 7

³⁰ Table 7

³¹ Table 7

In all areas across the period, Māori had lower rates of degree level qualification than the total population. However, the largest positive percentage changes have occurred in the degree level qualifications, with percentage increases in Māori representation in the attainment of both bachelors degrees and post-graduate degrees being considerably greater than for the total population. It must be remembered, though, that these percentage increases are on a very small numerical base.

Employment

The employment data reported here are individual level data for Māori and the total population (including Māori). Employment status is of interest in this research because it is another important factor in determining overall socioeconomic status and wellbeing. Socioeconomic wellbeing is, in turn, closely linked to housing through the crucial issue of housing affordability. The results that are presented here indicate differences between the employment status of Māori and the general population. Overall, the period 1991 to 2001 was one of improvement for Māori in the area of employment. For example, Māori participation in the total labour force and in employment increased at a greater rate than for the general population. At the same time, Māori unemployment has fallen considerably, although at a slightly lower rate than for the general population.³²

In 2001, the Total Employed rate for Māori was 56.3 percent, compared to 59.8 percent for the total population.³³ Nationally and across most areas in most census periods, Māori representation in the Total Employed category were either below or approximately equal to those for the total population.³⁴ The exceptions were Manukau site in 1996 and 2001, Lower Hutt site in 2001 and Invercargill site in 2001, in which Māori representation was slightly higher than for the total population. However, total employment rates increased for Māori and the total population between 1991 and 2001 in all areas including New Zealand as a whole. The rates of increase for Māori in the Total Employed category were much greater than they were for the total population. Nationally, the percentage increase in the total employed category for Māori was about three times that for the total population (31.8 percent for Māori compared to 10.6 percent for the total population). Growth in the rate of employment was positive in both the full time and part time categories, nationally, and in all areas except for drops in the full time employment rate for the total population in the Far North site and Manukau site.

In 2001, the Unemployment rate for Māori was 11.4 percent compared to a rate of 4.8 percent for the total population.³⁵ In all areas and census years, Māori representation in the Unemployed category was higher than it was for the total population. Between 1991 and 2001, unemployment rates fell for Māori and the total population, except for a small increase for the

³² The rates for all employment status categories are calculated here on the basis of total working age population, including non labour force, in order to simplify comparisons between movements in the categories over the period. This means that employment and unemployment “rates” differ from published rates, which exclude non labour force. Comparative unemployment and employment “rates” from the December 2005 Household Labour Force Survey that are referred to in this discussion have been recalculated with the inclusion of the non labour force category.

³³ Table 8

³⁴ Table 9 and Figure 14

³⁵ Table 8

total population in the Lower Hutt site.³⁶ Overall, Māori unemployment rates fell at a slower rate than for the total population, with a national 16.6 percent fall for Māori compared to a 23.4 percent fall for the total population. The balance of falls in unemployment between Māori and the total population varied across the areas, with Māori falls exceeding those for the total population in the Manukau site and TLA, Palmerston North TLA, Lower Hutt site and TLA, and the Invercargill site. In all other areas, the fall was greater for the total population than it was for Māori. The falling unemployment that has been identified in the census results for 1991 to 2001 period has continued, with the Māori “rate” of 11.4 percent for 2001 having fallen to 5.0 percent³⁷ for the December 2005 Quarter of the Household Labour Force Survey. This represents a considerable reduction in the disparity that existed between Māori and the total population in the area of unemployment during the 1990’s.

Percentage increases in the total labour force were greater for Māori than the total population in all areas, with a 20.1 percent increase for Māori compared to a 7.0 percent increase for the total population.³⁸ Changes in the non labour force were uniformly negative for Māori and the total population in all areas and, overall, the percentage decline in Māori representation in this category was greater than that for the total population, with a national 26.0 percent fall for Māori compared to a fall of 18.4 percent for the total population.

Income

The income data reported here are individual level data for Māori and the total population (including Māori). Income is of interest in this research, along with education and employment, as another important factor in determining overall socioeconomic status and wellbeing. Income is clearly closely linked to housing through the crucial issue of housing affordability. Overall, incomes have risen over the 1991 to 2001 period, as would be expected. However, the results that are presented here indicate overall differences in the income distributions for Māori in relation to the total population, with Māori more highly represented in the lower income bands than is the case for the total population. For example, in 2001, 60 percent of Māori were in the bottom three income brackets (\$0 to \$20,000), compared to 53.5 percent of the total population, and 4.2 percent of Māori were in the top three brackets (\$40,001 to over \$70,000), compared to 10.2 percent of the total population.³⁹

Comparison of the rural areas (Far North, and Gisborne) and the other, urban, areas and New Zealand, reveals different concentrations of income.⁴⁰ For example, compared to the New Zealand distribution⁴¹, the Far North and Gisborne⁴² distributions are more concentrated in the lower income bands. The national and urban distributions, on the other hand, are flatter, with higher representation in the higher income bands than was seen in the rural areas. At the national level, for example the income distribution tends to flatten over the 1991 to 2001 period for both Māori and the total population, as percentages in the \$10,000 to \$20,000 range falls as those in the \$20,001 to \$30,000 range rise, for example.⁴³

³⁶ Table 9

³⁷ Table 9. Compared to a 7.6 percent published rate for the December 2005 quarter (or an average quarterly rate of 8.6 percent for the 2005 year) based on excluding the non-labour force component of the working age population.

³⁸ Table 9

³⁹ Table 10

⁴⁰ Figure 33 to Figure 38

⁴¹ Figure 15

⁴² Figure 33 and Figure 35

⁴³ Figure 15

Changes in the incomes of Māori relative to the general population cannot be readily discerned from these census data. However, other research carried out with the same census data to investigate changes in Māori income distribution has estimated that between 1991 and 2001 Māori mean incomes increased by 17.6 percent compared to 21.6 percent for Europeans.⁴⁴ The same researchers estimated increases in mean income between 1997 and 2003 of 15.6 percent for Māori and 13.0 percent for Europeans.⁴⁵ This estimate for the later period is consistent with the reported “increases in inflation-adjusted median hourly earnings” of 12 percent for Māori, compared to 10 percent for Pacific people and 9 percent for Europeans over the 1998 to 2004 period.⁴⁶ These figures suggest, therefore, that the income gap between Māori and European New Zealanders increased during the 1991-2001 period, but has reduced since then.

Contents insurance

Whether or not households have contents insurance is an indirect indication of economic wellbeing.⁴⁷ In the Te Hoe Nuku Roa (THNR) study⁴⁸, participants were asked to indicate whether or not they had contents insurance. Across the entire sample, 52 percent of participants reported that they had contents insurance. The Palmerston North TLA reported the lowest number of participants with contents insurance, at 33 percent, while 60 percent or more of participants in the Far North, Lower Hutt and Gisborne TLA’s reported having contents insurance. For Manukau and Invercargill, contents insurance was held by 54 percent and 52 percent of participating households, respectively.⁴⁹

Deprivation and crowding

The study sites included in this study are all areas of high deprivation as defined by the New Zealand Index of Deprivation 2001 (NZDep 2001)⁵⁰ The decile ratings (1 being low deprivation and 10 being the highest deprivation) for the study sites are: Far North, 9; Manukau, 10; Gisborne, 8; Palmerston North, 7; Lower Hutt, 9; and Invercargill, 9.⁵¹

In terms of household crowding, published data are available at the region level. The Ministry of Social Development, using census data derived from Statistics New Zealand, employs indicator values to indicate the degree of crowding in an area. The indicator value is the percentage of households with one or two fewer bedrooms than required for the given household size and composition. Using the indicator value based on a household needing one extra bedroom, the region with the highest indicator value is Gisborne Region (Gisborne site and TLA), at 10.0 percent, while the lowest is Southland Region (Invercargill site and TLA), at 3.4 percent. It can be seen, then, that the regions containing the study TLA and sites cover the

⁴⁴ Dixon, S. and Mare, D. (2005) “Changes in Māori income distribution: evidence from the Population Census. *Motu Working Paper 05-06. Moti Economic and Public Policy Research.*

⁴⁵ Dixon, S. and Mare, D. (2004) “Understanding changes in the distribution of Māori incomes 1997-2003.” Paper presented at the *NZ Association of Economists Conference Wellington, 30 June-2 July 2004.*

⁴⁶ Ministry of Social Development (2005) *The Social Report 2005.* Wellington: Ministry of Social Development.

⁴⁷ In New Zealand living standards research, not having contents insurance due to being unable to afford it is classified as an “Ownership restriction” associated with low living standards (Krishnan, V, Jensen, J and Ballantyne, S.(2002) *New Zealand Living Standards 2000.* Wellington: Ministry of Social Development.). It is not known whether the THNR participants without contents insurance did not have it because they could not afford to. However, given the high deprivation of the areas included in this study, it is likely that inability to afford the cost would be a factor.

⁴⁸ See Appendix 4 for details of this study.

⁴⁹ Table 59

⁵⁰ Salmond, C. and Crampton, P. (2002) *NZDep2001 Index of Deprivation User’s Manual* Department of Public Health Wellington School of Medicine and Health Sciences: Wellington [May 2005]

⁵¹ See also the site selection discussion in Appendix 3.

range of crowding indicator values. The values for the regions containing the remaining sites are: Auckland (Manukau site and TLA), 9.6 percent; Manawatu-Wanganui (Palmerston North site and TLA), 5.4 percent; and Wellington (Lower Hutt site and TLA), 6.8 percent.⁵²

Household family composition

The household family composition data reported here are for Māori households and Other households, as defined earlier under the discussion of household ethnicity, where to be classified as “Māori”, a household must have had at least one member who identified as Māori. Household family composition is of particular interest in this research because of its bearing on the housing needs of Māori and, of course, their housing experiences. It was clear from the qualitative interviews and focus groups that Māori householders did not confine their living arrangements to the nuclear family model and were accustomed to frequently accommodating other whānau on both temporary and longer term bases. The census results that are reported here certainly bear this out. For example, Māori households have much higher rates of representation than do Other households in all household family composition types that include more than one nuclear family, or one nuclear family plus other people.⁵³ Having said this, it must be emphasised that the most common household composition category for Māori households is the One Family Household, in common with the general population. While the two- and multi-family households in which Māori are relatively highly represented are comparatively small in number and proportion of all households, the high Māori representation in them is consistent with wishes and aspirations expressed by participants in the qualitative component of this research.

One person households

The apparent practice of living with more rather than fewer people, noted above, is supported by the low representation of Māori households in the one person household category compared to Other households.⁵⁴ In 2001, One person households comprised 22.9 percent of all households, 10.8 percent of Māori households and 25.0 percent of Other households.⁵⁵ The lower representation of Māori households exists across all census years and areas.⁵⁶ With the exception of Manukau TLA, the percentage point difference between Māori and Other households increased between 1991 and 2001.⁵⁷ Interestingly, the percentage point differences were much lower for the rural Far North and Gisborne sites, which suggests that one person living might be less common, generally, in rural areas.

Overall, and in all areas, one person households increased as a percentage of all households between 1991 and 2001.⁵⁸ At the national level, the percentage increase in Māori one person households was 33.2 percent compared to 13.4 percent for Other households. The rates of increase of Māori households in this category were greater than for Other households and all households in nine of the twelve other areas. The increases for one person Māori households tended to be greater in the urban areas.

⁵² Ministry of Social Development. (2005) *The Social Report 2005: Regional Indicators*. Wellington: Ministry of Social Development.

⁵³ Figure 16

⁵⁴ Figure 17

⁵⁵ Figure 16 and Table 36

⁵⁶ Table 37

⁵⁷ Table 37

⁵⁸ Table 11

One family households

Overall, Māori households have higher representation than Other households in the one family category, as might be expected, given their lower representation in single person households.⁵⁹ In 2001, One family households comprised 67.6 percent of all households, 75.4 percent of Māori households and 66.2 percent of Other households. This category has tended to decline over the 1991 to 2001 period for Māori and Other households. The increasing percentage point differences between Māori and Other households from 1991 and 2001 indicates a greater rate of decline in this category for Other households than for Māori households.⁶⁰

Overall and in all areas this category of household declined as a percentage of all households from 1991 to 2001.⁶¹ In all cases the rates of decline for Māori households in this category were lower than for Other households. Within the broad “One family” household category are several sub-categories in which patterns of Māori representation vary, and these will be discussed next.

Couple only households

Māori households are considerably less represented than Other households in couple only households in all areas and census periods.⁶² In 2001, Couple only households comprised 24.6 percent of all households, 13.9 percent of Māori households and 26.5 percent of Other households.⁶³ As a proportion of all households, couple only households have increased in most areas for Māori and Other households, with the exceptions of Māori households in the Palmerston North site, and Other households in the Manukau site and TLA, Palmerston North site, and the Lower Hutt site.⁶⁴ With the exceptions of the Manukau, Palmerston North and Invercargill sites, Māori households display a much greater percentage increase than Other households in this category. At the national level, Māori couple only households increased by nearly twenty percent compared to increases of just under three percent for Other households.

The increasing representation of Māori households in the couple only category is consistent with an ageing population and the associated empty nest phenomenon. However, this does not necessarily explain the higher rates of growth in this category for Māori households, and this would be a fruitful area for further research.

Couple only and other person(s)

In 2001, Couple only and other person(s) households comprised 2.0 percent of all households, 2.8 percent of Māori households and 1.8 percent of Other households.⁶⁵ Māori representation in this category is higher in all areas and years except for the Gisborne site in 1991, the Far North and Manukau sites in 1996 and the Far North and Invercargill sites in 2001.⁶⁶ The Palmerston North site stands out in this category for Māori and Other households, as clearly.⁶⁷ It is likely that this is due to the large student population in the study site area, many of whom are in private boarding accommodation. While couple only and other person(s) households constitute no more than two percent of all households nationally, the relative over-

⁵⁹ Figure 18 and Table 38

⁶⁰ Table 38

⁶¹ Table 12

⁶² Figure 19 and Table 39

⁶³ Figure 16 and Table 36

⁶⁴ Table 13

⁶⁵ Figure 16 and Table 36

⁶⁶ Figure 20 and Table 40

⁶⁷ Figure 20

representation of Māori households is consistent with an overall propensity for multi-person and -family households that will be discussed later.

In most areas, this category of household increased as a percentage of all households between 1991 and 2001.⁶⁸ The exceptions to this trend were decreases in the Invercargill site for Māori households, and the Gisborne site for Other households. At the national level, the representation of Māori households in this category increased by 53.4 percent over the period compared to 43.1 percent for Other households. Percentage increases for Māori households were also greater than those for Other households in the Far North TLA, Manukau site and TLA, Gisborne site and TLA, and the Lower Hutt site. In the other six areas the Māori rates of increase were lower than for Other households.

Couple only with child(ren)

In 2001, Couple only with child(ren) households comprised 26.7 percent of all households, 29.1 percent of Māori households and 26.3 percent of Other households.⁶⁹ Couple only with child(ren) rates tended to decline across the three periods for Māori and Other households, although at a greater rate for Other households than for Māori, nationally and in all areas except the Manukau TLA.⁷⁰ Nationally, Māori household representation in this category decreased by 18.1 percent compared to 20.3 percent for Other households.⁷¹

Māori households had higher representation than Other households, in all three census years, in the Far North site and TLA, Gisborne TLA, Palmerston North TLA, Lower Hutt site, Invercargill site and TLA. Māori representation was also higher in the Manukau site in 1996 and 2001, and Lower Hutt TLA in 1991 and 1996.⁷² Māori representation was lower than Other household representation in the Manukau site in 1991, the Manukau TLA and Palmerston North site for all three census years, and for the Lower Hutt TLA in 2001. The greatest divergences between Māori and Other households were in the Far North TLA and Invercargill site, with 10.3 and 13.9 percentage point differences, respectively, in 2001.

Couple with child(ren) and other person(s)

Māori household representation in this category is higher than that for Other households in all areas and the three census years.⁷³ In 2001, Couple with child(ren) and other person(s) households comprised 2.3 percent of all households, 4.3 percent of Māori households and 2.0 percent of Other households.⁷⁴ However, Māori representation in this category has declined between 1991 and 2001 in all areas except the Far North site, and Lower Hutt site and TLA.⁷⁵ Nationally, Māori household representation declined by 3.8 percent against a 17.3 percent increase in the representation of Other households. The positive increases in Māori household representation in this category that have been identified for the Far North site and Lower Hutt site and TLA clearly run counter to the main trend, and further research is needed to identify the reasons for this.

⁶⁸ Table 14

⁶⁹ Figure 16 and Table 36

⁷⁰ Figure 21 and Table 15

⁷¹ Table 15

⁷² Table 41

⁷³ Figure 22 and Table 42

⁷⁴ Figure 16 and Table 36

⁷⁵ Table 17

The declining trend for Māori households in this category is consistent with the decline in the couple with child(ren) category that was discussed above. However, the rate of decline in couple with child(ren) is much higher (19.1 percent nationally for Māori) than for this category (3.8 percent nationally for Māori) while the rates of decline for Other households are very similar in both categories at 20.3 percent nationally for couples with child(ren)⁷⁶ and 17.3 percent nationally for this category.⁷⁷ This result is consistent with the increasing trend for Māori households in the couple and other person(s) category. In other words, it demonstrates the already noted extra-nuclear-family propensities of Māori households that were signalled in the introduction to this section.

One parent with child(ren)

Māori representation in this category is considerably higher than Other households in all census years and areas.⁷⁸ In 2001, One parent with child(ren) households comprised 9.4 percent of all households, 17.7 percent of Māori households and 8.0 percent of Other households.⁷⁹ Overall, the proportion of these *households*⁸⁰ that are Māori households has declined by 5.3 percent at the national level compared to a national increase of 1.3 percent for Other households, as shown in Table 17. Declines in the representation of Māori households in this category have all occurred in the urban areas of Manukau, Palmerston North and Lower Hutt. The particularly large decline of 31.1 percent in Lower Hutt⁸¹ started from a very high point in 1991, when Māori sole parent households constituted 30.1 percent of all Māori households in that area.⁸²

In areas where the representation of Māori and Other households have both declined (Manukau site and TLA, Palmerston North site, and Lower Hutt site) the rate of decline for Māori households has been considerably greater, except for the Palmerston North site where the rate of decline for Other households was slightly greater.⁸³

In the areas where Māori representation in this category has increased (the Far North, Gisborne, and Invercargill), the rates of increase have been greater in each selected study sites than for the associated TLA as a whole.

The declining trend for Māori representation in sole parent households that has been identified here is balanced to some extent by the increasing trend in the “One parent with child(ren) and other person(s)” that will be discussed next.

One parent with child(ren) and other person(s)

In 2001, One parent with child(ren) and other person(s) households comprised 2.6 percent of all households, 7.7 percent of Māori households and 1.7 percent of Other households.⁸⁴ While

⁷⁶ Table 15

⁷⁷ Table 16

⁷⁸ Figure 23

⁷⁹ Figure 16 and Table 36

⁸⁰ This research is focusing upon households and is reporting household family types. Each household family type is expressed as a percentage of all households. As a result, the percentages for, say, One parent family *households*, differ from published figures for One parent *families*, which are expressed as a percentage of all families with dependent children. For an example of this difference see the Ministry of Social Development Social Report 2005, pp. 18 and 19.

⁸¹ Table 17

⁸² Figure 23

⁸³ Table 18

⁸⁴ Figure 16 and Table 36

the one parent with child(ren) and other person(s) category constitutes a relatively small proportion of all household composition types, Māori representation in the category is high, and greater than in the one parent with child(ren) category that was discussed above.⁸⁵ This emphasises the extra-nuclear-family tendency of Māori households that has already been noted.

Overall, this category of household increased by 15.0 percent as a proportion of all households, while the representation of Māori households in this category increased by only 7.0 percent, nationally from 1991 to 2001.⁸⁶ However, the rates of increase for the representation of Māori households were generally greater than 7.0 percent in the study sites and TLAs.⁸⁷ This was particularly the case in the urban areas of the Manukau site and TLA, Lower Hutt site and TLA, and the Invercargill site. The urban Palmerston North site was below the national figure, at 5.7 percent, while the Palmerston North TLA was slightly above, at 8.6 percent. The more rural Gisborne site and TLA were both above the national figure, also, at 9.1 percent and 13.4 percent increases, respectively, for Māori households.

Two family households

Māori households have much higher representation in the total two family household category.⁸⁸ The Manukau site and TLA stand out very clearly in this category for Māori and Other households. In 2001, Two family households comprised 2.0 percent of all households, 1.4 percent of Māori households and 5.1 percent of Other households.⁸⁹ In 2001, over ten percent of Māori households in Manukau were two family households of one sort or another. Nationally, this type of household has increased by 2.4 percent for Māori households and 32.0 percent for Other households. With the exception of Invercargill, the urban areas all experienced increases in Māori representation in two family households that were greater than the national increase of 2.4 percent.⁹⁰ In Invercargill, the Far North and Gisborne, Māori representation in this category actually declined.

Three or more family households

In 2001, Three or more family households comprised 0.1 percent of all households, 0.3 percent of Māori households and 0.1 percent of Other households.⁹¹ Māori had clearly higher representation in this category in all three census years and all areas, except the Lower Hutt site.⁹² It should be noted, though, that these households are a very small proportion of all households. As was the case with two family households, representation is noticeably higher in the Manukau site and TLA. Table 20 shows that between 1991 and 2001 the representation of Māori in this type of household has fallen by 18.6 percent, nationally, compared to an increase of 91.3 percent for Other households.

Despite declining nationally and in most areas covered by this study, the representation of Māori households in this category increased by 100.0 percent in the Far North site, 22.7 percent in the Manukau site, 18.7 percent in the Manukau TLA and 67.0 percent in the Invercargill TLA⁹³ In Manukau, the percentage increases for Other households were much

⁸⁵ Figure 24

⁸⁶ Table 18

⁸⁷ Table 18

⁸⁸ Figure 25 and Table 44

⁸⁹ Figure 16 and Table 36

⁹⁰ Table 19

⁹¹ Figure 16 and Table 36

⁹² Figure 26 and Table 45

⁹³ Table 20

higher than for Māori compared to larger increases of 100.0 and 118.8 percent for Other households. In Lower Hutt a 25.4 percent decrease for Māori households was accompanied by a 249.9 percent increase for Other households.

Multiperson households

Overall, the representation of Māori households in the multiperson household category is higher than for Other households.⁹⁴ In 2001, Multiperson households comprised 5.2 percent of all households, 7.3 percent of Māori households and 4.9 percent of Other households.⁹⁵ While this type of household declined as a percentage of all households between 1991 and 2001 for Other households, it increased nationally for Māori households over the same period.⁹⁶ Despite the national increase, the percentages of Māori households in this category declined in eight of the twelve areas covered by this study. The areas in which the percentages of Māori households of this type increased were the Manukau site and TLA, the Gisborne TLA and the Palmerston North site. The Palmerston North site and TLA have considerably higher percentages of multiperson households than the other areas, and this is probably due to the large student population in that city.

Household tenure

The household tenure data reported here are for Māori households and Other households, as defined earlier under the discussion of household ethnicity, where to be classified as “Māori”, a household must have had at least one member who identified as Māori. Household tenure is of particular interest in this research because of its bearing on the housing experiences of Māori. It was clear from the qualitative interviews and focus groups that Māori generally aspired to own their own homes, when they did not already do so, but faced significant barriers in the forms of finance, confidence and knowledge of how to go about buying a home. The lower Māori home ownership rates contained in these census results⁹⁷ appear to bear this out.

The following categories of tenure are reported here for New Zealand and the study sites and TLA covered by this research:

- Rented
- Total Owned
- Owned with Mortgage
- Owned without Mortgage

Rented

Māori rental rates are much higher than those for Other households and Total households.⁹⁸ In 2001, the Total rates were 28.0 percent, 48.6 percent for Māori and 24.3 percent for Other.⁹⁹ Nationally, overall rental rates increased between 1991 and 2001 in all areas for Māori, Other and Total households¹⁰⁰, as would be expected in view of the decrease in ownership rates noted in the discussion of home ownership, below.

⁹⁴ Figure 27 and Table 46

⁹⁵ Figure 16 and Table 36

⁹⁶ Table 21

⁹⁷ Figure 28 and Table 47

⁹⁸ Figure 32 and Table 51

⁹⁹ Table 47

¹⁰⁰ Figure 32 and Table 25

Māori rental rates were higher than Other rental rates and Total rental rates in all areas and census.¹⁰¹ At the same time, Other rental rates were consistently lower than Total rates. The percentage point differences between Māori, Other and Total households tended to be greater in the urban TLA and sites (except Invercargill) than the rural Far North site and TLA and Gisborne site.¹⁰²

Nationally, the rates of increase were similar for Māori, Other and Total households, at 24.5 percent, 24.3 percent and 26.9 percent, respectively.¹⁰³ There was, however, some variation between areas, with the Lower Hutt site registering a low 0.7 percent increase in renting for Māori households and the Manukau site a high 68 percent increase for Māori households.

Aspirations to Own a Home in the Te Hoe Nuku Roa sample

Of the 55 percent of the THNR sample that was renting, 51 percent aspired to own a home of their own. Aspiration rates were higher than this for participants from the Gisborne and Invercargill¹⁰⁴ TLA's at 77 percent and 83 percent, respectively.¹⁰⁵ The Far North aspiration rate was the same as for the entire study sample, at 51 percent, while Manukau, Palmerston North and Lower Hutt were lower at 39 percent, 46 percent and 9 percent, respectively. There is evidence that within regions where affordability is higher, such as Gisborne and the Far North where house prices are less expensive than in other centres, aspirations to own a home are greater than in more expensive places such as Manukau and Lower Hutt, where house prices are higher, home ownership aspirations were significantly lower.

Importance of Buying or Owning a Home in the Te Hoe Nuku Roa sample

In all areas except Manukau and Lower Hutt, the mode for importance is "Extremely important"¹⁰⁶ The Extremely important category was selected by 41 percent of the total THNR sample compared to 47 percent for the Far North, 41 percent for Manukau, 55 percent for Gisborne, 46 percent for Palmerston North, 37 percent for Lower Hutt and 73 percent for Invercargill. It is evident that in those areas where house prices are relatively low the importance attached to owning a home is greater. Conversely, the importance of owning a home is rated lower in the urban/metropolitan sites of Lower Hutt and Manukau, than in the rural or regional urban sites of Gisborne, Far North, Palmerston North and Invercargill. Palmerston North and Lower Hutt are relatively polarised between the Extremely important and Unimportant categories, but despite this over half of participants in each of these areas rated the importance as important or extremely important. No area returned an overall rating of Unimportant.

Over 45 percent of participants in the Far North TLA considered that homeownership was extremely important and 75 percent of respondents rated that home ownership as important. The percentage of participants from the Manukau TLA rating owning a home as extremely important or important was greater than for participants across the entire sample, and 85

¹⁰¹ Table 25

¹⁰² Table 51

¹⁰³ Table 25

¹⁰⁴ This high percentage should be treated with caution as only 23 participants across the TLA were renting and responded to this question. The regional statistic of 53 percent is within 2 percentage points of the entire sample and is possibly more indicative.

¹⁰⁵ Table 54

¹⁰⁶ Figure 39 and Table 55

percent of respondents in Manukau believed homeownership was important or very important, compared with 72 percent amongst the total sample.

The percentage of participants from the Gisborne TLA rating owning a home as extremely important was also significantly greater than for participants across the entire sample, with 55 percent of participants in the Gisborne TLA rating owning a home as extremely important, and 71 percent rating it important or extremely important compared with just over 40 percent of the entire sample in agreement.

The polarisation between Extremely important and Unimportant noted above for Palmerston North indicates that although there were a greater number of participants in the site that believed homeownership to be extremely important, the site also had a larger number of participants that saw homeownership as unimportant. In the TLA, 40 percent of respondents indicated that homeownership was unimportant. This is comparison with less than 25 percent of the total sample thinking that homeownership was unimportant. The same polarisation was noted for Lower Hutt, in which 52 percent of participants rated owning a home as extremely important or important, while 48 percent rated it unimportant.

The percentage of participants from the Invercargill TLA rating owning a home as extremely important was significantly greater than for participants across the entire sample, with 73 percent rating ownership as Extremely important. As noted for home ownership aspirations, this Invercargill figure should be treated with caution.¹⁰⁷

Satisfaction with accommodation in the Te Hoe Nuku Roa sample

THNR participants were asked to rate their level of satisfaction with their accommodation, ranging from very satisfied, satisfied, dissatisfied and very dissatisfied. Across the entire sample 86 percent of participants were either satisfied or very satisfied with their accommodation.¹⁰⁸ The highest satisfaction levels were recorded in the Hutt City TLA where 93 percent and 100 percent of participants were either very satisfied or satisfied with their accommodation respectively.

83 percent of the Northland TLA were either satisfied or very satisfied with their accommodation, just below the 86 percent for the total sample. In Manukau, despite renting and owning being evenly shared, 92 percent of participants were very satisfied or satisfied with their accommodation, a higher rating than for the total sample. Results for participants across the Gisborne TLA were almost identical to those recorded for the entire sample and summed to an equal 86 percent being satisfied or very satisfied. Participants within the Palmerston North TLA also recorded high satisfaction levels with their accommodation, with 90 percent of participants from the TLA recording a very satisfied or satisfied response. This compared with 86 percent across the entire sample. Within the Hutt City TLA 100 percent of the participants were very satisfied or satisfied with their accommodation, although fewer were very satisfied (12 percent) than in other areas, while 88 percent were satisfied, which was a higher rate for this category than in any other area. In Invercargill, 61 percent of participants were either satisfied or very satisfied with their accommodation. This statistic was notably lower than for participants across the entire sample where 86 percent of the participants were either satisfied or very satisfied with their accommodation.

¹⁰⁷ This high percentage should be treated with caution as only 23 participants across the TLA were renting and responded to this question. The comparable figure for the Southland Region was 45 percent, for example.

¹⁰⁸ Figure 40 and Table 56

Owned

Total owned

Māori ownership rates were lower than Other rates in all areas and census years.¹⁰⁹ In 2001, the Total rates were 67.8 percent, 48.1 percent for Māori and 71.4 percent for Other.¹¹⁰ At a national level, home ownership rates declined between 1991 and 2001 for Māori, Other and in total. Total rates fell from 73.5 percent in 1991 to 70.5 percent in 1996 and 67.8 percent in 2001.¹¹¹ Total ownership rates fell in most areas for Māori, Other and Total households over the period.¹¹² The exceptions to this trend for Māori households were the Far North, Gisborne, Palmerston North and Lower Hutt sites, which registered increases in total ownership rates. Gisborne also showed increases for Other and Total households over the same period. The other exception to the declining rates for was Other households in the Far North TLA.

Owned with mortgage

Within the Owned category, the rates for ownership with a mortgage declined over the period.¹¹³ In 2001, the Total rates were 34.6 percent, 32.3 percent for Māori and 35.0 percent for Other.¹¹⁴ The only exceptions to the declining trend were for Māori households in the Far North and Palmerston North sites. By 2001, the representation of Māori households in this category was lower than for Other and Total households in all areas except the Invercargill site and TLA.¹¹⁵

Owned without mortgage

The representation of Māori households in the owned without a mortgage category have been consistently lower than for Other and Total households in all three census periods and all areas.¹¹⁶ In 2001, the Total rates were 34.6 percent, 32.3 percent for Māori and 35.0 percent for Other.¹¹⁷ However, nationally, the representation of Māori households increased by 4.3 percent compared to declines of 4.6 percent for Other households and 5.5 percent for Total households over the same period.¹¹⁸ In fact, Māori representation in this category increased in all areas except the Far North, Manukau and Palmerston North sites. The Lower Hutt site showed a particularly large increase of 136.3 percent for Māori households that were owned without a mortgage.

Home Ownership and renting in the Te Hoe Nuku Roa sample

Home ownership across the entire Te Hoe Nuku Roa (THNR)¹¹⁹ study sample was 45 percent, very close to the 2001 census figure of 48.1 percent. Percentages were higher than sample average for participants in the Far North, 76 percent, Manukau, 51 percent, Lower Hutt, 58

¹⁰⁹ as shown in Figure 29 and also in Table 48, which displays the percentage point differences (obtained by subtracting the Other or Total rate from the Māori rate) between the rates that are displayed in Figure 29.

¹¹⁰ Table 47

¹¹¹ Table 47

¹¹² Table 22

¹¹³ Table 23 and Figure 30

¹¹⁴ Table 47

¹¹⁵ Table 49

¹¹⁶ Figure 31 and Table 50

¹¹⁷ Table 47

¹¹⁸ Table 24

¹¹⁹ The entire sample of the THNR longitudinal study includes participants living in geographical areas that are not included in this study.

percent and Invercargill, 86 percent. Gisborne and Palmerston North were below this with 43 percent and 31 percent, respectively.¹²⁰ The balance of participating households were renting.¹²¹

Mobility – Mean number of address changes in last 3 years in the Te Hoe Nuku Roa sample

Household mobility was measured by the average number of address changes of participants in the three years prior to the latest data collection period. The average number of address changes within the last three years across the entire sample was 2.4 times.¹²² However in the Palmerston North TLA this number increased to 4.3 times. Participants from the Far North TLA changed address the fewest times within the previous three years, with a mean of 0.64 times. Apart from Palmerston North, all selected areas showed lower household mobility than the total sample.

Stability of home ownership in the Te Hoe Nuku Roa sample

The stability of home ownership was measured by the percentage of participants who moved into or out of home ownership between survey wave 2 undertaken in 2000 and survey wave 3 undertaken in 2003. Across the entire sample and between waves 2 and 3, 62 percent of participants owned a home with or without a mortgage.¹²³ Six percent of the entire sample moved out of home ownership and 3 percent moved into home ownership. Twenty nine percent of participants during these two waves did not own a home.

For participants in the Manukau TLA home ownership was reasonably stable with only 5 percent of the TLA participants moving out of home ownership, less than for the overall sample at 6 percent. Movement into home ownership was typical of the entire sample with 3 percent of participants across the TLA and sample becoming home owners. Participants from the Gisborne TLA experienced the lowest transition into home ownership, at 0.7 percent, and the highest movement out of home ownership, at 18 percent, across the two survey waves. Gisborne also had the highest percentage of those not owning a home across the two survey waves, at 34 percent. Palmerston North was comparatively stable, with only 5 percent of participants moving out of home ownership, and only 0.2 percent moving into home ownership. Within the Lower Hutt TLA, 10 percent of participants moved out of home ownership, while no participants moved into home ownership.

Māori cultural identity score and housing across all TLAs and regions

A Māori cultural identity score has been developed to provide some insight into the cultural profile of Māori who participated in the Te Hoe Nuku Roa study. The score considers several factors that have been identified as relevant to a Māori cultural identity in contemporary New Zealand society and includes measures of self identification, ability with Māori language, participation with marae, involvement with extended family/whānau, knowledge of ancestry/whakapapa, access and involvement with ancestral land, and social interaction with other Māori. For a more detailed description of the cultural identity score refer to appendix 5.

¹²⁰ Table 52

¹²¹ Table 53

¹²² Table 57

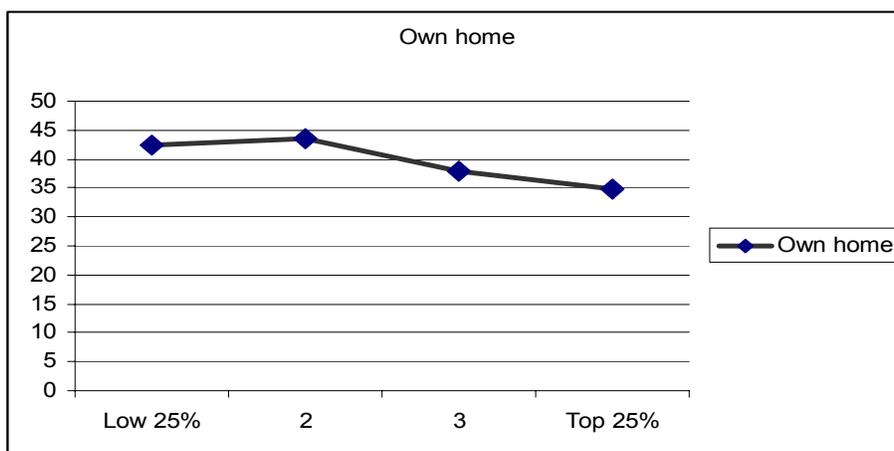
¹²³ Table 58

The table below describes home ownership in relation to the bottom and top percentage quartiles of the mean Māori cultural identity score. Figure 1 shows that as Māori cultural identity score increases home ownership decreases.

Table 1. Quartile distribution of Māori Cultural Identity score by homeownership

	Bottom 25%	2	3	Top 25%	Total sample
Don't own home	57	56	62	65	55
Own home	43	44	38	35	45
Total	100	100	100	100	100
n	145	226	162	143	676

Figure 1. Homeownership compared with Māori Cultural Identity score



A possible explanation for this lies with the fact that the large majority of participants reside in low socio-economic areas.¹²⁴

The inverse relationship that is found to exist between Māori cultural identity scores and housing outcomes within the THNR study invites discussion about the implications surrounding involvement in Te Ao Māori - the Māori world. The notion that participation in Te Ao Māori comes at a cost and may influence factors related to housing outcomes requires further investigation and study.

¹²⁴ See Table 60 which breaks down the 58 census area units (CAU) referenced for the Te Hoe Nuku Roa study. 21 are from New Zealand Deprivation Index (NZDep) 10, 12 from NZDep 9, 7 from NZDep 8 with only 10 CAUs from NZDep 4 or less as the table below shows.

Section 5. Report of the qualitative fieldwork.

Introduction

This section reports the results of the qualitative interviews and focus groups that were conducted a central part of this research. The selection and definition of the six sites that have been the foci of qualitative fieldwork is detailed in Appendix 3. The Territorial Authorities in which the six study sites were located are listed in Figure 2 along with the types of fieldwork carried out in each. In total, eight focus groups and 18 individual interviews were conducted.

Figure 2. Fieldwork locations and work carried out

Site	Fieldwork	Focus Group and Interview Details
Far North	2 focus groups with key informants 2 papakāinga interviews	Kaikohe – 3 people representing Nga Puhī Social Services, TPK, key informant recommended by TPK Kaitaia – 5 people representing HNZA, Te Aupouri, Ngati Kahu social & health services, Te runanga o Te Rarawa, housing support co-ordinator (WINZ seconded to Housing Innovations)
Manukau	1 focus group with key informants 2 interview - private homeowners 2 interviews - private rentals	6 – representing HNZA, Papakura marae and social services, 2 others from HNZA contact list and additional people contact through networking with those on the contact list.
East Coast	2 interviews with key informants 1 focus group with key informants 2 papakāinga interviews	Interviews – 2 people at Te runanga o Ngati Porou, 1 person at Te Runanga o Turanganui a Kiwa Focus group – 5 representing HNZA, TPK, Ngai Tai Manuhiri (Māori group), and a housing consultant associated with HNZA & TPK
Palmerston North	4 key informant interviews 1 focus group of state house tenants	Interviews with representatives from HNZA, Whakapai Hauora, and Te Aroha Noa (6 people total) 6 people attended the state house focus group
Lower Hutt	1 focus group private renters and home owners 4 interviews key informants	5 focus group participants Interviews with health worker, community worker, Ati Awa Social Services, and Te Runanganui o Taranaki Whanui ki te Upoko o te Ika a Maui
Invercargill	1 focus group key informants 1 focus group healthy home householders	Key informants: 5 – Murihiku marae, Te Rau Aroha Marae, Plunket, Community Mental Health 9 attendees at householder focus group

It is of interest that several of the sites selected for the qualitative component of this research include housing initiatives and projects previously described in the literature review. The Northland and East Coast regions are areas where the Low Deposit Rural Lending (LDRL) and the Rural Housing Programme (RHP) are currently underway as well as the Healthy Housing Programme (HHP) in Northland and Auckland. In Palmerston North and Invercargill initiatives exist that aim to improve the health of housing by providing insulation, reducing drafts, and supporting other minor changes to houses. Although these initiatives are similar to the Housing New Zealand Corporation Healthy Housing Programme (HHP), we understand that they are not connected to HNZC. In Invercargill the project is called Healthy Homes Awarua Research and Development. It is driven by Te Runaka o Awarua and is a collaboration between Awarua Research and Development (a branch of the runaka), the Energy Efficient Conservation Authority (EECA), NZ Aluminium Smelters, and other community organisations. In Palmerston North a key informant who was interviewed was also involved with a healthy housing project. That project focused on providing insulation and minor housing adjustments aimed at improving resident's health for low-income families and the elderly. It was unclear who were the primary funders of the project, but based on our reading of the literature, we understand that the EECA does have a role in the Manawatu region, whereas the HHP is primarily based in Auckland and Northland.

In addition, there were several other housing projects discussed in the fieldwork which were not clearly related to initiatives mentioned in the literature. The Housing Innovation Fund, amongst others, encourages collaboration between community groups and HNZC but it was unclear in discussions with key informants whether the relationships between these groups would have existed regardless of those initiatives, or whether they only existed because of those initiatives.

Methodology

The qualitative component of this study has combined focus group and individual interview methods to learn about the experiences, aspirations and views of Māori householders, on the one hand, and the detailed knowledge of key informants, on the other. The key informants were people who had detailed knowledge of the housing situation in their areas as it applied to Māori. Where feasible, focus groups were used, particularly with householders, because the group context in which a focus group is conducted offers certain advantages for research of this type, as will be discussed briefly below. Focus groups were not, however, feasible for the Papakāinga householders because they were few in number and limited to two for each of two sites. As a result, Papakāinga-based participants were interviewed individually. In the case of the Manukau householders, it was decided to individually interview the two private renters and two home owners in order to provide an opportunity to compare the results of those interviews with those obtained from a focus group comprised of private renters and home owners in Lower Hutt. In this case, the individual interviews had a slight advantage because the different experiences of owners and renters were more appropriately discussed separately.

A mixture of focus groups and individual interviews were conducted with the key informants. Focus groups were held when it was possible to assemble a group of these busy people. When this was not possible in an area, key informants were individually interviewed. Focus groups averaged seven members for the householders and five members for the key informants.

The focus group method allows for discussion at a more in-depth level than most research techniques allow because of the interaction that can take place between participants (Stewart and Shamdasani, 1990; Morgan, 1989). Another advantage of the method is that it facilitates

systematic comparisons of an individual's experience with those in their group (Krueger, 1988, Morgan, 1989), and the group context provides opportunities for clarification of responses, probing of opinions, and follow up-questions (McLennan, 1992), all of which enable a full discussion of the topic and an airing of the various points of view. A disadvantage of focus groups – and qualitative interviews – is that they do not usually include sufficient numbers of participants to produce results that can be generalised through the application of statistical techniques in the way that the results from quantitative surveys can. However, in a study such as this, the ability to probe during interviews and discussions is a real advantage because it allows for the identification and exploration of issues and themes that might not have been known about during the design of question lines. A structured survey does not provide this flexibility.

A focus group has a facilitator whose role is to loosely guide discussion, attempting to gather clear and useful responses, while allowing the participants to contribute their ideas and observations. The tasks undertaken by the facilitators are to:

- make clear that they are not committed to a particular position on the questions introduced;
- encourage the divergence of opinion and make clear that there was no pressure to agree or reach consensus;
- ask open-ended questions;
- actively ensure an equal opportunity of participation;
- make use of probes and pauses to encourage participants to elaborate on initial comments;
- summarise significant points for clarification and agreement on the points made.

Question line development

Development of question lines for the focus groups and individual interviews was informed by the literature review, preliminary analysis of secondary data and discussions with Housing New Zealand staff, officials and officers. Question line development was also informed by the philosophy and aims of the Māori Potential Framework that guides the work of TPK and the development of Māori-focused government policies. Question line drafts were circulated to the CHRANZ/TPK Advisory Board for comment and recommendations about their final form and content.

Interviews and focus groups with householders and key informants were structured around three common areas of questioning, with two further questions for householders and one for key informants. Wordings of common questions were adapted to reflect the fact that the primary emphasis was upon the experiences of householders and to reflect the fact that interview questions were directed to one person, whereas focus group questions were directed to a number of people simultaneously. The three common areas of questioning were as follows:

1. Whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing, and their hopes and aspirations.
2. Housing conditions now compared with five years ago.
3. Whether the housing needs of Māori differ from those of others.

Additional questions for householders and informants, respectively, were:

Householders:

1. Future changes that would lead to or increase respondent happiness and satisfaction with their housing.
2. How the standard housing model fits with being Māori.

Informants:

1. The hopes and aspirations for housing held by the informants and Māori in their areas.

The four interview schedules used are appended to this report.

Figure 3. Distribution of questioning areas among Householders and Informants.

Householders	Informants
Respondent happiness/unhappiness and satisfaction/dissatisfaction with their housing, and their hopes and aspirations.	Happiness/unhappiness and satisfaction/dissatisfaction with their housing of Māori in the informant's area.
Respondent housing conditions now compared with five years before.	Housing conditions in their area compared with five years before.
Other whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing.	Biggest housing issues for Māori in informant's area.
Do Māori have different housing needs from others?	Do Māori have different housing needs from others?
Future changes that would lead to or increase respondent happiness and satisfaction with their housing.	Hopes and aspirations for housing held by informant and Māori in their area.
How standard housing model fits with being Māori.	

Recruitment of participants

Potential key informants were identified by CHRANZ and the research team members themselves, based on their own knowledge and networks. These key informants were invited to participate in interviews and focus groups. Māori householder participants in each locality were then identified and recruited with the assistance of key informants, following consultation with them. The researchers' own knowledge of the areas and their own networks were also brought to bear on the recruitment process.

Reporting

The reporting that follows is based upon coding of the interview and focus group transcripts according to the areas of questioning outlined above. The reporting and discussion is organised around the following topic headings:

- Whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing, the biggest housing issues faced by Māori, and their hopes and aspirations.
- Housing conditions now compared with five years ago
- Whether the housing needs of Māori differ from those of others
- Future changes that would lead to or increase respondent happiness and satisfaction with their housing
- How the standard housing model fits with being Māori

Under each question heading, the key informant and householder responses are discussed under separate headings by study site. Each topic heading report section concludes with a summary section. The report sections convey, through summary and direct quotation, the “voice” of the participants. Comment that is not attributed to a participant is the “voice” of the writer.

The presentation of results in this way facilitates transparency by locating the participants’ responses in the sequence and flow of the interview process. A consequence of this format is that some repetition of themes occurs across the topic sections. When this occurs, it serves to reinforce the importance of the issues encapsulated in those repeated themes.

The task of integration and analysis is carried out in Section 6, in which the results are synthesised and analysed.

Whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing, the biggest housing issues faced by Māori, and their hopes and aspirations.

The Far North

Key informants

Key informants identified a considerable degree of dissatisfaction and unhappiness among Māori householders in the Far North from the points of view of both home ownership and renting. Home ownership was beyond the reach of many Māori due to a combination of low income, low eligibility for loans and high prices. Approval rates for housing loans on multiply owned land were considered to be very low.

