

URBAN MĀORI RESPONSES TO CHANGES IN STATE HOUSING PROVISION

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INTRODUCTION

In New Zealand there has been a recognition of the importance of housing to individual and social well-being, such that state involvement in housing provision has been a central part of welfare and social policies throughout much of the twentieth century (Thorns 1988, Roberts 1992, Ferguson 1994). A particular feature of these policies, from the 1930s through to 1992, was the provision of state rental properties for low-income households, at income-related rents (Thorns 1986, Ferguson 1994).

The 1992 Housing Restructuring Act signalled a fundamental change in the way the state delivered housing assistance to low-income households. The most notable of the reforms signalled by the 1992 Act involved a move away from the provision of properties by the state at income-related rents, to a new system of provision of state houses based on market rents, with direct income supplements to low-income households. A new Crown Owned Company (Housing New Zealand, or HNZ) replaced the previous corporation (Housing Corporation of New Zealand or HCNZ) in the administration of the state housing stock. The new body (HNZ) was charged with meeting both social and profit-making objectives.

The reforms were controversial both in the manner of their implementation, and in the impacts many predicted they would have on tenants (Roberts 1992, Murphy and Kearns 1994, Waldegrave and Sawrey 1994, Waldegrave 1994). The essential argument for the change was that providing the same level of assistance to all low-income households was fairer and more equitable than providing substantial assistance to those in state rentals, but much less to those in the private sector. Proponents of the 1992 changes argued that the provision of income-related rents reduced housing choices for low-income households, created a dependency on state-housing rentals, reduced incentives for people to improve their housing situations, and led to an inefficient distribution of available housing where people did not move into smaller accommodation as their need for space reduced (Luxton 1991).

Opponents of the 1992 Act have said that the introduction of market rents has often meant that rents for state-house tenants have increased by 50% or more and sometimes doubled since 1991; that the rent increases for state-house tenants has greatly exceeded both inflation and rises in accommodation supplement allowances over the same period; that the condition of many HNZ properties has been sub-standard; that the amounts of

rent being charged has sometimes exceeded market value; and that HNZ housing stock has been sold off at a time when many low-income households have been unable to access adequate accommodation. From this perspective, the commercial goals of HNZ have been associated with an increasing incidence of overcrowding, homelessness, urban to rural migration, poverty and associated health and social problems (Campbell 1994, NZCCSS 1994, Chile 1997, Clark 1997, Kelly 1997a, 1997b, Waldegrave and Stuart 1997).

Limited research has been undertaken since the phasing in of market rentals, so it is difficult to ascertain which of the various outcomes that have been predicted are indeed occurring. However, in 1997 Parliament's Social Services Select Committee expressed concerns about changes evident since the introduction of the 1992 Housing Restructuring Act. In particular, the Committee expressed concern about the conflict between Housing New Zealand's goal of providing housing for low-income tenants, and its commercial objectives. In addition, concern was expressed about the adequacy of HNZ maintenance of its properties, and the high level of sales of HNZ properties in areas where there is a demand for HNZ rental accommodation. The Committee concluded that, "Housing NZ's policy should be reviewed to give more weight to the affordability of housing" (Social Services Committee 1998).

Historically, Māori have had a proportionately greater involvement in the state rental sector than non-Māori. Research has consistently identified outcomes that suggested housing and social policies have not been meeting the housing needs of Māori families and communities. In particular, a series of works by Winiata (1983), Douglas (1986), Bathgate (1987), the Māori Women's Housing Research Project (1991) and Kearns et al. (1991a, 1991b) highlighted both the reliance of Māori households on the state sector for housing, and the problems that many low-income Māori households faced in accessing adequate housing in urban and rural settings.

Given that Māori have been over-represented both among low-income and state-renting groups, it can be expected that the major policy changes in the housing area have had disproportionate impacts for Māori. In 1996 the Family Centre Social Policy Research Unit undertook research to determine how urban Māori state tenants were faring under the state housing reforms. This paper will draw upon that research as a basis for assessing the effectiveness of the new ways of delivering housing assistance, in terms of its outcomes for urban Māori households.

METHODOLOGY

It is now well recognised that research with Māori presents particular issues. There has been a justifiable reluctance on the part of Māori to participate in research endeavours that are inconsistent with Māori cultural indices and aspirations. As a result of a growing awareness of these issues, there has emerged a body of literature concerned with addressing methodological and philosophical aspects associated with Māori research.

