Housing and Related Social Conditions of the Tongan Community living in Otara.

Ko e Fale Nofo’anga’ pea mo ‘ene Fekau’aki mo e Mo’ui ‘a e Kāinga Tonga Nofo ‘i Otara.

By

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Abstract

This thesis explores the key fundamental issues, which has contributed in forcing the majority of Tongan people in this country to live in rental accommodation. Around 80 percent of the total Tongan community in New Zealand resides in the greater Auckland region. This region claims to be the largest Polynesian city in the world. Yet, the irony is that Pacific Island people are being pushed out of the central city areas and into more marginalised suburbs on the urban periphery. One such area is Otara, in Southern Auckland, where a survey was mailed out to Tongan households in regards to their accommodation. Much of the conclusions drawn from this survey echoed similar social and housing related problems, associated with ethnic minorities who are commonly bracketed as low-income earners living in low socio-economic areas, which are notorious for substandard housing. The thesis also examines how cultural practices, especially the sense of responsibility to the nuclear as well as the extended family, is regarded by many Tongan people as their obligatory duty in conforming to the notion of ‘ofa (love) for someone less fortunate than themselves. The problem with this sense of responsibility is that in a capitalist market-driven economy, society is only perceived as either two things: a consumer or a producer. Unfortunately, for many Tongan households cultural obligations coupled with rising housing costs, converge to influence household expenditure. Yet, although from an ‘outsiders’ perspective, cultural practices can be perceived as a hindrance to the ability of Tongan people to actively participate in society. For Tongan people it is simply a way of life. The design of their homes fail to accommodate for the needs of much larger family structures and has inevitably forced Tongan people to improvise with the resources and necessary capital available. To
accommodate for space Tongan people have renovated their garages in order to serve a multitude of purposes. These purposes include living quarters, storage for ceremonial goods, chapels or simply a place for gathering of immediate and extended family and friends, which develops a sense of social cohesion amongst family members. The thesis also examines how change in the government’s housing policies has influenced the type of dwelling Tongan people have been forced to reside in due to the unaffordable nature of the housing market, especially in the Auckland region.
Dedication

To my parents Saia and Nonu ‘Alatini.
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Introduction

Hitherto little research has been conducted on the impact of housing conditions on low-income Tongan families. Most Tongans live in rental housing, with state housing being the most likely option. Since Tongan families frequently take in relatives and friends, many of them recent immigrants to New Zealand, crowded living conditions is not uncommon. Together with their severe financial conditions, language problems and unfamiliarity with New Zealand life, some recent immigrants are unaware of their rights and responsibilities with respect to housing.

- This project aims to examine the effects of housing conditions on the health and other social conditions of members of the Tongan community living in Otara. These may include: malnutrition; underperformance in schools; and the impact of low incomes.
- Do high housing costs relegate low-income families to a lifetime of poverty?
- How much of this can be attributed to cultural obligations?
- Is there discrimination in the private housing sector (i.e. in terms of race, age and income)?
- Are housing policies and government subsidies helping to prevent low socio-economic families from falling into a state of financial hardship? In particular, I wish to explore the effects of market rents on low-income Tongan families (a majority of Tongan families fall into this category).
Do the houses in the Otara area accommodate for the needs of the typical Tongan family (given that the houses were built with the typical European family in mind)?

This study will explore the difficulties faced by Tongan families in securing housing, addressing day-to-day housing problems with their landlords, and ensuring that they and their children enjoy a reasonable standard of housing provision. In particular, it will attempt to uncover some of the health, educational and other problems commonly associated with substandard housing conditions.

**Methodology**

The approach taken to obtaining information and/or testing the hypothesis was a combination of quantitative and qualitative research methods. The quantitative method was achieved through the distribution of a questionnaire administered to Tongan families residing in Otara. These names were selected from the Manukau East electoral roll. In practical terms the research procedures used, in which the information was gathered and analysed also included qualitative research methods. This was carried out through interviews with key community and social service representatives and officials. These qualitative methods were based on interviews using the Tongan based mode of *talanoa* – to converse and discuss matters.
The questionnaire was sent out to participating households accompanied by a letter detailing the research aims. To overcome the language problem, the questionnaire was written in both Tongan and English. The questionnaire was to be completed by the head of the household, or preferably another Tongan adult in the household who contributed to housing costs. Originally there were 160 questionnaires sent out of which 103 were completed and returned. The reason for selecting this number was that a sizable data would give a better representation of the findings, as well as providing more credibility for the research. The contact details of the researcher as well as his supervisor were given to the participants.

Subjects were given two to three weeks to complete and send back the questionnaire. Those households that took longer than the required time were sent another questionnaire accompanied by a letter asking and reminding them to complete and send back their questionnaires. To compensate for their (respondents) time, in returning the questionnaire a self-addressed envelope accompanied the questionnaire. Also, all subjects were given the reassurance that there would be no possibility that any individuals or families would be identified. However, the data will be retained for possible future use beyond this project. Since the project was prepared in conjunction with funding from the Centre for Housing Research., the formulated findings of the data would be made available to them for further analysis. The confidentiality of the subjects would still remain.

There is very little literature on the Maori and Pacific Island peoples’ influence on the Otara area, apart from excerpts in articles, reports and books. The same could be said
about the odd mention of how they make up the majority of low income earning people in the Otara area.

Jennifer Clark’s book, *East Tamaki: Including the Adjoining Areas of Flat Bush and Otara (2002)*, in terms of a theoretical framework is developmental. The book is a descriptive analysis of the changing natural role of the Otara area. The development of the area resulted in the transition from fertile volcanic lands, initially settled by early Maori tribes, to European settlement and influence. It gives an in-depth view of the historical significance of the area. Greater emphasis was placed on the European influence in the area i.e. missionary influence, infrastructure and agriculture/horticulture resulting in the movement from subsistence crops to large-scale commercial farming. Clark also makes reference to the initial infrastructure, for instance the Otara Town Centre, Power station and the Technical school (later renamed the Manukau Institute of Technology).

The book is relevant in the sense that it gives an historical overview of mainly the European influence in the area. However, there is little mention of the significance of the present situation of Otara today. Nor is there any real mention of the low socio economic state of the Otara area and the influx of Maori and Pacific Island people – most of which are tied up in this low-socio economic trap of financial hardship and deprivation. The book also fails to dwell on the significance of state housing on the area, and how it has changed its social disposition.
However, the book is relevant to this study in the sense that it does give an insight into the initial settlement of the greater East Tamaki area, of which Otara is an adjoining area and how it was developed, prior to the state housing boom. The book shows how the move to a new state housing suburb has shifted the economic value of the area, in its transition from a wealthy farming area to a low socio economic area. The rich fertile lands, which was heavily sought after by local Maori tribes as well as early European settlers has been converted into a mass of residential homes. The book is very important to the study at hand, not only in terms of its early historical significance, but because there is relatively very literature written on this period of Otara, nor its historical significance for that matter.

In terms of housing policy, there is a wealth of information on this area. For the second chapter, the majority of information was taken from journal articles, which specifically looked at certain aspects of the development of housing policy in New Zealand.

Laurence Murphy’s chapter, ‘Housing Policy’ in Jonathan Boston’s, *Redesigning the Welfare State in New Zealand: Problems, Policies, Prospects* (1999), gives a general overview of housing policy in New Zealand, mainly looking at the problem of housing policy in the 1990s, during the reign of the National government. The chapter was instrumental in identifying five key issues, which were prevalent of these radical housing reforms:
1. Housing Corporation: main provider of finance for home ownership; managed state rentals; Residential Tenancies Act; policy advice for the government.


3. National immediately raised rent for state tenants, i.e. State house tenants were seen as an over subsidised and thus privileged sector of the population of low income households. Market Rents – may force nonworking poor and marginalised groups into suburbs on the urban periphery i.e. this will carry considerable costs for society.

4. Systems promoting equality of treatment does not ensure those most in need would receive adequate assistance.

5. Accommodation Supplement may encourage rent increase.

Overall, the chapter critically examines the positive, yet mostly the negative aspects of a policy regime that purports to empower consumers to meet their own housing needs via income support.

The New Zealand Christian Council Social Services (NZCCSS) report, Taking Stock: A Report on the Problems and Possibilities for Housing Policy in New Zealand (1999), highlights a number of key problems associated with housing policy in the 1990s. These
problems are common amongst most literature written on the impact of the radical housing reforms of the 1990s. Issues include the shift to a housing policy, which encourage fairness and self-sufficiency; the issue of the introduction of market rents, and problems it poses for low income earning families; the introduction of income supplementation in the form of the Accommodation Supplement; the restructuring of New Zealand’s main housing agency, Housing New Zealand; and other related social conditions associated with a housing policy, such as overcrowding, marginalisation of an urban poor periphery, particularly Maori and Pacific Island people, and the impact on peoples’ health, welfare and quality of life. The consequences of a housing policy based on efficiency and effectiveness of the private market.\(^1\) This has resulted in a housing market, particularly in the greater Auckland region that has become less and less affordable to live in.

The report points out the need for greater government involvement in the legislative aspect of housing policy. This involvement should revert back to a more Keynesian form of government intervention, with an influence that stretches beyond public housing; possibly contain it with a more regulated housing market. However, the report fails to specifically identify any practical solutions, which may contribute to solving or preventing problems of housing related social conditions, apart from the call for a more extensive housing policy which covers the private market, as well as the public.

\(^1\) New Zealand Council of Christian Social Services (NZCCSS), Taking Stock: A Report on the Problems and Possibilities for Housing Policy in New Zealand, October, 1999, p.21
Michael Crawshaw’s report, *Looking for a decent place to live - An investigation of Auckland’s Private Sector Rental Market for low income households (1991)*, paints a distinctive picture of the erratic relationship between landlords and discrimination. This area is controversial in the sense that one of the fields of enquiries and complaints from tenants dealing with landlords involves Pacific Island people, which is contrary to the principles of the Residential Tenancy Act (1986).

Landlords and Discrimination: Tenants Protection Association (TPA):

- Racism against Maori and Pacific Island people (they are generally unaware of their rights).
- Prejudice against families with children.
- Prejudice against beneficiaries.
- Prejudice against single women on DPB (involves complaints about harassment and interference by landlords and insecurity of tenure).
- Psychiatric patients: (private sector made them feel at times paranoid and frustrated, living in housing corporation. flat gave self-esteem and dignity)²

The interesting aspect about this book is how Crawford dwells on the contentious issue of discrimination. Despite the Housing Restructuring Act (1986), condemning the act of discrimination, Crawford’s mainly qualitative research reveals otherwise. This is controversial in the sense that not only is this a contradiction in theory and practice, but

more so a contradiction in the image that Auckland tends to sell itself as the Pacific capital of the world. Yet, they are pushed out into low socio-economic areas on the urban periphery, where they are often the target of discrimination by Landlords in the private rental sector. In some cases, these people are aware of their rights but understandably unwilling to lodge a complaint for fear of having their tenancy terminated or rent increased in response.

Very little literature however, is written on the state of the Tongan community in New Zealand, with regards to the cultural significance of the home, apart from statistical census results, produced by Statistics New Zealand. The problem with a lot of the literature about Tongan people in New Zealand is that they tend to be grouped together with other Pacific ethnic groups, under the term ‘Pacific Island people’. This is a term, which is a form of neo-colonialism, used for the convenience of general society, rather than anything else. Is it because the numbers of Pacific Island ethnic groups are relatively small, in comparison to larger ethnic groups? Or is it merely ignorance on the behalf of society in general, not to identify each individual ethnic group in their own entirety?

Only in Ernest Crane’s 1978 book, titled *Tongan Way*, is there a fairly general insight into the pivotal role of the ‘home’, in addressing the day to day function of the lives of Tongan people. Although the book touched on some key cultural issues, it failed to grasp the fundamental importance of the home, which is social cohesion. It is from this form of interaction that a family develops a sense of unity and conviviality, which makes
individuals more aware of their role in the family, emphasising the importance of kinship, compatibility and the act of reciprocity.

Joris De Bris’ book *The Overstayers: Illegal Migration from the Pacific to New Zealand* (1976) is a clear and concise analysis of qualitative research on the contentious issue of illegal Tongan migrants in New Zealand. De Bris’ book tells of the dilemma Tongan people were faced with upon arriving in New Zealand. Not only did they have to deal with the adjustment to a new environment, but had to contend with the fact that there were people back in Tonga whose very livelihoods depended on remittances sent back home. The book also paints a grim picture of the economic state of Tonga. These problems are accompanied by a shortage of land for subsistence and an increase in population. This leads to competition into gaining entry into the top high schools, as well as the workforce, which results in a large population of predominantly, young unemployed Tongans.

Comments shared by a number of people interviewed were without a doubt an accurate account of the problems that early Tongan migrants encountered, upon arriving in New Zealand. As a New Zealand born Tongan, born at the height of the illegal immigrant’s saga, the comments shared by these people have been no different to experiences that this author’s own parents and many other family members had endured, during the 1970s. The relevance of these issues to the thesis at hand is that it sets precedence to what is expected of Tongan families. De Bris’ book however, does not dwell on how important this obligatory duty can have on the household. The fact that these problems have a
socio-economic effect has the possibility of marginalising Tongan individuals and families on the urban periphery. Although, it could be argued that during this period, housing in New Zealand was still affordable for low income earning household, reflected by high homeownership figures at the time.

Chapter One looks at the historical background of the greater East Tamaki area, of which Otara is a part of. The chapter analyses the transformation of the area from early Maori settlement to one which reflected European influence. This led to a transition from subsistence farming to a more established commercial farming community. By the 1950s, a growing population and a push by local government to alleviate the development of inner city slums led to the creation of new ‘state housing’ suburbs on the urban periphery. These newly developed suburbs were created with the intent to house mainly low-income earners who would serve the expanding industrial area of South Auckland. The chapter also looks at the changing character of the Otara area, from a prominent farming community, to a suburb of mass construction of ‘state housing’. In its analysis, the chapter will critically examine the social and economic consequences of this development, in relation to households in the Otara area.

Chapter Two takes an in-depth look into housing policy in New Zealand, over the last thirty years or so. The chapter is a chronological account of the major housing reforms within this time frame. One of the major themes that this chapter aims to address is both the positive and negative effects of a reversal of housing policy in this country. Effectively, this reversal resulted in a shift away in the role of the government from a
more committed and interventionist one, to one which almost alienated itself from housing policy altogether. This reduced role placed the onus upon the individual, to encourage freedom, equality and fairness in the housing market. However, the inception of the Labour and Alliance coalition government in 1999 saw the government revert back to a housing policy where the state was once again the main provider of housing. More specifically, this was a return to social rental housing. The chapter moves on to analyse and critically examine how these radical changes to housing policy affected and often discriminated against low income earners, of which the majority of Tongan people are associated with in this country.

Chapter Three looks more specifically at reasons why Tongan people immigrated into New Zealand. The chapter takes an extensive look into the housing situation in Tonga, in comparison to New Zealand. The major issue that arises is the accessibility of land and the structure of land policy in Tonga. Together with this problem are underlying issues, which include an increased population relative to an insufficient amount of land, little employment opportunities resulting in high unemployment figures and competition in the workplace. This leads to competition in the education system in order to gain a place in the top high school. Better education will lead to a greater chance of attaining educational scholarships to institutions around the world. The chapter proceeds to discuss the problems faced by Tongan people in this country, by addressing day to day issues regarding housing and its related social conditions. At the centre of this problem is the clash between the need to conform to what is required of society, in a capitalist market economy where people are either categorised as a consumer or producer; and the cultural
aspect of Tongan life, i.e. their obligatory duty to family and relatives both in Tonga and here in New Zealand. Further, their homes serve as a place to accommodate for cultural functions such as weddings, funerals and family gatherings. However, the chapter also attempts to look at how Tongan families can accommodate these cultural duties in houses, which are poorly designed to accommodate them. However, Tongan families have addressed these problems by adapting their homes to accommodate these needs.