Dissatisfaction with rental housing was associated with inappropriate or undesirable location of available housing in relation to where people wanted to live. Market rents were considered high and in some areas the rental market was seasonal requiring tenants to vacate houses during the summer period of December to January. Private landlords were criticised for the poor repair of their properties, while many tenants were poorly educated and unaware of their rights under tenancy legislation. Landlords were also reluctant to rent houses to large whānau.

High rates, low services and increasing property values on the coast were associated with high market rents. Many Māori, both renters and owners, were being “pushed” inland as a result.

The issue of negotiating the requirements of agencies such as WINZ, Councils, and HCNZ was discussed in relation to losing eligibility for a benefit if moving to an isolated area where cheap, albeit often substandard, housing was available. Difficulties were also cited in relation to obtaining permission to use Māori land for residential purposes.

It is just a legal jungle. Then you have got the Council, so you finally get your Māori land all settled and you get your occupation order and then you have got to go and fight the Council to get a building permit and a resource consent and that sort of thing.

You have to pay them \$7,000 before you can. Often these are in rural areas and DOC becomes involved and all that.

That is what we are saying the goal posts keep shifting it is bureaucracy gone mad, it seems whichever way, it seems like it is trying to cripple us. It just has that look about it. We do not want you people to succeed. Put all the obstacles in the way. Makes me wonder do they want our people to develop their land. That is a terrible thought. In contrast to that you get big developers, they get resource consent just like that, no community consultation.

You have got these people who want to get on their feet like have to fight and scrape for their building permits. (Far North Key informant focus group)

There was a view that a state of dependency had been created as a result of the younger generation lacking the skills to do their own home maintenance and maintain their homes to an acceptable standard. This view was associated with a feeling that Māori had been forced from a familiar environment into one totally foreign. One feature of the familiar environment was

being close to the sea and living off it, but high coastal land values were forcing people away, as noted earlier.

In general it was felt that Māori were happy to be living in the North and particularly so if they lived on the coast. People were moving back from Auckland, but there was not enough rental stock available to meet the demand.

The value of assistance with home maintenance was noted for raising people's sense of wellbeing and providing an incentive for them to raise their sights.

I am constantly amazed at the little things, it can be little things, it doesn't have to be big [things] that are done, and the difference it makes in attitude and how people feel. I think we should capitalize on that more and have more services and start to look at 'where to next' and 'what to do next'. (Far North Key informant focus group)

Housing New Zealand was identified as a competitor with Māori (and, presumably, other lower income people) for affordable sections on which to build houses.

I know Housing NZ are trying to increase their rental shelf, so that there is a bit of competition here, trying to secure the land, because the goal posts keep shifting. You put them in a position where yes you are just about there, then Housing NZ will come along and buy those vacant sections. So they are back to where they started. (Far North Key informant focus group)

Overcrowding was recognised as an issue and arose partly as a consequence of people's desire to live in the area coupled with the shortage of affordable housing. For some people, then, being overcrowded was an acceptable price to pay for living where they wanted to be. Whānau size was claimed to have a bearing on being able to purchase a house with assistance from Housing New Zealand because a large family could often not afford a house with sufficient bedrooms to avoid being classified as overcrowded according to the crowding index formula. More generally, there was a view that the standard type of house was not well suited to Māori extended whānau. One view was that houses should be built with large open areas that residents could partition flexibly according to need and preference.

We have been thinking the exact same thing, but it is not even split up into bedrooms, just reduces the cost factor, if they want to divide it up later themselves. Have one big bedroom with dividing walls between them, that sort of thing. If we can get them into that home, with a kitchen and a bathroom and they can get on OK there, if they want to split it up then they can do that. (Far North Key informant focus group)

Another suggestion was for a marae style model with large common dining, cooking and living areas surrounded by bedrooms. It was reported that Housing New Zealand and the Housing Innovations Team had been doing worthwhile work with different housing models and materials.

I have got my own feelings about housing for our people and I believe that we should get away from the type of houses we are building now, and go into a more building like a Marae, you have got a big dining room kitchen, a lounge and then all the bedrooms around the outside of it, or something like that. The shower and the toilets. (Far North Key informant focus group)

Home ownership was identified as a key contributor to economic wellbeing through property value appreciation; this is a source of wealth creation not available to renters. It was suggested that this gap between owners and renters existed regardless of whether people were renting privately, from community organisations, or Housing New Zealand, for example.

Householders

Both Papakāinga interviewees were living on land to which they had strong ancestral links. In the first case, tenure rights to the land concerned were secure, in the second, the land was controlled by a government agency and the whānau were in the process of negotiating return of the land to them.

In the first case, a property of 90 acres (36.42 hectares), divided into 316 shares held by 200 shareholders had been placed under a Papakāinga Trust in which the financial interests of participating whānau were based on the land valuation and the numbers of shares they held. The Papakāinga Trust enables the members of shareholding whānau to build homes on the land, and also had provision for outsiders – those without whakapapa links to the land – to be granted a 30 year license to occupy. The first house to be built on the land was built by the interviewee's son who managed to do so while living on an invalid's benefit.

...so he bought a budget garage, kitset garage and got somebody to put it up there and umm, he paid most of it actually from his pension, you know so much a week he paid until I came back home and I got him to attend a lower deposit school...

(Interviewer) Rural lending?

Yeah, rural lending school, lower deposit. Well with rural lending, the thing was it's a lower deposit, its 3 percent deposit. But he had already had his deposit anyway, he has had the house up, like the shell was up and that was more than a third, more than 3 percent which is the requirement, so he did the course and well... all we had to do was supply them with the costings, how much it was going to cost for this and that, one thing and the other, ... get the lawyer to make sure everything is legit [legitimate], the inspector had to come along and make sure that we put 300 dollars worth of material in that wall or whatever it was...and that was a good scheme, I mean you couldn't rip it off, you couldn't rip the scheme off. Anyway he ended up borrowing 33 thousand from Housing Corp and he only pays 7 percent on that 33 thousand you see, and so he is really set now. It's all lined...

And all your kids can do that course, cause they have got the land to put a house on.

Yep, I think they are about the only lending institution in New Zealand that will allow that sort of thing.

(Interviewer) Housing Corp?

Yep. They own the house, they are going to build it on stilts in case you fall down and not pay your payments, if you fall down in your payments, they will take the house, they can't touch the land. The land comes back to the Trust, but they carry the house away in lieu of the amount owing. (Far North Papakāinga householder interview #1)

This Papakāinga seemed to have provided a good legal, physical and framework for managing the financial requirements of Papakāinga development, providing for the members' housing needs and taking advantage of outside sources of funding. However, this success had followed considerable and sustained effort, driven by the vision of one shareholder, to establish a workable framework.

The second Papakāinga was at an early stage in the process followed by the first case. Once again, the process was being driven by one shareholder, who had a vision of securing possession of the land for the benefit of the wider whānau.

Manukau

Key informants

Inability to own their own home was identified as a source of dissatisfaction for many Māori. Several barriers to home ownership were named: poor access to information about home buying and the systems and processes involved; and difficulty fitting the criteria of lending institutions. In addition, there was a feeling that, for Māori living on low wages and benefits, the very idea of owning a home was submerged by their focus on everyday living.

Some of the people we deal with, I don't think the notion of owning a home even exists with them because of the difficulties they have just trying to focus on everyday living and to have any ambitions beyond that is so difficult given the fact that they are on benefits and have difficulty managing their finances just to take care of their everyday needs without focussing on buying a home. (Manukau Key informant focus group)

People with a family history of state house residence were also less likely to aspire to home ownership because it was not part of their everyday experience.

While low income was a barrier, this was probably compounded by the levels of debt people were accumulating as they responded to consumer product marketing. Debt consolidation services provided a medium for people to increase their debt further.

The position of Māori in relation to becoming home owners was contrasted with that of Indian, Chinese and other Asian people who were perceived to work collectively to purchase houses. The failure of Māori whānau to also work collectively towards home ownership (at least in the urban setting) was seen as an example of the loss or weakening of the traditional collective approach to achieving things.

Part of our struggle is that all this historical stuff that we have forgotten to talk about, we have lost memory, collective memory of how we can do things collectively, and its how do we restore that, is some of the challenges to us as whānau in our cities. And it's being able to get that information and pass it on again. That's a huge challenge for us working in our communities, because people actually are doing it, other people groups are doing it. I say to my kids, go marry an Indian or Chinese you will get a house. (Manukau Key informant focus group)

A battle was perceived to be taking place between two versions of whānau: Collective or extended; and nuclear. The dominance of the nuclear model was a barrier both to practicing and resurrecting collective approaches to achieving home ownership. A group member referred to a collective approach to housing that he claimed had existed in the city:

There were actually policies that allowed us to house ourselves collectively in the city¹²⁵, they were called co-operative housing and we could form a collective and buy houses as a collective, but that's all kind of changed. (Manukau Key informant focus group)

A Trust-based framework for collective housing was discussed in which an overarching Trust structure would facilitate a number of whānau obtaining homes which would eventually pass to individual whānau Trusts as their equity increased.

The present situation was compared unfavourably with the situation that developed in the 1950's and 60's as Māori urbanisation took place. During that period people had employment and favourable housing loans. The collapse of employment and incomes, and low interest loans that followed in the 1980's and 90's had increased the barriers to home ownership and increased the general pressures and stresses of life as well.¹²⁶

the result of that is people getting into a state of despair, and ... then it flows onto other issues, it flows onto abuse and everything that goes with it because of those conditions. We don't understand how to manage our finances and get into a state of despair. Kids take things from the shop, your kids want toys, the parents can't handle it, they get abusive. The refuges are overflowing this time of the year. I heard on the radio, they are full now, fuller than they have ever been for this time of year. And it's a ... flow on of all of these conditions, people just want a safe home. (Manukau Key informant focus group)

Householders

Private rental interviews

The renters were happy with their present homes in terms of size, condition, layout, location and local facilities. The interviewees felt that other Māori whānau they knew in their community were happy with their housing, although they thought there might be people who were unhappy who they did not know about. They noted the closeness of family members.

I don't know really, like my sister, she's got like a 3 bedroom property, she has got like a big section, she's got 4 kids, yeah I mean in terms of whether they are happy or not I would say they are, otherwise they wouldn't go into it, but then again there may be some that have got no choice, but I don't know that. But as far as I know people I know are happy with what they are living in. (Manukau renters interview #1)

Having owner occupied houses as neighbours was regarded as an advantage, too:

I think that's what makes me want to stay here more is cause only 3 houses on this street are rented, and that is this one, the one next door and one on that side, the rest of them are privately owned. (Manukau renters interview #2)

Owners

The first interviewees moved from Lower Hutt to Manukau and found the price difference hard to bridge. They bought a run down house that they could afford and have renovated it. Although they like the immediate area they live in, they do not like the wider Manurewa area.

¹²⁵ The veracity of this claim is being investigated.

¹²⁶ The introduction of the Kiwisaver and Working for Families schemes might help reduce these barriers over time.

They were happy with the primary schools available for their children, but not the Secondary school they were zoned for. Their present house was smaller than they would have liked because it made holding family gatherings difficult and it made wheelchair access difficult for their disabled child.

The second interviewees moved to the area about seven years ago, at which time they were the only Māori in their street. There were now “a lot more Māori families down here now” (Manukau homeowners interview #2), although they were uncertain about whether those Māori were renting or owned their homes. It was their first house purchase, and their criteria were: 1. price; 2. good location for their daughter to grow up; and 3. available schools. Also, unlike the first interviewees, they paid a higher price for

... a house that was fairly new because neither of us were into doing up anything. [laughter], we wanted a house that was ready to move into that didn't need anything done to it.

(Interviewer) So this place meets all those[criteria]?

Well it was a little bit on the high side as far as price, but I mean, I guess what is 10,000 [dollars] in the bigger picture. (Manukau homeowners interview #2)

The first owners seemed less satisfied with their home than the renters did. This was associated with higher expectations and they seemed to have more options open to them for improving their financial position in the longer term. While they were concerned about rising mortgage interest rates, they were able to consider a strategy of asset accumulation:

Yep, doing it up. So we would sell this and next time would buy a cheaper place, we have also got a much higher deposit as well. And so just doing that, leaving sufficient equity out, money out, so that we can do it up and do that 4 or 5 times and then we would be mortgage free. So that was just a thought, but now it's seriously on the cards now because of my concerns, because I do all the accounts and stuff, the bills. I am concerned about next year as the mortgage rate increases. (Manukau homeowners interview #1)

The owners felt that the other Māori whānau in their community were happy with their housing. The owners had improved their homes and the rental housing nearby was well maintained.

The second owners were happy with their situation and decision to buy. As it was their first house, they didn't have the same regret about moving from to an area with higher housing costs and getting less for their money than their previous house had provided. They were so happy with their house and its location that they envisaged remaining there permanently. The open plan suited them because they often had whānau to stay and they were able to make use of their internal garage for overflow:

(Interviewer) I notice you have an open plan house, is this design a kind of a good layout?

Yeah, yeah... umm, yeah that's exactly what I thought, because I have a big family and they are always coming up and so in the garage its converted into umm, oh well we converted it into [marae?] we put all the mattresses in there. I will take you down if you want to have a look. (Manukau homeowners interview #2)

East Coast

Key informants

From a rural housing point of view, many people were unhappy with their housing conditions because they were living in inherited whānau homes that were often old and in poor repair. Many of these people lack the resources to repair and maintain their houses, but are prepared to put up with “substandard” conditions in order to be able to live in their whānau home and their own community. Rental housing is in short supply, so people don’t have the option of moving from their whānau home and renting another house in their area. At the same time, people often chose not to take advantage of HNZC (Housing New Zealand Corporation) rental homes that were available outside their area because they did not wish to disengage from their communities and networks.

This is their home, they are involved with Marae, they are involved with everything that happens in their community, so they would really be like strangers in another town if they moved. I do not like to see them move from their community. (East Coast Key informant interview #1)

However, it has become possible for people to have a state rental put on their land under the Rural Housing Programme. This has become an attractive option for people, but there are concerns about what would happen if there was a return to market rents for such homes.

My concern there is who is to say Labour is going to be in for the next ten years? What if National does get in, goes back to market rents, they are not going to be affordable, at least with your mortgage you know what it is going to be. (East Coast Key informant interview #2)

Problems were noted with the many Māori Affairs homes in the area that were built in the 1960’s and not regularly maintained. Currently, these houses are exhibiting the results of this neglect with electrical problems, plumbing problems, leaking roofs.

At the same time, people who were renting houses in need of repair were reluctant to complain about it for fear of being told to leave by the landlord.

If they complain it is probable that the landlord will say that you can’t stay here, because I haven’t fixed it and you are now out on the road. They do not want to complain because there is nowhere to go. (East Coast Key informant interview #1)

Poor socioeconomic conditions resulted in home maintenance being accorded a low priority because it competed with more pressing concerns in people’s minds and higher spending priorities.

I think it is probably a lot of things. One would be cost the other is not part of their mentality to look at maintaining there are many other things they have to think about like getting a job, because there is not a lot of employment out there. I guess it is like what happens inside of you when something is going wrong, you can’t see it, you don’t really think about it until it happens. (East Coast Key informant interview #1)

Even if people could afford to pay for repairs, there was a shortage of trades people in the rural areas and town-based ones were reluctant to travel there to work. In one interviewee's experience, women householders showed a greater willingness than men to learn how to do home maintenance. But, in general, people seemed to have learned to “*live around the problems*” (East Coast Key informant interview #1). Although trades people were generally scarce, it was reported that the Rural Housing Programme had built up a team for carrying out its own work in the region.

Household crowding was common, with associated health issues related to poor sanitation. However, people were not heard to complain about being crowded and this interviewee seemed in two minds about whether this was because it was in people's “*nature to live like that*” (East Coast Key informant interview #1) or whether it was just another thing they put up with.

Although interest in home ownership is high among those who rent, initial barriers are high. For example, lack of spare infrastructure capacity in electricity supply, water supply and sewerage meant that any new building attracted costs associated with the provision of all three to a new site. These costs can be a real barrier to people achieving home ownership.

I had a guy a solo dad with one child, he had a eligibility of around \$55,000, they built a house for \$55,000 but that didn't include the infrastructure, but Housing NZ offers a suspensory loan, an infrastructure suspensory loan of up to \$15,000. I thought, good we can utilise that for power and septic, his septic bill was going to cost him nearly \$30,000, home ownership was no longer an option. (East Coast Key informant interview #2)

Non-market state rentals make this an attractive alternative to owning, and ownership is more common in more rural areas compared to places such as Ruatoria and Tolaga Bay, where HNZA owns a high proportion of the houses. At the same time the key informants were not aware of people who actively preferred to rent rather than own their own home. Home ownership was a widely held aspiration.

Householders

The first interview reported now was with a Papakāinga householder who had resolved the issues associated with building on multiply owned land by purchasing the shares of other whānau members and converting the tenure from Māori title to general title. The “original” titleholders were the respondent's grandmother and her siblings; by the time the tenure was individualised, the titleholders were the remaining children of the original set of siblings and their children, the respondent's generation. The move to consolidate ownership in one family rather than six was carried out in response to the challenges of developing multiply owned land when a common vision was not shared by the owners. Since purchasing the title, the original whānau home on the land had been extended and the sanitation facilities modernised.

In the mind of this householder, the house and land were still whānau property, but the whānau with a financial interest in the property was clearly less extended than it had been. However, there were strong whānau connections with the wider community and this enhanced the security for her children.

The householder was very happy and satisfied, primarily because of the whānau connection to the property:

Because it belongs in my family for generations, so we were able to buy it for everyone. There were a lot of owners, so it took us two years to buy it, so I am very happy. It was a whānau home which I was bought up in and my mother, and grandmother. (East Coast householder interview #1)

As to whether other whānau in the community were happy with their housing, this depended on whether their home was a house with water, sewerage and electricity, and in a place where they wanted to live. Many were “*totally unhappy and dissatisfied*” (East Coast householder interview #1) because:

We still have people who don't have running water to their house in our town. People in caravans and house trucks, one lived in a tent for a little while. Got people at motor camps, we have got people living within the rental housing so I would say a lot of my whānau are totally dissatisfied because they do not own their own homes and now it seems more than unlikely that they will even get that opportunity unless they are earning quite a lot of money. (East Coast householder interview #1)

The second householder lived on a papakāinga that had existed for several decades. The Papakāinga members' satisfaction with living on the papakāinga derived mainly from their being from the area and their the desire to develop the papakāinga into a vibrant community

My thing was to bring the moko's back for our school and marae. Anyone that is a relation to the school and the marae...kia kaha boy. (East Coast Papakāinga Householder interview #2)

The householder was very clear that those living on the papakāinga chose to live there because that was where they were from. Indeed only those who were committed to the community, by supporting the marae and the school, were given permission to live on the papakāinga.

Many of the houses had been built with loans from Housing Corporation. Labour had been provided by supervised unskilled workers under a Department of Labour Scheme. As a result many of the houses had problems with sewerage and leaks.

“I'll tell you fella's honestly about the sump. I don't think we were here a month and it was overflowing...the sump I emptied it out myself, cause I wanted to get M, [but] he's about \$400 at a time, can't pay. When I was younger I would get done, but as I got older, it take a bit longer and harder, you see...but I done that all the time for 14 years, until T come here.” (East Coast Papakāinga Householder Interview #2)

A close relationship with whānau was seen as the primary reason for moving to the papakāinga. However the co-ordination of people to develop the papakāinga was difficult. Because there were groups within the whānau with different ideas on how the papakāinga should be developed, any development was often stalled and acrimonious relationships between whānau members often resulted.

“Moumou (a waste) because you can love each other and all go to the same place [or] fight each other and get no place” (East Coast Papakāinga Householder Interview #2)

Palmerston North

Key informants

Interviewee #1 worked with disabled and older Māori. Many Koroua and Kuia owned their own homes and for those who did not there was pensioner housing available. People were taking advantage of the Healthy Homes Programme to have their houses and hot water cylinders insulated. Although older Māori were well housed, they explained that they felt isolated and lacking whānau support. In terms of where people preferred to live in the city, one suburb which had received a lot of unfavourable media coverage was not popular with people who were offered state houses there, but the people who did live there seemed happy.

Interviewee #2 worked for HNZC and found that their tenants were happy with their housing, particularly since the reintroduction of income related rents.

I would say there is a high level of satisfaction. I guess there is a demand and a percentage of Māori applicants that we have for housing, in some respects reflects that, because what Housing NZ for example offers.... There is a huge incentive to be there in the start, because rents are so much different compared to the private sector.
(Palmerston North Key informant interview #2)

He identified a high demand for this housing from Māori with Māori comprising 33 percent of their local waiting list compared to 27 percent nationally. The enduring strength of longstanding whānau networks was illustrated with reference to an area of the city that had experienced well publicised problems in the past. Despite these problems, the area remained attractive to those with strong networks there as well as being attractive to whānau members from outside the area who wanted to move there.

[Name of suburb] typically for us is a suburb with its own issues in terms of negative publicity and all the sorts of things that go with the gang problems we have there, but it does remain an area where people still go to because they have family there and they feel very comfortable living there. (Palmerston North Key informant interview #3)

The priority base for HNZC tenants had moved from families needing three bedroom houses to more single people – people who had come out of relationships, for example. HNZC have a programme of improving the energy efficiency of their houses and claim to act quickly to carry out required maintenance on their homes. Crowding in HNZC houses in Palmerston North was very rare. Tenants were thought to be happy with their HNZC homes, but noted that the double story units had a negative image. The interviewee thought that this image was due to the way the units were shown on TV whenever there was a problem in a state housing location.

You do not see the positive little things that go on in those units. (Palmerston North Key informant interview #2)

There was a view that everyone preferred to live in their own home rather than rent, and Māori were no different in that regard.

While there was a growing migrant population in the city, the informants did not regard them as significant competition for Māori in the housing market there. Foreign students did not compete in the state house market because they did not meet the residency criteria.

Householders

The householders in this focus group were Housing New Zealand tenants. They were not very happy with their housing situation, overall. One compared it unfavourably with his previous private rental situation in terms of the condition of the property and the speed with which Housing New Zealand responded to requests for repairs to be carried out. The lack of responsiveness to their needs that is reflected in the following quote was a common theme with the members of this focus group.

My experience of being in a Housing NZ home for 4 years now, I came out of a private rental, I was living with my son and working in the forestry and unfortunately had a [problem] in my family so I ended up supporting 2 kids, 2 boys on my own. From my situation living in a private rental, its really good, the landlord was always coming around and fixing them, making things right, there was never any raru raru or anything, he would call the real estate agent and it would be sorted. Unfortunately when I came to custody of my children I had to give up my main mahi, and I ended up on a benefit and it became too hard for me financially and then I went into see Housing NZ and WINZ and went on a benefit, went to Housing NZ, because of my situation I was on a high priority list, umm, a week later they came with a couple of choices there for me. To me they were quite slummy looking, you know, the sections weren't very maintained, very well, but anyway because of my situation I had to get in there for my kids sake, so therefore I took the best out of the 2, but since I've been in there to me personally, Housing NZ never committed themselves, they should do. When I moved in they did their housing inspection, the lawns were in a shocking mess, the garden was overgrown, car parts lying around, you know it was like I had to get in there and do them up myself because it was my high priority. But I have noticed since I have been in the house, they've been around about once a year to do an inspection. This needs to be done, that needs to be done, and nothing has eventuated. As for me I would rather not go through the rigmarole of having to go in and sit down in line, waiting, have a kōrero, its like hōhā to me, there are better things I should be concentrating on for my family for instance. (Palmerston North HNZN tenants' focus group)

One member was unhappy about the ability of Housing New Zealand to determine what sort of housing was suitable for a tenant.

Yeah, no, I agree with all the kōrero that's been going on, but just one question I really want to know is, how can Housing NZ stipulate what sort of house we are allowed to have; like I've got a boy and a girl, I can't have a 3 bedroom because my children are too young. But they are a boy and girl and not supposed to sleep in the same room. But Housing NZ say no, they are still young enough to sleep in the same room, but to me it is still not a safe environment. Whereas Housing NZ say, no, you can only have a 2 bedroom because the children are only little. (Palmerston North HNZN tenants' focus group)

There was general concern about the condition of their homes in terms of dampness

You have to leave your windows open all day, wash out everyday.

To get rid of the smell, like my whare, if I go away for a holiday for a weekend, I come back and its starting to mould all around the windows the walls.

Yep and it does smell.

You have got to leave your windows open that much..

Mould on the ceiling and the wallpaper.

(Palmerston North HNZN tenants' focus group)

Ability to accommodate whānau was a common need that was not able to be adequately met by the Housing New Zealand homes these people had.

No, cause when my family come down, I've got 8 brothers and sisters and when they come down, they have got to pitch up a tent in the front, or pitching a tent at the back, or even use the van to sleep in because I have only a 2 bedroom home. There is 8 children too. (Palmerston North HNZN tenants' focus group)

Despite this widespread dissatisfaction with their landlord and the condition of their homes, people were happy with the location of their homes in relation to public transport and facilities. There were mixed feelings about safety; on the one hand the area was felt to be safe and the neighbours supportive in keeping an eye on their children and homes.

They are pretty much on the same wave length eh, everyone's living the same, they are all down in the same category, so to me, like I've got 3 pākehā neighbours, got an Islander in there, another Islander and an old lady down the road, they're really good, they walk past and talk to you and your kids. They say like, I've been living over there 40 odd years [?], and keep an eye on them. (Palmerston North HNZN tenants' focus group)

There was widespread agreement that home ownership was the best option for ensuring independence, self esteem and security.

Lower Hutt

Key informants

Interviewee #1 considered that in contemporary New Zealand society, home ownership was an important source of security. This was particularly true for Māori whose wider whānau lacked resources such as whānau land. While he noted that there were government policies that were supportive of people achieving home ownership, he felt that they were hampered by lack of knowledge about them.

I think the government policies are supportive of that, the problem is that often that message is not with those families, they haven't got enough advice, and I think maybe we have to look at how we go into our high schools much earlier on these issues. Because right now, if you are a young school leaver in Gisborne or Hawkes Bay, you are more likely to get a ring from your mates in Brisbane, hop on a plane tomorrow and get a job and get a start. You may not see that young person for 20 or 30 years. (Lower Hutt Key informant #1)

This interviewee noted that Māori home owners were less mobile than others; for example, Māori were less likely than others to move from cheaper to more expensive suburbs as their

circumstances improved, and wider whānau groupings often became established in areas, such as Wainuiomata, over several generations. The movement of Māori into home ownership in the Hutt Valley had slowed with the escalation of prices since the 1990's, following a period of growth since the urbanisation that developed in the 1950's.

Interviewee #2 was a community health worker whose clients were low income Māori, many of whom were Housing New Zealand tenants. She noted the mismatch that sometimes existed between the type of Housing New Zealand accommodation available in an area and the needs of prospective tenants. This meant that people were often faced with a choice of moving to an area where suitable Housing New Zealand accommodation was available, or remaining where they were and renting privately.

The two bedroom multi-story Housing New Zealand units were particularly unsuited to families and definitely unsuited to periodically accommodating extended whānau in this interviewee's opinion. From a health perspective, dampness and overcrowding were a concern in the homes of many of this interviewee's clients.

Interviewee #3 was a community worker who worked primarily with Māori. She also mentioned the lack of options for many families living on a low income. This became an issue with gang involvement in some communities. Families were unable to move to other areas and this interviewee believed that enabled gangs the opportunity to recruit young people.

It impacts in the safety issue, especially with young kids, very impressionable and the [gang] always looking and that is hard. Some people do not have a choice, they have to live there. There is a whole lot of stuff around and kids are so impressionable, some are easily led" (Lower Hutt Key informant #3)

This interviewee saw disconnection with their whānau and iwi as a reason for people not maintaining their properties. This often led to householders having few expectations and no plans to improve their current housing situation.

I think I would use the word disconnection. Disconnection from whānau, trying to find a niche, not knowing where they are from, no iwi ties back, brought up hard. There is a whole generation who really didn't work. And it is getting harder and harder. (Lower Hutt Key informant #3)

(Interviewer) So people are choosing to live in State homes because that is all they can afford. Are people happy with their housing conditions?

I think, and I am doing an assumption here, but I think I would be right in say they do not know any better. We have a family in G, in a flat that three generations of family have lived there

(Interviewer) Three generations in the same...

Three generations in the block. That is very sad. That is all they know

(Interviewer) Any view of doing something different?

No because they are stuck. They are stuck in the cycle...One of [S's sisters] is 24 and she is on her fourth child and still down there, and her mother is there, and her children. (Lower Hutt Key informant #3)

Interviewee #4 worked for an iwi social service provider and was involved in housing. He believed that everyone aspired to own their own home, and knew of no one who preferred to rent. However he acknowledged that the high cost of housing made it difficult for couples to purchase their house. In addition he believed that there was a lack of knowledge among couples that contributed to the difficulty in purchasing a house.

Our experience has been that there are still a lot of younger couples and individuals who are wanting to own their own homes, but still don't really understand the processes of it, what it means to repay a mortgage, to maintain [a] property, so there is still some education that needs to go on (Lower Hutt key informant #4)

Māori from outside the region were seen to be at a disadvantage because they were less likely to have the whānau support to help overcome the difficulties in obtaining homeownership.

The Hutt Valley was seen as having many outdoor play areas for children. Because of this, interviewee #4 saw less need for homes to have spaces for children to play. The primary determinant for housing satisfaction was internal space so that crowding was not an issue

they really want to have a place where you don't have 3 kids sleeping on mattresses on the floor in 1 room, and another 2 in another room, and the parents in the third room... that type of thing is more important than what the surroundings are like. ” (Lower Hutt Key Informant #4)

Housing New Zealand Homes were seen to have troubles with damp, borer, and untreated timber. Although housing stock was old, HNZ did maintain their properties and recent renovations had looked to incorporate energy saving packages into homes. Private rental accommodation was seen as better maintained with the interviewee having heard of few problems.

Householders

One member had sold her house in Northland to be near her children in Lower Hutt. She was dissatisfied with the house she bought in Lower Hutt because it was small, the section was small, the rates were high and the condition was bad. Despite this, she did not regret her decision because it had enabled her to be close to her children and help them get into their own homes.

I actually bought it on spec from up north. Silly thing to do, I wanted to be near my children. Their homes because they couldn't get a deposit, it was the only way I could get them into their own homes. So that was what I did. I do not regret that, as I get older, I can always live with one of them at some stage. (Lower Hutt Homeowner focus group)

She had chosen the particular housing location because she could buy a house there quickly and she wanted to be settled somewhere so she could take up the employment she had been offered. Despite her other complaints, she was happy with the open plan layout of her house.

Members who had lived in the area for longer were more satisfied. They had bought their houses during the period of Māori Affairs Housing. Whether or not people were happy or

unhappy with their homes, they were all happy with their location because they were close to whānau, or they were close to the local marae.

There was general agreement that maintaining homes in good condition was expensive and difficult for those with low incomes. Dampness and mildew were common problems for this group and they associated this with environmental characteristics in their area (Naenae).

Whether or not other whānau in the community were happy with their housing depended upon whether they owned or rented. Owners were generally considered to be happy with their housing. Renters were more likely to be happy if they had recently moved into HNZN homes that had been renovated. Longer term HNZN tenants were less likely to be happy because their homes were more likely to be run down and in need of renovation. People in multi-units were most likely to be unhappy with their homes. There was a strong feeling that people would prefer to own their own home:

they want to own their own home, but they can't get the deposit. (Lower Hutt Home owner focus group)

Invercargill

Key informants

The consensus among the members of this focus group was that people were happy to have a home, but often not happy with the home. There is a shortage of HNZN homes because many were sold off in the 1990s and there are now more flats than houses. Reportedly low wages in the city coupled with relatively high private rents has resulted in a waiting time of “at least a year” (Invercargill Key informants focus group) for HNZN homes. Māori whānau owning their own homes are considered to be happy and in a good position. Increasing property prices have moved that option beyond the reach of increasing numbers of people.

These high debt levels were seen to be problematic, with unrealistic hire purchases seen a trap that many families fall into, which then makes good housing much less affordable. Despite often having items repossessed, many of businesses were still willing to allow these families to obtain goods on hire purchase

You have debts of people who have ticked up HP and haven't paid enough, then they go and do it all over again. I know my cousin, she [had] one hundred and one things repossessed and she still goes in and get more... this exact same shop, she she can't meet the criteria for a house... she has the credit for the HP because they know they [are] going to make money out of her, because they will just repossess it later, yet she doesn't have the credit for a house (Invercargill Key Informant Focus Group)

Householders

Members of this focus group were generally happy with their housing, although they were aware of problems faced by Māori householders in other areas and the strategies some of them used to increase their chances of obtaining a state house, such as deliberately moving into a bad situation like moving into a garage in order to increase their eligibility. People felt that in Bluff, substandard housing was rare and there was plenty of work available. While crowding

was known to exist elsewhere, it was not considered to exist in Bluff. One person contrasted the situation in Bluff with that of Northland and Auckland:

There is more work opportunities. For instance, where I come from up north, there is just no work, but here you can go to work, you can make money, and you can live a decent standard of living. (Invercargill Healthy Homes householder focus group)

While happy with the housing they had, members expressed dissatisfaction with the restrictions they perceived around building and living on Māori multiply titled land.

Despite being very happy with the conditions of their homes and their general living conditions, dampness was identified as a fairly common problem because the houses were close to the ground.¹²⁷

Whether or not other whānau were happy with their housing was again related to whether or not they were renting. Rents were considered to be high and to be increasing.

Summary

The primary sources of unhappiness identified by key informants were associated with housing cost and location. The increasing cost of buying a home and increasing costs of renting on the private market were barriers to low and not so low income whānau achieving satisfactory housing in their preferred locations. Unfavourable socioeconomic circumstances, difficulty accessing home loans and meeting lending criteria were also significant barriers. In rural areas, Māori whose traditional roots were coastal and who wanted to live on the coast were disadvantaged by the high costs of coastal properties. As a result many were “forced” inland away from their traditional areas of residence. For rural householders whānau connection to their homes was a source of satisfaction. On the other hand, the frequently poor condition of rural houses was a source of dissatisfaction for them.

The housing stock in rural areas was considered to contain many properties that were in poor repair. In many cases houses were whānau homes that had fallen into disrepair while their owners lacked the means to maintain or renovate them. Moving from substandard housing to available rental housing was not a favoured option for many whānau because it would necessitate moving from a locality in which their communities and networks were located. Landlords in rural areas did not show the same level of care as those in urban environments, while tenants often did not complain for fear that the landlord might evict them. The lack of alternative housing options in rural areas is one likely reason for the poor standard of rural rental housing. In this environment, landlords have a captive market and do not have to compete for tenants as their urban counterparts do. Similarly the relative isolation might make it more difficult for tenants to lodge a complaint with the tenancy tribunal, with the result that landlords have little motivation for improving their houses.

Rural householders faced difficulties with accessing trades people to carry out work on their houses, and the high cost of rural infrastructure development increased the overall cost of building or repairing a house compared to doing this in an urban area. On the East Coast there was a shortage of trades people in the rural areas and town-based ones were reluctant to travel there to work.

¹²⁷ This problem was probably being resolved by the insulation that was being installed into their homes through the Healthy Homes Programme, but respondents did not make this point.

The householders living on papakāinga were all satisfied with their living situation. Of primary importance to them was being able to live on ancestral land. Several householders currently lived, or had lived in less than suitable accommodation in order to retain the connection with the area that they are from. Most had found ways to deal with the intricacies of multiply-owned land development. These ranged from buying the land from shareholders, dividing the land into blocks to reduce the need for negotiation, and keeping the land consolidated with a committee to oversee the running of the papakāinga. All of them had struggled with internal whānau disagreements, and the challenges of developing multiply owned land had been mentioned by papakāinga householders and key informants alike.

It was suggested that the difficulties people experienced with working collaboratively resulted from the loss of the traditional collective approach and disconnection amongst whānau (Manukau Key Informants). Disconnection from whānau, hapū and iwi was used to explain why some had few aspirations to improve their housing conditions and did not maintain their homes. The Far North Key Informants indicated that this was currently occurring and many Māori were having to leave their home area and becoming dependent on State and social service assistance.

Home ownership was identified as a strong desire of most, if not all, Māori and the most significant barrier to achieving this was the high cost. Inability to surmount this, and other barriers was a definite source of dissatisfaction. Working collectively to achieve home ownership was advanced by urban key informants as a potentially powerful strategy for Māori to employ. The fact that this strategy had apparently not been adopted by many Māori was contrasted with its adoption by Indian, Chinese and other Asian people in New Zealand. Home ownership was identified as a source of economic wellbeing for those who achieved it and a point of distinction between home owners and renters, whether the latter rented privately or on more favourable terms from HNZC. Trust based mechanisms were suggested for delivering collective housing to whānau.

Opinions and assessments of rental properties differed widely between regions. As far as HNZC properties were concerned, there were marked differences in the views of key informants, on the one hand, and renters, on the other. Key informants saw HNZC as a responsible landlord, despite acknowledging that the housing stock was dated and that upgrading needed to be done on many houses. They considered multi-story units to be adequate but that they had an image problem that made them unattractive to tenants.

Urban private renters were generally happy with their homes in terms of location, size, condition and layout. At the same time, HNZC tenants did not like HNZC houses. Those living in State homes (Palmerston North focus group), were unhappy with their homes. Delays with maintenance and the often shoddy state of houses when they first moved in were some examples of this unhappiness. Multi-story units were the least liked of all possible options. This was primarily due to them being considered unsuitable for older people and children. They were unsuitable for accommodating visiting whānau because they were too small and cramped, and lacked outdoor space to accommodate overflow.

Urban owners were also generally happy with their homes, although the Manukau owners who were interviewed separately expressed more reservations about their homes than the Manukau renters did. This however, seemed to reflect higher expectations on the owners' parts; they had, for example, been more constrained in their choice of location than renters for reasons of cost. On the other hand they spoke of the increased options for capital gain and moving to other locations that were available to them as a result of owning their properties.

Urban key informants linked to HNZN associated the return to income related rents with increased satisfaction among their tenants who were suitably housed. On the other hand the current demand did not closely match housing supply in terms of size and numbers of bedrooms as more single people sought HNZN rental properties as a result of partnership break-ups. It was felt that while older Māori were well housed in urban areas, they often seemed isolated and lacking whānau support.

Crowding was a theme that came through across various sites. However, crowding was identified as a problem more in rural areas and was of less concern in urban sites. One reason for high levels of crowding in Northland and East Coast was the returning of people from the cities to their areas of origin. The availability of housing in those areas was described as limited, which required families to live in overcrowded environments in order to live within the desired areas they were returning to. This view is supported by the housing literature, which suggests that Māori may more likely accept living in poor conditions in order to meet their desire to be close to whānau, rather than be separated from their whānau but live in more suitable accommodation. This raises the concern that some Māori householders will be open to exploitation.

Large family sizes requiring larger houses were not concordant with the available housing in rural areas such as the Far North and East Coast. Standard house design was not well suited to extended whānau living and could be associated with overcrowding. Open plan flexible house layout and design with appropriate cooking facilities for accommodating visiting whānau were advocated. The importance of being able to accommodate grandparents in households was emphasised.

In urban areas, overcrowding was known to occur but was seen as less of an issue than in rural areas. Urban opportunities for employment and the availability of HNZN homes were proposed as reasons for this.

Although various respondents indicated difficulties within whānau and a sense of disconnection, others indicated that the satisfaction with their current house was due to the closeness that they had with whānau. The desire to live close to whānau was shared by rural and urban Māori. Many Māori who had migrated to urban centres had done so to be closer to whānau. People were often prepared to accept less than satisfactory housing conditions, such as substandard housing or a 'bad' neighbourhood, if it meant being able remain close to whānau. As noted above, good policy settings should ensure that people are not exploited or discriminated against because of the sacrifices they are prepared to make in order to be close to whānau. This issue is discussed further in the final policy recommendations section.

Housing conditions now compared with five years ago

The Far North

Key informants

Housing conditions were thought to have improved over the past five years as a result of programmes such as the Housing New Zealand Corporation Rural Housing Programme.¹²⁸ Increased availability of affordable reliable cars had also improved the situation of whānau living outside the towns by reducing their physical isolation. These improvements were, however, associated with increasing levels of debt.

Overall, the Far North was considered to be economically buoyant, with more employment than there had been and a lot of building going on. A lot of the building was associated with holiday homes and it was noted that there were a lot of “foreigners” involved in that development. The benefits did not seem to have extended to local Māori to the same extent.

There is a big housing boom up here, the building industry has grown. There are foreigners all round. Holiday homes.

That is the sad part, not locals. (Far North Key informants focus group)

However, there was a view that Māori were returning to the area from the cities. They return to live with whānau, although this is not arranged beforehand.

The best option for achieving home ownership with limited means seemed to be having a building moved onto or built on multiply owned whānau land.

A perceived inability of local community members to work together was seen as a barrier to Māori communities being able to pursue opportunities for community-based economic and social development.

Some communities are looking at that, there is a lot of land out there that is not utilised. We have got to look at industry, filter around economics; we can't run away from that. I think personally that a lot of people in the community kind of can't work together; that is a real stumbling block.... I live in a little community, we are divided, and we have a situation a church, a Marae, a school, [Kōhanga reo] so that is what we have to do but before we get our community work together we have to get our families to work together. (Far north Key informant focus group)

¹²⁸ The Rural Housing Programme is a 'whole of government' effort to reduce substandard housing in Northland, East Coast and eastern Bay of Plenty. It also addresses social and economic development in its target areas, as substandard housing is often a sign of wider social problems. The five-year programme started in 2001 and involves communities, Iwi social service housing providers, the New Zealand Fire Service, Te Puni Kōkiri, Community Employment Group, Skill New Zealand, local government, health agencies and the Ministry of Social Development. Housing New Zealand works with these groups to improve the quality of housing in these areas, increase the supply of affordable, quality houses, and to assist communities to manage their own housing needs. From July 2004, activities for essential repair suspensory loans were extended to areas outside Northland, East Coast and eastern Bay of Plenty. (Source: <http://www.hnzc.co.nz/aboutus/initiatives/necbop.htm>)

Householders

The householders living on a papakāinga did not answer this question with any direct reference to time frame, so comments made may refer to occasions beyond five years.

The first interviewee indicated that it had been his and his wife's intention to return to the region and live there when he retired. He was from the region but had previously worked in Wellington and Palmerston North. On retirement they had moved into the property where he was brought up because it was at risk of a mortgagee sale. Once the property was safe they moved to the papakāinga.

I had to move in there to be kaitiaki to keep the place intact... I wanted to keep it rather than lose it to a mortgagee sale. And I lived there for a while, about 3 or 4 years I think, and it wasn't private, right on the main road, there was a lot of road noise, people calling in all the time, people cheeking me, and that was one of the reasons why we really wanted to come here fast, so we fast tracked it to come here. And it is nicer here...its in its natural state...That's what we wanted, no neighbours, like when we were in Wellington, Palmerston and all those other places we've been in, people are looking into your lounge, looking into your bedroom, you know. They are so close together, and you weren't so private, you know, everybody knew your business

The papakāinga provided them the opportunity to slow down. However whānau and community demands meant that the interviewee hadn't been able to reduce his workload

"So I am obligated sort of thing, so I am more busy than I was when I was in the full-time ministry.

(Interviewer) At least you are working with whānau now.

Yeah, all it meant was it took me off the payroll"

The second papakāinga interviewee had previously lived overseas for a long period of time and had recently moved back to New Zealand. He had previously owned and rented properties while overseas but was currently living in a caravan. He had chosen to live there to enable him to live on his papakāinga while in negotiations for its return to the whānau. The importance in living on the land and being able to watch over it, outweighed inconveniences of living in a caravan.

Manukau

Key informants

The demand for housing had changed from three bedroom stand-alone houses to one and two bedroom homes and larger houses. The demand for houses with more than three bedrooms was associated with teenagers staying at home for longer than they used to as well as a trend for grandparents to be living with the whānau as well.

The trend is our teenage children, our 18,19 aren't leaving home and they are staying there, but they are also having children, so then you start having that as well, so that's why the houses are getting bigger. I suppose too there is more of a trend for the

grandparents to be living as well, particularly where there is disability eh, its huge.. as soon as there is illness, it seems to be in a lot of cases whānau is the only option available to them, that they will accept, so umm, that's probably a trend that's happened quite a bit. I think it has always been there but particularly in urban where they may have been living... I know of one case where they were living down the line, they bought the parents here, rather than go to the parents. (Manukau Key informants focus group)

As far as the condition of housing was concerned, the older homes – especially State Houses and Māori Affairs homes – were regarded as very solid and retained their condition well. On the other hand some newer private rental houses were not so solid and their condition left a lot to be desired. It was unfortunate that the solid older houses were no longer the right size to meet the needs of the contemporary rental market.

Lending institutions were seen as more aggressive and the availability of hire purchase, no-deposit options were seen as leading families into debt. It was viewed by participants that those organisations specifically targeted low-income families despite those families being under the most financial pressures

Another issue there of course, with these money, lending institutions, they will bend over backwards to lend you money and usually its those that have difficulty repaying it... I see all of these trucks, these vehicles that sell from the back of their truck, they stop at all of the places where they are not on high income. You never see those vehicles stopped at those people who are well placed, they target those people on low incomes, on benefits, and the [high] rate of interest those people have to pay, so ... (Manukau Key Informants Focus Group)

Householders

Private rental interviews

In the respondents' own experiences actual physical housing conditions had changed little over the previous five years. What had changed was the cost of renting, which had increased a lot. Rental accommodation had also become harder to find. Renters expressed a preference for owning their own home rather than renting.

I would prefer to own, I mean I don't want to be paying rent for the rest of my life, you know, I only see renting as short term yeah. (Manukau renters interview #1)

Owners

Both home owner interviewees considered their housing conditions had improved over the previous five years. The householders who had moved from renting to owning during the period thought that their conditions had improved because they were paying the same amount for their mortgage as they had been for rent, for a better house than the one they rented and with all the other advantages of owning. Even the interviewees who had paid a financial penalty by moving to Manukau from Lower Hutt felt their conditions had improved, even though they had needed to buy a smaller house. Their conditions had improved because of the work they had done on their home since buying it and the additional house they had built on their section.

East Coast

Key informants

With the introduction of programmes such as the Rural Housing Programme and the Low Deposit Rural Lending Programme (LDRL), there was agreement that conditions had improved over the five years, although the demand for LDRL funding exceeded the supply, and many people had too much debt already to be able to save deposits for mainstream mortgage funding. Inability to service a mortgage sometimes resulted in a mortgagee sale that could have been avoided if the householder had sought early help. But it was noted that many people in this position were too shy to seek help. When a mortgagee sale was unavoidable, attempts were often made to sell within the whānau in order to retain ownership in the area.