(See for example Stokes 1985, Tuhiwai-Smith 1986, Teariki et al. 1992, Cram 1993). This research sought to address methodological issues relating to recruitment of participants, appropriate training and roles of researchers, empowerment of participants and ethics where participants identify as Māori.

The research reported in this paper involved two discrete primary research studies conducted for Te Puni Kōkiri, both focusing upon urban Māori. The first study was a survey of 99 urban Māori households in the greater Wellington region, made up of three participant categories: those who had recently left state housing (referred to hereafter as "Left"); those who wanted to leave state housing ("Leaving"); and those who were staying in state housing ("Staying"). The criteria for Category 1 (Left) were Māori who, after having lived in state housing for more than a year, had moved from state housing at some point since 1992, after the announcement of the housing reforms in the 1991 Budget. For Category 2 (Leaving), respondents were required to be Māori, to be currently living in an HNZ home, to have lived in an HNZ home continuously for at least the previous year and to have expressed an intention to leave state housing altogether. Criteria for Category 3 (Staying) were that respondents be Māori and HNZ tenants at the time of interview, have lived in a HNZ home continuously for at least a year prior to interview, and expressed an intention to remain in state housing for the foreseeable future. The questionnaire focused on eliciting patterns in the experiences of the three groups, particularly with regard to their current housing situations, and how they perceived their involvement in the housing market.

All households participating in the survey, both beneficiary and non-beneficiary, were paying the minimal rent, 25 per cent of their income, for their state houses during 1991. At the time of the survey in 1996, most households continued to live on low incomes, but circumstances had improved for a few. Eleven households had incomes over \$30,000 (household income) per annum. Twenty-seven households did not receive a state benefit, but most of them were on a low income.

The second study comprised a series of eight focus groups, made up of two participant categories: urban Māori who had left HNZ homes ("Left") and urban Māori who were still in HNZ homes ("Stayers"). Criteria for participation in the "Left" group corresponded to Category 1 in the survey component. The "Stayers" group in this component corresponded to Categories 2 and 3 in the survey component. Thus "Stayers" were Māori who had lived in a state house when they attended the focus group, and who had lived in an HNZ home for more than a year continuously.

Each focus group included representatives from eight to 12 households. A total of eight focus groups were run, four consisting of those who had left state housing and four comprising those who were presently in state housing. Focus group discussions were centred on six themes designed to facilitate exploration of people's stories, and their experiences of and opinions about the changes to state-housing provision. The six themes were:

- Particular satisfactions and dissatisfactions regarding current and/or previous state housing;

- Specific needs and/or wants with regard to adequate housing;
- Reasons for leaving, contemplating leaving or staying in state housing;
- Perceptions of changes in life since the housing reforms of 1991;
- Personal and familial experiences now; and
- Comparable accommodation costs, both in dollar terms, and as a percentage of overall income.

All focus group interviews were recorded on audiotape. The audiotapes were fully transcribed and then converted to a database for analysis. The analysis followed a thematic approach. Every line of the transcript was entered into an Access database. Each line was then accorded a separate cell and each cell was then accorded one or more themes. It was then possible to identify the strength of recurring themes.

Recruitment Issues

All participants were recruited through community networks. It was considered unrealistic to expect to recruit a random sample for this project. As previously outlined, the research design required that participants met specific criteria. It may be appreciated that identifying, locating and recruiting participants meeting these criteria (particularly for the "Left" category) would be an extremely difficult process. In particular, there are no records of current addresses for those who have left state houses, and no protocols for tracking those who plan to leave after they have done so. The composition of the wider research team and utilisation of sound Māori community networks was therefore essential to the recruitment of participants. Indeed, it is difficult to see how any research organisation could hope to generate enough participants over the two component categories without strong community networks and links to Māori community groups. The Family Centre Social Policy Research Unit, as a community-based research group with experienced Māori, Pacific Island and Pākehā researchers, was well placed to carry out the research.

Roles and Training Issues for Researchers

Māori fieldworkers and kaumatua participated in the construction of the questionnaire. Two Māori fieldworkers were responsible for administering the questionnaires, with the senior also facilitating the focus groups. The fieldworkers were familiar with methodological issues relating to Māori research, and experienced in research in Māori communities and focus group facilitation.

