What Effect Does Relevant Policy Have on Pacific Peoples' Experiences of Housing in Aotearoa New Zealand?

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Abstract

Every New Zealander has the right to a warm, safe, and secure home. However, many people in Aotearoa experience housing that lacks these fundamental aspects. The size, quality, and affordability of Aotearoa New Zealand's housing within both the state and private rental markets are not meeting the health or well-being needs of the nation's people. This is particularly notable for specific sectors of the population, including those with low socio-economic status, and Māori and Pacific peoples.

This thesis aims to understand and examine Pacific peoples' housing experiences in Kirikiriroa Hamilton, Aotearoa New Zealand. Specifically, this work seeks to understand the context of housing policy in Aotearoa New Zealand and how that links to the experiences of Pacific home occupants. It will uncover severe issues related to housing deprivation, housing over-crowding, housing affordability, housing quality, and the relationship between health and housing for Pacific peoples in Aotearoa New Zealand.

In understanding these factors of peoples' experiences with housing, relevant housing policy is examined. Policies that are included are The Resident Tenancies Act 1986 (including the Amendment Act 2020), the Housing Improvement Regulation 1947, the Health Act 1956, the Building Act 2004, the Healthy Home Guarantees Act and the Residential Tenancies (Healthy Homes Standards) Regulations 2019. Understanding how these policies function, are enforced, and are implemented by national and local governments allows insight into their effectiveness in ensuring that all of New Zealand's population are able to access adequate and affordable housing. Assessing Kāinga Ora, New Zealand's largest landlord, will also allow for an understanding of the housing experiences of many of the most vulnerable populations in Aotearoa.

Through talanoa methodology, driven by a Pacific research team, an understanding of housing experiences is shaped around the narratives provided by seven Pacific families living in severe

housing deprivation within Kirikiriroa Hamilton, Aotearoa New Zealand. Little qualitative research has been conducted on the experiences of Pacific peoples living in Aotearoa New Zealand. This thesis hopes to improve understandings of housing for Pacific peoples, their position in society and the impacts of relevant policy. Identifying existing issues will hopefully allow for a recognition of housing issues that will work towards being effectively improved by stakeholders essential to uplifting New Zealand's housing space.

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Chapter One: Introduction

Economic well-being can be measured differently by governments, which impacts the prioritisation and allocation of resources for that nation (Anderson & Mossialos, 2019). A country's entire economic output is measured by the gross domestic product (GDP), which measures countries' economic well-being relative to other nations (Anderson & Mossialos, 2019). The GDP measures the monetary value of all goods and services a nation produces over a particular timeframe (usually quarterly or annually) (Callen, 2008). However, that GDP measure does not account for that nation's social well-being, such as "inequalities, housing, education, employment, the environment, and income security" (Anderson & Mossialos, 2019, p. 320). Economic well-being has been valued in a way that prioritises the financial and economic success of the country as a whole, while factors such as housing and health care are neglected. Anderson and Mossialos (2019) highlight the economic well-being and wealth of the United States as measured by its GDP, yet it is a nation with a growing rate of inequality and a neglect of the social determinants of health, grounded in the prioritisation of the GDP. A nation's housing affordability is one of the essential indicators in measuring a country's social and economic stability and well-being (Samarasinghe, 2021).

Looking to our shores, Aotearoa New Zealand's Well-being Budget introduced by the previous Labour-led government made headlines worldwide. This budget shifted from the traditional economic focus and instead considered the well-being of the country's citizens and the prioritisation of "mental health, improving child wellbeing, supporting marginalised populations, fostering an environmentally sustainable economy, and improving employment" (Anderson & Mossialos, 2019, p. 320). The successes of the Well-being Budget are measured by the Treasury's Living Standard Framework, incorporating a range of "health, environmental, cultural identity, social connections, and subjective wellbeing" (p.320) indicators to analyse intergenerational well-being in a way that capitalises from social well-being to build long-term resilience of the nation (Anderson & Mossialos, 2019). Although it is evident that the Labour-led Government attempted to improve

well-being, “housing is an area of policy where action has been grossly inadequate in recent years” (Paul et al., 2020, p. 3). Housing is a fundamental aspect directly linked to all other aspects of life.

In Aotearoa New Zealand, the construction industry plays a vital role in the economy, with an eight per cent contribution to the GDP, being one of the largest employment sectors (Samarasinghe, 2021). However, the sector is marked by low productivity, a need for more adequate skills and a lack of innovation that is intrinsically linked to housing supply in Aotearoa (Samarasinghe, 2021). These issues are related to the high cost associated with construction and the complex regulatory environment that significantly impacts the housing crisis that New Zealand is currently experiencing, which further results in social implications such as overcrowding, housing deprivation and homelessness (Samarasinghe, 2021).

Homeownership rates have dropped throughout Aotearoa New Zealand, as the average house cost has significantly increased. The most recent Census data reveals that homeownership hit a 74 per cent high in the 1990s but fell to 65 per cent in 2018, the lowest homeownership rate in Aotearoa in 67 years (Statistics New Zealand, 2020b). Homeownership rates are lowest for Pacific peoples, followed by Māori, Asian, Middle Eastern, Latin American, and African ethnic groups (Corlett, 2020). As homeownership declines, households increasingly reside in rental properties, either in the private or public sector. More New Zealanders are renting than ever before - at the time of the 2018 Census, 32 per cent of Aotearoa households were living in rental properties (Statistics New Zealand, 2020b). Minority groups in New Zealand are more likely to rent homes or live in social housing.

The focus of this research will investigate Pacific peoples’ housing experiences in Aotearoa New Zealand, with relevance to housing policy and its implications. Pacific peoples are a heterogeneous group from Pacific Islands nations that hold different cultures, customs, and values from one another but share the same geographical location of being within Oceania (Anae et al., 2001;

Thomsen et al., 2018; Samu, 2010; Kapeli et al., 2020). In this work, Pacific people are not referred to as Pasifika/Pasefika, as these terms have been highlighted by Pacific people to not be inclusive of the wider Pacific population, but instead imply a dominance of Samoan cultural aspects as the main Pacific group in Aotearoa (Samu, 2010). The terms ‘Pasifika/Pasefika’ thus fail to recognise the diversity of the Pacific nations (Samu, 2010; Thomsen et al., 2018; Kapeli et al., 2020). Therefore, ‘Pacific peoples’ will be used as an umbrella term that is inclusive of a broad range of people from the Pacific Islands (Kapeli et al., 2020).

As discussed further in Chapter 5: Pacific Peoples in Aotearoa New Zealand, the home is an essential aspect of the well-being of Pacific peoples, used as a place to gather, connect, and socialise. However, Aotearoa New Zealand’s housing stock fails to meet Pacific peoples' needs adequately. As “a culture that so highly values family and community, a housing typology that instead promotes individualism severely inhibits the ability of Pacific people to practice and maintain their cultural identity” (Bremer, 2020; cited in Statistics New Zealand, 2023a, p. 42). Pacific peoples living in Aotearoa experience high rates of severe housing deprivation and overcrowding (Statistics New Zealand, 2023a). As discussed in subsequent chapters, Pacific people's position as low-income earners significantly impacts this population’s ability to obtain safe, adequate, and secure housing (Gray et al., 2007). The result of inflation in New Zealand’s current cost of living crisis has a significant and long-lasting effect on those who cannot afford to spend their income on household fuel to keep their homes warm and healthy (Howden-Chapman et al., 2012). Being financially disadvantaged in an expensive and competitive rental market impacts the ability to afford adequate housing. The quality of a home is an essential factor in people’s health, and it is a critical determinant of equity in New Zealand society (Howden-Chapman et al., 2021). Living with housing deprivation has implications for one’s mental, physical, and emotional health and well-being. This also impacts other aspects of life, such as employment and the ability to socialise (Pearson et al., 2014).

The private rental market fails to adequately house the population of Aotearoa New Zealand, meaning many seek government assistance in accessing rental housing. In June 2023, 24,717 people were on the Kāinga Ora Housing Register, waiting for social housing (Kāinga Ora, 2023b). Kāinga Ora is the Crown agency in Aotearoa New Zealand that provides social housing and is the country's largest residential landlord, managing and owning 71,959 properties as of June 2023 (Kāinga Ora, 2023b). It is estimated that 180,000 people live in Kāinga Ora homes. Many of these properties can be found in areas of high social deprivation (Ministry of Social Development, 2022b).

Our housing crisis has been labelled as a massive human rights failure, and a national inquiry into the state of New Zealand's housing has been launched by the Human Rights Commission (McClure, 2021). The United Nations' Leilani Farha has highlighted the New Zealand government's obligations under international human rights treaties to ensure the country's citizens have adequate, safe, and secure housing, which appears to have been breached in the current housing crisis (McClure, 2021). Such a breach is a result of the growing rate of homelessness, housing unaffordability, overcrowded living conditions, inadequate housing stock, increasing rents, insecure rental tendencies, and substandard health and safety of homes (McClure, 2021). Therefore, understanding the policies at play regarding the public and private rental housing stock is essential to understanding the housing experiences of people, particularly those disproportionately impacted by the state of New Zealand's current housing.

As a result of the unaffordability of Aotearoa's housing market with relevance to purchasing a home, and the resultant increases in the proportion of the population renting their homes, in this thesis I will focus mainly on the public and private rental sphere. As a minority group disadvantaged by the high costs associated with housing, Pacific peoples' housing experiences need to be understood to ensure the issues experienced by this population can be adequately addressed. This research is intended to give a voice to Pacific peoples living in Kirikiriroa Hamilton, who are experiencing severe housing deprivation, a voice that is largely absent in current literature and

research. Little research, particularly qualitative work, has focused on the experiences of Pacific peoples housing in Aotearoa, and it seems there is an absence of housing-related research with a Hamilton/Waikato focus. As Hamilton is home to the third largest group of Pacific peoples in Aotearoa New Zealand (Statistics New Zealand, 2019a; Statistics New Zealand, 2018b), who also experience some of the worst housing nationally and regionally, it is crucial to understand these experiences and relate them to relevant policy. For this research, Pacific researchers conducted Talanoa sessions with seven Pacific mothers to discuss their housing experiences and understand the effects of living in severe housing deprivation.

Within my work, I use ‘Aotearoa New Zealand’, ‘Aotearoa’, and ‘New Zealand’ interchangeably, all referring to the same nation. The use of Aotearoa is to emphasise the significance of the land’s indigenous peoples, their culture, and their language. I have used Māori and Samoan language throughout my work, where appropriate. Please refer to my glossary (Appendix 1) for clarification on the terminology used.

Chapter Two: Literature Review

This literature review focuses on housing and policy literature based in Aotearoa New Zealand to highlight experiences, understandings, research, and policies related to housing and its effect on Pacific peoples within this nation. As Auckland is the Pacific capital of the world, understanding how housing policy literature relates to the housing landscape in Aotearoa is fundamental to understanding the living situations of Pacific peoples. Taking an international approach to reviewing housing and housing policy literature would not necessarily address the problem my thesis looks to understand, i.e. how relevant housing policy affects Pacific people's housing experiences in Aotearoa New Zealand. Taking a local approach to investigating current literature has allowed for a more accurate and concise scope in understanding the existing literature on this topic and how my research adds to this literature.

This chapter will explore housing policy literature and its relation to Pacific peoples. It will also discuss literature related to housing size and structure in Aotearoa New Zealand, and material that relates to overcrowding and the associated health implications. I also investigate housing quality, housing adequacy and housing affordability literature. This assessment of relevant literature across these many housing aspects will allow for an understanding of what existing literature and research has to say about Pacific peoples' housing in Aotearoa New Zealand, and, importantly, how policy plays a role in Pacific people's experiences of housing.

Housing Policy in Aotearoa New Zealand

I will examine literature related to seven pieces of legislation: the Residential Tenancies Act 1986, the Residential Tenancies Amendment Act 2020, the Housing Improvement Regulations 1947, the Health Act 1956, the Building Act 2004, the Healthy Homes Guarantee Act, and the Residential Tenancies (Healthy Homes Standards) Regulation 2019. Bierre and Howden-Chapman (2020) summarise relevant housing policies as part of their analysis of the roles of narratives in rental

housing policy change in the context of Aotearoa, providing an extremely helpful starting point in establishing relevant housing policy. The authors explore the dynamics of housing policy in Aotearoa New Zealand, related to the rental market. Here, I will provide a summary of how relevant policies are discussed in existing literature. A more in-depth analysis of the policies themselves is developed in Chapter Four: Housing Policy in Context.

The Residential Tenancies Act 1986 (RTA) defines the rights and obligations of both the landlord and tenants of residential property. Bierre and Howden-Chapman (2020) note that the legislation requires that rental properties "are to be let in a reasonable state of repair, but sets no standard of habitability" (p. 31). The RTA requires a home to be 'free from dampness' and to have a source of heating in living room spaces (Bierre & Howden-Chapman, 2020). In 2020, the Residential Tenancies Act saw amendments to the existing policy. Amendments included the removal of the 'no fault 90-day eviction notice', meaning landlords now have to provide reasoning for ending a tenancy. The amendments made to the Act also mean that landlords may now only increase rent once every 12 months instead of every six months (Residential Tenancies Act 1986). The purpose of this amendment was to ensure that the housing policies governing Aotearoa's rental market were balanced in safeguarding the landlord and their property and ensuring legislation protected tenant rights. These changes allow for greater stability and security for tenants renting in Aotearoa New Zealand (Ministry of Housing and Urban Development, 2021).

Bierre and Howden-Chapman (2020) explain that landlords must comply with the Housing Improvement Regulations 1947 and related aspects of the Health Act 1956 to fulfil the requirements of the Residential Tenancies Act 1986 (RTA). The Housing Improvement Regulations of 1947 established minimum fitness standards for all homes in Aotearoa New Zealand, regardless of tenure (Bierre & Howden-Chapman, 2020). Although this legislation covers health-related aspects of housing relatively well, the Building Act of 2004 is the only legislation related explicitly to housing safety (Bierre & Howden-Chapman, 2020). While all new-builds and renovated homes are required

to comply with the Building Act's performance requirements, these requirements do not extend to the housing stock in existence prior to the legislation coming into effect in 2004 (Bierre & Howden-Chapman, 2020; Bierre et al., 2007). This means that many rental properties in Aotearoa New Zealand are not covered by this legislation, which may significantly impact the quality of homes and, thus, the experiences of people living there (Bierre et al., 2007).

The Healthy Homes Guarantee Act was passed in 2017 to address concerns regarding the quality of the rental housing stock and to attempt to improve the living conditions and quality of rental properties. As a result, The Residential Tenancies (Healthy Homes Standards) Regulations 2019 were formed to enhance the quality of New Zealand's rental housing stock. The Residential Tenancies (Healthy Homes Standards) Regulations 2019 outlines the requirements homes are to meet to achieve a minimum standard of healthy housing, bettering the health and well-being of tenants. The Act was enacted for new tenancies in 2021, and for existing tenancies, it will come into effect in 2024 (Pierse et al., 2020). The Act "establishes minimum enforceable requirements and compliance timeframes around heating, insulation, ventilation, moisture ingress, drainage, and draught stopping" (Pierse et al., 2020, p. 7). Although this is a step in the right direction to ensure better quality rental properties, Pierse et al. (2020) point out that the enforcement and auditing of the implantation of the act will pose a challenge.

New Zealand's housing standards and policies are spread throughout different legislative documents and enforced by various organisations, allowing space for inconsistent and often narrow interpretations of what each regulation requires (Bierre & Howden-Chapman, 2020; Pierse et al., 2020). Many of the requirements cemented in housing legislation are assumed to standardise the quality of homes in Aotearoa, but these laws are inconsistently implemented and inadequately enforced (Bierre & Howden-Chapman, 2020). Furthermore, the effectiveness of these regulations is often dependent on tenants being aware of their rights and taking action to enforce them. This places a heavy burden on tenants, who may not have the knowledge or resources to navigate the

complexities of housing regulations (Kohere, 2022). Tenants are also at risk of being evicted if they complain about the state of their rental property, as landlords will take steps to remove ‘difficult’ tenants, such as those who insist on the property meeting legal requirements (Camaira & Mafile’o, 2018; Lewis et al., 2020).

Housing policy changes are not necessarily a response to a deteriorating housing situation (Bierre & Howden-Chapman, 2020). Instead, such changes are often driven by political interests influenced by public concerns. This insight illustrates the complex social and political factors that shape housing policy in Aotearoa New Zealand. Public concern or interest in housing includes current housing affordability issues, a series of health-and-housing-related severe events, research and evidence, and advocacy (Bierre & Howden-Chapman, 2020). This then evokes concern and activates policies to be crafted by politicians, which will appear as though the problem has been addressed, allowing the public’s attention to move on to another issue (Bierre & Howden-Chapman, 2020).

Band-aid policies cover up structural housing inequalities rather than finding practical and genuine solutions. The effectiveness of policy, its processes, and implementation are dependent on the exercise of power, whereby “policy is a process of political contest and the government holds the power to decide” (Bierre & Howden-Chapman, 2020, p. 44) the state of Aotearoa’s housing. Policy related to housing and the regulation of housing standards act as a significant structural force in determining whether adequate housing is available to the population and, thus, how this impacts the occupants (Cheer et al., 2002). According to Cheer et al. (2002), “those who argue that human agents are the facilitators of their own health status regard individual decisions as the primary influence on health outcomes” (p. 513), ignoring the effects of structural forces that are outside the control of the individuals concerned. Housing policy must thus be considered to have a major, if indirect, impact on the health and well-being of Pacific peoples in Aotearoa, New Zealand (Cheer et al., 2002).

The lack of effective housing regulation furthers the interests of those who have the means to capitalise from property ownership, enabling systemic inequalities that perpetuate New Zealand's housing crisis (Bierre & Howden-Chapman, 2020; Jacobs & Pawson, 2015). Low-income renters are particularly hit hard by the worsening state and unaffordability of the nation's rentals (Barker, 2019). The capacity of those of low socioeconomic status to make free choices and decisions is severely constrained regarding their housing (Cheer et al., 2002). Instead, these choices are shaped by "the structural conditions within which they must survive." (Cheer et al., 2002, p. 513). Not addressing these systemic issues will continue to create further strain across New Zealand society's various social, economic, and political areas (Bierre & Howden-Chapman, 2020). With this in mind, structural contexts must be considered when addressing the social, health and well-being outcomes for people, especially when looking into the housing status of the population (Cheer et al., 2002; Bierre & Howden-Chapman, 2020; Bierre et al., 2007).

The lasting impact of institutional influences on housing quality, specifically in the private rental stock, is a critical issue (Bierre et al., 2007). Implementing effective housing policy is fundamental to seeing improvements in the availability of adequate and affordable housing. Barker (2019) outlines the government's efforts to alleviate housing issues through the implementation of initiatives such as the Urban Growth Agenda, Housing and Urban Development Authority, and Kiwibuild. However, more must be done to make adequate and affordable housing accessible to all New Zealanders (Barker, 2019).

It is crucial to conduct research that specifically focuses on Pacific peoples, considering their position in Aotearoa New Zealand. Pacific peoples are disproportionately affected by low socioeconomic status and are more likely to live in rental properties. Therefore, addressing housing issues must be approached from the point of view of those who experience severe housing deprivation. Cheer at al.'s (2002) work is one of the few publications that emphasises housing

policy and its impact on housing quality with relevance to the Pacific population in Aotearoa New Zealand. More research in this area would be advantageous in understanding the housing experiences of Pacific peoples to see adequate solutions and effective housing policy.

Overall, more literature and research need to focus on the housing policies at play and how such policy plays a direct role in the housing situations and experiences of the people of Aotearoa New Zealand.

Household Overcrowding and Housing Policy

Housing Size and Availability

As noted in Chapters Five and Six, Pacific families are often larger in size than the average family in Aotearoa. According to the General Social Survey, 53 per cent of Pacific peoples in Aotearoa resided in homes with five or more individuals, while only 19 per cent of the total population lived in households of this size (Statistics New Zealand, 2023a). At the time of the 2018 Census, "sixteen per cent of Pacific peoples lived in a dwelling with eight or more usual residents, compared with 3.1 per cent of the total population" (Statistics New Zealand, 2023a, p. 23). Therefore, it is evident that the size of Pacific families means they require homes that are larger in size to adequately fit the number of home occupants (Rankine, 2005; Koloto et al., 2007).

However, within the current housing climate, there is a shortage of adequately sized, affordable homes available to the Pacific population, especially within the private market (Statistics New Zealand, 2023a; Statistics New Zealand, 2023b). Additionally, there is a limited number of large-family homes available in Aotearoa's social housing inventory, which comprises almost 72,000 properties (Kāinga Ora, 2023b). Among the total number, only 10,036 properties managed by Kāinga Ora have four or more bedrooms, whereas the remaining 61,923 properties have three or less bedrooms (Kāinga Ora, 2023b). Kāinga Ora recognises the need for a larger supply of homes with more than three bedrooms, specifically in urban areas with high social housing demand.

Kāinga Ora (2023b) also notes that they have too many homes available in provincial areas, and they are working to reconfigure their housing portfolio to better reflect the housing needs of Aotearoa's population. With an inability to secure a home that is big enough to house the number of occupants, some families have little choice but to live in homes that are too small for the size of the household. This leads to household overcrowding, which has an impact on the health and well-being of the home occupants.

Negative Health Outcomes Associated with Overcrowding

Within the literature, housing is recognised as a fundamental aspect of one's health and well-being (Pearson et al., 2014). Numerous local studies demonstrate that when people experience housing deprivation or live in inadequate or over-crowded housing, it impacts health and well-being outcomes psychologically, physically, and emotionally (Pearson et al., 2014; Paterson et al., 2018; Rankine, 2005; Amore, 2016; Koloto et al., 2007). The health outcomes of children are also discussed, and there is a strong link associated with living in severe housing deprivation and the poor health of children, further compounded by household overcrowding (Howden-Chapman et al., 2013; Environmental Health Intelligence New Zealand, 2018).

One of the most significant variables in the effects of housing on health outcomes is household overcrowding (Pearson et al., 2014; Butler et al., 2003; Environmental Health Intelligence New Zealand, 2018; Rankine, 2005). In 2005, Rankine discussed research that was recent at that time, looking at the links between housing and health in Auckland's urban communities. The author examined various factors affecting home occupants' health, including affordability, overcrowding, substandard housing, cold, dampness, mould, hazards, and injury (Rankine, 2005). People who live in a state of overcrowding have poorer physical and mental health compared to those living in uncrowded homes (Rankine, 2005). Household overcrowding is strongly associated with infectious diseases and illness (Environmental Health Intelligence New Zealand, 2018; Goodyear et al., 2011; Keall et al., 2010; Amore et al., 2021), "including meningococcal disease, tuberculosis, acute rheumatic fever, respiratory infections and illness, [such as pneumonia and RSV bronchiolitis] and

Helicobacter pylori (bacteria that cause stomach ulcers)" (Rankine, 2005, p. 5). Goodyear et al. (2011) support Rankine's findings and discuss the implications of household crowding on the health of home occupants. A rise in concern surrounding household crowding was due to research that "demonstrated close-contact contagious diseases, including meningitis and bacterial pneumonia" (Goodyear et al., 2011 p. 6), which had risen sharply in the areas that experience high rates of overcrowding. Those most at risk of these diseases are infants, and Māori and Pacific children who are experiencing severe housing deprivation and living in low socioeconomic areas are disproportionately affected (Environmental Health Intelligence New Zealand, 2018). Rankine (2005) highlights that it is difficult to distinguish the effects of overcrowding on health due to the intersection of poverty and poor housing quality, which are interrelated. However, it is clear that household overcrowding has negative impacts on health which are separate from those that relate solely to poverty.

A report by Statistics New Zealand (2023a) that covers Pacific housing, people and well-being in Aotearoa addresses how the quality of the home exacerbates health issues related to household crowding. This is because of aspects such as poor ventilation and air circulation, which allows for the spread of infectious disease within the home, also impacting vulnerable people's abilities to fight off infections. Linking to the perspectives of the authors cited in this section, Environmental Health Intelligence New Zealand (2018) also outlines how living in a state of overcrowding can make people more vulnerable to natural events and hazards such as floods, climate change and pandemics. Safe and secure housing is necessary to facilitate resilience and protection (Environmental Health Intelligence New Zealand, 2018).

Links Between Overcrowding and Negative Health Outcomes for Pacific Peoples

All of the illnesses associated with overcrowding are detrimental to the health of individuals and the population in general but are of specific concern for the Pacific population (Environmental Health Intelligence New Zealand, 2018; Koloto et al., 2007; Goodyear et al., 2011; Thomsen et al., 2018; Paterson et al., 2018; Amore et al., 2021). Within New Zealand, Pacific people have the highest

rates of overcrowding of any ethnic group (Statistics New Zealand, 2018a), with nearly 40 per cent of the Pacific population living in crowded homes, according to the 2018 Census data (Auckland Council, 2022). Previous census data from 2013 and 2006 indicate a recurring theme of Pacific peoples living experiencing household crowding in Aotearoa (Statistics New Zealand, 2020a). According to a 2018 report by Statistics New Zealand, Pacific people are eight times more likely than Pākehā to live in overcrowded homes (Statistics New Zealand, 2018a).