LDRL was viewed by some respondents as no longer meeting the needs of communities. This was primarily due to the rise in house prices and the inability of families to pay back the size of mortgages that would be required

8 years ago when our LDRL was really good, cause you can get quite a nice home for 70-75 grand. Today that same house is like 100 and something. Now that makes it unaffordable for those people that our LDRL was able to cater for back 8 years ago. Well up until about 3 years ago (East Coast Key Informants Focus Group)

The effectiveness of the Rural Housing Programme was varied due to different communities experiences of the programme. For some communities there was a significant delay between the assessment of their housing situation and the start of renovations. This led to disillusionment and distrust of the process

When the programme first started, it was just like a whole lot of people... just went out and assessed, what is the state of sub standard housing right. And so the people are still waiting...4 years later for someone to come back. (East Coast Key Informants focus group)

When the community had control over the implementation of the programme it was viewed as having a very positive influence.

There was a lot of discussion upfront, eh, about how to roll out, who should roll out, how do we consult with the community, how do we make sure the community has ownership and along the way...ultimately its been the locals, the locals have done the work...they've got a local guy, and he's gone and done the repairs, right. And now his own see him in a different light, they see, perceive his family in a different light, he perceives himself differently, because he has made a difference, so its increased his confidence. (East Coast Key Informants focus group)

Another development associated with the previous five years was the return of many people to the area from the cities, with some of them moving straight into substandard housing situations.¹²⁹

¹²⁹ While this was linked to the previous five years in the context of the interview, the process of return has been going on for much longer than five years.

Householders

The first respondent's housing conditions had improved over the period due to the renovations and improvements she and her whānau had made to the property since obtaining title. Financially, these improvements were enabled by a HNZN loan which had been difficult to obtain and conditions for others in the wider area had not improved. As key informants in the area had also indicated, tradesmen were in short supply, particularly in the rural areas; so in general, housing conditions had not improved over the five year period, even though they had for this informant.

The second respondent's housing conditions has also improved. The involvement of a Housing New Zealand Rural manager had enabled him to fix problems with the sump that had existed since the house was first built.

Also the local school had grown. The local school had been at risk of closure with few children living locally and the school roll mostly consisting of children from outside the region. Prior to the appointment of a new principle children from outside the area had started to go to other schools, but the new principle and reinvigorated the school and the role had increased to a point that there was no space for new entrants.

Changes had also occurred in the marae where children were more welcome than had been the case in the respondent's childhood. Marae events, especially tangi, had been forbidden to children but that had resulted in fewer people able to participate in the marae and reluctant to do so.

kids weren't allowed on the marae. They weren't allowed on the front here, so today I always encourage our children...I said if you really look at our people, my generation, they are still like that today, the majority will not come in front (East Coast Papakāinga Householder #2)

This householder believed that people were also less likely to support their whānau in times of need, especially during tangi. People making sacrifices to help their whānau was more common in the past and has diminished over time

I still remember my father say to me...just go quietly and kill some [sheep] and bring it back, never mind asking why...not until years later that I understood, you don't talk you just do it. That's why you got that land, that's why you got that block, [not to] make you a millionaire [but to look after the dead]. Those are your nan's, those are your aunties, in a round about way, they own those lands anyway, you are only a caretaker. (East Coast Papakāinga Householder #2)

Palmerston North

Key informants

Housing conditions were felt to have improved overall. For older people and the disabled, assistance with the addition of heating to their homes had been an improvement. In the large student rental market, conditions had improved, too, with students being more selective about where they rent than they were in the past. In addition, there remain the old, run down student houses.

Students are a lot more selective now. We have a lot more overseas students who will not live in those situations, they want better accommodation and even your normal ordinary old Massey student they want something better than that. In terms of our applicant base and the people coming in to us, those options are now available where they weren't before. We get a number of people that will end up living in these properties. The ones that are cheap are run down dumps and the sort you will find in any student city. (Palmerston North Key informant interview #2)

Palmerston North was also considered to be well served by housing advocacy groups which maintained pressure on landlords to keep properties up to standard. Family breakdowns had also changed the types of housing being sought. For example, separated parents who are sharing custody of their children both require homes with more than one or two bedrooms, whereas in the past, the custodial parent would require, say, a three bedroom home, while the other would require only a one bedroom home. Waiting lists for HNZN homes now include increasing numbers of single people.

HNZN have moved to active tenancy management in order to support tenants and help them deal with issues that might arise for them such as rent arrears, for example.

We will provide a wrap around service if there are issues around is it the kids, or is it the school, or is a health issue, is it to do with the house itself, or is it to do with rent. What actually is it.

Like rental arrears. Why are you in arrears? Are there other things going on? Is there anything that we can do or put in place to support you better? We are tapping into other social services all the time in order to provide their support. (Palmerston North Key informant interview #2)

This is a social focus that was absent during the period of market rents.

Householders

One member who had moved from private rental to Housing New Zealand rental felt that his conditions had worsened during the past five years, although it should be noted that his move to Housing New Zealand was associated with a worsening of his economic situation. Others, despite the dissatisfaction they had previously expressed, felt that their conditions had improved after moving from private rental. There was general satisfaction with their location and the availability of facilities and services.

Lower Hutt

Key informants

Interviewee #1 thought that housing conditions had probably improved over the period, with Housing New Zealand renovating homes and the work of the Healthy Homes programme.

Interviewee #2 was not aware of any change in housing conditions over the period. However, she did identify changes among the people she worked with in the form of marriage breakdowns, physical abuse and drug and alcohol abuse. The associated deterioration in social conditions were clearly not conducive to people being able to move to home ownership.

Interviewee #3 identified an increase in mental health/special needs people in the community, especially amongst state house tenants. This interviewee thought that many were unsupported and as a result had poor living standards.

Renovations to some areas of state housing had improved the housing conditions but the tenants often did not look after the properties once the renovations had been completed

I think Housing NZ did a project and picked half a street and did all the places up, just fantastic. They did the star blocks up which were complex and they also did the units up. Then when some of the tenants moved back they just didn't look after them and have already wrecked them. These are only 18 months old, that is really sad. (Lower Hutt Key Informant #3)

Overall this key informant thought that things had got worse for families, especially in one area of the Hutt that she was most familiar with. This was attributed to increased mobility of families and to lack of direction amongst those living in the margins

I would say it has got worse

(Interviewer) Like in transience?

Everything, poverty, money, the way of life and I guess I would blame it a lot of it on technology. The Playstation, the DVD's, that is all a lot of people do is, it is not just the young people, the older ones, they are on these 24/7, it is really quite bad. Why don't they get out and play sport and stuff like that. A lot of the programmes that we have tried to run down there, people are just too tired I think.

Changes in State Housing and MSD policies were believed to have little effect on the circumstances of those she worked with.

"People go to work. Even the people who are working are still going to the food banks. It is not working, it is just not happening ... We shouldn't be having people that are in the work force having to go to the food bank. But that happens" (Lower Hutt Key Informant #3)

The private rental sector was viewed as very expensive, and resulted in changes to the community.. For example, Māori were seen as being less represented in her community with fewer Māori living in private rentals and primary schools were seen to be sidelining Māori in the curriculum. Māori in the community primarily lived in State House rentals, and despite the gentrification of the community as a whole, little had changed for those living in State housing.

It is quite funny because, just maybe 400 yards up the road from the flats, I know of a family who have just sold their house for \$430,000 and that is right down J street. They have a beautiful home, but in that area it was really quite hard. Just down past [the lights] we just seem to be forgotten. (Lower Hutt Key Informant #3)

Debt was also seen as an issue with finance companies actively offering their services and families being unable to service the interest on their loans.

Key Informant #4 also supported the previous point that finance companies increased the people's indebtedness beyond what they can afford. This was particularly concerning in view of the large loans that were required due to increasing house prices.

Hutt Valley is one of those areas where the prices of homes has exploded in recent years, and so its put a lot of people on the back foot. But with the bank's attitude towards lending and to try to increase indebtedness... you know they appear to be lending to everybody (Lower Hutt Key Informant #4)

This informant had noticed an increase in Māori with the ability to purchase their own homes. However these Māori seemed to come from middle-class backgrounds. There were few who were on low incomes that managed to purchase a home.

He believed that people were more aware of the benefits of owning a home, but felt that there were people so marginalised that they never seemed to make contact with support services or other people in the community.

You'd like to say that people have become more...aware of the benefits of owning your own home, and I think the information is out there. But I think there is still a lot of our people who still don't know, and those are the people on the margins of the community...they just seem to fall through the cracks and they are not really empowered enough to be able to make a lot of decisions for themselves. And probably housing is one of those decisions that they don't have the confidence to actually take the step. (Lower Hutt Key Informant #4)

Overcrowding had been a problem in the Hutt Valley and although this informant thought that while it had not been entirely eliminated, it had been reduced. In addition the extended families of those who had been supported into home ownership, often would purchase their own house close by.

we found that the sort of levels started drifting away to other options and a number of family members decided to move out and find their own accommodation, generally close by, so now we have got extended families with maybe 4 or 5 homes in the local region. (Lower Hutt Key Informant #4)

This key informant had noticed changes in policy with HNZA more proactive in trying to encourage people to look at other options other than state housing, including buying a house.

Householders

For most members of the focus group, conditions hadn't changed over the five years. For the older member of the group, however, there had been a relative change because of her increasing infirmity. As a result she had paid for alterations such as provision for handrails and a ramp. In terms of the make-up of the community, it had changed over the period with greater ethnic diversity as refugees were settled in the area, along with other migrants.

Invercargill

Key informants

The sale of State Houses was referred to here, although that process would have ended before the five year timeframe began. However, this led to a discussion of private landlords and the need for pressure to be applied to them to provide a reasonable standard of housing to their tenants.

My brother he had a private landlord and the shower broke and it took three months to come and fix the shower. The landlords are just not on to it and they don't fix them straight away. It is shocking. (Invercargill Key informant focus group)

It was suggested that increasing property market activity associated with rising real estate prices had resulted in rental market instability as tenant's homes were sold off. A rise in housing advocacy services over the period was noted.

Householders

The housing conditions for this group had improved over the period due to the renovations and improvements they had made to their properties. Some of these improvements were part of their involvement in the Healthy Homes Programme.

Prior to us getting ours insulated we used to have the fire going and some nights we would have a gas heater going too. Not now.. (Invercargill Healthy Homes focus group)

In common with other more remote study sites, tradesmen were in short supply.

Builders are hard to come by they are all in Queenstown for the big money. I am getting a job done on my place, I rung around the builders, all too busy, no sorry. So I rang Grey Power and they put me onto a guy, this fellow came down, I just rang him today that he can start the job any time he likes. Tradesmen are hard to get hold of. (Invercargill Healthy Homes focus group)

Summary

Rural key informants noted an improvement in housing conditions as a result of programmes such as the Rural Housing Programme, with the living conditions of rural whānau also having improved as a result of the availability of cheap reliable cars that served to reduce people's isolation. However, it was also noted that it was difficult to engage skilled tradespeople to carry out work because they tended to be concentrated in towns and were often unwilling to travel into the countryside to work when they did not need to. In the Far North, a change that had been occurring over the past five years was associated with large scale coastal housing development. This had pushed up land prices and accentuated the skilled worker shortage. The shortage of trades people was partially due to the large number of big housing developments, which tended to absorb the available trades people.

Urban key informants' views were mixed on this question. In terms of physical condition, the older State and Māori Affairs houses were noted for their solid construction and retaining their condition, whereas newer private rental houses and units were not as solidly built and their

condition could deteriorate quickly. At the same time, the older, predominantly three bedroom, houses did not meet the increasing demand for one and two bedroom housing, on the one hand, and larger houses, on the other. In Palmerston North key informants considered that housing conditions had improved overall and noted that the city was well served with housing advocacy groups which maintained pressure on landlords.

Rural Papakāinga householder living conditions had improved as a result of renovations and improvements they had made, most of which had been achieved through Housing New Zealand initiatives. In East Coast and Northland, the Rural Housing Program had helped renovate many substandard houses in the region. In addition, the ability for rental houses to be placed on whānau land meant that there was an increased likelihood of Māori living in decent shelter without having to move out of the region. However there were still many houses that needed to be renovated and substandard housing was still a concern in those regions. However, the rural interviewees did not consider that conditions had improved for most of their fellow rural householders

In Manukau, urban householders' views differed according to whether they were renters or owners. Renters noted little change in physical housing conditions, but said that rental housing had become harder to find and had become more expensive over the five years. Owners in Manukau and Invercargill considered that their housing conditions had improved because of work they had carried out on their properties themselves. In Lower Hutt housing conditions were not considered to have changed over the period in an absolute sense, but one householder identified a relative change for her due to her increasing infirmity and need for additions to her home, such as handrails and a wheelchair ramp. The healthy homes initiatives were seen as a positive by those who had been involved with it (Palmerston Lower Hutt Key Informant #1; Invercargill Householders). Householders had noticed a significant improvement in the warmth of their houses and were expecting significant reductions in the power bills during winter. Those involved were unable to suggest ways for the project to be improved and believed that it delivered everything that it was intended to. Older people and the disabled had benefited from these improvements as well as the provision of such aids as handrails and wheelchair ramps referred to already.

Changes were reported in how HNZC dealt with their rental properties and clients. Much of their housing stock had been improved. In addition it seemed that HNZC was working more conscientiously with clients, helping them when things got tough and encouraging people to look at other options, including homeownership. There was little reported change in the condition of private rentals, except in Palmerston North, but the cost of renting privately had increased. Some of those who owned their home had improved their housing situation. Householders had generally been able either to afford renovations to their existing property, or had the skill to renovate the property themselves. In Palmerston North, the presence of housing advocacy groups was credited with helping maintain provide rental home standards through the pressure they were able to exert on landlords.

However despite the reported improvement in housing conditions over time, reports by respondents on other indicators were not so positive. Rising debt levels were specifically mentioned as a concern amongst key informants in the Far North, Manukau, East Coast, and Lower Hutt. This was partly due to the high transport costs in rural areas but was more likely because of the easy availability of loans through various lending associations. At the same time, one key informant noted an increase in Māori with the ability to purchase their own homes. However these Māori seemed to come from middle-class backgrounds. There were few who were on low incomes that managed to purchase a home.

Key informants in Lower Hutt voiced concerns about deteriorating social conditions over the previous five years, referring to an increase in the incidence of domestic violence, drugs, and alcohol abuse. They also reported an increase in numbers of people in the community, particularly in state housing, with mental health and other special needs. Often these people were unsupported and as a result had poor living conditions. For those who lived in the 'margins' little was thought to have changed except that they have become more entrenched in the position they find themselves in. When this occurs, it is of concern, especially when second and third generations of the same family find themselves in the same situation as their parents.

Community change was also associated with the high rents in the private rental sector. For example, fewer Māori lived in private rentals. Māori in the community primarily lived in State House rentals, and despite the gentrification of the community as a whole, little had changed for those living in State housing.

On a positive note, in one rural community, the social environment had been enhanced as a result of the local school being invigorated through the efforts of a new principal. Prior to that the school had been under threat of closure and local children were travelling away to other schools. Now children were coming in from other areas and the community had retained a valuable asset that enhanced the social conditions of its residents.

Greater ethnic diversity was noted in some urban areas as a result of the settlement of refugees and other migrants in their communities.

Whether the housing needs of Māori differ from those of others and How the standard housing model fits with being Māori

The Far North

Key informants

The interviewees felt that housing needs of Māori differ from those of others to the extent that the social and cultural needs practices their houses need to support differ. For example being able to accommodate and feed relatively large numbers of people on a relatively frequent basis is a cultural practice that Māori do not share with the general population, (with exceptions, of course, as in the case of Pacific people, for example). This is a practice that calls for larger food preparation areas than required for a single nuclear whānau. It calls for sleeping areas that are large enough and flexible enough to accommodate variable numbers of people. Hygiene is very important when numbers of people live together, so the traditional strict separation of cooking, eating, living, sleeping and ablutions should ideally be reflected in modern housing designed for Māori who want to be able to exercise their traditional practices.

Householders

Neither interviewee mentioned the physical characteristics of housing, when discussing the housing needs of Māori. Both interviewees mentioned the importance of belonging to the land and that they both saw themselves as the caretakers of the land for the wider whānau.

Although not directly addressing whether the standard housing model fits for Māori, the first householder believed that resource consent and a structured building process was necessary for development of housing in the far north. Whānau trusts were seen as a way for Māori to have a framework that ensured adequate, well-built housing was made possible

I think a lot of Māori will put up a tin shed and a shack and it looks bloody terrible when you look at it, so I think they need regulating, they need someone to be responsible for that and I think that by setting up your whānau trusts, they are responsible and they ensure that nobody builds higgledy piggledy. (Northland Papakāinga Householder #1)

Manukau

Key informants

This group did not identify particular housing needs that distinguished Māori from other people, apart from a preference for housing located close to whānau. This was contrasted with Pacific people who, it was suggested, had identified certain housing characteristics linked to cultural or ethnic characteristics and needs. In the case of Māori housing needs, the group members spoke in terms of use needs rather than cultural questions:

We probably look in terms of size more than ethnic... I mean, culturally we wouldn't often have cultural questions raised that we need to deal with and they are generally not great big huge things either, they are pretty simple. I will be honest, I don't think they [Māori] are considered any differently to anyone else because I don't think it has really been determined. (Manukau Key informant focus group)

Householders

Private rental interviews

Interviewee #1 didn't think that her housing needs were different from any other person in the same situation and didn't think that being Māori, in itself, made anyone's housing needs different. She related differences in needs to differences in circumstances.

Yes and no, I mean I know a lot of like Polynesian families or even some European families that have big families and are staying in like, say mum and 4 kids but staying in a 3 bedroom home. (Manukau renter interview #1)

For this interviewee, her home was a personal space, a safe place for her and her child rather than a space that was open to the wider community:

No, basically this is just our home for us to do our thing, I mean, we will entertain now and then, say with birthdays, stuff and that, other than that its just a little crib. (Manukau renter interview #1)

As far as other Māori in the area were concerned, this interviewee wasn't sure how being Māori affected their housing needs, although she was aware that some whānau homes were used to accommodate the needs of extended whānau gatherings.

There is homes like that in our family, but not that I have personally experienced, I mean my sister has got like a big garage, so like if we do family things, sometimes we will take it back to her house, but then I've got another family that's got like 6 kids and they've got a carport and you know, they just enclose it all. But yeah, maybe... but both these homes have 1 toilet. (Manukau renter interview #1)

Her reference to those homes having one toilet suggests that they were not actually equipped to meet the needs of large gatherings, even though they were used for them.

Interviewee #2 used her house a lot for holding functions and gatherings. The location was suitable for that because there was plenty of parking available in the street and around the house. Her landlord was happy to allow hāngi to be put down on the section (as long as he got a plate!).

And yeah I know that... cause my house is the one with the biggest section, so everyone likes coming here for like meetings, not birthdays and that cause none of my kids have their birthdays here, but meetings, family meetings. (Manukau renter interview #2)

Both renters were happy with the standard model described by the interviewer.

Owners

For both owner interviewees, being Māori was clearly associated with the need for a flexible home where visitors can be accommodated and functions held.

We hardly ever live on our own, we have always got people living with us, we have had people living with us since we moved in here, and that's a good thing for us. We have

only just recently got the flat¹³⁰ so had you have asked that before maybe I would have said, yeah, more accommodation. (Manukau home owners interview #1)

The routine nature of regularly accommodating whānau is illustrated in the following extract:

(Interviewer) You have a lot of whānau come to visit?

Yeah, marae type situations.

(Interviewer) How many times a year or how often would visitors come to stay?

Oh umm, probably 4 or 5 times a year.

(Interviewer) Wow, any particular reason?

Oh no, it could be school holidays so they have bought my nieces or nephews up or nothing in particular, or Christmas or times like that.

(Interviewer) What is the average or maximum that might turn up?

Oh, maximum, I know we had 15 in the garage once.

(Interviewer) Far out.

Its quite cool though.

(Interviewer) How was that with everybody on top of each other?

I think we might have had a little tent outside for the kids, a tiny wee one, but yeah.

(Interviewer) So 15 people here?

And its quite good, I mean they just cook on the barbecue, I don't know what that was for maybe it was Christmas, maybe a Christmas here.

(Interviewer) And would that happen often, like...?

It happened a couple of times, but that's generally if there is Christmas up here, we just take turns with Christmas somewhere so...

(Interviewer) So every Christmas someone's place would be designated?

Yeah, that's right.

(Interviewer) Ground zero sort of thing?

Yeah.

(Interviewer) In terms of the people they might be your brothers and sisters and their children, aunties, uncles, cousins?

¹³⁰ A flat they have built on the same section as their house.

Sometimes aunts and uncles yeah.

(Interviewer) Do you think if you didn't have that garage would that be a restraint on these times?

Yeah, it would be... though not necessarily I suppose we could always [?], you'd always make room.

(Manukau home owners interview #2)

In order to meet these needs adequately, a house for a Māori whānau should have adequate water supply (hot and cold), sanitation and washing facilities, and for this whānau, a larger house would be desirable, still, despite the additional space available in the flat beside their house.

The husband in this home owning couple had a utilitarian attitude towards their home, regarding it as, ultimately, just a possession. The wife, on the other hand, felt more deeply about their home:

My home to me is my refuge, it's the place I come to recharge my batteries, to get away from work, to get away from the hustle and bustle of Auckland, to be with my family, my home is my heart, because this is where all my joy is, where the laughter is, the security, love, friendship. We don't go out, hardly ever go out, we go out twice a year, everyone comes to us, so this house means... its symbolic in my life of the family and its also symbolic of how I feel, because I go round changing all the colours depending on how I feel. And so it is a reflection of me and how I feel. My heart sings when I drive up this street and It's not because I've got a flash house because I haven't, its because its our kingdom. (Manukau home owners interview #1)

The home owners wanted a model of housing that would enable them to accommodate both of their sets of parents, and with an open plan so that they could keep an eye on their wheelchair bound daughter.

East Coast

Key informants

The differences identified by this group were associated with the need to be able to accommodate people on a fairly frequent basis. It was important for parents to be able to accommodate their children if they came back home. Bigger kitchen areas, outdoor deck space and garage or carport space, and toilets outside the house, were characteristics that were suggested.

In the East Coast area it was not considered necessary for homes to be able to function in the place of marae because marae existed and were used to host most major functions on the Coast.

Householders

In considering whether Māori have different housing needs from other people, this respondent distinguished between the home and the marae and the whānau and the hapū. She argued that the home was the focus of the whānau and the marae the focus of the hapū. For her, then:

I reckon function for our home is to see more generations coming through the house. I am not talking about my children, I am talking about my cousins, their children and their children, that is what the function of the home is. Not to fight over it and argue about it. It will be about a \$ value, it is about growing your whānau in the [Kaianga] they will love. It is going to be a safe, warm generous place for them to be, not just owned by one person who is the owner of everything, it is about a [Kaianga] about having a heart to it rather than just a place. (East Coast Papakāinga home owner interview #1)

She considered that any difference between the housing needs of Māori and others was due to their tendency towards extended whānau living arrangements, whether these were on a permanent basis or of a serial nature. This called for something different from the standard 3 to 4 bedroom house. Her house was presently 3 bedrooms and she envisaged having to increase the numbers of bedroom as her children grew, either by building more or using caravans. At the moment it suited her needs.

The ideal house for this householder was one that could house the extended whānau:

My ideal house would be one that included your extended family, more than anything. Doesn't matter about the size etc, it should be built for an extended family, it should be built around that we have your children, your grandchildren and your parents. Ideally it should be built about the standard for the ageing population and those standards mean that your parents get older and they can't take care of themselves, there should be an opportunity for whānau to pick that up and look after their whānau.

Basically, my ideal is about an extended whānau, not about bedrooms or rooms, but about space for everyone to be themselves and feed the whānau. (East Coast Papakāinga home owner interview #1)

The second respondent also distinguished between what happened at the marae and what happened in the home. Because the marae was the central focus for the community, most family gatherings were held at the marae. His living arrangement at his home was not that of a nuclear family. Throughout his time at the house three generations had always lived in the home.

Like the first respondent, his ideal house was also one that could hold the entire family, especially the grandchildren:

Before I wanted to go back on the other block, as I said. The future was for the moko's, man, there were whole hills for them to play. I would [have]made bike tracks and everything, you know, swimming holes...Because my ambition really was to have 100's of moko's, even the ones with no parents, you know, build a home big enough, then pick up all the moko's that have no parents, no nothing...But, yea, I want all my moko together, the dream can come true, but the trouble is the parents won't give aye! Yea,

but when they come back at Christmas, eta, they can't fit in here, we jammed that marae up too. (East Coast Papakāinga Interview #2)

Palmerston North

Key informants

The differences identified by these informants related to house size and layout, on the one hand, and location, on the other. Different needs in terms of size and layout were related to Māori households needing to be able to accommodate visiting whānau on a fairly frequent basis. Different needs in terms of location related to an observed preference for Māori to live near other whānau members.

Householders

The need for Māori to be able to accommodate visiting whānau on a regular basis was seen to be in conflict with regulations restricting the numbers of people allowed to stay in Housing New Zealand homes.

(Interviewer) So how long, with whānau guests coming to stay, how long can they stay for before it becomes an issue?

A night.

(Interviewer) A night?

Yeah, a night or not even that.

A couple of days or less yeah.

(Palmerston North HNZN tenants' focus group)

Lower Hutt

Key informants

Interviewee #1 identified the need for Māori households to be able to accommodate visiting whānau. He also identified the home as an intergenerational asset, suggesting that if a home's ownership was set up as a trust, the mortgage payments could be spread over several generations, rather than being a burden upon the first generation of purchasers, alone.

I think there are 2 things, you want to have a place where some of your relatives have to bed down sometimes, there is always that, they come to stay, umm, and you want to leave something ongoing for generations and so if you spend half a million on a house now and you set it up as a Trust, you don't have to pay it off now, you know that your grandchildren will carry the rest of the debt, that's the way to do it strategically is that, if you buy something in your 30's or 20's or 30's, if you can get a 30 year loan term, you know that by then you are going to be in your 60's and may not be free of debt, because you may wish to spend another couple of hundred thousand getting it fitted out, but you know your children, who are going to succeed you, they will have the house. So are the... I think Māori has a philosophy that it keeps going on along the basis of the

handing down, you sort of live with that, you have no problem with that, it is a matter of how you use your economic strategy to realise you don't have to bankrupt yourself in your own lifetime, because your lifetime is part of many, many other lifetimes ahead of you who are going... land is the same business, you know, buy some land and just keep feeding it, enjoy it for the next generation. So that is what it is about and I think once Māoridom keeps hold of that cultural piece you can't lose. (Lower Hutt Key informant #1)

Interviewee #2 also identified the need for space to accommodate visiting whānau, in this case a large room, aside from the bedrooms, for visitors to sleep in.

Interviewee #4 believed that most Māori who came from the region wanted to live as close as possible to the marae. Two reasons for this were that people wanted to have a secure grounding on their Tūrangawaewae, and to have the support of their whānau and hapū. This resulted in stable housing situations for people who chose to rent

Householders

This group considered that Māori needed larger houses than most other people because they needed to accommodate visiting whānau, and the idea of the home being like a drop in centre was very strong.

Because the whānau come down from up the country and they need to stay with you for awhile before they branch out.

When one moves the whole lot moves eh. Not just one family, the whole lot.

They end up sleeping on the floor. I have also taken in a young mum with an 8 year old, she was paying \$274/w rent so she couldn't rent, so I bought her home with me until she can go back to her parents because she works.

That is the kind of things that you do isn't it. Compared to other ethnic groups maybe. You would take your whānau in to help them out. Yet you do sleep on the floor and squash everyone in. You can't afford a big house anyway. That is what we do. (Lower Hutt home owners focus group)

Being able to have grandchildren to stay, being able to accommodate overflow from the marae, were all important for the members of this group, who did not draw a clear distinction between the space of the home and the space of the marae when it came to accommodating people, although the importance of the marae was emphasised for situations where it was important for everyone to be in the same place for comfort and support, such as tangi.

The standard house with an open plan was the preferred option for this group. For some it would be located by the beach and for others back in their rohe.

Invercargill

Key informants

These informants approached this question from the point of view of rights and discrimination rather than needs.

That question kind of implies that we have a different need to other people, but as I said, if you drive along there and continue down to Queens Drive, right to the end, you will be able to tell the difference straight away. While you are doing that drive past the High School. The two high schools, and then you tell me what the needs are. I don't think they have different needs, I think they are being treated differently. We have the same rights as everybody else. (Invercargill Key informant focus group)

Householders

The members of this group did not directly address the question of whether the housing needs of Māori were different from those of others. One member of the group had three generations living in their house, another spoke of always having grandchildren to stay, while the others were living alone or with their partner.

Open plan and flexibility were the characteristics described by this group. It was not clear, however, whether these sentiments reflected values based in Māori culture or more general societal values because the respondents spoke in terms of former practices in relation to the conscious use of old-style multi-room houses to separate the adults and children within the house.

When I look back at the type of house that I had when my kids were small, it had a lot of individual rooms, but now we live in a house that is open right up and I have got a vision of my mokopunas wherever they are and I can hear them, and the family come in and we are all together whether they are sitting in the lounge or eating at the table or doing something in the kitchen, it is all open plan and that kind of living suits us. Whereas 30 years ago it was a house with a lot of little rooms, and kids were seen and not heard so to speak. (Invercargill Householders focus group)

Summary

There was overall agreement that the housing needs of Māori differed from those of others to the extent that Māori tended to need to accommodate larger numbers of people than was usually the case with the general population. This need was associated with larger family size, and the practice of receiving and accommodating visiting whānau and other visitors on a relatively frequent basis. All respondents unequivocally stated that being able to accommodate guests was important. The nature of accommodation needs included being able to permanently house elderly parents and host whānau for short periods for tangihanga and other whānau gatherings. Householders had various ways to accommodate whānau coming to stay for short periods of time. Those close to, and having a connection with, the local marae would often use its facilities to house large groups. For smaller groups a rumpus room, internal garage, sleep

out, or lounge, would be turned into a bedroom to house visitors. Those householders with little space stated that they did not have people to stay but indicated a family member in the region where they would go to for family gatherings.

The apparent willingness of Māori to host and accommodate people even if the family are unable to support the guests could result in crowded or unhealthy living environments. While there was general agreement about the need to be able to accommodate visitors, there was also often reference to the desirability of being able to accommodate another whānau member, usually a parent or grandparent on a permanent basis. This sentiment was expressed by rural and urban respondents.

The preferred design for homes was an open plan style to enable children to be seen as well as to provide more flexible living arrangements and the possibility of being able to move internal walls in order to be able to adapt the internal layout to changing needs. Flexible indoor space needed to be supplemented with outdoor space in the form of open decks and garage and carport space. Provision of larger kitchens and the appropriate location of cooking areas, and eating, washing, sleeping spaces and toilets were emphasised as being important for hosting guests. This meant that at least two toilets were needed in a house. Barbeques were mentioned as an easy way to cook for large numbers of people.

Despite clearly articulating housing needs that were closely associated with cultural practices that are commonly identified as Māori, respondents sometimes struggled initially to answer this question. This was often associated with view that Māori did not have different housing needs from other groups, or that they did not know enough about other groups to compare them with Māori. Some respondents clearly avoided approaching the question in any culturally essentialist manner, and either avoided linking, or were slow to link, any of the particular housing needs they did identify with being Māori.

For example, the Invercargill key informants did not acknowledge that the needs of Māori differed from those of anyone else, and thought that the focus should not be on Māori needs but instead should focus on rights of Māori. They suggested that inadequacies in Māori housing, or differences in housing, did not result from different needs of Māori but because of differences in the way they were treated compared to others.

Other people who considered that Māori did not have different needs from non-Māori argued that any differences were due to family structure rather than culture. Family size, elderly family members, and young children were mentioned as factors that impacted on the suitability of a house.

Overall, however, the respondents discussed their housing needs in terms that were clearly cultural, whether consciously so or not. For example, some rural respondents spoke of the importance of belonging to the land and their role of caretakers on behalf of their wider whānau. An urban informant identified the home as an intergenerational asset and thereby suggested that a commercially acquired property could become an ancestral whānau property over time. The same informant also stressed the need for the home to be a venue for the accommodation of visiting whānau. These comments highlighted the central place of the home in the maintenance and reproduction of culture and the potential appropriation of a commercial acquisition into a lineage and its decommercialisation through transfer to a trust structure.

Future changes that would lead to or increase respondent happiness and satisfaction with their housing

The Far North

Key informants

Changes identified by these key informants included a range of creative approaches to overcome the barriers to home ownership that are posed by increasing property prices and socioeconomic disadvantage. Suggestions included:

- capitalisation of Family Support;
- rent to buy schemes;
- suspensory loans;
- community housing
- Alternative building methods and materials

In the area of house design, large open plan houses with moveable non-structural internal walls and outside deck space were recommended.

Improving education and socioeconomic conditions were also considered crucial to achieving improvements in the housing conditions of Māori in this area.

Another key issue for the future is associated with the ageing of the Māori population and the importance of this being taken into account when the future housing needs of Māori are considered and planned for..

Householders

In the context of Papakāinga housing and facilitating people's entry into it, there was a clearly identified need for the provision of information and practical advice for people who did not know how to go about obtaining a house – whether through buying or building.

The biggest challenge was, is to fulfil our dreams, not only my dreams but the dreams of the whānau, dreams of the hapū and help them follow those dreams and follow their star, help them to do that. Some of them had no idea where to tap in to, how to tap into a system, tap in to where the help they should get, they didn't know how to do that, so I opened up those sort of channels, everything here will help them, help themselves really. I am a sort of a resource Kaumātua person, helping them and facilitating them, you know, yeah. And the children too, they come to me they have no idea how to go about building a house, you know, not a clue, so you point them to the direction. I said, well I've got a friend who can help you, I know a builder who can help you, he knows a lot about building, he knows a lot about resource consents, getting permits and finding building permits, contractors and that sort of thing... (Far North Papakāinga householder interview #1)

While this interviewee was able to provide advice to others and recognised that other agencies, including Runanga and government, also provided advice funding and programmes to assist the development of housing schemes, he identified the need for more coordination in this area.

The provision of funding sources was identified as a particular role for government, but it was strongly felt that government support should not be equated with government control over Māori housing development.

I think there is a danger once the state gets hold of it, you know they will have real control and Māori will lose the hands on sort of thing. I can remember the old state housing system that used to be, you know when they first came in after the war, Māori affairs built homes, heaps of homes in Porirua, Wainuiomata is an example here, put these homes up like mushrooms overnight and it was government schemes you see, and this was to show the world, look what we are doing for Māori, aren't we wonderful people... and just left them, there was no follow on after they built the houses. I think if Māori people had the control all of the time, and I think there is more know how amongst Māori people now, more of our younger generation are getting more and more educated, getting more know how and are working out schemes whereby they can help themselves, you know develop housing that is not only housing but business, etc. etc. (Far North Papakāinga householder interview #1)

Manukau

Key informants

Building the capacity of whānau to hurdle the barriers to home ownership coupled with the provision of appropriate information by governmental and non-governmental organisations. But people's capacity to access and use the information must be increased.

Householders

Private rental interviews

The first interviewee looked forward to paying a mortgage instead of rent. She would like to have separate dining and living areas and two toilets. Otherwise she was happy with the sort of house she had and the area she lived in. The main barrier to achieving her preferred housing situation was insufficient income and savings. She was trying to educate herself so that when she went back to work she would be able to get a job with a good income that would enable her to obtain and service a mortgage. She did not think she had experienced any discrimination in the job or housing markets.

I guess for me, that is what I need to do with myself is finish off my studies and work on my credit and then find employment to start saving for starters and then yeah.
(Manukau private rental interview #1)

The second interviewee was also looking forward to buying her own home, but was unable to afford to at present. Like the first interviewee, she was studying to prepare for employment when her last child went to school in two years time. She looked forward to owning a house with open plan living, dining and cooking, like the one she rented, but with more outdoor deck space as well. She didn't seem to feel she had experienced discrimination.

Owners

The first owners interviewed were a couple who would like to move to the North Shore because both their jobs were being relocated there and it was a long way to travel everyday from Manurewa. But they considered that housing there was too expensive for them, so it

would not be a possibility until they had at least become mortgage free where they were. Another barrier for this couple was the fact that the North Shore was predominantly white (pākehā):

Yeah, the white neighbourhood. That sounds horrible eh. Its our experience of when we first moved up, we don't want to have that experience again. At least here we fit in with everybody. (Manukau owners interview #1)

While being employed gave a sense of security, they were considering going into business for themselves in order to improve their longer term financial situation.

The second owners were quite happy with their current situation and had no plans to move from where they were. They had been well informed about the mechanics of house buying and attributed this to their background knowledge. While knowledgeable themselves, they were aware that others were not.

Umm, I guess it was a bit different for me because I had prior knowledge, but definitely there is a lot of Māori people out there who don't know. I mean I have a lot of family that keep coming to me for advice, but yeah, obviously there is not... well they don't know of anywhere that they can go to for advice, for buying and that sort of thing, buying houses or even renting or going into new rental properties and what the bonds and whatever that agency is that they pay the bonds to and that sort of thing. But for buying I think there is very little information out there that they know about. There could be plenty but they just don't know where to go. (Manukau owners interview #2)

East Coast

Key informants

A proposed project of purchasing land and building affordable homes for people to purchase was described. The proposed project was based on one that had been carried out already with HNZN homes relocated from Upper Hutt, the Pine Hill Project. The homes were offered for sale to people who had land available to relocate them to, had the required deposit, and were otherwise eligible. Nineteen houses were moved in the end and all but about three of them are occupied. The Pine Hill Project ended up being heavily subsidised as a result of meeting unplanned costs associated with bringing the required water, sewerage and electricity services up to standard. The proposed project was intended to be more financially realistic.

Householders

One Papakāinga householder's housing future was firmly based on the whānau home and land she had purchased. Future aspirations were tied to renovating and improving that home. Difficulty accessing to finance, information and assistance were serious barriers for this householder and, in her view, for others in her community. She was unhappy with HNZN, in this regard:

People [from Housing NZ] who briefed [people here] said "We can help you with your housing and meet all your housing needs"; and then we said "OK can you do this, do this, do this?" "No we can't do that." Then we had a Marae meeting and it was bought

out in the open and they [Housing NZ] realised they were limited. They were a government department, limited by what they could help us with and if they had just said that in the beginning it wouldn't have turned into a farce. Consequently people lost faith in the process to help us with our house. (East Coast Papakāinga home owner interview #1)

People in the community would become happier with their housing situation if there were good processes in place to assist them to get the housing they want and need.

Having a robust and strong process to get them their housing. One that is not going to bugger them around. Have the integrity. Dealing with someone who has the integrity, skill and knowledge to get them their housing. If you do not have that then you will just be another puppet for the government and we will not get our houses. (East Coast Papakāinga home owner interview #1)

The large amount of multiple title land meant that many people were asset rich, while at the same time being income poor. In this situation, it is important that means be found to enable people to use their interest in land as leverage for raising finance:

We want to use the land as leverage to help them get started, or possibly have a third party come in and help them to get that leverage going so that they can their own housing options the way they would like them rather than ones driven from the top down. (East Coast Papakāinga home owner interview #1)

With their assets effectively locked up, people are put in the position of being treated as though they are poor and lose confidence in their ability to pursue their goal of home ownership.

Respondent #2 also had large plans for developing housing as well as work training schemes and the provision of crops to support hui at the local marae. They were currently attempting to build kaumātua flats and halfway homes for people from the region to move into.

In addition this householder had started to investigate the possibility of alternative energy sources. Wind, solar and diesel are all part of this person's plan to become less dependent on the main line electricity supply

However in this respondents view, disagreement between whānau was the primary barrier to development of land. If internal whānau struggles could be resolved then, in this person's opinion, anything was possible.

[work together to support the marae, to support the iwi, and support each other], nothing you can't do. But if fullas start squabbling then you find it gets tough. (East Coast Papakāinga home owner interview #2)

Palmerston North

Key informants

For disabled and older Māori, proximity to health services was important as was the provision of safety features in their homes, such as safety rails in their showers, for example.

The key informants from HNZC were keen for a situation in which those whānau that wanted to own their own home would be able to, while at the same time improving the service that HNZC was able to provide to those who wanted to or needed to be rental tenants. A key feature of the latter goal was to reconfigure their housing stock to better meet contemporary need, such as more one bedroom units, for example. There was no urban equivalent of the low deposit Rural Housing Programme.

Because Palmerston North did not have the severe housing supply and condition issues experienced in regions such as the Far North and East Coast, HNZC's dealings with Māori iwi tended to be focused on issues that were associated with housing, such as health, rather than housing provision itself. However, they did note that a local Māori householder might have a quite different perspective on the issue of housing availability.

Current barriers to home ownership for low income Māori whānau were a combination of factors. Constantly rising house prices and difficulties raising a deposit were obvious barriers. Lack of knowledge about the options in an environment of property price inflation compounds the problems because it might delay someone entering the property market, with the result that rather than doing so at a time when prices were at a level they could still afford, they enter the market at a time when prices have risen beyond the level they can afford and the whole business becomes hopeless.

Householders

The members of this group were Housing New Zealand tenants who all expressed a preference for owning their own homes. The barriers to them achieving this were all associated with finance – raising a deposit, servicing a loan, and budgeting. For these people, then, the changes that would lead to increasing their happiness and satisfaction with their housing were associated with improved employment and income earning conditions coupled with the availability of training and education aimed at fostering the skills and knowledge needed to successfully pursue the goal of achieving home ownership.

Lower Hutt

Key informants

Interviewee #2 emphasised the desire of Māori to own their own homes and identified insufficient income and lack of knowledge about how to go about buying a home as the primary barriers to achieving home ownership. Consequently future changes aimed at increasing Māori happiness with their housing situation would have to focus on reducing those barriers. They would need to involve sustained support to assist people to move through the steps to home ownership and increase their earning capacity.

Interviewee #3 believed that Māori needed to improve their education if they were to improve their housing and living conditions. This respondent saw low education and the inability to read as a major cause of social problems at school. Special effort needed to be focused on at identifying, at a much earlier stage, young people who were falling behind.

there are so many kids that come out of the primary school and intermediate who start at year 9, can't even read. Therefore they can't understand what is going on and they start playing up, wagging, smoking, drifting and all that kind of thing. I am not saying

that is the only reason [but] that is one of the major ones that I have found. I think they really need to look at that. (Lower Hutt Key Informant #3)

Interviewee #4 saw iwi organisations taking a larger role in developing housing for their people. This meant not just focusing on providing the houses but also ensuring that the homeowners are in employment and able to service a mortgage and meet their other basic needs. At present iwi organisations did not have the infrastructure and financial capacity to meet all the needs of the people, but as Treaty claims were settled this respondent believe that more opportunity would be available for iwi to become involved.

Government involvement was seen as a last resort that often led to dependence. This respondent argued that iwi needed to learn to use their own initiative and not rely on others to provide.

I think [iwi have] got to learn to do things for ourselves, and we've got to be sharing those ideas around on a tribal basis, and you know we can't always point the finger at other agencies, I think that Māori leadership needs to step up to the mark and say, yeah, we can do that...and not be dependent on government all the time for the answers. That has been one of our biggest problems actually, being dependent on government policies... (Lower Hutt Key Informant #4)

This interviewee also saw the need for future housing developments to be specifically targeted as moderate cost houses. Current housing developments are view as targeted towards those with high incomes resulting in few opportunities with those on modest incomes to purchase new homes. Those on 'the margins' were seen as the most in need of adequate housing, as well as the most difficult to assist. However efforts needed to be directed towards better supporting that group if improvements were to be made.

Householders

The predominant concern for the members of this group was to be able to maintain and improve their homes but lack of finance was a barrier to them doing. Low interest loans would help them and many others in their community to improve their housing situation either by renovating their own houses or enabling them to buy a house. Members had mixed feelings about the community. Some no longer knew their neighbours because many of the houses were rented and the population was fluid. There was a feeling that landlords discriminated against Māori with big families.

Invercargill

Key informants

In addition to high cost and low income, another dimension of the barriers to home ownership is associated with people's intergenerational experience of housing. People whose parents and grandparents did not own their own homes lack a background in living in their own home and are more likely to repeat their parents' experience. Any initiatives aimed at increasing home ownership rates must include deal with the intergenerational aspects along with affordability issues.

Householders

The members of this group were quite happy with their situation. The main thing that they would like to have would be solar water heating, house insulation and alternatives to coal for heating their homes.

Summary

Achieving home ownership was a frequently expressed desire. This was expressed by householders when they spoke of their own desires and goals and also by key informants when speaking of their communities. The primary barrier to achieving homeownership for many people was insufficient income and access to finance. For low income Māori whānau, constantly rising house prices and difficulties raising a deposit were obvious barriers. Lack of knowledge about the options in an environment of property price inflation compounds the problems because it might delay someone entering the property market, with the result that rather than doing so at a time when prices were at a level they could still afford, they enter the market at a time when prices have risen beyond the level they can afford and the whole business becomes hopeless. Lack of finance was also an issue for some homeowners who needed it to be able to maintain and improve their homes

In rural areas, the large amount of multiple title land meant that many people were asset rich, while at the same time being income poor. With their assets effectively locked up, people are put in the position of being treated as though they are poor and lose confidence in their ability to pursue their goal of home ownership. In this situation, it is important that means be found to enable people to use their joint ownership of land as leverage for raising finance. This applies to any Māori with interests in multiply owned land, whether they wish to raise finance for acquiring a home on their whānau land or to do so in an urban context.

In addition to high cost and low income, another dimension of the barriers to home ownership is associated with people's intergenerational experience of housing. People whose parents and grandparents did not own their own homes lack a background in living in their own home and are more likely to repeat their parents' experience. Any initiatives aimed at increasing home ownership rates must address the intergenerational aspects along with affordability issues.

While a shortage of opportunities for obtaining finance was identified, respondents also spoke of the need for Māori householders to be equipped to take advantage of the opportunities that do exist. A strong theme that came through from most regions was the lack of knowledge within the community about how to improve their housing circumstances. Respondents (both key informants and householders) felt that people did not know the processes involved in buying a house or in gaining finance to buy a house. The question of who should provide information and how the information should be provided was rarely discussed, except by those who knew about the LDRL education programs)

Respondents identified several things that would help people achieve homeownership. An improved level of education was mentioned by both householders and key informants as a means of helping renters to move into homeownership. It was believed that a qualification would increase the likelihood of getting a job that would pay enough to enable them to afford better accommodation. Also interesting was what was not said. For example householders that were renting had difficulty in estimating what level of income would be required to achieve homeownership. Furthermore although all renters expressed a desire to own their own home, no respondents had a clear idea about when they might achieve their goal

There are several possible causes for this lack of a clear plan. Firstly, they lack sufficient money to be able to make meaningful plans. Secondly, the lack of knowledge about housing and finance, mentioned earlier in this section, obviously hinders householders from making clear, concrete plans when so much is unknown. Thirdly, although respondents may desire homeownership, the lack of hope, identified elsewhere in this study, means that some will feel helpless about significantly changing their current housing situation. This may especially be the case with people who have been long term tenants of Housing New Zealand or have few role models for homeownership. Finally, those who were renting in this study may be starting from such a low income base that achieving homeownership is far in the future and that they are focusing on more immediate goals first. This may include getting a job, or completing a course and getting a qualification. . This inability on the part of those who had never owned a home, highlighted the need for “theoretical” knowledge about becoming a homeowner in the absence of the practical knowledge that comes with having been exposed to the process. On the other hand, some householders who were renting identified steps they were taking through education to improve their prospects for better paid employment and therefore increased capacity to enter the housing market.