Process Issues

As Māori response rates to questionnaire-based research are notoriously low, it was considered vital that questionnaires were administered kanohi-ki-te-kanohi (face-to-face). The fieldworkers visited all survey respondents in their home and went through the questionnaires with them. Respondents were given the choice of filling in the

questionnaires themselves with the fieldworkers present if clarification was required, or of receiving and responding to the questionnaire orally, with fieldworkers recording responses. This was also designed to avoid embarrassment should there be literacy problems for respondents.

It was initially anticipated that each questionnaire would take 20 minutes to fill in. However, it became clear after the piloting that it was likely to take much longer. This was because of the dynamics of Māori relationships and research processes. Respondents frequently wanted to manaaki (provide hospitality) to the fieldworkers as visitors to their homes. In addition, connection between Māori is whakapapa (genealogy) based. Respondents often wanted to know who they were talking to in terms of whānau, hapu and iwi (extended family, sub-tribe and tribe) and wanted the fieldworkers to know who they were in the same context. Thus time was spent clarifying connections and relationships outside of the research relationship, prior to beginning administration of the questionnaire. This is consistent with Māori research methodologies, where connection is a key issue.

Focus groups also began with a short mihimihi (welcome and introduction), during which fieldworkers and participants introduced themselves and identified whānau, hapu and iwi links.

Empowerment

Participants were provided with information about the study and invited to read and provide feedback on transcripts of their focus group discussions should they so desire. Participants were also informed when and where copies of the final report would be available and invited to make contact if they wished to be provided with a copy.

FINDINGS

These two studies produced an enormous amount of data, and there is not space to report it all in this paper. What we seek to do here is set out some of the major findings of the research, and in particular the survey results, as these relate to the stated goals of policy, and as they indicate changes that participants considered to have occurred for urban Māori state-housing tenants in the move to a new state housing regime. Transcribed statements that represent the consistently recurring themes are reported.

As noted above, a particular emphasis within the survey was the identification of patterns in the experiences of participants.

This paper concentrates on three major themes to emerge from the data: affordability, crowding and choice. A copy of the full reports for each component of the research is, however, available.¹

Affordability

One of the major issues to emerge from the survey was the problem many households were having making ends meet. Prior to the 1991 housing reforms, beneficiaries in state houses paid "income-related" rents. The formula ensured that these particular low-income households paid a maximum of 25% of their income on rent. As most of the respondents had been living in state rentals long enough to have gone through the process of rent increases, it was expected that they would have experienced significant changes in their ratio of housing costs to income.

Information gathered in the survey allowed us to calculate the proportion of net (after tax) income that respondents spent on their housing. There are two ways officials in New Zealand calculate this. Statistics New Zealand in the Household Economic Survey, and the New Zealand Council of Christian Social Services (1994) consider the Accommodation Supplement to be an income item, because the tenants pay a market rent and receive an income supplement. Other income supplements to benefits are treated in the same manner. Their calculation expresses rent as a proportion of after-tax income including the Accommodation Supplement.

The Ministry of Housing (more recently absorbed into the Ministry of Social Policy), on the other hand, argues that the Accommodation Supplement is a rent subsidy and thus they deduct it from the market rent. Their calculation expresses rent as a proportion of after-tax income not including the Accommodation Supplement.

There is some debate about which method of calculation most accurately reflects rent as a proportion of income. The Ministry of Housing/Ministry of Social Policy method results in lower proportions. Both calculations are presented in this report.

Tables 1 and 2 set out rent as a proportion of disposable income by each respondent category. Table 1 shows the result of performing the calculation by adding the Accommodation Supplement to income, as practised by Statistics New Zealand and the new Zealand Council of Christian Social Services. Table 2 shows the results when the Accommodation Supplement is treated as a rent subsidy, as suggested by the Ministry of Housing/Ministry of Social Policy. In 1991, prior to the reforms, beneficiaries in state houses were paying 25% of their income in rent. According to Table 1, of those surveyed, 80% (79.5) paid 30% or more of their household income on rent. Nearly half (49.4%) spent 40% or more and 30% spent half their income or more on rent. This latter group was spending at least twice the maximum payable by a beneficiary in a state house prior to the reforms. According to Table 2, 63% (62.7) paid 30% or more of their household income on rent. Just over one third (33.7%) spent 40% or more, and 17% (16.9%) spent

¹ Copies of the full reports for each component of the research, and also the literature review undertaken, are available from the Family Centre, PO Box 31-050, Lower Hutt.

half their income or more on rent. Whichever method of calculation is used, significant numbers of tenants were paying more than one quarter of their disposable income on rent. In each case, a few more HNZ tenants were paying 50% or more of their income on rent than were those in private rentals.