Koloto et al. (2007) identified the link between crowding, ethnicity, and immigration, especially among Pacific groups. The cultural obligation to house family members exacerbates overcrowding through a lack of household space (Koloto et al., 2007). This is intensified among Pacific peoples of low income, who are unable to afford separate dwellings for individual nuclear families, nor homes that are large enough to accommodate extended family without being overcrowded. The cultural aspect of Pacific ways may also play a role, as family members may choose to stay together, and provide support to one another through their process of migrating and establishing life in Aotearoa (Koloto et al., 2007).

A 2020 report by Statistics New Zealand captures a range of housing information and focuses on people's experiences of housing. The report looks at New Zealand's housing stock to evaluate its suitability, affordability, and whether it is warm, safe, and secure (Statistics New Zealand, 2020a). Statistics New Zealand (2020a) also identifies gaps and inequalities in housing and how it can be addressed and suggests that ethnic inequalities are apparent within the housing situations and experiences of particular groups in society. Māori and Pacific peoples are more likely to experience poorer housing outcomes, associated with higher rates of household crowding and homelessness. Gorrell (2018) furthers the understanding of overcrowding, saying that the disproportionate impact the housing crisis has had on Pacific peoples should now be addressed in legislation, which would consider the needs of Pacific people if any improvement to housing affordability and quality is made.

The Relationship Between Housing and COVID-19 for the Pacific Population in Aotearoa

The outbreak of COVID-19 caused worldwide uncertainty and fear. When considering the nature of COVID-19 as a communicable disease, the spread of the virus in health-compromised households is of concern (Steyn et al., 2020). Ayala et al. (2022) establish that "Housing deprivation makes COVID-19 magnify well-being losses" (p.298), and outline how it is important to consider housing and health with respect to COVID-19 because "overcrowding may amplify infectious and respiratory diseases, damp or mould increase respiratory disease" (Ayala et al., 2022, p. 298).

COVID-19 emphasised housing inequalities, as those already experiencing housing issues were disproportionately impacted by the spread of the virus, and by the other social and economic repercussions New Zealand experienced as a result of the pandemic (Statistics New Zealand, 2023a). The Pacific community was identified as a high-risk group for COVID-19 by the healthcare system in Aotearoa New Zealand (Steyn et al., 2020). Combined with pre-existing health conditions, the structural inequities of Pacific peoples' experiences of overcrowding, poor housing, lack of access to healthcare and higher levels of deprivation mean that Pacific communities were faced with an increased risk of COVID-19 (Steyn et al., 2020; Statistics New Zealand, 2023a). Pacific peoples experience the poorest health outcomes out of all ethnic groups in Aotearoa New Zealand, as seen over several health and disability indicators (Ministry of Health, 2011; Statistics New Zealand, 2023a). With the risk of COVID-19 spreading throughout the Pacific community, poor housing conditions combined with pre-existing health issues would be exacerbated by contracting the virus. According to Steyn et al. (2020), while Māori were estimated to have 2.5 times greater odds of hospitalisation as a result of contracting COVID-19 than non-Māori, Pacific people's chances of hospitalisation are three times greater than non-Māori and non-Pacific peoples. The increased odds for Pacific (and Māori) to be hospitalised from the effects of the virus are linked to the structural inequalities and systemic racism Māori and Pacific peoples experience within Aotearoa New Zealand's healthcare system (Steyn et al., 2020).

Measures of Overcrowding

In Aotearoa New Zealand, the most common means of identifying overcrowded housing is the Canadian National Occupancy Standard (CNOS) – this is the measure utilised by Statistics New Zealand, and by many other studies investigating household crowding (Statistics New Zealand, 2023b; Statistics New Zealand, 2020a; Statistics New Zealand, 2018a; Environmental Health Intelligence New Zealand, 2018). The formula for the CNOS is provided in detail in Chapter Six: Housing Size. According to the CNOS measure, crowding is understood as a dwelling in which one additional bedroom is needed for the number of occupants, and severe crowding is categorised as a dwelling requiring an additional two or more bedrooms to meet the needs of the household size (Statistics New Zealand, 2018a; Goodyear et al., 2011).

There have been critiques of the use of the CNOS framework as the index used to quantify New Zealand's overcrowding statistics due to the lack of sociocultural considerations in applying this Canadian model to Aotearoa New Zealand's population (Goodyear et al., 2011). Rankine (2005) and Koloto et al. (2007) highlight that there is no objective measure of household crowding, where the use of measures "usually reflect the assumptions of dominant rather than minority groups" (Koloto et al., 2007, p. 17). Goodyear et al. (2011) suggest that there is a need to consider the perceptions of individuals and families themselves with respect to whether their home is 'crowded' or not. They argue that "self-reported perceptions of crowding involve more internalised assumptions about the use of space and are often regarded as less intrusive since they do not impose dominant cultural norms on a minority group" (Goodyear et al., 2011, p. 7). It is evident that the appropriateness of overcrowding measures needs to be considered to adequately factor in the socio-cultural contexts of Aotearoa New Zealand's diverse population (Goodyear et al., 2011). There is a particular need for Pacific perspectives regarding overcrowding within the housing space (Rankine, 2005; Goodyear et al., 2011; Thomsen et al., 2018; Koloto et al., 2007). While conceptually, overcrowding is subjective, it is important to recognise the scientific evidence that having more than a certain number of people in a defined space has clear health impacts.

Housing Quality and Housing Deprivation

Aotearoa New Zealand is fighting a housing crisis, with a reality of poor housing stock in terms of affordability, availability, and adequacy, with private rental housing commonly in worse condition than homes that are occupied by homeowners (Telfar-Barnard et al., 2017). Poor housing is linked to negative health outcomes, which will be discussed further throughout my work. In this section, I will examine relevant literature related to the quality of housing, housing deprivation, and the relevant policy.

Amore et al. (2021) discusses both severe housing deprivation and housing adequacy, and how this can be synonymous with homelessness. Housing deprivation is defined as "people living in severely inadequate housing due to a lack of access to minimally adequate housing" (Amore, 2016, p. 4), and results from people's inability to access housing that provides basic amenities within their means (Amore, 2016; Amore et al., 2021). "Housing that lacks at least two of the three core dimensions of housing adequacy – habitability, security of tenure, and privacy and control – is deemed severely inadequate" (Amore et al., 2021, p. 6). In Aotearoa New Zealand, those who experience severe housing deprivation at the highest rate are young adults under 25, making up almost 50 per cent of this group (Amore et al., 2021). Ethnicity is also a significant factor with Pacific peoples' rate of housing deprivation six times the European/Pākehā rate (Amore et al., 2021; Statistics New Zealand, 2023a).

Housing habitability is based on whether a house provides a physically safe, secure, and healthy environment (Statistics New Zealand, 2023a). The primary function of housing is to provide habitability, which is facilitated by the physical structure and quality of the home (Statistics New Zealand, 2023a; Amore et al., 2021). Many studies have investigated the impact poor quality housing has on the health and well-being of occupants, outlining how "the shape of the housing market and the quality of housing – whether public or private, old or new – can have an influence on the health of the occupants" (Bierre et al., 2007, p. 43; see also Howden-Chapman et al., 2021;

Howden-Chapman et al., 2013; Amore et al., 2021; Telfar-Barnard et al., 2017). Examples of negative health outcomes correlated with poor housing conditions include respiratory health issues and effects on mental health (Statistics New Zealand, 2023b; Amore et al., 2021; Pearson et al., 2014; Rankine, 2005). As Pearson et al. state, "Cold and damp housing, substandard housing and overcrowding all influence health outcomes" (2014, p. 182). This has a disproportionate effect on Pacific peoples. As noted by Statistics New Zealand (2023a), "the burden of poor housing is not spread equally – research has shown that Pacific peoples are at greater risk of hospitalisation and death from preventable housing related disease" (p. 36).

Improving the quality of the home has a significant positive impact on the health and well-being of home occupants (Cheer et al., 2002). Policy is at the main driver of improvements to the homes in which Aotearoa's population live. Jackson et al. (2011) investigated the impacts of implementing the Healthy Homes Programme on the level of acute hospitalisation visits in South Auckland, Aotearoa – an area in which a large percentage of the Pacific population in New Zealand resides. According to Jackson et al. (2011), implementing housing modifications "such as an extension to the house, a transfer to a larger home, housing design improvements or the creation of healthy environments, including insulation and ventilation" (p. 588) can lead to a reduction in hospitalisations. They also found that a combined intervention to improve both health and social services access, including addressing housing conditions that impact health, can result in fewer hospitalisations (Jackson et al., 2011). Their study concluded that a package of care that improves access to health and social services and addresses housing conditions that impact health reduces the rate of acute hospitalisation (Jackson et al., 2011). "Effectively addressing the issue of ensuring access to healthy housing for all, including the majority of the population who live in existing houses, would be a critical contribution to improving a key social and environmental determinant of health." (Bierre et al., 2007, p. 60).

Housing Affordability - Homeownership & Policy

Much of the housing policy in New Zealand is concerned with the expansion of home ownership (Murphy, 2014). Homeownership rates have dropped throughout Aotearoa New Zealand as the average house cost has significantly increased in recent years (The Southern Initiative, 2018). Homeownership in New Zealand reached a 14-year low as of July 2021, with the number of homes for sale on the market reported at just 12,684 homes listed for sale; a decrease of 34.8 per cent compared to July 2020 (McClure, 2021). In addition, the cost of homes had peaked because of a lack of supply, where New Zealand's national average asking price for a home was $893,794 in 2021 (McClure, 2021). Auckland is home to the largest Pacific population, but it has one of the least affordable housing markets in the world. In 2021, Auckland's median house prices were ten times higher than the median income in New Zealand (McClure, 2021). On a worldwide scale, New Zealand's property prices increased the most in a 12-month period than any other OECD nation in 2021, with a rise of 30 per cent in a yearlong period (Menon, 2021). It is clear that the lack of housing stock available to New Zealanders is a driving force for the increase in the cost of homeownership (Menon, 2021; Murphy, 2014; McClure, 2021).

Discussions around Pacific homeownership is evident within the limited literature. Pacific homeownership has decreased at a higher rate than any other group in New Zealand (The Southern Initiative, 2018). "In 2018, just over one-third (35 percent) of Pacific peoples lived in an owner-occupied dwelling compared with around half (51 percent) in 1986" (Statistics New Zealand, 2023b). Economic disadvantage and low-income status have been the causes of the decline in Pacific homeownership over the last few decades (Butler et al., 2003; Ryan et al., 2019; Carter et al., 2005). Pacific peoples are some of the lowest earners in Aotearoa New Zealand, placing them in precarious housing positions, meaning they are unable to afford homeownership.

Pacific Housing Studies

There is a growing body of literature that includes consideration of facets of Pacific life in New Zealand with relevance to housing, most of which take a quantitative approach. Within this quantitative research focused on housing, Pacific peoples are often identified as a group who are live in overcrowded homes, experience poor health outcomes associated with housing deprivation, and have low rates of homeownership (Auckland Council, 2022; Amore et al., 2021; Koloto et al., 2007). Although these discussions within research on health, housing quality, and affordability are important, it is notable that studies on housing experiences within the academic literature do not have a significant Pacific orientation. It is important to investigate, identify and understand issues related to housing through the lens of Pacific peoples, as a group disproportionately impacted by severe housing deprivation.

This absence of Pacific voices is partly explained by the fact that little research in this area establishes the experiences of this population through qualitative data collection. While statistical data is crucial in providing the evidence necessary to inform policy initiatives, the experiences of those disproportionately affected by housing deprivation seem to be largely missing from much of the housing literature published in New Zealand. Cheer et al. (2002) observed this at the beginning of the millennium, suggesting that the voices of those experiencing housing deprivation are lacking in the housing research space. Twenty years on, few studies incorporate the perspectives of Pacific peoples themselves with respect to their experiences of housing deprivation, showing that more research in this area is required. The following discussion summarises the few examples of Pacific-focused research I was able to locate, with two being based on data from a quantitative longitudinal study that captures the lives of Pacific peoples over time. Only three studies look at the experiences of Pacific people via qualitative research.

Butler et al. (2003) & Paterson et al. (2018)

Butler et al.'s (2003) paper 'Problems with damp and cold housing among Pacific families in New Zealand' and Paterson et al.'s (2018) 'Pacific Islands Families (PIF) Study: Housing and Psychological Distress among Pacific Mothers' establish the relationship between housing deprivation and the associated health outcomes through the Pacific Islands Families (PIF) quantitative longitudinal study that follows a cohort of 1398 Pacific children born in 2000 in Auckland New Zealand and their parents. Butler et al. (2003) used data from 1376 mothers in the PIF study to establish the effects of cold, damp housing on maternal health and asthma. In this study, "over one-third of the mothers (37%) reported that their homes had dampness/mould problems, and over half reported problems with cold housing (53.8%)" (Butler et al., 2003, p. 1). Butler et al. (2003) concluded that damp, cold housing strongly correlates with maternal depression and asthma for the Pacific mothers in this study. Paterson et al. (2018) follows on with research from this cohort of Pacific children and their families at the 14-year phase, investigating the housing conditions of the now 844 participants and their reported psychological distress. The results indicated that mothers experiencing housing issues and deprivation "were significantly more likely to report psychological distress" (Paterson et al., 2018, p. 140). This Pacific-focused form of longitudinal quantitative research better captures the experiences of Pacific peoples in Aotearoa New Zealand than other housing-related research.

Cheer et al. (2002)

'Housing Policy, Poverty, and Culture: `Discounting' Decisions Among Pacific Peoples in Auckland, New Zealand' reports on qualitative Pacific-focused research carried out by Cheer et al. (2002), who gathered narratives on housing poverty and culture from Pacific peoples in Auckland in 2000, interviewing seventeen families. Findings from this research concluded that there was a lack of 'fit' between state housing stock and home occupants, due to the available houses being too small for the families that occupy them (Cheer et al., 2002) Aspects of poverty, housing costs, and cultural practices were discussed in terms of how these impact household expenditure for Pacific families living in Ōtara, Auckland (Cheer et al., 2002). Their research concluded that policy in the

late 1990s to early 2000s of income-related rents were hoped to improve the housing conditions of Pacific peoples. They suggest that more community-supported and longitudinal studies are necessary to monitor inequalities and how income-related interventions may improve situations (Cheer et al., 2002).

Howden-Chapman et al. (2000).

In a study by Howden-Chapman et al. (2000), 'Open Houses and Closed Rooms: Tokelau Housing in New Zealand', the relationship between crowded homes and health and the impact on the migrant Tokelau community in New Zealand was investigated through six focus groups. The focus of this research is the housing decisions made by Tokelau migrants. The study reveals that cultural patterns continue to thrive in Aotearoa, and that the choice to share accommodation for financial reasons has helped to reduce household expenses. This study was qualitative and asked the Tokelau participants how they felt about their housing experiences, the methods they used to keep healthy when living in 'overcrowded' spaces, and their lives in New Zealand, compared to back home in Tokelau.

Pene et al. (2009).

In a qualitative study by Pene, Peita, & Howden-Chapman (2009), 'Living the Tokelauan Way in New Zealand', 20 young Tokelauan people were interviewed about their experiences of housing and living in an extended family in the city of Wellington. Issues that were discussed included the quality of the home, with participants outlining their experiences of cold, mouldy, and damp houses which impacted the health and well-being of the occupants (Pene et al., 2009). However, participants also stated that living with family enriched their cultural practises and increased their fluency in their native language (Pene et al., 2009).

Auckland Focus

Much of the limited research that has been conducted on Pacific housing in New Zealand focuses on Auckland due to the high Pacific population in the city – Auckland is the world's largest

Polynesian city (Cheer et al., 2002). The research discussed above by Butler et al. (2003), Paterson et al. (2018) and Cheer et al. (2002) focuses on Auckland, with Howden-Chapman et al. (2000) and Pene et al. (2009) looking at the housing experiences of Tokelauan people in Wellington. As of 2018, almost 64 per cent of New Zealand's Pacific population lived in the Auckland region (Statistics New Zealand, 2018b). Pacific housing in the city of Auckland has been recognised as severely concentrated in low socio-economic areas including Māngere-Ōtāhuhu and Ōtara-Papatoetoe (Auckland Council, 2022). Therefore, it is clear why such a focus on Auckland housing is currently present in the literature.

While quantitative data is crucial in emphasising the rate of overcrowding and the health-related conditions that Pacific peoples experience (Ryan et al., 2019), the existent quantitative research cannot fully explain *why* Pacific peoples live in overcrowded housing. Further qualitative research is required to expand on existing studies and improve housing outcomes for Pacific peoples (Cheer et al., 2002; Paterson et al., 2018). It has been suggested that the personal accounts of those who face housing inequities provide compelling evidence for understanding the link between housing and health (Bierre & Howden-Chapman, 2020). Public discourse can benefit greatly from these narratives, which can help highlight policy concerns (Bierre & Howden-Chapman, 2020). Bierre and Howden-Chapman (2020) have demonstrated how analysing personal narratives can be a useful tool in the political sphere, helping to gain public support for policy solutions. There is a lack of literature that delves into the housing situation of Pacific communities in Aotearoa New Zealand, including their experiences, aspirations, and recommendations for achieving better housing. It is important to listen to the perspectives of Pacific communities to effectively address their housing needs. Qualitative research is needed to enhance the current findings and improve housing outcomes for Pacific peoples (Paterson et al., 2018).

Need for Waikato-based Research

The Pacific population in Hamilton and their housing experiences are yet to be researched. The Waikato region is home to 5.4 per cent of New Zealand's Pacific population according to the 2018 census, with the third largest Pacific population behind Wellington, at 11.2 per cent (Statistics New Zealand, 2018b). Hamilton's Pacific population has had little attention within the current housing literature. In general, housing research that has been conducted in Hamilton has focused on understanding and reducing homelessness (Carr et al., 2018) rather than the quality of homes and the experiences of housing deprivation. Although this is important in understanding aspects of housing, or the lack thereof in Kirikiriroa, more research needs to be done that investigates the experiences of household overcrowding and the quality of homes. With a growing Pacific population in the Waikato region, the quality of housing that Pacific peoples occupy in the region needs to be established. This gap in research and existing literature made the rationale for my research easily identifiable.

Discrimination Experienced by Pacific Peoples with Respect to Housing

Pacific peoples attempting to make a life in Aotearoa New Zealand comes with difficulties often embedded within the social fabric of our society that continue to disadvantage Pacific peoples. Harris et al. (2012) establishes the way racial discrimination has a significant impact on the health and well-being of an individual or group through the "structuring of societal resources and health determinants such as employment, education and housing" (p. 408).

Aspects of discrimination, inequalities and racism are left out of the conversation in a large part of the literature that discusses housing for Pacific people in Aotearoa New Zealand (Koloto et al., 2007; Norris & Nandekar, 2020; Brown & Norris, 2023). Although the significance of racial discrimination as a determinant of health and well-being is recognised, there is a lack of experiential understanding of this in relation to peoples' housing experiences (Brown & Norris, 2023). Additionally, when ethnic inequalities are discussed, it is often with relevance to how particular ethnic minorities are over-represented in low-wage employment and is thus seen as the driving

force to inequities to securing adequate housing (Norris & Nandekar, 2020; Brown & Norris, 2023). Koloto et al. (2007) comment on aspects of discrimination that could play a role in the poor housing realities for Pacific. Koloto et al. (2007) explain how the discriminatory attitudes of New Zealand society in general is reflected in the ways in which real estate agents discriminate against Pacific peoples, although is not the main focus of their work. Norris and Nandedkar (2020) similarly outline how institutional racism disproportionately impacts Māori and Pacific who experience discrimination from housing institutions. As discussed by Koloto et al. (2007), Rankine (2005) found evidence of discrimination in both the private and public rental markets. As a result of this discrimination, tenants are hesitant to complain or take action due to fear of being evicted and the lack of available properties on the market (Koloto et al., 2007). Discrimination is also experienced "in approaching various agencies, community services and landlords, including WINZ and HNZC" (Koloto et al., 2007, p. 14).

It is evident that little research has been done that attempts to uncover the reality of Pacific peoples when it comes to racism, discrimination and accessing adequate housing. Discussions around these experiences through qualitative data collection will enrich current information on housing.

Pacific Well-Being Measures

When focusing on Pacific peoples housing and the many health and well-being outcomes linked to housing, evaluating well-being measures allows for a further understanding of existing literature in this area. The Fonofale model is a common framework used to facilitate an understanding of Pacific ways and cultural aspects of Pacific health and well-being. Pacific well-being and wellness models are often shaped around the element of family; the foundation for all Pacific peoples, with culture as "the overarching element under which all important aspects to Pacific peoples are created and maintained, including values and belief systems" (Thomsen et al., 2018, p.1). The foundational layer of family is key to the identity of all Pacific peoples and communities. Thomsen et al. (2018) explain that family is the dominant relationship and that an individual does not exist alone, but is

rather surrounded by others, past or present. Pacific relationships with others, their village and community, the land, and spirituality is key to Pacific identity, and aspects of this ethos are upheld and maintained intergenerationally (Thomsen et al., 2018). Pacific peoples are a collectivist society, having patterns of social cohesiveness through the involvement of family and community, with emphasis on living closely to one another or together (Ravolu, 2018). Pacific life is heavily embedded within faith, and the church functions as the foundation for support systems within the Pacific community (Thomsen et al., 2018).

To conclude, the existing literature demonstrates that Pacific peoples' housing does not fit the needs of the population. The housing is either too small for Pacific families, and of poor quality, and the over-representation of Pacific people among low-income earners results in an inability to access safe and secure housing (Statistics New Zealand, 2023a). The inequities that exist in Aotearoa's housing burdens Pacific peoples, whilst also having negative impacts on their health and well-being (Statistics New Zealand, 2023a).

The history of previous housing legislation has not provided the framework necessary to see healthy housing in New Zealand. In terms of housing policy, Pacific peoples are the most likely to experience housing deprivation, yet little literature looks into how relevant policy affects Pacific peoples' experiences of housing in Aotearoa New Zealand. Aspects of policy are established within literature on Pacific housing, but these discussions are often not the main purpose of the research. In order to address housing inequalities for the New Zealand population, the implementation of policy and its effects on the Pacific population need to be examined.

Chapter Three: Methodology

As outlined in the Introduction, this research was developed with the intention of exploring the housing experiences of a group of Pacific peoples living in situations of severe housing deprivation in Kirikiriroa Hamilton, Aotearoa New Zealand. In Chapter Two (the literature review), I established that much of the housing research focusing on housing deprivation lacks the voices of those living in various forms and levels of deprivation, meaning that it is not always clear *why* people are living in these situations. Thus, the intention of this work is to provide insight into the understandings of Pacific peoples and families themselves with respect to their experiences of housing deprivation. This necessitates using Pacific approaches to access the narratives of those who have participated in this research, who function as voices for others in similar positions in Aotearoa New Zealand. These approaches will be discussed in depth in this chapter.

Although my data only includes the stories of seven participants and their families, their experiences are strong and rich, sharing similar themes that can be presumed to extend to other Pacific peoples' and families with respect to their experiences of housing deprivation. The similarities in the narratives provided by these participants indicate that, although the sample is small, I have reached what can be understood as saturation point within this body of data (Clarke & Braun, 2013). 'Saturation point' refers to a point in qualitative research where new and additional information is not generated through further data collection (Clarke & Braun, 2013). This links to the aim of generalisability, where we are able to apply the results and findings from this study to the experiences of the wider population, through the collection of insightful and in-depth understandings (Clarke & Braun, 2013). The interview process for this research resulted in rich storytelling, and the data was "collected to provide a complete and truthful picture" (Clarke & Braun, 2013, p. 56) of severe housing deprivation for Pacific peoples in Kirikiriroa.

The research for this thesis was undertaken as part of the broader Titiro Whakamuri Kōkiri Whakamua (TWKW) research project. TWKW was funded by the Health Research Council (HRC)

through the 2020 COVID-19 Equity Response Community Action Grant. The TWKW project looked at severe housing deprivation experienced by families in Kirikiriroa Hamilton, with a specific focus on specifically whānau Māori in motels and Pacific families in severe overcrowding.

The aims of the TWKW research were to:

- Uncover and quantify the experiences of severe housing deprivation for Māori and Pacific families in Kirikiriroa Hamilton concerning COVID-19 control measures.
- Describe the health, well-being, and social services provided to people experiencing severe housing deprivation.
- Describe the ways in which housing providers understand family well-being and strengths as whānau/aiga, whilst establishing how they cope with living in severe housing deprivation.