Many of the key informants and some householders identified the need for respectful partnerships. This could include partnerships between Māori and government agencies or within whānau looking to develop multiply owned land. Several respondents strongly believed that government agencies often took control of housing initiatives with Māori, to the detriment of iwi, hapū and whānau. This issue was related to Māori self-determination and for Māori to become less dependent on the State for assistance. However this relationship was hugely dependent on the HNZC personnel in that area. Relationships with other HNZC offices in the region were less productive.

The rural and Invercargill respondents indicated that moves toward more energy efficiency would improve their housing conditions. Solar power and insulation was the most commonly described initiatives. Anything to reduce electricity costs (especially in rural and the deep south), and to improve warmth were important. Homeowners demonstrated some knowledge of these various energy saving initiatives with some making efforts to incorporate these alternative methods into their current housing. The empowering potential of homeownership was illustrated by house owners who spoke of steps they were taking to increase their equity in their homes through improvements and second property acquisition.

Overall, the most significant challenge identified was to increase opportunities for Māori to achieve home ownership. Meeting this challenge would require the implementation of a range of measures and initiatives, with suggestions including: capitalisation of Family Support; rent to buy schemes; suspensory loans; low interest loans; community housing; alternative building methods and materials. Mechanisms to enable people to use their interest in multiply owned land as leverage for raising finance were called for, although none were specified.

Summary of key findings

Whānau happiness/unhappiness and satisfaction/dissatisfaction with their housing, the biggest housing issues faced by Māori, and their hopes and aspirations

- The primary sources of unhappiness were associated with:
 - high housing cost;
 - unfavourable location;
 - unfavourable socioeconomic circumstances;
 - difficulty accessing home loans and meeting lending criteria.
- In rural areas, Māori whose traditional roots were coastal and who wanted to live on the coast were disadvantaged by the high costs of coastal properties and “forced” inland away from their traditional areas of residence.
- Standard house design was not well suited to extended whānau living and could be associated with overcrowding. Open plan flexible house layout and design with appropriate cooking facilities for accommodating visiting whānau were advocated.
- The housing stock in rural areas was considered to contain many properties that were in poor repair. Many were whānau homes that had fallen into disrepair while their owners lacked the means to maintain or renovate them.
- Rural homeowners faced particularly high costs for infrastructure development and a shortage of tradespeople available to carry out maintenance and building work for them.
- Moving from substandard housing to available rental housing was not a favoured option for many whānau because it would necessitate moving from a locality in which their communities and networks were located.
- Home ownership was identified as a strong desire of most, if not all, Māori and inability to surmount barriers to achieving it was a common source of dissatisfaction.
- Working collectively to achieve home ownership was advanced as a potentially powerful strategy for Māori to employ.
- Home ownership was identified as a source of economic wellbeing for those who achieved it and a point of distinction between home owners and renters.
- The return to income related rents was associated with increased satisfaction among their tenants who were suitably housed.
- Current demand for State Housing did not closely match housing supply in terms of size and numbers of bedrooms as more single people sought HNZA (Housing New Zealand Corporation) rental properties as a result of partnership break-ups.
- While older Māori were well housed in urban areas, they often seemed isolated and lacking whānau support.
- For rural householders whānau connection to their homes was a source of satisfaction. On the other hand, the frequently poor condition of rural houses was a source of dissatisfaction for them.

- Crowding, although existing in urban areas, was of greater concern in rural areas. Reasons attributed for overcrowding were the migration of whānau back to hometown communities and a lack of housing to accommodate them.
- Urban renters were generally happy with their homes in terms of location, size, condition and layout.
- Urban owners seemed less happy with their homes than the renters, but seemed to have higher expectations, too. They had been more constrained in their choice of location than renters for reasons of cost. On the other hand they spoke of the increased options for capital gain and moving to other locations that were available to them as a result of owning their properties.
- The various programmes aiming to improve the healthiness of housing (for example the Healthy Housing Programme) were widely acknowledged for its contribution to improving housing conditions in the places that it operated.

Housing conditions now compared with five years ago

- Rural key informants noted an improvement in housing conditions as a result of programmes such as the Rural Housing Programme and the availability of cheap reliable cars had served to reduce people's isolation. However substandard housing was still of concern in those areas.
- The older State and Māori Affairs houses were noted for their solid construction and retaining their condition, whereas newer private rental houses and units were not as solidly built and their condition could deteriorate quickly.
- On the other hand, the older, predominantly three bedroom, houses did not meet the increasing demand for one and two bedroom housing, on the one hand, and larger houses, on the other.
- Rural Papakāinga householder living conditions had improved as a result of renovations and improvements they had made and financed with a HNZC loan.
- Rural interviewees did not consider that conditions had improved for most of their fellow rural householders, though.
- The work of various healthy housing initiatives were identified as a source of housing improvement over the period.
- There were changes to how Housing New Zealand Corporation worked. Housing stock had begun to be upgraded and work with clients were more respectful and conscientious
- In Palmerston North key informants considered that housing conditions had improved overall and noted that the city was well served with housing advocacy groups which maintained pressure on landlords.
- Private urban renters noted little change in physical housing conditions, but said that rental housing had become harder to find and had become more expensive over the five years.
- Urban owners considered that their housing conditions had improved because of work they had carried out on their properties themselves.
- Increased debt was expressed as a concern in addition to a high incidence of other social problems like domestic violence and drug abuse.

Whether the housing needs of Māori differ from those of others and How the standard housing model fits with being Māori

- The housing needs of Māori differed from those of others due to larger family size, and the practice of receiving and accommodating visiting whānau and other visitors on a relatively frequent basis.
- House design was recommended to be open plan with the possibility of being able to move internal walls in order to be able to adapt the internal layout to changing needs.
- Flexible indoor space needed to be supplemented with outdoor space in the form of open decks and garage and carport space.
- Provision of larger kitchens and the appropriate location of cooking areas, and eating, washing, and sleeping spaces were emphasised.
- A clear cultural basis for the different housing needs of Māori was revealed in respondents' references to the purposes served by their homes, in terms of accommodating visiting whānau during events such as tangi, attachment to the land, and the view of the house as an intergenerational asset, for example.

Future changes that would lead to or increase respondent happiness and satisfaction with their housing

- The overarching challenge identified was to increase opportunities for Māori to achieve home ownership.
- The primary barrier that needs to be addressed was insufficient finance
- A further barrier was the lack of knowledge about finance and homeownership pathways slowed the process and delayed entry into the housing market
- Large amounts of multiply owned land in rural areas meant that Māori were often asset rich but income poor
- Some families require information and support to understand the range and implications of applicable housing choice because their intergenerational experience of housing has meant they were ill-prepared to move into homeownership.
- An improved level of education, thereby increasing likelihood of employment and a sufficient salary, was viewed as crucial to move into homeownership.
- Respectful partnerships between communities and agencies (Māori, non-governmental, and governmental departments) were necessary for changes to occur. The domination by government, and the loss of Māori control over housing initiatives, was a fear enunciated by respondents.
- Energy efficiency was mentioned in rural areas and in Southland. This was primarily driven by high infrastructure costs
- Various schemes were mentioned to improve the likelihood of homeownership, though details were scarce. Suggested schemes included:
 - capitalisation of Family Support
 - rent to buy schemes
 - suspensory loans
 - low interest loans

- community housing
- alternative building methods and materials
- mechanisms to enable people to use their interest in multiply owned land as leverage for raising finance

Section 6. Synthesis and conclusions

Introduction

This study of Māori housing experiences and emerging trends has brought together data and information from a range of sources: the available literature ; data from three census; data from a longitudinal study of Māori householders; and qualitative fieldwork carried out with Māori householders and key informants in six localities throughout Aotearoa New Zealand. The information and data from each source has been reported without reference to the other sources in its own section of the report (an appendix in the case of the Te Hoe Nuku Roa material). The purpose of this section is to draw together and synthesise those separate analyses in order to present a picture of the Māori housing experience and aspirations that is as complete as the available data and information allow.

This synthesis is organised around the following broad areas: Conceptions of housing; Household composition; Household location; Household tenure; Housing conditions Socioeconomic factors; Housing policy.

Conceptions of housing

It is clear from the wider literature and the qualitative field work that the Māori experience of housing must be understood in the context of Māori cultural practices and their relationship with the prevailing commercial housing model. That model is grounded in a market system of individual property rights and is often in conflict with land development models premised upon lineage-based shared property rights. The qualitative interviews and focus groups consistently identified connection with whānau as a crucial determinant of where people would prefer to live and the uses to which their houses were put. For example, as will be expanded upon under the discussion of Household characteristics, Māori households are used to accommodate visiting whānau for purposes that are clearly linked to cultural practices that differentiate Māori from other New Zealanders. Similarly, the retention of extended whānau relationships by Māori is reflected in the higher representation of Māori households in those comprised of two or more families.

The research participants who lived in rural areas were clear about the spiritual and emotional elements of their connection to land and localities to which their whānau held long-established ties. Urban participants also identified the importance of living close to other whānau in urban contexts, even though there was no question of them living in whānau homes on whānau land.

An important aspect of the work of the Te Hoe Nuku Roa programme is very pertinent here, although it requires further work. The programme has developed a Māori cultural identity measure that calculates a score based on a number of indicators that are described in Appendix 2. When Māori cultural identity scores are related to housing outcomes within the Te Hoe Nuku Roa study, Māori identity is found to be inversely related to housing outcomes, suggesting that the maintenance of Māori culture in the context of a commercial housing market might come with a cost. This, it must be noted, is an area that will require further research in order to clarify the factors involved, and the extent to which other variables might be contributing to this result.

Household composition

The literature clearly identifies the broad characteristics of Māori households as being larger than is generally the case for New Zealand households and with younger average age. This is supported by census data which clearly show that Māori have higher representation in multi-family households, multi-person households, and one family households in which there are children, with particularly high representation in sole parent households. They have, accordingly, lower rates of representation in households that have one person and one family households in which there are no children.

The broad characteristics identified in the literature and census data are consistent with those identified in the qualitative interviews and focus groups. For example, household crowding was an issue identified in a number of sites, although it was more of an issue in the rural areas and was of less concern in urban sites. One reason given for high levels of crowding in Northland and East Coast was the return of people from the cities to their areas of origin. The availability of housing in those areas was described as limited, which required families to live in overcrowded environments in order to live within the desired areas they were returning to. This view is supported by the housing literature, which suggests that Māori may more likely accept living in poor conditions in order to meet their desire to be close to whānau, rather than be separated from their whānau but live in more suitable accommodation. This raises a question about the responsiveness of the housing market to the needs of Māori consumers.

While there was general agreement about the need to be able to accommodate visitors, there was also often reference to the desirability of being able to accommodate another whānau member, usually a parent or grandparent on a permanent basis. This sentiment was expressed by rural and urban respondents.

In order to meet the needs associated with larger households, preference was expressed for open plan style house designs that would provide more flexible living arrangements. Suggestions included the possibility of being able to move internal walls in order to be able to adapt the internal layout to changing needs. Flexible indoor space needed to be supplemented with outdoor space in the form of open decks and garage and carport structures. Provision of larger kitchens and the appropriate location of cooking areas, and eating, washing, sleeping spaces and toilets were emphasised as being important for hosting guests. This meant that at least two toilets were needed in a house. Indoor-outdoor flow and the use of barbeques were suggested as easy solutions to catering and cooking for large numbers of temporary residents.

Overall, the respondents discussed their housing needs in terms that were clearly cultural, whether consciously so or not. For example, some rural respondents spoke of the importance of belonging to the land and their role of caretakers on behalf of their wider whānau. An urban informant identified the home as an intergenerational asset and thereby suggested that a commercially acquired property could become an ancestral whānau property over time.

Household location

The migration literature associates Māori migration to cities with a move from a land-owning situation to renting, while the counter migration to rural areas has increased pressure on the rural housing market. The literature also identifies a willingness on the part of Māori to move to inadequate housing if it is the only alternative in a location that is preferred because it meets

needs for community and family. The desirability of proximity to whānau was emphasised in the qualitative interviews and focus groups by indications that their satisfaction with their current house was due to their closeness to whānau. The desire to live close to whānau was shared by rural and urban Māori and many Māori who had migrated to urban centres had done so to be closer to whānau. People were often prepared to accept less than satisfactory housing conditions, such as substandard housing or a 'bad' neighbourhood, if it meant being able to remain close to whānau. In rural areas, Māori whose traditional roots were coastal and who wanted to live on the coast were disadvantaged by the high costs of coastal properties. As a result many were "forced" inland away from their traditional areas of residence.

The qualitative data do not indicate frequency of movement from one home to another, but the Te Hoe Nuku Roa data do. For the Māori householders in that study, the average number of address changes within previous 3 years was 2.4 times, ranging from 4.3 times in Palmerston North, to less than once in the Far North. Couples with children had the lowest mobility (0.61 times over last 3 years), followed by childless couples (1.23), sole persons (1.5), sole parents (1.69) and finally those sharing a house or flatting (2.95).

Tenure

Home ownership

Incidence of ownership

Home ownership rates have fallen, nationally, for all New Zealanders, including Māori, over the three census periods covered by this research. Māori total ownership rates were lower than those for Other households in all areas covered by this research and all three census years. While total ownership rates fell in most areas for Māori, Other and Total households, there were regional variations. In the areas covered by this research, for example, the exceptions for Māori households were the Far North, Gisborne, Palmerston North and Lower Hutt sites, which registered increases in total ownership rates. Gisborne also showed increases for Other and Total households over the same period. The other exception to the declining rates for was Other households in the Far North TLA. The increases in rural areas support findings from the literature review of higher Māori ownership rates in rural areas than in urban areas.

The rates for ownership with a mortgage also declined over the period. The only exceptions to this trend were for Māori households in the Far North and Palmerston North sites. By 2001, the representation of Māori households in this category was lower than for Other and Total households in all areas except the Invercargill site and TLA.

The representation of Māori households in the owned without a mortgage category have also been consistently lower than for Other and Total households in all three census periods and all areas. However, nationally, the proportions of Māori households that were owned without a mortgage increased while the proportions of Other households and Total households declined over the same period. In fact, Māori who owned their home with a mortgage increased in all areas except the Far North, Manukau and Palmerston North sites. The increase in mortgage free ownership is interesting in light of the high percentage (76 percent) of homes owned freehold by older Māori that was identified in the literature review.

The overall decline in home ownership rates is reflected in changes between the last two waves of the Te Hoe Nuku Roa study during which 6 percent of the sample moved out of home ownership and 3 percent moved into home ownership, resulting in a net loss of 3 percent.

Home ownership aspirations

In the literature, the home ownership aspirations of Māori are assumed to be the same as for other New Zealanders. This view is supported by the qualitative interview and focus group data which consistently identified home ownership as a very strong aspiration of Māori householders who did not own their own homes, and as a very positive thing for those who were home owners. This finding was supported by results from the Te Hoe Nuku Roa study, too. Overall in that study, 51 percent of those renting aspired to own their own home, with 72 percent of those who aspired to own their own home considering this to be important or very important. Home owning aspiration in the Te Hoe Nuku Roa households located in the TLAs covered in this study was inversely proportional to the cost of housing there.

A particular advantage of home ownership that was identified by urban home owner participants in this research was the possibility of capital gain and the associated economic wellbeing that came with being a home owner. The rural home owner participants were all associated with Papakāinga, and tended to associate the advantages of ownership with the maintenance and development of a whānau-based resource rather than an individual one. Consequently, the question of capital gain did not arise in the same way for the Papakāinga respondents, but the availability of a shared property resource that could be developed for the common good was something that clearly had the potential to improve wellbeing just as capital gain might for an urban property owner.

Barriers to ownership

As noted earlier, the literature and census data clearly identify the broad characteristics of Māori households as being larger than is generally the case for New Zealand households and with younger average age. As young families are less likely to have the income necessary to enable house purchase, this demographic factor is likely to be a significant contributor to financial barriers faced by Māori (and other low income people) who wish to buy their own home. Aside from the demographic factors, Māori tend to be less well placed economically than the general population, as will be discussed more fully in the section dealing with socio-economic status.

The qualitative interviews and focus groups clearly identified the low incomes received by many Māori as a significant barrier to home ownership, along with poor access to sources of finance and high property prices. While rural property prices were generally lower than urban prices, this could be offset by the higher development costs faced by rural land owners.

The literature and the qualitative data both identify difficulties associated with raising finance for the development of multiply owned land. In rural areas, the large amount of multiple title land meant that many people were technically speaking asset rich, while at the same time being income poor. In reality, they are not rich in the financial sense. With their assets effectively locked up, people are put in the position of being treated as though they are poor and lose confidence in their ability to pursue their goal of home ownership. Consequently, it is important that means be found to enable joint ownership of land to be used as leverage for raising finance, whether for acquiring a home on whānau land or in an urban context.

Intergenerational experience of housing is another factor influencing engagement with the housing market. For example, those whose parents and grandparents did not own their own homes effectively lack a background in living in their own home and are more likely to repeat their parents' experience. Any initiatives aimed at increasing home ownership rates must address the intergenerational aspects along with affordability issues.

While a shortage of opportunities for obtaining finance was identified, respondents also spoke of the need for Māori householders to be equipped to take advantage of the opportunities that do exist. A strong theme that came through from most regions was the lack of knowledge within the community about how to improve their housing circumstances.

Experiences of ownership

Home owners who were interviewed or participated in focus groups generally had positive experiences of their ownership. For the Papakāinga householders, there was satisfaction that they were doing something worthwhile for themselves and their whānau, even though there were often considerable difficulties to overcome. Of primary importance to them was being able to live on ancestral land. Several householders currently lived, or had lived in less than suitable accommodation in order to retain the connection with the area that they are from. Most had found ways to deal with the intricacies of multiply-owned land development. These ranged from buying the land from shareholders, dividing the land into blocks to reduce the need for negotiation, and keeping the land consolidated with a committee to oversee the running of the papakāinga. All of them had struggled with internal whānau disagreements, and the challenges of developing multiply owned land had been mentioned by papakāinga householders and key informants alike. For the urban householders, home ownership provided a sense of security for the present, in the form of secure tenure, and for the future in the forms of capital gain and the ability to move to more desired locations.

Renting

Incidence of renting

In the census tenure data, the rental category was the largest category under Not owned set of categories. Higher proportions of Māori rented than was the case for Other households and Total households. Nationally, the proportions of renters increased overall between 1991 and 2001 in all areas for Māori, Other and Total households, as would be expected in view of the decrease in ownership rates noted earlier.

While higher proportions of Māori rented than Other and Total households, in all areas and census, the proportions of Others renting were consistently lower than the proportions of Total households. Differences between Māori, Other and Total households tended to be greater in the urban TLA and sites (except Invercargill) than the rural Far North site and TLA and Gisborne site.

Nationally, the rates of increase in renting were similar for Māori, Other and Total households. There was, however, some variation between areas, with the Lower Hutt site registering a low 0.7 percent increase in renting for Māori households and the Manukau site a high 68 percent increase for Māori households. 55 percent of Te Hoe Nuku Roa households in the six study TLA were renting.

Experiences of renting

Both the literature and the qualitative data identify a shortage of rental accommodation in rural areas. In urban areas, the literature suggests that the private rental accommodation supply is less restricted than the rural, while tending to be concentrated in different geographical areas from concentrations of State housing. The literature also associates the return to income related rents with reduced financial pressure on State housing tenants.

The qualitative interviews and focus groups suggested that rural landlords did not show the same level of care as those in urban environments, while tenants often did not complain for fear that the landlord might evict them. The lack of alternative housing options in rural areas is one likely reason for the poor standard of rural rental housing. In this environment, landlords have a captive market and do not have to compete for tenants as their urban counterparts do. Also, the relative isolation might make it more difficult for tenants to lodge complaints with the tenancy tribunal, with the result that landlords have little motivation for improving their houses.

Opinions and assessments of rental properties differed widely between regions. As far as HNZC properties were concerned, there were marked differences in the views of key informants, on the one hand, and renters, on the other. Key informants saw HNZC as a responsible landlord, despite acknowledging that the housing stock was dated and that upgrading needed to be carried out on many houses. They considered multi-story units to be adequate but that they had an image problem that made them unattractive to tenants.

Urban private renters were generally happy with their homes in terms of location, size, condition and layout. At the same time, HNZC tenants did not like HNZC houses. Those living in State homes (Palmerston North focus group), were unhappy with their homes. Delays with maintenance and the often shoddy state of houses when they first moved in were some examples of this unhappiness. Multi-story units were the least liked of all possible options. This was primarily due to them being considered unsuitable for older people and children. They were unsuitable for accommodating visiting whānau because they were too small and cramped, and lacked outdoor space to accommodate overflow.

Urban key informants linked to HNZC associated the return to income related rents with increased satisfaction among their tenants who were suitably housed. On the other hand the current demand did not closely match housing supply in terms of size and numbers of bedrooms as more single people sought HNZC rental properties as a result of partnership break-ups. It was felt that while older Māori were well housed in urban areas, they often seemed isolated and lacking whānau support.

Socioeconomic factors

Income

The literature suggests that the historically low incomes received by Māori have contributed to the low ownership rates for Māori. These low incomes have seen Māori overrepresented among those living in poverty, although poverty rates are now declining. Low incomes have been accompanied by larger families and higher living costs for the household unit.

The census data indicate that overall, compared to the total population, the representation of Māori is greater in the lower income bands and smaller in the higher income bands.

Comparison of the study sites with their respective TLA reveals a flatter distribution in the TLA compared with the sites, which are more skewed towards the lower income bands.

Compared to the New Zealand distribution, the Far North and Gisborne distributions are more concentrated in the lower income bands. The national and urban distributions, on the other hand were more evenly spread across the income bands. At the national level, the spread became more even over the 1991 to 2001 period for both Māori and the total population, as percentages in the \$5,000 to \$20,000 range fell and those in the \$25,000 and over range rose.

Deprivation

The New Zealand Index of Deprivation (NZDep2001) ratings for the study sites covered by this study range from 4 to 10 with a median of 9 and an average of 8.5. This indicates that overall, the study sites are in the more deprived rather than the less deprived end of the deprivation distribution.

Education

Nationally and across all areas in all three census periods, Māori rates for having No Qualification were higher than for the total population. On the other hand, the rates for having no qualifications fell for Māori and the total population over the same period. For New Zealand as a whole the proportions of Māori with no qualifications declined at almost the same rate as it did for the total population. In many areas, Māori rates of decline in this category were greater than for the total population.

Overall rates for having a School Qualification as the highest qualification were higher in the total population than for Māori, except in Palmerston North, where the 2001 proportions were higher for Māori in the study site and the TLA. In all areas, rates for having a School Qualification increased for Māori and the total population over the same period. Overall, for New Zealand, Māori representation in this category increased by 48.9 percent compared to 33.3 percent for the total population.

In all areas and periods, Māori had lower rates for having a Vocational Sub-degree Qualification than the rates among the total population. At the same time as School Qualifications increased proportionally, Vocational Sub-degree Qualifications declined over the period for Māori and the total population.

In all areas across the period, Māori had lower rates of degree level qualification than the total population. However, the largest positive percentage changes have occurred in the degree level qualifications. Furthermore, percentage increases in Māori representation in the attainment of both bachelors degrees and post-graduate degrees are considerably greater than for the total population, with the sole exceptions of the Invercargill site for bachelors degrees and Invercargill TLA for post-graduate degrees.

Employment

In the literature, historically high unemployment is identified as contributing to low income and hence low ownership rates for Māori. Now that unemployment is declining markedly, it will be interesting to see what, if any, effect this will have on Māori home ownership rates in coming years.

The census data show that nationally and across most areas in most census periods, Māori representation in the Total Employed category were either below or approximately equal to those for the total population. Total employment rates increased for Māori and the total population between 1991 and 2001 in all areas including New Zealand as a whole. Encouragingly, the rates of increase for Māori were much greater than they were for the total population. In fact the national percentage increase in the total employed category for Māori was about three times that for the total population.

Growth in the rate of employment was positive in both the full time and part time categories, nationally. In all areas and census years, Māori representation in the Unemployed category was higher than it was for the total population.

Overall, between 1991 and 2001, unemployment rates fell for Māori and the total population, but Māori unemployment rates fell at a slower rate than for the total population, with a national 16.6 percent fall for Māori compared to a 23.4 percent fall for the total population.

The falling unemployment that has been identified in the census results for 1991 to 2001 period has accelerated at a greater rate than the non-Māori rate, with the Māori “rate” of 11.4 percent for 2001, having fallen to 5.0 percent for the December 2005 Quarter of the Household Labour Force Survey.

Living conditions

The literature indicates that Māori are more likely than others to experience economic adversity in middle age. Even though older Māori were more likely to own their home, they still had lower living standards with lower savings and higher housing related costs than general population. Despite the generally lower socioeconomic situation suggested by the literature, the census data and the deprivation characteristics of the study areas, 52 percent of the Te Hoe Nuku Roa sample had household contents insurance.

The qualitative interviews and focus groups identified some deterioration in social conditions in some areas that seemed to have occurred over the previous five years. For example some urban Key informants identified an increase in the incidence of domestic violence, drugs, alcohol abuse, and a sense of hopelessness. There were also reports of an increase in numbers of people in the community, particularly in state housing, with mental health and other special needs. Often these people were unsupported and as a result had poor living conditions. For those who lived in the ‘margins’ little had changed except that they have become more entrenched in the position they find themselves in. This is of concern especially when second and third generations of the same family are finding themselves in the same situation as their parents.

Overall, householders’ views about their satisfaction and dissatisfaction with their housing were mixed, and tended to be determined by particular local factors such as lack of rural infrastructure, high urban costs, locations in which they could afford to live, etc. The mixed views revealed in the qualitative data are also reflected in the findings of the Te Hoe Nuku Roa study in which 86 percent of participants were generally satisfied with their housing, while 14 percent were either dissatisfied or very dissatisfied.

Housing policy

The literature has identified the fluid nature of housing policy in twentieth century as it has moved from the exclusion of Māori from mainstream state housing that prevailed before the Second World War, to the mainstreaming of Māori housing policy that was associated with the philosophy of assimilation advocated in response to the large scale rural to urban migration of Māori that occurred in the post-World War Two period with the aim spreading Māori throughout urban communities, to avoid regions becoming ghettos. This was not achieved due to a lack of coordination between the Department of Māori Affairs and the State Advances Corporation. More recently, policy has become targeted to allow for cultural variation as reflected in the development of Papakāinga housing, for example.

Most recently, the return to income related rents has impacted heavily on Māori in a favourable way. The literature does, however identify a lack of coordination around policy and regulations for developing multiply owned land.

Approaches to improving Māori housing circumstances

A number of policy initiatives have been implemented to improve Māori housing circumstances. Some of these have a rural focus, such as in the area of Papakāinga development. Other initiatives with a rural focus are the Low Deposit Rural Lending Programme (LDRL), and the Rural Housing Programme (RHP). The Healthy Housing Programme (HHP) is applied in urban areas as well. Other related initiatives are aimed at building the capacities of Community Based Organisations. These initiatives are relatively recent and still in the process of being evaluated.

The qualitative interviews and focus groups identified a number of approaches that could be adopted and applied to improving Māori housing circumstances. These include such possibilities as: enabling people to capitalise their family support; developing rent to buy schemes; introducing suspensory loans and low interest loans; the promotion of community housing; the development and promotion of alternative building methods and materials; and facilitating financial leveraging off multiply owned land interests.

Any such initiatives must be based upon respectful relationships between householders and the government agencies that administer housing assistance. In this connection it was noted that successful initiatives tended to be driven by the community with government taking a supporting role.

Barriers to improving Māori housing

One aspect of this overlaps the area of barriers to achieving home ownership and the low expectation many Māori have of getting a mortgage. While having insufficient income is a key factor in this, it can be exacerbated by lack of knowledge about how to go about buying a home. Related to this can be lack of information about existing programmes that people might be able to benefit from if they knew about them and could then successfully apply for. Disconnection from whānau and a lack of role models/support could also be a factor that hinders motivation and knowledge about improving the housing situation. The qualitative interviews and focus groups discussed the issue of working collectively to achieve home ownership and found that this was not widely practised by Māori.

The literature has identified racism as a factor affecting ability to obtain housing, particularly rental housing, where potential tenants are at the mercy of landlords. It was also suggested that this can affect the ability of Real Estate Agents to provide good service to Māori. Also, tenants (private and public sector) have a tendency not to complain about inadequate housing, especially in smaller or rural communities.

An overall lack of co-ordination and co-operation both between and within organisations and communities (Māori and non-Māori) was also identified as a serious barrier to improving Māori housing.

In rural areas, lack of infrastructure, shortage of skilled tradespeople, and high development related costs pose significant barriers to carrying out maintenance and improvements to rural housing. The literature and the qualitative interviews and focus groups all identified maintenance and improvement costs as significant barriers, and recommended the provision of financial assistance to enable properties to be maintained to a good standard. At times the lack of agreement between whānau land owners also provided further barriers.

Housing design

The literature and the qualitative interviews and focus groups both identify design features that would make houses more suited to the living patterns and practices of Māori households. It is encouraging that Housing New Zealand has developed house design guides to inform the development of housing in urban and rural environments. Other resources have also been developed, such as *Ki te Hau Kāinga* which is a guide that addresses Māori housing solutions in a coherent guide to housing design that incorporates tikanga Māori. The guide supports the separation of various activities (eating, cleaning, sleeping, etc.) and provides direction as to how the various functions of a house might be organised. Areas that are central gathering places for the family (e.g. living, dining, and kitchen) need to be large enough to be comfortable and healthy. *Ki te Hau Kāinga* discusses general planning principles, specific design issues, and provides several concept designs as examples to how the various elements might be operationalised.

Policy recommendations

The data in this research project concerning Māori housing experience and aspirations, and the trends and issues that arise from them, provide a realistic evidence base for policy development. The recommendations here are premised on the assumption that Māori as a group of housing consumers are the most informed articulators of their experience and aspirations and that this should be the prime basis for policy development. This does not mean that there are no other stakeholders or key informants, nor does it mean that the strongest recommendations are affordable or practical in the immediate future. Rather it assumes that the experience and aspirations of Māori housing consumers, especially where other data sets and research are congruent with their perspectives, to be the bedrock of modern high quality policy development.

Homeownership

The most consistent aspiration revealed in this study and many previous ones is the desire of many Māori to own their own home. At the same time the data consistently shows that Māori have lower homeownership rates than other New Zealanders. A number of reasons have been put forward for this discrepancy between consumer preference and consumer experience. These include lower income levels of Māori, larger family size, families with a younger average age, lower socio-economic status, high rates of increase in property prices, fewer models of homeownership in a community that owns fewer homes, poor access to financial sources and the difficulty of raising finance for housing on multiply owned land.

The aspiration to homeownership is a positive one that would contribute to whānau security and independence if achieved. In most cases it will provide a capital gain over time and a security to borrow against. The rate of homeownership rises with increasing socio-economic status and is positively associated with employment and educational attainment.

It is also very much in line with the Primary and Supporting Initiatives in the New Zealand Housing Strategy (HNZC, 2005d) and recent policy developments in Housing New Zealand Corporation designed to aid and increase homeownership. Policies such as Low Deposit Rural Lending, Welcome Home Loans, Kiwisaver and Home Ownership Education are important initiatives. The take up rate has however been disappointing, because of the combination of rising house prices, the threshold limits set and the lower income levels of prospective applicants that make mortgage payments unaffordable for those on lower incomes.

The Primary Initiatives in the New Zealand Housing Strategy include expanding the Mortgage Insurance Scheme for low and moderate income families, providing an assistance package by linking deposit assistance with work-based savings, investigating the effectiveness of other innovative homeownership initiatives including home equity schemes, providing education programmes on sustainable homeownership and continuing to provide home lending programmes to low income families in rural areas and living on multiply-owned Māori land. The policies noted above pick up most of these initiatives but at very modest and low risk level. As a consequence, the take up rates have been dropping and are only realistically accessible to middle-income groups rather than low and middle-income groups.

The one Supporting Initiative in the New Zealand Housing Strategy concerning homeownership recommends the need to investigate particular homeownership products to meet the diverse needs of Māori, Pacific people and other population groups. In the light of this policy direction and the reduction in the proportion homeownership in New Zealand,

innovative and realistic policies should be developed that will enable families on *lower incomes* to be able to purchase their first house without compromising their fundamental need for necessities and wellbeing. This could be achieved through a range of initiatives. The following are suggested:

1. Further develop savings incentives and schemes that are realistic for households on low to middle incomes. Kiwisaver is an important step in this direction but not substantial enough for many in the lower middle and lower income brackets.
2. Develop creative public/private partnerships between HNZC, MSD and the private lending institutions to create win/win scenarios that will enable affordable mortgages. The Government institutions are able to reduce the risks for lenders by offering large volumes and providing security for mortgage finance. Income supplements to help with mortgage finance could be considered after prospective mortgagees undergo a house purchase education course and possibly a rent to buy scheme.
3. Develop affordable loans, such as suspensory loans or low interest subsidised loans, that are affordable and do not place the mortgagee family in poverty. 30 percent of household income is usually considered to be the threshold of housing payments for lower middle and low income households.
4. Build pathways from state housing to low cost homeownership that will free up the state houses and provide stability for families whose income circumstances improve.
5. Provide, more widely, resources to Māori providers for educational and other events that will enhance confidence and provide practical information and support for whānau to consider homeownership as a viable housing option.
6. Develop innovative lending approaches that will enable the joint ownership of land to be used as leverage for raising housing finance.
7. Develop equity sharing schemes whereby the state or a lending institution owns a proportion of the value of the house and the occupants own the rest, with the provision that the occupants can always increase their proportion if their financial circumstances improve. The equity sharing enables the occupant to benefit from capital gains over the years. A move in this direction has been signalled by the Minister of Housing but as yet the specifics are not available.
8. Develop rent to buy schemes, whereby tenants who meet rent and upkeep requirements over a period of years can purchase the house they are living in at the price it was when they moved in and recognise the sum of their rent as a deposit on the property.
9. Encourage the development of partnership housing with Māori Trusts and other organisations along the lines of the Housing Associations in the United Kingdom, that will enable the growth of capital investment through the building of new houses and a base for future borrowing.
10. Employ the \$multi-billion asset base of HNZC to borrow responsibly on the money markets for the purposes of developing affordable homes for low and middle-income families.
11. Require developers to incorporate a percentage of low cost housing in all development sites.

Affordability

The continuous problem identified in this research for many Māori families is the low level of incomes many households live with and that a larger proportion of Māori families are bigger in size and with young children. The Housing Strategy notes that affordability is linked to wider

economic factors including employment, wage levels, housing prices and rents. Policies that offer ‘in kind’ assistance and mortgage subsidies for homeownership as noted above, and those that enhance secure employment, higher levels of educational achievement and higher incomes will enable greater housing choice. To this end the Government approach to reduce poverty through employment and making work pay through the In Work Payment in the Working for Families package can be expected to lead more people into sustainable employment and higher incomes over time. Income and labour market policies like this need to be monitored and further developed to help other low groups not currently targeted by the packages, to ensure they achieve the outcome that enables low and middle income families to exercise housing choice.

The Housing Strategy Primary Initiatives regarding assistance and affordability refer to increasing the number of state houses in areas of high demand, reviewing the Accommodation Supplement and expanding social housing, particularly with third sector housing providers. The latter initiative is congruent with the recommendation in the section on homeownership point 9 above, that partnership housing with Māori Trusts and other organisations will enable the growth of capital investment through the building of new houses and a base for future borrowing. State housing has assisted many Māori living on low incomes and will be further required in the future as their younger demographic population profile increases their proportion of younger New Zealand families. Continuing the present building programme and the income related rent formula is a very important safety net policy. The Accommodation Supplement needs to be freshly reviewed from the perspective of the most efficient use the \$billion plus can be put to the advantage of low income renters and aspiring homeowners.

Location

This research confirms previous research that has shown that for many Māori, whānau is a critical determinant for where they choose to reside. Numbers of families choose to migrate to their tūrangawaewae land of origin where the availability of housing is limited. This in turn leads to overcrowding. There was also evidence in this research that many in the cities wish to live close to whānau to enable them to share their cultural heritage, obligations and whānau interaction.

It is recommended that much greater consideration be given to Māori consumers’ preferred choices of housing location than is currently the case. Housing planning authorities including Regional and Council Authorities and Housing New Zealand Corporation take bolder steps to enable innovative housing developments that respond to Māori consumer choices and enhance cultural pride and wellbeing. The Housing Strategy notes the need to increase opportunities for Māori homeownership in rural and urban areas and to build housing on multiply-owned land in partnership with iwi, hapū and Māori organisations that can contribute land, infrastructure and other support as Primary Initiatives.

Serious consideration could be given to collective housing initiatives like Māori housing trusts where a range of tenure types could be present in the one place but communal costs shared. The opportunity to choose cooperative housing solutions designed for and by local communities would also help. So too would developing partnerships using Government funding and Māori assets or other resources where satisfactory agreements on both sides could be reached. The Supporting Initiatives in the Housing Strategy recommend:

- providing opportunities to involve Māori early in all planning impacting on Māori housing, and for effective Māori representation on housing strategy, planning and development committees sponsored by government

- providing assistance and resources to enable Māori to grow capacity and capability in the housing sector
- providing or supporting capacity building programmes to improve the capacity of iwi, hapū and Māori organisations to plan and deliver housing services
- developing housing programmes for iwi, hapū and other Māori structures, as part of wider Māori community development programmes, including employment, health and social services

All of these would substantially contribute to solutions to many of the location problems identified in this research.

Design

This and other research has clarified the preference among many Māori for housing designs that better cater for their whānau commitments and celebrations. This requires housing designs that provide more flexible living arrangements with space for whānau meetings, comfortable eating and sleeping. HNZC has taken some key policy initiatives in this area as noted earlier, particularly with ‘Ki te Hau Kāinga: New Perspectives on Māori Housing Solutions’ and the Healthy Housing Programme. The latter has helped adapt existing houses to become more flexible and healthy for larger families and family gatherings. Initiatives like these need to become more mainstreamed for Māori families. They would include flexible indoor space for a larger kitchen and washing facilities, meeting space and two toilets. Research participants also referred to outdoor space like garages, carports and decks to offer affordable communal eating and meeting areas. Providing opportunities for Māori input to the design of new houses is stated clearly as a Supporting Initiative in the Housing Strategy.

Renting

Participants identified the lack of rental housing available in rural areas. The accessible supply of rental housing was reported as being less restricted in the cities. Landlords were said to show less care in rural areas and tenants reported being more afraid to complain for fear of eviction. Housing standards were lower and official bodies like the tenancy tribunal were further away. The Housing Strategy under its quality and security of tenure Primary Initiatives recommends:

- investigating initiatives and mechanisms to promote tenure stability and security and address affordability concerns, including the role of HNZC’s leasing programme, and develop appropriate responses
- developing and implementing strategies to improve the quality of business and property management practices, and to prevent and resolve disputes that affect the stability of housing
- identifying options to improve the quality of rental properties (possibly incorporating landlord incentives), including potential links with EECA’s work on a Home Energy Rating System and other sustainable building indices

These recommendations clearly need to be applied vigorously in rural areas. The following Supporting Initiatives are also pertinent:

- improving the ability of tenants and landlords to enforce their rights under the RTA, including the ability to enforce Tenancy Tribunal orders and investigate providing access to Tenancy Tribunal orders online
- increase understanding of the rental market and investigate responses to barriers to accessing private rental housing

- actively monitoring the private rental market to identify trends and develop appropriate responses
- identifying the barriers to institutional investment in rental housing and develop responses as appropriate
- Explore the need and options for providing advocacy for tenants

Alongside the recommendation above that Regional and Council Authorities address consumer issues much more effectively regarding the supply of houses in rural areas, they should also inquire into the standards and practice of renting in their regions and develop and oversee good practice landlord behaviour. This would be designed to be fair and remove the discrepancies between urban and rural landlord practice.

Discrimination

The literature identifies a history of discrimination and disadvantage experienced by Māori with regard to housing. In a sense all the recommendations are designed to achieve equity and a 'fair go'. Specific anti-discriminatory laws exist but they are difficult to monitor and oversee because those who abuse their profession in this way can do so in a subtle manner that makes it difficult to gather legal evidence. Racial discrimination by land agents and real estate agents has been exposed in previous research and was reported in this study as well. Furthermore the Housing Strategy recommends research into the prevalence of discrimination against Māori tenants, and ways to address it. Good research should be funded in this area to alert the public, and where good evidence is found, peer pressure be placed on the professions of those who sell houses and arrange rentals. The publicity of such research and education about people's rights can also empower prospective buyers and tenants to take legal action. The Tenancy Tribunal in its mediating role can help expose and educate landlords about overcoming discriminatory practices.

Māori friendly information

In this research participants identified the lack of information and access to finance that existed among many Māori. For a large number of households, there is no historic experience of living in a house that was owned by them or their relatives. As such they were not sure how to go about accessing the processes of purchasing a home and arranging finance. It could be very helpful if HNZA and TPK could develop accessible information transfers for distribution and explanation through popular Māori organisations and media outlets. Written and electronic information would need to be 'Māori friendly' and 'Māori accessible'. A serious campaign to inform Māori of the options available to them, especially after policy development in this area, could help overcome the lack of information identified by participants.

The need to improve education and information schemes for tenants and landlords is a Supporting Initiative in the Housing Strategy. It applies particularly for Māori tenants but is also important for prospective homeowners.

Further research

As was signalled at the beginning of this report, this study has cast a wide net. The range of information that has been drawn upon has limited the degree of depth with which any particular aspect of the study has been able to be investigated. At the same time, the research provides a sound basis for further research in a number of areas. In this final section, we will outline some of these.

New census data

The census data included in this study only cover the period 1991 to 2001 and while this study was being conducted, the 2006 census was undertaken and completed. In view of this, one of the first pieces of research that should be undertaken next would be to update the existing analysis of census data when the 2006 results are published, in order to bring this component completely up to date and identify trends and movements that might have occurred over the last five years.

Monitoring the effects of policy change

Important and significant changes have occurred in the social and economic policy settings of the country and these will be played out over the coming years. Many of these, such as the Working for Families Package, and the KIWI Saver Scheme, can be expected to impact upon the housing circumstances of Māori households and it is important that these changes be tracked and monitored through further, ongoing, research.

Further qualitative research

In the area of qualitative research, further more detailed, focussed and fine-grained studies should be considered to investigate aspects of the relationships between Māori cultural practices and contemporary, commercial housing realities and practices. In particular, it is important that studies be carried out that can identify ways in which the commercial sector can respond creatively to the particular housing needs of Māori, in the same way that the commercial sector, in general, strives to identify and meet the needs of other segments of the market. At the same time, studies should be carried out into cultural adaptations that Māori have made to meet the needs of the commercial market.

Public/Private Partnerships

In the commercial area of public/private partnerships there is a need for exploratory research that will explore the constraints and potential of both sectors to develop an agreed partnership model or models that is both commercially viable and politically sustainable, and would enable low and low-middle income households to afford to purchase housing without dropping below the poverty threshold. The research would seek to explore points of compromise and advantage for both parties in order to develop a commercially viable win/win scenario.

Rural housing

The research has identified clear differences between the rural and urban housing situations. The rural sector faces particular problems in the areas of the quality and availability of housing, and the costs of maintenance and development. Despite these problems, many Māori have a preference for living in rural areas where they can live on, or close to, whānau lands. The

research has, however, identified a lack of responsiveness on the parts of many local and regional councils and lack of coordination between those bodies and the central government. It is important that research be carried out into this with a focus on identifying ways in which the housing needs of rural Māori can be better met by creative combinations of public and private sector development.

Discrimination

As noted above, good research should be funded in this area. This research would serve to identify the discrimination that does occur and alert the public to it. It should also aim to identify the factors that underly discrimination so that the phenomenon can be better understood and tackled through education and media outlets, as well as peer pressure.

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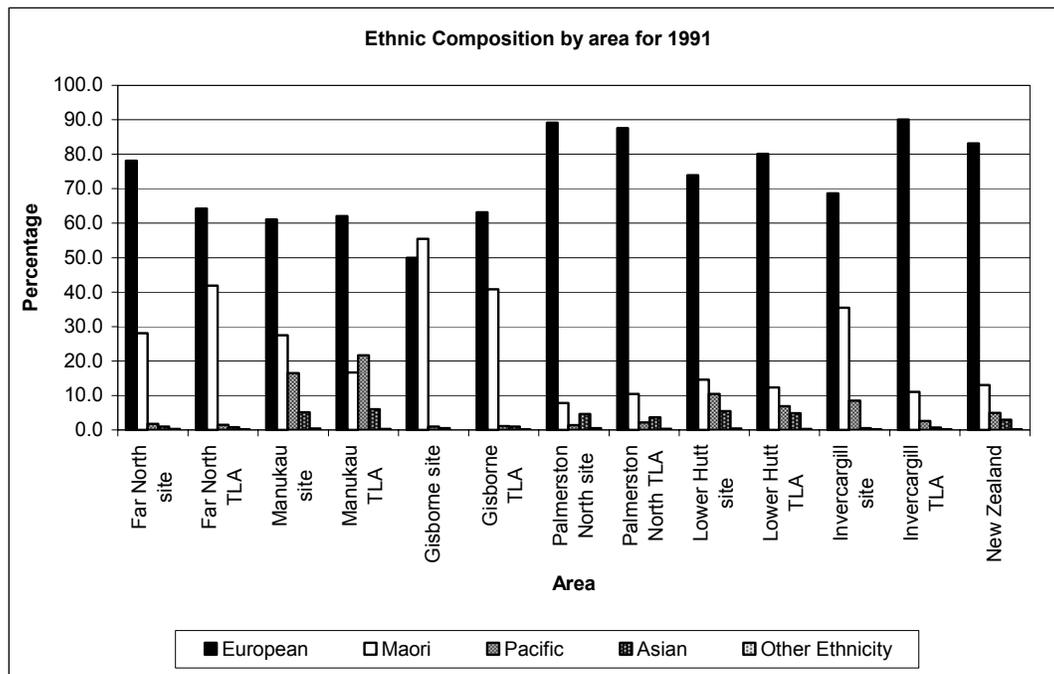
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Appendix 1. Tables and Figures from the 1991, 1996 and 2001 Censuses

In order to ensure the confidentiality of census responses at the local community level, where numbers of respondents are small and individuals could be identified on the basis of one or more of their characteristics, Statistics New Zealand randomly rounds census statistics to base three.¹³¹ This means that statistics reported at the small area level are not always exact, although when aggregated the rounded figures sum to the correct total. One effect of this practice is that when area unit cell statistics are small numbers, they do not always sum to the value of the given total. There are several instances of this in the tables included in this report.