Table 1 Rent as a Proportion of After Tax Income by Respondent Category, Calculated According to the Method Employed by Statistics New Zealand²

	Left	Leaving	Staying	Total	
Number paying 30% or more	24	20	22	66	79.5%
Number paying 40% or more	17	10	14	41	49.4%
Number paying 50% or more	7	8	10	25	30.1%
Total	29	28	26	83	100%
Average rent as a % of income	40.8%	43.7%	47.7%	44.1%	-

² N = 83. To be included in these tables, respondents were required to answer the questions concerning household income, rent and the accommodation supplement.

Table 2 Rent as a Proportion of After Tax Income by Respondent Category, Calculated According to the Method Suggested by the Ministry of Housing/Ministry of Social Policy

	Left	Leaving	Staying	Total	
Number paying 30% or more	21	15	16	52	62.7%
Number paying 40% or more	8	9	11	28	33.7%
Number paying 50% or more	2	3	9	14	16.9%
Total	29	28	26	83	100%
Average rent as a % of income	35.7%	39.2%	42.0%	39.0%	-

Despite the impact of rents on household budgets, 78 households reported having not missed a rent payment in the past year, and only 14 had missed payments more than once. This indicates the priority that was given to housing in household budgets. Rents were almost always paid by automatic payment or direct debit. The impact of these housing costs is highlighted by other information that was gathered in the survey.

As demonstrated in Table 3, 21 of the 99 (that is more than one in five) households reported being short for other essentials every week, after paying housing costs. Overall, 83 households reported being short for other essentials after paying for their housing, at least some of the time, and half the total sample reported being short every month or more frequently.

Table 3 Number Short for Essentials After Paying Housing Costs, by Respondent Category

	Left	Leaving	Staying	Total
Never short	4	4	7	15
Sometimes short	11	11	12	34
Short every month	3	3	3	9
Short every fortnight	5	10	4	19
Short every week	9	5	7	21
Invalid	1	0	0	1
Total	33	33	33	99

The focus groups provided more detail on the effects of housing costs on lifestyle and the ability to manage financially. Focus group panels supported the general perception that many households are not coping with market rents. "Stayers", who often felt that they were paying the cheapest rents available to them, were also consistently reporting that it was common for households to go without, or to be under severe strain, because of their budget limitations. "Leavers" reported similar stories, noting again the stress and hardship many households faced. Numbers of participants spoke of themselves and their children going without food and of having phone and power cut off.

"Well your power gets cut off, your phone gets cut off and you don't eat. But you've still got a roof over your heads."

"Your kids' health suffers. Prescriptions. They just come up out of the blue. Well there's your meat money because it has just gone on prescriptions."

In addition to the material and medical consequences of not having enough money left after paying accommodation costs, participants also spoke of social ramifications.

Participants linked financial pressure to an increase in strain on relationships and consequent break-ups. Some also associated a lack of money for essentials, and the resultant stress and worry, with violence in the home.

"It's very hard, and that's when they start lashing out at their kids and lashing out at one another. And money is the thing that breaks up marriages, or partners."

A common concern amongst focus group participants was the effect of going without essentials on physical and mental health. Factors such as an inability to pay heating costs or provide an adequate diet were seen as particularly detrimental to the health of children and the elderly. A number of participants described the problems that occurred when it was necessary to make choices between essentials such as food, heating and medical care, and sometimes having to make a choice between those who most needed these essentials and those who would have to go without.

"And then if it's the foods, and you feed the people who need it the most, like the ones who are sick are usually the kids. Then the adults are going to get sick because they haven't eaten and there is going to be more medical bills."

"And you find I think, that with a lot of the beneficiaries, and especially the elderly, that is happening. They are cutting in places that they really need, their warmth and that, just to make ends meet."

"Some kids are embarrassed to go to school with no lunch anyway because they have to sit there and watch everyone else eat."