Chapter four is an analysis of the key findings from the survey distributed out to Tongan households in the Otara area. The analysis looks at a number of correlations, for instance the correlation between forms of income in relation to the type of dwelling a Tongan family is living in; the number of tenants in a household in relation to the number of bedrooms and how some families have addressed this problem either by having an average of two people per bedroom or accommodating them in the living room, or alternatively to move people into the garage or outhouse. Other areas include how much money is spent on housing in relation to the type of dwelling these Tongan families live in; structural problems with their homes and how quickly landlords respond to complaints from their tenants; also the effects that structural problems have on the general health and well being of tenants; and finally, the importance of education in relation to type of dwelling. One of the key findings was evaluating and understanding their own perception of the advantages and disadvantages of people living in extended households. The chapter also investigates whether people in rental accommodation would be able to purchase a home with their current income level, taking into consideration Auckland’s unaffordable housing market.
Chapter One

The Development of the Otara area

Introduction

Even before the arrival of the first Europeans into the Otara-East Tamaki area, the fertile land had been highly contested amongst local Maori tribes. The area has experienced a number of transitions over the last two centuries, from a fortified site for Maori tribes against the incursions of rival tribes, to a major farming and agricultural area, and finally a densely populated ‘state housing’ suburb, purposely built and created by the Auckland Regional Council and the government to prevent the creation of Auckland inner city slums. The ever-increasing population of the Auckland region during the post-war period meant that the city had to accommodate a major population influx. The shortage of unskilled and semi-skilled labourers in the 1960s and 1970s opened the door to a wave of migration from both Maori in the rural areas of New Zealand, and Pacific Island peoples. Low socio-economic areas on the urban periphery, such as Otara, were ideal locations for low income earning people to seek affordable and comfortable accommodation.

Otara – The Place

The origin of the name ‘Otara’ is open to many different interpretations. One version claims that there was once a mythological figure called Tara from the traditions of the East Coast iwi and Te Aki Tai traditions. Tara is said to have got his name from an
incident with his brother-in-law, where he supposedly caught Tara in a fishing net. It is said that it was the brother-in-law’s revenge against Tara for insulting him. Whilst struggling to get free from the net, Tara pricked his hand on the spine of a fish called Tara. In another similar story, Otara means ‘bent hand’, because a hand pricked by the spine of a fish will become poisoned and thus bent from the pain and swelling. In Albert E Tonson’s book, *Old Manukau*, he states that ‘Otara was the place of Tara’ or ‘territory belonging to Tara’ - an ancient chief of the Isthmus. However, another version claims that ‘o’ means the place of, and ‘tara’ a mountain peak, or spear.³

The Otara landscape is volcanic in origin formed from the outflow of the four main cones in the area. These are Matanginui (The pa that was taken with much crying - has been quarried since 1870 and today it is now known as Green mount), Te Puke O Tara (the hill of Tara and is now either called Otara or Smales mountain), and the tuff craters of Styaks Swamp (no longer exists and covered by Greenmount industrial park) and Pukewairiki (small waterfall, located on foreshore Otara lake, part of Ra Ora stud, soon to become part of Highbrook Industrial Park. Situated opposite the Otahuhu power station).

Lava flowed from Te Puke O Tara, which is now the Otara Town Centre. Lava also flowed from Matanginui towards the Pakuranga creek. Both these cones provided natural defences from any unwelcome visitors. Archaeological evidence proves there was Maori occupation around these mountains. However, the topography was generally low lying

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with undulating land, while the Otara stream cut across it and its many tributaries.⁴

East Tamaki was, in the beginning, inhabited by large groups of Maoris who carried out a simple subsistence type of existence, relying heavily in the natural resources of the district such as fern, berries, bark, leaves and flowers of native trees, fish from nearby streams and the sea and wild animals and birds from the local bush and swamps.⁵

Janet Davidson, an archaeologist from the Auckland War Memorial Museum, believed that the Auckland area was both a sought after dwelling place and a pathway to the north and south. As a result two new mixed tribes arose, Aki Tai and Ngati Kahu. Both lived on the eastern borders of Tamaki and acted as a buffer to incursions of Ngati Paoa and Ngati Maru of Thames.⁶

In addition, extensive kumara patches were cultivated. The area was believed to have supported a relatively dense Maori population in the eighteenth and early nineteenth centuries. The land was regarded as very fertile and in many parts beautiful. A Nga Puhi chief described it as ‘a gently undulating area with ridges of fern and manuka interspersed by tongue of swamp, and in about the swamps was the toetoe reed’.⁷ This was a well sought after commodity by the two new tribes in the area. Each tribe desired the entire area for its own people. The result was much quarrelling, murders and raiding.

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⁴ ibid., p.8
⁵ Tanya Cumberland, ‘Man's changing role in the Otara - East Tamaki environment’, Unpublished Research Essay (BA (Hons)-Geography), University of Auckland, 1966 p.12
⁶ Sandra Wright, Otara, Auckland, 198?
⁷ I.F. Smytheman, and Tonson, A.E, Our First Hundred Years, An Historical Record of Papatoetoe, Papatoetoe Borough Council, 1962, p.6
of stores in the district. These battles plus epidemics led eventually to the abandonment of several of the villages in the district. These problems led to missionary, Samuel Marsden to visit some of the villages in 1820 and affect a temporary peace making process between the tribes.

**Early European Settlement**

The original European settlers of East Tamaki were mostly Scottish and Irish Presbyterians. They sailed up the Tamaki River and set up camp on the shores of the river. These pioneers brought with them new ideas, customs, techniques and equipment for their new environment. The settlers gradually penetrated eastwards and bought land from the Maori. The Otara district, purchased by the Rev. Fairburn in January 1836, formed part of a large estate, estimated to have contained 40,000 acres.  

William Thomas Fairburn (a lay catechist from the Church Missionary Society) established a mission station at Maraetai in 1836, in order to maintain peace amongst Maori living in the region. He acquired about 40,000 acres extending from the Wairoa river to the Tamaki river, and stretching as far south as Papakura, known as the ‘Tamaki block’ (later referred to as the ‘Fairburn block’). In 1837, he returned one third of the land to Ngati Paoa, Ngati Tamatera, Ngati Terau, Te Akiti and Ngati Whanaunga, and in 1840 made a further effort to hand over another third to the Church Missionary Society. In return, the Land Claims Commission (1848) granted Fairburn and his family with

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5,495 acres. The crown purchased the remainder in 1854, mostly from Ngai Tai, who is
the ‘Mana Whenua’ of the East Tamaki area.\(^9\) Another missionary who came to the area
was Rev. Gideon Smales, who purchased a 400 acre block in the area of Te Puke O Tara,
now called Smales Mount. He began building his farm/homestead in 1855 at the foot of
the Mount due to its desirable locality.

One of the first functions of East Tamaki was to utilise the fertile conditions of the area
by developing the land as a crop-growing farmland. The crops were grown for human
consumption, for horse feed and some for sale. The landscape was one of green and gold,
with ‘great seas of wheat’ dominating the scene. These farms were large at around 600 to
800 acres in size. Soon after the turn of the century, man’s role in the East Tamaki
farming district underwent certain modifications. These changes were due, in part to
natural causes, and in part to man’s changing attitudes and advancing technology.
Diseases attacked some of the crops, for instance, rust developed in the oats and smut on
the wheat. This made insects a nuisance, resulting eventually in the replacement of
cropland by pastureland and the introduction of dairying. The fertile land which had once
seemed favourable to crop growing was found to be very well suited to the all-year-round
growing of grass and the grazing and rearing of dairy cows. With the introduction of
milking machines, aerial topdressing and other new farming techniques, the land soon
took on a mature well-developed appearance.\(^10\)

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\(^9\) Jennifer A Clark, *East Tamaki: Including the Adjoining Areas of Flat Bush and Otara. Papatoetoe*, Papatoetoe Historical Society Inc., 2002, p.9 (They were instrumental in the development of Te Irirangi drive which connects Manukau City Centre with Botany Downs and with other Eastern suburbs)

\(^10\) Tanya Cumberland, ‘Man's changing role in the Otara - East Tamaki environment’, Unpublished
When the New Zealand Dairy Company Ltd was formed in 1919, the local farmers of East Tamaki were unhappy with the loss of control. They decided to take action and formed the East Tamaki Co-Operative Dairy Company (21 May 1921). The company’s factory was referred to locally as the ‘butter factory’. By the 1930’s the district had become an important source for nearby Auckland’s milk supply. In 1936 it supplied 17.8 percent of Auckland City’s milk supply. This had increased 18.9 percent by 1939.\(^{11}\) Electricity was installed in many homes in the mid-1930s. This meant that farmers had to learn to milk by machine, especially when it came to separating the milk. The whole operation remained open until 1954, when it moved to Takanini.\(^{12}\)

However, in the 1940’s and 1950’s, further changes in the dairy farmers’ role in the East Tamaki district were noticeable. Auckland city was at this time growing at a very rapid rate. This meant not only greatly increased milk requirements, but also greater demands for land for housing sites for the ever-increasing population.

After the end of the Second World War, there was a need to alleviate housing shortages in Auckland city. In 1955 the Auckland Regional Authority became aware of the Government’s desire to acquire land for a new housing site, as part of their Welfare State Housing and Industrial policies of the time. Central government’s intentions were to try to house poor Pakeha families from the slum areas of central Auckland. Ministry of Works Planners decided to create new communities on the city fringes, with Otara being

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11 ibid., p.16
considered an ideal location. There were three main reasons for this decision: firstly, the southern motorway had just been developed with the first section from Penrose to Redoubt road being opened in 1956, which meant relatively easy access into the area by means of transportation; secondly, geographically Otara was situated close to the industrial centres of South Auckland, whereby it was seen as an ideal location to accommodate a population required for this expanding industrial area; and finally, the planners believed that since the designated land was relatively flat, construction and development would be less demanding, thereby keeping development costs down.\textsuperscript{13}

On the 5th of August 1958, the Memorandum of Agreement was signed for the development of the Otara area into a new urban suburb on the periphery of the Auckland region. The new suburb would be divided up into 17 blocks which would then be developed as part of the Government’s Housing programmes, aimed at providing low-income families with affordable housing. Construction of the largely state housing suburb was initiated with the aim of constructing 4500 houses for 20,000\textsuperscript{14} residents within a ten year time frame, with most of the housing being built at the northern end of Otara, around Wymondly, Bairds and East Tamaki roads. Although this project was created and initiated by the Auckland Regional Authority in conjunction with central government, the majority of construction was indeed built by the state. However, a small proportion of the early construction was built by housing organisations such as Neil Housing\textsuperscript{15}. Such organisations had the same intention as that of the state and the Auckland Regional

\textsuperscript{13} ibid., p.19  
\textsuperscript{15} Jennifer A Clark, \textit{East Tamaki: Including the Adjoining Areas of Flat Bush and Otara. Papatoetoe},
Authority, which was to build houses to accommodate those on low-incomes. Unlike the state, however, these organisations were committed to private ownership, a notion that typified the classic New Zealand family of fulfilling their so-called ‘Kiwi dream’ of one day owning their own home. Indeed, early research on Otara suggested some resentment and antagonism against its creation as a state housing suburb.

**Development of state housing:**

Initially there was a firm belief by members of the community that very few of Otara’s inhabitants had any strong feeling of attachment or belonging to the area. As one Otara headmaster put it, in general the people in this new community lack a true and proud community spirit, ‘a suburb without a soul’, or what Reverend Burley (who worked in the home mission in Otara) referred to as ‘an amorphous and soul-destroying housing area’.\(^{16}\)

It must be remembered that the Otara area prior to the late 1950s was largely a farming community, which had developed a sense of identity that was particularly unique to this area. The introduction of mass construction of state houses would not only affect the social make-up of the old community of white, hardworking middle class citizens, but also change the environmental nature of the land from a fertile agricultural area, into a densely populated mass of construction. Dissatisfaction on the part of established residents resulted in the reduction of traditional farm sizes of between 600 to 800 acres, to only three farms that were around 60 acres big, between the 1950s and 1960s.

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\(^{16}\) Tanya Cumberland, ‘Man's changing role in the Otara - East Tamaki environment’, Unpublished
Prior to the creation of the Otara subdivision, there were already schools established in the greater East Tamaki area. The first school opened in the region in 1875. Flat Bush School kept its name until 1884, when it was renamed East Tamaki School (It closed in 1929). Another school opened in 1893, later known as East Tamaki School no.2, but later closed in 1937. Children were then transferred by bus to the Howick District High School, later known as Howick Intermediate School. The name East Tamaki School was finally established on the 6th of February 1962, as the third Otara School opened on Preston road. With growing urbanisation in the early 1960s, several state schools were established in the region with several primary schools. The first college of the area, Otara College (later renamed Hillary College) opened in February 1966. Overall, the Otara region has a total of 18 schools including two high schools, three intermediates, a Te Kura Kaupapa Maori and twelve primary schools. Otara also has a number of Preschools/Kindergartens in the English, Maori and the different Pacific Island ethnic languages.

The first post office with full facilities opened on the 10th of December 1962, in one of the first constructed areas in the district, Wymondly road. A year later, a second one opened up on Bairds Road, evidently, where the eventual Otara Town Centre would be located in 1966 - bounded by Bairds, East Tamaki and Otara Roads. By 1967, Otara had grown sufficiently to justify the development of a town centre.

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Research Essay (BA (Hons)-Geography), University of Auckland, 1966, p.8


18 It eventually closed in 1988.
In terms of the Otara Lake, the main infrastructural development occurred in 1968 when the New Zealand electricity department built a gas turbine power station, on the southern bank of Otara creek, near its confluence with the Tamaki River. The intention was that the power station would use water from the Otara creek as a cooling agent. However, initially it was not possible because at low tide the creek was nothing but a shallow channel meandering through mudflats. Therefore, a weir was constructed across the creek to impound a sufficient amount of water to enable the intakes to function satisfactorily leaving a proper supply of cooling water at all times\(^\text{19}\).

Despite the development of the new infrastructure around the lake, by the 1970s the pollution levels of the lake were beginning to deteriorate. This led to the Manukau City Council commissioning an independent report with the help from a firm of consultant chemists. Their report claimed that there were seven possible sources of pollution. Farm wastes, overflows from sewers and sewage pumping in the catchment, industrial wastes, residential wastes, household oil tank spillages, NZED power station sources and old tips\(^\text{20}\).

Otara in the 1970s saw the development of a number of key infrastructures, which were designed to accommodate the needs of the ever changing and increasing Otara population. In 1970 Otara saw the opening of the now-known Manukau Institute of Technology (MIT), land that was purchased courtesy of the former ‘Otara farm’ property. It has since extended to a number of locations around the shopping area, with the student

\(^{19}\) Sandra Wright, *Otara*, Auckland, 198?