Figure 4. Ethnic composition by study site, TLA and New Zealand for 1991



¹³¹ Random rounding was developed by Statistics Canada and has been adopted by Statistics New Zealand for all censuses since 1981. While the Canadians use a base of 5, Statistics New Zealand rounds to base 3. When the data in a table has been randomly rounded to base 3, every value in the table is a multiple of 3. The probabilities of rounding up or down are set so that in the long run the expected value, after rounding, equals the original count. The randomness of this kind of rounding may result in a total which differs slightly from the sum of the individual cells contributing to this total. This non-additivity of the census tables may prompt doubts that the figures are reliable. However, Statistics New Zealand produces the best statistics possible within the constraints it works under. Rounding is carried out on the final data only and not on any intermediate calculations. It does not affect the data to any great extent as the disturbance caused by random rounding is likely to be minimal. These minor adjustments to the raw data protect the confidentiality of the information about individual people while allowing the maximum of detailed, accurate census data to be released. (Statistics New Zealand: <http://www.stats.govt.nz/census/2001-introduction/chapter-2.htm>)

Figure 5. Ethnic composition by study site, TLA and New Zealand for 1996

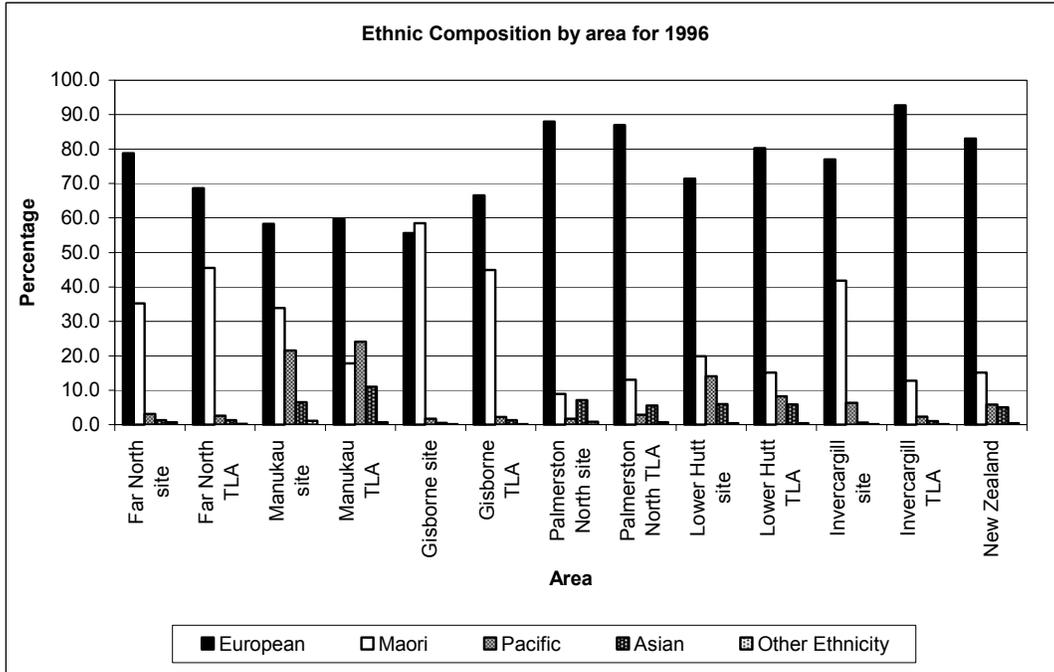


Figure 6. Ethnic composition by study site, TLA and New Zealand for 2001

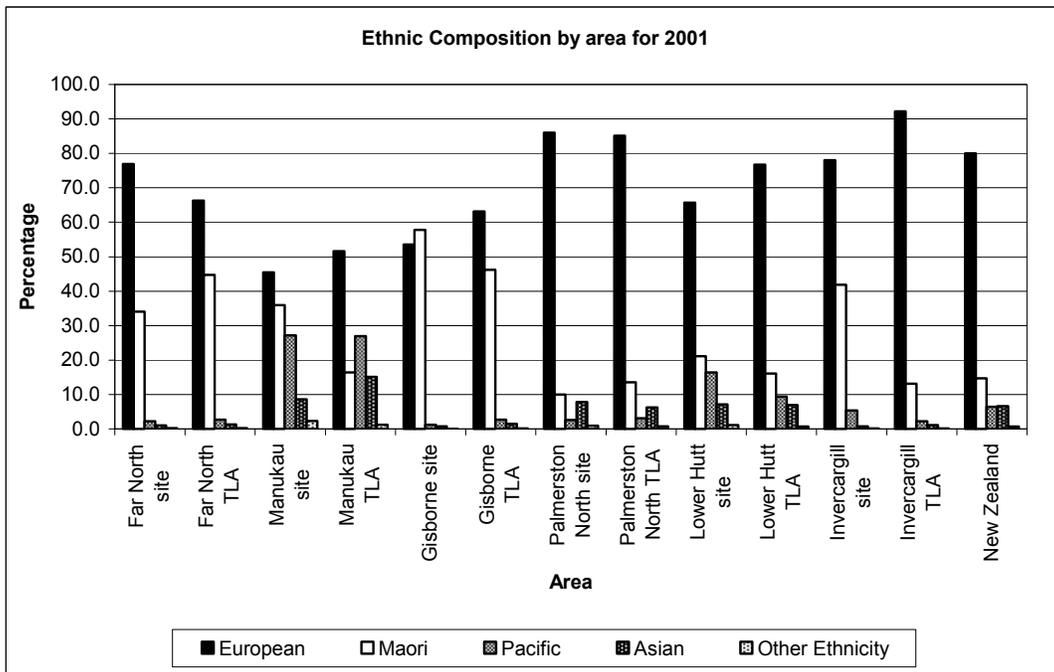


Figure 7. Changing proportions of Europeans by area over three census

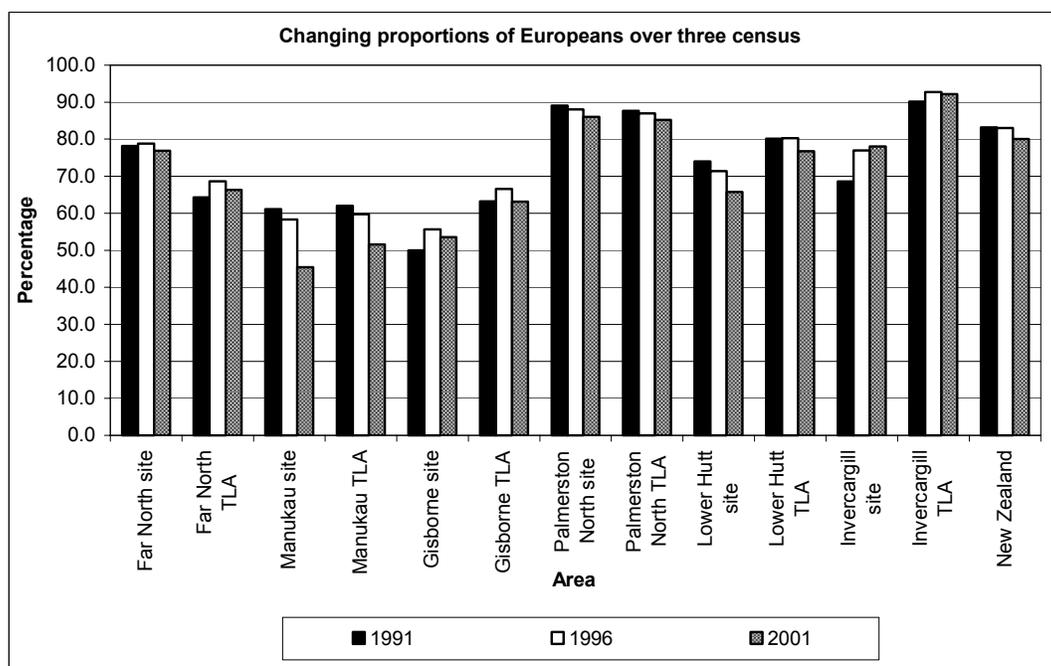


Table 2. Changes in the European and total population between 1991 and 2001 by area

Area	Change in European Population		Change in Total Population	
	1991 - 2001	1991 - 2001	1991 - 2001	1991 - 2001
	%	n	%	n
Far North	14.6	363	30.5	999
Far North TLA	7.4	2,205	15.0	7,110
Manukau	-22.4	-2,091	10.9	1,671
Manukau TLA	0.3	402	25.3	57,195
Gisborne	-3.9	-132	-6.6	-450
Gisborne TLA	-4.1	-1,134	-0.7	-294
Palmerston North	-5.8	-582	0.9	99
Palmerston North TLA	-2.1	-1,275	3.6	2,496
Lower Hutt	-12.4	-993	0.3	36
Lower Hutt TLA	-5.2	-3,951	0.6	597
Invercargill	-10.3	-168	-19.8	-477
Invercargill TLA	-10.0	-5,016	-10.5	-5,877
New Zealand	3.2	88,404	10.8	363,351

Figure 8. Changing proportions of Māori by area over three census

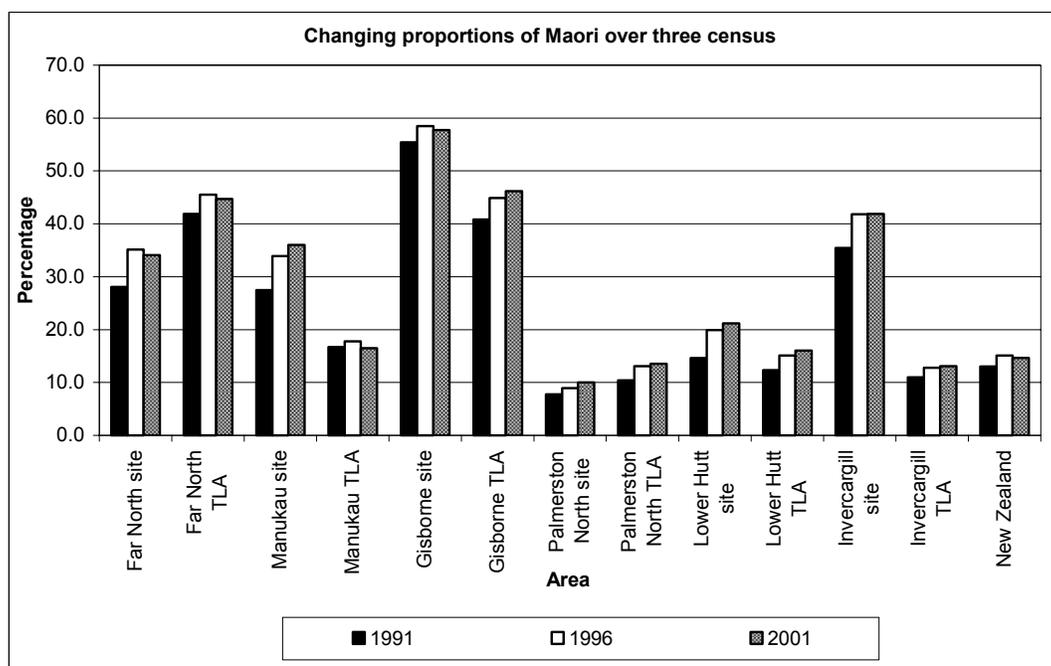


Table 3. Changes in the Māori and total population between 1991 and 2001 by area

Area	Change in Maori Population		Change in Total Population	
	1991 - 2001	1991 - 2001	1991 - 2001	1991 - 2001
	%	n	%	n
Far North	41.3	369	30.5	999
Far North TLA	11.1	2,169	15.0	7,110
Manukau	36.9	1,545	10.9	1,671
Manukau TLA	18.7	6,978	25.3	57,195
Gisborne	-6.5	-243	-6.6	-450
Gisborne TLA	8.7	1,545	-0.7	-294
Palmerston North	25.6	225	0.9	99
Palmerston North TLA	30.7	2,214	3.6	2,496
Lower Hutt	42.8	675	0.3	36
Lower Hutt TLA	28.4	3,297	0.6	597
Invercargill	-6.7	-57	-19.8	-477
Invercargill TLA	4.6	282	-10.5	-5,877
New Zealand	21.0	91,434	10.8	363,351

Figure 9. Changing proportions of Pacific people by area over three census

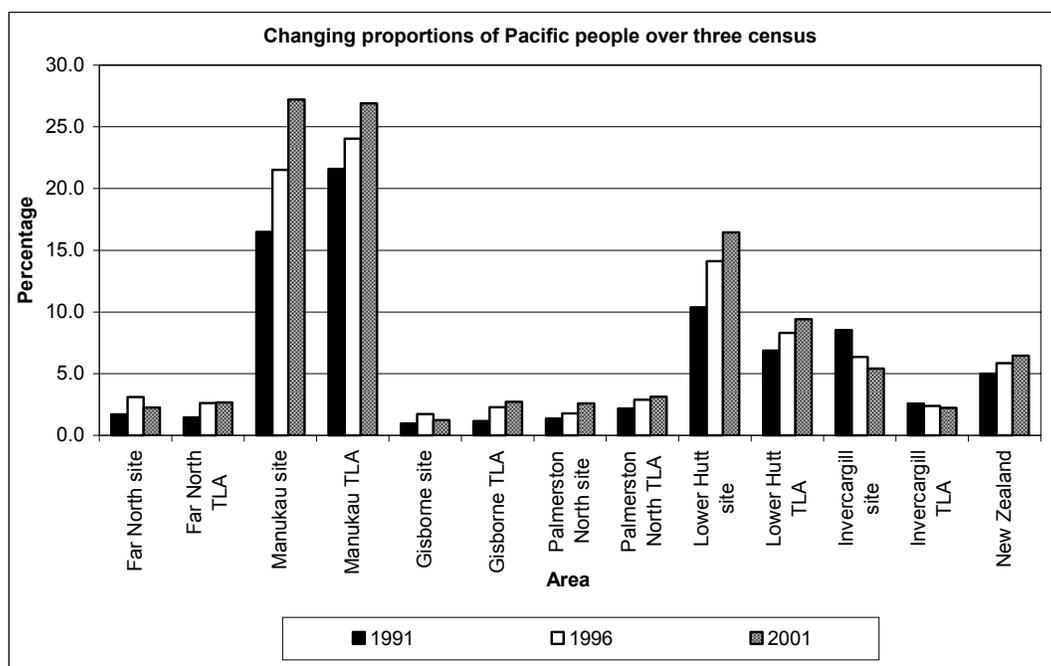


Table 4. Changes in the Pacific and total population between 1991 and 2001 by area

Area	Change in Pacific Population		Change in Total Population	
	1991 - 2001	1991 - 2001	1991 - 2001	1991 - 2001
	%	n	%	n
Far North	55.6	30	30.5	999
Far North TLA	92.4	624	15.0	7,110
Manukau	72.1	1,818	10.9	1,671
Manukau TLA	50.3	24,213	25.3	57,195
Gisborne	13.6	9	-6.6	-450
Gisborne TLA	126.2	636	-0.7	-294
Palmerston North	86.3	132	0.9	99
Palmerston North TLA	43.8	663	3.6	2,496
Lower Hutt	56.1	630	0.3	36
Lower Hutt TLA	35.6	2,295	0.6	597
Invercargill	-50.0	-102	-19.8	-477
Invercargill TLA	-23.4	-333	-10.5	-5,877
New Zealand	38.7	64,731	10.8	363,351

Figure 10. Changing proportions of Asian people by area over three census

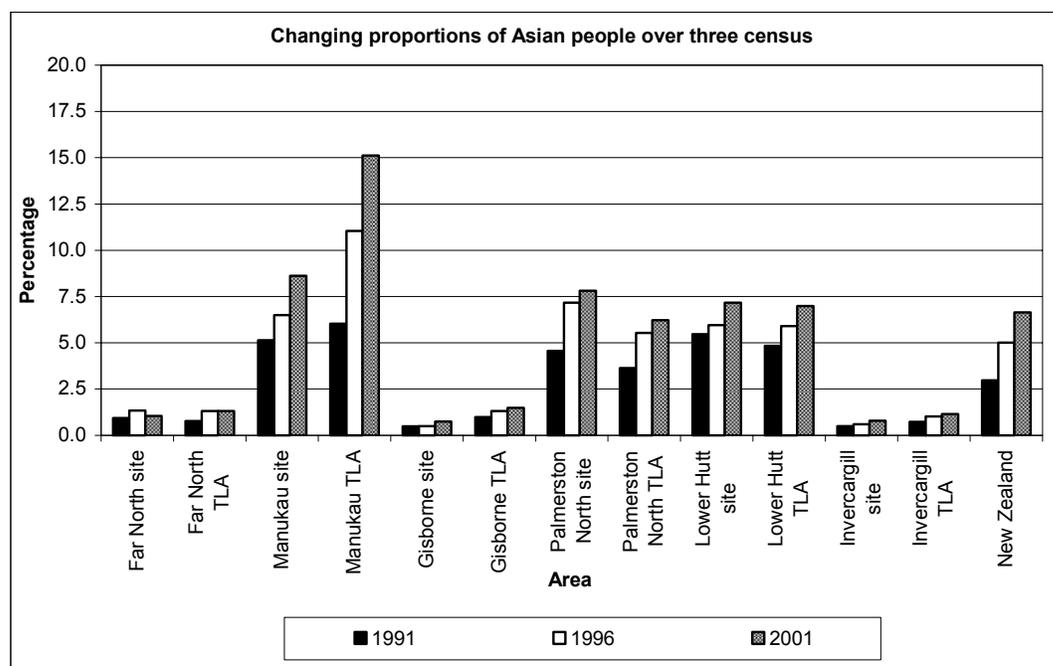


Table 5. Changes in the Asian people and total population between 1991 and 2001 by area

Area	Change in Asian Population		Change in Total Population	
	1991 - 2001	1991 - 2001	1991 - 2001	1991 - 2001
	%	n	%	n
Far North	30.0	9	30.5	999
Far North TLA	73.0	267	15.0	7,110
Manukau	74.8	588	10.9	1,671
Manukau TLA	202.3	27,231	25.3	57,195
Gisborne	36.4	12	-6.6	-450
Gisborne TLA	45.5	195	-0.7	-294
Palmerston North	66.9	345	0.9	99
Palmerston North TLA	72.4	1,821	3.6	2,496
Lower Hutt	28.9	171	0.3	36
Lower Hutt TLA	43.0	1,956	0.6	597
Invercargill	25.0	3	-19.8	-477
Invercargill TLA	40.6	162	-10.5	-5,877
New Zealand	138.8	138,420	10.8	363,351

Figure 11. Percentages of Māori household members in households that are classified as Māori

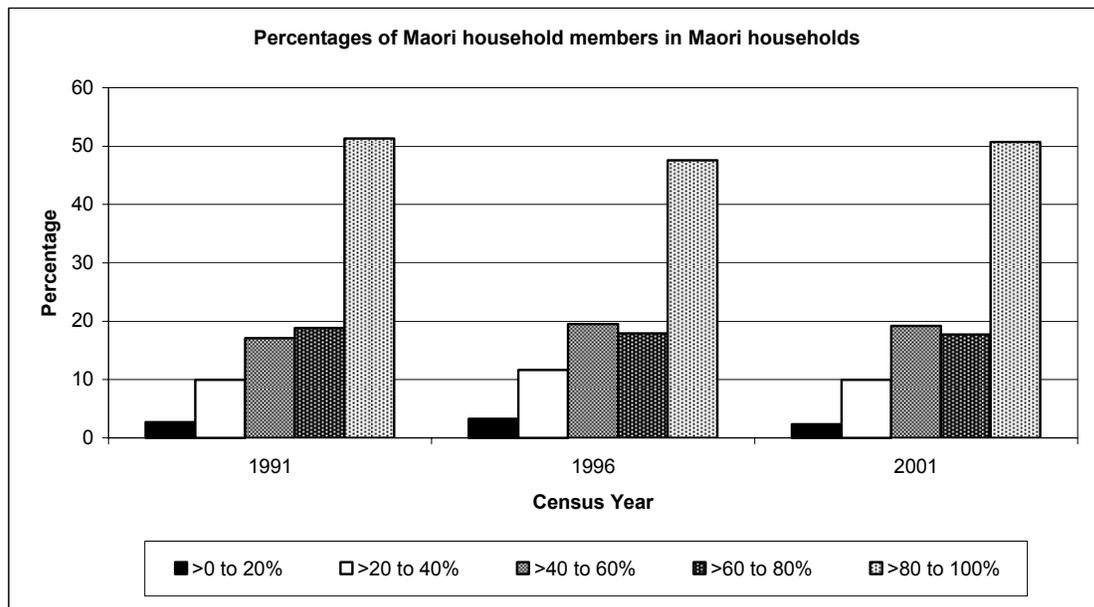


Table 6. Changes in the numbers of Māori and Other households between 1991 and 2001 by area

Area	Change in Maori Households		Change in Other Households	
	1991 - 2001	1991 - 2001	1991 - 2001	1991 - 2001
	%	n	%	n
Far North	64.6	186	29.8	237
Far North TLA	22.7	1,392	17.8	1,746
Manukau	39.1	384	-2.9	-78
Manukau TLA	26.3	2,997	23.1	12,879
Gisborne	4.5	51	-4.1	-39
Gisborne Study TLA	20.1	1,101	-5.5	-498
Palmerston North	25.3	114	-0.4	-15
Palmerston North TLA	39.5	1,110	5.6	1,176
Lower Hutt	44.3	258	-5.6	-180
Lower Hutt TLA	34.0	1,464	-0.4	-120
Invercargill	0.8	3	-11.0	-54
Invercargill TLA	19.9	492	-3.9	-675
New Zealand	31.4	48,378	11.5	118,224

Figure 12. Changing proportions of Māori and Other households by area over three census

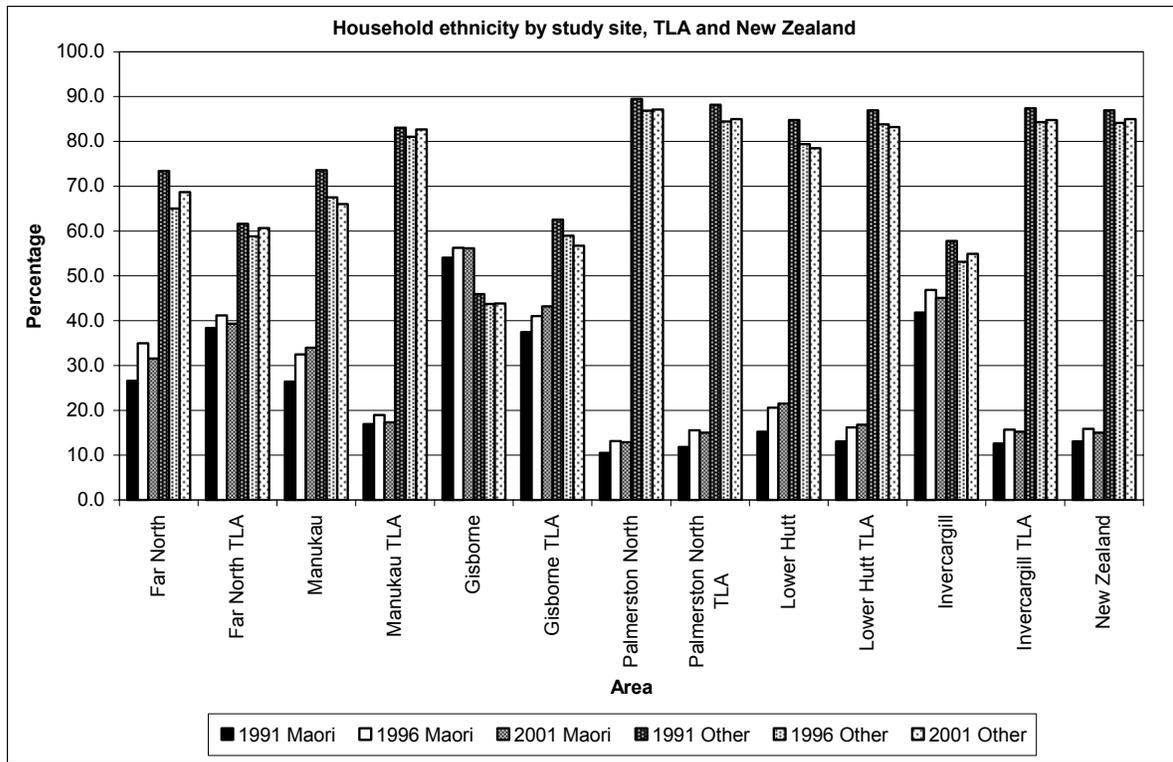


Figure 13. Highest qualification by Māori and total population, by census year for New Zealand

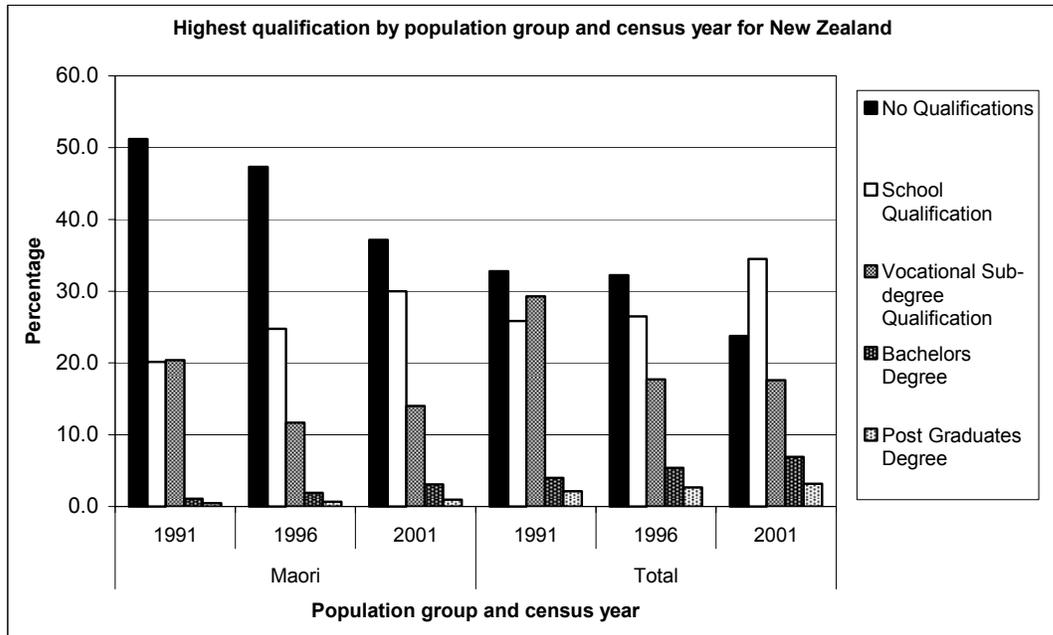


Table 7. Percentage change in qualification attainment between 1991 and 2001 for Māori and Total population by area

Area	No Qualifications		School Qualification		Vocational Sub-degree Qualification		Bachelors Degree		Post Graduates Degree		Other, not specified, not identifiable	
	Maori	Total	Maori	Total	Maori	Total	Maori	Total	Maori	Total	Maori	Total
Far North site	-28.6	-27.0	47.3	23.1	-32.8	-36.6	168.3	65.2	76.3	28.5	62.6	135.9
Far North TLA	-22.5	-25.3	52.1	31.2	-39.5	-45.4	277.5	53.7	50.0	10.3	108.0	149.7
Manukau site	-22.7	-25.9	36.6	33.4	-32.8	-53.8	142.0	98.2	0.0	19.8	244.1	310.1
Manukau TLA	-25.8	-31.7	55.3	47.8	-30.3	-45.6	213.9	113.0	121.4	66.0	111.8	107.4
Gisborne site	-26.3	-25.9	54.3	34.3	-34.3	-29.9	164.6	77.8	226.8	39.5	82.8	84.8
Gisborne TLA	-29.0	-24.1	50.8	28.9	-26.2	-35.9	151.5	84.6	107.2	26.8	102.7	126.9
Palmerston North site	-38.8	-35.1	47.8	24.1	-40.4	-40.2	169.0	40.3	30.8	22.3	6.5	106.5
Palmerston North TLA	-28.6	-27.0	47.3	23.1	-32.8	-36.6	168.3	65.2	76.3	28.5	62.6	135.9
Lower Hutt site	-24.3	-24.2	18.4	26.5	-37.2	-44.3	197.1	63.7	32.0	28.0	272.5	321.2
Lower Hutt TLA	-25.8	-23.3	47.2	36.4	-31.0	-39.5	127.6	67.0	119.7	27.1	95.2	97.7
Invercargill site	-28.4	-24.0	50.8	35.8	-27.9	-39.2	1.7	58.1	0.0	18.6	127.2	182.9
Invercargill TLA	-26.9	-21.8	44.0	28.4	-27.1	-34.4	243.0	61.1	-23.8	50.9	147.9	182.9
New Zealand	-27.5	-27.6	48.9	33.3	-31.3	-40.0	183.5	73.7	103.7	49.3	121.7	137.0

Figure 14. Employment status by Māori and total population, by census year for New Zealand

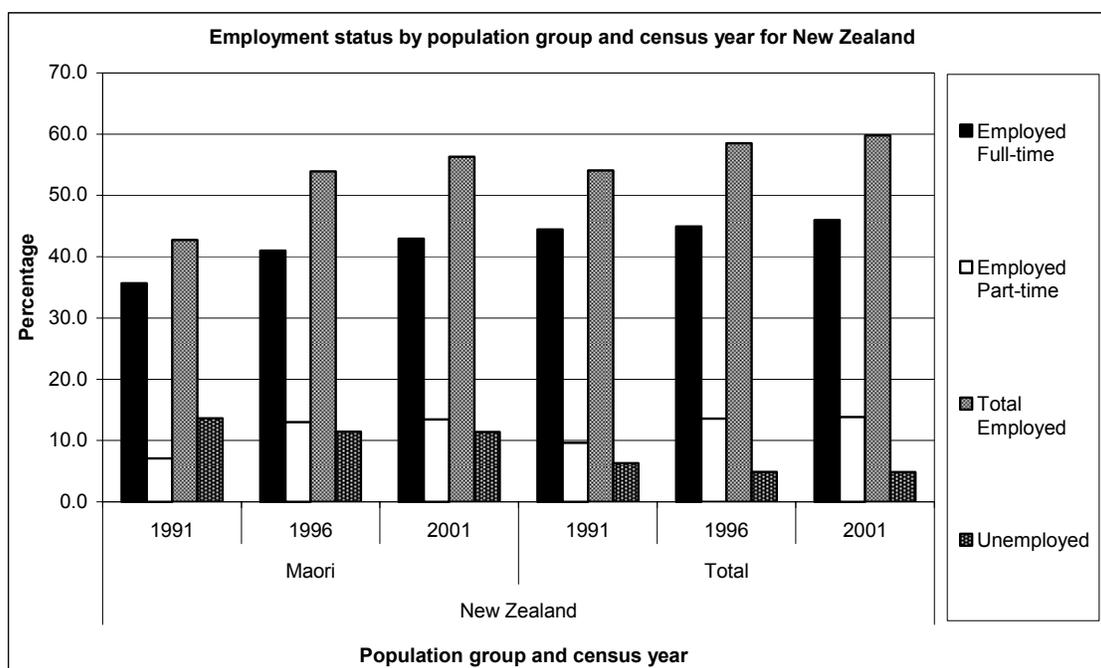


Table 8. Employment status by area for Māori and the total population in 2001

Census year	Population group	Area	Employed Full-time	Employed Part-time	Total Employed	Unemployed	Total Labour Force	Non Labour Force	Work and Labour Force Status Unidentifiable	Total W/LFS	n=
2001	Maori	Far North Site	27.5	14.3	41.8	13.9	55.8	43.8	0.0	100	753
		Far North TLA	30.9	13.7	44.5	12.6	57.1	42.9	0.0	100	13,551
		Manukau Site	45.6	9.3	54.9	13.9	68.8	31.3	0.0	100	3,345
		Manukau TLA	46.1	10.2	56.2	12.3	68.6	31.4	0.0	100	26,895
		Gisborne Site	35.8	15.0	50.7	9.6	60.4	39.7	0.0	100	2,280
		Gisborne TLA	37.9	13.7	51.6	11.4	63.0	37.0	0.0	100	12,378
		Palmerston North Site	36.6	17.2	53.5	15.0	69.2	31.1	0.0	100	819
		Palmerston North TLA	43.3	14.7	57.9	11.0	68.9	31.1	0.0	100	5,937
		Lower Hutt Site	41.2	12.9	54.2	12.2	66.7	33.1	0.0	100	1,377
		Lower Hutt TLA	48.3	12.6	60.9	11.6	72.5	27.5	0.0	100	9,324
		Invercargill Site	43.9	13.3	57.8	8.9	66.1	34.4	0.0	100	540
		Invercargill TLA	43.3	14.9	58.3	10.4	68.7	31.3	0.0	100	4,008
	New Zealand	42.9	13.4	56.3	11.4	67.7	32.3	0.0	100	329,799	
	Total	Far North Site	31.1	12.9	43.9	7.3	51.2	36.6	12.1	100	3,069
		Far North TLA	35.2	13.2	48.4	6.7	55.1	36.0	8.9	100	40,206
		Manukau Site	42.8	9.2	52.0	9.0	61.0	32.7	6.3	100	11,823
		Manukau TLA	45.2	11.4	56.6	6.4	63.0	32.7	4.4	100	206,778
		Gisborne Site	45.2	15.7	60.9	6.3	67.3	30.0	2.7	100	4,491
		Gisborne TLA	41.9	14.3	56.2	6.5	62.7	34.5	2.8	100	31,884
		Palmerston North Site	37.8	16.3	54.2	7.0	61.2	35.8	2.9	100	9,837
		Palmerston North TLA	44.1	14.9	59.0	5.4	64.4	33.1	2.5	100	56,760
		Lower Hutt Site	43.0	12.0	55.0	6.9	61.9	36.2	1.9	100	8,169
Lower Hutt TLA		49.3	13.4	62.7	5.3	68.0	30.2	1.8	100	72,537	
Invercargill Site	42.3	12.4	54.7	6.4	61.1	37.1	1.6	100	1,503		
Invercargill TLA	44.3	14.8	59.1	4.8	63.9	34.8	1.3	100	38,769		
New Zealand	46.0	13.8	59.8	4.8	64.6	32.3	3.1	100	2,889,537		

Table 9. Percentage change in employment status between 1991 and 2001 for Māori and Total population by area

Area	Employed Full-time		Employed Part-time		Total Employed		Unemployed		Total Labour Force		Non Labour Force	
	Maori	Total	Maori	Total	Maori	Total	Maori	Total	Maori	Total	Maori	Total
Far North Site	42.0	-4.5	142.5	48.5	69.1	6.1	-18.9	-29.3	33.0	-1.3	-25.2	-24.2
Far North TLA	31.3	0.4	94.0	45.3	45.7	9.6	-8.0	-20.8	29.1	4.7	-23.1	-24.1
Manukau Site	18.9	-4.8	75.9	31.2	25.5	0.0	-18.7	-12.0	13.1	-1.9	-20.1	-13.5
Manukau TLA	23.6	0.9	92.9	36.4	32.1	6.5	-17.5	-14.7	19.2	3.9	-26.0	-17.0
Gisborne Site	18.9	7.6	106.8	63.9	36.5	18.2	-18.9	-20.5	23.0	13.3	-22.3	-25.9
Gisborne TLA	21.3	5.8	101.9	57.2	35.8	15.4	-10.9	-12.9	24.0	11.6	-24.8	-21.3
Palmerston North Site	4.1	1.0	165.6	87.1	28.4	17.4	-12.3	-14.5	17.7	12.6	-23.6	-21.5
Palmerston North TLA	4.6	3.0	96.9	52.8	18.7	12.3	-21.1	-20.9	9.9	8.5	-16.7	-18.5
Lower Hutt Site	14.8	9.2	86.1	51.8	28.8	16.4	-7.3	3.3	20.6	14.6	-26.0	-21.3
Lower Hutt TLA	9.3	1.8	123.5	49.6	22.2	9.3	-10.5	-8.4	15.5	7.7	-26.3	-17.9
Invercargill Site	12.8	2.6	45.1	24.6	18.8	6.9	-13.5	-5.1	13.2	5.5	-16.2	-11.8
Invercargill TLA	10.9	1.2	63.8	46.2	21.1	9.6	-18.6	-25.9	12.8	5.8	-19.9	-12.1
New Zealand	20.4	3.4	89.2	43.6	31.8	10.6	-16.6	-23.4	20.1	7.0	-26.0	-18.4

Table 10. Personal income by census year for Māori and total population by income bracket

	Population group	Census year	Nil Income or Loss	>\$0 - \$5,000	>\$5,001 - \$10,000	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$50,000	\$50,001 - \$70,000	\$70,001 and Over	Not Specified	Total Personal Income	
			%	%	%	%	%	%	%	%	%	%	%	%
New Zealand	Maori	1991	6.3	8.7	27.3	27.5	13.7	4.9	1.8	0.8	0.4	8.6	100.0	271,803
		1996	0.2	18.0	33.2	17.4	15.0	3.1	1.7	0.5	0.5	10.6	100.0	326,967
		2001	0.8	15.1	28.3	17.0	17.2	4.4	3.0	0.9	0.6	12.7	100.0	329,799
	Total	1991	4.8	8.9	21.3	25.8	17.1	8.6	4.1	2.5	1.7	5.3	100.0	2,590,284
		1996	0.4	14.3	29.6	16.8	17.9	5.1	3.6	1.6	1.4	9.3	100.0	2,786,220
		2001	0.6	12.5	25.4	15.6	18.2	6.3	5.7	2.4	2.2	11.1	100.0	2,889,534

Figure 15. Personal income by Māori and total population, by census year for New Zealand

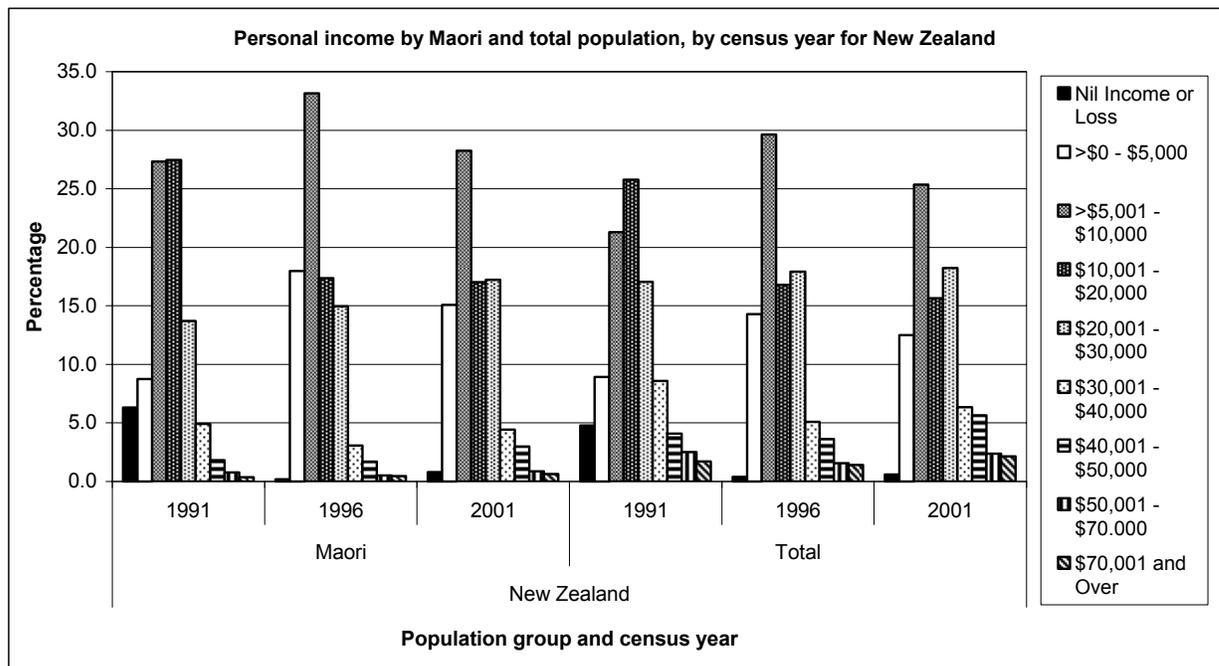


Figure 16. Distribution of household family composition types by household ethnicity for New Zealand in 2001

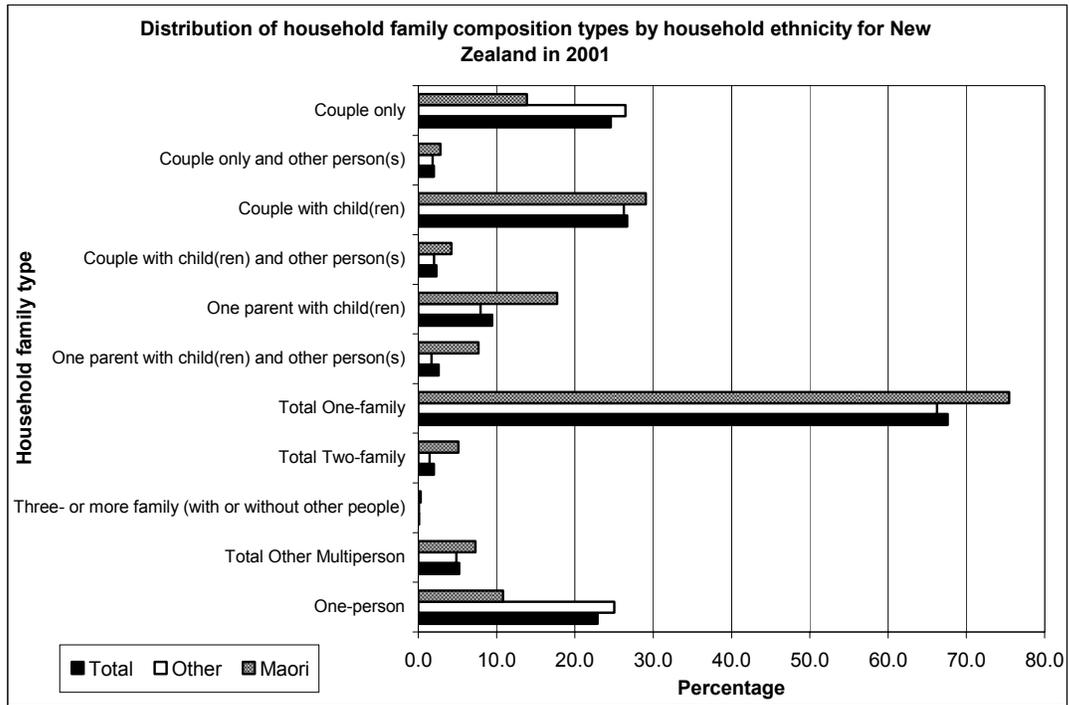


Figure 17. One-person household by household ethnicity and census year

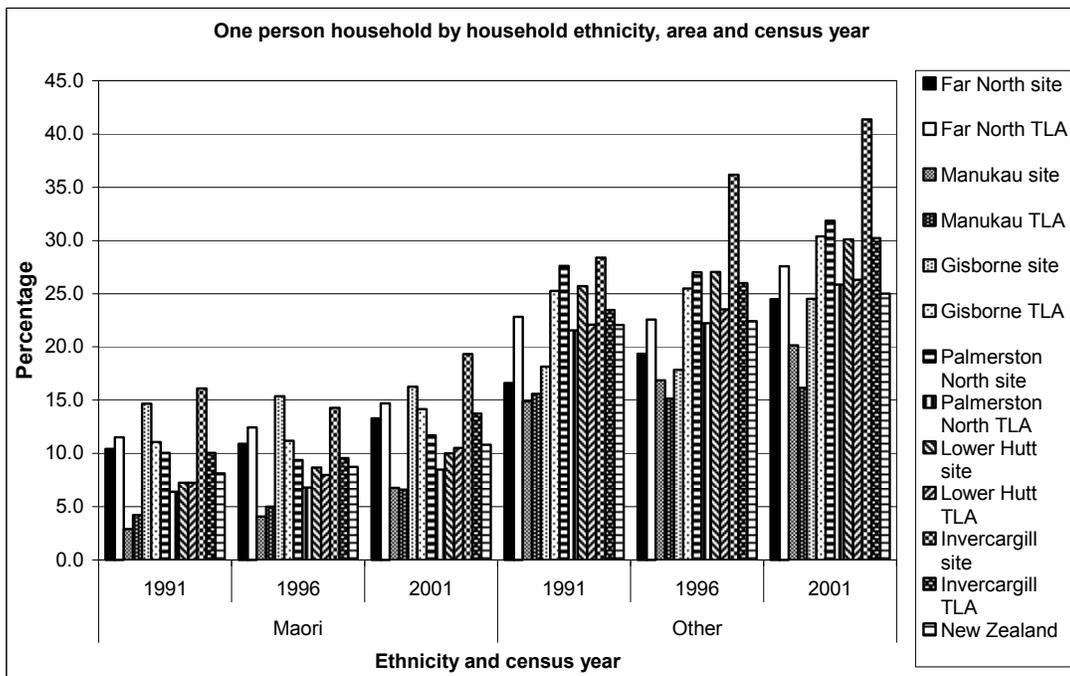


Table 11. Percentage change in One-person household composition type from 1991 to 2001 by area and household ethnicity

One-person household	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	27.6	47.5
Far North TLA	27.6	20.8
Manukau Site	133.1	35.3
Manukau TLA	56.8	3.6
Gisborne site	11.0	35.0
Gisborne TLA	27.7	20.2
Palmerston North Site	16.2	15.3
Palmerston North TLA	32.6	19.9
Lower Hutt Site	37.9	17.0
Lower Hutt TLA	44.8	19.0
Invercargill Site	20.0	45.7
Invercargill TLA	36.8	28.8
New Zealand	33.2	13.4