The ability to provide adequate hospitality to visitors, and the importance of food in doing this, is a feature of Māori culture. The inability of these Māori households to provide food for themselves, much less visitors, is therefore likely to have particular ramifications. The importance of maintaining whānau, hapu and iwi relationships, and of social relationships generally, has been associated with mental health for Māori. It is possible that an inability to provide food for visitors to the house could lead to an increase in the isolation of some low-income Māori households.

"The other thing they said was about visitors – it being a Māori thing. They said they hated visitors because they didn't have enough food."

Crowding

The term "crowding" is frequently employed in official descriptions of that which is more commonly and contentiously referred to in community circles as "overcrowding". Measuring overcrowding can also be complex and controversial (for discussion of such issues see Morrison 1994). We would argue that the survey revealed overcrowding among the sample, at least some of which appeared directly related to financial difficulties.

Table 4 shows that 31 survey households reported "extra" people were living in their home, because they could not afford to live anywhere else. In other words, just under a third of the survey households had people from outside their immediate family living

with them, because those people could not afford housing costs. (This does not take into account close family members, who may also have been living in the home.) Participants also reported that they sometimes needed the income from "extra" people to meet their own living costs. Having "extra" people seemed to be most common for those wishing to leave state housing.

Table 4 Reason for People from Outside Immediate Nuclear Family Living in Home by Respondent Category

	Left	Leaving	Staying	Total
Can't afford other housing	10	15	6	31
Other reasons	2	6	6	14
No others living in home	21	12	21	54
Total	33	33	33	99

The pictured of overcrowding gained from this survey expands when information about the numbers of adults and children is compared with the number of bedrooms in a property.³ This is graphically illustrated in Figure 1, by listing the numbers of adults and children in different sized homes.⁴ The three tables in this figure cluster the households into three categories, sole-parent-headed households, couple-headed households, and other households. The shaded areas indicate overcrowding, based on a formula of one bedroom for each single adult, each adult couple and for two children of the same gender, or under the age of 10. For example, one adult and three children would be overcrowded in a two-bedroom house, two adults and two children in a sole-parent headed household would be overcrowded in a two-bedroom house, and three adults and three children would be overcrowded in a three-bedroom house.

³ The data in this study does not distinguish between single adults and those adults who are couples in the category "others", i.e. those beyond the immediate nuclear family in the sole parent and couple-headed households, and those in the "other households" category. For most households it was obvious: i.e. three adults in a couple-headed household indicated that the one extra adult must be single. For the purposes of this calculation, in the few cases where it was not clear, we considered the adults in the "other" category to be single.

⁴ There is a legal requirement that children of different genders, over the age of 10, must have separate bedrooms.

Figure 1 Household Type by Number of Adults and Children in Household and Number of Bedrooms

Sole-Parent-Headed Households

Number of Bedrooms

	1	2	3	4	6
1A + 1C	1	5			
1A + 2C		4	4		
1A + 3C or more		4	4	1	
2A + 1C	1		5		
2A + 2C			2		
2A + 3C or more		2	4		1
3A + 1C		1	4		
3A + 2C			1		
3A + 3C			2		
4A or more + 3C			1		
4A or more + 4C or more		1	1		
Total	2	18	28	1	1

Couple-Headed Households

Number of Bedrooms

	1	2	3	4
2A		1		1
2A + 1C			3	
2A + 2C	1	3		1
2A + 3C or more		2	7	1
3A + 1C		1		
3A + 3C or more		1	2	2
4A or more		1	1	
4A or more + 2C				1
4A or more + 3C			1	
4A or more + 4C or more				1
Total	1	9	14	7

Other Households

Number of Bedrooms

	1	2	3
1A	3	4	3
2A		1	2
2A + 3C			1
3A		1	1
3A + 1C			1
4A or more		1	
Total	3	7	8

Key: "A" denotes adults and "C" denotes child/ren. Thus, for example, 1A + 2C refers to one adult and two children.