\(^{20}\) ibid.
population growing year by year. The institution has become a focal point for the community with more and more Otara families realising the importance of furthering one’s education. This has resulted in not only young people entering the institution, but has also encouraged older residents to enrol and participate in a variety of free community courses funded by the government. To further the whole idea of moulding Otara into a more functional community, three other major developments occurred during the decade. Firstly, the foundation stone for the first community facility was laid on the 15th of July 1975, given the name Te Puke Otara (the hill of Tara). Secondly, in 1976 the Otara flea market was created, selling everything from local produce to clothing and all sorts of household utensils and apparatus. Today, the Otara flea market is one of the most popular destinations for bargain hunters all over the Auckland region on a Saturday morning. The popularity of the market is due to the influence of the diverse ethnic cultures, which has made it one of the key tourist destinations in the Auckland region. Finally, the third major infrastructural development was the construction of Whaiora marae (across the road from the MIT), officially opened in 1977.21

The creation of these new infrastructures was in direct relation to a pro-immigration campaign of the late 1960s and 1970s, with Otara experiencing a population boom as predominantly Maori and Pacific Island people began to migrate into the area to live in the subsidised housing estates, and work in the surrounding industrial areas. Both groups had moved out from the Auckland central city area following plans to rid the area of city slums. The influx of both Maori and Pacific Island people into these new residential

urban areas, typify a growing trend around the major cities of New Zealand, of a desperate need throughout the country to cover the shortages of semi-skilled employment in the local factories. Otara seemed the ideal place for these new migrants because at relatively the same time, construction of houses in the new suburb were beginning to expand, with state houses and owner occupied homes - subsidised by government home loans, being built at the southern end of Otara around Flat Bush and Clover Park. Such incentives, on behalf of the government, proved to be a major attraction for new migrants who were predominantly in the low-income bracket.

Despite the success of Otara in accommodating new migrants, a report produced by the chairman of the Otara Community Development Association to the cabinet sub-committee (1971), outlined that with the influx of Maori and Pacific Island people in the area, a major concern was the drift of Pakeha from the district. It was believed that this would create a polarisation of the Auckland region. Interestingly enough, it is a problem that is more than evident today, yet it seems peculiar that this very dilemma, which is prevalent in the major cities around the country, came to light as far back as the early 1970s. Which makes one wonder why the necessary steps or procedures have not been taken to prevent this polarisation from getting as problematic as it has? The Association chairman responsible for the report believed that failure to address this problem could result in an anti-social gang type and a high crime rate situation. However, overcoming this problem can only be achieved through positive action backed by finance and people to prevent a drift that is distinctively racial. Already, many Maori and Pacific Island

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people only see Pakeha in trouble situations, for example debt collectors and police.\textsuperscript{23} In terms of Otara’s housing situation, there is still a sense of resentment against the development of the area, further re-iterated through a report by the Housing Commission which stated that, ‘there does not appear to be any reason for saying that the state cannot do better community planning’. However, in the same report, the Lands and Survey Department cited Otara as an example of what not to do in a major housing development.\textsuperscript{24}

In spite of all that, development of the Otara area continued throughout the 1980s and 1990s, with the construction of medium and high priced housing being built at the southern end of Otara, at Redoubt North. The 1990s also saw the development of several subdivisions east of Flat Bush; the likes of Richmond Park, Chapel Park (where street names are named after All Blacks) and Donegal Park. The development of these subdivisions has forced the Manukau City Council to put forward the East Tamaki Concept Plan, where it will see the establishment of the new Flat Bush Town Centre on Ormiston road. It will provide the usual amenities with a mix of medium to high density housing nearby. Other major developments in the area, was the Botany Downs Shopping Centre established on the corner of East Tamaki and Ti Rakau Drive in 1997. In 2001 it expanded to become Botany Town Centre with its access to Manukau city made easier through the creation of Te Irirangi Drive linking the two centres. To cater for these new subdivisions, a strategy designed by Manukau City Council along with local businesses

\textsuperscript{23} Sandra Wright, \textit{Otara}, Auckland, 198?
\textsuperscript{24} ibid.
in the ever-growing industrial area of East Tamaki\textsuperscript{25}, will try to provide jobs for those moving into the new subdivisions nearby. Yet, although more and more houses are being built in the area to accommodate for its increased population, affordability proves to be a major problem with the cost of these new owner-occupied houses, beyond the means of the average Otara family.

Social Structure

Today Otara is an ethnically diverse population of over 32,000 residents. Of that number 53 percent identify themselves as Pacific Islanders, 25 percent New Zealand Maori, 12 percent European and 4 percent Asian. The ward is very youthful with nearly 44 percent of the population under the age of 20. In terms of tenure, only 48 percent of housing in the area is owned with or without a mortgage\textsuperscript{26}. This number has grown over the years due to the expansion of the area especially with the construction of medium and high priced housing being built at the southern end of Otara.

According to two recent studies on Otara looking at affordability of houses and its relation to poor health, similar conclusions can be drawn from this unfortunate reality. One study was a report to the National Committee, entitled \textit{Action on Housing and Health in Otara} (1999), submitted by the Otara Housing and Health Local Solutions Project, and the other was a thesis study by Tarin Cheer in association with Otara Health.

\textsuperscript{25} Approximately one third of Manukau’s industrial land is situated in the Otara ward, and many residents in the area are finding employment in manufacturing related occupations.

Incorporated and entitled, *Discounting Health and Health care in low-income households in Otara* (2001). Of those who participated in the Action on Housing and Health in Otara study, the majority considered affordability of housing as the most important contributing factor to the three major problem areas affecting housing in the Otara area. These factors of overcrowding, informal housing (garages, sheds etc....) and temporary housing, all contribute to one of the more negative aspects of poor housing, that is, poor quality of health. For families on low incomes, home ownership has become even more difficult in the Otara area because house prices have risen substantially in recent years. In the 1998-1999, a section in the Otara area would cost around $70-80,000.\textsuperscript{27} This problem is intensified by the fact that Otara like everywhere else in the Manukau region, has a shortage of available land. The study also pointed out that annually around 1200 new homes are required in the Manukau region in order to accommodate its growing population. However, in 1998 only 400 houses were built.\textsuperscript{,} As a result, demand exceeds supply\textsuperscript{28}. Rising house prices impacts negatively on low-income families, who must than compete in the market with middle to high income earners.

What eventuates from this scenario are two possible realities. Firstly, families living in households containing two or three families just to make ends meet. This inevitably results in overcrowding. The other possible reality is the shortage of disposable income for other expenses such as health care. In terms of overcrowding, those who participated in the Action on Housing and Health in Otara study pointed out that this problem is

\textsuperscript{27} Otara Housing and Health Local Solutions Project, ‘Action on Housing and Health in Otara: A Report to the National Health Committee’, January 1999, p.12

\textsuperscript{28} ibid.
promoted by other factors. They include social and cultural obligations; non-residency status; difficulty accessing support systems; reluctance to face an alien culture alone; lack of understanding of the system to access entitlements; ability to cope; lack of understanding of prioritising and budgeting income. This is a typical scenario for many people of different ethnicities, now living in Otara.

However, in Tarin Cheers’ study, although most households acknowledged that their homes were crowded, they did not prefer to have it any other way, despite living in very confined spaces. Cheers’ study also showed that some households even had people sleeping in the living room on a regular basis. Their only solution to this problem was to obtain a bigger home. Yet, compared to elsewhere around the country, even private rental accommodation is more expensive in Otara than mortgage payments in Christchurch central. For a three bedroom home, Otara is more expensive than Christchurch Central and Porirua, as well as the median level for the whole of New Zealand i.e. Otara - $250; Christchurch Central - $230; Porirua - $195; National Median - $212.

The lack or shortage of disposable income was also a major problem which participants in both studies alluded to. For many families a greater proportion of household income was consumed by housing costs. Long-term financial provisions such as insurances and

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29 ibid., p.11
30 Tarin Cheer, ‘Discounting health and health care in low-income households in Otara: A report investigating spending practises, decision-making and prioritising within low-income households and its effects upon health and health spending’, Otara Health Incorporated, March 2001, p.8
retirement savings are out of the question for many people in Otara. There are clear health and safety implications if there is inadequate money to cover these expenses. In Cheers’ study, according to the New Zealand Deprivation Index 1996 Otara was characterised by high levels of deprivation. In a score out of 10 (with 10 most deprived, 1 the least deprived), 7 of Otara’s 9 census areas units (CAU) have a value of 10\(^{32}\). This reality was evident throughout her study, with instances of over half of the households interviewed having missed meals during the month. In terms of regular expenses, most households had bills in arrears, with some bills not being met, which ultimately resulted in the disconnection of those services. However, the real problem lies when the lack of disposable income prevents a household from visiting the doctor. In Cheers’ study, 7 out of 17 households stated that medical attention was passed on due to lack of money\(^{33}\). The same ratios accounted for prescriptions, with many opting to wait until benefit payments came through before purchasing them. Often many households would seek ‘over the counter’ pain relief/cough medicine when money was tight, as well as seek traditional and self healing remedies for ill-health.

A health specialist also commented that the problem is much more evident amongst the Tongan community in Otara. She believed that the Tongan community are not as active towards community projects as other ethnic groups such as Maori, Samoan and Cook Island communities in Otara. She also went on to comment that there are health benefits for low income earning families in place in Otara which a large proportion of the Tongan

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\(^{32}\) Peter Crampton et al, *Degrees of deprivation in New Zealand: An atlas of socioeconomic difference*, in Cheer, Tarin. ‘Discounting health and health care in low-income households in Otara: A report investigating spending practises, decision-making and prioritising within low-income households and its effects upon health and health spending’, Otara Health Incorporated, March 2001, p. 2
community do not either know about it or are too ashamed to be calling on assistance for fear of being stigmatised or branded as being ‘poor’. Unfortunately, the latter point is an issue this author can easily identify with growing up in the church. Often health specialists visit the church and talk about certain health issues and often most Tongan’s (particularly men) could not care less. This very ignorance may deprive Tongan people from receiving the necessary benefits they may be entitled to as result of their circumstances. At the same time, education needs to be at the forefront of any discourse between specialists/experts and leaders and their community.

As a result, due to the shortage of money, there are only enough funds for necessary expenses.

The ‘prison’ of daily life is reinforced by the dependency upon institutions or the state…many low-income households become powerless in the midst of wider societal forces and the structures of the state and the market-driven economy34.

According to the National Health Committee, ‘high costs leave less money for the other essential items such as food, leisure activities and health services’.35 This was especially prevalent during the term of the National government of the early 1990s, resulting in the decline of disposable income for other purposes such as health care. Poverty levels have increased due to reductions in the size of the benefits coupled with introduction of market rents for state housing. Therefore, the reality is, is that the system has failed the people of

33 ibid., p.8
34 ibid., p.10
35 ibid.
Otara both collectively and individually, (Lunday, 1993. et.al) especially when half of the available working population is on a state income support benefit of some sort in this labour market disadvantaged area.

**Conclusion**

Throughout the chapter, there have been three distinct periods of contention. In the past, Otara was an area of contention amongst local Maori tribes, because of the fertile nature of the land, as well as the importance of the four main cones in the area, which provided tribes with the possibility of fortified sites. In the 1950s and 1960s, the area was once again a place of contention, this time between a well-established farming community and the Auckland Regional Council and the government. This contention rested upon the decision to create a ‘state housing’ suburb, which would change the whole livelihood and environment of the former. The final period of contention has been more prevalent in recent times. This conflict involves the development of an unaffordable housing market over the needs and interests of low income earning households, particularly in Otara. The social factors tied in with this problem can have a detrimental effect on the wellbeing of low income earning households. Relevant issues include overcrowding, which can lead to informal housing and poor housing for that matter, and poor health, which can become quite serious when there is lack of real or disposable income. The fact that families would put off seeing the doctor, merely because they cannot afford to do so is inconceivable. It could be fair to say that due to the high cost of accommodation, low-income earners, more than any other economic group, experiences adverse effects on their general
involvement and participation in society. Otara suffers the backlash of such a system, because it was created and built to serve and address the needs of low-income earners. If these issues are not solved, state housing suburbs will become a breeding ground for poverty-related illnesses, creating an unaffordable housing market that forces families to often live in crowded homes, together with a substandard housing market.
Chapter Two

Housing Policy in New Zealand: An In-Depth look at the last 30 Years

In New Zealand ‘home making’ is strongly shaped by our suburban history - the low density single family home landscape, the dominance of owner occupation as the form of tenure and by the focus in public policy and house design upon the nuclear ‘family’ of parents and children. How homes are made is the result of a complex process of social interaction amongst and between household members. 36

Introduction

Historically, New Zealand is a country which has high rates of owner occupation, with around 70 percent in the 1990s. Over the last few decades New Zealand’s housing policies has shifted from a policy of direct provision of state housing to a more neo-liberal approach of direct income supplementation. The reduced role of the state became prevalent in the late 1970s and 1980s, caused by high inflation and economic stagnation that acted as an indication of what was to be expected in later decades. The election of the National government in 1990 led to policies which saw the government move away from its traditional role as provider and towards encouragement of freedom of choice. Thereafter, New Zealand housing policy went through a radical transformation that has ‘scarred’ many low income-earning households. The election of the Labour/Alliance
government in 1999 resulted in a housing policy which tried to revert to schemes that had been regarded as ‘out of place’ in a neo-liberal market economy.

Policy debates have recently focused around the issues of supply side versus demand side intervention as well as the theory and practice of these systems of provision for addressing the needs of low-income households. Housing prior to 1999 centred on the provision of state housing for renting and mortgage finance to support home ownership. Since 1990, housing costs have been rising at a much faster rate. In light of these trends, the poor and the inadequately housed in Auckland have been further disadvantaged. They have been forced to pay more money for less space and a lower quality of housing.

The newly elected Labour government of 1935 had the intention of ensuring that all New Zealand citizens had access to decent housing. To achieve these intentions there needed to be a major state presence in the building industry. This led to two contributing factors:

1. State housing stock was increased, loans continued for home owners on a cost recovery basis and rent controls for private landlords were introduced i.e. the building industry was used as a tool for economic recovery.

2. For the government, housing was no longer seen as a charity or subsidy but a means to allow the deserving worker a chance of achieving the ‘New Zealand dream’.

36 H.C. Perkins and D.C. Thorns, ‘House and Home and their Interaction with Changes in New Zealand's
Housing policy in the 1970s and 1980s

In 1974 the Housing Corporation of the New Zealand (HCNZ) was created as the state’s main agency, for the formulation and delivery of housing policy. It managed the public rental sector; implemented mortgage schemes directed at lower incomes, administered the Residential Tenancy Act 1986, the Papakainga housing scheme and the ‘Homestart Deposit Scheme’ (1986) – a saving scheme which assisted in gaining the initial deposit of a new home for low to middle income earners. Also the scheme supplied the government with policy advice. Throughout the 1970s and 1980s the Housing Corporation offered subsidised mortgages to low-income people for ownership and local authorities and community groups to encourage the development of housing groups with special needs. In terms of the agencies’ rental stock, state houses were targeted at those who were considered to be in ‘serious housing need’. This need was determined by a points system. Added to that, the state further assisted those in state houses by setting the rent of their tenants at 25 percent of their household income, through the implementation of income related rents (IRR). For those in the private rental housing sector, assistance was limited because universal benefits included allowances for accommodation costs. However, an accommodation benefit was formulated by the government, which was made available to compensate and provide extra support with housing costs.