For the broader research project, six Māori and seven Pacific families were interviewed to understand their lived experiences of housing deprivation. The TWKW team consisted of a core research team as well as advisory and broader project team members, which included Māori and Pacific support and leadership. Having a Māori and Pacific research team at the forefront of this project was essential to Titiro Whakamuri Kōkiri Whakamua. This research project was in collaboration with two non-government organisations, K'aute Pasifika, and Kirikiriroa Family Services Trust (KFST). Both organisations work with the community and support Māori whānau and Pacific aiga at a grassroots level. K'aute Pasifika is an organisation that emphasises a 'by Pacific for Pacific' approach, and KFST is a Kaupapa Māori organisation.

My role in the TWKW research project was to understand Pacific peoples' experiences of housing deprivation in Kirikiriroa, which has formed the basis of the research for this thesis. Throughout this research project, I had the support of a research assistant, Penita Davies, an employee of K'aute Pasifika at the time. Penita acted as a cultural advisor and organiser for me, having completed her master's a few years previous and having a solid understanding of Pacific culture as a Samoan and Tongan woman. I am forever grateful for her invaluable guidance throughout the project. She

demonstrated immense passion and drive in ensuring that the best possible outcomes were provided to me as a researcher and to the participants she connected with through K'aute Pasifika.

Gaining Ethical Approval

In order to conduct interviews as part of our research, the team and I submitted an application for ethical approval to the University of Waikato's Division of Arts, Law, Psychology & Social Sciences Human Research Ethics Committee (HREC). The process of approval from the HREC saw each TWKW team member contributing aspects to the application form. We collectively acknowledged ethical issues that may arise when working closely with Māori and Pacific communities. The TWKW research team was dedicated to aligning with Kaupapa Māori and Pacific standards and philosophies. Promoting the development of capacity and capability for Māori and Pacific researchers and families was also particularly important to the team. The research was guided by respect, cultural awareness, commitment to learning, and sharing knowledge, and took a strengths-based approach to analysing housing deprivation for Māori and Pacific peoples in Kirikiriroa Hamilton. Researchers took care to maintain confidentiality throughout the research. Consent forms and participation information sheets were submitted and approved by the Ethics committee, which participants signed prior to research - please refer to Appendices 2 and 3 for these forms. This gave the research team consent to audio record and transcribed the interview. Further and more detailed discussions of various ethical aspects of the research are woven throughout this chapter.

Talanoa Methodology

Recognising the importance of the talanoa methodology was a fundamental aspect of collecting the research for this project. 'Talanoa' is,

> a conversation, a talk, an exchange of ideas or thinking, whether formal or informal. It is almost always carried out face-to-face. *Tala* means to inform, tell, relate and command, as well as to ask or apply. *Noa* means of any kind, ordinary, nothing in particular, purely imaginary or void (Vaioleti, 2006, p. 23).

The concept of talanoa encompasses a free-flowing conversation with no rigid framework that the conversation must follow, but instead allows for the subject of the conversation to develop naturally (Vaioleti, 2006). We maintained open and natural conversations during the interviews by following the talanoa approach. In doing so, we often found that the questions we had prepared were answered without us explicitly referring to our interview schedule, as they were interconnected with the overarching stories shared by the interviewees.

The use of talanoa is understood as enhancing the understanding of Pacific-centric data, which reflects the Pacific communities' issues, understandings, experiences, and aspirations through storytelling (Thomsen et al., 2018; Vaioleti, 2006). This model is grounded in Pacific cultural understandings, allowing for insights into issues that are important to the Pacific community, encompassing open-ended conversations that enable researchers to collect information that authentically reflects participants' experiences (Vaioleti, 2006). Talanoa allows for an insightful understanding of Pacific issues through "a cultural synthesis of the information, stories, emotions and theorising" (Vaioleti, 2006, p. 22), which enables the ability to address such issues through relevant knowledge. Vaioleti (2006) describes the cultural aspect of potentiality, where engagement in conversation as part of the research process can lead to critical discussions, forming knowledge that furthers the depth of data collection through enriched conversations.

In Pacific contexts, trust is grounded through relationship building. Thus, the relationship between researcher and participant is vital for trust and reliable information to be shared within the research process (Vaioleti, 2006). Having Pacific researchers at the forefront of research allows for

connections to be formed through shared experiences and cultural understandings, and through genealogical connections. As a researcher, my Samoan heritage was a driving force in the relationships I was able to build with my participants. This is discussed further in this chapter, where my reflexive section discusses these relationships in depth.

The advantages of Pacific-centric models allow for culturally safe ways to research Pacific issues with Pacific people. Western-based research approaches can be viewed by Pacific peoples as culturally invasive, and dominant cultural perspectives and models are unsuitable for researching Pacific peoples' experiences (Vaioleti, 2006). As a result of the ethical approval application requiring an interview schedule, the talanoa was built on a skeleton of questions. This created a sense of tension between the Western basis of ethical requirements and the cultural specificity of this research. The talanoa approach emphasises the free-flowing nature of the conversation, yet institutional ethics committees require a more rigid approach. Western-based research approaches are said to be culturally invasive because they often encompass "research [that] has been driven by hypotheses and often by an institution's approved questionnaires" (p. 22) and frequently do not require relationship-building between researcher and participant (Vaioleti, 2006). Vaioleti (2006) highlights that this form of data collection, knowledge creation and theorising of Pacific peoples' experiences is created by researchers outside of the culture, who make their own sense of the narratives they are given. This is not advantageous to the true stories of Pacific peoples and their communities; therefore, applying a Pacific-oriented approach allows for a more accurate representation of the narratives shared by Pacific peoples through qualitative research. As a form of acknowledging the importance of a culturally appropriate approach to the population researched, the talanoa methodology was fitting for this research.

How the Data was Collected

Penita (the research assistant), an employee of the K'aute Pasifika, connected with other staff members from the organisation's Whānau Ora, Health, and Social Services teams to identify

existing K'aute Pasifika clients as potential participants for our housing research. K'aute Pasifika staff members from these different areas would inform clients whom they felt fitted the aims of the project. The staff gave clients initial information sheets about the research project and its aims. The clients who expressed interest were often passionate about sharing their housing experiences and having someone to talk to about their concerns. All of the potential participants we spoke to had a good relationship with K'aute Pasifika and had trust in their services through K'aute's Pacific-oriented approach that helped their aiga in varying ways. It just so happened that all of the potential participants we spoke were parents – one was a father, and the rest were mothers.

Two to three meetings per participant took place; the first was the initial meet and greet, the second was the in-person talanoa (interview), and the third was a follow-up, which either took place in person or was conducted via a phone call. During this final conversation, we clarified any missed information or details. We also utilised this opportunity to follow up with the participants ask how they were doing, and hear any updates regarding their housing situation.

Initial Meet and Greet with Potential Participants

The early stages of this research focused on building trust and rapport with the participants and their families, with an initial introductory meeting of up to an hour, set up by Penita. This section of our research was only an initial meeting, and no data was collected during this process. Initial meetings were conducted over food, aligning with the talanoa approach, as food plays a social role in bringing people together within Pacific cultures (Huakau et al., 2005). Prayers at the start and the end of the talanoa were common practice each time we met with our participants.

The initial meeting involved a casual conversation that summarised their housing situation and included questions such as who lives in the home, how long they had been at their current property, and any other experiences they have had in terms of housing. This initial part of the research was to establish whether potential participants met the requirements of the study. It was also used as a way

to identify important points to discuss in the main interview. We also allowed time for the participants to discuss any topic they felt they wanted to share relating to their housing situation and experiences. This was relevant for the initial stages of the research, in deepening our understanding of their experiences and the points they felt were important. This time allowed the participants to get to know me and Penita, making space for the participants to feel more comfortable sharing their stories. Establishing these relationships in the initial part of the research process allowed for greater depth in the conversations during the interviews that were the primary source of the research. Building trust with the participants to ensure that their identities remained anonymous within the research was of particular concern to the participants and, thus, of significant importance to us.

Because the Pacific community in Hamilton is small, many participants and their families were concerned that the information they were to share would make them identifiable and bring shame and embarrassment upon them within their community. Recognising the requirement to uphold anonymity within my work, I have chosen not to give participants a pseudonym, as I did not want specific personal quotes to be strung together and form a narrative of a singular participant under a particular name. Also, I made sure to cut up sections of participants' stories to remove identifiable features from the data shared within this work. This ensured anonymity for the participants and their aiga/whānau.

Participants were given the opportunity to decide where they would like to meet, either at the K'aute Pasifika office situated in central Hamilton or in their own homes. This allowed participants to choose the most comfortable location that best suits their needs and removed the potential risk of affecting their anonymity by being seen with us in the K'aute Pasifika building. Due to the unavoidable collegial relationships between the research staff who work at K'aute Pasifika, and the staff involved in identifying and referring specific participants to this research, it was difficult to guarantee complete anonymity. Another potential issue that arose was the need for a translator during the interview process for some participants, which would necessitate the presence of an

additional K'aute Pasifika staff member. We acknowledged this risk, which was discussed with participants and stated in the Participant Information Sheet. If participants had any concerns regarding a potential breach of anonymity, they could discuss this with the team and freely withdraw from participation at any time.

During the initial meet and greet, participants were given an information sheet outlining the project, its objectives, research methods, what to expect during the interview, and what would happen with the information collected (see Appendix B). A printed copy of the interview schedule was given to the participants, allowing them time to go through the questions and ask any questions they may have, and also meaning participants were aware of the areas we expected to discuss in advance of the actual interviews (refer to Appendix C).

Once the initial meeting was completed, the participants were given time to establish whether they wanted to participate in the research. During this time, Penita and I assessed the participants' housing situations based on the summary of their situation they provided, which allowed us to see how their stories would align with the research purpose and aim. The initial conversation was audio recorded by Penita (which each participant consented to be recorded), who then put together written summaries of each participant's situation. We then reviewed each family's situations and established who we felt fit the overarching objectives of the study. Two of the potential participants we spoke to did not fit the Kaupapa of the research for various factors, and a further two decided to withdraw from the study before the main interview took place. Another participant met with us for the initial interview, but following that, we were unable to get in contact with her and thus removed her from the research project.

The Talanoa/Interview – the Main Aspect of the Qualitative Research

In total, we met with 12 potential participants during the initial meet and greet and went forward with seven of these participants for the primary talanoa/interview process. All of the participants

were mothers who spoke with us on their own, as a representative of their family. The participants were selected on the basis that they were of Pacific descent, identified as Pacific, and were experiencing severe housing deprivation, specifically overcrowding, currently or in the past. The participants were from four different Pacific Island nations: Samoa, Tonga, Māori-Cook Island, and Kiribati. This research took a pan-Pacific approach to understanding Pacific housing experiences in Aotearoa New Zealand, where we attempted to capture the experiences of Pacific peoples from various nationalities. In total, there were three Samoan participants, two Māori-Cook Islander participants, one Kiribati participant, and one Tongan participant. The participants were invited to talanoa alongside their family members, although all of the families were represented by one maternal figure, and we did not have other family members present at the time of the interviews. Before beginning the interview, each participant was talked through the process and what was to be expected during our talanoa. We also went through the printed copy of the interview schedule and information sheet. We asked if the participants had any questions or concerns, or if there were any specific points that they did not want to discuss during the interview. Each participant was required to sign a consent form before beginning the interview process, asking if they consented to the interview being audio recorded and later transcribed. Each interview was roughly an hour long. With the interviews, we did not set a time limit but instead allowed the talanoa to flow naturally around the skeleton of the interview questions, which functioned as a guide.

Talanoa methodology was applied as an adaptable method in gathering information for our research project. Talanoa requires people to be flexible and open to compromise and change (Vaioleti, 2006). In honouring this aspect of talanoa, the interviews took place at the participant's home or in a private room in K'aute Pasifika's office in Hamilton. Similarly to the meet and greet aspect of this research, the choice was given to each participant and their family as to where they felt most comfortable to have the interview take place. This allowed the participants to choose where they felt most comfortable for the interviews, acknowledging the need for privacy, and remaining anonymous, as discussed earlier in this chapter. Providing at-home interviews also allowed mothers

with young children to participate in the research without the strain of childcare. This meant that during our home visits, children were often present. Although we did meet some family members and children of the maternal figure at the centre of the talanoa, these were primarily introductions and were usually in passing. Therefore, these people did not actively participate in the interview process. Occasionally, the interview would abruptly stop periodically to deal with the needs of the children present or other family members entering the home/room. Although this was sometimes challenging regarding the interview flow, it was a part of the research that enriched our understanding of home life. Being in the participants' homes also allowed me, as the researcher, to understand what the participants were experiencing first-hand. Seeing the mould, dampness, cold, and draughts and observing makeshift bedrooms in shared areas was confronting. It was particularly hard when the children who occupied these homes were present during the interviews, knowing the negative impacts the house had on their small bodies' health. Being in the participants' homes brought up feelings of embarrassment for some, as they did not want to live the way they were and having us as strangers in their homes was sometimes uncomfortable for them. For us as researchers, being supportive and understanding during the interviews was vital in recognising the effects of housing deprivation on the participants. Some broke down in tears discussing the experiences they have had, with some still experiencing severe hardship.

Being flexible to the needs of the participants was a running theme within our data collection process. Because many of the participants were not born in New Zealand, and English was not their native tongue, language occasionally acted as a barrier. For one of the interviews, we had a staff member from K'aute Pasifika join the talanoa to translate upon the participant's request. Although the translator was rarely used during the interview, her presence reassured the participant that she communicated well. Providing options that made the participants feel more comfortable was an important factor in our research. Meeting around their work schedules, school drop-offs and other commitments meant that interviews sometimes began very early or ran into the night. Being flexible was vital in conducting interviews promptly. Furthermore, this demonstrated that we respected the

participants' time and the depth of their stories we wanted to hear, in order to enrich the housing research.

The impact of COVID-19 and the government lockdowns made it challenging to navigate the interviewing process, with meetings delayed for weeks at a time. Interviews were scheduled in July 2021 to begin in mid-August 2021, but the unpredictability of the coronavirus pushed interviews into the end of September of that year. COVID-19 restrictions meant that meeting participants in person was not only prohibited as it was not essential work, but it also felt unsafe for both participants and researchers. Putting ourselves and our participants at an increased risk was of concern to the team, and therefore we halted all interviews until it was deemed safer to do so under Level 2 guidelines. Recognising potential risk was important to the research team as our participants were often vulnerable, living in poor housing with poor health and elderly family members and young children occupying their space. Many of our participants were also essential workers, as was my research assistant. Minimising the number of interviews during this time meant we could do our best to reduce the risk of contracting and spreading the virus. Conducting interviews online through Zoom or Skype or over the phone was unsuitable for the talanoa approach, and it was felt that this would compromise the richness of the information shared by the participants. Also, due to the precarious housing situations, many participants lacked access to Wi-Fi and technology that would allow for video calls. When interviews were undertaken, we also followed the New Zealand Government's COVID-19 mask mandate, conducting interviews with face masks on at all times to attempt to reduce the risk of spreading the virus. Wearing masks did, at times, make it challenging to converse clearly. The masks also muffled the conversations in person and impacted the sound quality picked up by the recording device, which made it difficult to transcribe accurately. These were unavoidable outcomes of conducting research during a pandemic, and we did our best to mitigate the barriers to conducting our research to the highest level we could achieve.

As a koha for participating in the research project, each participant was gifted a $200 supermarket voucher. This was a form of gratitude and appreciation that K'aute Pasifika gifted to the participants and their aiga.

Analysing the Data Collected

The interview process was powerful, with talanoa that shared the resilient nature of the participants and their families, and hardships that were often emotive and hard to hear.

The results from the interviews were analysed using thematic analysis as a method to find themes in the data. Thematic analysis (TA) is described as the foundation of qualitative research studies (Braun & Clarke, 2006). Qualitative data needs to be analysed in a way that is flexible to the type of themes to be constructed from the research. According to Braun and Clarke, "Thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data" (2006, p. 79). After the interviews were conducted in a talanoa format, the audio recordings were promptly transcribed in order to begin coding the information. To form the basis of each interview's transcription, I used Otter.ai, an application downloaded on my laptop and phone, which transcribed the audio as the interview took place. However, this technology was not always accurate and required me to go over the transcript and add, correct, and amend any issues. This task was especially important because of the language barrier of some participants and the use of non-English, Māori and Pacific Island words. This technology allowed me to speed up transcribing over seven hours of audio and focus on the next coding stage. Once the transcribing process was completed, each interview transcript was looked at in detail, drawing out key ideas from each participant's talanoa. After the main ideas were identified from each interview, these points were grouped as a form of coding the data. This grouping of information acted as the themes in my analysis, which provided the basis for my writing and overall thesis structure. Identifying commonalities within the themes provides a shared narrative that constructs my understanding of housing experiences for Pacific peoples in Kirikiriroa Hamilton, woven throughout the coming chapters.

My Reflection on Being Involved in this Research

Experiencing the spaces where the participants lived was an aspect of this research that enriched the narrative, giving the research team a deeper understanding of their respective situations. Housing deprivation is something I am familiar with myself, but severe housing deprivation is something I fortunately have never experienced. However, some of my immediate family members have experienced severe housing deprivation, living in state and transitional housing, shifting in and out of motels, and living in overcrowded homes. Seeing and hearing these experiences has shaped my perspective on my current living situation of living in a healthy home, something that I am very much grateful for.

This research has allowed time for self-reflection on my experiences, privilege and identity. Being afakasi or "half-caste" (Samoan-Pākehā), I found myself having to explicitly mention that I am Samoan to my participants, as they often seemed to assume I was Pākehā. When engaging in talanoa with the participants, my "status as an ethnic and racial insider was being evaluated, [where] participants revealed the characteristics they associated" (p. 286) with being Pacific and how their perceptions of me related to this (De Andrade, 2000). What was particularly interesting was the way the participants responded to me after I acknowledged my heritage. An immediate change was evident in participants' facial expressions, body language, and how they spoke and responded to me. It was warming to see they felt comfortable in my presence, especially when they recognised that I too was Pacific. This was the first time I had recognised myself as "white-passing", an idea I was familiar with but failed to recognise in terms of how others may understand me. Often, I was told by the participants that they could recognise that I am mixed or have "something else" in me but were unsure of what I was. I was also told that I did not "sound" Pacific when I spoke, which was something I had never considered as being a part of what makes someone identifiably Pacific Islander. These comments were at first hard to take on, and I felt somewhat sad that other Pacific

people did not recognise me as ‘one of them’, as I have always felt too Samoan to be Pākehā/Palagi. Acknowledging my Pacific identity became a recurring theme for me in this research project. I now can acknowledge how white passing comes with privileges that non-white passing Pacific peoples do not experience, and it is essential to recognise this when trying to relate to others and their experiences.

Growing up in Cambridge, a town in the Waipa District with a European population of 87.7 per cent and a Pacific population of 1.8 per cent (Statistics New Zealand, 2018b), I was not immersed in a strong Pacific influence within my community and school. All of my Samoan family lived in Auckland, and we did not see this side of the family often. Being somewhat separated from the Samoan culture means that I sometimes do not relate to, understand or experience certain aspects of the culture due to my lack of exposure. An interesting aspect of this is that there is an expectation that because you are Pacific, you will immediately relate to other Pacific peoples. As discussed in Chapter Five (Pacific Peoples in Aotearoa), Pacific Island peoples are not all the same, and although there are similarities, there are also strong differences in cultural practises amongst Pacific peoples’ cultures. This is further extended to me, as an afakasi raised in Cambridge, where there is a lack of a Samoan cultural presence. Within this research, my experiences were different to other Samoan and Pacific peoples I spoke with. However, this lack of immediate community connection also allowed me to talk with the participants without worry that I knew their family or friends. Being an insider as a Samoan person, but also being an outsider where I do not have mutual friends or family who connected me to the participants, allowed them to converse openly without fear that I was “too close” to their circle. Reflecting on the way that being Samoan does not instantly make me align with other Pacific understandings is an interesting and intersecting aspect of this research for me as someone who is Pacific and Pākehā.

Concluding Thoughts

Various aspects of conducting qualitative research with the Kirikiriroa Pacific population are discussed in this chapter. The ethical barriers and considerations this research project faced when working with small communities are also established. The topics within this research were emotive and uncomfortable for participants to share with the research team, so we tried to provide a safe space for them to discuss their housing experiences while maintaining professionalism and anonymity. The talanoa approach functioned as a culturally sensitive way to conduct research with Pacific peoples. This methodological approach produced rich and valuable data in answering the research questions whilst also providing further insight into the experiences of housing deprivation for Pacific peoples in Kirikiriroa Hamilton. The talanoa approach allowed the research team to connect with participants and their community on a deeper level, strengthening conversations and the overall research narrative drawn out through themes in the data. This was particularly strong due to the research team's Māori and Pacific heritage, which allowed us to connect with Māori and Pacific participants and community. The methods of this project functioned as the foundations of the research, which also allowed me as a researcher to grow, build relationships, and better understand my Pacific community and culture.

Chapter Four: Housing Policy Context in Aotearoa New Zealand – Renting

Policy related to housing is the most significant contributor to the context that shapes people's experiences of housing, and issues related to housing are consistently debated within the political world. In contemporary Aotearoa New Zealand, these issues include the increasing prices of houses, a decline in homeownership rates, the shortage of affordable housing, increases in the proportion of people renting in the private rental market, the extended periods of time people are renting homes for, the regulation of the rental market, and the ways in which property acts as the largest component of national wealth (Bierre & Howden-Chapman, 2020; McLeay, 2022). In several contemporary Western contexts, including Aotearoa New Zealand, private rentals comprise the second highest rate of housing tenure after owner-occupied homes. Policy related to the private rental sector thus warrants particular attention (Bierre & Howden-Chapman, 2020).

Policy related to the rental sector is of particular significance to Pacific peoples. Within Aotearoa New Zealand, Pacific peoples have the lowest rates of home ownership, and these rates are declining faster than any other ethnic group **(**Statistics New Zealand, 2023a) – in this research, all participants lived in rented homes (or in emergency housing), and the majority were in private rentals. Four participants lived in private rental properties, two lived in Kāinga Ora housing, and one was living in emergency motel accommodation. This chapter thus outlines the policies related to the private rental market, many of which also relate to the public housing provided by Kāinga Ora. As discussed below, the relevant policies are the Residential Tenancies Act 1986 (including the Residential Tenancies Amendment Act 2020), the Housing Improvement Regulations 1947, the Building Act 2004, the Health Act 1956, and the Residential Tenancies (Healthy Homes Standards) Regulations 2019. Each of these pieces of legislation will be discussed in turn.

Residential Tenancies Act 1986

The Residential Tenancies Act 1986 defines the rights and obligations of both landlords and tenants of any residential property. The Act established the Tenancy Tribunal that determines disputes that may occur between landlords and tenants, and also holds and seeks payment for tenant bonds (Tenancy Services, n.d.c). The Act also requires "landlords to provide and maintain rental properties in a reasonable state of repair" (Tenancy Services, n.d.c., p. 1). However, what is deemed 'reasonable' depends on the particular property, where factors such as its age, character, and how long the property is likely to be habitable are considered (Tenancy Services, n.d.c). Similarly, while landlords are required to provide the home in a state of reasonable cleanliness (Tenancy Services, n.d.c), 'reasonable' is again not clearly defined in the legislation or related policy contexts. The Act thus allows for discrepancies in both quality and cleanliness. The Act does, however, require all landlords to ensure that all applicable building, health, and safety requirements under relevant laws are met for the premises (Tenancy Services, n.d.c; Bierre & Howden-Chapman, 2020). Therefore, landlords should be aware of and enact health and/or safety-related requirements embedded in various New Zealand housing laws, which include the Building Act 2004 and the Building Code; the Health Act 1956; the Housing Improvement Regulations 1947; the Residential Tenancies (Healthy Homes Standards) Regulations 2019; and any relevant bylaws made under the Local Government Act 2002 which are set by individual councils (Tenancy Services, n.d.c).

A range of specific housing contexts are exempt from the Residential Tenancies Act 1986, as outlined in Section 5 of the Act – as these contexts are not protected by the Act, those living in these situations can be living in substandard housing. Such instances include when the tenant is using the property for commercial horticultural purposes, if the accommodation is a hostel or barrack attached to the tenant's employment, if the premises are part of any hospital, home or other institution for the care of sick, disabled, or aged persons, or if the premises is a school hostel or student accommodation (Residential Tenancies Act 1986). Of particular relevance to the participants in this research, the Act does not cover occupants living in temporary and transient

housing or accommodation such as hotels and motels if tenants are using this accommodation for less than a 28-day period (Residential Tenancies Act 1986. s. 5). This includes those requiring emergency accommodation and placed in temporary and transient housing under the Special Needs Grants Programme; or any other government department that has partly or fully funded the accommodation (Residential Tenancies Act 1986. s. 5). Those who are housed in emergency, temporary and transient accommodation are often particularly vulnerable people experiencing severe housing instability. In the current context, there is a significant shortage of suitable and long-term housing for people unable to secure a home in the private rental market, resulting in many individuals and families living in emergency accommodation for extended periods of time – housing that is not subject to adequate regulation because of this exemption.