Figure 18. Total One-family households by household ethnicity and census year

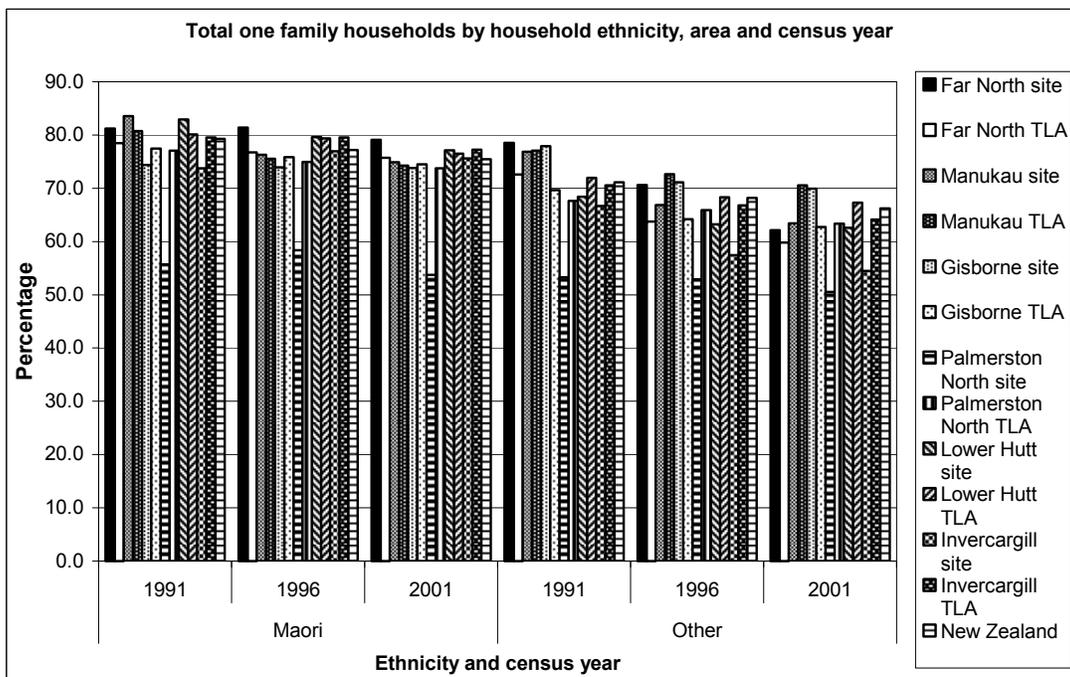


Table 12. Percentage change in Total One-family household composition type from 1991 to 2001 by area and household ethnicity

Total One-family Households	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	-2.6	-20.9
Far North TLA	-3.5	-17.6
Manukau Site	-10.4	-17.5
Manukau TLA	-8.0	-8.5
Gisborne site	-0.8	-10.2
Gisborne TLA	-3.8	-9.9
Palmerston North Site	-3.6	-5.2
Palmerston North TLA	-4.3	-6.3
Lower Hutt Site	-6.9	-8.6
Lower Hutt TLA	-4.5	-6.5
Invercargill Site	2.6	-18.3
Invercargill TLA	-2.9	-9.1
New Zealand	-4.8	-6.8

Figure 19. Couple only households by household ethnicity and census year

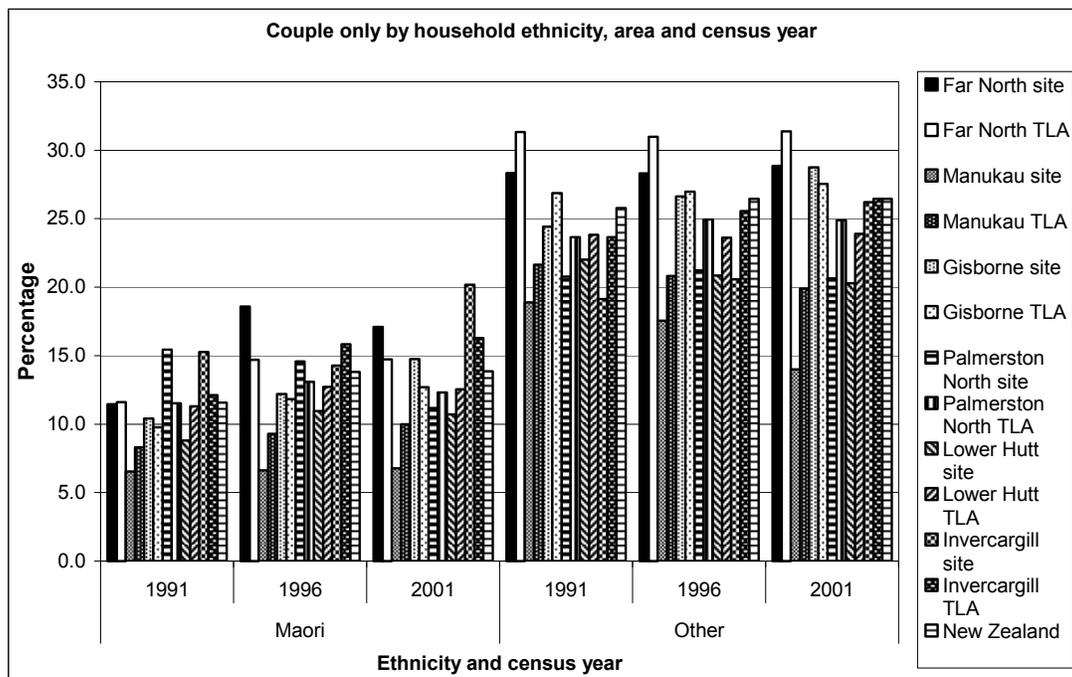


Table 13. Percentage change in Couple only household composition type from 1991 to 2001 by area and household ethnicity

Couple only	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	49.1	1.8
Far North TLA	26.8	0.1
Manukau Site	3.6	-25.9
Manukau TLA	20.4	-8.1
Gisborne site	41.9	17.8
Gisborne TLA	30.0	2.5
Palmerston North Site	-27.6	-0.6
Palmerston North TLA	6.9	5.2
Lower Hutt Site	21.6	-7.8
Lower Hutt TLA	10.9	0.3
Invercargill Site	32.2	37.0
Invercargill TLA	34.5	11.9
New Zealand	19.8	2.7

Figure 20.. Couple only and other person(s) households by household ethnicity and census year

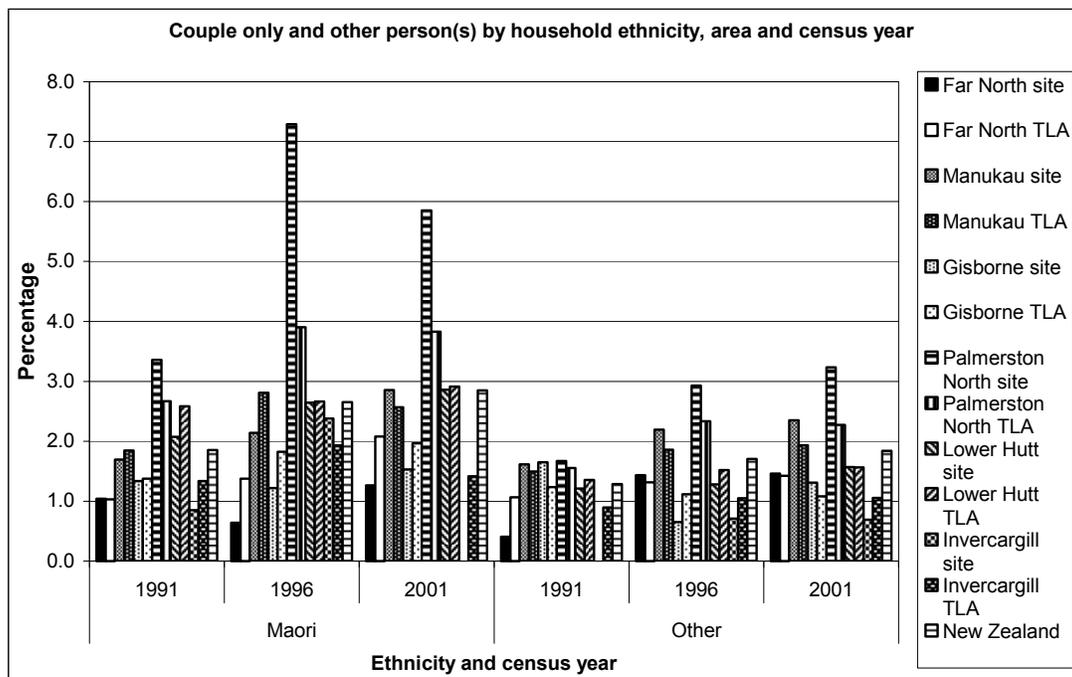


Table 14. Percentage change in Couple only and other persons household composition type from 1991 to 2001 by area and household ethnicity

Couple only and other person(s)	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	21.5	260.1
Far North TLA	101.7	34.1
Manukau Site	68.3	45.6
Manukau TLA	39.1	29.3
Gisborne site	14.5	-20.8
Gisborne TLA	43.2	-12.7
Palmerston North Site	74.4	93.4
Palmerston North TLA	43.4	46.4
Lower Hutt Site	37.9	30.0
Lower Hutt TLA	12.8	15.5
Invercargill Site	-100.0	100.0
Invercargill TLA	6.3	17.8
New Zealand	53.4	43.1

Figure 21. Couple with child(ren) households by household ethnicity and census year

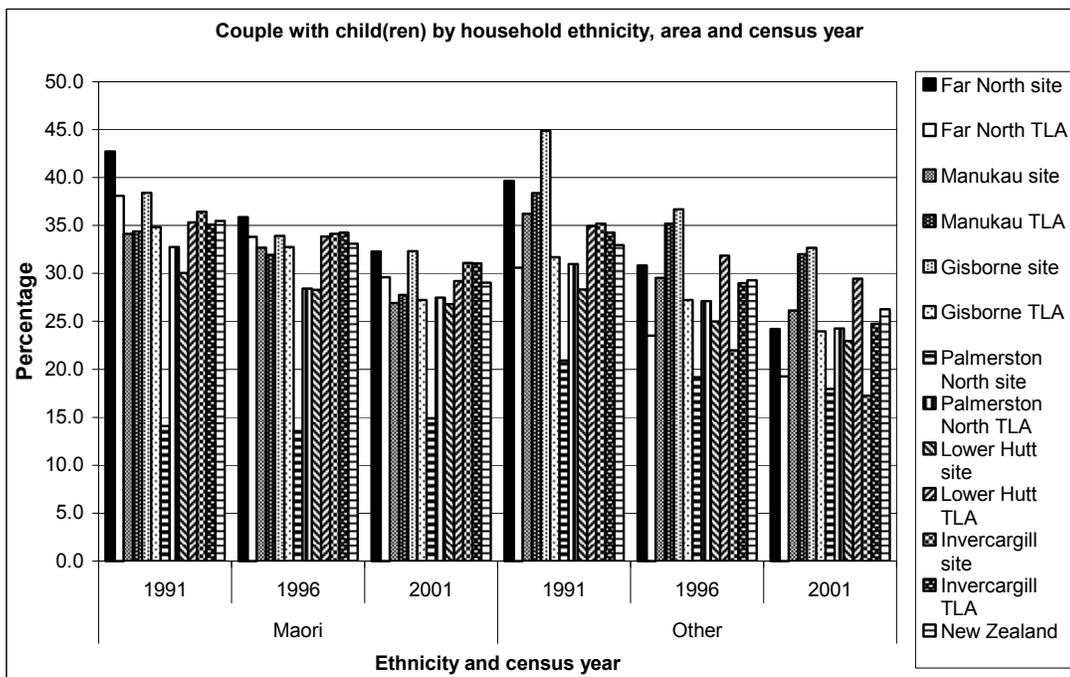


Table 15. Percentage change in Couple with child(ren) household composition type from 1991 to 2001 by area and household ethnicity

Couple with child(ren)	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	-24.4	-39.0
Far North TLA	-22.3	-37.1
Manukau Site	-21.2	-27.9
Manukau TLA	-19.3	-16.6
Gisborne site	-15.8	-27.2
Gisborne TLA	-21.9	-24.4
Palmerston North Site	5.7	-14.1
Palmerston North TLA	-16.2	-21.6
Lower Hutt Site	-10.9	-19.0
Lower Hutt TLA	-17.3	-15.7
Invercargill Site	-14.7	-51.0
Invercargill TLA	-11.6	-27.7
New Zealand	-18.1	-20.3

Figure 22. Couple with child(ren) and other person(s) households by household ethnicity and census year

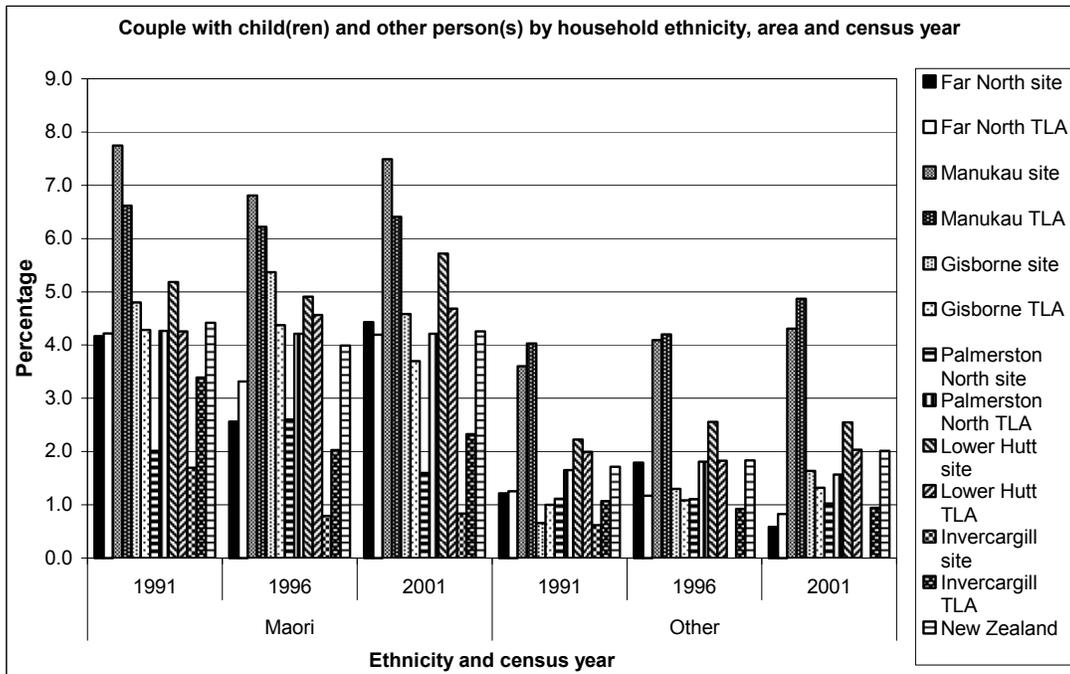


Table 16. Percentage change in Couple with child(ren) and other person(s) household composition type from 1991 to 2001 by area and household ethnicity

Couple with child(ren) and other person(s)	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	6.3	-52.0
Far North TLA	-0.5	-34.0
Manukau Site	-3.4	19.4
Manukau TLA	-3.2	20.8
Gisborne site	-4.6	147.5
Gisborne TLA	-13.6	31.9
Palmerston North Site	-20.7	-8.0
Palmerston North TLA	-1.4	-5.0
Lower Hutt Site	10.3	14.4
Lower Hutt TLA	10.0	2.1
Invercargill Site	-50.4	-100.0
Invercargill TLA	-31.4	-11.7
New Zealand	-3.8	17.3

Figure 23. One parent with child(ren) households by household ethnicity and census year

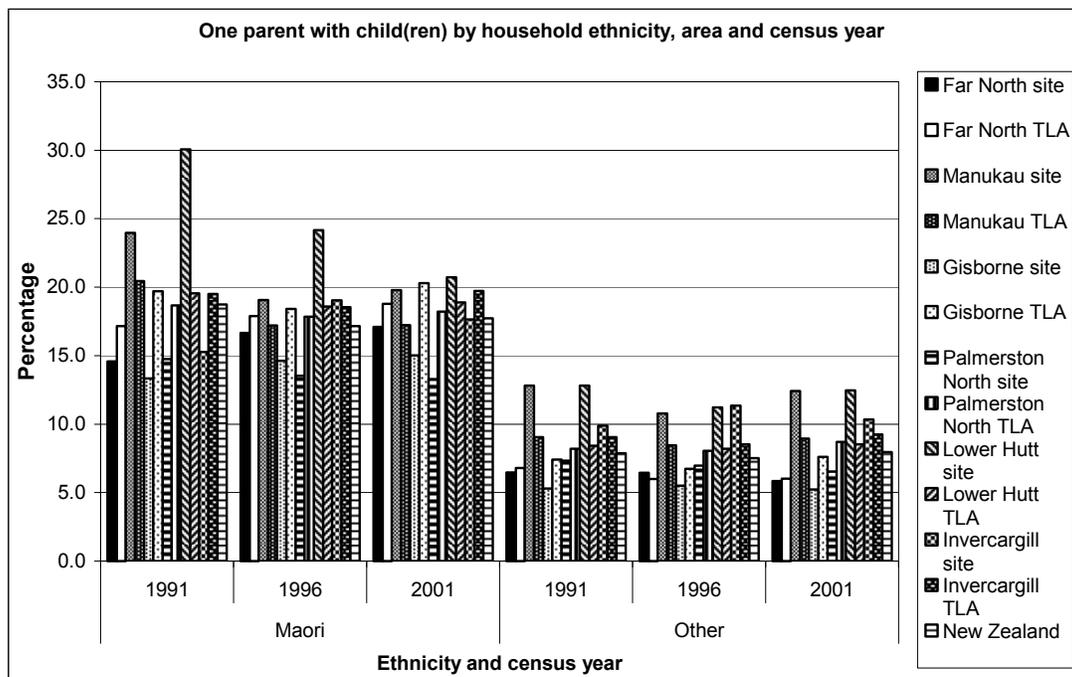


Table 17. Percentage change in One parent with child(ren) household composition type from 1991 to 2001 by area and household ethnicity

One parent with child(ren)	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	17.2	-10.0
Far North TLA	9.4	-11.5
Manukau Site	-17.5	-3.0
Manukau TLA	-15.7	-1.1
Gisborne site	12.6	-1.0
Gisborne TLA	2.9	2.7
Palmerston North Site	-9.9	-10.6
Palmerston North TLA	-2.5	6.0
Lower Hutt Site	-31.1	-2.8
Lower Hutt TLA	-3.3	1.3
Invercargill Site	15.7	4.7
Invercargill TLA	1.2	2.2
New Zealand	-5.3	1.3

Figure 24. One parent with child(ren) and other person(s) households by household ethnicity and census year

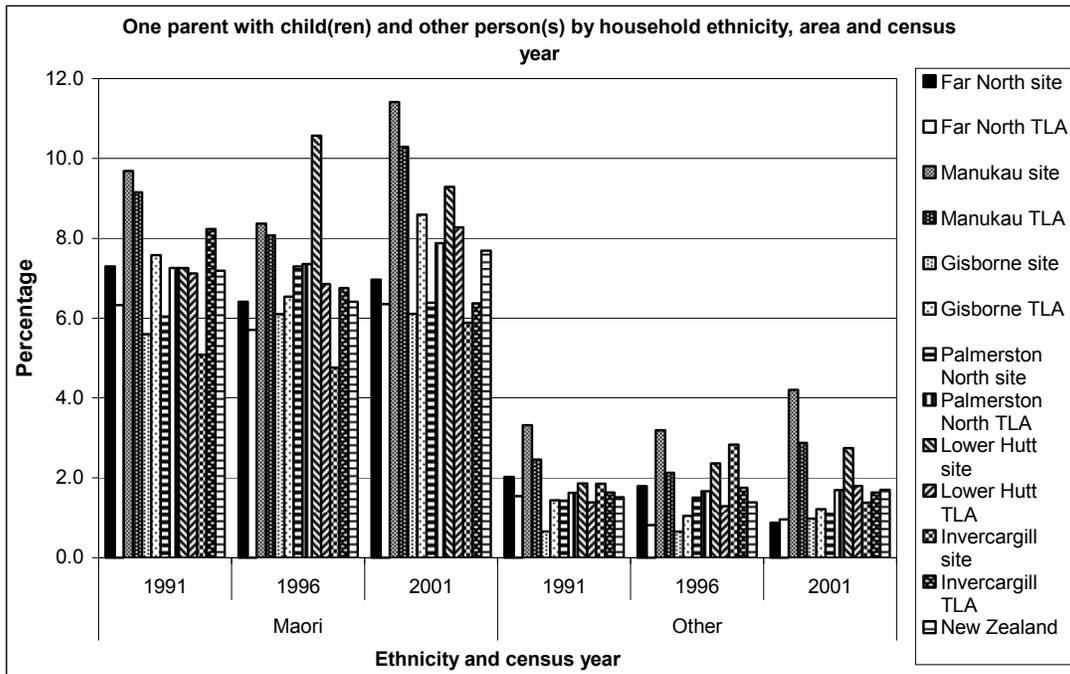


Table 18. Percentage change in One parent with child(ren) and other person(s) household composition type from 1991 to 2001 by area and household ethnicity

One parent with child(ren) and other person(s)	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	-4.5	-56.8
Far North TLA	0.4	-38.0
Manukau Site	17.8	26.7
Manukau TLA	12.5	17.2
Gisborne site	9.1	48.5
Gisborne TLA	13.4	-15.2
Palmerston North Site	5.7	-23.0
Palmerston North TLA	8.6	4.1
Lower Hutt Site	28.0	47.8
Lower Hutt TLA	16.2	29.5
Invercargill Site	15.7	-25.5
Invercargill TLA	-22.6	0.2
New Zealand	7.0	12.4

Figure 25. Total Two-family households by household ethnicity and census year

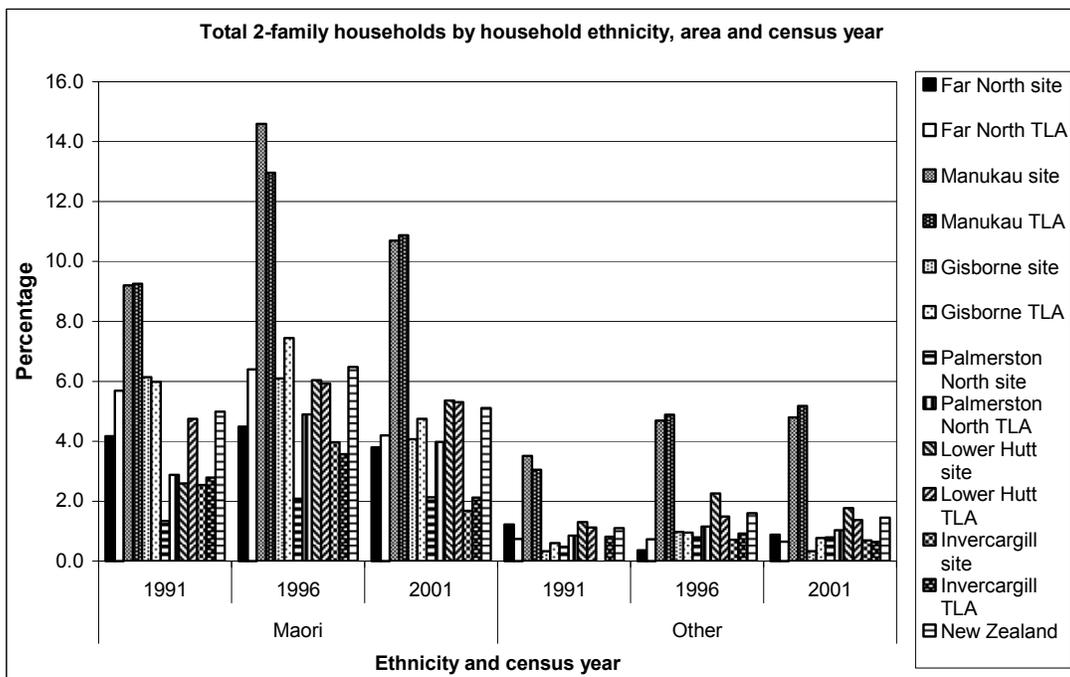


Table 19. Percentage change in Total Two-family household composition type from 1991 to 2001 by area and household ethnicity

Total Two-family Households	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	-8.9	-28.0
Far North TLA	-26.3	-12.6
Manukau Site	16.2	36.6
Manukau TLA	17.5	70.2
Gisborne site	-33.6	-1.0
Gisborne TLA	-20.6	27.3
Palmerston North Site	58.5	65.1
Palmerston North TLA	38.1	21.3
Lower Hutt Site	106.8	35.8
Lower Hutt TLA	11.8	21.4
Invercargill Site	-33.9	100.0
Invercargill TLA	-23.7	-21.2
New Zealand	2.4	32.0

Figure 26. Three-or more family households by household ethnicity and census year

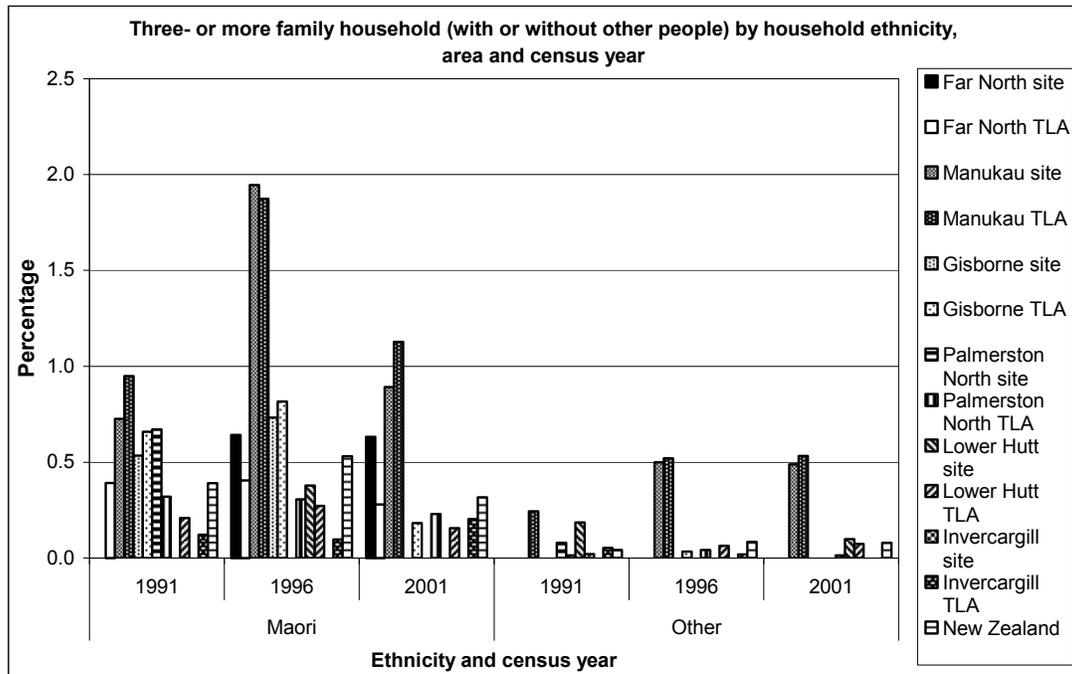
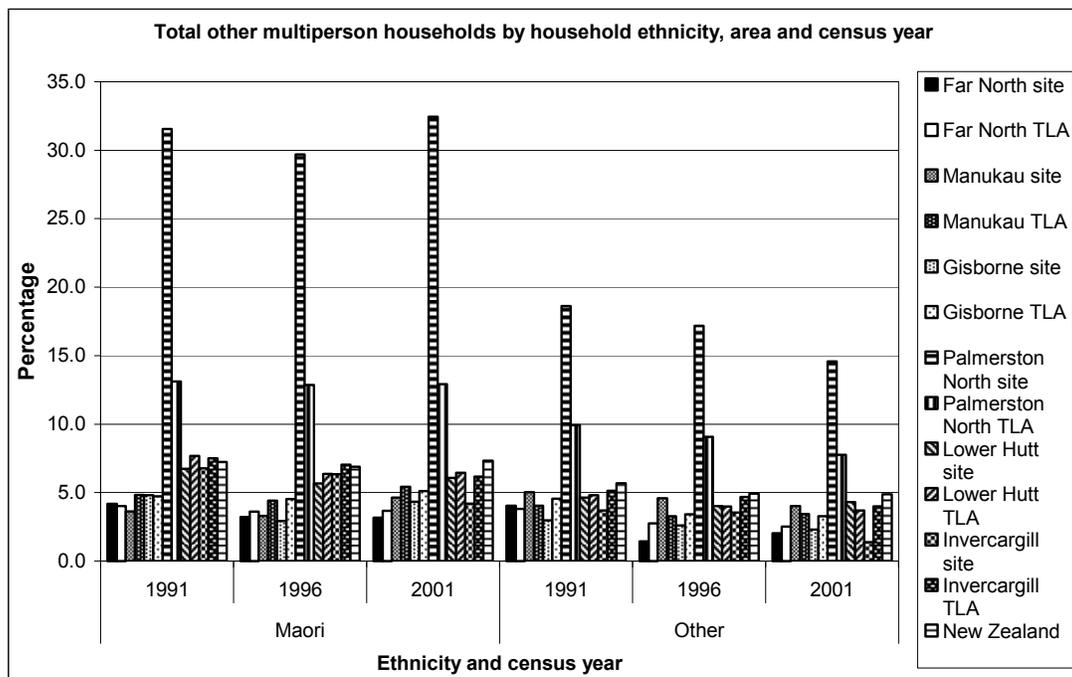


Table 20. Percentage change in Three- or more family household (with or without other people) household composition type from 1991 to 2001 by area and household ethnicity¹³²

Three- or more family household (with or without other people)	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	100.0	-
Far North TLA	-28.7	-
Manukau Site	22.7	100.0
Manukau TLA	18.7	118.8
Gisborne site	-100.0	-
Gisborne TLA	-72.3	-
Palmerston North Site	-100.0	-100.0
Palmerston North TLA	-28.3	-5.9
Lower Hutt Site	-	-47.2
Lower Hutt TLA	-25.4	249.9
Invercargill Site	-	-
Invercargill TLA	67.0	-100.0
New Zealand	-18.6	91.3

Figure 27. Total Other Multiperson households by household ethnicity and census year



¹³² Table cells containing dashes indicate zero counts in the base data table cells.

Table 21. Percentage change in Total other multiperson household composition type from 1991 to 2001 by area and household ethnicity

Total Other Multiperson household	Percentage change in household composition type from 1991 to 2001	
	Maori	Other
Far North Site	-24.1	-49.6
Far North TLA	-8.6	-33.9
Manukau Site	27.6	-20.2
Manukau TLA	12.5	-15.0
Gisborne site	-9.9	-23.0
Gisborne TLA	8.4	-28.0
Palmerston North Site	2.9	-21.7
Palmerston North TLA	-1.5	-21.8
Lower Hutt Site	-9.9	-7.1
Lower Hutt TLA	-16.0	-23.0
Invercargill Site	-38.0	-62.8
Invercargill TLA	-17.8	-22.2
New Zealand	0.9	-14.4

Figure 28. Distribution of tenure types by households ethnicity for New Zealand in 2001

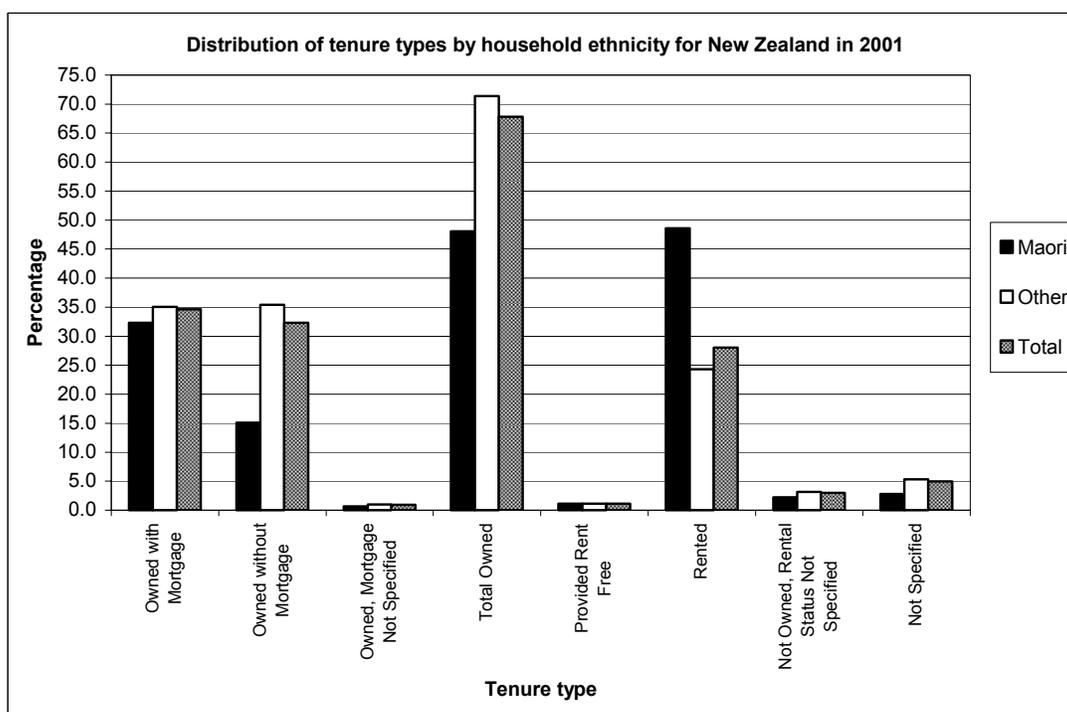


Figure 29. Total Owned by household ethnicity, area and census year

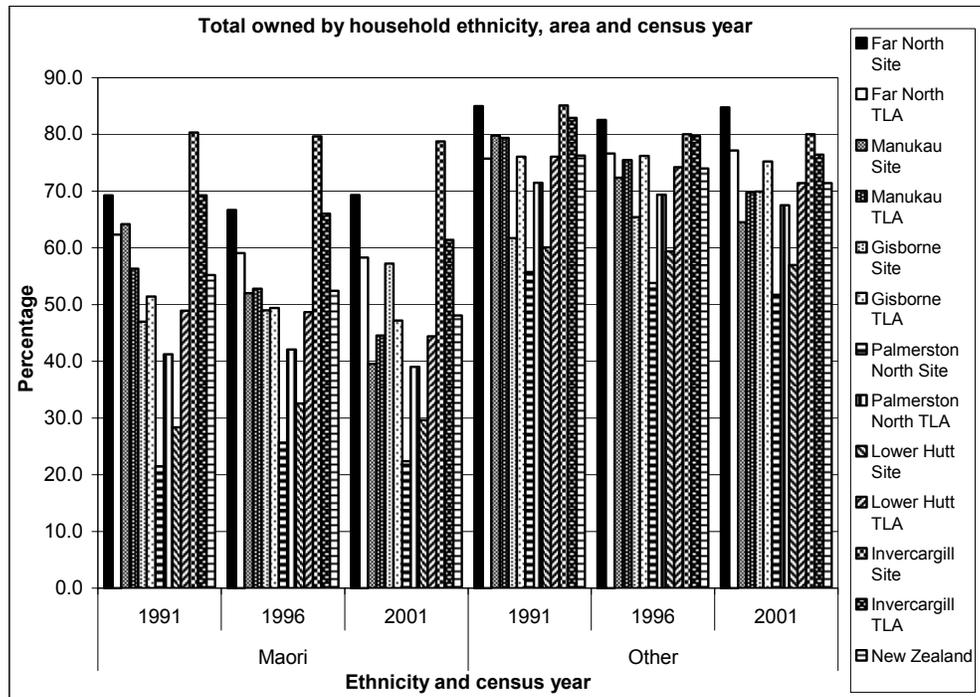


Table 22. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity

Total Owned	Percentage change in household tenure type from 1991 to 2001	
	Maori	Other
Far North Site	0.1	-0.2
Far North TLA	-6.6	1.9
Manukau Site	-38.4	-19.1
Manukau TLA	-20.9	-12.1
Gisborne Site	21.8	13.4
Gisborne TLA	-8.1	-1.1
Palmerston North Site	4.3	-7.2
Palmerston North TLA	-5.4	-5.6
Lower Hutt Site	4.4	-5.2
Lower Hutt TLA	-9.3	-6.1
Invercargill Site	-2.0	-6.0
Invercargill TLA	-11.3	-7.8
New Zealand	-12.9	-6.4

Figure 30. Owned with Mortgage by household ethnicity, area and census year

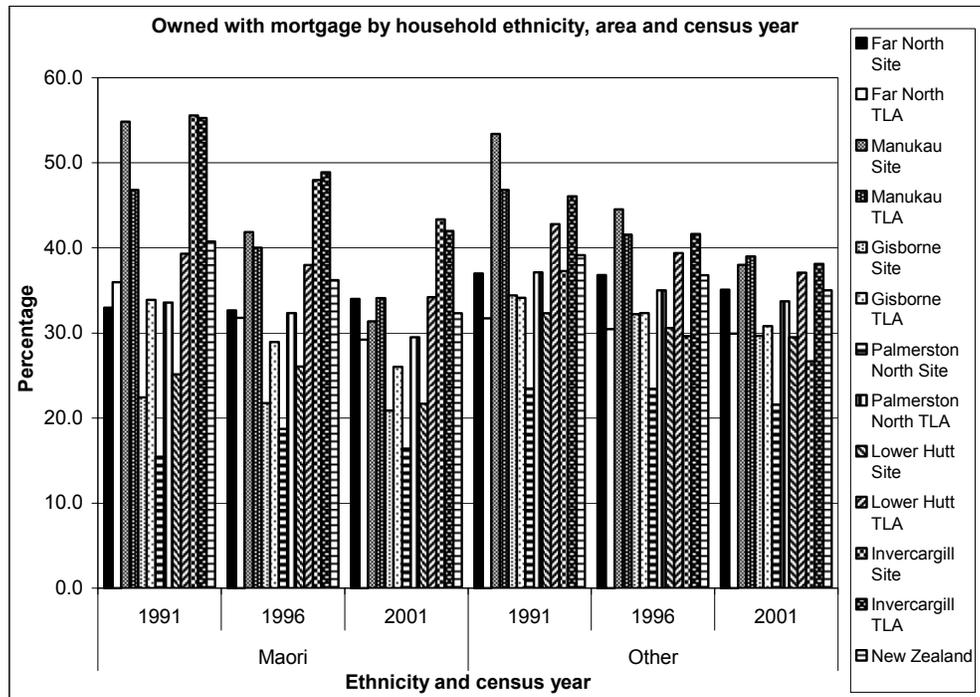


Table 23. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity

Owned with Mortgage	Percentage change in household tenure type from 1991 to 2001	
	Maori	Other
Far North Site	3.1	-5.1
Far North TLA	-18.8	-5.7
Manukau Site	-42.8	-28.8
Manukau TLA	-27.1	-16.7
Gisborne Site	-6.9	-13.8
Gisborne TLA	-23.2	-9.7
Palmerston North Site	6.2	-8.2
Palmerston North TLA	-12.2	-9.3
Lower Hutt Site	-13.8	-8.7
Lower Hutt TLA	-13.0	-13.3
Invercargill Site	-21.9	-28.4
Invercargill TLA	-24.0	-17.3
New Zealand	-20.7	-10.5

Figure 31. Owned without Mortgage by household ethnicity, area and census year

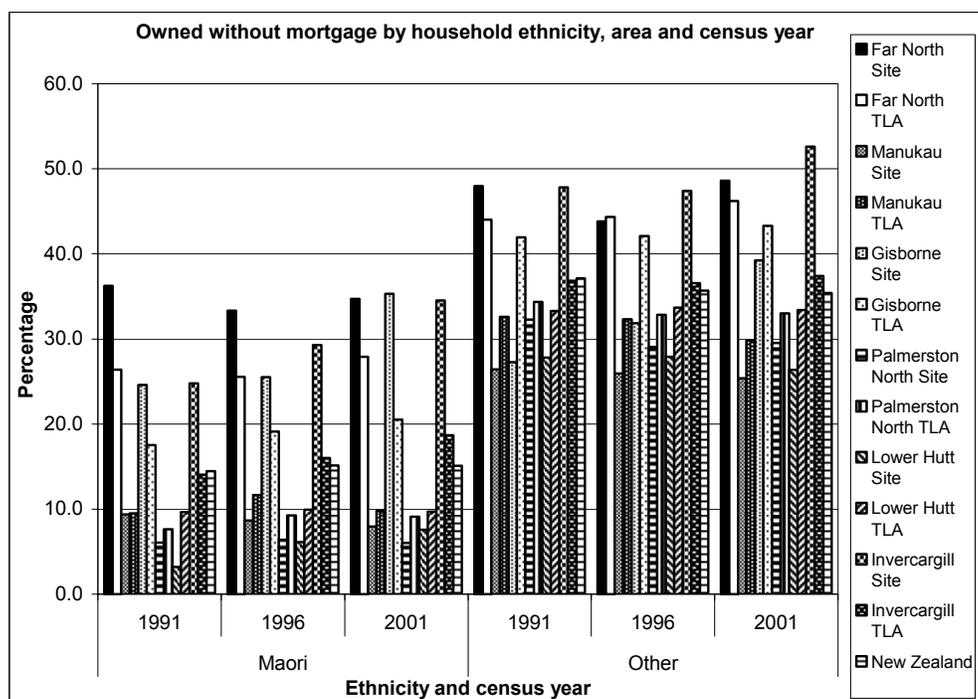


Table 24. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity

Owned without Mortgage	Percentage change in household tenure type from 1991 to 2001	
	Maori	Other
Far North Site	-4.3	1.3
Far North TLA	5.7	4.9
Manukau Site	-14.9	-3.9
Manukau TLA	3.0	-8.5
Gisborne Site	43.5	43.8
Gisborne TLA	17.0	3.2
Palmerston North Site	-0.5	-8.5
Palmerston North TLA	19.1	-3.9
Lower Hutt Site	136.3	-5.2
Lower Hutt TLA	0.5	0.3
Invercargill Site	39.2	10.0
Invercargill TLA	33.3	1.5
New Zealand	4.3	-4.6

Figure 32. Rented, by household ethnicity, area and census year

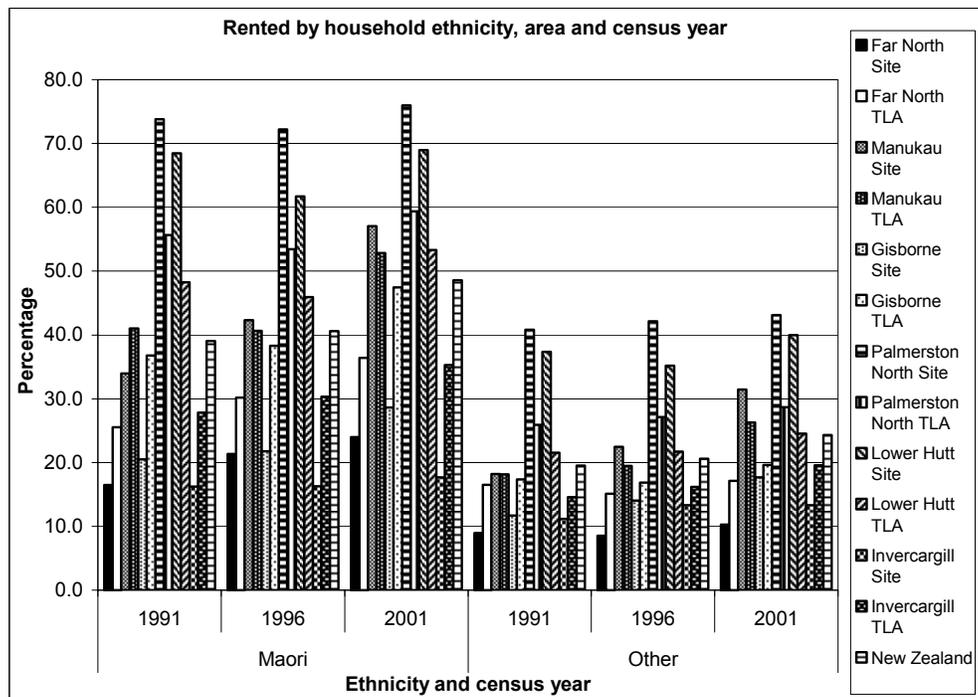


Table 25. Percentage change in household tenure type from 1991 to 2001 by area and household ethnicity

Rented	Percentage change in household tenure type from 1991 to 2001	
	Maori	Other
Far North Site	45.6	15.0
Far North TLA	42.6	3.5
Manukau Site	68.0	72.7
Manukau TLA	28.9	44.5
Gisborne Site	39.6	51.2
Gisborne TLA	29.0	12.7
Palmerston North Site	2.9	5.6
Palmerston North TLA	6.7	10.7
Lower Hutt Site	0.7	7.0
Lower Hutt TLA	10.5	14.0
Invercargill Site	9.0	19.3
Invercargill TLA	26.8	34.0
New Zealand	24.5	24.3

Table 26. Ethnic composition by study site, TLA and New Zealand for 2001

2001									
Area	European	Maori	Pacific	Asian	Other Ethnicity	Percentage Specifying One or More Ethnicity	Number Specifying One or More Ethnicity	Percentage Not Elsewhere Included	Total Population
Far North site	76.9	34.1	2.3	1.1	0.2	114.5	3,708	15.3	4,275
Far North TLA	66.3	44.7	2.7	1.3	0.3	115.2	48,588	12.3	54,576
Manukau site	45.4	36.0	27.2	8.6	2.3	119.5	15,948	7.0	17,058
Manukau TLA	51.6	16.5	26.9	15.1	1.2	111.3	269,052	5.3	283,197
Gisborne site	53.5	57.7	1.2	0.7	0.1	113.3	6,090	5.0	6,393
Gisborne TLA	63.1	46.2	2.7	1.5	0.2	113.7	41,922	4.9	43,971
Palmerston North site	86.0	10.0	2.6	7.8	1.0	107.4	11,028	4.1	11,481
Palmerston North TLA	85.2	13.5	3.1	6.2	0.7	108.8	69,645	3.4	72,033
Lower Hutt site	65.7	21.2	16.5	7.2	1.1	111.6	10,650	2.6	10,929
Lower Hutt TLA	76.7	16.0	9.4	7.0	0.7	109.9	93,015	2.6	95,478
Invercargill site	78.0	41.9	5.4	0.8	0.2	126.3	1,884	2.5	1,932
Invercargill TLA	92.2	13.1	2.2	1.1	0.1	108.8	48,783	2.1	49,830
New Zealand	80.1	14.7	6.5	6.6	0.7	108.5	3,586,731	4.2	3,737,277

Table 27. Total population by area and percentage changes from 1991 to 2001

Area	Total Population			Percentage Change		
	1991	1996	2001	1991 - 1996	1996 - 2001	1991 - 2001
Far North	3,276	3,840	4,275	17.2	11.3	30.5
Far North TLA	47,466	52,935	54,576	11.5	3.1	15.0
Manukau	15,387	16,290	17,058	5.9	4.7	10.9
Manukau TLA	226,002	254,280	283,197	12.5	11.4	25.3
Gisborne	6,843	7,017	6,393	2.5	-8.9	-6.6
Gisborne TLA	44,265	45,780	43,971	3.4	-4.0	-0.7
Palmerston North	11,382	11,991	11,481	5.4	-4.3	0.9
Palmerston North TLA	69,537	73,095	72,033	5.1	-1.5	3.6
Lower Hutt	10,893	10,947	10,929	0.5	-0.2	0.3
Lower Hutt TLA	94,881	95,871	95,478	1.0	-0.4	0.6
Invercargill	2,409	2,082	1,932	-13.6	-7.2	-19.8
Invercargill TLA	55,707	53,208	49,830	-4.5	-6.3	-10.5
New Zealand	3,373,926	3,618,303	3,737,277	7.2	3.3	10.8