37 D. C. Thorns, Housing Policy in the 1990s: New Zealand a Decade of Change. Housing Studies, v.15, 1, 2000, p. 129
During this period, the expansion of home ownership in New Zealand had increased to above 70 percent by the 1970s. This meant that the goal of creating a home-owning democracy had largely been achieved through the assistance of loan schemes, implemented by Housing Corporation of New Zealand (HCNZ). However, by the 1980s, high inflation and economic stagnation, which had begun in the mid 1970s, saw New Zealand undergo a transition from a highly regulated economy, to one dominated by a neo-liberal market operated approach to economic governance i.e. government agencies began to be corporatised, which led to government bureaucracies being engaged in the provision of commercial commodities like the private sector. This ultimately led to a shift towards ‘productive’ sectors of the economy, strangling the ‘less productive’ sectors, including the provision of housing for the poor. Economically, the shift towards a neo-liberal market proved to be a success. Production costs amounted to $9.8 billion dollars between 1980 and 1991. Evidently, this was one of the highest proportionate amounts of costs in the OECD, amounting to 14.4 percent of the annual GDP of New Zealand over that period.38

Although home ownership increased to 72 percent in 1986, the average gross weekly earnings required to meet housing loans had increased since 198139. In Auckland, the housing market in the late 1980s was in the grips of a serious inflationary cycle. The supply of decent and affordable housing had been declining sharply throughout the 1980s. At the same time the demand for such housing was increasing as a result of local

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38 L. Murphy, ‘A Profitable Housing Policy? The Privatization of the New Zealand Governments Residential Mortgage Portfolio’, *Regional Studies*, v.34, i.4, June 2000, p395
population growth, in-migration (from New Zealand and overseas), and a general shift towards smaller households. The result is that average house prices and rental costs in Auckland are now significantly higher than anywhere else in the country. People considered to be experiencing ‘serious housing need’, now estimated to be between 17,000 and 20,000 by the end of the 1980s. However, a survey produced by the now disestablished National Housing Commission in 1988, stated otherwise, claiming instead that an estimated 17,500 households with children were experiencing serious housing need, with 60 percent of them coming from the central and Southern Auckland urban areas.

With the shift in New Zealand’s market economy and governmental practices, problems with housing policies began to emerge. These problems were prevalent when reviewed by the National government in 1991, looking at the way social services were delivered. In terms of housing they believed that housing policy failed to encourage fairness, self-reliance, efficiency or personal choice. (Luxton in ‘Housing and Accommodation: Accommodation Assistance’ 1991) In terms of the ‘serious housing need’ issue, one of the criticisms was how the points system was determined and the fact that the shortage of state houses existed in some areas more than others, therefore there were longer waiting lists in more densely populated areas such as the Auckland region. The accommodation benefit on the other hand delivered less support to those in private rentals thus creating Housing Corporation suburbs. Also tenants in state houses were able to stay in the houses

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40 ibid.
indefinitely even though they no longer had a serious housing need. Nor was the size of some Housing New Zealand homes, appropriate for the size of the household. Simultaneously, the accommodation benefit marginalised households in the private rental sector, with the benefit made available to those in Housing New Zealand homes.

**Discrimination in the housing market**

During the 1980s, problems of affordability were coupled with the issue of marginalisation. Women, especially those with children seemed to be one of the major groups affected. Their situation can be contributed to two factors. Firstly, women tend to have a lower rate of labour force participation than men, and secondly they tend to earn significantly less than men and male household heads. Both factors act to marginalise women in the housing market. A high proportion of women and single parent families depend on welfare benefits as their main form of income. The lower earning capacity of women can have a detrimental effect on their ability to pay rent in the private sector, or to raise capital to purchase a home. This is prevalent more so in the Auckland region, with the ever-increasing population coupled with the shortage of houses (where demand exceeds supply). This results in higher house prices and rental costs than anywhere else in the country. Therefore, the poor and adequately housed – typical of solo mothers, especially mothers on Domestic Purposes Benefits (DPB), pay more money for less space

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and lower quality housing. The result is a higher incidence in overcrowding and poor health, due to inadequate living standards.

By the end of the 1980s, the effect of rural to urban migration as well as the migration into New Zealand, combined with poor education, high unemployment rates, and low incomes, meant that in relative terms, the purchasing power of Maori and Pacific Island households had deteriorated. Although Auckland is the largest Polynesian city in the world, Pacific Island people tend to be concentrated (along with Maori) in the pockets of poverty and deteriorated housing. They can also similarly be found in the country’s larger cities. Pacific Island people tend to live in households that are on average much larger than other sectors of the population. They are concentrated in Auckland and Wellington, cities with the highest real estate values in the country. Poor Pacific Island households are more likely than Pakeha to live in rental properties. In addition to being less able to enter the ranks of home ownership, they are also more likely to be discriminated against in the rental market. The negative effect of this is that many Pacific Island households are located in cramped and inadequate housing. This is not surprising since results of the survey of households, considered to be in serious housing need (produced by the National Housing Commission in 1988), revealed that the two dominant groups were Maori and Pacific Island peoples, accounting for 51 percent and 32 percent respectively. For people in search of emergency housing, the statistics are much worse for Pacific Islanders. In August 1990, 60 percent of people in search of emergency housing had been living in the private sector rental dwellings, of which 67.8 percent were Pacific Island
people. The leading causes of housing need were overcrowding, insufficient income, and health hazards (causes which are typical of Pacific Island households).\textsuperscript{45} There is reason to believe that, as is the case in the cities of the U.S.A., ethnicity and gender interact with and reinforce each other, producing even greater inequality within the housing market than results from either one or the other working separately.

This marginalisation or discrimination against gender and ethnicity is greatest with regards to landlords. According to the Tenants Protection Association (TPA) the five main fields of enquiries and complaints by tenants in their dealings with landlords are:

- Racism against Maori and Pacific Islanders whom are generally unaware of their rights.
- Prejudice against families with children.
- Prejudice against beneficiaries.
- Prejudice against single women on Domestic Purposes Benefit (DPB). (This involves complaints about harassment and interference by landlords and insecurity of tenure).
- Psychiatric patients: (The private sector often made them feel at times paranoid and frustrated; however, living in Housing Corporation flats gave them a sense of self-esteem and dignity).\textsuperscript{46}

\textsuperscript{44} Charles Waldegrave and Richard Sawry, \textit{The Extent of Serious Housing Need in New Zealand 1992 and 1993}, Social Policy Unit The Family Centre, Lower Hutt, January 1994, p.6

\textsuperscript{45} Michael Crawshaw, \textit{Looking for a decent place to live - An investigation of Auckland’s Private Sector Rental Market for low income households}, Ministry of Housing, Wellington, April, 1991, p.9

\textsuperscript{46} ibid., pp.15-16
These complaints cause two conflicting interests, on one side you have the issue of freedom of speech and independence, whilst on the other, in terms of psychiatric patients there is the safety and wellbeing of other tenants. Other tenants fear that depression or psychiatric trauma suffered by these patients may lead them to harm or even kill someone or themselves. Thus, the safety and welfare of the general public including tenants and loss of business due to disinterest of some potential tenants are viable grounds for turning them down.

Often, people who are being discriminated against are simply unaware of their rights and responsibilities. Yet, understandably they are unwilling to lodge a complaint for fear of having their tenancy terminated or rent increased in response. Landlords do not operate inside a social vacuum, and their choice of tenant is often bias. Prejudice and mistrust, often means that quality and affordable and accommodation is only readily available to certain sectors of the population. Discrimination by landlords on the grounds that a child not permitted to reside on the premises, is like discrimination on the grounds of race, ethnicity, or sex. Such a mentality is contrary to the Residential Tenancies act (1986).47

**Housing reform of the 1990s: National government**

The National party’s pre-election campaign (1990) included a means tested income supplementation scheme for low-income families and those with special needs. National believed that it would better enable them to either rent or buy a home48. National’s

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47 ibid. (Refer to RTA, 1986 appendix.)
48 ibid., p.7
housing policy was due to the assumption that the private rental market would be a viable supplier of accommodation to low-income earners. To access this market, the only barrier, would be affordability. Rental accommodation in the Auckland region is among the most costly in the country when comparing like-dwellings. For example in 1991 (pre-housing reform), a family of 2 adults and 2 children, renting in the private sector would acquire an unemployment benefit of $319.08 per week; the average rent would be $220.00 per week with their accommodation benefit set at $71.50 per week. This would leave the family with a disposable income of $170.58 to spend on the rest of their expenses. Under the new benefit cuts, they would have a reduced disposable income of $145.38.49

The first half of the 1990s saw radical changes in the manner in which the state provides housing assistance to low-income groups. The reforms represent the application to housing of the principles and practices that had driven the corporation programme of the 1980s. With the ideals of fairness, self-reliance, efficiency and personal choice in mind, the new government went about its business announcing four major changes which would dismember the then state housing agency, Housing Corporation of New Zealand (HCNZ). The results of the reforms were as follows:

- Creation of Housing New Zealand (HNZ) Ltd in 1992 – to own and manage state rental housing on commercial basis (returning a profit to its shareholders) i.e. which resulted in the implementation of market rents.

49 ibid., p.21
➢ The introduction of the Accommodation Supplement to assist all low-income households with housing costs.

➢ Sale of the Housing Corporations prime rate mortgages and withdrawal of concessionary interest rates. Instead the Housing Corporation now provides and manages housing loan finance for those who don’t qualify for bank loan criteria but can afford cost of home ownership, including loans to the disengaged ‘Home Buy Scheme’.

➢ Ministry of Housing was set up on 1 July 1992 to provide policy advice; Transfer of administration and delivery of newly introduced accommodation supplement to the Department of Social Welfare.\(^{50}\)

The implementation of these radical changes assumed three factors; firstly the new government assumed that affordability was the main housing problem facing low-income groups. The belief was that the problem could be solved through direct cash assistance. The second assumed factor was that there was a belief that market provision would always be more efficient than other structures hence; the market would solve supply and allocation problems. The final factor was the movement from direct provision and housing benefits supplied by the state, towards a system of indirect income supplementation.\(^{51}\) The New Zealand treasury had argued for this indirect system since the mid 1980s, ‘the principle cause of housing problems is affordability and that consumers should make the ultimate decision on how to meet their housing need’. (NHC, 1988, p.112) This evidently would reduce the direct role of the state, increase consumer


choice, and contain, if not reduce, the fiscal cost of housing assistance. As a result targeted assistance was introduced in the form of the Accommodation Supplement. Overall the reforms replaced a mixture of state assistance with a simplified single cash supplement aimed at increasing affordability of housing from the demand side. Housing supply problems such as appropriateness and security would thus be left to the private market to solve.

(i) Transformation of Housing New Zealand: 1990s

The newly established housing agency, Housing New Zealand (HNZ) Ltd, as an SOE model, did not fit the state’s need to adhere to its social obligations. Therefore, HNZ was established as a crown entity with certain social obligations, which were limited only to its Statement of Corporate Intent. Since its inception in 1992, public housing in New Zealand has taken on an increasing commercial focus, separating housing provision and social policy functions and also increasing private sector involvement. In 1992 HNZ controlled 69,928 rental units, had revenues of over $710 million and gross assets of $8581 million (including and property and mortgages). The National-led government believed that one state entity controlling such a substantial amount of capital and

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52 D. C. Thorns, Housing Policy in the 1990s: New Zealand a Decade of Change. Housing Studies, v.15, 1, 2000, p.130
resources was too much power for one entity. In response, the government shared the responsibilities amongst four newly formed entities:

1. HNZ (crowned owned housing enterprise): formed to manage the states approx. 70,000 rental units which was transferred into the new company from NZ housing corp. i.e. operate on a commercial basis and secure agreed rate of return on the investment to the crown.

2. Housing Corporation - manage state mortgages; restricted the state to last resort or guarantor for low-income households in borrowing owner occupation from the private financial sector.

3. Ministry of Housing:- provide advice ( later transferred to the ministry of social welfare (1998) who also dealt with the AS which replaced the more restricted accommodation benefit- delivered thru Income Support Systems, part of DSW.) ; administer residential tenancy legislation.

4. Community Housing Ltd - manage housing for special needs and disabilities, both intellectual and physical who were de-institutionalised as part of the reforms of the health sector.\textsuperscript{54}

Housing New Zealand’s commercial focus of operating as a successful business, led the new entity to sell off 3622 units between 1994 and 1997. This resulted in the reduction in public rental stock and a changed spread of properties. In return the company only acquired 259 units. (Murphey, 1999)\textsuperscript{55} HNZ properties combined with new market rentals allowed them to raise capital from financial institutions via the issuing of bonds.

\textsuperscript{54} D. C. Thorns, Housing Policy in the 1990s: New Zealand a Decade of Change. \textit{Housing Studies}, v.15, 1, 2000, p.130
Therefore, HNZ had to insure returns to investors who provided private funding. The state on the other hand was only responsible for the loans if trading conditions were altered. Hence, any government that forced HNZ to fully emphasise social goals, had to be fully aware of HNZ’s obligations to its bond-holders, and the survival of the company for that matter. In 1996 bond-holders accounted for one billion dollars invested in the new corporation.\textsuperscript{56} This evidently caused tension between the company’s responsibility with regards to their social obligations under the new Housing Restructuring Act, which emphasised not only the company’s market imperatives but outlined their social obligations of having regard for the interest of the community. Evidently, this is the very tension that led to the resignation of the CEO of HNZ in 1997.\textsuperscript{57}

**(ii) Accommodation Supplement Scheme**

Prior to 1992, budgetary constraints and charges below economic levels of rent, led to deteriorating quality of housing stock. However, after the 1992 reforms, HNZ was given responsibility for provision of housing services to those in low incomes and those not having housing needs adequately met in the private sector. These low-income tenants were defined as people with incomes of less than $500 per week\textsuperscript{58}. To cater for this sector of the population, the reforms established the Accommodation Supplement to provide

\textsuperscript{55} ibid.  
\textsuperscript{57} D. C. Thorns, *Housing Policy in the 1990s: New Zealand a Decade of Change*. *Housing Studies*, v.15, 1, 2000, pp.130-132 
\textsuperscript{58} Laurence Murphy, ‘Reasserting the ‘Social’ in Social Rented Housing: Politics, Housing Policy and Housing Reforms in New Zealand’, *International Journal of Urban and Regional Research*, v.27, i.1, March 2003, p.93
housing assistance. The old Accommodation Benefit was replaced with a system of targeted income supplementation. For some HNZ tenants, the Accommodation Supplement required that they consume a higher proportion of their housing costs. The Accommodation Supplement takes into account three vital factors: households net income; a tenants housing costs; and their cash assets. It was available to those who spent 25 percent of their net income on rent or 30 percent on home ownership. For tenants in both the private and public sectors it subsidised 70 percent of rental cost in excess of 25 percent of net income with regionally set maximum levels. In 1999, 306,000 people received the Accommodation Supplement. Of these approximately 15 percent were HNZ tenants, 14 percent private sector and council rectors, 22 percent boarders and 16 percent mortgage recipients.59

Although the Accommodation Supplement served all low-income earners - including those in the private sector where the old system did not, from an economic perspective the new targeted income supplementation scheme soon became a very costly one for the government. The problem was made worse with the decision to apply market rent levels to HNZ’s rental stock. Two motivations led to this decision, firstly, to encourage more efficient use of stock and secondly to provide greater equity between assistance to private and public sector residents. Treasury believed there was a considerable amount of mismatch between occupants and current housing. For example, there were couples living in three bedroom houses after their need for such space had ceased. The reforms

were designed to encourage such families to move into smaller units freeing up these ‘family houses’ for those on HNZ’s waiting list. (Morrison and Murphy, 1996).