Residential Tenancies Amendment Act 2020

In 2020 a significant amendment was introduced to the Residential Tenancies Act, designed to ensure that the laws governing Aotearoa New Zealand's rental market are balanced fairly so as to protect the landlord and their property, whilst also protecting the rights of the tenant and providing them with more stability and security (Ministry of Housing and Urban Development, 2021). Prior to this amendment, landlords could terminate tenancies without cause and were only required to provide 90 days' notice of termination. This Residential Tenancies Amendment Act 2020 now requires landlords to provide a reason for ending a periodic tendency and lists specific reasons that are considered legitimate rationales for such a tenancy termination. Additionally, the amendment has limited the landlord's ability to increase a property's rent from once every six months to now only allowing an increase every 12 months. Because more Aotearoa New Zealanders rent than ever before, and oftentimes for extended periods of time, the Act aims to make rental properties feel more like home for its tenants, allowing them to make minor changes to their rental property on the premise that installation and removal of these changes is low risk (Ministry of Housing and Urban Development, 2021). While these amendments to the Residential Tenancies Act 1986 improve conditions for tenants, as noted above, transitional and emergency housing funded by government

organisations remain exempt from the Act, meaning that these amendments also do not benefit those living in these circumstances, unless the housing provider and the tenant choose to opt in.

It is notable that these legislative changes attracted significant resistance from landlords. A survey undertaken by the New Zealand Property Investors' Federation in 2019, as the Act was being debated, indicated that the vast majority of the 2,603 participants surveyed (of whom 93 per cent were owners of rental properties) strongly opposed the legislation. Over 80 per cent of those surveyed indicated that they would alter their management practices if the amendments came into force – these suggested changes included leaving properties empty rather than risking having bad tenants, and not taking risks on 'marginal' tenants (New Zealand Properties Investors Federation, 2019). While the sample for this survey cannot be considered representative, the results provide insight into the perspectives of landlords in Aotearoa New Zealand.

The Housing Improvement Regulations 1947 and the Health Act 1956

The Residential Tenancies Act 1986 requires that landlords comply with The Housing Improvement Regulations 1947 and the related aspects of the Health Act 1956. The Housing Improvement Regulations 1947 establish minimum standards of fitness for all homes in Aotearoa New Zealand, regardless of tenure, and the Regulation's standards of fitness are required to be complied with by every home covered by these regulations. It should be noted that emergency and transitional housing are again exempt from the Housing Improvement Regulations of 1947 and are therefore not legally required to meet those standards. The Regulations include the requirement that homes are "to be free from dampness, and to have an approved form of heating in the living room amongst other specifications" (Bierre & Howden-Chapman, 2020, p. 31). This aspect of the Regulations is echoed in the Health Act 1956, which requires that every home in Aotearoa New Zealand is protected from dampness, heat loss and noise. The Health Act 1956 also legislates for additional health-related requirements, including that all homes have adequate drainage, sanitation, ventilation,

and lighting, that they are adequately clean, with a supply of potable and hot water, and that there are bathing, laundry, cooking and food storage facilities.

The Housing Improvement Regulations 1947 also regulation to prevent household overcrowding, requiring that homes are to provide adequate spaces that include a living room, kitchen, bathroom, and bedroom(s), and the provision to wash clothing if there are two or more occupants (part. 1.5.1). The size of these spaces depends on the number of occupants, as outlined in the regulations, resulting in a standardisation of spaces per persons within the home. In addition to these requirements regarding the size of specific spaces, the Regulations also state that a house shall be deemed overcrowded if the number of persons that sleep in the same bedroom exceeds two persons, and if those persons are over the age of 10 and of opposite sexes, excluding persons sharing a bedroom that live as a couple (Housing Improvement Regulations 1947. part 2). It is worth noting that this measure differs from the Canadian National Occupancy Standard (CNOS) that is used by Statistics New Zealand to measure household crowding – with regard to children sharing a bedroom. The CNOS outlines that children aged under five years, either of the same or opposite sex, may reasonably share a single bedroom. Furthermore, children aged under 18 years of age and of the same sex can reasonably share a bedroom. A child aged five to 17 years should not share a bedroom with another child under five of the opposite sex. Therefore, the CNOS measure takes a more detailed approach regarding the demographic composition of the household (Statistics New Zealand, 2023a), while the Housing Improvement Regulations 1947 accounts for the size of spaces in a home in ways that the CNOS does not.

All of these regulations to prevent household overcrowding are to be followed by home occupiers, landlords, owners, and any agent of the homeowner, as stated in the Housing Improvement Regulations 1947 (Part 2.20). Breaching these regulations by causing or permitting the house to be overcrowded is an offence, and those involved are liable on conviction to a fine not exceeding $40

unless the issue is continued, resulting in a $10 fine for every day that this offence continues (part 2). The legislation indicates that the cost of these fines can be extended to those living in overcrowded homes, suggesting that tenants can be financially liable for their living conditions if they are seen to have allowed the overcrowding to occur (Housing Improvement Regulations 1947). The local authorities are responsible for implementing this fine. However, information regarding the enforcement of this fine, or the Regulations in general, has proven difficult to find, suggesting that compliance with the Regulations is not being closely monitored by the relevant authorities.

These areas of the Housing Improvement Regulations 1947 that concern overcrowding are of particular interest when considering the high proportion of Pacific peoples living in overcrowded homes in Aotearoa New Zealand. According to the 2018 Census data, almost 40 per cent of the Pacific population in Aotearoa New Zealand live in overcrowded households, compared to 10.8 per cent of the general population (Statistics New Zealand, 2020a; Statistics New Zealand, 2023a). While these regulations are put in place to protect people from experiencing household overcrowding, the reality is that for many families the housing options that are available to them are severely limited. As will be discussed in more detail in subsequent chapters, Pacific peoples often have families that are significantly larger than the ‘average’ family in Aotearoa New Zealand (Rankine, 2005; Gray et al., 2007), and thus need larger homes. However, Pacific peoples are also more likely to earn low incomes (individually and as households) than many other ethnicities in Aotearoa New Zealand. From the 2018 Census, Pacific people's median income was $24,300 compared to a $31,800 median income for the total New Zealand Aotearoa population – a difference of $7,500 (Ministry for Pacific Peoples, 2020). The cost of large private rentals and the limited availability of Kāinga Ora housing (especially of the size needed to accommodate larger families) means that many Pacific families are forced into homes that are smaller than required for the number of home occupants. As of June 2023, Kāinga Ora manages almost 72,000 properties across Aotearoa New Zealand, however only 2,462 properties have five or more bedrooms (Kāinga Ora, 2023b). Furthermore, the fact that the regulations outlined above mean that homeowners,

landlords and agents are legally not able to rent residential properties to families that would exceed the legal occupancy per bedroom results in a situation where many Pacific families are simply unable to find housing that will accommodate them and is affordable. The inability to afford larger properties that are legally able to accommodate families of larger sizes can put Pacific peoples in difficult positions, resulting in them sometimes having to be deceitful to landlords in order to gain a property – as discussed in subsequent chapters through my data. Because Pacific people prioritise living with family and extended close relatives, accessing a smaller property that will be overcrowded can be seen as more desirable than living apart from one another and fragmenting the family. This is not to say that Pacific people *choose* to experience severe housing overcrowding, but rather that the prioritising of family and the lack of affordable housing that meets their needs means many families stay together in undesirable properties.

Building Act 2004

While aspects of housing related to health are relatively well covered by the legislation outlined above, the Building Act 2004 is the only legislation related specifically to housing safety (Bierre & Howden-Chapman, 2020). Local government is responsible for implementing and enforcing the Building Act. Again, this policy relates to all housing, whether rented or owner-occupied. According to Section 121 of the Act, "a house is considered dangerous if it is likely to cause injury or death to any person in it through the ordinary course of events" (Bierre & Howden-Chapman, 2020, p. 31). Overall, the Building Act 2004 establishes rules for the construction, alteration, demolition and maintenance of buildings and homes in Aotearoa New Zealand, setting safety standards for these structures, which in some instances also relate to health. Primarily, the legislation governs the building industry by ensuring that buildings are constructed in a manner that means they can be used safely, ensuring the health, well-being and physical independence of those that use the building are maintained and not negatively affected by the building. New and renovated homes must comply with the Building Act's performance requirements. However, existing and old

housing stock may not be required to follow these regulations (Bierre & Howden-Chapman, 2020), meaning that many rental properties in Aotearoa New Zealand are not covered by this legislation.

The Healthy Homes Guarantee Act 2017 and The Residential Tenancies (Healthy Homes Standards) Regulations 2019

In 2017, the Healthy Homes Guarantee Act was passed by the government to address concerns about the living conditions and quality of rental properties in Aotearoa New Zealand. As a result, The Residential Tenancies (Healthy Homes Standards) Regulations 2019 were established to enhance the quality of rental housing. The Residential Tenancies (Healthy Homes Standards) Regulations 2019 outlines the requirements homes are to meet at a minimum standard of healthy housing. According to the New Zealand Tenancy Services (2019), the Healthy Homes Standards require all rental properties to have fixed heating devices in living rooms; ceiling and underfloor insulation; correctly sized extractor fans in kitchens and bathrooms and opening windows throughout the home to allow for adequate ventilation; efficient drainage, guttering and drains plus a ground moisture barrier; and draft-stopping measures, all of which are intended to provide home occupants with a better standard of living (Tendency Services, 2019). Although the Healthy Homes Standards are in place to keep the living conditions to the same standard across Aotearoa New Zealand, the policy has allowed for extra time for Kāinga Ora homes to meet these standards – initially, these houses were required to meet the Standards on 1st July 2023, but in November 2022 this date was extended by a year (Kāinga Ora, 2022). This has resulted in some Kāinga Ora residents living in homes that do not meet the Healthy Homes Standards. This is particularly problematic because Kāinga Ora tenants are often those who do have the financial means to afford private rental accommodation and hence are some of "The poorest people, facing the most discrimination, [who] are more likely to be forced into substandard housing" (Rankine, 2005, p. 5).

Poorly Implemented Policy is Failing Aotearoa New Zealanders

This summary of Aotearoa New Zealand's housing policies clearly demonstrates that aspects of implementing regulations related to housing, particularly rental properties, are problematic. Our housing standards are spread throughout different legislative documents and are administrated and enforced by multiple organisations, allowing space for a narrow interpretation of what each regulation constitutes (Bierre & Howden-Chapman, 2020). The legislation is often ambiguous and relative, allowing for variable interpretations. Many of the housing requirements set out by legislation are intended to provide a level of standardisation of quality for Aotearoa New Zealand homes, but these laws are inconsistently implemented and inadequately enforced (Bierre & Howden-Chapman, 2020). Many of these legislative laws are in the hands of local government and are thus monitored and enforced by individual councils, resulting in discrepancies in the implementation of the various policies. In addition, compliance with housing regulations relies too heavily on tenants enforcing their rights (Kohere, 2022). According to Bierre et al. (2007), the Health, Building, and Residential Tenancies Acts do not clarify the definition of an adequate existing house. This is seen to be problematic for local authorities with respect to enforcing regulations, as policies such as the "Housing Improvement Regulations are a prescriptive set of requirements, not often enforced because they are thought to be dated, and incompatible with the trend towards legislation that focuses on outcomes rather than solutions" (Bierre et al., 2007. p. 47). Therefore, it seems that the lack of housing regulations being implemented and enforced is a result of local authorities failing to exercise "existing regulatory powers to impose standards on landlords" (Summer Times, 2021, para 1). In addition, the high costs associated with taking a case to court, coupled with the uncertainty of the outcome of a hearing, can influence local authority's decision to prosecute (Bierre et al., 2007). Therefore, the lack of implementation of housing legislation does not consistently allow for adequate homes that provide people and families with healthy and safe homes New Zealanders are entitled to (Bierre & Howden-Chapman, 2020).

Chapter Five: Pacific Peoples in Aotearoa New Zealand

Defining Pacific Peoples

The term ‘Pacific peoples’ refers to people from Pacific Island nations in Oceania, as well as those born in Aotearoa, encompassing the sub-regions of Polynesia, Melanesia, and Micronesia (Thomsen et al., 2018), and including those “who align themselves variously, and at different times along ethnic, geographic, church, family, school, age/gender, island-born, Aotearoa New Zealand born, occupational lines or a mix of these” (Anae et al., 2001, p.7). Although Pacific people are a heterogeneous group with different customs and values that vary between each island nation, these cultures also share commonalities that allow for an understanding of a collective Pacific culture (Thomsen et al., 2018). Aotearoa New Zealand-based Pacific populations have a particular shared life experience. Grouping people from Pacific Island nations as a homogeneous group within this work highlights the shared experiences and commonalities of Pacific peoples in Aotearoa New Zealand, while also recognising that the Pacific population is diverse, comprising over 13 languages and cultural groups (Auckland Council, 2015; Statistics New Zealand, 2023a). Within this research, Pacific people include those born and raised in Aotearoa New Zealand, and those who were Island raised and now or have previously resided in Aotearoa New Zealand.

There are over 380,000 Pacific people in Aotearoa, making up more than eight per cent of the country’s population (Statistics New Zealand, 2019a; Ryan et al., 2019). Roughly 300,000 Pacific people live in Auckland, New Zealand, and the city is recognised as the Polynesian capital of the world (Ryan et al., 2019; Statistics New Zealand, 2023a). The Aotearoa New Zealand Pacific population is a fast-growing group; between 2006 and 2018, the Pacific ethnic population in Aotearoa increased from 12 per cent to 14 per cent (Statistics New Zealand, 2023a). It is also very young, with an average median age of 23.2 years, compared to 41.4 years for Pākehā and 25.4 years

for Māori, as described in the 2018 Census (Statistics New Zealand, 2018b). Over 60 per cent of Aotearoa New Zealand's Pacific population is New Zealand-born (Ministry for Pacific Peoples, 2020; Statistics New Zealand, 2023a). The eight main Pacific ethnic groups that make up the Pacific population in Aotearoa New Zealand, are Samoan (47.9 per cent), Tongan (21.6 per cent), Cook Islands Māori (21.1 per cent), Niuean (8.1 per cent), Fijian (5.2 per cent), Tokelauan (2.3 per cent), Tuvaluan (1.2 per cent), i-Kiribati (0.8 per cent), according to statistics from the 2018 census data (Ministry for Pacific Peoples, 2020).

As collectivist people, Pacific communities are grounded in family and community (Urale et al., 2015). Collectivist cultures can be identified by an emphasis on the importance of immediate and extended family, characterised by embeddedness in and interconnectedness with their family and the broader community (Podsiadlowski & Fox, 2011). Family forms the foundation of Pacific identity and belonging, strengthening one's sense of self through ancestry and kinship (Pasefika Proud, 2016; Statistics New Zealand, 2023a). Shared Pacific values underpin and sustain a family and community's well-being through love, collectivism, respect, spirituality, and reciprocity (Pasefika Proud, 2016; Ministry for Pacific Peoples, 2020). The significance of family plays an integral part in being Pacific.

Pacific peoples are the most religious ethnic population in Aotearoa, with 70.8 per cent having at least one religious affiliation (Ministry for Pacific Peoples, 2020). In comparison, 37.9 per cent of the New Zealand European population and 38.9 per cent of the Māori population are religious (Ministry for Pacific Peoples, 2020). Pacific peoples are also affiliated mainly with Christianity, with 95 per cent of religious affiliation belonging to the Christian religious group (Ministry for Pacific Peoples, 2020).

In contemporary times, the Pacific Island region faces challenges, including poverty rates that see one in four people in the Pacific living below the poverty line (Ministry of Foreign Affairs and

Trade, 2021). Poverty is exacerbated for Pacific people who are disabled, elderly, geographically isolated, and in marginalised communities. These groups are considered some of the most vulnerable in the Pacific region (Ministry of Foreign Affairs and Trade, 2021). The Pacific Islands also experience higher transmission rates of non-communicable diseases that significantly impact the health and well-being of the Pacific Island population (Ministry of Foreign Affairs and Trade, 2021). These trends are also seen within the Aotearoa New Zealand Pacific population due to the socio-economic position, which will be discussed further throughout the coming chapters.

History of Pacific People in Aotearoa New Zealand

In 1840, the British colonised New Zealand, after the signing of Te Tiriti O Waitangi (The Treaty of Waitangi) by both Māori and British parties, legitimising the British presence (Spoonley, 2017). When the United Kingdom had colonial power, many people from England and Ireland immigrated to Aotearoa New Zealand, which made up about 98 per cent of the total immigrant population (Spoonley, 2017). From the early 20th century, migration from the United Kingdom to New Zealand has continued, and "since the 1950s, has [been] combined with successive waves from mainland Europe, the Pacific, and more recently from Asia" (Cameron & Poot, 2019, p. 19). During the 1950s, there was a marked surge in the migration of Pacific peoples to Aotearoa New Zealand, which led to a growth in the New Zealand-based Pacific population (Thomsen et al., 2018). Pacific Island peoples migrated to Aotearoa after World War II, as the demand for unskilled workers in the workforce increased, and the New Zealand government and businesses encouraged their migration (Amae, 2020; Prebble, 2021). This was an effort to lead New Zealand into an era of post-war industrial expansion and economic success (Stahl & Appleyard, 2007). Pacific people became a reserve army of labour for Aotearoa New Zealand, operating in specific roles in manufacturing (Spoonley, 2017). Some programmes brought young Pacific Island men to New Zealand and trained them in the agricultural and forestry sectors, with young Pacific women brought over to engage in domesticated labour roles (Fraenkel, 2012).

However, in the 1970s, many jobs in the post-war manufacturing sector declined or were automated, leaving Pacific workers displaced. As a result, Pacific people's unemployment rates saw a significant increase (Stahl & Appleyard, 2007). Pacific peoples then entered other forms of work in Aotearoa New Zealand, as "casualised or low-paid labour in the growing service sector" (Spoonley, 2017, p. 168). During the 1970's, migration from the Pacific to Aotearoa New Zealand, was the only other form of large-scale migration outside of immigration from Europe (Spoonley, 2017; Ongley & Pearson, 1995). Historically, the employment of migrant workers would last temporarily, as Pacific workers were sent back to their home nation once work in New Zealand was finished (Prebble, 2021). However, the increased migration from the Pacific Islands for increasing employment opportunities post-war resulted in more Pacific peoples and their families settling in Aotearoa New Zealand, permanently, in hopes of better opportunities than what the Pacific Islands could offer, such as money and education for their children (Fraenkel, 2012). A Pacific community grew in New Zealand, predominantly located in Auckland, which eventually contained the most significant Pacific population in the world.

Migration and Racism

The position of Pacific people in Aotearoa New Zealand is marked by inequality in various ways, where "the history of discrimination towards Pacific people can be traced back to New Zealand's rule over several Pacific islands" (Prebble, 2021, para. 6). As discussed above, Pacific peoples originally arrived in Aotearoa New Zealand in the 1860s for work as labourers and other unskilled manual jobs. The perception of New Zealanders was that Pacific people were uncivilised, unsophisticated, and unsuited for life in Aotearoa New Zealand. Furthermore, people from the Pacific Islands were viewed as "savages" (Prebble, 2021; Hamer, 2014). This perspective is rooted within colonial thought that saw those from Pacific Island nations as primitive and simple human beings who were uncivilised and, at times, barbaric (Prebble, 2021). Pacific peoples were thus viewed as lacking the ability to successfully integrate into Western societies and fulfil skilled

employment and higher education. Long-standing racist rhetoric has maintained a skewed perspective of Pacific peoples that continues throughout the modern day.

Pacific migrants entered urban areas dominated by Pākehā to fulfil labour needs in unskilled work (Anae, 2022; Shilliam, 2012). Areas of Auckland's inner-city suburbs, including Grey Lynn, Ponsonby, and Herne Bay, were once home to many Pacific people living there for employment within Auckland City. Due to gentrification, these areas are now predominantly Pākehā neighbourhoods with some of the highest median house prices in Auckland's region.

The fall of a once booming global market that resulted in a recession led to "resentment of groups perceived to be taking employment from locals, threatening cultural homogeneity, boosting crime rates and putting strain on public resources such as housing, welfare and education" (Anae, 2022, para. 7). Pacific people were said to be contributing to the downfall of Aotearoa New Zealand's economy. They were used as scapegoats by the New Zealand government, police, and media (Shilliam, 2012). Through the media, a moral panic of the growing 'Polynesian problem' of brown bodies in white neighbourhoods further impacted how Pacific people were perceived in New Zealand society (Shilliam, 2012). As a result of these aspects, Pacific peoples experienced one of Aotearoa New Zealand's most racist attacks – the Dawn Raids.

The Dawn Raids

The 1974 to 1976 Dawn Raids disproportionately targeted the New Zealand Pacific population and have been more recently recognised as a racist attack on Pacific peoples by the New Zealand government (Shilliam, 2012). The Dawn Raids occurred in the context of increased racial tensions during the early 1970s because of the worsening economic situation in Aotearoa New Zealand (Shilliam, 2012; Anae, 2022). Pacific people were victimised by immigration authorities and police who invaded Pacific homes in the early morning hours and would stop Pacific people on the streets to check their residency status. Authorities engaged in intimidating, aggressive, and violent tactics upon Pacific people by authorities, who were forced to prove their legal status by showing their

passports and other documents (Anae, 2022). This was a result of a growing narrative that Pacific people were overstaying the terms of their visas and remaining in Aotearoa New Zealand, illegally (Anae, 2022). There is no doubt that the Dawn Raids were a racist attack on Pacific people, as the majority of those who held expired visas and were remaining illegally in New Zealand were people from Europe and North America (Prebble, 2021; Brown & Norris, 2023). Through the Pākehā lens, the potential threat posed by Pacific people rationalised the need to target Pacific bodies through violent, traumatic, and racist raids (Brown & Norris, 2023). Shilliam (2012) illuminates the inherent link between colonisation and racism, where racially fuelled ideas rooted in colonial understandings perpetuate dominant ideologies and opinions of minority groups, past, present, and future. It can be understood that the Dawn Raids were a form of state-sanctioned violence actioned by the New Zealand government and its people, allowing for discriminatory mistreatment that targeted Pacific peoples (Brown & Norris, 2023).

Although this history is fundamental in understanding the position of Pacific people in Aotearoa New Zealand, it is worth noting the recent steps the Labour Party government has made in addressing the harm caused during the Dawn Raids. On Sunday, 1st August 2022, a commemoration event for the Dawn Raids was held in Auckland, where Aotearoa New Zealand's Prime Minister at the time, Jacinda Ardern, formally apologised to those affected by the Dawn Raids (Ministry for Pacific Peoples, 2022). Lobbying groups, such as the Polynesian Panthers, advocated for the Pacific community, leading the push for an apology through a written request to the Government. The Polynesian Panthers met with the Ministry for Pacific Peoples in February 2021, and afterwards, the need for an apology was proposed to Cabinet; where after careful consideration, the decision was approved on 14 June 2021 to formally apologise for the distress and hurt caused to Pacific communities during the 1970s (Ministry for Pacific Peoples, 2022; Anae, 2022). Although this demonstrates the Government's measures to address historical issues experienced by the Pacific community, it is fair to assume the lingering effects the Dawn Raids have on today's Pacific peoples. Because Auckland has the largest Pacific population and served as the primary site for the

Dawn Raids, the present-day poverty, deprivation, discrimination, inequities, and inequalities that Pacific peoples experience can be seen as a result of a persistent influence of state-sanctioned violence.

Pacific Peoples' Renting and Housing Disparities

Housing unaffordability is a historical and persistent feature of housing realities for oppressed populations in Aotearoa New Zealand (Gorrell, 2018; Norris & Nandedkar, 2020; Brown & Norris, 2023). Securing housing is challenged by the unaffordability of homes and the considerable obstacles posed by discrimination and racism. Housing is a significant issue for the Pacific community living in Aotearoa New Zealand. With a lower median income than other groups in Aotearoa New Zealand, "Pacific peoples have low levels of home ownership and pay a high proportion of their income on housing, which is often physically unsuitable and of poor quality" (Gray et al., 2007, p. 21). Pacific individuals residing in Aotearoa New Zealand, often encounter poverty due to inadequate household earnings, lack of education, and residing in expensive regions. The root cause of these problems can be traced back to the immigration of Pacific peoples, who were brought into the country as cheap labour and thus earned low wages (Shilliam, 2012). Pacific people are discriminated against in the private and state rental housing market, making many Pacific people reluctant to raise issues of housing inequalities and inequities (Camaira & Mafile'o, 2018; Rankine, 2005). The reluctance to speak up includes the issue of housing shortages nationwide, fear of losing one's home through eviction, not knowing what rights people have as consumers, and a lack of knowledge around how to complain about housing-related issues (Camaira & Mafile'o, 2018). In the housing market, harmful racial stereotypes about 'good' and 'bad' tenants can lead to discrimination and make it even harder for marginalised communities, such as Pacific renters, to find housing (Lewis et al., 2020).