As shown in the shaded areas of Figure 1, 37 households are "crowded"⁵. The household types and their numbers are identified in the tables. In terms of proportions, 46% of sole-

⁵ As noted in a previous footnote, the data in this study do not distinguish between single adults and those adults who are couples in the category "others". Likewise, this study does not distinguish between young

parent-headed households, 35% of couple-headed households and 17% of other households were calculated to be crowded. Housing New Zealand houses were the most crowded, including 14 (42%) of those leaving and 10 (30%) for those staying, while there were eight (24%) crowded houses in the private sector. Thus, despite difficulties in gaining agreed estimates on levels of crowding, it is fair to say that there is a substantial number of respondent households, over one-third, that can be regarded as crowded.

Subjective descriptions of crowding and its causes also emerged in the focus group discussions. Financial reasons predominated for living in situations where people other than immediate family members were a part of the household. For some participants, people were living with them because they could not survive independently in their own accommodation. A number of participants also pointed out that families were staying in smaller homes because they could not afford to rent homes that would more adequately accommodate them. While most participants living in situations that they perceived as crowded saw this as a temporary measure, a few felt that the "benefits" of crowding (including access to more financial and household resources) outweighed the stress. Participants spoke of their own and others' past and present experiences of crowding:

"Overcrowding. We had five adults and 14 children."

"Most can't afford three-bedroom houses because they are just too dear. More and more people are staying in smaller houses because they can't afford to move."

"So there were eight of you in a two bedroom?" "We were there for about three weeks and it was Housing New Zealand and they didn't know. If they had of, we would have been out of there."

"All we had to do was just structure ourselves into a routine and basically try to work around one another. I was there for about two months ... You just had to learn to sort of – try not to get stressed – stay out of each other's way."

HOUSING CHOICE

The combination of market rentals and the accommodation supplement was aimed at creating a fairer housing market for all low-income households, and thereby increasing choice. This was, therefore, a point of investigation in the survey.

Survey respondents were asked whether they felt free to choose between living in an HNZ or private rental home, and whether they felt free to move if they wanted to. As demonstrated in Table 5, most survey respondents felt that they had a degree of choice

prepubescent children and older female and male adolescents. These two variables could lead to small under-and over-estimates in the tables. For example, three adults and two children would not be overcrowded in a three-bedroom house if two of the adults were a couple and the children were young. However, if the two children were an adolescent female and an adolescent male, then a three-bedroom house would be too small. Our count has treated "other adults" as single and all children as prepubescent. Thus it may have slightly overestimated a small number of adult bedrooms and underestimated a number of children's bedrooms.

about whether they stayed in state or private homes and whether they could move at all (this included moves between private dwellings or between state dwellings), although there is some difference between the various categories. A considerable number of respondents were, however, negative about their ability to determine their housing options. There were 41 householders who felt they had little or no choice between state or private rentals, while 40 felt they were not really free to move house at all. The majority of responses are clustered in the "Some choice" and "Not much choice" categories, possibly indicating some ambivalence or uncertainty about the degree of choice available.

Table 5 Perceived Housing Choice of Respondents, Between State and Private, and to Move at All, by Respondent Category

	Left		Leaving		Staying		Total	
	Between State & Private	Move At All	Between State & Private	Move At All	Between State & Private	Move At All	Between State & Private	Move At All
A lot of choice	2	7	4	2	7	6	13	15
Quite a bit of choice	9	3	2	1	3	3	14	7
Some choice	9	7	12	18	2	8	23	33
Not much choice	6	9	8	7	11	7	25	23
No choice	3	5	6	5	7	7	16	17
Don't know/invalid	4	2	1	0	3	2	8	4
Total	33	33	33	33	33	33	99	99

Focus group participants expanded on perceptions of limited choice in respect of housing options. The primary theme to emerge was that costs of moving prohibited moving, particularly into private sector accommodation. Participants believed that HNZ required lower bonds and were more flexible about paying off bonds than private landlords were likely to be. However, inability to raise the money required for a bond was only one factor that was seen as constraining choice. Having to pay rent in advance, paying for two homes at once (while the period of notice of moving out of a property is paid for) and the difficulty of getting a bond back from HNZ were also frequently cited.

"It costs \$1200 to move in and then you have to give three weeks' notice and you are still paying rent and you are basically paying rent on two houses at the same time. So you get stuck."

"They still don't like giving you your bond back."

Those who had bought their own homes were very few (two households) among all focus group participants. Most participants did want to buy homes eventually but felt that they could not do so, primarily because of the cost of raising a deposit and extra costs associated with owning one's own home (e.g. rates and maintenance).