Between 1992 and 1999, HNZ rents increased by 106 percent, compared to only 23 percent in the private rental sector. Despite the availability of the Accommodation Supplement, community groups maintained that rent levels were still too high – especially, given the economically marginalised state of HNZ’s tenants. As a consequence, intra-urban rent differentials - such as in Auckland and Wellington, often meant that tenants in high rent areas felt the pressure to move60. Therefore, mounting pressure from the public concerning market rents forced the newly formed National/ NZ First coalition government to introduce a temporary rent freeze, while it considered the issue of housing affordability. In the 1997 Budget, the Accommodation Supplement co-payment rate was raised to 70 percent. The Minister of Housing resisted public pressure to increase it any further, insisting that it will continue to function as a mechanism that encourages low-income households to economise on their housing costs. The increase in rents and in those being eligible raised the cost of implementing the accommodation supplement. In 1996 the expected cost was $476 million; instead it cost $561 million. By 1998 the cost of the scheme was an astounding $790 million61, a direct result of the government’s decision to raise the co-payment rate from 65 percent to 70 percent.

60 Laurence Murphy, ‘Reasserting the ‘Social’ in Social Rented Housing: Politics, Housing Policy and Housing Reforms in New Zealand’, *International Journal of Urban and Regional Research*, v.27, i.1, March 2003, p.93

61 D. C. Thorns, Housing Policy in the 1990s: New Zealand a Decade of Change. *Housing Studies*, v.15, 1, 2000, p.136
In the first few years of its implementation, recipients of the accommodation supplement rose from 249,535 to 302,000 which was a 21 percent increase by 1998. Of these recipients 77 percent (1995) were HNZ tenants. Between 1995 and 1997 only 14 percent of Accommodation Supplement recipients used the supplement for mortgage payments.

It is interesting to note that the government increased the Accommodation Supplement in order to reduce housing-related poverty. Yet, in doing so HNZ raises the rent of its rental stock (in line with market levels because of commercial obligations). This sets pressure on the government to increase the Accommodation Supplement in order to accommodate such an increase. Although this has proven to be a very costly venture, the major pitfall has been that an increase in accommodation supplement payments has resulted in private landlords cashing in on this extra income. The system assists existing landlords without encouraging new investors into the low-income rental sector. As a result, private landlords would perceive the extra income – in the form of the accommodation supplement, as an incentive to raise their rent levels. In reality the viability of the scheme is highly doubtful. What eventuates is an Accommodation Supplement Cycle that reflects the problem of recipients in affording market rents. This forces the government to increase the accommodation supplement so that tenants can meet market rent levels. With this extra income tenants would thus be able to afford market rents, which in turn encourage private landlords to raise their rent levels in order to maximise profits. The result is recipients end back at the initial problem of affordability. In essence, an increase of income does not necessarily ensure the recipient has access to appropriate housing.

62 Daniel Searchfield, ‘A Social Analysis of Housing Policy and Public Housing Design in New Zealand’, Unpublished Research Study (M Plan Prac), Department of Property, Auckland University, 2000, p.15
(iii) Consequences of marked social divisions

The problem with market rents is that it incorporates a locational premium based on the physical character of the property (bedrooms, exterior etc.), location and access to amenities, and site characteristics. In the 1990s this created a growing spatial polarisation of the non-working poor in peripheral locations at expensive distances from much paid work. This is self-defeating for both the state and for households, especially when public sector housing is built largely outside the older city boundaries as well as on the urban periphery, where land was cheaper. For example, areas such as Otara, Porirua and parts of lower Hutt. As alluded to earlier, the Accommodation Supplement takes no account of the quality of housing available for renting, and whilst reforms have promoted individual choice, they place considerable pressure on disadvantaged households (often female sole parent) to operate within a market with few safeguards in place. Ultimately there is no compensation for differential location rents within the metropolitan housing market itself. First, it means that the rent rise will be higher for tenants in former state houses in higher rent locations, which in turn places greater pressure on them to move and/or adjust in other ways. Second, when these units are vacated, it becomes difficult for Housing New Zealand to fill such units with those eligible to receive the Accommodation Supplement. As a result, these dwellings remain vacant, are sold to existing tenants or, if that is not
possible, rented to higher income households. This Reinforces a ‘ghettoisation of state tenants on the urban periphery’ or socio-spatial polarisation.63

The result of these marked social divisions is that issues such as education and health become important issues which need to be addressed. In areas such as South Auckland residents are paying market rents to live in rat-infested, unhygienic and overcrowded state houses. As State Housing Action Coalition spokesman, Peter Hughes, said:

Affordable market rents are mostly to blame for the poor state of the region’s health and crime...They’re paying market rents; they can expect to live in decent housing.64

A similar stance was taken by Dr Chris Bullen (who produced the report Action on Housing and Health in Otara) who reiterated the fact that Housing New Zealand tenants paying market rents were being forced to leave their poorly serviced homes because of ill health. ‘These places are making children sick, then there’s pressure on the health system... it’s disgusting.’65 This coincided with another report on the housing status of Pacific Islanders which blamed poor housing for health and education problems.

The same issues were also revealed in a study performed by the New Zealand Council of Christian Social Services (NZCCSS), where they revealed that there had been a rise in the incidence of diseases associated with poverty. For example Auckland City Councils ‘Foresight Project’ paints a future vision of the development of ‘gated’ rich communities and violent and poor communities as a result of housing costs. Reports reveal that

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64 The New Zealand Herald, Market rents no guard against rats. 01.09.1999
increasing housing costs and a shortage of appropriate accommodation contribute to hardship and difficulties facing low income households, especially Maori and Pacific Island people and people with mental illness. In 1999, NZCCSS study results estimated that 115,000 people are living in crowded conditions, of which 50,000 of them are children. Their study also revealed that there was an increase in the use of temporary accommodation on a permanent basis, which resulted in a rise in the use of food banks. Therefore, with all these problems taking hold, by the time the 1999 elections arrived, the Labour party certainly had the issue of housing to consider as a potential election winner.

**Housing Reforms: Labour/Alliance government**

With the appointment of the new Labour/Alliance minor coalition government in 1999, they did not waste any time in making amendments to the housing policies. Labour’s number five pre-election pledge for 1999, was to restore Income Related Rents (IRR) for Housing New Zealand tenants so that low income tenants pay no more than 25 percent of their income on rent. In order to fulfil this pledge, the Housing Restructuring (IRR) Amendment Act was passed in August 2000. Income Related Rents (IRR) was reinstated, only this time it came with a condition that differed to the pre-1990 version. The condition was that it be accompanied by an income threshold, which meant that households that exceeded the threshold had to make additional payments up to market

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65 *The New Zealand Herald*, Accusations fly over state housing woes. 04.09.1999
rentals. For single tenants the threshold was set at $225.55, and for couples and sole parents, $347. What this undoubtedly means is that unlike the previous model, not all HNZ tenants are eligible for their rent to be set at 25 percent of their income. The pre-1990 schemes allowed tenants to remain on low rental properties even when their income rose considerably. For the successful ones however, they would benefit by an average of $40 per week, which provides relief for 40,000 households struggling under market rents. This other positive incentive is that it also has the potential to modify rents in the private sector.

In granting IRR the government has committed itself to compensating HNZ for its loss of income, allocating $257.6 million for the period 2000/1-2002/3 to fund IRR. The changes to HNZ’s role resulted in the amendment of it’s principal objective with the removal of one it’s prime objectives; the removal of any reference to profitability. Under section 3 of the new legislation, the principal objective of the company is ‘to help meet the crown’s social objectives by providing housing and related services in a business like manner’.\(^68\) The company would exhibit a sense of social responsibility, a sense of environmental responsibility, to operate with ‘good financial oversight and stewardship’, and to be a good employer. The removal HNZ’s objective to be profitable has meant their new amended role would be to become an agent of the government’s social programme.

\(\text{(i) Retransformation of Housing New Zealand}\)

\(^68\) Laurence Murphy, ‘Reasserting the ‘Social’ in Social Rented Housing: Politics, Housing Policy and Housing Reforms in New Zealand’, *International Journal of Urban and Regional Research*, v.27, i.1, March 2003, p.97
In July 2001 Housing New Zealand Corporation was established. The new state entity is the formation of HNZ, Housing Corporation and Community Housing. This multifunctional agency was justified on the grounds that: ‘A single organisation, with a single line of accountability to the Minister will be better equipped to deliver effective and efficient housing services to low-income New Zealanders and Community Groups.’ (Gosche)⁶⁹

For households in the private rental market, since the Accommodation Supplement has assumed a political significance it should continue into the foreseeable future. Even with recent changes to the housing structure, according to Susan St John of the University of Auckland, under the Accommodation Supplement scheme, ‘it is impossible for families to get ahead or save a deposit for their own home’.⁷⁰ The average weekly Accommodation Supplement of around $60 has not changed which means people renting in the private sector are in a similar position to those renting state houses before IRR were introduced. There is the prediction that the private sector will worsen because population growth is exceeds the government state-house building programme, whilst rents have been pushed up because of property shortages. Researcher Alan Johnson believes that if Accommodation Supplement subsidies go up, so will the ‘expense gap’ (meaning tenants’ 30 percent share of any increase after the 70 percent co-payment). Johnson believes the government should place more emphasis on mortgage subsidies for low income earners, rather than provide rent subsidies for landlords. This is especially

⁶⁹ ibid., p.98
important when home ownership levels are declining in New Zealand. These levels can be contributed to factors such as home mortgage interest rates, the changing nature of household formation, levels of employment, income and housing costs.\textsuperscript{71}

(ii) Extent of housing in the Auckland/Manukau regions.

Lower household incomes in the Auckland region spend more of total weekly expenditure on housing costs than anywhere else in New Zealand. Housing crises, such as crowding, are often a result of affordability difficulties and other social factors. Household crowding is a particular issue in the Auckland region because of its unique population structure and high housing costs (i.e. it is more significant amongst Maori and Pacific Island households). In 2001, the Manukau region had the highest rates for crowding in the country, with 10.1 percent of all people in private dwellings living in crowded homes. This was most prevalent amongst Pacific Island peoples where 25.3 percent of them experience household crowding; in Auckland it was 22.5 percent.\textsuperscript{72}

These large households have younger children and extended family living arrangements (which most New Zealand homes do not cater for.) Different cultural attitudes to the number of people living in one house and differing cultural tendencies towards the pooling of resources, can contribute to some high rates of crowding amongst non-European ethnic groups.

\textsuperscript{70} New Zealand Herald, ‘Giving poorest a decent home’, 3 April 2002.
\textsuperscript{71} ibid.
Charles Waldegrave (Social Policy Researcher) still acknowledges that private renters are still badly off. Yet, he believes that the government had to start somewhere. The move back to social rented housing, despite some of its minor flaws, does give some relief to former HNZ tenants who felt the backlash of market rents. However, the issue of housing shortages remains a highly contested one, with a natural population increase and migration inflows contributing immensely to population growth – more so in places such as Auckland and Wellington. This puts pressure on the demand for housing. Housing is the largest component of many households’ expenditure. When housing costs are too high relative to income, there is less residual income to spend on other essentials such as food, power and health. This can lead to people living in unsafe, unhealthy or inappropriate accommodation.

Conclusion

Without doubt, the radical housing reforms of the 1990s had a major effect on the housing market in general. For low-income earners the effects were more damaging, especially so for households in Housing New Zealand rental units. The notion of a housing system which gave greater freedom to the individual, logically had reason to be successful. However, the sudden shift of Housing New Zealand rents from Income Related Rents to market levels had a profound impact on the lives of low-income earning households. Major problems lay in the lack or shortage of disposable income (after paying housing costs), which meant that low-income families often had to cut back on

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other vital expenses such as food and health care. Although poverty levels are relatively
difficult to measure, indicators of deprivation can be shown in studies of the usage of
foodbanks and how the numbers have increased dramatically, more so in the Auckland
region. As well as the condition of housing, in relation to deteriorating health amongst
low-income households, who pay market rent levels for substandard housing.

To compensate the shift to market rent levels, the National-led government introduced
the Accommodation Supplement scheme. Initially the scheme was designed with the idea
that that the problem of affordability in the housing market was due to a lack of capital.
The problem with this is that market levels use average household income of an area, as
one of the factors for determining these levels. An increase in household income would
increase the overall housing market level of an area. The extra income also provides an
incentive for Landlords to raise their rents in line with market levels, since they do not all
work together in a social vacuum. These are the very problems that add to the difficulty
of low income earning households in acquiring a home. The problem is more damaging
in the greater Auckland region, where house prices are highest in the country.

In hindsight, New Zealand’s housing policies since the 1970s have been revolving in a
cyclical pattern. This has seen a shift from a system of direct provision of state housing,
to a more neo-liberal approach of direct income supplementation, and almost back to the
former. The reintroduction of Income Related Rents was part of a strategy by the
Labour/Alliance coalition government to reinstate and redevelop the concept of social
rented housing. This is an attempt by the state to return to their more traditional role as
provider. For decile 10 areas (most deprived) such as Otara, this is a welcome reprieve from housing policies of the 1990s. However, the longevity of such a generous incentive remains to be seen.

Chapter Three

Housing and the Tongan Community

…Access to adequate and affordable housing is a fundamental human need and a basic human right – without which it is difficult for peoples to meet their other needs. Lack of access to adequate housing seriously comprises opportunities for social and economic participation, and renders peoples vulnerable in many other areas of the lives. Housing policy is therefore a cornerstone of social policy central to the realization of other government objectives. 74

Introduction

In Tongan society, the ‘api or household is the inner circle of close relations. It is the smallest unit of the social group, based on the nucleus of the mother and the father. This chapter aims to address the fundamental housing problems that Tongan families face both here and in Tonga. In Tonga, problems of availability of land, very little employment, competition in the education system, as well as the need to find a ‘better’ and improved quality of life, have all contributed in forcing many Tongan people as well as families to emigrate from their homeland, in search of better living conditions. However, those who arrived in New Zealand in the 1970s had to contend with the ugly saga surrounding the ‘Dawn Raids’, when alleged overstayers were targeted with visits by officials. Together with these discriminatory acts, new Tongan emigrants also had to contend with the unfamiliarity of a totally new environment, coupled with an economy, which eventually became dictated by the forces of market capitalism. Their day-to-day struggles within the system, together with their cultural obligations - made even more difficult to fulfil due to the design and unaffordability of houses in New Zealand, have made life for many Tongan families extremely challenging. Despite the hardship that Tongan people endure here in New Zealand, the possibility of returning to Tonga to live is an unlikely alternative.