Homeownership is fundamental to economic stability and provides intergenerationally for the family (Norris & Nandedkar, 2020). The sharp decline in homeownership in Aotearoa New Zealand

is also marked by an imbalance in the rate of this decline across different ethnic groups (Norris & Nandedkar, 2020). Norris and Nandedkar (2020) identify an overall decline in owner-occupied homes of 15.3 per cent over 27 years (1986 – 2013). However, over this same time, owner-occupied Pacific homes have declined at twice the general population's rate, with a 32.8 per cent decrease (Norris & Nandedkar, 2020; Goodyear, 2017). The impacts of this significant disparity in Pacific homeownership have seen a decline in financial security, an inability to maintain stable employment, rental/housing insecurity, and a reduction in the overall ability to exercise self-determinism (Norris & Nandedkar, 2020). As a whole, the decline in Pacific homeownership rates has had a negative impact on Pacific people accessing adequate housing.

The Pacific Pay Gap

Pacific peoples have the lowest median income in Aotearoa New Zealand (Southern Initiative, 2018). Pacific people are often employed in low-skill positions and, in return, low-paying. Many of the jobs Pacific people occupy are at increased risk of automation in the coming decades, resulting in concern for the future of these roles (The Southern Initiative, 2018). The jobs Pacific peoples are over-represented in include meat processing, factory work, manual labour, transportation drivers, and cleaners (The Southern Initiative, 2018).

The ‘Pacific pay gap’ is a term that identifies the disparities between Pacific pay and other ethnic groups in Aotearoa New Zealand, specifically Pākehā. Literature examining the Pacific pay gap considers reasons for inequality, inequity, discrimination, racism and education (Cochrane & Pacheco, 2022; Pacific Pay Gap Campaign, 2022). In 2020, the pay gap for Pākehā, Māori and Pacific demonstrated the disparities in wage earnings across ethnic groups in Aotearoa (Cochrane & Pacheco, 2022). Specifically, for every dollar a Pākehā man earned in 2020, Pacific men earned 0.76 cents (Cochrane & Pacheco, 2022). Compared to that same dollar, Pākehā women earned 0.94 cents, and Pacific women earned 0.73 cents (Cochrane & Pacheco, 2022). This disparity in pay for Pacific people compared to Pākehā has not seen any significant improvements in the last ten years (Cochrane & Pacheco, 2022). At the current rate at which the ethnic pay gap is closing, the Pacific

Pay Gap Campaign (2022) estimates it will take 110 years to close this gap. Because of this substantial and persistent gap in pay, the Human Rights Commission is leading a national investigation into why the Pacific pay gap exists and methods to reduce this disparity (Cochrane & Pacheco, 2022).

With 60 per cent of Aotearoa New Zealand's Pacific population residing in Auckland, it is argued that the disparities of the Pacific pay gap would increase more if Pacific peoples had the same regional distribution as Pākehā in Aotearoa New Zealand (Cochrane & Pacheco, 2022). This is explained through the proportion of higher wages Pacific people would earn in Auckland, as the wages in the city are higher than in other regions in Aotearoa (Cochrane & Pacheco, 2022). Therefore, it can be argued that Pacific peoples would have lower wages, collectively as an ethnic group, if they had similar regional distribution to Pākehā and other ethnic groups, thus resulting in an increased ethnic wage gap (Cochrane & Pacheco, 2022).

Most New Zealand families feel an increased cost of living and inflation. However, the pressure to meet payments for basic needs is even further stretched for low-income families like those of Pacific Island descent. Many Pacific people living and working in Aotearoa New Zealand, send money back to the Islands, as it is common practice to financially support geographically distant relatives and aid in community growth (Prebble, 2021; Urale et al., 2015). Although supporting family is a crucial value for many Pacific people living in Aotearoa New Zealand, this also acts as a financial disadvantage for those in low-income employment struggling to afford the cost of weekly living. The Pacific family structure provides for one another but, in turn, also brings "unpredictable financial obligations expected of family members" (Urale et al., 2015, p. 79), as household earnings could be needed unexpectedly or regularly for financial support for family and relatives, or donations to the church and community (Urale et al., 2015). Financial contributions to fund events, ceremonies, gatherings, and celebrations support Pacific peoples as a collective but can negatively impact Pacific people and their immediate families (Urale et al., 2015).

The Pacific pay gap and other financial contributions are to be considered when analysing the current housing situations of Pacific people in Aotearoa New Zealand, ultimately impacting how much agency families have concerning their housing situation.

Pacific Housing in Kirikiriroa Hamilton

Much of the literature that investigates Pacific experiences in Aotearoa New Zealand, sits within the region of Auckland because, as noted above, a significant proportion of the Aotearoa-based population resides in the city. However, other areas of Aotearoa New Zealand are experiencing housing issues, with Pacific people bearing the brunt of the struggle. With a growing Pacific demographic in Kirikiriroa Hamilton, the city is home to the third-largest Pacific population in Aotearoa New Zealand, and 7,400 (or 6.1 per cent) of the city's population identified as Pacific in the 2018 census (Thomsen et al., 2018). With 6.1 per cent of Hamilton's population identifying as Pacific, equating to over 7,400 Pacific peoples in Kirikiriroa Hamilton (Thomsen et al., 2018). Investigating Kirikiriroa Hamilton's Pacific housing realities allows for understanding the experiences of housing deprivation for this demographic in this area. Therefore, Kirikiriroa Hamilton is the main focus of my research, where talanoa shared are from housing experiences in the region.

Chapter Six: Housing Size and Overcrowding

This chapter focuses on Pacific peoples' housing size, structure, and overcrowding. Pacific culture and living arrangements can impact how housing occupancy is experienced by Pacific families. For Pacific households, it is essential to consider the specific needs of large families and the structures they require to maintain various cultural norms and practices. However, accommodating these cultural needs can result in overcrowding, which is shown to have social and health implications. Discriminatory policies and attitudes towards larger families by landlords can further exacerbate these issues. This chapter will delve into the consequences of overcrowding due to inadequate-sized homes. It will establish the social and health outcomes and emphasise the significance of considering cultural context when addressing housing in Pacific communities and understanding overcrowding.

Housing Spaces Pacific Peoples Occupy

As discussed in the previous chapter, family is a fundamental aspect of being Pacific. In Pacific cultures, it is common for families to be large compared to Pākehā families and for multiple generations to live together (Statistics New Zealand, 2023a). According to the Aotearoa New Zealand 2018 census, 27 per cent of the Pacific population live with extended family, with 68 per cent of this group living within multi-generational households comprising three or more generations (Statistics New Zealand, 2023a). At a population level, this equates to 18 per cent of the Aotearoa New Zealand Pacific population living in multi-generational households. These multigenerational units foster a strong sense of community and family support among Pacific peoples (Statistics New Zealand, 2023a; Gorrell, 2018). The home serves as a place of gathering and a centre for connection for Pacific peoples, families, and communities (Statistics New Zealand, 2023a). However, large dwellings are required to accommodate these extended families comfortably. In Aotearoa New Zealand's current housing market, the supply of large dwellings is limited, particularly within the public and private rental market (Statistics New Zealand, 2023a). Only 4 per cent of rented (non-

owner-occupied) homes in Aotearoa New Zealand, have five or more bedrooms (Kāinga Ora, 2023b; Statistics New Zealand, 2023a). This disproportionately affects Pacific peoples, who are more likely to rent compared to the total population (Statistics New Zealand, 2023a) and who, as mentioned, have larger households compared to the general family size of families in Aotearoa. More than half of Pacific peoples live in homes of five or more people, compared to one-fifth of the total population living in a household of five-plus people (Statistics New Zealand, 2023a). Due to a shortage of appropriately sized rental properties available and affordable to Pacific renters, many feel compelled to compromise on space, resulting in homes that are classed as overcrowded.

Defining and Measuring Household Crowding

According to Statistics New Zealand (2018a), "crowding is caused when the dwellings that people live in are too small to accommodate the number of people in a household" (p.8). Household crowding results from a household living in a dwelling that is too small to accommodate the number of people occupying the home (Statistics New Zealand, 2018a). Overcrowding is a marker of housing deprivation, negatively impacting the health and well-being of occupants (Auckland Council, 2022). Various measures are used to quantify household overcrowding within the policy and public health contexts. Internationally, countries quantify overcrowding in different ways and through multiple measures. In Aotearoa New Zealand, the Canadian National Occupancy Standard (CNOS) is used as the primary measure of household overcrowding.

Canadian National Occupancy Standard (CNOS)

In most Aotearoa statistics, including those provided by Statistics New Zealand, overcrowding is quantified using the Canadian National Occupancy Standard (CNOS). The CNOS looks at the number of bedrooms and occupants in the household relative to their ages, sexes, and relationships to one another. According to the CNOS framework:

- There should be no more than two people within a single bedroom.

- Partners or spouses of any age are expected to share a bedroom.
- For children younger than five, up to two children may reasonably share one room.
- Children under 18 may reasonably share a room with another child as long they are of the same sex.
- Single adults over 18 and unpaired children require a separate bedroom (Environmental Health Intelligence New Zealand, 2018).

Through the CNOS framework, the severity of household overcrowding can be categorised as crowded or severely overcrowded. The CNOS standard defines ‘crowding’ as a home that does not fit the requirements of the number of occupants within a single house (Statistics New Zealand, 2018a). A home is categorised as ‘crowded’ if one more bedroom is required. In comparison, a ‘severely crowded’ home is one in which the people living within the dwelling require an additional two or more bedrooms (Statistics New Zealand, 2018a).

A Critique of Crowding Measurements in Aotearoa New Zealand

The CNOS overcrowding index is used to identify whether a household lives in a state of overcrowding that is shaped around the nuclear family and Eurocentric living standards. The use of the Canadian model to quantify the burden of Aotearoa New Zealand’s overcrowding statistics has been criticised by researchers, as the framework assumes the adequacy of spaces with little cultural consideration for those experiencing ‘overcrowding’ (Goodyear et al., 2011). Self-reported perceptions of household crowding may be more beneficial and less intrusive, avoiding the imposition of dominant cultural norms on Pacific peoples and other ethnic minority groups in New Zealand (Goodyear et al., 2011). Pacific peoples' perceptions of housing may differ from those of Pākehā, due to cultural differences in housing preferences. Such perceptions could include the normalcy around Pacific people living in a multigenerational home, as both a cultural norm and preference (Statistics New Zealand, 2023a; Gorrell, 2018). With self-reporting as a method to quantify overcrowding, the perception of crowding allows for households’ subjective evaluation of

their homes' spaces and how they are used by the occupants (Torshizian & Grimes, 2021). Because self-reporting is based on subjective perceptions of the dwelling, factors such as socioeconomic status and cultural background would be intertwined within the evaluation (Torshizian & Grimes, 2021). Goodyear et al. (2011) mention that self-reported overcrowding and statistical measures of overcrowding are poorly correlated, meaning some would subjectively say their household is not overcrowded, yet an objective measure may suggest otherwise. However, it is important to note that "this does not equate to a preference for crowded housing" (Gorrell, 2018, p. 86) for Pacific peoples. Rather, it is essential to use a critical lens when dissecting Eurocentric indices as a measure of Pacific and Indigenous living, where preferences may differ from dominant norms. Therefore, applying a Canadian standard to Aotearoa New Zealand homes is fundamentally problematic. This discussion highlights that the CNOS and other similar frameworks may be hypersensitive to the living situation and structure of Pacific households, due to the way Pacific people choose to live and how collective living is perceived outside of the Pacific Islands (Goodyear et al., 2011). However, this attention to cultural preferences regarding household occupancy does need to be balanced with an acknowledgement of the extensive research that demonstrates the negative health, well-being and social impacts that overcrowding can have on a household, which will be discussed further in this chapter.

Household Overcrowding Figures

Overcrowding is a concern for Pacific people for many reasons yet to be discussed in this work. Gorrell (2018) suggests that the main reasons Pacific people live in overcrowding are associated with the lack of affordable dwellings and an insufficient supply of large homes, which would meet the needs of large Pacific families and their size. In 2018, nearly 11 per cent of New Zealanders experienced overcrowding (Statistics New Zealand, 2020a). Within New Zealand, Pacific people have the highest rates of overcrowding (Statistics New Zealand, 2018a), with nearly 40 per cent of the Pacific population living in overcrowded homes, according to the 2018 Census data (Auckland

Council, 2022). These statistics are consistent with previous census data from 2013 and 2006, showing a recurring theme of Pacific people occupying crowded homes (Statistics New Zealand, 2020a). According to a report by Statistics New Zealand in 2018, Pacific people are eight times more likely than Pākehā to live in an overcrowded home (Statistics New Zealand, 2018a). As discussed elsewhere, household crowding is particularly detrimental to children's health. Out of all ethnic groups of children in Aotearoa New Zealand, Pacific children live among the highest levels of household crowding, with 43 per cent of Pacific children aged 3-14 experiencing overcrowding, compared to 25 per cent of Māori children, 21 per cent of Asian children and eight per cent of Pākehā children (Environmental Health Intelligence New Zealand, 2018).

To comprehend the extent of overcrowding faced by Pacific communities in Aotearoa New Zealand, it is worth examining the housing statistics in Tamaki Makaurau Auckland, as it is considered the Pacific capital of the world. While overcrowding rates differ across the country, it is crucial to acknowledge the prevalence of household crowding among this sizeable group of Pacific peoples. In Tamaki Makaurau Auckland, at the time of the 2018 census, 8.9 per cent of households were considered crowded, equivalent to over 42,100 households experiencing overcrowding (Auckland Council, 2022). At an individual level, 15.8 per cent of Aucklanders lived in overcrowded homes, meaning more than 209,000 Aucklanders experience overcrowding (Auckland Council, 2022). Nationally, overcrowding is a concern. However, Tamaki Makaurau Auckland accounts for almost half of all crowded households in Aotearoa New Zealand (Auckland Council, 2022). Areas of Auckland with the highest rates of overcrowded households were Māngere-Ōtāhuhu, where 39.5 per cent of residents lived in overcrowded homes (Auckland Council, 2022). Ōtara-Papatoetoe also experiences high rates of overcrowding, with 38 per cent of residents living in crowded households (Auckland Council, 2022). According to the Auckland Council (2022), "between 1991 and 2013, crowding rates fell in most parts of New Zealand, but remained at around the same level in Auckland" (para. 5). With the most significant percentage of the Pacific population residing in Tamaki Makaurau Auckland, it is evident that overcrowding is a reality for

many Pacific households. The areas in Tamaki Makaurau Auckland experiencing the highest household crowding have high Pacific populations. For context, the Pacific population in Māngere-Ōtāhuhu comprised 59.4 per cent of the area's total population (Statistics New Zealand, n.d.a), while Pacific people comprise 46 per cent of Ōtara-Papatoetoe's population (Statistics New Zealand, n.d.b). Understanding the rates of household overcrowding affecting Pacific peoples residing in Auckland allows for some insight into the housing experiences of Hamilton. Currently, there is an absence of publicly available statistical information on household overcrowding disaggregated by ethnicity for Kirikiriroa Hamilton's population. Although my research has a focus on Kirikiriroa Hamilton, using household crowding statistics of Tamaki Makaurau's population allows for insights into overcrowding by ethnic group at an area level, as it reveals the rate at which overcrowding disproportionately affects Pacific peoples and their communities in Aotearoa New Zealand.

What Severe Overcrowding Looks Like in Aotearoa New Zealand

Establishing the experiences of overcrowding through the narratives of those dealing with it first-hand furthers the understanding of what overcrowding may look like for some and gives voice to those represented in the statistics outlined above. Speaking with people about their actual experiences reveals that living in severe overcrowding goes beyond sharing bedrooms. The experiences of those living in crowded homes often means occupying shared spaces such as hallways, lounge and dining rooms. Many people experiencing household crowding describe sleeping in spaces otherwise not seen as fit for living in. Such realities are discussed through talanoa with one mother, where her experience of living in her home that became crowded overnight was confronting. As we were sitting in the dining room while she relayed the story of her once overcrowded home, it became evident that this space was once a bedroom for three people. Her home became a refuge for her siblings, cousins, nieces and nephews when they fell on hard times

and could not secure a rental property. The impact of COVID-19 further impacted their struggle to find a home of their own, leaving this mother's home crowded for extended months:

> *Yeah, when we had them [extended family] here, the house was really crowded. It was a few months before the first covid lockdown. And then [lockdown hit and] it was no school, and then we had no dining room, no lounge because we had bunk beds and mattresses [in the dining room and lounge]. There were three in here [dining room], two beds and a trundler bed in there [dining room]. Plus, two older ones, two 14-year-olds in there [lounge], three kids in that other [bed] room, two in here [entryway] it was, I think there was like 17 of us [living] in a four-bedroom home. And back then, I only had three kids.*

This account of severe overcrowding demonstrates how people and families use shared spaces to form make-shift bedrooms. Many of those I spoke to who were experiencing housing instability shared these circumstances with immediate and extended family members. This meant that often times it was not just one household experiencing housing insecurity and deprivation, but that this was an experience shared by multiple family generations. This quote from a mother who was struggling to find an affordable rental property for her and her five children before the eviction period came to an end in her current rental, narrated the battle for her and her whānau:

> *But you know my sister has a two-bedroom, Mum's got a two-bedroom. They have both been in and out of emergency and transitional housing. I've got three sisters down here [in Hamilton]; two of them have a two-bedroom rental, and one sister is in emergency housing and has been there for almost three years. No one has space for us to go because they also all have kids.*

This quote demonstrates how the situation can be complex. Within Pacific communities, families could usually rely on other family members to provide support in times of need, such as severe housing crises. However, when the extended family are also experiencing similar precarious housing, they are not in a position to provide this support. For this participant, the inability to secure

a rental, paired with being unable to rely on moving in temporarily with family, left this participant and others needing to be housed in state emergency accommodation or alternatively couch surfing and living in their vehicles. This inability to draw on the traditional support of extended families is echoed throughout Pacific communities with respect to housing deprivation.

Overcrowding and The Impact on Personal Space and Privacy

Howden-Chapman and Wilson (1999) outline that overcrowding can impact the personal space and privacy of those living in a crowded home. Additionally, they mention that the academic achievement of children in the home can be affected because of the compromised space. Not only is lack of personal space and privacy said to affect children, but it can also impact the well-being, socialisation and relationships of adults, young people and children living in the home (Howden-Chapman & Wilson, 1999; Howden-Chapman et al., 2013). These issues were echoed throughout my talanoa with mothers speaking about their families. Many of the mothers expressed concern that their elder children were not getting the privacy they desired when sharing spaces with siblings and other family members. This concern extended to children sleeping in communal areas such as the lounge, where the overcrowded home had no bedrooms available for the children. Four of the mothers mentioned that their children had very few friends over at their home, as the children felt embarrassed about the family's living situation. The issue of privacy was expressed below by a mother whose family of seven found themselves in a two-bedroom emergency motel.

> ***Georgia:*** *So, do you feel like the house you're living in has too many people, and it's a bit crowded?*
>
> ***Participant:*** *Because it's only me and my kids. Yeah, it's alright for us, for now. Yeah. But the thing is for my kids, it's like there's no space for them; they want their own space, you know, they grow up. They want their own room to do their own stuff. They want their privacy. It is so hard to have space in here.*

The need for privacy can be linked to some traditional Pacific cultural practices that require older brothers and sisters to be kept separate (Jasons, 2020; Fischer et al., 2023, Fairbairn-Dunlop et al, 2016). Although many things are communal within Pacific Island nations, such as food and sleeping arrangements, it appears to be common practice that brothers and sisters are separated from sleeping in the same space together and sometimes under separate roofs (Jasons, 2020). This can be understood as a part of some Pacific cultures, where sibling separation is normalised (Jasons, 2020; Fischer et al., 2023, Fairbairn-Dunlop et al, 2016). It appears this cultural preference is at times unable to be exercised in Pacific households that are dealing with a lack of household space and overcrowding.

Living within close proximity with extended family has negative impacts on the well-being of people (Howden-Chapman & Wilson, 1999; Howden-Chapman et al., 2013). One mother expressed the issues of living with her parents as a mother and wife. She, her husband, and their four children lived on the family property with her parents and her two siblings – a total of ten people living in a three-bedroom home and sleepout. When asked why she and her husband needed to move from the property, the first reason she articulated was the family dynamic being impacted, both for her and her husband and their relationship with her parents.

> ***Georgia:*** *What was the reason for deciding to be put forward for state housing?*
>
> ***Participant:*** *Because of all the issues at home and just us needing our own space to be able to grow. It is hard to live all together. My parents are good to us for letting us stay with them, but yeah. It is hard because they sometimes get involved too much with how I want to parent my kids. They still see me like I'm a child.*

The dynamics of a home can impact the dynamics of a family, which is just one of the many negative impacts of living in household overcrowding (Howden-Chapman & Wilson, 1999; Howden-Chapman et al., 2013).

Household Functionality

Overcrowding also has an impact on the facilities of the home, such as the bathroom and kitchen. The functionality of spaces is impacted. Utilities such as hot running water and power are other aspects that extend into the experience of overcrowding. One participant interviewed in her home described her experiences of renting at $450 per week for a Kāinga Ora property that cannot perform for the size of the household. Over their 13 years living in the home, there were a total of ten family members who had lived there, which included the husband and wife and their eight children. At the time of our talanoa, there were six people living in the property; husband and wife and their four children, aged 10 to 18 years old, as the four eldest children had moved out of the home. The family's experiences and struggles living in this home are shared;

> *Part of the problem is we have only one toilet. And one shower room so it's kind of really hard. We've got so many kids in there trying to get ready. Our problem is "Mum, are you finished in there?!" and then one of the kids is waiting; my husband usually takes him down to the public toilet sometimes. Only sometimes when the kids really need to go toilet. [It is] especially hard with showering early in the morning because I work in the morning and they go to school, all of them go to school and all of us [need to use the bathroom], so the hot water was running out, so there might be some of us showering late tonight. So, I have to wake up early [because] we usually run out of hot water, so then we just have to wait for the water to be hot again.*

This quote shows that the home this family occupies is anything but functional for the size and needs of the occupants. This is not an isolated case, with many Pacific families experiencing spaces that are too small for the size of the family, and lacking functionality (Bremer, 2020).

Pacific Housing Aspirations for larger, more culturally appropriate homes

Gray et al.'s (2007) work looks at the wants and needs of Pacific peoples and their housing in Aotearoa New Zealand. According to Gray et al. (2007), "While Pacific peoples' housing aspirations are similar to those of other New Zealanders in terms of ownership, they do want houses that are larger than average, with more rooms and a greater variety of living spaces to cater for their typically larger and extended families and obligations for hospitality" (p. 21). Larger spaces are important to Pacific peoples to exercise basic cultural needs in New Zealand homes. These housing preferences are echoed in the research I conducted, where talanoa with Pacific families highlighted the same aspirations, similar to open spaces and homes that they lived in, in the Islands.

> *Nowadays, we all have our own rooms, yes, but before [living back in the Islands], everyone lived in one, like, one room. It was really big, and everyone was living there, all the family, we got to live there with all our family, and it was really nice.*

Rankine (2005) establishes the need for Pacific homes to include a large square main room that has various uses including meeting, eating, sleeping, and relaxing as a family and extended family. The desire for larger cooking spaces would allow several people to cook collectively and provide space for adequate food storage (Rankine, 2005; Gray et al, 2007). Having larger bedrooms, but also allowing for the separation of private family spaces from other spaces visitors would be using, is another need identified by Rankine (2005). A mother of a family with a total of 11 members shared her housing experiences of fitting into a four-bedroom home;

> *At the moment, [my husband and I] have a room for us, but before. When it was all my [8] children, my husband and me, and my mum, we squashed in the house to have enough room. But when it is cold, we all like to try and be together in the lounge.*

This quote demonstrates the need for this family to be living in a larger home that allows them to comfortably live and have enough space to gather in a shared room, such as the lounge, when it is cold, specifically with younger children. Those I spoke to through my research also expressed the desire for a larger home with more rooms and bathrooms, including extras such as a garage would be beneficial for storage.

> *The house is too small, and the rooms aren't that big, because there is not anywhere to store our stuff. We have things that we kind of are sleeping with; all our things are inside because there is no storage. We want a garage to put all our things in outside, and for our car, because our car has been stolen. So, it would be nice to put it away in the garage and not worry that someone might steal it.*

From these quotes, it is evident that the need for homes that better meet the preferences of Pacific peoples and their families would be advantageous to their well-being and enable them to exercise cultural practices.