The impression that HNZ was "segregating" tenants, along racial and/or socio-economic lines, into certain kinds of housing, or into certain areas emerged from focus group

discussions. These perceptions were particularly apparent among the "Leavers" groups. However both categories felt that distinct communities of those least well-off were developing. This was seen as a negative trend. Participants felt that their choice of state housing stock was being prescribed by HNZ workers. A number of them felt that they had been allocated particular HNZ homes because of their race, socio-economic status or other characteristics. They said they had limited choice amongst HNZ housing stock and particularly in respect of the areas in which they were offered accommodation.

"They are designing the whole community. They want this sort of people in this sort of area."

Participants also felt that the lack of choice in respect of housing and areas they lived in had implications for other aspects of their lives. Some felt that schools in state housing areas were not up to the same standards as schools in other neighbourhoods, for example.

CONCLUSIONS

The aim of the research was to gain some insight into the experience and circumstances of urban Māori state-tenant and ex-state-tenant households under the current policy framework.

Earlier research has indicated that state housing fulfilled a particular role for Māori. This was also indicated in an aspect of the research not reported in this paper, in which participants primarily cited financial and accessibility reasons as initial motivators for moving into a state house. However, despite this and the fact that some participants continued to perceive state housing as more affordable than other options available to them. Affordability was also a primary reason for people leaving or wanting to leave state housing. Indeed, numbers of participants in this research no longer perceived state housing as affordable. According to which method of calculation is used, between 33.7% and 49.4% of these urban Māori households were paying 40% or more of their disposable income on rent, and between 16.9% and 30.1% of households were paying 50% or more. HNZ tenants were a little more likely to be paying 50% or more of their disposable income in rent. This compares to the 25% of income paid by beneficiaries prior to the 1991 reforms.

One of the most obvious findings of the survey was that many of those participating had a low standard of living. Both HNZ and private tenants were paying high proportions of their incomes on housing, typically by automatic payment or direct credit. The majority (84%) reported that they were short for other essentials after paying housing costs. Focus group participants reported regular shortages of food and deferring medical and dental care because of a financial shortfall after paying rent. Over a third of the households in the survey were crowded. The results suggest that the ability of these households to meet market rents is often limited, and that there were some real problems of income adequacy for those in this sample.

Many in both studies were negative about their ability to determine their housing options. Focus group participants, in particular, described situations where they felt they had compelling constraints and limitations on both their choice of housing, and the style of tenure they had.

These results suggest that there are some real problems of income adequacy for participants in this study, which limit their ability to meet Wellington market rents. Overall, we gain a picture of a group of urban Māori households with high levels of housing need, financial shortages, overcrowding, and little perceived choice in their housing.

The research also suggests that the 1992 Housing Restructuring Act is failing to provide for some of these families what its proponents intended, that is, increased housing choices for low-income households, reduced dependency on state housing rentals, and increased incentives for people to improve their housing situation. Rather, most participants in this study reported experiencing limited housing choice as a result of high housing costs and associated financial constraints, an inability to improve their housing situations and a high incidence of overcrowding. We believe that these findings raise serious questions about the housing outcomes for urban Māori as a result of the Housing Restructuring Act.

In conclusion, the results of this research raise three major issues faced by Māori in the Wellington region as a consequence of the move to market rentals for state housing. The first and primary issue is affordability. Most of the current and former state house tenants in the study could not afford adequate housing and at the same time meet their other essential living needs. Secondly, and related to the issue of affordability, is the issue of crowding. A significant proportion of the low-income Māori in our study were living in overcrowded conditions, because they cannot afford their own accommodation or accommodation that is of an adequate size. Thirdly, many Māori reported feeling they had limited choice in regard to the type of housing they are able to access, and limited freedom to move. This was primarily because the costs of housing and of moving house were seen as prohibitive.

These conclusions from research carried out with Māori households in the Greater Wellington region raise questions about what we might expect to find in other regions and for other cultural groups. As the Greater Auckland region has the highest concentration of state houses and is accorded the highest priority in terms of housing need by HNZ, we expect that similar or perhaps even more alarming results would emerge from a similar study in that region. Furthermore, as the literature we have cited has also pointed to affordability, crowding and choice constraints in many other New Zealand urban centres, one could hypothesise that the housing problems identified in this study may also be occurring in a range of other urban centres.

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