Land distribution and utilisation

Under the constitution of 1875, every male Tongan male upon reaching the age of 16 is entitled an allotment of 8 ¼ acres of rural land and a town section. Allotment of land is the task of the nobles, and since there is an increase in the demand for land, they often
exercise this privilege to their own advantage. The 1875 constitution prevents the alienation of land to foreigners, but grants all Tongan men the right to a sufficient amount of land to provide for their needs i.e. subsistence farming. In 1875 this proved to be a viable decision with an estimated population of 25,000. However, in Tonga today, this law is no longer workable due to the increased population of around 100,000. In 1966 there were 21,228 males over the age of fifteen. With 9,873 males between the age of 10 and 14, by the time they all reached their 16th birthday, the number of Tongan males eligible for land would have been in excess of 31,101. This is important when one considers that the total land area of Tonga is 259 square miles, with a total capacity of about 20,000 allotments or ‘api. If we consider the predicted number of eligible Tongan males in Tonga (in 1966) to be 31,101, at least 11,000 Tongan males would not be catered for under the system of allotment title. This number would also rise when one takes into account the larger holdings of nobles, unusable land, schools and church land, and land in the hands of the crown and royalty.75

Theoretically, all land is crown property and owned by the king. In Tonga, there are two important levels of land tenure, each specifying certain rights to the land. First, is the Tofi’a or estate level, which specifies who is to receive tribute or rent from the allocation of land to commoners. This rent is set at a minimal level of 80 seniti a year, with only three types of holders at this level i.e. royalty, nobility and the crown.76 The second level is the Landholder level, which, although restricted, can provide limited opportunities for

capital accumulation. For these relatively fortunate people, capital investment in the future and material improvement is possible, although difficult. The benefits of this status is that a town ‘api or tax ‘api given to a landholder allows them to privately lease the land to any individual. This, however, can only be achieved with the consent of cabinet. In Tonga’s Land Act there are two provisions that specify what a landholder can do with their land. First, is the formal prohibition on the sale of land, which limits Tongan capitalists from expanding their business interests. This is problematic in the sense that the pressure of an increased urban population, and the desire for greater access to goods and services, accompanies these limitations. This slows the growth of non-agricultural/urban sectors in Tonga, and creates challenges to planning initiatives. The second provision is the 1976 amendment that allows land to serve as collateral for a mortgage, or to secure a loan. The consequence of these two provisions is that land in Tonga is not a commodity for which exclusive rights can be bought or sold. It does not have monetary value, but rather a usufructory value.77

The land management system of an egalitarian subsistence economy allows for little capital investment. Social services, environmental stability and population control are still generally provided by the extended family. Although Tonga’s land management is geared towards individual subsistence agriculture, the size of lots (8.25 acres) does not encourage a number of possible uses. It does not encourage cash cropping, except for some vegetable crops. Cultural obligations to provide land for subsistence farming to family members limits the ability of landed Tongans to invest significant amounts of

77 ibid., p.97
capital. The prohibition on the sale of land limits Tongans from accessing land for capital accumulation. Also, the continuation of the chiefs/nobility system makes acquiring land for personal gain and capital investment very difficult. All these factors make it difficult for capital investment to occur. In Tonga, ‘culture is embodied in pre-contact subsistence land management’. 78 This has become a problematic issue considering the change in the mindset of the average Tongan.

Increasing capital accumulation associated with urbanisation and the global economy is not facilitated by the current land tenure system, which has produced a shortage of urban land.79

For Tongans who move away from their villages, especially those who have migrated into Tongatapu (Main Island) from the outer islands, land is often not readily available. One alternative is to rely on the goodwill and charity of family, relatives or friends to provide them with a section of their plot for the purpose of growing crops for consumption. If no land is available for planting subsistence crops, then the only other alternative is to seek paid employment in order to purchase goods from the local market. In terms of land for settlement, new migrants either rely on the goodwill of the Noble - who owns the estate or tofi’a to grant them with an allotment of land - or they lease the land off the Noble. In the past, the latter has proven to be a more expensive venture than the former. Noble lands have not been completely allocated and registered. The typical scenario is that they would rather allocate than have their land registered to commoners. It allows them to retain control of their lands as a form of economic security (i.e. land is

78 ibid., p.99
79 ibid., p.94
left for foreign investment). Allocated land costs leaseholder’s 80 seniti (80 cents) per annum, whilst registered land costs around T$2000 per annum. For many Tongan families this is a debilitating sum, considering the relatively low wages of a third world economic state. Royal lands on the other hand are rarely if ever allocated or registered to common Tongans.80

Housing conditions in Tonga

With the influx of European style houses, many Tongan families have had to search for employment in order to purchase a house. Since the level of wages in Tonga is relatively low, most Tongan families have had to take out loans from the banks in order to pay for such a lifestyle. The positive feature of a European-style house is that the maintenance of dwellings is minimal. With traditional homes or *fale*, from time to time the thatch needs to be totally replaced, or worse, the *fale* itself might have to be fully re-constructed. Traditional houses have only one room, divided into three sections by large *tapa* screens, which make two rounded bedrooms and a central living room. In the Tongan census of 1966, over half of all existing houses were of a traditional mode (i.e. a Tongan style home with an iron roof and thatch walls; thatch roof with wooden walls or a thatch roof with thatch walls). By 1976, this number had declined to only a third of all Tongan houses. This decline is a direct result of the huge influence of European-style housing and construction methods.81

80 ibid., p.96
The lighting in these traditional houses is little better than semi-dark (i.e. the common source of this light is through the use of benzene pressure lamps or kerosene lanterns). This is a common feature in houses in the outer islands and further away from the capital. In 1978, those who lived near the capital received the luxury of electric lighting.\textsuperscript{82} Electricity allows households to acquire electrical devices such as stoves and, more importantly, refrigerators, which allow food to be preserved for a longer period of time, rather than having to replenish supplies on a day-to-day basis.

In terms of water supply, some villages had to dig deep wells through the hard coral, and laboriously raise the water by ropes on pulleys. Water would then be distributed manually to all parts of the village. Later, mechanical pumps were installed by the Tongan Water Board, which lifted water from the ground into high storage tanks. This method was seen as a more viable alternative to wells, because hygienically there was no danger of the pollution of rubbish falling into the wells.\textsuperscript{83} In 1976 under two thirds of all households in Tonga had a piped supply of water. This statistic however, is immensely misleading in the sense that households in the main island of Tongatapu, where in fact over half of all households in Tonga are located, had approximately three out of every four homes connected to a piped water supply. Whilst, the two smaller main islands of Vava’u and Ha’apai, had ratios of just under one in every three and one in every seven households connected to a piped water supply.\textsuperscript{84}

\textsuperscript{82} The Tongan Way, E A Crane, Auckland, 1978. p.10
\textsuperscript{83} ibd., p.21
\textsuperscript{84} Tonga Department of Statistics, \textit{Statistical Abstract}, Nuku’alofa, Tonga, 1993, pp.10-13
Among the advantages of a traditional style house is a form of construction that suits both the environment and climate. However, European-style houses (i.e. brick, cement or wooden), need not be re-thatched every eight years and could collect water. A typical wooden house lasts 20-30 years and requires little maintenance. In Tonga, these dwellings are large, similar in size to the earlier colonial villas; often two stories high and of permanent materials. The problem with these contemporary houses in Tonga is that they exclude the basic structural aspects of a house i.e. thermal comfort and ventilation. Instead these homes rely on artificial means to temper the internal environment. The Papalangi houses by all accounts, offer comfort for those who can afford it, with the desire to raise a Tongan family’s personal social status, providing the owners with a sense of prestige i.e. this does not refer only to the privileged members of Tongan society but throughout the social classes of Tonga. In contrast, living in a traditional fale is often associated with belonging to the more disadvantaged sector of Tongan society (more so Tongans living in the outer islands, where there is little Papalangi influence).85 Ultimately, the art to build or construct a traditional Tongan fale, has almost become a lost art, something of a forgotten pastime. In essence, the reality of Tongan society is that the closer housing is to Nuku’alofa (Capital of Tonga), the greater the Papalangi influence and the desire to ‘keep up with the Jones’s’.86

Tongan households would not be complete without three other essential elements: household crops; a source of energy for cooking; and livestock. Even in recent times, livestock continues to play a huge part in Tongan households. This was evident in 1996

when of the 16,194 households surveyed, 2,463 had cattle; 2,931 had horses; 12,764 had pigs; 9,795 had chickens and 1,618 had goats.\(^87\) These animals are vital to any Tongan household because they serve a number of cultural obligations and functions such as funerals, weddings, birthdays, church functions, village functions, ceremonial offerings and even household consumption. In Tonga, the backyard slaughtering of animals as well as the breeding of farm animals is still widely accepted, in contrast to New Zealand, where the former carries with it a $25,000 fine\(^88\). In order to prepare these animals for cultural functions, a source of energy for cooking purposes is indispensable. In 1986, 75.3 percent (11,361) of all Tongan households claim to have used wood as one of their sources of energy.\(^89\) In 1996, nothing had really changed with 73.8 percent of households indicating the same option. Wood is essential in cooking large quantities of food in large earth ovens called an ‘umu. Wood is also essential in the cooking of pigs on the spit. In New Zealand, this is a problem because one must attain a permit to light a fire in the backyard. When cooking in large quantities, included with the meat in the ‘umu, are household crops such as yams, taro, sweet potato and green bananas.

The importance of household crops is still evident even as recent as 1996, when according to census records, 69.4 percent of households claimed to had grown some agricultural crops during that year. Yet, with increased population pressures and lack of available land, a relatively high percentage of households (22.9 percent) indicated that

\(^{86}\) ibid.
\(^{87}\) Tonga Department of Statistics, Tongan Population Census, Household Analysis, Nuku'alofa, Tonga, 1999, pp.9-12
\(^{89}\) Tonga Department of Statistics, Statistical Abstract, Nuku’alofa, Tonga, 1993, pp.10-13
they had not grown any agricultural crops. It is interesting to note that according to Tongan people, a feast is not complete without roast pigs and yams. In New Zealand, the preparation required to undertake these cultural practices (backyard slaughters and open fires) poses many problems for Tongan households. All result in the fear of facing huge fines from the council for continuing with a practice that is part of everyday life back in Tonga. In this case, the law takes precedence over cultural obligation and practices.

FIGURE 1: A traditional Tongan fale.

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FIGURE 2: A town ‘api showing a European-style house and two semi-traditional houses (wooden walls with thatched roof and reed walls with an iron roof).

FIGURE 3: Pigs are a common part of Tongan households.
FIGURE 4: A pig on the spit, ready to serve its ceremonial purpose.

FIGURE 5: An important time between a mother and her child. The ‘api also serves as a learning centre.
FIGURE 6: A typical Tongan family preparing food outside using wood.

FIGURE 7: Kava drinking – a time for men to socialise and interact with others.
The new wave of Tongan migration into New Zealand

For many Tongans the main destination for Tongan migrants was New Zealand. The diversification of the New Zealand economy during the 1950s and 1960s required unskilled and semi-skilled workers, even after the rural-urban Maori drift of that period. Countries from the Pacific such as Tonga were seen as a cheap and convenient source of a labour force. This move coincided with the aspirations of most Tongans to educate their children, which could not be met in Tonga due to the population boom of school-age children. Better education was seen as a pulling factor for emigrating overseas since there was a selective nature of admission to secondary schools and tertiary institutions via overseas scholarships. Joris De Bres, in a paper titled How Tonga aids New Zealand: A
report on migration and education (1974) termed the movement, the ‘flood level’ of Tongan emigration into New Zealand.\(^9\)

(i) Education

‘Education has given people knowledge and aspirations that only a developed country’s resources and facilities can provide’.\(^9\) This comment was made by Andrew ‘Afeaki, one of the few Tongans to have spent many years in New Zealand, having gained his permanent residency during the mass influx of Pacific Island peoples. In Tonga, the opening up of the civil service to commoners who had the appropriate education and qualification meant intense competition in trying to get into Tonga’s top high school, Tonga High School. Pitt and Macpherson (1974) sum up the problem at hand:

Pacific Island families’ belief in socio-economic mobility through education is such that many are prepared to make any sacrifice deemed necessary to ensure their children’s educational achievement.\(^9\)

The understanding was that a need to educate one’s children was seen as the pathway to attain a somewhat ‘better’ life. It was also the natural understanding of Tongan parents that better education meant better jobs and better money. Ultimately, a brighter future

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would mean an investment in a home for the family. Here are some other comments from parents discussing how education is a force generating migration.

We came to New Zealand to educate them, because in Tonga only those in power and authority were able to send their children to school overseas…I want them to do well at school and to go far – I’ll provide whatever it takes to ensure this…

We don’t want them to follow our footsteps. We want them to see the sufferings of getting up at 5 or 6 in the morning, in the cold and limping to work. That’s because of no education. We want them to hate that way of living.94

As a Tongan, comments like this are common and most young Tongans as well as other Pacific Islanders will understand, and often go through the daily ritual of reminders of similar comments by their parents.

(ii) Remittances

Although new Tongan migrants were in search of a better lifestyle, one obligation, which remained imperative amongst these new Tongan households, was to send remittances for family back home. Since the mass migration of the early 1970s and 1980s, remittances remain a vital contributor to Tonga’s economy. For instance, total remittances in 1989 covered 65 percent of imports in Tonga, which covered 80 percent of Tonga’s trade deficit. In New Zealand, the total remittance level to Tonga was US$8.4 million with the average remittance payment per migrant at around US$555.00. In the same year, Tongan

94 ibid., p.28
migrants remitted about 60 percent of the world average.\textsuperscript{95} These figures would certainly be higher if there was a way of recording remittances in-kind. This form of remittance included hospitality shown to visitors from home, hand carried cash remittances that remain outside the banking system (non-financialised), under valued imports sent by family members and funds held overseas. The reality is that the value of these remittances is large, but difficult to quantify. An official survey in New Zealand in the 1970s estimated remittances in-kind to be 68 percent of cash remittances for Tongans.\textsuperscript{96} Despite the struggles of moving into a new country and adapting to a new environment, Tongan migrants never forgot their obligation and duty to family back home. For instance, when Luke – a Tongan overstayer, worked in Tonga he took home $10 a week. In New Zealand, Luke pays his rent, gives himself $5 and then sends the rest of his pay packet home each week. For another, the money he sends back is supporting his wife and two children, as well as his mother, and any other relatives who might be in need of help. ‘I have an obligation to help them’.\textsuperscript{97}

(iii) Overstayers and ‘Dawn Raids’

They are coming to offer their labour. Their labour power is ready-made. The industrialised country, whose production is going to benefit from it, has not borne any of the cost of creating it; any more than it will bear the cost of supporting a seriously sick migrant worker, or one who has grown too old to work. So far as the economy of the metropolitan country is concerned, migrant workers are immortal: immortal because continually interchangeable. They are not born: they are not brought up: they do not age: they do not get tired: they do not die. They have a single function – to

\textsuperscript{95} Dennis Ahlberg, \textit{Remittances and their impact: A study of Tonga and Western Samoa}. National Centre for Development Studies, The Australian National University, Canberra, 1991, pp.18-21

\textsuperscript{96} ibid., p.26

\textsuperscript{97} De Bres, Joris and Rob Campbell. \textit{The Overstayers: Illegal migration from the Pacific to New Zealand}, Auckland Resource Centre for World Development, Auckland, 1976, p.13
work. All other functions of their lives are the responsibility of the country they come from. [Berger and Mohr, *A Seventh Man*, Penguin, 1875]

For Tongan migrants who entered the country on official working permits, the experience was not always satisfying. For instance the costs of travel, rent of housing - due to their ineligibility to access state housing because of their residential status, nor did their residential status enable them to gain access to social security benefits. This meant that if hospitalised, they had to foot the bill from their meagre earnings. Yet, their employers regarded a large number of them as key employees. All these costs made it impossible for Tongan migrants to attain a sufficient return in the short period allowed. This problem was intensified by the fact that family members back home, were dependent on these remittances, even to the extent of day-to-day consumption. Therefore, the conscious decision was made by Tongan migrants to overstay their permits and remain in New Zealand as illegal immigrants. This problem was brought to a head in March 1974 when the Police, in conjunction with the Immigration Department, began to arrest and obtain deportation orders against people who had overstayed their permits. It resulted in the exploitation of Pacific peoples, with the act being labelled ‘Dawn Raids’. During this period (1972-1976) it was estimated that there were between 4000 and 7000 illegal Tongan migrants in New Zealand at the time.\(^98\) It is interesting to note that within that very period, the majority of Tongan arrivals into New Zealand were either here on temporary work or working holiday. In the period 1972-1973, 65 percent of arrivals were here on temporary work or working holiday. The figure climbed in the periods 1973-1974 and 1975-1977 with figures of 73 percent and 78 percent respectively. Evidently, these
figures steadily declined in the 1980s.\textsuperscript{99} It is no surprise that the demand for these unskilled and semi-skilled workers was most prevalent in Auckland, which apparently accounted for approximately 98 percent of all Tongan arrivals during the period 1972-1978.\textsuperscript{100}