The Health of People Living in Overcrowded Homes

Significant health and health equity challenges faced by the Pacific community in Aotearoa New Zealand include food insecurity; avoidable paediatric hospitalisation; poor mental health and inability to manage addictions; inequitable access to health services; and challenges with school and learning (Environmental Health Intelligence New Zealand, 2018). For home occupants living in a state of overcrowding, the risk of infectious disease is increased due to the nature of living close to one another (Statistics New Zealand, 2018a; Environmental Health Intelligence New Zealand, 2018). From 2007 to 2011, roughly 1,300 hospital admissions for infectious diseases were linked to household overcrowding per year in New Zealand (Baker et al., 2013). Such communicable diseases include lower respiratory tract infections such as pneumonia and RSV bronchiolitis,

meningococcal disease, gastroenteritis, *Haemophilus influenzae* (Hib) disease, Hepatitis A, *Helicobacter pylori* infection and tuberculosis (Environmental Health Intelligence New Zealand, 2018). One of the mothers interviewed discussed the impact living in an overcrowded sleepout has had on her children's health. This family of six share (with the children aged seven, four, and three-year-old twins) two mattresses that are on the floor of the sleepout:

> *So, they're all [four children] asthmatics, and my eldest is high-risk asthmatic because she has allergies as well. So, even if she gets a slight cough, it'll just go straight to the chest. So, there have been, like, numerous doctor visits, hospital admissions, even a couple of ICUs. My eldest isn't getting any better even though she's getting older because her ICU admissions were recent, like in the last 12 months. The sleepout is definitely making us all sick because when one gets sick, we all get sick. It's really cold in here, and lots of moisture.*

From this quote, it is evident that the interrelated nature of issues around quality, crowding, and affordability come to a head in this specific example. Living in a cold and damp space, with close proximity to one another, significantly impacts the health and well-being of the sleepout's occupants, particularly the young children. This represents the most vulnerable group for non-communicable and communicable diseases that can be life-threatening to them now and in the future (Environmental Health Intelligence New Zealand, 2018; Baker et al., 2013). The family are stuck due to the inability to move off the family property because of the high rental market costs and no rental references. At this time of the interview, the family were waiting for a Kāinga Ora home, and had been on the Kāinga Ora Social Housing Register for over 12 months.

Functional Crowding to Increase Warmth

The effects of household crowding can be exacerbated by living in poor-quality housing (Statistics New Zealand, 2018a). As discussed in Chapter 7, many households are unable to keep their homes at a healthy temperature. This is often the result of the quality of the dwelling but can also be the

result of the (often interrelated) issues of fuel poverty. Fuel poverty concerns the inability to afford to warm a home (Howden-Chapman et al., 2012). “Fuel poverty is usually defined as a situation where a household needs to spend more than 10 per cent of its income on all household fuels to achieve a satisfactorily warm indoor environment” (Howden-Chapman et al., 2012, p. 134). Fuel poverty often results in what is termed ‘functional overcrowding’, which occurs when families sleep in a single room or shared space to keep warm during the colder months. One mother explained her reasoning for sharing the lounge during the colder months. The functionality behind crowding came into play to protect her and her family’s health because it was too expensive to heat the entire house:

> *We have always squashed in the lounge to be warm because, in winter, it is cold. We do it for the safety of the kids and me because we have asthma. It's very cold when we move from one bedroom, then into four now. We start with one bedroom, and we did not feel that cold, but when we're [spread out] in this house, we feel the cold. So, we like to stay in one room to keep cold and try to stay healthy.*

This account of functional overcrowding included a total of, at times, 11 people, all sharing one space to stay warm, as the home they occupy is severely unhealthy and cold, and they cannot afford to adequately heat the entire house. Measures such as the CNOS do not identify functional overcrowding. However, fuel poverty leading to functional overcrowding can result in similar health outcomes as ‘official’ overcrowding, with the link often being rendered invisible in statistical data and quantitative research. The above quote highlights that families engage in this practice to safeguard their children’s health. However, this puts them in a Catch-22 situation, where trying to improve the warmth of their children by sharing a small space may result in other health concerns.

All participants interviewed for this research have experienced functional overcrowding or were currently experiencing it (at the time of the interview). Many did not know this form of crowding was labelled with a name. Additionally, many felt it was normal and practised functional crowding

for warmth and the comfort of being close to one another when sleeping. Functional overcrowding was especially prominent for those with younger children. Sharing sleeping spaces in a way that could be understood as ‘overcrowded’ is a norm in most Pacific cultures, as spaces are often communal and shared within Island homes, especially when it comes to sleeping (Jasons, 2020; Fischer et al., 2023, Fairbairn-Dunlop et al., 2016). However, as discussed above, crowding into a single room in a typical New Zealand home does not allow for an appropriate amount of airflow compared to the open spaces and homes in the Pacific Islands, and thus the risk of infectious disease spreading to household occupants is increased (Statistics New Zealand, 2018a; Environmental Health Intelligence New Zealand, 2018).

Discrimination because of Large Family size

The lack of private rentals that are an appropriate size for extended families can result in Pacific tenants experiencing discrimination. As noted in Chapter Four: Policy in Context, policy in Aotearoa places quite specific constraints on how many tenants can occupy a dwelling. Current legislation that requires landlords to ensure their rental properties are not overcrowded disadvantages Pacific people in a multitude of ways. When assessing potential tenants, landlords may consider the CNOS framework and The Housing Improvement Regulations 1947 (see chapter four; Policy in Context). If the household requires children of opposite sexes and different ages to share bedrooms, it could impact the family's ability to secure tenure. This is because the landlord may feel that the household requires a larger home with the number of occupants and thus be less willing to provide their property to large families. Although the intention of these policies is to protect occupants from living in a state of overcrowding, the guidelines significantly affect the ability of large families to find housing.

This quote below demonstrates the experiences of families attempting to secure available rental properties but are rejected due to the size of the household. In this example, the family was

informed that a three-bedroom home they applied for was not suitable for a family of six, with two children under the age of two;

> *Yeah, so I was applying for the three-bedroom, but then they said, like multiple landlords said no, you need to look at a four-bedroom because it doesn't fit the amount of people that would live in the rental property. And then you have some that are like, "apply now, family-oriented" and then they call you, or you call them and they're like, "Oh yeah, now we were expecting a family of four". Like a family of four for a four-bedroom house, what…?! They won't take me on with my six kids. I do think it is also because, you know, I can't work right now because bubba is too young, and they [landlords] don't like single mums on the benefit.*

Being told that the home available to rent is not suitable for the size of a family is just one of the many barriers families are dealing with in New Zealand's competitive and expensive rental market. The discrimination experienced by this participant demonstrates discriminatory housing-market practices that in turn, act as a barrier for Pacific peoples to find healthy homes that are adequate for their family (Brown & Norris, 2023). Pacific peoples, as a marginalised group in New Zealand society, and easily identifiable as ethnically 'other,' which impacts Pacific peoples' ability to secure housing, as a group prone to racism and poverty (Cheer et al., 2002). Even in instances when the applicant has the income to afford to pay for the rental, other negative stereotypes and stigmas of Pacific peoples play a role in house screening practices (Brown & Norris, 2023; Norris & Nandedkar, 2020). This current discussion regarding the discrimination that results from well-meaning policy adds to existent findings regarding discrimination faced by Pacific peoples with respect to housing.

Moving Beyond Current Housing Frameworks and Cultural Aspects

Household crowding can be seen to impact multiple aspects of a family and the individuals in the home. The state of Aotearoa New Zealand's housing is described by Rankine (2005) as

monocultural, prescribing Pākehā cultural norms that do not fit the housing needs of Māori or Pacific families in Aotearoa New Zealand. Pacific and Māori share some preferences in their housing aspirations, although it is essential to consider the differences between the two groups and their cultures. Within Aotearoa New Zealand, housing policy, regulation, and design are said to be discriminatory to Māori, poorly implementing health and housing initiatives that should be guaranteed for Indigenous Māori through Te Tiriti O Waitangi (Rankine, 2005). Māori and Pacific people have suggested alternative housing models and designs better suited to their needs than the current monocultural homes that are most commonly available (Rankine, 2005). Homes that can adequately accommodate cultural norms and practises include larger spaces for extended family and friends (Gray et al., 2007; Rankine, 2005). Having larger main areas, such as the lounge and kitchen, will allow these spaces to be shared and enjoyed by extended family and community members. Additional bedrooms would comfortably accommodate immediate and extended family members. Homes with larger and more spacious areas would help alleviate overcrowding for large Pacific families. Below is a quote from one of the mothers who shared her housing aspirations;

> *I just want a house that can be big enough to, like, have everyone come to my house, like when my family is over from the Islands. My house is too small, and it's not nice. I don't like people coming over to the house much, so yeah. A bigger house with a big lounge and a good kitchen would be nice. My family really likes to cook, and my oven is not very good. So, a new kitchen is nice to think about one day, if we got a new house.*

Throughout this chapter, it is evident that there is tension between objective measures and cultural preferences when it comes to household living. Therefore, implementing Pacific housing preferences in Aotearoa would benefit the health of home occupants living in a state of overcrowding. Understanding the needs of Pacific and Māori people and their families is ultimately an insight into the issues they are experiencing and what can be done to resolve some of these immediate strains regarding housing for these groups. Recognising these needs through voices allows for effective housing policy, design and implementation that meets the needs of Pacific aiga.

Chapter Seven: Housing Quality

This chapter explores severe housing deprivation and housing quality within Aotearoa New Zealand. In order to understand what severe housing deprivation is, I will start by discussing how it is defined and established in Aotearoa. I also consider how understandings of 'severe housing deprivation' intersect with the definition of 'homelessness', showing how these two terms are intrinsically interlinked. I then discuss the experiences of those attempting to secure adequate housing in a competitive rental market – both privately and publicly. I also examine statistics from the Kāinga Ora Housing Register and the numbers of those experiencing a range of housing disparities and issues. This is done to quantify the scale of deprivation in New Zealand, in order to establish the significance of the issues that are revealed through the narratives of the participants in this research.

Defining and Conceptualising Severe Housing Deprivation and Homelessness in Aotearoa

When defining 'severe housing deprivation', the definition of 'homelessness' must be understood to reveal their interconnection. The definition of homelessness has evolved throughout political discussions with changes in political power and recognition of the need for a consistent national definition of homelessness (Shum, 2022). Before the establishment of this definition by the New Zealand Government, the understanding of homelessness was open to debate and various interpretations (Shum, 2022). Prior to the most recent Labour-led government, homelessness was understood as a problem that only existed at an individual level, and which only encompassed 'rough sleeping'. This perspective ignored systemic failures that had resulted in people experiencing homelessness (Shum, 2022), and failed to take into account the fact that individuals and families who did not have their own homes were also not 'rough sleeping' but were instead in temporary and/or inadequate forms of housing. However, the development of the Aotearoa New Zealand Homelessness Action Plan in 2020 by the Labour-led government signified a shift in the policy recognition of homelessness (Shum, 2022). The Homelessness Action Plan (2020-2023)

shows the recent Labour Government's understanding of homelessness as a social issue and demonstrates a commitment to improving nationwide homelessness (Shum, 2022). A consistent definition of homelessness acts as both a conceptual and practical device that has "consequences for policy, resource allocation and the parameters used to measure the impact of homeless initiatives" (Shum, 2022, p. 9).

The New Zealand Government defines **homelessness** in four ways: without shelter, in temporary accommodation, sharing accommodation with another household, or living in uninhabitable housing, where there are no other options to acquire safe and secure housing (Statistics New Zealand, 2020a). A home is considered uninhabitable if it lacks at least one of six basic amenities: tap water that is safe to drink, electricity, cooking facilities, a kitchen sink, a bath or shower, and a toilet (Ministry of Housing and Urban Development, 2021).

The terms 'homelessness' and 'severe housing deprivation' are used interchangeably within New Zealand literature, and it is suggested that "severe housing deprivation is synonymous with homelessness" (Amore et al., 2021, p. 6). However, it is important to provide the definition of severe housing deprivation to see how it connects to the way homelessness is defined in Aotearoa.

The definition of **severe housing deprivation** in New Zealand was formed by three government agencies (Statistics New Zealand, Housing New Zealand Corporation, and Ministry of Social Development). Amore et al. (2021) defines a person as severely housing deprived (or 'homeless') if they are:

> 1. Living in severely inadequate housing (i.e. housing below a minimum adequacy standard), due to;
> 2. A lack of access to housing that meets the minimum adequacy standard (rather than living in such circumstances as a matter of choice). (p.8)

"Housing that lacks at least two of the three core dimensions of housing adequacy – habitability, security of tenure, and privacy and control – is deemed severely inadequate" (Amore et al., 2021, p. 6). Severely inadequate housing is an aspect of severe housing deprivation. People experiencing severe housing deprivation because they are unable to access adequate housing are thus considered to be in a state of homelessness, according to the definitions used within New Zealand literature.

With the implementation of a new category of people living in 'uninhabitable housing' as part of the definition of homelessness, at the 2018 Census there were over 102,000 people experiencing homelessness (Amore et al., 2021; Ministry of Housing and Urban Development, 2021). According to the Ministry of Housing and Urban Development (2021), over 60,000 people lived in homes that were classified as uninhabitable. Of the remaining 41,724 people experiencing homelessness, 3,624 people were considered to be living without shelter, which included living on the streets, in cars, in mobile dwellings and other improvised dwellings (Amore et al., 2021). Furthermore, 7,929 people were housed in temporary accommodations, which included shelters, refuges, transitional and emergency housing, motels and hotels, campgrounds, boarding houses, vessels and marae (Amore et al., 2021). A further 30,171 people were sharing accommodation or staying with others in severely crowded homes (Amore et al., 2021).

Within my work, I will refrain from referring to participants as experiencing 'homelessness'. I will instead refer to them as experiencing 'severe housing deprivation'. This is because participants did not refer to themselves as homeless through our talanoa, as every participant had a roof over their heads and did not understand themselves as 'homeless'. However, it is evident that through the dissection of the definitions of homelessness and severe housing deprivation that they are closely interrelated. As Amore et al. (2021) note, the current official definition of homelessness "divides the homeless population into categories" (p. 28). With this understanding, in my writing, I will only use specific categories of 'homelessness' to understand participants' experiences of housing. I use the term 'severe housing deprivation' as referring to participants living in temporary and/or shared

accommodation, and experiencing a lack of security of tenure, privacy and control (Amore et al., 2021). My use of this term also includes the inability to access and secure minimally adequate housing and living in severely inadequate housing (Amore, 2016).

2018 Census Collection and Missing Data

On March 6, 2018, the government of Aotearoa New Zealand conducted a census which was designed to be completed online. However, a significant proportion of the population did not complete the census, resulting in an estimated one in ten New Zealand citizens being missed in the count (Edwards, 2019). Amore et al. (2021) discusses the variation in the 2018 Census responses by ethnic groups, where only 68 per cent of Pacific peoples and 71 per cent of Māori completed the forms; compared to 89 per cent of European ethnicities. While some of the missing data could be imputed on the basis of previous census information, this was not possible for variables not previously recorded by the Census. For these variables, there was thus a disproportionately higher proportion of missing data for Māori and Pacific peoples. This specifically links to data on uninhabitable housing, as the 2018 Census was the first-time data on basic amenities in the home were recorded (Amore et al., 2021).

Understanding severe housing deprivation and homelessness is crucial in advancing our knowledge of the housing experiences of Pacific peoples. Compared to other ethnic groups, Pacific peoples in New Zealand are relatively socioeconomically disadvantaged, which is evident in their housing experiences (Paterson et al., 2006). Pacific people in New Zealand are ten times more likely to experience homelessness than Pākehā (Amore, 2016), and are six times more likely than Pākehā to suffer severe housing deprivation, which restricts their access to basic and functional amenities (Amore et al., 2021; Paterson et al., 2006).

Kāinga Ora Social Housing – Quality and Availability

Social Housing Register

In order to access social housing, a person must apply through the Ministry of Social Development, and their application is recorded on the Social Housing Register, which is comprised of a Housing Register and a Transfer Register (Ministry of Social Development, 2022a). The Housing Register records and prioritises each successful applicant, based on their eligibility, which is determined on the basis of meeting a number of criteria regarding their housing needs. A successful applicant is an individual who is *eligible* for social housing based on their current housing situation – it does not mean they are necessarily successful in being housed in a Kāinga Ora property. People on the housing register are given a "need score" out of 20, with A20 being categorised as high priority. There are five criteria used to establish an applicant's priority rating: Adequacy, Suitability, Affordability, Accessibility, and Sustainability (Ministry of Social Development, 2022a). Each criterion is rated one to four, with the overall maximum rating being 20 (Ministry of Social Development, 2022a). The number is also put into two categories (A and B), where A is a high priority and at risk, and B is a lower priority and in serious housing need. This categorisation and prioritisation of applications is to allow for people with the greatest housing needs to be met as soon as possible (Office of the Auditor-General, 2017). The Transfer Register is comprised of people already accessing social housing who have requested and are eligible for a transfer to a different Kāinga Ora social house (Ministry of Social Development, 2022a).

As of 30th June 2023, there were 24,717 applicants on the Kāinga Ora Social Housing Register (Ministry of Social Development, 2023a). The number of applicants has slowly increased over the year 2023. Although there was a 7.3 per cent decrease in the number of applicants compared to March 2022, when the number peaked with 26,868 people waiting for Kāinga Ora housing (Ministry of Social Development, 2023a), the overall trend is that applications have climbed substantially compared to five years ago. Long waitlists for government housing have resulted in a

growing rate of homelessness, with individuals and families living in cars and garages and staying in overcrowded homes as they wait to be housed or attempt to secure a private rental within their budget.

Many of those waiting for social housing on the Housing Register give preferred locations they would like to be living in. However, many applicants are offered housing in areas other than those they prefer, meaning that those with families and young children have to consider the sacrifices to be made as a result of moving to a new area. This is due to the lack of availability of Kāinga Ora homes, which means that towns that are less in demand are sometimes the only option. One participant expressed her concerns about moving out of Hamilton, and how that would not only have an impact on her, and her children:

> *Yeah, like I know my Kāinga Ora locations, I've left it as it is with like you know Tauranga, Rotorua, Hamilton. But I say to them, my top one is Hamilton, the kids have friends that went from school, primary to intermediate to high school with their best friends. I mean moving from Auckland, there was a family decision, and we sat the kids down. And even though they were not old, they weren't old enough to make those decisions, but it was a decision they would have had to live with as well. Like you know, we wanted to move [to Hamilton], to get into work down here, get [the kids] into school, be closer to the other two siblings and they all agreed. So then to have us stay here [Hamilton] for almost, you know, four and a half, five years, and then take it away from them [and move out of Hamilton]. It's really hard. That's the hardest part is having to decide whether or not, are we going to get a home here in Hamilton or are we gonna have to move all the way to Tauranga or out of town and leave their friends and our family.*

Emergency Accommodation

The Ministry of Social Development provides emergency accommodation for individuals and families who are unable to secure a home in the private or public rental market. “Emergency

housing is short-term accommodation (usually in motels) for individuals who have an urgent need because they are unable to remain in their usual place of residence" (Ministry of Social Development, 2023b, para 1). Emergency accommodation is paid for through the Ministry of Social Development's Special Needs Grants, which is accessible to clients who have proven unsuccessful in securing a rental property or alternative forms of accommodation (Ministry of Social Development, 2023b). The Special Needs Grant covers the cost of emergency housing for a period of one to 21 nights at a time. In the month of June 2023, the New Zealand Government spent $29.7 million dollars on funding 8,874 Emergency Housing Special Needs Grants (EH – SNGs) (Ministry of Social Development, 2023b). Although this is seen as a temporary measure to provide housing for people in need, some are housed in emergency accommodation for months and years at a time. In June 2023, nearly 2,000 households had been living in emergency accommodation for extended periods, as follows:

- 780 households living in emergency accommodation for three to six months,
- 600 households living in emergency accommodation for six to 12 months,
- 456 households living in emergency accommodation for 12 to 24 months,
- and 156 households living in emergency accommodation for over 24 months. (Ministry of Social Development, 2023b).

It is evident that the lack of accessibility to housing in Aotearoa New Zealand leaves some of the population to live in substandard emergency accommodations for extended periods of time. As outlined above, many of these accommodations are not required to meet minimum housing standards, such as the Residential Tenancies Regulations 2019.

It is evident that the lack of housing stock impacts the idea of 'choice' for many households who are experiencing housing instability and deprivation. Kāinga Ora's housing availability is scarce, where for extended periods of time, emergency accommodation acts as a temporary means of housing for many. Therefore, the lack of social housing stock results in a state of homelessness for families all

around Aotearoa, who are unable to secure proper tenure through the social and private rental housing stock.

Poor Quality Housing Experienced in Kāinga Ora Homes

According to the Ministry of Social Development (2022a), the majority of applicants who are eligible for social housing that are listed on the Social Housing Register are currently in some form of housing, with 95 per cent of applicants currently receiving housing support from the Ministry of Social Development. However, that does not mean that those who are "housed" live in adequate housing. Some of the housing provided by Kāinga Ora may be considered severely deprived, which means that the housing situation of some residents falls within the definition of homelessness, as outlined above. Allowing people to live in homes that do not meet government regulations, such as the Healthy Homes Standards, is both concerning and contradictory. Kāinga Ora homes are not required to meet the Healthy Home Standards until July 2024. This date has been pushed out at least two times in the last two years, as in November 2023, "the compliance timeframe for Kāinga Ora and Community Housing Providers shifted from 1 July 2023 to a new date of 1 July 2024" (Kāinga Ora, 2023a, para. 11). In comparison, all private rental homes were by law required to comply with the Healthy Homes Standards from July 2019. Therefore, utilising the state's definition of 'homelessness', government agencies are allowing people to experience severe housing deprivation in state-owned homes. The government's inability to adequately house people in homes that meet residential government regulations can be seen to enable forms of homelessness as New Zealand housing fails to meet the needs of its people. The conversation shared below demonstrates the many housing inadequacies some Kāinga Ora residents are faced with:

> ***Participant:*** *A tradesman said there is insulation underneath, like on the floor and the top of the house, although I'm not quite so sure. There was a hole in the wall after my kids threw a ball in the hallway, and it broke the wall. They came to fix the hole, and they said to us, "Oh, there's no insulation in the walls." Then we had a guy come to clean the drains. And he came in, and they said, "We have come to check the mould because the gutters are*

leaking". The guy came in to look for mould, and then he started to look at the hole in the wall, and I said, "What is in there?" I saw the mould, but I didn't think it was bad. But he said "Look it is bad for you. Plus, with your asthma and the kids' health. That's the bad mould. It's black mould", and I said, "I didn't know that. Thank you for letting me know." And then he is writing down that its bad mould and he said he was going to report it to his manager. But then he came back to just clean the mould and nothing happened.

Georgia: *So, people just came to clean the mould, but they're not actually fixing the mould that's inside the house?*

Participant: *Yeah, he was coming on the next day to cover the hole yeah. Like hiding it, so not actually fixing the mould.*

Georgia: *Have you been able to speak to your landlord about this, or are they not really listening?*

Participant: *yeah. no, no. Yeah, like I said, I keep complaining to Housing NZ. My 21-year-old son now he's all grown up, but I keep complaining and have been since he was little; now he is an adult, and nothing has changed. Maybe it will be the same thing with my other kids. I keep complaining, and nothing happens, and they're going to be in high school and finish school, but it still won't be fixed. But when I miss a payment, they call me instantly asking me to make the payment. But when we ask them for something to have to wait months, years, and a lot of the time they don't come.*

The lack of prioritisation Kāinga Ora has demonstrated to have this house adequately repaired may be due to the fact that the home is beyond repair. The property is estimated to be almost 100 years old, with minimal repairs and renovations, and it appears as though it does not meet many of the basic housing requirements. Because the Healthy Homes Standards do not currently apply to social housing, the residents of this poor-quality home are stuck in this house until they are either matched with another property or are able to secure a private rental property.

This participant also explains how Kāinga Ora can be slow to action repair requests at their properties. The mother explains throughout her interview that the home has many issues and that they have been requesting repairs for as long as the 15 years she has lived in the property with her family of nine. They have had water leaking in their bathroom and hot water cupboard, which is causing mould to spread throughout the home as a result of dampness and moisture.

> ***Participant:*** *Yeah, even now, like my son's room. It shares the wall to the bathroom and my son's room here. Yeah, so, water leaks from the cupboard. So, we've been telling them, and still now it still hasn't been done.*
>
> ***Georgia:*** *how long have you been telling them?*
>
> ***Participant:*** *it's been years and years now, when my daughter used to be at home.*
>
> ***Georgia Brown:*** *So you had years, year-long issues?*
>
> ***Participant:*** *yeah, so we fixed it ourselves as we've, we blocked it, because before it smelled like really bad. Yeah, and the smell of the wet carpet was not good. So, my husband had to fix it. And the house was getting mouldy because the house was wet, and it was spreading into the rooms. So, there was a hole there, but he had to fix it.*

This participant experiences severe housing issues, with mould, dampness and moisture throughout their Kāinga Ora home. The mother further discusses how the family uses blankets as a method to absorb excess moisture, which causes water to run down the home's walls. Having to resort to using blankets to absorb water demonstrates how significantly inadequate the home is.