Table 28. European population by area and percentage changes from 1991 to 2001

Area	European Population			Percentage Change		
	1991	1996	2001	1991 - 1996	1996 - 2001	1991 - 2001
Far North	2,487	2,826	2,850	13.6	0.8	14.6
Far North TLA	30,000	33,051	32,205	10.2	-2.6	7.4
Manukau	9,333	8,871	7,242	-5.0	-18.4	-22.4
Manukau TLA	138,408	143,718	138,810	3.8	-3.4	0.3
Gisborne	3,390	3,702	3,258	9.2	-12.0	-3.9
Gisborne TLA	27,600	28,731	26,466	4.1	-7.9	-4.1
Palmerston North	10,071	10,137	9,489	0.7	-6.4	-5.8
Palmerston North TLA	60,594	61,611	59,319	1.7	-3.7	-2.1
Lower Hutt	7,992	7,413	6,999	-7.2	-5.6	-12.4
Lower Hutt TLA	75,330	74,124	71,379	-1.6	-3.7	-5.2
Invercargill	1,638	1,563	1,470	-4.6	-6.0	-10.3
Invercargill TLA	49,974	47,832	44,958	-4.3	-6.0	-10.0
New Zealand	2,783,028	2,879,085	2,871,432	3.5	-0.3	3.2

Table 29. Māori population by area and percentage changes from 1991 to 2001

Area	Maori Population			Percentage Change		
	1991	1996	2001	1991 - 1996	1996 - 2001	1991 - 2001
Far North	894	1,260	1,263	40.9	0.2	41.3
Far North TLA	19,557	21,924	21,726	12.1	-0.9	11.1
Manukau	4,191	5,157	5,736	23.0	11.2	36.9
Manukau TLA	37,296	42,762	44,274	14.7	3.5	18.7
Gisborne	3759	3888	3516	3.4	-9.6	-6.5
Gisborne TLA	17,820	19,389	19,365	8.8	-0.1	8.7
Palmerston North	879	1032	1104	17.4	7.0	25.6
Palmerston North TLA	7,212	9,255	9,426	28.3	1.8	30.7
Lower Hutt	1578	2067	2253	31.0	9.0	42.8
Lower Hutt TLA	11,616	13,974	14,913	20.3	6.7	28.4
Invercargill	846	849	789	0.4	-7.1	-6.7
Invercargill TLA	6,102	6,612	6,384	8.4	-3.4	4.6
New Zealand	434,847	523,374	526,281	20.4	0.6	21.0

Table 30. Pacific population by area and percentage changes from 1991 to 2001

Area	Pacific Population			Percentage Change		
	1991	1996	2001	1991 - 1996	1996 - 2001	1991 - 2001
Far North	54	111	84	105.6	-24.3	55.6
Far North TLA	675	1,263	1,299	87.1	2.9	92.4
Manukau	2,520	3,273	4,338	29.9	32.5	72.1
Manukau TLA	48,168	57,867	72,381	20.1	25.1	50.3
Gisborne	66	114	75	72.7	-34.2	13.6
Gisborne TLA	504	987	1,140	95.8	15.5	126.2
Palmerston North	153	204	285	33.3	39.7	86.3
Palmerston North TLA	1,512	2,040	2,175	34.9	6.6	43.8
Lower Hutt	1122	1464	1752	30.5	19.7	56.1
Lower Hutt TLA	6,447	7,656	8,742	18.8	14.2	35.6
Invercargill	204	129	102	-36.8	-20.9	-50.0
Invercargill TLA	1,422	1,224	1,089	-13.9	-11.0	-23.4
New Zealand	167,070	202,236	231,801	21.0	14.6	38.7

Table 31. Asian population by area and percentage changes from 1991 to 2001

Area	Asian Population			Percentage Change		
	1991	1996	2001	1991 - 1996	1996 - 2001	1991 - 2001
Far North	30	48	39	60.0	-18.8	30.0
Far North TLA	366	627	633	71.3	1.0	73.0
Manukau	786	990	1,374	26.0	38.8	74.8
Manukau TLA	13,461	26,589	40,692	97.5	53.0	202.3
Gisborne	33	33	45	0.0	36.4	36.4
Gisborne TLA	429	564	624	31.5	10.6	45.5
Palmerston North	516	825	861	59.9	4.4	66.9
Palmerston North TLA	2,514	3,921	4,335	56.0	10.6	72.4
Lower Hutt	591	618	762	4.6	23.3	28.9
Lower Hutt TLA	4,545	5,454	6,501	20.0	19.2	43.0
Invercargill	12	12	15	0.0	25.0	25.0
Invercargill TLA	399	525	561	31.6	6.9	40.6
New Zealand	99,756	173,505	238,176	73.9	37.3	138.8

Table 32. Other ethnicity population by area and percentage changes from 1991 to 2001

Area	Other Ethnicity Population			Percentage Change		
	1991	1996	2001	1991 - 1996	1996 - 2001	1991 - 2001
Far North	9	24	9	166.7	-62.5	0.0
Far North TLA	60	129	126	115.0	-2.3	110.0
Manukau	60	177	369	195.0	108.5	515.0
Manukau TLA	618	1,665	3,174	169.4	90.6	413.6
Gisborne	0	12	6	-	-50.0	-
Gisborne TLA	45	84	75	86.7	-10.7	66.7
Palmerston North	57	102	108	78.9	5.9	89.5
Palmerston North TLA	246	507	522	106.1	3.0	112.2
Lower Hutt	45	45	120	0.0	166.7	166.7
Lower Hutt TLA	273	408	663	49.5	62.5	142.9
Invercargill	3	3	3	0.0	0.0	0.0
Invercargill TLA	42	72	66	71.4	-8.3	57.1
New Zealand	6,696	16,422	24,993	145.3	52.2	273.3

Table 33. Percentages of Māori household members by percentage of Māori households and census year with ascending cumulative percentages

% of Maori members	1991		1996		2001	
	% of Maori households	Cumulative %	% of Maori households	Cumulative %	% of Maori households	Cumulative %
>0 to 20%	2.7	2.7	3.3	3.3	2.4	2.4
>20 to 40%	10.0	12.7	11.7	15.0	10.0	12.3
>40 to 60%	17.1	29.8	19.5	34.5	19.2	31.6
>60 to 80%	18.9	48.7	17.9	52.4	17.7	49.3
>80 to 100%	51.3	100.0	47.6	100.0	50.7	100.0

Table 34. Percentages of Māori household members by percentage of Māori households and census year with descending cumulative percentages

% of Maori members	1991		1996		2001	
	% of Maori households	Cumulative %	% of Maori households	Cumulative %	% of Maori households	Cumulative %
>80 to 100%	51.3	51.3	47.6	47.6	50.7	50.7
>60 to 80%	18.9	70.2	17.9	65.5	17.7	68.4
>40 to 60%	17.1	87.3	19.5	85.0	19.2	87.7
>20 to 40%	10.0	97.3	11.7	96.7	10.0	97.6
>0 to 20%	2.7	100.0	3.3	100.0	2.4	100.0

Table 35. Percentages of Māori and Other households by census period and area

Area	1991			1996			2001		
	Maori %	Other %	n=	Maori %	Other %	n=	Maori %	Other %	n=
Far North	26.6	73.4	1,083	35.0	65.0	1,338	31.5	68.7	1,503
Far North TLA	38.4	61.6	15,954	41.1	58.9	18,024	39.3	60.7	19,092
Manukau	26.4	73.6	3,714	32.5	67.5	3,840	34.0	66.0	4,020
Manukau TLA	16.9	83.1	67,143	18.9	81.1	74,367	17.3	82.7	83,022
Gisborne	54.0	46.0	2,088	56.3	43.7	2,190	56.1	43.9	2,100
Gisborne TLA	37.5	62.5	14,586	41.0	59.0	15,210	43.2	56.8	15,195
Palmerston North	10.5	89.5	4,275	13.1	86.9	4,392	12.9	87.1	4,374
Palmerston North TLA	11.8	88.2	23,811	15.5	84.5	25,236	15.0	85.0	26,094
Lower Hutt	15.2	84.8	3,825	20.6	79.4	3,852	21.5	78.5	3,903
Lower Hutt TLA	13.0	87.0	32,991	16.2	83.8	34,053	16.8	83.2	34,335
Invercargill	41.8	57.8	846	46.8	53.2	807	45.1	54.9	792
Invercargill TLA	12.6	87.4	19,653	15.7	84.3	19,782	15.3	84.7	19,470
New Zealand	13.1	86.9	1,177,662	15.9	84.1	1,276,332	15.0	85.0	1,344,267

Figure 33. Personal income by Māori and total population, by census year for Far North study site and TLA

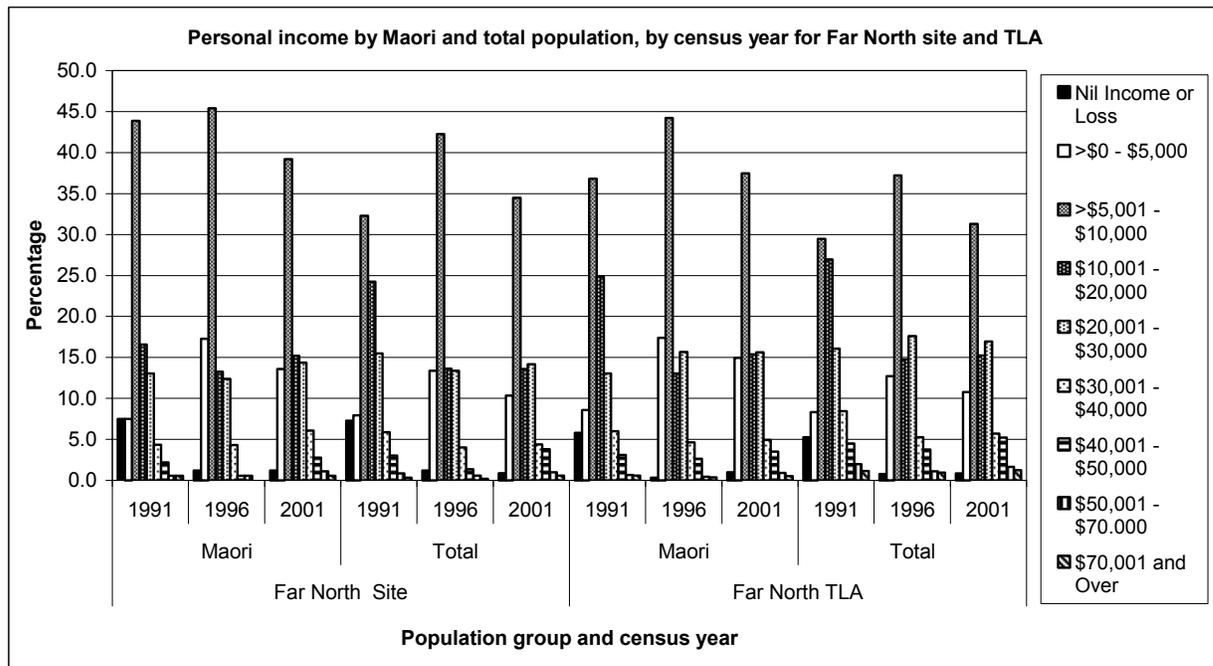


Figure 34. Personal income by Māori and total population, by census year for Manukau study site

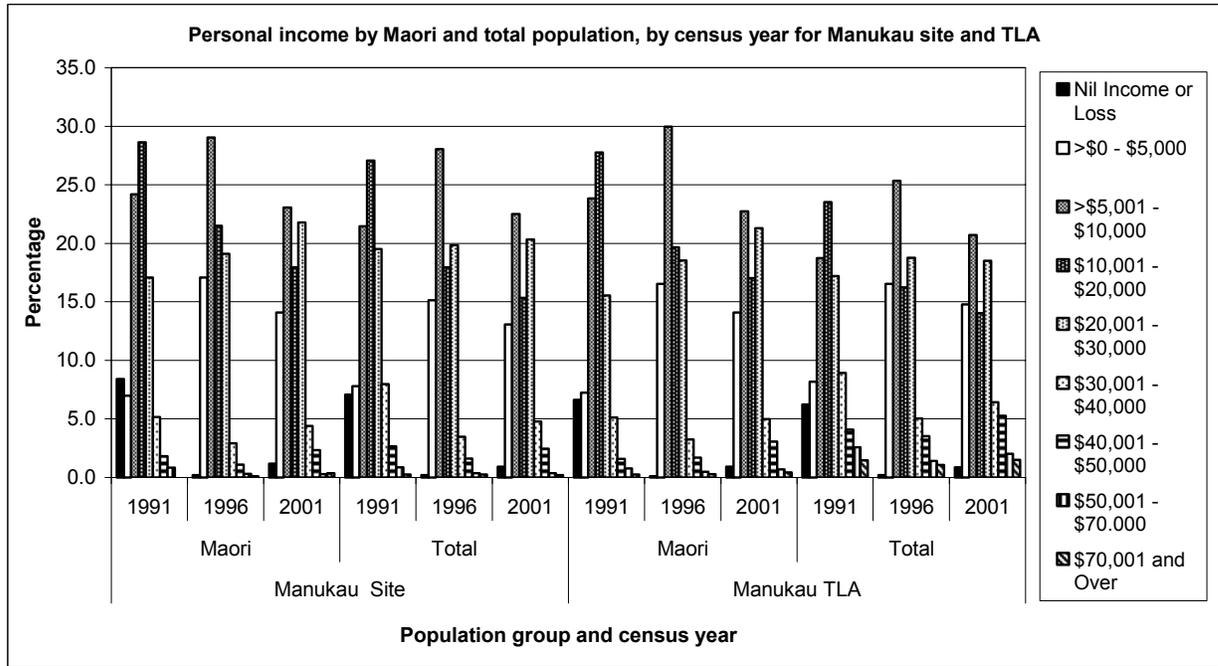


Figure 35. Personal income by Māori and total population, by census year for Gisborne study site and TLA

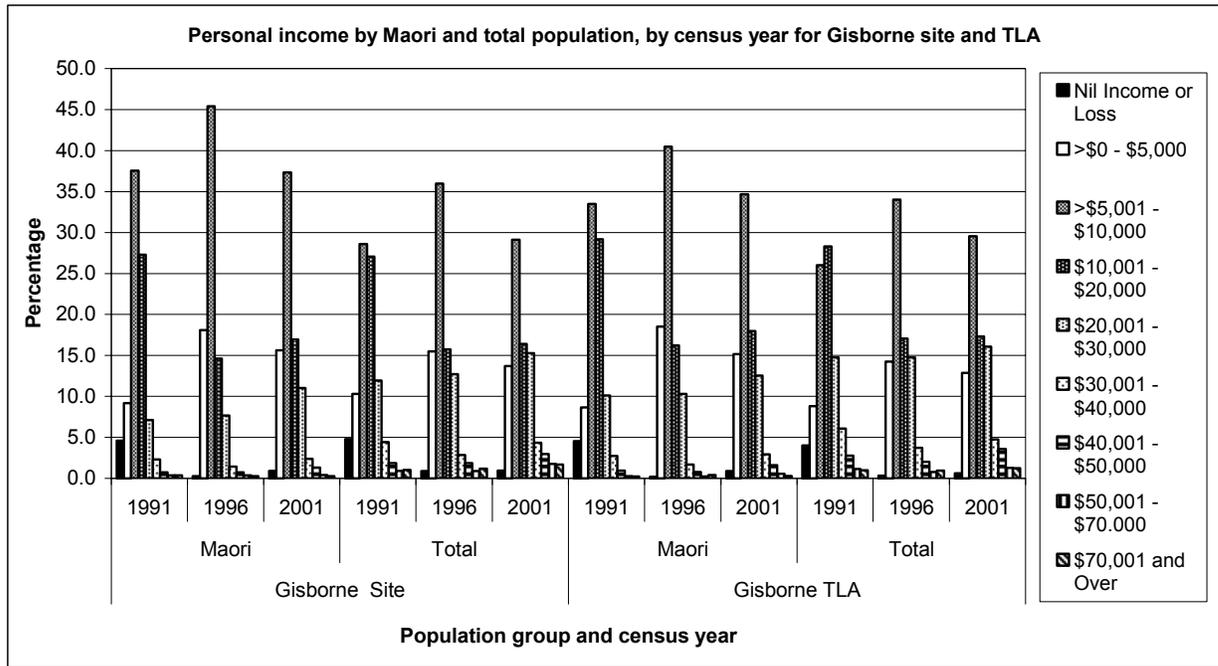


Figure 36. Personal income by Māori and total population, by census year for Palmerston North study site and TLA

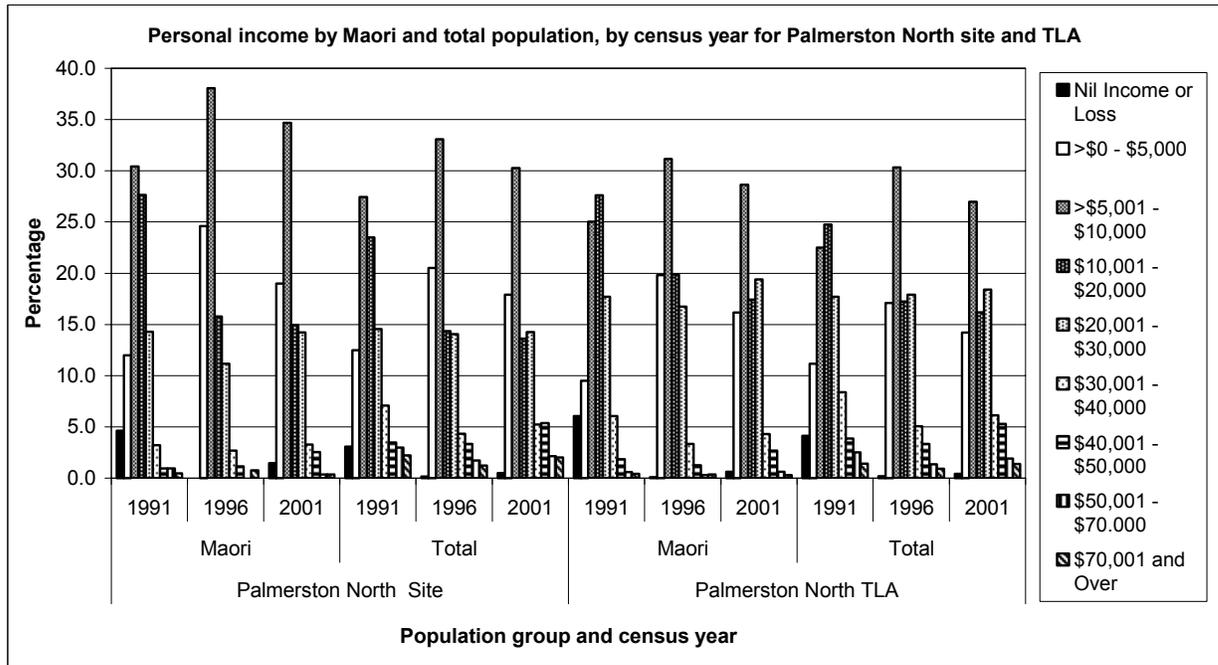


Figure 37. Personal income by Māori and total population, by census year for Lower Hutt study site and TLA

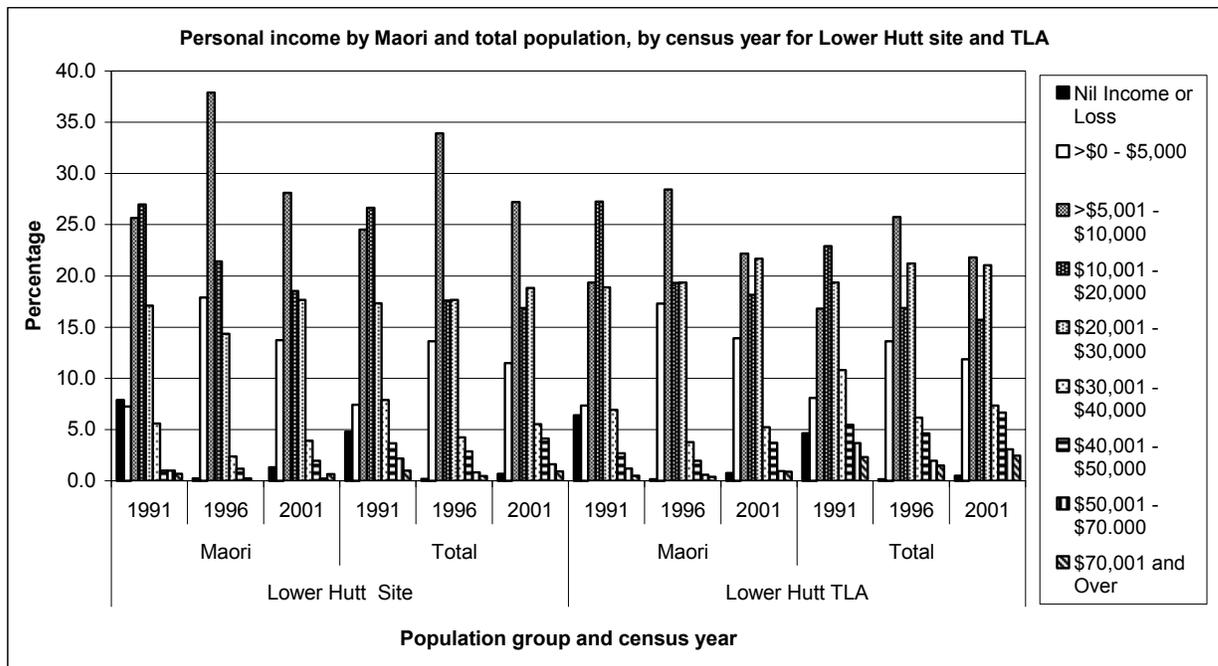


Figure 38. Personal income by Māori and total population, by census year for Invercargill study site and TLA

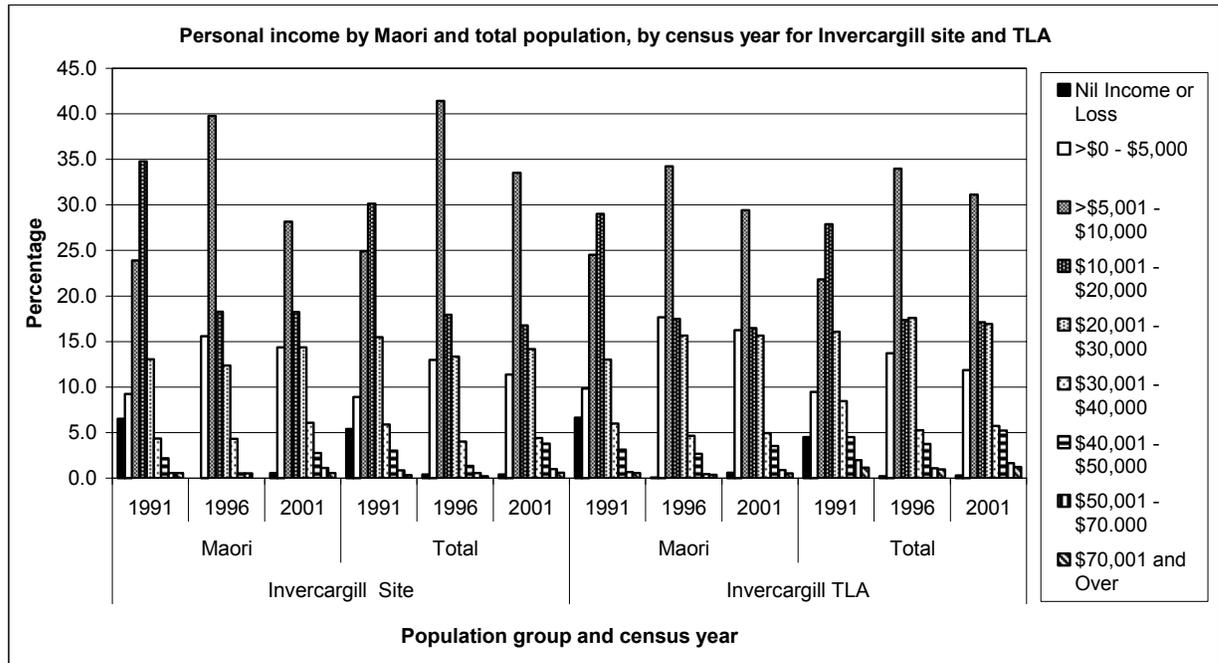


Table 36. Household family composition by household ethnicity and census year for New Zealand

New Zealand		1991			1996			2001		
		Maori	Other	Total	Maori	Other	Total	Maori	Other	Total
Couple only	%	11.6	25.8	23.9	13.8	26.5	24.4	13.9	26.5	24.6
Couple only and other person(s)	%	1.9	1.3	1.4	2.7	1.7	1.9	2.8	1.8	2.0
Couple with child(ren)	%	35.5	33.0	33.3	33.1	29.3	29.9	29.1	26.3	26.7
Couple with child(ren) and other person(s)	%	4.4	1.7	2.1	4.0	1.8	2.2	4.3	2.0	2.3
One parent with child(ren)	%	18.7	7.9	9.3	17.2	7.5	9.1	17.7	8.0	9.4
One parent with child(ren) and other person(s)	%	7.2	1.5	2.3	6.4	1.4	2.2	7.7	1.7	2.6
One-family household, not further defined	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total One-family Households	%	79.3	71.1	72.2	77.2	68.2	69.6	75.4	66.2	67.6
Two 2-parent families	%	1.2	0.5	0.6	1.8	0.9	1.0	0.3	0.1	0.2
One 2-parent family and a 1-parent family	%	2.5	0.5	0.7	2.9	0.6	0.9	1.2	0.2	0.4
Two 1-parent families	%	1.4	0.1	0.3	1.7	0.2	0.4	1.3	0.1	0.3
Other 2-family household	%	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.9	1.1
Two-family household, not further defined	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total Two-family Households	%	5.0	1.1	1.6	6.5	1.6	2.4	5.1	1.4	2.0
Three- or more family household (with or without other people)	%	0.4	0.0	0.1	0.5	0.1	0.2	0.3	0.1	0.1
Household of related people	%	0.9	0.7	0.7	0.9	0.7	0.7	1.2	0.7	0.8
Household of related and unrelated people	%	0.6	0.2	0.3	0.4	0.2	0.2	0.3	0.1	0.2
Household of unrelated people	%	5.6	4.7	4.8	5.5	4.0	4.3	5.8	4.0	4.3
Other multiperson household, not further defined	%	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Total Other Multiperson household	%	7.2	5.7	5.9	6.9	4.9	5.2	7.3	4.9	5.2
One-person household	%	8.1	22.1	20.2	8.7	22.4	20.2	10.8	25.0	22.9
Household composition unidentifiable	%	0.0	0.0	0.0	0.2	2.8	2.4	1.0	2.3	2.1
Total Household Composition	n	153,867	1,012,701	1,166,568	202,890	1,065,204	1,268,094	202,248	1,142,019	1,344,267
Total Household Composition	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 37. Percentage point difference between Māori and Other one person rates

One-person household	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	-6.2	-8.5	-11.2	-4.5	-5.4	-7.7
Far North TLA	-11.3	-10.1	-12.9	-6.8	-5.9	-7.8
Manukau site	-12.0	-12.8	-13.4	-8.7	-8.4	-8.7
Manukau TLA	-11.4	-10.1	-9.5	-9.4	-8.2	-7.9
Gisborne site	-3.5	-2.5	-8.2	-1.7	-1.2	-3.5
Gisborne TLA	-14.2	-14.3	-16.2	-8.8	-8.4	-9.2
Palmerston North site	-17.5	-17.6	-20.1	-15.7	-15.3	-17.6
Palmerston North TLA	-15.2	-15.4	-17.4	-13.4	-13.0	-14.8
Low er Hutt site	-18.5	-18.4	-20.1	-15.6	-14.6	-15.8
Low er Hutt TLA	-14.8	-15.5	-15.8	-12.9	-13.0	-13.1
Invercargill site	-12.3	-21.9	-22.1	-7.5	-11.6	-11.7
Invercargill TLA	-13.4	-16.4	-16.5	-11.7	-13.8	-14.0
New Zealand	-14.0	-13.7	-14.2	-12.1	-11.5	-12.1

Table 38. Percentage point difference between Māori and Other, total one family households rates

Total One-family Households	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	2.7	10.8	17.0	1.9	7.2	11.8
Far North TLA	5.9	13.0	15.9	3.6	7.5	9.6
Manukau site	6.7	9.4	11.5	5.1	6.1	7.3
Manukau TLA	3.7	2.9	3.7	3.1	2.4	3.1
Gisborne site	-3.5	2.8	3.9	-1.4	1.4	1.4
Gisborne TLA	7.8	11.6	11.7	4.8	6.8	6.7
Palmerston North site	2.4	5.4	3.2	2.1	4.7	2.9
Palmerston North TLA	9.4	9.1	10.4	8.3	7.7	8.8
Low er Hutt site	14.5	16.4	14.6	12.1	12.9	11.6
Low er Hutt TLA	8.2	11.1	9.2	7.1	9.3	7.7
Invercargill site	7.1	19.5	21.1	3.4	10.7	11.6
Invercargill TLA	9.0	12.8	13.1	7.9	10.7	11.1
New Zealand	8.2	9.0	9.2	7.1	7.5	7.8

Table 39. Percentage point difference between Māori and Other couple only rates

Couple only	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	-16.9	-9.7	-11.8	-11.9	-6.2	-8.1
Far North TLA	-19.7	-16.3	-16.6	-11.9	-9.5	-10.1
Manukau site	-12.3	-11.0	-7.2	-8.8	-7.0	-4.7
Manukau TLA	-13.3	-11.5	-9.9	-11.1	-9.3	-8.2
Gisborne site	-14.0	-14.4	-14.0	-6.6	-6.1	-6.0
Gisborne TLA	-17.1	-15.2	-14.8	-10.6	-8.9	-8.4
Palmerston North site	-5.3	-6.6	-9.5	-4.9	-5.9	-8.2
Palmerston North TLA	-12.1	-11.8	-12.6	-10.7	-10.0	-10.7
Low er Hutt site	-13.2	-9.9	-9.6	-11.4	-7.7	-7.6
Low er Hutt TLA	-12.5	-10.9	-11.4	-10.9	-9.1	-9.5
Invercargill site	-3.9	-6.3	-6.0	-2.2	-3.3	-2.9
Invercargill TLA	-11.5	-9.7	-10.2	-10.1	-8.2	-8.6
New Zealand	-14.2	-12.6	-12.6	-12.3	-10.6	-10.7

Table 40. Percentage point difference between Māori and Other couple only and other person(s) rates

Couple only and other person(s)	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	0.6	-0.8	-0.2	0.2	-0.7	-0.1
Far North TLA	0.0	0.1	0.7	0.0	0.1	0.4
Manukau site	0.1	-0.1	0.5	-0.1	0.0	0.4
Manukau TLA	0.4	1.0	0.6	0.3	0.8	0.5
Gisborne site	-0.3	0.6	0.2	-0.3	0.1	0.2
Gisborne TLA	0.1	0.7	0.9	0.1	0.4	0.5
Palmerston North site	1.7	4.4	2.6	1.6	3.8	2.3
Palmerston North TLA	1.1	1.6	1.6	1.0	1.3	1.3
Lower Hutt site	0.9	1.4	1.3	0.8	1.1	1.2
Lower Hutt TLA	1.2	1.1	1.3	1.1	1.0	1.1
Invercargill site	0.8	1.7	-0.7	0.5	0.9	-0.4
Invercargill TLA	0.4	0.9	0.4	0.4	0.7	0.3
New Zealand	0.6	0.9	1.0	0.5	0.8	0.9

Table 41. Percentage point difference between Māori and Other couple with children rates

Couple with child(ren)	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	3.0	5.1	8.1	1.9	3.3	5.5
Far North TLA	7.5	10.3	10.3	4.5	6.0	6.3
Manukau site	-2.1	3.1	0.8	-1.5	1.9	0.5
Manukau TLA	-4.0	-3.2	-4.3	-3.3	-2.6	-3.5
Gisborne site	-6.5	-2.8	-0.4	-3.1	-1.0	0.1
Gisborne TLA	3.2	5.5	3.3	2.0	3.2	1.9
Palmerston North site	-6.8	-5.6	-3.1	-6.2	-4.9	-2.7
Palmerston North TLA	1.8	1.3	3.2	1.6	1.1	2.7
Lower Hutt site	1.7	3.3	3.8	1.4	2.6	3.0
Lower Hutt TLA	0.4	2.0	-0.3	0.3	1.7	-0.2
Invercargill site	1.3	12.1	13.9	0.7	6.4	7.6
Invercargill TLA	0.9	5.3	6.3	0.8	4.5	5.3
New Zealand	2.5	3.8	2.8	2.2	3.2	2.4

Table 42. Percentage point difference between Māori and Other couple with child(ren) and other person(s) only rates

Couple with child(ren) and other person(s)	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	3.0	0.8	3.8	2.1	0.5	2.8
Far North TLA	3.0	2.1	3.4	1.8	1.3	2.0
Manukau site	4.1	2.7	3.2	3.0	1.8	2.0
Manukau TLA	2.6	2.0	1.5	2.1	1.6	1.3
Gisborne site	4.1	4.1	2.9	1.6	1.8	1.4
Gisborne TLA	3.3	3.3	2.4	2.0	1.9	1.4
Palmerston North site	0.9	1.5	0.6	0.7	1.3	0.4
Palmerston North TLA	2.6	2.4	2.6	2.3	2.0	2.3
Lower Hutt site	3.0	2.3	3.2	2.6	1.9	2.3
Lower Hutt TLA	2.3	2.7	2.6	2.0	2.3	2.2
Invercargill site	1.1	0.8	0.8	1.0	0.4	0.5
Invercargill TLA	2.3	1.1	1.4	2.0	0.9	1.2
New Zealand	2.7	2.2	2.2	2.3	1.8	1.9

Table 43. Percentage point difference between Māori and Other one parent with child(ren) rates

One parent with child(ren)	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	8.1	10.2	11.3	5.8	6.3	7.5
Far North TLA	10.4	11.9	12.8	6.3	6.9	7.7
Manukau site	11.2	8.3	7.4	8.2	5.4	4.6
Manukau TLA	11.4	8.7	8.3	9.4	7.1	6.8
Gisborne site	8.1	9.1	9.8	3.7	4.2	4.3
Gisborne TLA	12.3	11.7	12.7	7.6	6.8	7.2
Palmerston North site	7.4	6.6	6.8	6.7	5.8	5.9
Palmerston North TLA	10.5	9.8	9.5	9.2	8.3	8.1
Lower Hutt site	17.2	12.9	8.3	14.8	10.3	6.7
Lower Hutt TLA	11.1	10.4	10.4	9.7	8.7	8.6
Invercargill site	5.4	7.7	7.3	2.8	4.1	4.4
Invercargill TLA	10.4	10.0	10.5	9.1	8.4	8.9
New Zealand	10.9	9.6	9.8	9.4	8.1	8.3

Table 44. Percentage point difference between Māori and Other, total two-family households rates

Total Two-family Households	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	3.0	4.1	2.9	1.8	2.6	2.0
Far North TLA	4.9	5.7	3.5	3.0	3.3	2.2
Manukau site	5.7	9.9	5.9	4.2	6.6	3.8
Manukau TLA	6.2	8.1	5.7	5.2	6.5	4.7
Gisborne site	5.8	5.1	3.7	2.6	2.2	1.6
Gisborne TLA	5.4	6.5	4.0	3.3	3.8	2.3
Palmerston North site	0.9	1.3	1.3	0.8	1.1	1.2
Palmerston North TLA	2.0	3.8	3.0	1.8	3.2	2.5
Lower Hutt site	1.3	3.8	3.6	1.3	3.2	2.9
Lower Hutt TLA	3.6	4.4	3.9	3.1	3.7	3.3
Invercargill site	2.5	3.3	1.0	1.1	1.7	0.9
Invercargill TLA	2.0	2.7	1.5	1.7	2.2	1.3
New Zealand	3.9	4.9	3.7	3.4	4.1	3.1

Table 45. Percentage point difference between Māori and Other three-or more family household (with or without other people rates

Three- or more family household (with or without other people)	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	0.0	0.6	0.6	0.0	0.4	0.6
Far North TLA	0.4	0.4	0.3	0.2	0.2	0.2
Manukau site	0.7	1.4	0.4	0.4	1.0	0.3
Manukau TLA	0.7	1.4	0.6	0.6	1.1	0.5
Gisborne site	0.5	0.7	0.0	0.2	0.3	-0.3
Gisborne TLA	0.7	0.8	0.2	0.4	0.5	0.1
Palmerston North site	0.6	0.0	0.0	0.7	-0.1	0.0
Palmerston North TLA	0.3	0.3	0.2	0.3	0.2	0.2
Lower Hutt site	-0.2	0.4	-0.1	-0.2	0.3	-0.2
Lower Hutt TLA	0.2	0.2	0.1	0.2	0.2	0.1
Invercargill site	0.0	0.0	0.0	0.0	0.0	0.0
Invercargill TLA	0.1	0.1	0.2	0.1	0.1	0.2
New Zealand	0.3	0.4	0.2	0.3	0.4	0.2

Table 46. Percentage point difference between Māori and Other total other multiperson household rates

Total Other Multiperson household	Percentage point difference between Maori and Other			Percentage point difference between Maori and Total		
	1991	1996	2001	1991	1996	2001
Far North site	0.1	1.8	1.1	0.4	1.1	1.0
Far North TLA	0.2	0.9	1.2	0.1	0.5	0.7
Manukau site	-1.4	-1.3	0.6	-0.9	-0.9	0.3
Manukau TLA	0.8	1.1	2.0	0.6	0.9	1.6
Gisborne site	1.8	0.3	2.0	1.3	-0.3	1.0
Gisborne TLA	0.2	1.1	1.8	0.1	0.7	1.0
Palmerston North site	12.9	12.5	17.9	11.6	10.9	15.5
Palmerston North TLA	3.2	3.8	5.2	2.8	3.2	4.4
Lower Hutt site	2.1	1.6	1.8	1.9	1.4	1.4
Lower Hutt TLA	2.9	2.4	2.8	2.5	2.0	2.3
Invercargill site	3.1	2.8	2.8	1.4	1.9	1.6
Invercargill TLA	2.4	2.4	2.2	2.1	2.0	1.8
New Zealand	1.6	2.0	2.4	1.3	1.7	2.1

Table 47. Household tenure by household ethnicity and census year for New Zealand

New Zealand		Maori	Other	Total	Maori	Other	Total	Maori	Other	Total
		1991	1991	1991	1996	1996	1996	2001	2001	2001
Owned with Mortgage	%	40.8	39.1	39.4	36.2	36.8	36.7	32.3	35.0	34.6
Owned without Mortgage	%	14.5	37.1	34.2	15.1	35.7	32.3	15.1	35.4	32.3
Owned, Mortgage Not Specified	%	0.0	0.0	0.0	1.1	1.6	1.5	0.7	1.0	0.9
Total Owned	%	55.2	76.3	73.5	52.4	74.0	70.5	48.1	71.4	67.8
Provided Rent Free	%	4.0	3.3	3.4	4.2	3.8	3.8	1.1	1.2	1.1
Rented	%	39.0	19.5	22.1	40.6	20.6	23.9	48.6	24.3	28.0
Not Owned, Rental Status Not Specified	%	1.8	0.8	1.0	2.8	1.6	1.8	2.2	3.2	3.0
Total Specified	n	151,857	1,007,793	1,159,641	199,206	1,026,105	1,225,314	196,713	1,084,134	1,280,859
Total Specified	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Not Specified	n	2019	16005	18024	3684	47331	51012	5529	57882	63414
Not Specified	%	1.3	1.6	1.6	1.8	4.6	4.2	2.8	5.3	5.0
Total Tenure of Household	n	153870	1023795	1177662	202893	1073439	1276332	202248	1142019	1344267
Total Tenure of Household	%	101.3	101.6	101.6	101.9	104.6	104.2	102.8	105.3	105.0

Table 48. Percentage point difference between Māori and Other rates of ownership with or without a mortgage

Total Owned	Percentage point difference between Maori and Other Owned rates			Percentage point difference between Maori and Total Owned rates		
	1991	1996	2001	1991	1996	2001
Far North Site	-15.7	-15.9	-15.4	-10.8	-9.9	-10.0
Far North TLA	-13.4	-17.5	-18.9	-8.2	-9.9	-11.0
Manukau Site	-15.6	-20.4	-25.0	-11.5	-13.4	-16.1
Manukau TLA	-23.1	-22.7	-25.3	-19.2	-18.3	-20.7
Gisborne Site	-14.7	-16.4	-12.7	-6.7	-6.9	-5.5
Gisborne TLA	-24.7	-26.8	-28.0	-15.4	-15.5	-15.7
Palmerston North Site	-34.3	-28.1	-29.3	-30.7	-24.4	-25.5
Palmerston North TLA	-30.3	-27.3	-28.5	-26.7	-23.0	-24.1
Lower Hutt Site	-31.8	-26.8	-27.4	-27.0	-21.2	-21.3
Lower Hutt TLA	-27.1	-25.5	-27.0	-23.6	-21.3	-22.4
Invercargill Site	-4.8	-0.3	-1.2	-3.4	0.2	-0.4
Invercargill TLA	-13.6	-13.7	-15.0	-11.9	-11.5	-12.7
New Zealand	-21.0	-21.6	-23.3	-18.3	-18.1	-19.7

Table 49. Percentage point difference between Māori and Other rates of ownership with a mortgage

Owned with Mortgage	Percentage point difference between Maori and Other owned with mortgage rates			Percentage point difference between Maori and Total owned with mortgage rates		
	1991	1996	2001	1991	1996	2001
Far North Site	-4.0	-4.2	-1.1	-2.8	-2.7	-0.5
Far North TLA	4.2	1.4	-0.7	2.6	0.8	-0.4
Manukau Site	1.4	-2.7	-6.6	1.1	-1.8	-4.3
Manukau TLA	0.0	-1.6	-4.9	0.0	-1.2	-4.0
Gisborne Site	-12.0	-10.4	-8.8	-5.5	-4.4	-3.8
Gisborne TLA	-0.2	-3.4	-4.8	-0.2	-2.0	-2.6
Palmerston North Site	-8.0	-4.7	-5.2	-7.2	-4.1	-4.5
Palmerston North TLA	-3.6	-2.7	-4.2	-3.1	-2.2	-3.5
Lower Hutt Site	-7.2	-4.5	-7.8	-6.1	-3.6	-6.1
Lower Hutt TLA	-3.5	-1.4	-2.9	-3.0	-1.1	-2.4
Invercargill Site	18.3	18.3	16.7	9.9	9.6	9.4
Invercargill TLA	9.2	7.2	3.9	8.0	6.1	3.3
New Zealand	1.6	-0.6	-2.7	1.4	-0.5	-2.3

Table 50. Percentage point difference between Māori and Other rates of ownership without a mortgage

Owned without Mortgage	Percentage point difference between Maori and Other owned without mortgage rates			Percentage point difference between Maori and Total owned without mortgage rates		
	1991	1996	2001	1991	1996	2001
Far North Site	-11.7	-10.5	-13.9	-8.0	-6.4	-9.0
Far North TLA	-17.6	-18.8	-18.3	-10.8	-10.6	-10.6
Manukau Site	-17.1	-17.3	-17.4	-12.6	-11.4	-11.2
Manukau TLA	-23.1	-20.6	-20.0	-19.1	-16.6	-16.4
Gisborne Site	-2.7	-6.3	-3.9	-1.2	-2.7	-1.7
Gisborne TLA	-24.4	-23.0	-22.8	-15.2	-13.3	-12.8
Palmerston North Site	-26.2	-22.6	-23.5	-23.5	-19.6	-20.4
Palmerston North TLA	-26.7	-23.6	-23.9	-23.6	-19.9	-20.2
Lower Hutt Site	-24.6	-21.8	-18.8	-20.9	-17.2	-14.6
Lower Hutt TLA	-23.6	-23.7	-23.7	-20.5	-19.8	-19.6
Invercargill Site	-23.0	-18.1	-18.1	-13.3	-9.1	-9.5
Invercargill TLA	-22.8	-20.6	-18.7	-19.9	-17.3	-15.9
New Zealand	-22.7	-20.6	-20.3	-19.7	-17.2	-17.2

Table 51. Percentage point difference between Māori and Other rates of housing rented

Rented	Percentage point difference between Maori and Other Rented rates			Percentage point difference between Maori and Total Rented rates		
	1991	1996	2001	1991	1996	2001
Far North Site	7.5	12.8	13.7	5.3	8.4	9.1
Far North TLA	9.0	15.0	19.3	5.5	8.5	11.2
Manukau Site	15.8	19.9	25.6	11.6	13.1	16.5
Manukau TLA	22.8	21.2	26.6	18.9	17.0	21.8
Gisborne Site	8.8	7.7	10.9	4.0	3.3	4.7
Gisborne TLA	19.4	21.4	27.9	12.1	12.4	15.6
Palmerston North Site	33.0	30.1	32.8	29.5	26.1	28.5
Palmerston North TLA	29.7	26.3	30.7	26.2	22.2	26.0
Lower Hutt Site	31.1	26.5	29.0	26.4	20.9	22.6
Lower Hutt TLA	26.7	24.2	28.8	23.2	20.2	23.9
Invercargill Site	5.1	2.9	4.4	3.9	1.5	2.5
Invercargill TLA	13.2	14.1	15.7	11.5	11.9	13.3
New Zealand	19.5	20.0	24.3	16.9	16.7	20.6

Appendix 2. Tables and Figures from the Te Hoe Nuku Roa Study

Table 52 Number of households, percentage of households in TLA that own a house

TLA	No. of THNR households in TLA	Percentage of THNR households that are owned* in TLA	Percentage of THNR households that are owned* in total sample
Far North	46	74%	45%
Manukau	49	51%	
Gisborne	53	43%	
Palmerston North	13	31%	
Hutt City	24	58%	
Invercargill	22	86%	

* Owned with or without a mortgage

Table 53 Housing tenure of households in selected TLA and total THNR sample

TLA	Tenure	Percentage of THNR households in TLA	Percentage of THNR households in study sample
Far North	Owned	74.0	45.0
	Rented	26.0	55.0
Manukau	Owned	51.0	45.0
	Rented	49.0	55.0
Gisborne	Owned	43.0	45.0
	Rented	57.0	55.0
Palmerston North	Owned	31.0	45.0
	Rented	69.0	55.0
Lower Hutt	Owned	58.0	45.0
	Rented	42.0	55.0
Invercargill	Owned	86.0	45.0
	Rented	14.0	55.0