The actions taken by the government led to a public outcry that undoubtedly led the government to declare an amnesty. The New Zealand and Tongan governments that set strict controls on entry and elaborate procedures to avoid further abuses signed a Memorandum of Understanding. This agreement was known as the New Zealand-Tonga Government Work Scheme.\textsuperscript{101} A ministerial statement commented that, ‘firm action is necessary, but until we have a concerted plan sporadic raids can only damage New Zealand’s image at home and abroad’.\textsuperscript{102} Such comments drew similar conclusions from members of the public as well as humanitarian organisations. One Pacific Island community leader stated that the ‘Dawn Raids’ would be viewed as ‘an agonising one leaving permanent scars in New Zealand and in the Islands’.\textsuperscript{103} In an article by Ian Templeton, titled \textit{100 Days of Power} published in the \textit{8 O’clock} newspaper on the 27th of March 1976, Templeton claimed that the present government’s administration had two

\begin{itemize}
\item \textsuperscript{98} Joris De Bres and Rob Campbell, \textit{Worth their weight in Gold}, Auckland Resource Centre for World Development, Auckland, 1975, p.2
\item \textsuperscript{100} ibid. This figure is the average of Tongan arrivals and ports in which they are entered the country in, from the period 1972 to 1978.
\item \textsuperscript{101} Joris De Bres and Rob Campbell, \textit{Worth their weight in Gold}, Auckland Resource Centre for World Development, Auckland, 1975, p.2
\item \textsuperscript{102} De Bres, Joris and Rob Campbell. The Overstayers: Illegal migration from the Pacific to New Zealand , Auckland Resource Centre for World Development, Auckland, 1976, pp.8-9
\item \textsuperscript{103} ibid., p.24
\end{itemize}
debts, one of which was ‘the present Government’s attitude to Pacific Island immigration, which has made racial prejudice in New Zealand a respectable thing’.104

In April 1976 a Tongan lawyer by the name of Clive Edwards presented a survey, which covered 1400 illegal Tongan immigrants, at a consultation with the New Zealand Minister of Immigration. The survey revealed that 100 percent of all male adults had been or were currently employed. When questioned whether their employer would support their case to remain here permanently, 80 percent believed that they would, while in some cases, some Tongan employees had letters of recommendation from their employers attached to the forms. Good employment records are an indication of high remittance levels during the 1970s.105 In the period 1974 to June 1976, total remittances from Tongans in New Zealand were approximately T$4.36 million pa’anga. However, that does not include remittances in-kind.106 The argument was that Tongans have no employment opportunities in their homeland where their labour can be used. The reality of the situation was that due to the clampdown of ‘overstayers’, even qualified immigrants were being turned down. For example, in the case of a registered nurse with a good work ethic, and a letter from a specialist surgeon supporting her case, had her application for residency declined. What made that case unique was that at the time, New Zealand was experiencing a shortage of nurses, yet this qualified Tongan nurse was not given any reprieve.107

104 ibid.
105 ibid., p.10
106 ibid., p.9
107 ibid., p.12
For Tongan overstayers, the thought of returning to Tonga was simply not an option, as a Mrs Tonga (a Tongan overstayer at the time) spelled out.

Even with the knowledge that we might be caught and sent back at any time of the night or day, we still feel that it is better to stay here illegally. It is like being a prisoner, but we must sacrifice ourselves for our children.\(^{108}\)

For Tongan overstayers, the common reason for remaining illegally in New Zealand was that employment opportunities in Tonga were very poor, as opposed to here in New Zealand. Their jobs provided them with an opportunity to support the families of their parents, their spouse’s parents as well as their own. This income put their children into school, provided clothes for the family, food and other basic necessities. Peter Robertson, in the *Zealandia* (March 1974) summed up the Tongan situation, in saying that:

> Each man has set his sights on a particular goal, and stated plainly that he will break the law to reach his objective. In each case, the goal means an improved standard of living or a better education.\(^{109}\)

It is no surprise that in the years 1969-1974, 24,822 Tongans – a staggering 25 percent of the population - left their homeland in search of these very objectives abroad.\(^{110}\)

**Tongan people in New Zealand today**

\(^{108}\) ibid., p.13  
\(^{109}\) ibid.  
Today, the Tongan population in New Zealand is a large and vibrant one comprising of 40,700 people. According to the results from the 2001 Census of Population and Dwellings, Tongan people make up 18 percent of New Zealand’s Pacific Island peoples’ population. That makes them the third largest Pacific ethnic group living in New Zealand, behind Samoans (50 percent) and Cook Islanders (23 percent). In the decade to 2001, the Tongan population increased by 17,500 people, or 76 percent.\textsuperscript{111} This increase was not nearly as significant as the decade between 1986 and 1996, where the population more than doubled from 13,611 to 31,389.\textsuperscript{112} The growth of the Tongan population (131 percent) exceeded that experienced by the total Pacific Islands population living in New Zealand (55 percent), as well as the New Zealand population in general.\textsuperscript{113} Both the 1996 and 2001 census results show that the New Zealand born Tongan population had finally exceeded the 50 percent mark with 53 percent being accounted for in the latest census, and a similar proportion in 1996 (52 percent). Therefore, the New Zealand born population has a much younger age structure than the overseas born Tongan population, with 72 percent of the former being under the age of 15 years, whereas only 10 percent of the latter account for the same category. With the majority of Tongans arriving into New Zealand via Auckland as their main port of arrival during the 1970s, it is no surprise that the majority (78 percent) of all Tongan people are concentrated in the Auckland urban area. More than one third (35 percent) of the Tongan population reside in South Auckland.\textsuperscript{114}

\textsuperscript{111} Statistics New Zealand, Tonga: People in New Zealand, Wellington, 2001, Wellington, 2001, p.2
\textsuperscript{112} Statistics New Zealand Tonga: People in New Zealand, Wellington, September 1998, p.10
\textsuperscript{113} ibid.
The problem with housing in the Auckland area is that it was designed to meet the needs of domestic groupings of the dominant ethnic group i.e. middle class and Pakeha. These Pakeha households have been described as a ‘privatised’ lifestyle i.e. private dwelling exclusively for nuclear family activities.\textsuperscript{115} Government Housing Advisors made assumptions about the lifestyle and requirements of the ‘typical family’ incorporated in design briefs since the state became involved in financing home ownership. i.e. typical low-middle class families consisted of two parents and 2.11 children. The houses were freestanding, single storied, wooden, 3-4 bedrooms, floor area was approximately 100 square metres, and set on freehold lots of between 750-1000 square metres.\textsuperscript{116}

The lifestyle of Tongans is very similar to that of Samoan domestic groups. Cluny McPherson describes it as ‘communitarian’ i.e. dwellings used frequently for activities involving large groups of people.\textsuperscript{117} According to the 1996 and 2001 census results, a large proportion of Tongan people lived in households that contained more than one family. Extended family households accounted for 38 percent of all Tongan people in 1996 and 33 percent in 2001.\textsuperscript{118} These figures were higher than both the total Pacific Island and New Zealand averages in both census years. These figures can be attributed to the introduction of market rents coupled with the benefit cuts of the early 1990s.

\begin{footnotesize}
\begin{enumerate}
\item[114] Statistics New Zealand, \textit{Tonga: People in New Zealand}, Wellington, 2001, p.3
\item[115] Rensel, Jan and Margaret Rodman. \textit{Home in the Islands: Housing and Social Change in the Pacific}, Hawaii, University of Hawai‘i Press, 1997,p.151
\item[116] ibid., p.155
\item[117] ibid.
\item[118] Statistics New Zealand, \textit{Tonga: People in New Zealand}, Wellington, 2001, p.4
\end{enumerate}
\end{footnotesize}
With that in mind, the size of Tongan households then puts unforeseen pressure on the physical facilities. Due to the nature of Tongan cultural functions and events involving the preparation of food, problems that families encounter are overworked cooking and hot water systems, which can fail and leave them with neither hot water nor the resources to repair systems. In winter infectious illnesses, such as influenza and respiratory complaints spread rapidly as a direct result of these confined spaces. Tension is created over the allocation and use of space within the house. Often the owners of the house would give up their bedroom to guests due to cultural protocol, including younger people. This is clearly demonstrated in the 2001 census results, with 22 percent of all Tongan people living in households with two or more families.\textsuperscript{119} This forces the Tongan migrant communities in most metropolitan centres to help with accommodation, jobs and generally help new people get started and find their way around. The security offered by established migrants encourages migration. It also must be mentioned that Tongan families are constantly accommodating visitors, whether it be for cultural and religious obligations or simply personal reasons. From an ‘outsiders’ perspective, a mismatch between the cultural requirements of Tongan people and the design of available homes evolves. Tongan families tend to live communally, which includes the nuclear family, aunts and uncles, grandparents, relatives and even friends. Extended families are very important due to their cultural obligations such as funerals, weddings, and church functions. The economic benefits however is that in a household with many working adults, the incentive to ‘share the expenses’ can reduce financial strain on low income earning households.

\textsuperscript{119} Statistics New Zealand, \textit{Tonga: People in New Zealand}, Wellington, 2001, p.5
Culturally, Tongan families tend to take care of their elderly, rather than send them to retirement homes. Tongan families see this as their duty and obligation to their parents. One’s parents performed an act of reciprocity, since the same obligation and duty. According to Tongan custom it is also widely viewed that parents who live with their children until they are able – financially, to stand on their own two feet, has a beneficial impact on their children. First, it allows children to gain a greater understanding of their culture, ensuing in its preservation - an issue that is highly important for any Tongan living in Tonga and abroad. The reason is that whatever one achieves in life, which may change an individual’s perspective of society as well as their lifestyle, there will come a time when cultural obligations will infiltrate a Tongan person’s life some way or another. This infiltration of culture comes in many forms; from weddings and funerals to church offerings and more importantly remittances to family back home in the Islands. The second benefit is that there will come a time when one must play a role in certain ceremonial proceedings of cultural activities, in accordance to one’s position in the family. Often these situations can be highly awkward and embarrassing for Tongan individuals who have not been cultured in Tongan practices and protocol. Instead for those who have been brought up in a ‘cultured’ environment, most Tongans would often say, ‘fie lau he na’e mohe ofi’, the act of young children lying down and resting their heads on the arm of their mother or mother-like figure, whilst she talks and fale’i (gives advice) and akonaki’i (disciplines) their child, through stories and experiences of the past.
The difficulty with finding appropriate venues for activities necessary for social cohesion poses a difficulty for migrant communities. Often church and community halls are too big, heavily booked or quite expensive to hire. Nor do these places take into consideration the so-called Pacific notion of time, commonly known as ‘Island time’ i.e. if an event is said to start at seven o’clock, usually it will start at around eight or nine. The only other realistic alternative is the family home, where quite often is neither large enough nor appropriately designed for the purpose i.e. space for seating, refreshments and redistribution of ceremonial goods. Furniture would be moved from the lounge into another room, which creates discomfort for people in these rooms, especially if repeated on several nights. A typical example is Tongan funerals, where on the death of a person everyone gathers at the home of the family, bringing with them donations of money, ceremonial gifts i.e. tapa cloths and fine woven mats, and food. The family then have the option of leaving the body at a funeral parlour, the church or in some cases, brought to the house to lie in state there. If it is brought to the house, people will gather there in the evening and remain in the house all night, mourning and comforting the family. It is then the responsibility of the family to feed everyone in attendance. After the body is buried, it is protocol for the family including the extended family as well as friends to further mourn for another three days at the deceased person’s family house. This process is called nofo’aki putu. Although, this is a time of mourning and great sadness, funerals are a great opportunity for extended family members to congregate, especially for the younger generation. This ignites a sense of unity and social cohesion amongst blood relatives. To fund these cultural obligations, more often than not, Tongan families would turn to financial institutions, other than banks, not realising nor fully understanding, these
institutions’ terms and conditions. Lack of understanding could be a result in the breakdown in communication, as a result of language problems - a problem that has featured quite regularly in the news as of late, with regards to ‘loan sharks’.

Rather than search for a new home or go through the painstaking task of renovations, and the whole dilemma of gaining a permit from the council, for many Tongan families the ‘garage’ has become the most cost effective solution to the problem of space. These buildings are versatile and can be modified i.e. regulations governing ancillary buildings are less strict and construction much simpler. Cost of building is only 15 percent of adding a comparable area to the house.¹²⁰ ‘Before long, garages that were once envied were overtaken by larger and more luxuriously fitted ones’.¹²¹ A room used for storage of food, ceremonial goods as well as living quarters. Garages have also been used as chapels especially in times where congregations have split and members have left the main group. In some Tongan garages, they have been converted into kava drinking clubs (Kalapu kava Tonga). These clubs are not only a place for Tongan men to socialise and converse, but more importantly the ‘faikava’ can be liken to a classroom, where men are able to learn about tradition and its protocols as well as engage in issues, which are of concern to Tongan people today. This form of learning is attained through the Tongan notion of talanoa – to converse and discuss issues orally, as done by their ancestors in times gone by. Another purpose of the faikava is a means of financial support, by fundraising for community projects, both here and in Tonga. Kava clubs also provide educational scholarships, and even raise funds for individuals who have arrived from the islands, in
order to help out with the family back home. In Otara alone there are over 10 kava clubs, each serving these very purposes.

In 2001, 65 percent of all Tongan people lived in rental accommodation. Although this figure is extremely high, the trend from home ownership mirrors the national situation, with the proportion of New Zealanders living in rental housing, increasing from 25 percent in 1991 to 33 percent in 2001.\textsuperscript{122} For the average Tongan family, the reality of owning a home has slowly become a difficult proposition, considering that of those renting, 58 percent are living in Housing New Zealand accommodation. These houses are targeted at families experiencing financial hardship. In Auckland the median sale price for a home in June 2000 was $270,000.\textsuperscript{123} With the banks’ home deposit rate set at 5 percent ($13,500), for the average Tongan family this is definitely asking too much, especially when the annual median income of a Tongan adult is $11,800 – well below the Pacific Island and New Zealand averages.\textsuperscript{124}

**Conclusion**

For Tongan people, the restructuring of the New Zealand economy has led to a dramatic decline in the demand for un-skilled and semi-skilled labour. This has produced high levels of unemployment amongst migrant Pacific Island people, and a decline in real and

\textsuperscript{120} Rensel, Jan and Margaret Rodman. *Home in the Islands: Housing and Social Change in the Pacific*, Hawaii, University of Hawai’i Press, 1997, p.161
\textsuperscript{121} ibid., p.163
\textsuperscript{122} Statistics New Zealand, *Tonga: People in New Zealand*, Wellington, 2001, p.10
\textsuperscript{124} Statistics New Zealand, *Tonga: People in New Zealand*, Wellington, 2001, p.9
disposable incomes amongst Tongan families. One of the lowest average annual incomes amongst Pacific Island people has reflected the high levels of rental accommodation for Tongan people in New Zealand - an astounding figure of around 65 percent, since the last census (2001). Difficulty to find and afford both private and rental housing has resulted in garages serving multiple purposes, but more often, house relatives who have nowhere else to go.