> ***Participant:*** *Yes, the house is damp. Now we cover the walls with some of our Blankets. They are pinned up, on the walls.*
>
> ***Georgia*** *Blankets?*
>
> ***Participant:*** *Yeah. to keep us warm because the wall is wet. When we wake up in the morning, we not only wipe the windows because they are wet but the walls too. So, using the blankets means it stops the walls from being really wet.*

Georgia: *So, you've got water dripping down the walls?*

Participant: *That's right.*

Georgia: *And so, you've put blankets on the walls to try to absorb the water?*

Participant: *Yeah.*

It is evident that some of the Kāinga Ora residents we spoke with during this research project are living in severely poor-quality homes that are owned and run by the New Zealand government. This is an unacceptable situation that people are faced with, causing significant health concerns, stress and well-being strains to those heavily affected by housing inadequacies.

Poor Quality Housing in Aotearoa New Zealand's Private Rental Market

The housing experiences of those living in substandard rentals extend to both the private and public rental markets. Pacific families are experiencing cold, damp rentals that are exposing them to living in severe housing deprivation. The most recent data on the number of people renting is from the General Social Survey 2018 showing that one in three New Zealand households are renting homes (Statistics New Zealand, 2019b). However, oftentimes rentals are unaffordable and of low quality according to renters (Statistics New Zealand, 2019b). For example, rentals are more likely to be cold and damp compared to owned homes, where 32 per cent of renters report being able to see their own breath during the colder seasons, compared to 13 per cent of homeowners (Statistics New Zealand, 2019b).

The quote below signifies the lack of power renters have when it comes to the homes they are living in. Finding another rental has been extremely difficult for this participant, who was blacklisted from all real estate agencies, meaning she must rely on alternative means of securing a private rental property. Her family of five are also on the Kāinga Ora housing register, sitting at priority A18 at the time of the interview. While they wait to be housed, she and her children cannot secure a

healthy private rental. Meanwhile, her landlord is looking to sell the unhealthy property she currently occupies.

> *I had a Lugtons real estate agent come to the house. I wasn't aware that the owner was putting the house up for sale or that he was getting the house valued. So [the real estate agent] showed up. She walked through the house, and [the landlord] gave her, you know, a sum on what he believes the house is worth. The real estate lady came, and she said that she was utterly disappointed and disgusted that the house didn't meet the Healthy Homes standards, and she gave me a card, and she said to me like you know "take them to court". So, she came in, my son was sick, and I was still pregnant with my youngest. She goes, "You can't be living in this". She walked around and she's like you know the window latches don't work, like that's a safety issue, and she was just ticking and crossing off all these things, and she said [the landlord] is going to get only half of what he's expecting, with how the house is at the moment. And then she, gave me a card to the judge or whoever, and told me to call her or if they could summon her to the court hearing. Because she said that this is disgusting. She said, "The only reason why I'm saying something is because I have grandchildren. And if they were living in a situation like this, I would have the head on a stick." But, I can't do anything. I'm waiting for the landlord because I've asked him for his address. The Tenancy Tribunal said I need his address to take him to court, even if it's a work address, but like I don't even know where they work, they live in Auckland. So, I am stuck.*

The power imbalances present within the relationship between tenant and landlord are evident. The lack of agency this participant experiences means that her children are stuck in a home that does not comply with the Healthy Homes regulations. This demonstrates that even though policies are in place that aim to protect the health and well-being of tenants, some are still not living in homes that meet the regulated standards, and how many in these situations lack the resources to effectively address their situation through the available channels. It also demonstrates how the lack of

affordable rental properties available to vulnerable families pushes them into homes that are not adequate.

This is evident in one statement captured in an interview with a participant experiencing poor-quality housing, which also emphasises the little power tenants have and the landlord's control over aspects of the house that affect the family's health.

> *I believe it has poor insulation, the house is always damp and cold. Sometimes I wake up in the morning it's warmer outside than what it is inside and there's water all on the windows. Otherwise, I've to have the heaters running, but it's too expensive, so I put bubble wrap [on the windows] to keep the house warm. But the landlord said that it's ugly. And to take it off. I'm not even allowed to keep the curtains up; he wants just the blinds.*

The use of bubble wrap as a form of insulation to keep the home warm highlights how cold the homes are, where tenants will use any cost-effective measure to improve indoor temperatures. This next conversation is from another participant, discussing their use of bubble wrap as a measure of insulation.

> ***Participant:*** *Yeah, we got… actually I think my [K'aute Pasifika] navigator referred us to somebody. And that's what they came and bring to us bubble wrap. And they said to put it in the window for warmth, it was going to help a little apparently. But when we put it up, there is no difference. The house is still cold.*

Trying to keep the warmth in, but also address dampness can be a balancing act if your home is not adequately insulated, as this participant explains.

> ***Georgia:*** *Okay. And what's the quality of the house like, is it mouldy, damp, cold?*
>
> ***Participant:*** *Yes, it does get quite mouldy. I have to constantly clean it you know for the kids but, yeah, it is quite damp as well. I have a little dehumidifier in there, but it doesn't really do much, I still have to air out the room but in order to air out the room, it gets cold, and it's*

too cold for my kids. So, then I have to put the heater on but then the hot and cold for them, and it is not really good for them.

These narratives demonstrate how poor-quality homes are often harder to heat due to inadequate or a total lack of insulation, single-glazed windows, and drafts in the home, and the choices that occupants may face between keeping a home warm and keeping it adequately ventilated. As a result, families that are already struggling financially inevitably spend more to increase and maintain the home's indoor temperature, resulting in what is terms 'fuel poverty', which is discussed in more detail in the next section of this chapter.

Quality of the Property and the Health of Occupants.

Household Warmth – Fuel Poverty

Keall et al. (2010) highlight housing quality as a fundamental determinant of health. Substandard housing has been identified in Aotearoa New Zealand as a public health concern that has detrimental effects on the health and well-being of a significant proportion of the population (Keall et al., 2010). As discussed in more detail in Chapter Six, fuel poverty impacts the ability for household's to adequately heat their home, where "Fuel poverty is usually defined as a situation where a household needs to spend more than 10 per cent of its income on all household fuels to achieve a satisfactorily warm indoor environment" (Howden-Chapman et al., 2012, p. 134). Heating and the health of home occupants are fundamentally linked to one another. Poor quality housing directly impacts the home's warmth, and thus the occupants' health. In Aotearoa New Zealand, average indoor temperatures are lower than international standards and are seen to be a result of home occupants being unable to afford to heat their homes (Howden-Chapman et al., 2012). Recommendations from The World Health Organization (WHO) suggest a healthy indoor temperature should sit between 18 and 21 degrees Celsius (World Health Organization, 1987; Howden-Chapman et al., 2012). Temperatures below 16 degrees Celsius can cause respiratory and cardiovascular stress, thus impacting one's health (Howden-Chapman et al., 2012). For New

Zealanders living within the lowest income bracket, indoor temperatures have been reported to be an average of 16 degrees Celsius – significantly lower than WHO's recommendations (Howden-Chapman et al., 2012). The inability to increase and maintain indoor temperatures results from the financial expense associated with heating. "The reason is not that people like to live in cold homes, but that their disposable income is used for other necessities such as food and rent; they are faced with the household expenditure trade-off" (Howden-Chapman et al., 2012, p. 135).

This chapter uncovers aspects of housing relating to poor quality, the health of home occupants, housing availability and the inability to secure adequate housing in Aotearoa New Zealand. In order to conceptualise and understand these housing issues, the definitions of severe housing deprivation and homelessness were dissected to see their interconnected relationship, and how the government recognises various forms of these terms. The lack of availability of rental properties is impacting the health and well-being outcomes of Pacific peoples in Aotearoa. Kāinga Ora is failing to adequately provide quality rentals to those who need it most, resulting in people occupying inadequate forms of housing. More needs to be done to address New Zealand's housing quality issues as these aspects negatively impact on the lives of vulnerable people.

Chapter Eight: Housing Affordability

This chapter explores housing affordability experiences in Kirikiriroa Hamilton and the scope of the issue in Aotearoa New Zealand. Specifically, I will discuss difficulties with securing affordable rentals in an expensive and competitive rental market. The costs associated with housing affordability include not only financial aspects but also the emotional costs that come with the strain of securing adequate housing that is affordable. The financial decisions and household expenditures of Pacific participants play a significant role in their experiences of precarious living situations. Participants discussed financial strains caused by housing expenses, forcing difficult choices such as prioritising rent over other necessities. Through the narratives of the Pacific peoples I spoke with for this research, it is clear that the financial strain of housing unaffordability in Aotearoa New Zealand creates a ripple effect felt in all areas of life.

Defining Housing Affordability

The concept of 'housing affordability' can be difficult to define (Robinson et al., 2006). However, the Ministry of Housing and Urban Development (2023) describe affordable housing that allows the occupants to balance housing costs with available household financial resources in a way that enables them to afford the other necessities of life. Housing affordability is also related to people's ability to retain their current housing (Robinson et al., 2006). Housing affordability is used as one of the indicators of child poverty, using the measure of the percentage of tamariki and rangatahi living in households, that spend "more than 30 per cent of their disposable income on housing" (Ardern, 2020, p. 3). However, the outgoings-to-income (OTI) threshold of measuring housing affordability seems to vary depending on which government organisation you are looking at. For example, Statistics New Zealand quantifies housing affordability by using a 40 per cent outgoings-to-income (OTI) threshold, where in June 2022, one in four households renting in Aotearoa were spending more than 40 per cent of their disposable income on housing (Statistics New Zealand, 2023b). As

housing costs consume 40 per cent or more of household income, low-income families struggle to afford other expenses (Statistics New Zealand, 2023b).

Overall, the idea of housing affordability is concerned with the income of the household relative to the housing costs they have to pay in order to secure and maintain housing. Concerns regarding housing affordability in Aotearoa New Zealand relate to all forms of housing tenure, and the increasing difficulties associated with first home ownership have been a constant part of the national conversation in recent years (McLeay, 2022). However, in this chapter, the idea of housing affordability only extends to the rental market, both public and private.

Securing Affordable Rental Properties

In Aotearoa New Zealand, housing unaffordability creates an intersection of struggles, resulting in the houses in which families live becoming sites that are unable to provide what a home should as they lack the fundamentals of security, stability and connection (Barrett, 2023). Unaffordable rental costs not only force people into poor, substandard and unhealthy housing conditions but can also lead to periodic homelessness for families unable to meet the costs of a house (Rankine, 2005). "Unaffordable housing can also lead to overcrowding with sharing accommodation and housing costs with others used as a survival strategy" (Perry, 2021, p. 3). The instability and uncertainty of renting within the private sector manifest further social issues for those who are already struggling.

The cost of rent is not regulated in New Zealand, and rental rates for private rentals are fixed by individual landlords. Before the 12th of August 2020, landlords were able to increase the rent of a property every six months (Tenancy Services, n.d.a). However, since the introduction of the 12-month minimum rent increases, landlords are now restricted from increasing the rent more than once a year, with a minimum of 60 days' notice of an increase (Tenancy Services, n.d.a). This policy change was implemented to provide greater protection to tenants, although there are still many issues related to the cost of rentals. Due to the lack of rent regulations, and scarce affordable

rentals, many struggle to find a home that is within their financial means. The gap between household income and household living costs is getting smaller, meaning more families have less disposable income, especially after meeting increasingly high housing costs (Coughlan, 2023).

Government policy and its implementation are vital in improving the rental experiences of people in Aotearoa. The implementation of 90-day notice periods for landlords to give notice to tenants to vacate a property gives home occupants three months to relocate. Prior to February 2021, landlords did not require a reason to evict tenants from the property. However, the Residential Tenancies Amendments Act 2020 saw the removal of the 'no fault 90-day eviction notice', and landlords now have to provide a reason for the end of tenancy, which could include one or more of the following;

- the landlord is putting the property on the market for sale;
- the property has been sold with 'vacant possession', and the owner needs it to be empty;
- the landlord is intending to make major alterations, refurbishment, repairs, or redevelopment that are to the extent that it would be impractical for the tenant to continue occupying the house;
- the landlord is changing the property to a commercial premise;
- the landlord needs the property to be vacated for a business activity;
- the landlord wants to demolish the property.

(Community Law, n.d.).

Such amendments to New Zealand's rental policy and legislation are a result of the need for change to reflect the current housing climate in Aotearoa, where there is a high population of renters (Cole, 2020). However, the legal protections offered to tenants still provide them with little real security. "Legislating against no-cause evictions is a step in the right direction, but this does not guarantee tenure security as tenants can still be evicted because the house is to be sold on the market." (Cole, 2020, p. 31).

For many whanāu in Aotearoa New Zealand, renting results in an incredibly insecure housing experience (Lai et al., 2023; Cole, 2020). Research from the longitudinal study Growing Up in New Zealand demonstrates that within the cohort of approximately 6,000 children followed by the study, almost half had moved homes at least once between the ages of 8 and 12 (Lai et al., 2023). It is notable that one-fifth of these moves were due to 'involuntary reasons', where residential mobility is seen to be a result of housing tenure and socioeconomic position (Lai et al., 2023). This is not only a result of the power landlords have in serving eviction notices to tenants but also an indication that families are being priced out of their neighbourhoods and communities (Cole, 2020; Paul, 2022).

Gentrification of Pacific Communities

When examining the housing situation of Pacific peoples in Aotearoa, it is evident that their movement across Auckland and Aotearoa is a result of gentrification. From the late 1970s and early 1980s, Pacific peoples relocated from central Auckland as a result of the urban renewal that took place, which resulted in an increase in the cost of living in this area (McGregor-Sumpter, n.d.). Areas of Auckland, such as Ponsonby, were once home to many Māori and Pacific families, but as a result of gentrification, they were pushed out of these now affluent neighbourhoods and into the outer suburbs of Auckland. Although the living costs associated with the inner-city Auckland suburbs had an impact on Pacific peoples' ability to live in these areas, aspects of discrimination and racism also were at play. As discussed in the Pacific Peoples chapter, the Dawn Raids targeted Pacific peoples and saw the deportation of thousands of Pacific peoples from Auckland's inner-city suburbs (Brown & Norris, 2023; Anae, 2022; Shilliam, 2015).

Precarious Employment and Housing

Experiences of precariousness in Aotearoa disproportionately affect Māori, Pacific Islanders, and non-Western migrants, who represent the majority of vulnerable workers (Cochrane et al., 2017; Galic, 2019). Pacific peoples often engage in precarious employment, where they have to rely on

part-time or casual work, and sometimes sub-contractual and temporary agency work for employment opportunities (Galic, 2019). Many of these modes of employment are unstable and unprotected, impacting people's ability to live well in the present and in the future due to fluctuations in income (Galic, 2019). People engaged in precarious work are left with a sense of uncertainty, coupled with social vulnerability and risk of exploitation (Cochrane et al., 2017; Galic, 2019). With this insecurity, income is often "not enough to secure everyday needs, such as food and accommodation" (Cochrane et al., 2017, p. 29). Precarious employment impacts all aspects of life. "Precarious work and precarious housing are therefore inseparably connected, leading to a struggle among families to earn enough money to pay very expensive rents" (Galic, 2019, p. 145). Precarious housing results in a persistent state of insecurity. This links to instability, and uncertainty in securing housing, particularly for low-income people. Pacific people are disproportionately represented among those living within precarious dwellings (Brown & Norris, 2023). All seven participants in this research had experienced precarious housing. The accounts of experiencing uncertainty, instability and insecurity in their lives were linked intrinsically to their housing position. For some of the participants, committing to life decisions such as employment opportunities or children's schooling hinged on whether they were able to secure housing.

Applying for Private Rentals

During the talanoa sessions with participants, there were recurring narratives of landlords declining rental applications due to the size of the family. When applying for rental properties in the private market, landlords usually enquire about the number of occupants that will be residing within the property. A majority of these properties are three-to-four bedrooms, intended to accommodate smaller-sized nuclear families. However, these three to four-bedroom homes are also often sought after by larger low-income families, like Pacific aiga, who are unable to afford the rents for homes that have more than four bedrooms. Large families with more than three children, who may also house their extended family in the same dwelling, are confronted with difficulty securing a home. Many of the participants expressed their frustration with the fact that they were considered

unsuitable for many rental properties they have applied for due to their family size and financial circumstances. The quote below demonstrates the difficulties many voiced when securing a rental in today's private market.

> *With most of the applications that are filled out, I just say that I don't have a dog, but I do have kids, and then it asks, what are the ages, then it's like 14, but then I do notice that like on Facebook or trade me they have the, "if you're on a benefit, don't even bother applying" or "if you have kids under the age of this, don't even bother applying because kids equal damage, damage to property equals money for me", like these types of ads for a house. I mean, well, at least they're front-forward, not wasting your time.*

The checklist of requirements for many of the families I spoke to meant that they were already in a disadvantaged position when applying for private rental properties. Landlords advertising what they do and do not want in a tenant, as outlined in the above quote, also breaches the Human Rights Act. As per the Tenancy Services (n.d.b) website, landlords cannot discriminate against potential tenants for reasons including gender, age, race, ethnicity, religion, nationality, political opinion, employment status (i.e., if unemployed or receiving the benefit), marital and family status, and sexual orientation. However, discrimination against applicants appears to occur both implicitly and explicitly. It is evident that the discrimination many families face, especially for some households that are supported by welfare benefits, is a barrier for many in their aspiration to secure a home in the private rental market. Having both aspects of low income or being a beneficiary, coupled with a larger-than-average family makes things even tougher.

Because of the difficulties encountered in the private rental market, many seek the assistance of social housing through Kāinga Ora and their other housing providers. Five of the seven participants were on the Kāinga Ora social housing waitlist, hoping to secure a public house as a result of having little luck in the private rental sector. As discussed in the previous chapter, the waitlist can be lengthy, depending on how Kāinga Ora prioritises housing needs.

Kāinga Ora Homes as the Only Option for Many

Kāinga Ora housing provides homes for many who cannot secure a rental in the private market. Kāinga Ora homes also give a sense of stability to low-income families as they are not at risk of being pushed out of the property or bound to short-term leases (Kāinga Ora, 2020). Kāinga Ora has a 'Sustaining Tenancies' policy that allows tenants to be housed in public housing for the duration of their need, while also "helping [tenants] receive the services they need to live well in their homes" (Kāinga Ora, 2020, p. 38). This ultimately means that Kāinga Ora social housing is highly desirable for many low-income individuals and families. Social housing is a helpful scheme for many because of how the housing is provided to meet the financial needs of its occupants. Low-income households in Kāinga Ora housing may qualify for rent-related income, which sees tenants paying 25 per cent of their income to Kāinga Ora to cover part of the rent for the property (Kāinga Ora, 2020). The government pays the difference between the tenant's rent contribution and market rent (Community Law, n.d.; Public and Community Housing Management Act 1992, s 104).

However, through the discussion in Chapter 7, it is evident that the quality of Kāinga Ora homes sometimes does not meet the needs of their residents. For example, one participant would love to move out of her Kāinga Ora social housing and into a different home if it meant the home would be in better condition. The need to provide a home for her family that does not impact the health of the occupants is now her main concern, and she would be willing to spend the majority of her earnings on a private rental if it was of better quality than her current Kāinga Ora property. Health issues experienced by this family include asthma, chronic cold and flu, and ongoing chest infections. But she is stuck, with little agency to move into a better home, through lack of financial ability to afford the steep prices in the Kirikiriroa private rental market.

> *Yeah, it's my main goal to move into a new home. Yeah, and a healthier home if like for myself if I, if I go, have enough money to pay rent on the private, I already moved for the health, for our health of my family too. You know, but because we are still stuck there*

> *because my low income is only enough for Housing NZ. That's why we still got nowhere to go and stay in this bad house.*

For this family, waiting it out for a new better-quality home with Kāinga Ora is their only attainable option. Living in poor-quality housing for the foreseeable future until Kāinga Ora can offer this family a new home will be the reality for them. As discussed in the previous chapter, Kāinga Ora's homes are not currently required to meet the Healthy Homes standards, and much of the public housing is not up to government standards. Finding a rental in the private market has proven unsuccessful for this family. With over 30 unsuccessful applications for rental properties in a three-year period, the family expressed their feeling of being stuck. Others that have come from a well-priced private rental have struggled to find another one within their budget and household needs in Kirikiriroa.

> *I can't wait to move out of emergency housing. I really want to stay in the state housing because it is going to take a long time for my kids to be stable and happy in a house if we are always moving around like when we go to the private one. It is too expensive and too hard to stay.*

To live in a private rental is a desire of many of the participants, but with the state of current market, it is evident that Kāinga Ora social housing is the most sensible way to secure a home – if they meet the requirements and can be housed. Both the requirements and detailed information on Kāinga Ora can be found in the previous chapter and Introduction.

Moving to New Locations for a Home

When discussing moving areas to secure a new home, many families are hesitant to move out of their current town or city. During the interviews with mothers at the centre of talanoa, it was evident that the housing costs in Hamilton were too high for many of the families. I wanted to know if moving out of the city was an option they had considered. If they moved to a less competitive place,

it may help them find more stability in their housing situation as they could afford more options in lower rental markets. I thus asked if they had thought about relocating from Hamilton or the Waikato to find a rental property in a less competitive area. Most of them expressed concerns about the stability of their families, employment opportunities and schooling if they had to relocate to a different area.

Continuously moving to different properties creates a sense of instability for individuals and their whānau. Families that move multiple times are also less likely to establish access to medical providers and hospitals, especially preventive healthcare services, compared to those that experience housing security (Cutts et al., 2011). Moving and relocating can negatively impact a child's education due to instability in schooling and home life (Cutts et al., 2011). Furthermore, relocating from their current city or town would likely result in additional financial burdens for these participants due to the need to commute to and from work and school. As a result, many participants felt it would be better to wait for an appropriate property to come up in the location in which they are already living, and to resort to emergency housing in the interim, if necessary.

This quote from one mother illustrates this, where the sacrifice for housing is not worth it.

> *It's very hard if we move out of Hamilton because I work in Hamilton and I really like my job. So no, I don't want to move out of Hamilton. If it was for the best and it was cheaper somewhere else. Because it's really hard to find [a cheap house] so it doesn't matter where it can be, but not in Auckland. We do have Kiribati people moving to Huntly. They say it is cheaper there but it's really hard for them to travel to work back and forth. And petrol is very expensive now.*

Access to affordable housing can reduce frequent moves for families, which would allow for housing stability and security (Cutts et al., 2011).

Weekly Bills Force Hard Decisions to be Made

The costs associated with living in New Zealand can impact Pacific peoples' ability to afford their weekly expenditures. Living within one's means is becoming increasingly difficult for those who are at the lowest end of the ladder. Essentials such as doctor visits, medication, and transport are some of the expense's families have to pay on top of other day-to-day costs. This impacts their ability to pay for food and bills, which means some things cannot be afforded.

> *It is a better life here [in Aotearoa New Zealand]. Especially for the kids to go to school. But life is… Life is really expensive. Like back home, everything is free, you see the doctors, and it is free, like everything here you have to pay. And it can be hard to have money to pay for everything here. But it is nice place, Yeah, it's good.*

Families living in unaffordable housing situations struggle to have money to spend on food, especially food that is considered healthy or nutritious (Rankine, 2005). Food insecurity goes hand in hand with housing insecurity. As a result of the high costs of rent, for some households, there is a lack of money for other household expenses, such as food and healthcare (Cheer et al., 2002). Housing is therefore a significant structural barrier for low-income families, through their inability to afford life essentials, because of housing costs (Cheer et al., 2002). When asked if the mothers had to sacrifice buying food to pay for other necessities, many of the participants had an account of this being an undesirable choice they had to make. For five of the participants and their families, this was a weekly struggle, while for the other two families, food was the first priority. As this quote demonstrates, while it can be difficult to fund the expenses of feeding her family, this mother would prefer to pay for food than other bills.

> *Sometimes I can't really afford to buy food. I'm not stopping the food one because that's the main one for my kids. I always stop some other bill, like for school fees or power. Food always comes first because that's the main thing for me. If there's no food, I don't know where to get food from to feed the kids.*

These choices ultimately impact the emotional well-being of families and create additional stress and anxiety. Participants also discussed the importance of attempting to budget and trying to save to meet the rising costs of housing expenses.

As discussed in more depth in Chapter 5; Pacific Peoples in Aotearoa, many Pacific families provide financial support to their family and community. The costs associated with supporting family members both in Aotearoa and back in the islands further add to the financial strain already being experienced by many families. Although this is common practice in many Pacific cultures, it acts as a significant financial barrier to securing and maintaining adequate housing.

> *It is hard to budget because there is always an event or something we have to find money for. I try to not give too much, but then I feel bad because they are family. And the church, yeah, I feel bad if I can't give any money but we have no money to give to them. It is hard to buy food already, and the power bill just came out, so yeah money is always tight in the house.*

For some Pacific peoples, the financial needs of the extended family are sometimes prioritised over the needs of the immediate household, where bills and other expenses come secondary to helping others (Urale et al., 2015; Prebble, 2021).