Table 54 Number and percentage of THNR adult participants in selected TLA with aspirations of home ownership

TLA	THNR rental households with aspirations to home ownership		
	In selected TLA		In total sample
	n	%	%
Far North	35	51.0	51.0
Manukau	46	39.0	
Gisborne	27	77.0	
Palmerston North	12	46.0	
Hutt City	12	9.0	
Invercargill	23	83.0	

Figure 39. Importance of homeownership to THNR participants across selected TLA

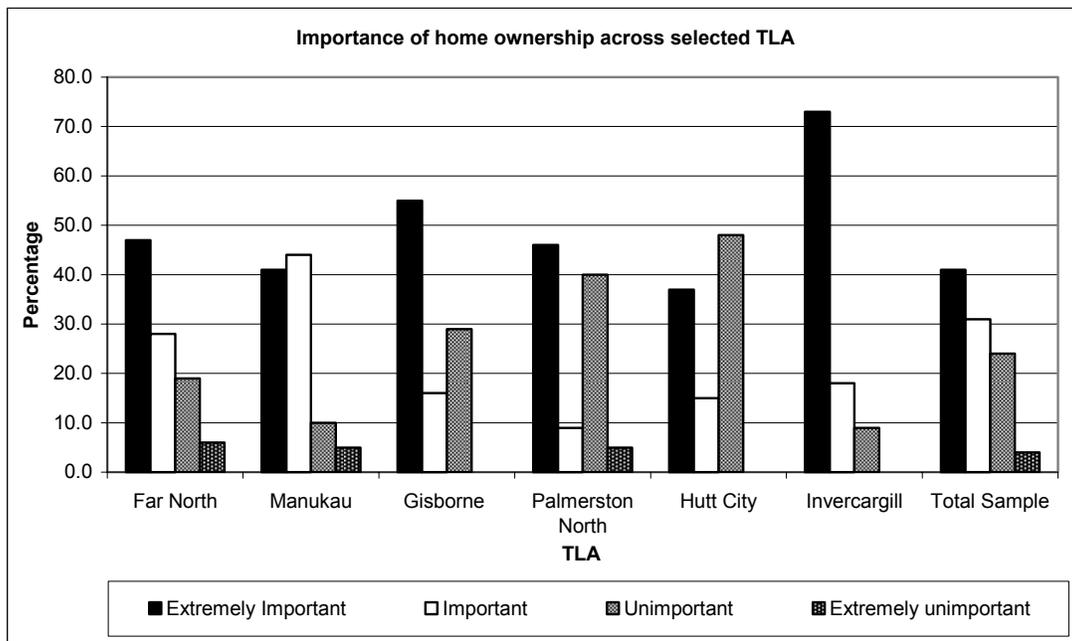


Table 55 Importance of homeownership to THNR participants across selected TLA

TLA	Importance			
	Extremly Important	Important	Unimportant	Extremly unimportant
	%	%	%	%
Far North	47.0	28.0	19.0	6.0
Manukau	41.0	44.0	10.0	5.0
Gisborne	55.0	16.0	29.0	0.0
Palmerston North	46.0	9.0	40.0	5.0
Hutt City	37.0	15.0	48.0	0.0
Invercargill	73.0	18.0	9.0	0.0
Total Sample	41.0	31.0	24.0	4.0

Figure 40. Satisfaction levels of participants across selected TLA

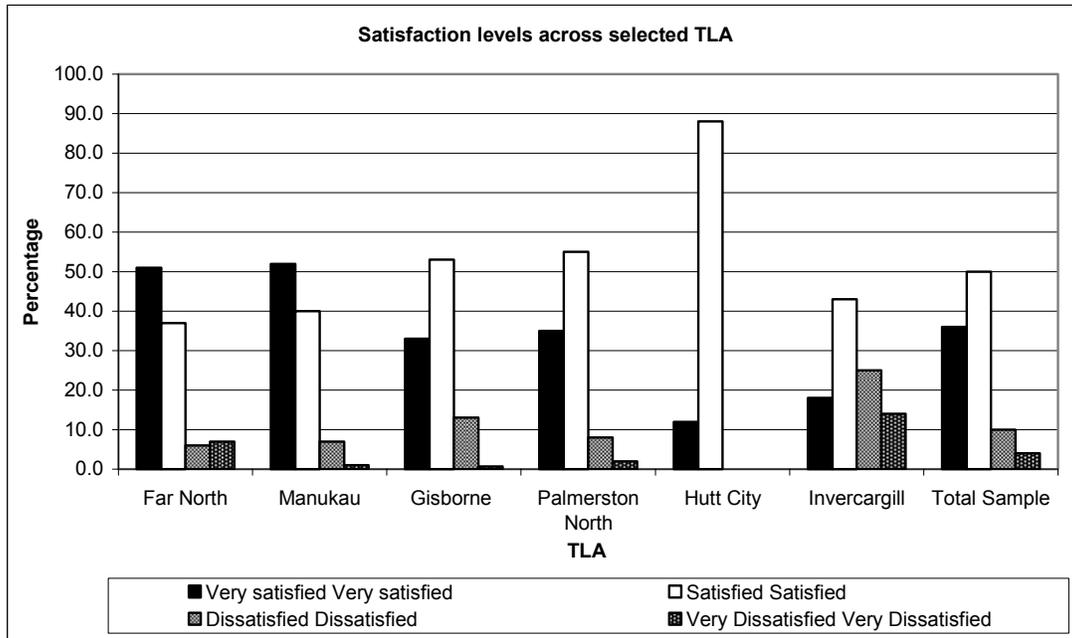


Table 56 Satisfaction levels of participants across selected TLA

TLA	Satisfaction			
	Very satisfied	Satisfied	Dissatisfied	Very Dissatisfied
	%	%	%	%
Far North	51.0	37.0	6.0	7.0
Manukau	52.0	40.0	7.0	1.0
Gisborne	33.0	53.0	13.0	0.7
Palmerston North	35.0	55.0	8.0	2.0
Hutt City	12.0	88.0	0.0	0.0
Invercargill	18.0	43.0	25.0	14.0
Total Sample	36.0	50.0	10.0	4.0

Table 57 Average number of address changes in last three survey waves across selected TLA

TLA	Mean Mobility
Far North	0.64
Manukau	1.70
Gisborne TLA	2.10
Palm Nth	4.30
Hutt City	2.10
Invercargill	1.90
Total Sample	2.40

Table 58 Percentage of participants that owned a home, changed tenure, or did not own a home across selected TLA

TLA	Owned throughout Waves 2 & 3	Moved out of home ownership	Moved into home ownership	Did not own during Wave 2 or 3
	%	%	%	%
Far North	No trend series yet			
Manukau	59.0	5.0	3.0	33.0
Gisborne	47.0	18.0	0.7	34.0
Palmerston North	69.0	5.0	0.2	26.0
Hutt City	60.0	10.0	0.0	30.0
Invercargill	No trend series yet			
Total Sample	62.0	6.0	3.0	29.0

Table 59 Percentage of participants with contents insurance across selected TLA

TLA	Yes	No
	%	%
Far North	60.0	40.0
Manukau	54.0	46.0
Gisborne TLA	63.0	37.0
Palmerston North	33.0	67.0
Hutt City	64.0	36.0
Invercargill	52.0	48.0
Total Sample	52.0	48.0

Table 60. Number of Census Area Units (CAU) by New Zealand Deprivation Index

NZDep scale	No. of census area units	NZDep scale	No. of census area units
10	21	5	5
9	12	4	4
8	7	3	3
7	6	2	2
6	3	1	1

Appendix 3. The site selection framework

Introduction

This appendix describes the site selection framework that was developed to identify the six study sites in which qualitative fieldwork was conducted with Māori householders and key informants. In line with the tender request the study sites include rural and urban locations and cover a range of housing experiences, conditions and circumstances that have been examined through qualitative fieldwork-based research and analysis of secondary, quantitative data.

The quantitative component of this study has drawn on New Zealand census data from 1991, 1996 and 2001, and the dataset developed by the Best Outcomes for Māori: Te Hoe Nuku Roa (Te Hoe Nuku Roa) longitudinal study of over 700 Māori households and 2000 individuals. The site selection framework for this study has built on the representative sampling technique developed for Te Hoe Nuku Roa to ensure as much as possible that the sample of Māori households participating in the study, and the areas they are drawn from, are representative of the range of housing conditions and circumstances that Māori households experience.

Building on the Te Hoe Nuku Roa Sampling Frame

A primary consideration for the site selection process has been the close relationship between this project and Te Hoe Nuku Roa. In this relationship, housing related data obtained from Te Hoe Nuku Roa sample households contribute to the secondary data analysis component of this project, and provide a third point of triangulation for the census and qualitative data components. The advantages of linking site selection for this project to the Te Hoe Nuku Roa sample are not confined to the question of data sharing. The Te Hoe Nuku Roa sample carefully drawn according to a stratified random sampling method developed in consultation with Statistics New Zealand and now known as the Whaihua Tatau Method (Fitzgerald and Durie, et al., 1996). The primary sampling units (PSUs) are geographically defined areas created by Statistics New Zealand from aggregations of meshblocks and containing approximately 70 households (Doherty, 1994). The sampling frame has yielded a regionally based sample that is representative in terms of cultural and socioeconomic circumstances, Māori population density, and rural, urban and metropolitan variations.

In order to maximise the potential synergies that are inherent in the relationship between these two projects, the qualitative fieldwork sample was drawn from areas containing Te Hoe Nuku Roa sample households in order to maintain a geographical link between the Te Hoe Nuku Roa household data and the primary qualitative data obtained by this project, and the secondary, area-based census data. It follows, then, that the primary criterion for site selection was that an area be included in the Te Hoe Nuku Roa study.

Building on this sample base, the site selection framework developed for this project has two stages: 1. selecting six Territorial Local Authorities (TLA); and 2. selecting a study area or areas within each TLA.

TLA selection

The decision to begin the process with TLA was based on the following considerations:

1. TLA provide discrete sample populations that enable statistical analyses to be undertaken
2. TLA map on to the stratified sampling areas from which Māori households were drawn for the Best Outcomes for Māori: Te Hoe Nuku Roa study
3. TLA provide clearly identifiable boundaries within which local authorities operate and facilitate access to housing staff at regional, district and local council levels

The six selected TLAs were nominated during the proposal development stage of this project and are The Far North, Manukau, Gisborne, Palmerston North, Lower Hutt and Invercargill. All are represented in the Te Hoe Nuku Roa study and represent a range of housing circumstances for Māori. Overall these TLA cover the following criteria for inclusion that were specified during the project development process:

- Cost of inclusion in the study
- Housing stress;
- Māori population dynamics;
- Māori land availability;
- Previous HNZ and TPK initiatives;
- Changes in employment;
- Changes in education;
- Relevance to key research questions;
- Papakāinga housing;
- Tenure mix;
- Rural/urban.

It was not intended that each study area should incorporate them all, but they would be represented in the sites overall. All selected TLA met the test of *affordability* within the project budget and *relevance to key research questions*. *Housing stress* is closely associated with socioeconomic status and low home ownership, so, accordingly, study areas with high levels of deprivation were well represented. *Māori population dynamics* and their differential impacts on urban and rural environments were able to be captured across the range of TLAs included in the study. In addition, as discussed further below, the rapidly changing ethnic composition of Manukau City enabled the changing numerical position of Māori in relation to other rapidly growing populations to be considered in relation to Māori housing experiences. In terms of *Māori land availability* and *Papakāinga housing*, the Far North and Gisborne TLAs are areas in which Māori land is available and the significance and utility of this for Māori housing experiences and aspirations was able to be canvassed. *HNZ initiatives* have been carried out in the Far North, Gisborne and Invercargill TLAs. In Lower Hutt, DHB initiated Māori Health Strategy has a housing dimension. *Tenure mix* exists across the selected TLA. *Rural-urban* balance is also assured in the choice of TLA. *Changes in employment* and *education* over the three census periods will also be captured across a range of provincial urban, metropolitan and rural areas.

Study area selection

Field work for this project involved interviews and focus groups with Māori householders, on the one hand, and Māori housing key informants, on the other. The key informants were drawn from Iwi and Māori Authority bodies, and others whose work engages with Māori housing issues. For key informants, the appropriate study area was the selected TLA. For Māori householders, on the other hand, a more geographically focused study area was selected in order to link directly to the Te Hoe Nuku Roa cohort and dataset, where possible.

Table 61 Potential study site blocks based on contiguous PSU aggregations by selected TLA

TLA	Block No.	NZDep 2001	Number of Households from Te Hoe Nuku Roa study
Far North	1	9	46
	2	10	
	3	10	
	NA	9	<i>NA</i>
Manukau	1	9	49
	2	9	
	3	5	
	4	4	
	5	6	
	6	10	
	7	10	
Gisborne	1	8	53
	2	8	
	3	9	
Palmerston North	1	5	13
	2	3	
	3	7	
Lower Hutt	1	8	24
	2	7	
	3	9	
	4	10	
	5	7	
Invercargill	1	5	22
	2	8	
	NA	9	<i>NA</i>

In two cases it was necessary to carry out fieldwork in areas that were not directly included in the Te Hoe Nuku Roa study. These were the Far North and Invercargill. In the Far North, Papakāinga householders were not able to be recruited within any of the initially specified sites; the two who were interviewed were, however, located within the Far North TLA. The Invercargill TLA had only recently been added to the Te Hou Nuku Roa study. Because of this, it was initially uncertain whether data would be available for inclusion in this report, and it was considered preferable not to introduce a new study into areas in which people had only just begun participating in the Te Hoe Nuku Roa study. As a result, the Invercargill fieldwork was

carried out in an area where householders participating in the Healthy Homes Programme could be recruited.

For Māori householders, then, step one in the study area selection process was to identify the area or areas within each selected TLA that were included in the Te Hoe Nuku Roa programme. These are the geographically defined PSUs created by Statistics New Zealand from aggregations of meshblocks, as outlined earlier. Concordance files were obtained from Statistics New Zealand to link PSUs to Census Area Units (CAU). CAU were mapped and combined into site blocks of individual CAU when a CAU was not contiguous with another, and two or more CAU when these were contiguous. The results of this process are summarised in Table 61, which also shows the NZDep2001 (Salmond and Crampton, 2002) rating for each CAU. The sites in which fieldwork was carried out are indicated in bold type, and the two alternative areas in which fieldwork was carried out in the Far North and Invercargill are indicated in bold italic type in Table 61.

In the interests of ensuring participant confidentiality, the Census Area Units comprising the study sites have not been identified. This is because the areas are quite small and the possibility of a participant being identified by someone who knows them would be increased if it was known where they were from..

Step two was to allocate the agreed numbers of focus groups and in-depth interviews among the TLAs, householders and key informants based upon our existing knowledge of the TLAs and the potential study sites/Blocks within them, balanced with providing overall coverage of the criteria listed earlier.

Table 62 Allocation of in-depth interviews and focus groups among Māori Households, Iwi and Māori Authorities and Key Informants

Site	Fieldwork
Far North	2 focus groups with key informants 2 papakāinga interviews
Manukau	1 focus group with key informants 2 interview - private homeowners 2 interviews - private rentals
East Coast	2 interviews with key informants 1 focus group with key informants 2 papakāinga interviews
Palmerston North	4 key informant interviews 1 focus group of state house tenants
Lower Hutt	1 focus group private renters and home owners 4 interviews key informants
Invercargill	1 focus group key informants 1 focus group healthy home householders

The characteristics of each block in terms of ethnic composition, and home ownership by ethnicity were derived from CAU level data from the 1991, 1996 and 2001 Census, while NZDep2001 ratings provide a measure of socioeconomic status for the CAUs within each Block. Changes in ethnic composition over the three census are of interest for indicating areas where Māori might face increasing competition in the housing market from the members of other population groups. Changes in home ownership rates among population groups are of interest for the same reason. The characteristics of the selected TLAs and study sites are described in the discussion of secondary data.

Selected study sites

The Far North

This TLA allowed for an examination of the sub-standard housing conditions that have typified Māori housing throughout Northland over the past decade. Rural, isolated from services and riddled with accounts of high unemployment and poverty. Two in-depth interviews were conducted with one member from each of two separate Papakāinga. The most suitable study site for this was initially thought to be the rural Block number 3. However, when it proved not possible to recruit Papakāinga-based respondents from that site, or any of the alternatives, two Papakāinga respondents were identified and interviewed in another area within the TLA. Two focus groups were also conducted with key informants and Iwi and Māori Authorities as listed in Table 62.

Manukau

South Auckland includes a high concentration of Māori families. The housing circumstances of urban Māori are central to this study. The primary sources of housing market competition for Māori in lower socioeconomic circumstances are likely to be from Pacific, Asian and other new migrant groups. In order to obtain information about this competition – if it does exist – it was decided that some study sites should be in areas where the proportions of such groups have increased relative to Māori. Manukau City is the one TLA in this sampling frame in which this has happened noticeably since 1991. In relation to other population groups, proportions of Māori in the potential study sites have remained fairly steady or increased slightly, except for certain blocks in Manukau City (and Lower Hutt) in which proportions of Pacific and Asian people have increased relative to Māori (and European) over the 1991 to 2001 census periods (see the discussion of ethnic composition in Section 4). Site Block number seven in Manukau exhibits this trend clearly, making it a suitable candidate for selection as the Manukau study site. In this study site, four in-depth interviews were conducted with Māori householders, two renters and two owners. One focus group was also held with key informants as listed in Table 62.

Gisborne

The Gisborne District TLA stretches from Muriwai, some 20 kms south of Gisborne through to Hicks Bay on the East Cape. It presented an opportunity to examine the range of housing experiences for many rurally isolated Māori families, those participating in Papakāinga housing programmes and a variety of other local housing initiatives. Two in-depth interviews were conducted with one member from each of two separate Papakāinga. In view of the rural nature of most Papakāinga, the most appropriate site in this TLA was considered to be Block number one. Two focus groups were also conducted with key informants and Iwi and Māori Authorities as listed in Table 62.

Palmerston North

This TLA includes a mix of socio-economic circumstances, owned homes, renting and boarding situations, urban and secondary urban dimensions. In Palmerston North, one focus group was conducted with Housing New Zealand tenants. The selected study site here was Block number 3. One focus group was conducted with key informants as listed in Table 62.

Lower Hutt

This TLA also includes a mix of socio-economic circumstances, owned homes, renting and boarding situations in an urban setting. In Lower Hutt, one focus group was conducted with mixed owning and renting householders. Block number three encompasses three low socioeconomic CAU in which it was possible to engage a suitable mix of householders. This area also shows increasing proportions of Pacific and Asian people in relation to Māori. Four in-depth interviews were also conducted with key informants and Iwi and Māori Authorities as listed in Table 62.

Invercargill

An examination of the housing circumstances of Māori living in Invercargill will provide some insight into South Island specific dimensions. The TLA is known for its meatworks, deep sea fisheries, seasonal shearing and railways which have attracted many Māori to settle in the area. Seasonal work still brings with it many Māori who seek temporary housing throughout the region. The seasonal dimension also introduces issues of 'feast & famine' scenarios for families. Initially, Block number two was selected, but for the reasons outlined above, an alternative site was selected in an area where householders participating in the Healthy Homes Programme could be recruited. One focus group was conducted with householders who were members of the Healthy Home Programme. One focus group was also conducted with Iwi and Māori Authorities as listed in Table 62.

References

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- Fitzgerald, E.D., Durie, M.H., Black, T.E., Durie, A.E., Christensen, I.S., & Taiapa, J.T. (1996). Whaihua tatau: A representative sampling method for Māori populations. *He Pukenga Kōrero*, 2(1), 34-42.
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Appendix 4. Te Hoe Nuku Roa Study

Background to Best Outcomes For Māori: Te Hoe Nuku Roa Study

The Best Outcomes for Māori Te Hoe Nuku Roa study was developed with respect to an overarching research framework that provides a basis from which multiple factors impacting at household and personal levels can be analysed. Tables 2 and 3 describe the range of indicators and research framework of this study.¹³³

Table 63. Research Indicators

Indicator	Descriptors (examples)
Choice	options, alternatives
Access	opportunity, barriers, control over goods and services
Participation	involvement, active/passive interaction
Satisfaction	confidence, value, outcome
Information & Knowledge	medium of exchange, source, style of presentation
Aspirations	aims, goals, intentions

Research Method

Face to face interviews were conducted with Māori householders in their homes where a structured questionnaire was administered by trained and experienced Māori interviewers. The questionnaire was designed to illicit information concerning a comprehensive range of variables that reflect current status measures and aspirations of Māori people from all walks of life. Questions concerning health, education, housing, employment, income, electoral involvement, Māori language, Māori identity and society, recreation and leisure pursuits are included in the questionnaire.¹³⁴

Data collation and Analyses

Data gathered through the paper copy questionnaires was checked for correctness and entered into a Microsoft Access 2003 database by trained data entry operators. Random checking was carried out at regular intervals to ensure data was being entered consistently and correctly.

Data analysis was carried out using SPSS version 13 for Windows.

¹³³ For a more comprehensive description of the research framework refer to: Durie, M. H. et al., (1995), *Te Hoe Nuku Roa Framework A Māori Identity Measure*, Journal of the Polynesian Society, vol.104, No.4

¹³⁴ For a more comprehensive description of the research method and sampling methodology refer to: Fitzgerald E.D., Durie M.H. et al (1996) Whaihua Tatau: A Representative Sampling Method for Māori Populations, He Pukenga Kōrero Vol2, No 1, 34-42

Table 64 Best Outcomes for Māori: Te Hoe Nuku Roa Research Framework

Axes	Subsets	Focussed units of inquiry
Axis 1 Paihere tangata Human relationships	Individual Family Household Whānau	Household roles and relationships Whānau cohesion Interdependence
Axis 2 Te Ao Māori Māori cultural and identity	Mana ake (personal identity) Taongā tuku iho (cultural heritage), Ngā rawa a Rangi raua ko Papa (natural resources) Whakanōhangā Māori (Māori institutions)	Ethnic affiliation Language Tikangā Land Fisheries Forests Environment Marae Hapū activity Iwi links
Axis 3 Ngā āhuatangā noho-a- tangata Socio-economic circumstances	Orangā tangata (well-being), Whai tūngā (societal standing) Whai huanga (economic position)	Health Education Housing Employment Lifestyle Income
Axis 4 Ngā whakanekeneketangā Change over time	Changing household dynamics Wider interactions Shift in cultural identity Altered circumstances	Mobility Stability Realisation of aspirations Vulnerability Impact of external factors New groupings

Regional Distribution

Table 65 describes the regional distribution for the survey sample.

Table 65 Numbers of participating adults by region

Region Council	Survey period	Households per region	Participants per region	Households per site	Participants per site
Auckland	Jul01-Jun03	188	374	49	188
Gisborne	Jul01-Jun03	57	110	53	102
Manawatū- Whanganui	Jul01-Jun03	80	119	13	25
Wellington	Jul01-Jun03	69	117	24	54
Northland	Jan05- Dec05	81	130	46	76
Southland	Jan05- Dec 05	38	54	22	29

Age and Household

Table 66 describes the age distribution of the THNR sample across six household types for participating households from the Auckland, Gisborne, Manawatu-Whanganui and Wellington regions by weighted percentages. This data relates to the wave 3 survey undertaken between 2001-03.

Table 66 Age distribution across six household types (Auckland, Gisborne, Manawatu-Whanganui & Wellington regions)

		14 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60+	Total
Sole person	n=30	9	11	18	26	16	20	100
Sole parent	n=108	21	21	27	10	14	7	100
Childless couple	n=63	4	8	5	18	25	40	100
Couple with children	n=354	21	14	25	17	18	5	100
Shared house/flat	n=110	14	23	24	18	12	9	100
Other	n=29	16	34	5	8	2	35	100
Total	n=694	17	16	21	17	17	12	100

Table 67 describes the distribution across the same household types by raw scores for the Northland and Southland regions for the survey undertaken during 2005.

Table 67. Age distribution across six household types (northland and southland raw scores)

%		14 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60+	Total
Sole person	n=9	1	1	-	1	4	2	9
Sole parent	n=18	3	4	4	4	-	1	16
Childless couple	n=21	-	3	1	3	4	10	21
Couple with children	n=63	9	6	23	20	2	3	63
Shared house/flat	n=10	1	3	3	1	-	2	10
Other	n=4	-	-	-	1	-	3	4
Whānau/extended family	n=28	6	6	2	6	5	3	28
Total	n=151	20	23	33	36	15	24	151

Appendix 5. Māori cultural identity score

An attempt at defining and measuring these common cultural indicators (refer Appendix A) was attempted by the Te Hoe Nuku Roa research team (1996), who defined CI by using measures of self identification (“Do you identify as Māori”), whakapapa (ancestry), marae participation, whānau associations (extended family), whenua tipu (ancestral land), contacts with Māori people, and Māori language. These seven indicators were chosen because they were both quantifiable and particularly germane to a Māori cultural identity. From these seven indicators, four CI profiles were constructed; “secure identity”, “positive identity”, “notional identity”, and “compromised identity”. Those Māori with a secure identity tend to have good access to Māori language, Māori land, whānau and other elements of the Māori world. They tend to send their children to kōhanga reo and subscribe to Māori values. Māori with a positive Māori cultural identity, while having a strong sense of being Māori, do not have good access to Māori cultural and social resources. While their cultural identity is positive, they have been relatively estranged from the Māori world. The third group has a ‘notional’ cultural identity in that they describe themselves as Māori but do not have any contact at all with te ao Māori. A fourth (very small) group show features of a compromised identity – they do not actually describe themselves as Māori although they may have quite good access to the Māori world. These seven cultural indicators have since been used in a number of other studies (e.g. Hirini & Flett, 1999; Ministry of Social Policy, 2001; Stevenson, 2001; Te Hoe Nuku Roa, 1996).

The formation of these cultural indicators was accomplished within a framework developed by the Te Hoe Nuku Roa team (M. Durie, 1995). It encompassed Māori diversity, dynamic change, multiple affiliations (to numerous social and cultural groupings), and self-identification. Keeping in mind the need for a relatively parsimonious measure (both to avoid respondent burden and to avoid unnecessarily complex constructs), the seven cultural indicators indicated earlier were chosen to summarise the essence of te ao Māori for the respondents.

A method stemming from the THNR study was to form a measure of cultural identity (Stevenson, 2001) by combining relevant questions from the questionnaire into seven subscales; whakapapa (ancestry), marae participation, whānau associations (extended family), whenua tipu (ancestral land), contact with Māori people, ability in te reo (Māori language), and self identification. These seven cultural indicators were then summed to form a continuous measure of Māori cultural identity (MCI).

In combining the seven cultural indicators originally used by the THNR research team (Te Hoe Nuku Roa, 1996) to form a single factor, the degree of influence of any single factor needs to be considered. Those considered to have a greater influence on MCI (e.g. te reo) will need to be weighted more than other indicators (e.g. contact with Māori). While the precise weighting of any given indicator would be impossible (as the salience of any given indicator will vary between individuals), it is possible to ensure that the distribution of the cultural indicators is approximately represented by the MCI measure.

Theoretical weighting

Self-identification as Māori and te reo should both be afforded relatively large weightings. It can be argued that to be Māori, one only needs to believe that one is Māori (i.e. identify as Māori). In turn, because it is critical for communication (of the past and present), te reo

Māori has a fundamental influence on how Māori perceive the world, “because we think in language, we can’t easily comprehend how that language shapes our thinking” (Mathews, 2000, p. 12).

Whakapapa and whānau are also strong predictors of a unique Māori cultural identity. The importance of whakapapa to a Māori identity is the sense of connection it provides to ancestors (tupuna). The knowledge of these connections links the individual with wider family and tribal interests, as well as land – an important consideration for Māori. There is perhaps a gate keeping function performed by the notion of blood quantum – to acquire the mandate to call oneself Māori, there must first be some articulated (or visible) symbol of your Māoriness. Amongst fair-skinned Māori claiming a Māori identity, the articulation of their whakapapa in some way becomes the necessary mandate (this could be done in the course of a conversation or formal mihi). As a collective identity has a large influence on Māori identity, the level of involvement with whānau will capture much of this collective identity, in addition to the social expectations, reciprocity, and well-being concomitant with a strong whānau relationship.

Less essential to a Māori cultural identity, the frequency of visits to marae also has an element of choice or is associated the number of events occurring on the marae over a given period of time (e.g. tangi). Although it must be noted that a greater involvement with one’s own marae is related to an essentially Māori cultural identity, “the marae within the tribal group gives me my tūrangawaewae – a place where I have the right to stand in terms of my ancestry, so I am able to stand up with pride anywhere in the world” (Pere, 1993, p. 276). Given that these indicators tend to mirror greater external influences than the other cultural indicators (excepting interest in Māori land) Māori contact and marae should be correspondingly weighted relatively low.

Having a financial interest in Māori land, while signifying an interest, is often bound by conscious choices and the politics that accompany shared interests in land. Given that the question does not directly measure any emotional or spiritual connection with the land (measuring instead a ‘proxy’ indicator), this measure would be considered the weakest predictor of those considered in the proposed single measure of a MCI.

Table 68 summarises the proposed weighting of the cultural indicators by detailing the range of responses for the base measures (current range), the proposed mathematical transformation, and the resulting proposed range for each cultural indicator.

Table 68. Table showing current and proposed ranges for cultural indicators.

<i>Cultural Indicator</i>	Current Range¹	Transformation	Proposed Range¹
ID as Māori	0 – 1	x 3	0 – 3
Te Reo ²	0 – 4	-	0 – 4
Whānau	0 – 3	-	0 – 3
Whakapapa	0 – 3	-	0 – 3
Māori Contact	0 – 3	x 2/3	0 – 2
Marae Visits	0 – 4	x 0.5	0 – 2
Whenua	0 – 1	-	0 – 1
Total	0 – 20		0 – 18³

¹Where a higher score indicates greater identification with te ao Māori.

²While the proposed range for te Reo is slightly higher than the other measures, for the sake of simplicity, the range for te Reo was left as 0 – 4.

³The resulting CI score was rounded after summing the transformed indicators.

A single measure of cultural identity

The seven transformed cultural indicators (as described above) were then added together to form a single measure of cultural identity. The MCI measure exhibited a normal distribution (skewness = $-.141$ & SE of skewness = $.096$) with a mean of 11 and a standard deviation of 2.7.

Appendix 6. Question lines

SEMI-STRUCTURED INTERVIEW SCHEDULE

1. Māori Householders Focus Group Question Lines

Whakatau

Mihimihi

After introductory protocols have been observed and everyone is feeling comfortable, the interviewer will begin to gather focus

We are interested to learn about people's experience of housing. We want to know what people like about their housing and what they dislike. We are also interested in your ideas of what sort of housing you and your whānau prefer.

Focussing question line one

Would you say you and your whānau are satisfied and happy with the house you live in at the moment, or are you unhappy and dissatisfied with it? You may have different experiences and may not all agree. We are interested in all your experiences.

Allow open discussion, then encourage people to further focus

What are the things you like about living in your current house?

What are the things you dislike about it?

Many issues will emerge in the discussion, but where important issues are not referred to, the interviewer should ask probing questions about other issues that have not yet been discussed.

The discussion should ensure the following subject areas are addressed in some form:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness; Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends.

Focussing question line two

Would you say your housing conditions are better now than they were five years ago or worse?

Once again you may have different experiences. We are interested in all your experiences.

Why do you think so?

Probes include:

Type of housing/living situations; Number of moves; Family breakdown or greater stability; Access to resources; Choice; changing numbers of people living in the house.

Focussing question line three

Thinking of other Māori whānau you know in this community, would say most of them are satisfied and happy with their housing or unhappy and dissatisfied with it?

How would you describe the difference between those who are more happy and satisfied and those who are less?

Focussing question line four

Do you think being Māori means that you have different housing needs from other groups of people?

What are these needs?

How would you describe to someone else the way you feel about your home/kāinga?

Probes include:

Papakāinga? Haven/retreat? Whānau pad? Temporary place? Community resource? Inadequate house? Asset/Liability? Plan to move to something better?

What are the most important functions of your home/kāinga for you and your whānau?

What are the most important functions for other Māori in your community of their homes or kāinga?

Probes for both questions include:

Whanaungatanga; Tangihanga; Manaaki manuhiri;

Probes include:

Numbers of people visiting; actions carried out; how functions are carried out.

Could you describe the number and generations of whānau living in your home?

Is your home suitable for the size and generations of whānau you live with?

Why do you think so?

Are any of you living within the manawhenua of your iwi?

Focussing question line five

Looking ahead, what are the important things for you and your whānau that would make you happy and satisfied with your housing situation? If you are happy and satisfied in your current house, please describe why. If you are not, please describe the important things that would be necessary for you and your whānau to be satisfied and happy.

Please ensure all the following areas are probed if they do not arise naturally in the discussion:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness; Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends.

Do any of you have plans to change your housing situation to something you will be more happy with?

Are there any barriers that either make it difficult or prevent you reaching this goal? What are they?

Probes include:

Income; Employment; House prices; Mortgage conditions; Lack of financial knowledge/experience; Location; Discrimination, Knowledge of how to go about it.

If these barriers were removed, how likely would it be for you to achieve your housing hopes and aspirations?

What sorts of things have you done towards achieving the sort of housing you and your whānau would like?

What sorts of things would help you achieve your housing aspirations?

What do you think are the really important things for other Māori in your community that would make them happy and satisfied with their housing situation?

What are the barriers they experience and what would help them?

Final exercise

Now we'd like to do an exercise where we describe the "standard" type of family house in New Zealand and ask you to talk about how this standard type fits with your own ideal for housing.

Okay, the standard New Zealand family house is designed for a household that has one or two parents and their children. It has definite areas for cooking, eating, living, sleeping, washing, and toileting. Most of you probably live in a house like this.

So, how does this model of housing suit you and your household? Do you like this model or would you prefer something different?

Compared to the standard model, what would your ideal type of house be like?

What sort of layout would it have?

How big would it be?

Where would it be?

Who would live in it with you?

SEMI-STRUCTURED INTERVIEW SCHEDULE

2. Māori Householders In Depth Interview Question Lines

Whakatau

Mihimihi

After introductory protocols have been observed and everyone is feeling comfortable, the interviewer will begin to gather focus

We are interested to learn about people's experience of housing. We want to know what people like about their housing and what they dislike. We are also interested in your ideas of what sort of housing you and your whānau prefer.

Focussing question line one

Would you say you and your whānau are satisfied and happy with the house you live in at the moment, or are you unhappy and dissatisfied with it?

Allow open response, then encourage further focus

What are the things you like about living in your current house?

What are the things you dislike about it?

Many issues will probably emerge, but where important issues are not referred to, the interviewer should ask probing questions about other issues not so far discussed. The discussion should ensure the following subject areas are addressed in some form:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness;

Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends.

Focussing question line two

Would you say your housing conditions are better now than they were five years ago or worse?

Why do you think so?

Probes include:

Type of housing/living situations; Number of moves; Family breakdown or greater stability;

Access to resources; Choice; Changing numbers of people living in the house.

Focussing question line three

Thinking of other Māori whānau you know in this community, would say most of them are satisfied and happy with their housing or unhappy and dissatisfied with it?

How would you describe the difference between those who are more happy and satisfied and those who are less?

Why do you think this is so?

Focussing question line four

Do you think being Māori means that you have different housing needs from other groups of people?

What are these needs?

How would you describe to someone else the way you feel about your home/kāinga?

Probes include:

Papakāinga? Haven/retreat? Whānau pad? Temporary place? Community resource? Inadequate house? Asset/Liability? Plan to move to something better?

What are the most important functions of your home/kāinga for you and your whānau?

What are the most important functions for other Māori in your community of their homes or kāinga?

Probes for both questions include:

Whanaungatanga; Tangihanga; Manaaki manuhiri;

Probes include:

Numbers of people visiting; actions carried out; how functions are carried out.

Could you describe the number and generations of whānau living in your home?

Is your home suitable for the size and generations of whānau you live with?

Why do you think so?

Are you living within the manawhenua of your iwi?

Focussing question line five

Looking ahead, what are the important things for you and your whānau that would make you happy and satisfied with your housing situation? If you are happy and satisfied in your current house, please describe why. If you are not, please describe the important things that would be necessary for you and your whānau to be satisfied and happy.

Please ensure all the following areas are probed if they do not arise naturally in the discussion:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness; Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends.

Do you have plans to change your housing situation to something you will be more happy with?

Are there any barriers that either make it difficult or prevent you reaching this goal?

What are they?

Probes include:

Income; Employment; House prices; Mortgage conditions; Lack of financial knowledge/experience; Location; Discrimination, Knowledge of how to go about it.

If these barriers were removed, how likely would it be for you to achieve your housing hopes and aspirations?

What sorts of things have you done towards achieving the sort of housing you and your whānau would like?

What sorts of things would help you achieve your housing aspirations?

What do you think are the really important things for other Māori in your community that would make them happy and satisfied with their housing situation?

What are the barriers they experience and what would help them?

Final exercise

Now we'd like to do an exercise where we describe the "standard" type of family house in New Zealand and ask you to talk about how this standard type fits with your own ideal for housing.

Okay, the standard New Zealand family house is designed for a household that has one or two parents and their children. It has definite areas for cooking, eating, living, sleeping, washing, and toileting. You probably live in a house like this.

So, how does this model of housing suit you and your household? Do you like this model or would you prefer something different?

Compared to the standard model, what would your ideal type of house be like?

What sort of layout would it have?

How big would it be?

Where would it be?

Who would live in it with you?

SEMI-STRUCTURED INTERVIEW SCHEDULE

3. Māori Housing Key Informant Focus Group Question Lines

Whakatau

Mihimihi

After introductory protocols have been observed and everyone is feeling comfortable, the interviewer will begin to gather focus

We are interested to learn about Māori people's experience of housing. We want to know what people like about their housing and what they dislike. We want to understand the issues they face from both an Iwi and total Māori perspective, the trends you observe and the choices that are possible for them. We are also interested in the hopes and aspirations whānau, hapū and iwi have for the sort of housing they would prefer to live in.

Focussing question line one

Would you say most Māori in this area are satisfied and happy with the house they live in at the moment, or are they unhappy and dissatisfied with it? You may wish to report on differing experiences for different groups. We are interested in all your responses.

Allow open discussion, then encourage people to further focus

What are the things that make them satisfied and happy living in their houses?

What are the things that make them unhappy and dissatisfied?

Many issues will emerge in the discussion, but where important issues are not referred to, the interviewer should ask probing questions about other issues that have not yet been discussed. The discussion should ensure the following subject areas are addressed in some form:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness;

Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends.

Focussing question line two

Would you say the housing conditions for Māori in your area are better now than they were five years ago or worse? Once again, you may have different experiences or it may be different for different groups. We are interested in all your experiences.

What would you say are the reasons for this?

Probes include:

Type of housing/living situations; Number of moves; Family breakdown or greater stability; Access to resources; Choice, Changing number of people in house; Because more run down or improved.

What are the major trends you have noticed in Māori housing in your region over the last five years?

Focussing question line three

What are the biggest housing issues in your area for Māori today?

What are the main barriers they face?

Probes include:

Cost; Availability; Suitability; Competition from other population groups.

What do you think needs to happen to overcome those barriers?

Are there differences between local Māori and Māori from outside the region, or are they much the same?

Please explain why.

Focussing question line four

Do you think that being Māori means that they have different housing needs from other groups?

What are these needs?

How would you describe the way most Māori feel about their kāinga/home?

Probes include:

Papakāinga? Haven/retreat? Whānau pad? Temporary place? Community resource? Inadequate house? Asset/Liability? Plan to move to something better?

Why do you think so?

What are the most important functions of kāinga/home for Māori whānau?

Probes for both questions include:

Whānaungatanga; Tangihanga; Manaaki manuhiri

Do you think the housing in this community is suitable for the way most whānau would prefer to live?

Why do you think so?

Focussing question line five

What are the important hopes and aspirations you and other Māori in your community have for your housing in the future?

Please ensure all the following areas are probed if they do not arise naturally in the discussion:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness; Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends

•
Are there any barriers that are likely to make it difficult or prevent Māori in your community reaching this goal? What are they?

Probes include:

Income; Employment; House prices; Mortgage conditions; Lack of financial knowledge/experience; Location; Discrimination; Knowledge of how to go about it.

If these barriers were removed, how likely do you think it would be for Māori in your community to achieve their housing hopes and aspirations?

What sorts of things have Māori in your community done towards achieving the sort of housing they would like for their whānau?

What sorts of things would help them achieve their housing aspirations?

SEMI-STRUCTURED INTERVIEW SCHEDULE

4. Māori Housing Key Informant In Depth Interview Question Lines

Whakatau

Mihimihi

After introductory protocols have been observed and everyone is feeling comfortable, the interviewer will begin to gather focus

We are interested to learn about Māori people's experience of housing. We want to know what people like about their housing and what they dislike. We want to understand the issues they face from both an Iwi and total Māori perspective, the trends you observe and the choices that are possible for them. We are also interested in the hopes and aspirations whānau, hapū and iwi have for the sort of housing they would prefer to live in.

Focussing question line one

Would you say most Māori in this area are satisfied and happy with the house they live in at the moment, or are they unhappy and dissatisfied with it? You may wish to report on differing experiences for different groups. We are interested in all your responses.

Allow open response, then encourage further focus

What are the things that make them satisfied and happy living in their houses?

What are the things that make them unhappy and dissatisfied?

Many issues will probably emerge, but where important issues are not referred to, the interviewer should ask probing questions about other issues that have not yet been discussed. The discussion should ensure the following subject areas are addressed in some form:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness;

Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends.

Focussing question line two

Would you say the housing conditions for Māori in your area are better now than they were five years ago or worse? Different groups may have different experiences

What would you say are the reasons for this?

Probes include:

Type of housing/living situations; Number of moves; Family breakdown or greater stability; Access to resources; Choice, Changing number of people in house; Because they are more run down or improved.

What are the major trends you have noticed in Māori housing in your region over the last five years?

Focussing question line three

What are the biggest housing issues in your area for Māori today?

What are the main barriers they face?

Probes include:

Cost, availability, suitability, competition from other population groups

What do you think needs to happen to overcome those barriers?

Are there differences between local Māori and Māori from outside the region, or are they much the same?

Please explain why.

Focussing question line four

Do you think that being Māori means that they have different housing needs from other groups?

What are these needs?

How would you describe the way most Māori feel about their kāinga/home?

Probes include:

Papakāinga? Haven/retreat? Whānau pad? Temporary place? Community resource? Inadequate house? Asset/Liability? Plan to move to something better?

Why do you think so?

What are the most important functions of kāinga/home for Māori whānau?

Probes for both questions include:

Whanaungatanga; Tangihanga; Manaaki manuhiri

Do you think the housing in this community is suitable for the way most whānau would prefer to live?

Why do you think so?

Focussing question line five

What are the important hopes and aspirations you and other Māori in your community have for your housing in the future?

Please ensure all the following areas are probed if they do not arise naturally in the discussion:

Tenure/own or rent; Location; Cost; Size; Condition/repair; Design; Dampness; Space/crowding; Section/outdoor environment; Safety; Social/proximity to whānau or friends

•
Are there any barriers that are likely to make it difficult or prevent Māori in your community reaching this goal? What are they?

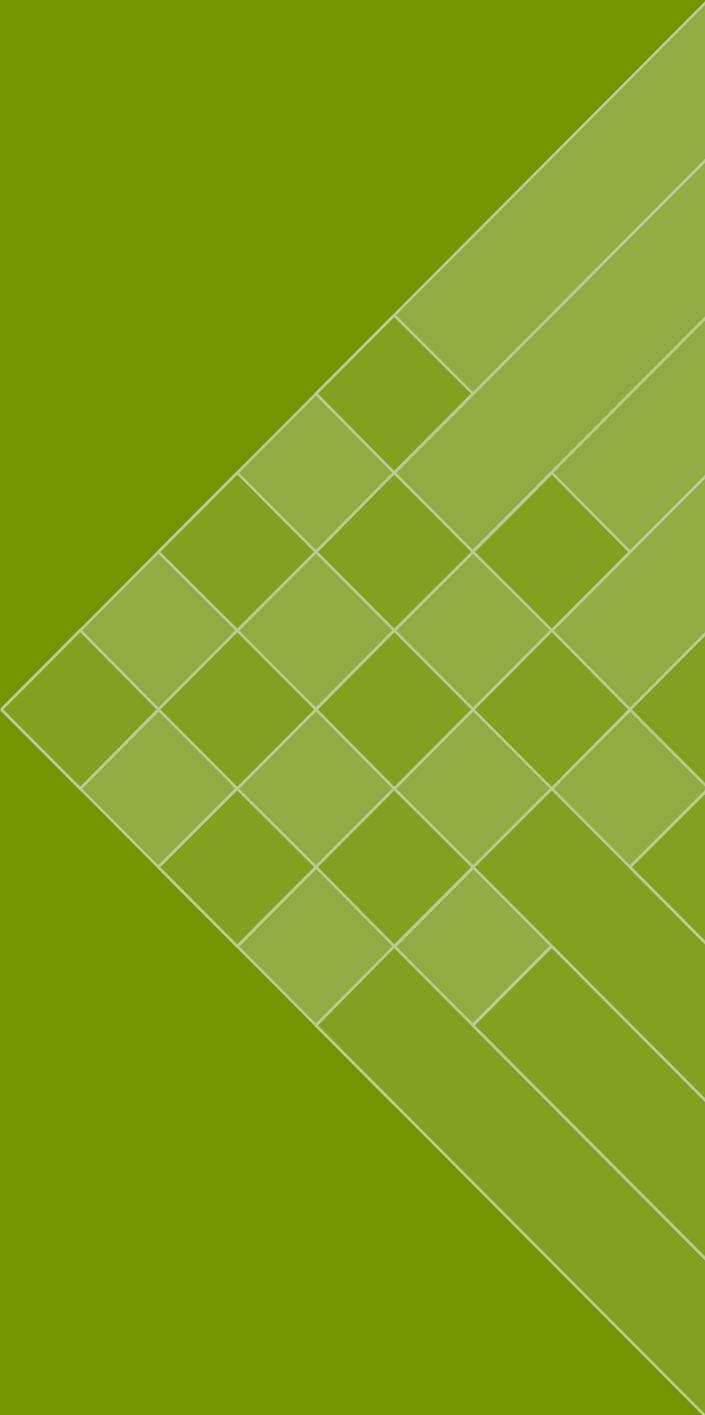
Probes include:

Income; Employment; House prices; Mortgage conditions; Lack of financial knowledge/experience; Location; Discrimination.

If these barriers were removed, how likely do you think it would be for Māori in your community to achieve their housing hopes and aspirations?

What sorts of things have Māori in your community done towards achieving the sort of housing they would like for their whānau?

What sorts of things would help them achieve their housing aspirations?



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