Desperate and Illegal Rentals

For those in vulnerable housing positions, some are at risk of being taken advantage of. Desperate to find a home for themselves and their family, this mother got herself into a precarious housing position by illegally moving into a property that was being sublet by the previous tenant behind the landlord's back.

> *I was living in Nawton, Hamilton. I found the house on Trade Me, so I applied for it. And he offered it. I thought he was the landlord, but it wasn't he was actually the tenant. So, when the landlord actually came over, and he was like oh who are you and I was like, oh, who are you? He told me because you know that tenant had gone, and he couldn't get in contact with*

> *him. So, I thought he [the previous tenant] was renting it to me, you know all legit and everything. He was a supplier with Work and Income, so he got the bond, and my rent was redirected. When I finally met the actual owner, he filled me in and said oh no. He [the previous tenant] owes me [the landlord] money. You're not supposed to be here. I'm the owner, and I was like no, this doesn't sound right. So, I lost all my rent money and got kicked out of there because I wasn't meant to be there.*

Being forced out of her home founded on an illegal rental agreement left the family stranded with nowhere to go. On the brink of homelessness, the mother did what she could to find an alternative property to house her whānau. Her story is complex, as she had been blacklisted by all rental companies as a result of a previous incident and was thus unable to secure a rental through an agency. Her account of finding a rental property continues through the means of Facebook Marketplace.

> *Yeah, so I found this lady here on Facebook, and I just told her my situation, said to her that I've only just found out that I've been red-flagged, and I told her the truth. I can't rent through real estate, and she's like, can you redirect your rent? I'm like yup I was doing it at my last property. So, I've got proof from Work and Income that that was happening over there. I said to her, obviously I can't give you a reference because the person that said it was the landlord, who was actually the tenant, so he's sublet the property. And she was like, oh, sounds like you're going through some stuff. And then I moved in here, that's how I got here. This house has a lot of problems, and I don't even have a tenancy agreement. But I had no choice, I need a house.*

From this story, it is evident that under the circumstances of having to choose between being homeless without shelter or being housed in unstable or poor-quality dwellings, this mother chose to live in homes that meant she could provide a roof over her children's heads.

Another participant and her family were told to vacate their rental property of 10 years for the landlord to begin three-month renovations. They understood that once the renovations were completed, they could return to the home, which was reinforced by the fact that their personal items remained stored in the property's garage over the duration of renovations. During the interview, the mother outlined the chain of events that occurred after they believed their landlord's actions were in good faith but resulted in a state of homelessness for this family.

> *He said to move our stuff in the garage, where the house is. So, we moved everything there, and I told my husband my kids don't wanna go to my husband's family, because he's got only his aunty down here, and his aunty is in a State Housing New Zealand property. And I've got heaps of kids so we can't stay with them. So, we can't do anything now. And then I told my husband I don't know what to do because this is the first time for me to not have a house. And I got no family down here; all my family are in Auckland. So, we talked to one of the staff at Work and Income for any help, and that's where I found out about emergency housing. They said that if my husband is working and I'm working full time, we're not eligible for any housing, or even emergency because we can afford to pay a private rental. But the thing is that we have to go back to our rental house because the owner said we'd have to come back to the house when he is finished with renovations. And so, I talked to my husband, and he said, "it's up to you", because I don't want to leave my work. So, I said we've got no choice, so I must resign from my work because of the kids. So, I've been back at Work and Income, and they said it's my choice if I want to resign from work, but if I do, then we can get the emergency house.*
>
> ***Georgia:*** *So, you had to resign from your work to be able to get a house?*
>
> ***Participant:*** *Yeah, emergency housing because we can't be in an actual house because there is none. So yeah. Because of my hours, I had to leave work., It's good with my husband because it's not that many hours. Cuz with me, I. So, I resigned from there, because we would then move to, we got the emergency housing.*

It is evident that sacrificing work was the only option this family had in order to have a roof over their heads for what they understood would be a temporary period, as they understood they would be return to their rental home after a three-month period. However, as the end of the three months neared, the landlord informed the family that they could not return to the home as he was listing the property for sale. The family sacrificed work, as they believed they would eventually move back to their home and that they only needed to be temporarily housed. However, they never returned to the property to live, only to remove their items from their garage and take them to the emergency accommodation they were now stuck living in.

At the time of the interview, the family were still living in emergency accommodation, housed in a two-bedroom motel located in Waingaro, a 45-minute drive from Hamilton. Because the family only had one vehicle, they all had to leave their motel accommodation early in the morning and travel to Hamilton for the children to attend school and for her husband to go to work. The mother of this family stayed in Hamilton during school hours, at friends' houses, in order to facilitate her children's education and sporting needs. The family would spend the entire day in Hamilton, five days a week, often not getting back to the motel until late at night.

Being in a vulnerable position has left Pacific peoples in precarious living situations. Falling into situations that are very much unwanted but often, there is very little choice for any alternative – other than emergency housing. The largest factor at play is the lack of ability for families to secure affordable rentals in Aotearoa. The impacts of housing unaffordability spill into all other aspects of life, detrimental to the health and well-being of Pacific peoples in Kirikiriroa and Aotearoa New Zealand.

Chapter Nine: Conclusion

In this thesis, I have sought to give voice to Pacific peoples in Kirikiriroa with respect to their experiences of housing, in particular severe housing deprivation. Qualitative research such as this provides an important counterpoint to the statistical data that clearly demonstrates the over-representation of Pacific peoples in a number of negative outcomes related to housing, health, and well-being. The experiences outlined in the preceding chapters provide insights into instances of overcrowded, poor-quality housing and demonstrate how these factors are linked to the unaffordability of ownership or of better quality and more appropriately sized rental properties.

In this chapter, I briefly outline the limitations associated with this research, and then provide some concluding thoughts.

Limitations

Due to the relatively constrained scope of a Master's thesis, a limitation of my research was the small sample size. Having the perspectives of seven participants is an important start in understanding the experiences of housing deprivation; however, it would have been helpful to build even more of a narrative through the voices of others experiencing similar housing situations. It is also notable that the talanoa interviews were conducted primarily with the mothers in the families – including perspectives of others (e.g. older extended family members, or the young adult children in the families) would have provided additional depth to these findings.

In addition, focusing only on the housing realities of Pacific peoples living in Kirikiriroa Hamilton limited the understanding of these experiences throughout Aotearoa. Although it is possible to generalise these experiences as being the same or similar for other Pacific households in New Zealand, having a more extensive scope of other regions would strengthen the understanding of Pacific peoples' experiences of severe housing deprivation.

As discussed in Chapter Three, COVID-19 acted as a limitation in conducting research. The compulsory use of facemasks impacted our ability to converse with participants and affected the sound quality of the recorded interview, making it difficult to transcribe. COVID-19 also impacted our ability to keep on schedule and conduct interviews in the timeframe we preferred, which meant that there were weeks when we could not conduct interviews. Although this was out of our control, and measures were put in place to protect people from the spread of COVID-19, it is worth noting that it did act as a limitation for some of this project – in terms of time, quality of voice recording and accurate transcription.

Another limitation is related to the participant's unwillingness to share specific details surrounding household income, often due to concern it may impact their ability to get support from government and non-government organisations. Discussions around household income were sometimes met with an unwillingness or avoidance to discuss this topic at length, which is understandable, and, as researchers, we respected this boundary. However, it acted as a limitation to this research, as it would have been beneficial to have a more complete understanding of participants' financial situations.

Concluding Thoughts

Aotearoa New Zealand is experiencing a significant housing crisis, with particularly detrimental effects for the most vulnerable populations who experience severe housing deprivation and homelessness. Through my research, I set out to understand the experiences of Pacific peoples living in severe housing deprivation and how policy plays a role in their housing situations and outcomes. It became evident throughout this research that Pacific peoples are disproportionately impacted by Aotearoa New Zealand's housing climate as a result of their socioeconomic status, large family sizes, and discrimination. Although policies aim to protect the population from negative housing outcomes, such policy fails to adequately provide for vulnerable individuals and whānau facing barriers to securing and maintaining adequate housing.

Due to their low socioeconomic status, Pacific people experience difficulties in accessing adequate housing, as evidenced by our talanoa with Pacific mothers. These families are unable to buy their own homes in a market that is over-inflated due to the housing shortage. As discussed in Chapter Five, this has resulted in a significant decline in Pacific peoples' homeownership in Aotearoa. As a result, Pacific people are over-represented in the proportion of the population who live in rental properties.

The housing crisis results in limited availability of affordable, good-quality rentals, leading to increased rental prices. In Chapter Eight, I provided narratives from Pacific people in this study relating to their experiences of being rejected from multiple properties and being unable to secure a rental property in the private housing market. Many of these families could also not obtain rental properties from Kāinga Ora. This led to them living in precarious housing situations, including transitional or emergency housing, living in garages and sleepouts, or staying with extended family, which led to severe household crowding. As a result, this caused financial and emotional strain on the individuals, their families, and communities. The participants' narratives highlighted the stress that arose from their housing situation (Murphy, 2020).

The inability to obtain housing goes beyond the costs associated with New Zealand's current housing crisis. There are a multitude of compounding factors that result in negative housing experiences for Pacific peoples in Aotearoa. As a result of the inability to secure affordable housing, some live in homes that are too small for the size of the family. This results in household crowding, which has been clearly demonstrated in previous research to have detrimental health and well-being implications. As outlined in Chapter Six, overcrowding and poor housing quality significantly impacted the health and well-being of participants in the current research. All the households included in the research experienced health issues due to their housing conditions, whether due to overcrowding, poor quality, or both. Recognising how various forms of severe

housing deprivation are interconnected and create worsening experiences is vital to understanding housing situations for vulnerable families.

One further implication of the complexities of securing adequate housing is the discrimination experienced by participants and other Pacific peoples in New Zealand society. Participants in this study reported discrimination based on family size, Pacific Islander identity, dependence on government assistance, and being a single mother. Many of the families whose narratives were recounted in this thesis were also clearly lacking power in their relationships with landlords or real estate agents and were often unaware of relevant regulations and legal safeguards. While well-intended policy appears to protect the rights and well-being of tenants, it is clear that the implementation and monitoring of these policies is inconsistent.

Relevant policies have a significant impact on people's experiences of housing. With various barriers at play, it is evident that Pacific peoples' housing situation is significant, and it is vital that policy works towards addressing these inadequacies. Effective policy must be implemented to change these structural issues to improve housing inequities systemically. The New Zealand government is duty-bound to ensure adequate housing supply in order to protect the health and well-being of the country's population. The lack of housing policy that adequately protects the Pacific population and other vulnerable communities is a systemic failure, which goes against the obligations of the Universal Declaration of Human Rights and Tiriti O Waitangi (The Treaty of Waitangi).

Ongoing quantitative research is crucial in understanding the extent of the relevant issues. However, there is also a clear need for more qualitative research to understand the burdens of severe housing deprivation from the perspective of those experiencing it, and to understand the processes by which the most vulnerable members of Aotearoa's population come to live in situations of housing

deprivation. A better understanding of housing issues will improve policies addressing overcrowding, quality, affordability, and insecurity.

Pacific people's experiences of housing inadequacy and severe deprivation – such as the narratives that informed this thesis – demonstrate that the private and social rental markets do not adequately meet the needs of the sector of Aotearoa's population that cannot buy their own homes. This severe housing deprivation has profound and uneven impacts on vulnerable groups, perpetuating inequalities that exist within New Zealand society. Research such as that undertaken for this thesis demonstrates a clear and urgent need to ensure that the existent policy is effectively and consistently implemented and monitored, and to develop further effective policy to address these issues. Until this is done, our most vulnerable populations will continue to experience negative health and well-being outcomes that prevent them from fully participating in Aotearoa's society, effectively rendering them second-class citizens.

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Appendices

Appendix A: Glossary

Term	Meaning
Kirikiriroa	Hamilton
Aotearoa	New Zealand
Tamaki Makaurau	Auckland
Talanoa	Conversation
Whānau	Family
Aiga	Family
Kāinga Ora	Housing New Zealand
Pacific Peoples	Those with genealogical links to Pacific Island nations including Polynesia, Melanesia, and Micronesia
Mahi	Work
Pākeha	New Zealand European person
Palagi	White/European person
Afakasi	"Half-caste," someone who is New Zealand European and Samoan
Tamariki	Children
Rangatahi	Young people
Kaupapa	"principles and ideas which act as a base or foundation for action" (Te Ara, 2007, p. 8).
Koha	A gift

Appendix B: Participant Information Sheet

Participant Information Sheet - Whānau
Titiro Whakamuri, Kōkiri Whakamua

Project title: Titiro Whakamuri, Kōkiri Whakamua
Organisation(s): Kirikiriroa Family Services Trust and K'aute Pasifika
Name of Principal Investigator (PI): Associate Professor Polly Atatoa Carr
Name of Co-investigator(s): Georgia Brown, Penita Davies and Maringi Kete
Other researchers involved: Dr Nicole Coupe (CEO Kirikiriroa Family Services Trust) and Rachel Karalus (CEO K'aute Pasifika)
Contact Phone Number: 07 858 5040 (Polly) or 07-848 0008 (Nicole)
Contact email addresses: polly.ac@waikato.ac.nz or NicoleC@kfst.org.nz
Ethics Committee ref:

Tēnā koutou katoa, Noa'ia, Mauri, Ni Sa Bula Vinaka, Fakaalofa lahi atu, Tālofa, Kia orana, Mālō e lelei, Mālō nī, Talofa lava and warm Pacific greetings.

Kirikiriroa Family Services Trust and K'aute Pasifika Trust are running a research project to collect information on whānau and families' experiencing housing difficulties in Kirikiriroa Hamilton. This project is titled *Titiro Whakamuri, Kōkiri Whakamua.*

This Participant Information Sheet will help you decide if you would like to take part. It explains the project, what your participation involves, and what happens in the research. If you are interested in hearing more about the research, and perhaps being involved then please tell your Whānau Ora worker, or your Whānau support worker. They will put you in touch with our Māori or Pacific researchers, who will explain this Information Sheet more and answer any questions you might have. If you agree to participate, you will be asked to sign a Consent Form. Participation in this research is optional and entirely voluntary. It is up to you whether or not you participate.

Please make sure you have read and understood this information sheet.
This copy of the Participant Information Sheet is yours to keep.

What is the Titiro Whakamuri, Kōkiri Whakamua project?

Titiro Whakamuri, Kōkiri Whakamua is focused on finding out more about the experience of Māori and Pacific families in housing difficulties, how they got there, and what could help support their needs. This includes, whānau living in emergency hotel accommodation, overcrowded spaces, or other types of housing difficulties.

The aim of Titiro Whakamuri, Kōkiri Whakamua is to report back to the organisations providing housing services in Hamilton and to the Government on what is currently working when whānau need housing support or other supports because of their housing situation, which will identify the positives and deficits in these areas. We also want to provide organisations such as Kāinga Ora and housing providers with information about your aspirations, hopes or dreams for your current and future housing situation.

Who are the researchers for the Titiro Whakamuri, Kōkiri Whakamua project?
This research is grounded in Kaupapa Māori and Pacific perspectives, and the research leads for this project are from Kirikiriroa Family Services Trust, K'aute Pasifika Trust and Waikato University. We are also working with researchers at the Waikato District Health Board, in Public Health, and psychology services.

The Titiro Whakamuri, Kōkiri Whakamua project is funded by the Health Research Council. Our researchers, who are of Māori and Pacific ethnicity, will be talking to you, and asking about your housing experiences.

What will being involved in the Titiro Whakamuri, Kōkiri Whakamua project mean?
Being involved in this research means that you will have a discussion, conversation or kōrero with a Māori or Pacific researcher (an 'interview') about:

- Your current housing situation, and your recent housing experience (including how the COVID-19 pandemic may have impacted this situation).
- Your experience working with housing and social support providers or organisations.
- What these providers or organisations have done well, and/or could do better.
- Your aspirations, hopes or dreams for your future housing situation.

We plan on having these conversations, or interviews, in July and August of this year. We believe that the interview will take approximately an hour, or up to an hour and a half in total. We would be happy to organise a meet and greet beforehand, to explain the details of the Titiro Whakamuri, Kōkiri Whakamua project. We can then reschedule a suitable time and complete the housing research questions, if that works better for you. The interview will be conducted at a place and time that suits you,

keeping in mind we would need a quiet space. Therefore, we are happy to provide a private room at Kirikiriroa Family Services Trust or K'aute Pasifika Trust to make it easier for you. With your consent, the interview will be voice recorded.

What happens after the interview?
Your interview will be electronically recorded and written out (transcribed) by the research team. We will remove any names or identifying information and combine information from you with other families to look at the experiences of whānau/aiga in housing difficulties. We will provide you with a summary of the themes, or ideas, that we have found from talking to you and other families if you wish.

Your identity will be kept confidential and your personal data will not be publicly available. We can provide you with a copy of your interview transcript if you request, and if you are unhappy with any part of this transcript being used, then you can tell us and we will leave it out of our research.

Only members of the research team will have access to your interview data and the audio file. The transcript will be stored and protected by a password, on a computer at Kirikiriroa Family Services Trust. Your data will be kept for at least 5 years and your permission will be sought, in writing, if there are requests to use your information for anything else beyond this research project. A gift voucher will be given to each participating household after the interview process has been completed.

What happens to the findings?
Your interview will be combined with all of the interviews for this project and shared back with the appropriate groups within this project. The Titiro Whakamuri, Kōkiri Whakamua research team are working with a number of agencies in the Waikato region, such as the Waikato Regional Housing Initiative, and what we learn from you and other families will be useful for these organisations to try to improve housing provisions in our region. We will therefore share parts of your korero in meetings with these agencies and write reports or articles using what we have learnt from you. Some of these reports and articles will be publicly available so that others can read them. You will be provided with a copy of these reports, at your request and will not be personally identified when we share the findings.

What are the risks from the Titiro Whakamuri, Kōkiri Whakamua research project?

It is possible that the discussions we have with you, may reflect on personal and/or sensitive matters. In the event you feel uncomfortable at any time during the interview, you can ask to take a break or choose to stop the interview, without having to provide an explanation. If the discussions trigger uncomfortable feelings (such as being worried) you are welcome to talk to any of the researchers who will be happy to listen to your concerns and/or refer you to specialist services. Also, you do not have to answer any particular questions that make you uncomfortable.

If you/your whānau are already known to Kirikiriroa Family Services Trust and/or K'aute Pasifika, then the staff that are working with your whānau are working in the same organisation where the Titiro Whakamuri, Kōkiri Whakamua research is taking place. While everything that you say to the researchers remains confidential, and what you tell us will be anonymous (you cannot be identified).

We want to reassure you that this will not impact your involvement in the research, nor will it change the services and supports that you receive from any organisations that you and your whānau may be working with.

What if I change my mind about being involved in the Titiro Whakamuri, Kōkiri Whakamua research project?

You can withdraw, or pull out, of the project by contacting (e.g. by phone or email) the researcher or any of the research team within two weeks of your interview or 48 hours after receiving the summary of your transcript.

Who do I contact, if I have more questions?

Please feel free to contact any of the persons listed on this information sheet, or any of the people below for further information or any concerns about the research.

Maringi Kete or Nicole Coupe at Kirikiriroa Family Services Trust
115 Rostrevor Street,
Hamilton Central, Hamilton 3204
Phone: 07-848 0008 Email: Maringik@kfst.org.nz or NicoleC@kfst.org.nz

Penita Davies at K'aute Pasifika Trust
960 Victoria Street, Whitiora, Hamilton, 3200
Phone: 07-834 1482 Email: Penita.Davies@kautepasifika.co.nz

Polly Atatoa Carr at University of Waikato
Phone: 07 858 5040 Email: polly.ac@waikato.ac.nz

Appendix C: Participant Consent Form

Participant Consent Form for Whānau member
Titiro Whakamuri, Kōkiri Whakamua

Consent to take part in research

My name_____

This is a consent form for my involvement in the Titiro Whakamuri, Kōkiri Whakamua research project, and for the "interview" (conversation or discussion) for this research or study.

I have received a copy of the Information Sheet describing the research project, and I have read this Information Sheet or had it read to me in my first language. I understand the Information Sheet about the Titiro Whakamuri, Kōkiri Whakamua research project.

Any questions that I have, relating to the Titiro Whakamuri, Kōkiri Whakamua research project have been answered to my satisfaction, and I understand that I can ask further questions about the research at any time.

I have been given enough time to consider whether to participate in the Titiro Whakamuri, Kōkiri Whakamua study and I understand that even if I agree to participate now, I can pull out of this research at any time or refuse to answer any question without any consequences of any kind. I understand that my (and my families) involvement with any of the organisations that we currently work with will NOT be impacted by my involvement in this research and they will not know what I have said. This includes Kirikiriroa Family Services Trust, K'aute Pasifika, and my housing provider.

I understand that my participation in this research interview involves asking me open-ended questions about my current living situation. I understand that this interview may be audio-recorded, or taped.

During the interview, I understand that I do not have to answer questions unless I am happy to talk about the topic. I know that I can stop the interview at any time, and (if it is used) I can ask to have the recording device turned off at any time. I also understand that if I inform the researcher that myself or someone else is at risk of serious and immediate harm, they may have to report this to the relevant authorities which will be discussed with me first. I understand that the researcher may be required to report with or without my permission depending on the nature of the harm involved.

When I sign this consent form, I will retain ownership of my interview, but I give consent for the researcher to use the interview information as described in the Information Sheet. I understand that extracts from my interview may be quoted in the project's reports but I also understand that in any report my identity will remain anonymous and the information I provide will be treated confidentially. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.

I understand that signed consent forms and original audio recordings will be retained in the Kirikiriroa Family Services Trust office, with appropriate security arrangements and passwords preventing any unapproved access to the information I have provided.

I understand that a transcript of my interview in which all identifying information has been removed will be retained for at least five years. I understand that under freedom of information legislation I am entitled to access the information I have provided at any time while it is in storage as specified above.

I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

Please complete the following checklist. Tick [✓] the appropriate box for each point.	**YES**	**NO**
I agree for my interview to be audio recorded		
I wish to receive a copy of the transcript (written version of what I say) after the interview so I can check it is ok before it is used for research purposes		
I wish to receive a copy of the research reports from the Titiro Whakamuri, Kōkiri Whakamua project, when they are available		

Participant :		Researcher :	
Signature :		Signature :	
Date :		Date :	
Contact Details :		Contact Details :	

Appendix D: Interview Schedule

Questions for Titiro Whakamuri, Kōkiri Whakamua interviews with Pacific Families

1 - Pathway to where they are living now how they got there (and did the COVID situation influence this) *This will speak to their experience of severe housing deprivation and whether their living situation was influenced by COVID - the focus of the grant application*	• How long have you been living in the place that you are living now? How many people are living there and how are they related to you? How many children or young people are you living with? How does this work in your current living situation? • How do you feel about your current living/housing conditions? • Can you tell me a bit about how you came to live in the place that you are living now? What kind of living/housing situation were you in before? Over the last couple of years?
2 - Supports that were available to them to get to where they are living now (barriers, challenges, what worked, what else is needed) *This will speak to the questions around the challenges of navigating discriminatory processes and intensely complicated eligibility processes that are not designed for and with Maori and Pacific*	• Have you received supports from organizations and services that helped you get into the living/housing situation you are in now? If so, what? What are your experiences with the organizations and services that have helped you with housing, if any? What else could have been provided to make it easier or better for you? • Did the COVID-19 pandemic, and the lockdown situation from COVID-19 effect your housing situation? If so, then how? Prompt - how did you make the house flow during COVID-19 lockdown - e.g., tasks that include cooking, cleaning, studying, personal space? Has that changed now? • How do you feel your household's wellbeing is now – is this impacted by your living/housing situation? If so, how? • Have you, or any of your householders, needed any other supports (outside of access to housing) – and could you access those supports? Were these needs influenced by the COVID-19 lockdown?
3 - Housing aspirations for the future *This will speak to our relationship with the stakeholders and ensuring that our Maori and Pacific families voices around their aspirations are included*	• Have you always lived in Aotearoa/New Zealand? If not, how does living in New Zealand/Aotearoa compare to living in [home country]? • What are your aspirations for your living/housing situation for you, your family, and the household that you live with now? What do you think you need to help those aspirations to be realized here in Aotearoa/New Zealand?

Additional Questions with regards to Culture – if time permits for extra questions.	• How did you stay connected to your Pasifika way of being, IE religion, and culture? Are these aspects important to your wellbeing and have they impacted on your ability to cope during lockdown? • Do you think your current living situation allows you to maintain a connection with your Pasifika? If so, then how? Were there any effects to your ability to participate in cultural activities during lockdown i.e tangihanga. • During the lockdown situation or while you were in overcrowding with your housing situation, did you and your whānau feel isolated from your wider whānau connections? If so, how important is it to you to stay connected to them and why? • Did you find language a communication barrier during COVID-19 lockdown? If so, then how?