Life for many new immigrants has not been easy, especially the transition from a third world economy to one, which is dictated heavily by market capitalism. Yet, despite the struggles of coming to grips with the demands of a competitive society, Tongan people in New Zealand endure the negative social stigma associated with ethnic minorities in this country. These include un-skilled and semi-skilled employment, the inability to purchase and attain homeownership, resulting in high rental accommodation figures. The cultural obligation with regards to living in extended families households, which may lead to crowded homes and also the underperformance in the educational system. All these negative stereotypes contribute to the ‘social dysfunction’ of Tongan people in New Zealand. At the centre of these problems is the ‘home’, and how significant a role it plays in dictating the course of positive and active participation in society, both culturally and economically.

Despite the ugly saga of the ‘Dawn Raids’, Tongan people have endured and are now developing a new identity that is uniquely a mixture of Tongan and New Zealand cultures. With over 50 percent of the Tongan population born in New Zealand, there is a
greater awareness of the importance of education and its benefits on the ‘home’. Ideally, a quality home means for an improved lifestyle and a positive outlook on society. It provides households with greater disposable income, which provides a family with the necessary essentials to cater for their well-being.

Chapter Four

Findings from the Survey of Tongan Households Living in Otara

Introduction:
According to the last two census results (1996 and 2000), the greatest concentration of the Tongan community resided in urban Auckland urban – 78 percent in both 1996 and 2001. More than one-third (35 percent) of the total Tongan population was located in South Auckland alone, while a further 32 percent lived in Central Auckland. Of this 35 percent approximately four percent participated in the survey upon which this thesis is based.

The survey, as mentioned in the introduction of this thesis, was mailed out to 160 Tongan households in the Otara area of, which 103 were completed and returned. The survey consisted of 37 housing related questions, translated into both English and Tongan.
Tongan households were selected using the electoral role. The only compensation for the respondents was that the survey was accompanied with a self addressed envelope. In addition to the quantitative component of the survey, the researcher conducted face-to-face interviews with key community and social service representatives and officials.

The purpose behind the survey is to identify a number of the housing issues and problems that concern the Tongan community in the suburb of Otara. Specifically, it attempts to uncover the impact of housing conditions on low-income Tongan families. These issues are expected to include: crowded living conditions; severe financial hardship; the problem of adapting to life in New Zealand; day-to-day problems with landlords (property owners); as well as a range of health, educational and other problems commonly associated with substandard housing conditions. It also investigates some of the difficulties experienced by Tongan respondents in securing a home, including the contentious issue of affordability. Further, the survey will attempt to explore how particular Tongan families in the Otara area have been successful in securing home ownership, as opposed to other families.

Form of Income:

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<table>
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<tr>
<th>Form of Income</th>
<th>Home Owners</th>
<th>Private Rentals</th>
<th>State House</th>
<th>Other</th>
<th>Total</th>
<th>Percentage</th>
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<td>7</td>
<td>18</td>
<td>1</td>
<td>66</td>
<td>64.1%</td>
</tr>
<tr>
<td>Unemployment Benefit</td>
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<td>2</td>
<td>11</td>
<td>0</td>
<td>19</td>
<td>18.4%</td>
</tr>
</tbody>
</table>
The majority of home-owners surveyed had at least one person who earned their income via wages or salary. Out of fifty-three home-owning households, forty (75.5 percent) declared that this was their main form of income. For Tongan households in the private rental accommodation, there is a slight decrease with around 63 percent (7 out of 11 households) declaring that wages or salary was their main form of income. However, there is a considerable drop in Tongan households living in Housing New Zealand rental units surveyed, with less than half (47.4%) declaring wages or salary was their main form of income. Instead, the majority of Tongan Housing New Zealand tenants received some sort of government welfare benefit or superannuation (52.6% - 20 out of 38 households).

According to the 2001 Census results, the combined employment figure of both full-time and part-time workers was approximately 48 percent of the total Otara adult population. In comparison to the total Tongan population, wages and salaries were received by 53 percent of Tongan adults in the year to 2001(aged 15 years and over). The

---

**FIGURE 10**

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>No.</th>
<th>First</th>
<th>Second</th>
<th>Third</th>
<th>Fourth</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Superannuation</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>8</td>
<td>103</td>
<td>100%</td>
</tr>
<tr>
<td>Domestic Purposes Benefit</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Other Welfare Benefit</td>
<td>2</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>6</td>
<td>10</td>
<td>5.8%</td>
</tr>
<tr>
<td>Profits from Businesses</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.9%</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>11</td>
<td>38</td>
<td>1</td>
<td>103</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

---

equivalent proportions among the Pacific Island and New Zealand populations were 58 percent and 57 percent respectively, as shown in Figure 3.

Overall, just under two thirds (64.1%) of all the households surveyed, received either wages or a salary as their main form of income. Those households whose main form of income was monetary support from the government (excluding ACC payments and superannuation) accounted for 25.2 percent. Superannuitants comprised of 8 percent of all Tongan households surveyed. However, for Housing New Zealand tenants the figure is much higher. The figure for income support is slightly lower than the total Tongan average of 33 percent.127

**Type of Housing**

According to the 2001 Census results, rental rates in the Otara ward were the lowest in Auckland city.\textsuperscript{128} Despite this, out of the households who participated in the survey, just over half were living in their own home (with or without a mortgage). For these more privileged Tongan households, the road to achieving this goal was coupled with the financial struggle they had to endure, in order to finally purchase their first home. As one Tongan householder put it:

\begin{quote}
Better to see your money go towards your own investment where you have the freedom to do what you want with your own property.
\end{quote}

The reasoning behind this line of argument is not difficult to understand. As for the majority of the adult Tongan population who were born in Tonga, the concept of living and occupying your own home was something ingrained in them prior to their departure for New Zealand. Homeownership results from the survey in comparison to the total Tongan population, are extremely high (51\%) – more than double the Tongan average. In 2001, 23 percent of Tongan people aged 15 years and over said they owned or partly owned their own home – slightly below the level of the total Pacific population of 26 percent. The study results were more comparable with the total New Zealand population, who averaged 55 percent.\textsuperscript{129}

\textsuperscript{129} Statistics New Zealand, Tonga: People in New Zealand, Wellington, 2001, p.10
The majority of those living in private rental accommodation (45.4%), not including the state, had moved into their current home from Housing New Zealand accommodation. The stated impetus behind this move was the ‘hysteria’ created by the introduction of market rents on Housing New Zealand’s rental stock during the term of the National government in the 1990s. For these Tongan families, the private rental sector proved a reprieve from the sudden increase in housing costs. The survey showed that around 80 percent of private rental households indicated that their main reason for moving was because it was a much cheaper option at the time, or that they were there to look after the house for friends/relatives who had moved overseas.

The survey revealed that 48 percent of all households surveyed were living in rental accommodation. In comparison to the total Tongan population figure, this statistic is relatively low. In 2001, census results revealed that 65 percent of all Tongan people were
living in rental accommodation. Survey results showed that the largest sector who rented (both Housing New Zealand and private rental market), were from Housing New Zealand tenants, with approximately 77 percent of them accounting for this figure. Conversely, among the total Tongan population in rental accommodation, 58 percent lived in Housing New Zealand accommodation in 2001 – down from 59 percent in 1996.\(^{130}\) The lower rate among the survey respondents could be attributed to the long waiting lists for Housing New Zealand rental units in the Otara area. Another factor could be that the housing market in Otara is the cheapest in Auckland, which evidently, has resulted in around half of the respondents surveyed, claiming to live in their own homes.

In the study, when asked what type of house/tenure was their previous home, 52.6 percent of Housing New Zealand households declared that they had moved into their current home from other Housing New Zealand rental accommodation. The contributing factors behind this move were the need for a bigger home, advice from medical professionals because of physical disabilities, cheaper rent (many moved from other Housing New Zealand homes during the incorporation of market rents, which included a locational premium) and problems with access to local amenities. Only one household responded to the ‘Other’ option in this category, as this household was one of five properties owned by a family trust. As one of the more established families in New Zealand, the household responded by saying,

I believe my situation is non-typical of the average Tongan family in that I am both landlord and tenant in the family trust I set up.

\(^{130}\) Statistics New Zealand, *Tonga: People in New Zealand*, Wellington, 2001, p.10
with my parents and sisters. I lived in Otara for over twenty years and am now in Clendon.

Despite the national trend away from home ownership, survey results revealed that just over half of the Tongan households surveyed were living in their own home (with or without a mortgage). The 2001 census results showed that approximately 42 percent of the residents of the Otara ward were in the same situation.\textsuperscript{131}

The survey results show that those on lower incomes tend to live in rented accommodation, while those with sustained full time employment have an increased likelihood of home ownership. According to the ‘Quality of Life’ project findings, the lower affordability of housing and the low rate of home ownership is due to two factors:

high median dwelling sale prices; and high home mortgage interest rates. For Maori and Pacific Island peoples, the factors must take into consideration issues such as younger population structures, larger and younger families and the likelihood of being low income earners.\textsuperscript{132} Evidently, in the Auckland region for example, from 1998-2002 the Home Mortgage Affordability Index showed that Auckland remains the least affordable region for accommodation, recording above the 100 % national average over that period. (Refer to graph below)

FIGURE 14

HOME MORTGAGE AFFORDABILITY AS A PERCENTAGE OF THE NATIONAL AVERAGE, BY REGION (JUNE QUARTER 1998 TO 2002)

In the last three censuses, there have been increases in the proportion of renters who pay over $200 per week. For example in the Auckland and Manukau regions, over half of all people living in rental accommodation from each region were paying over $200 per week in rent, (2001) with 57.9 percent and 52.5 percent respectively.\textsuperscript{133} The reality is that:

When housing costs are too high relative to income, people have less residual income to spend on other essential household costs such as food and power. Housing cost burdens force people to live in unsafe, unhealthy or inappropriate accommodation to mitigate their costs. Access to affordable housing of reasonable quality is important because of the impact of housing on other areas – notably health, education, employment and community cohesion.\textsuperscript{134}

### Household income spent on Housing:

![Proportion of household income spent on household costs.](chart.png)

Table 15

<table>
<thead>
<tr>
<th></th>
<th>25% or less.</th>
<th>26% - 50%</th>
<th>51% - 75%</th>
<th>Above 75%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Owners</td>
<td>27</td>
<td>26</td>
<td>0</td>
<td>0</td>
<td>53</td>
</tr>
<tr>
<td>Private Rentals</td>
<td>4</td>
<td>6</td>
<td>0</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>State Houses</td>
<td>25</td>
<td>7</td>
<td>4</td>
<td>2</td>
<td>38</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>57</td>
<td>39</td>
<td>4</td>
<td>3</td>
<td>103</td>
</tr>
</tbody>
</table>

**FIGURE 15**

According to the ‘Quality of Life’ study (2003), typically the lower the household income, the higher the proportion of total weekly spending on housing costs. Lower income earners in the Auckland region spend more of their weekly expenditure on housing costs, compared to anywhere else in New Zealand.\(^{135}\) However, for the majority of Housing New Zealand tenants the situation has improved quite dramatically. The re-introduction of Income Related Rents (IRR) by the newly appointed Labour-led minor coalition government has been a welcome reprieve for these tenants. The results from our survey confirmed this finding, with around two-thirds of all state house tenants surveyed claiming that they paid 25 percent or less of their income on rent. Unfortunately, for the other third their combined annual household incomes are above the income threshold, which was partly introduced as a condition for the re-introduction of IRR.


For Tongan households living in private rental accommodation, the situation is not as fortunate. Results from the survey show that 54.5 percent of respondents are paying between 26 and 50 percent of their income on rent, while a further 9 percent indicated that they were paying more than 75 percent of their income on rent. The survey also revealed that the total combined figure of all Tongan households living in rental accommodation (private and state) and paying 50 percent or less of their income on rent was around 86 percent. These figures are relatively high in comparison with Tongan, Pacific and National figures, simply because the rental rates in Otara are the lowest in the city, with the median weekly rent at $130.\textsuperscript{136}

These results show similar trends to the regional and national averages for Tongan home owners, with a majority of home owners earning more money, than their rental counterparts. Therefore, the higher the household income; the lesser the proportion of that income is spent on household costs. As two households had mentioned:

\begin{quote}
I refinanced my mortgage in order to extend my house and do some renovations.

Because I’m always trying to upgrade both interior and exterior of my home to make it a safe and healthy environment for my family. Not only that but to a standard of Housing for New Zealanders. For that very purpose I’ve had to refinance my home.
\end{quote}

Survey results showed that 100 percent of all home owners surveyed were spending 50 percent or less of their household income on mortgage payments, with both (25% or less and 26%-50%) categories relatively even at 50 percent each. Of the 27 households who spent 25 percent or less on mortgage payments, 6 indicated that they had paid off their mortgages completely and were living in their current homes free of payment. A problem, which the majority of home owners voiced, was coming to terms with other costs associated with buying a home. One of the more obvious problems was the issue of land rates. As one respondent said:

Why are we still paying land rates especially while you are trying to pay your mortgage? You would think that you own the house and land but you are still paying for it, and the reality is you never own the piece of land, for you will be forever paying for its rate.

Overall, 96 (93%) out of 103 households surveyed, revealed that they were spending 50 percent or less of their household income on housing costs. Of that figure, 57 (59%) households were spending 25 percent or less of their household income on housing costs. On the other hand, around 7 percent of households surveyed indicated that they were spending more than 50 percent of household income on housing costs. Evidently enough, these households lived in rental accommodations.

**Occupancy**

The survey results display a trend that not only typifies Tongan households, but also Pacific households in general. The findings revealed that the average number of tenants in all dwelling types was around five, a trend to which Pacific households have been accustomed here in New Zealand as well as back in their homelands. This figure suggests
that the average Tongan household in Otara is crowded. Although Otara is considered one of the cheapest places to live, generally speaking, dwellings are not ideal for accommodating the amount of people currently occupying these homes. The average number of tenants for each dwelling type was significantly large, apart from the single household represented in the ‘Other’ category. In 2001, the total New Zealand Tongan people average was 4.6, whilst the national average was 2.7.\textsuperscript{137}

There are a number of factors that may explain the high average of tenants in Tongan households in Otara. For instance, the household composition could be made up of more than one family living under the same roof or households could be made up of extended family members. This situation may also be due to the unaffordability of acquiring a much larger home as some families are forced to cope with those resources available at the time.

\textsuperscript{137}Statistics New Zealand, \textit{Tonga: People in New Zealand}, Wellington, 2001, p.5
This survey reflects that in New Zealand many Tongan people live in households that contain more than one family. Around 33 percent of all households surveyed were living in an extended family household. Interestingly, this statistic matches the 2001 census figures for Tongans living in extended family households\textsuperscript{138} (An extended family household is defined in the study as three or more generations). This figure is still higher than the total Pacific and New Zealand averages of 29 and 8 percent respectively. However, the fact that these figures continue to drop for all parties concerned is extremely positive - more so for the total Tongan population, where there was a drop in extended family households from 38 percent in 1996 to 33 percent in 2001.\textsuperscript{139} The most common family setup was the two-generation household, which consisted of the nuclear family of one or two parent(s) and their children. This proportion made up 55 percent of all Tongan households surveyed.

\textsuperscript{138} Statistics New Zealand, \textit{Tonga: People in New Zealand}, Wellington, 2001, p.4
\textsuperscript{139} ibid.
The survey results reveal that the average number of bedrooms for each dwelling type was around three. Therefore, with the average number of occupants set at around five, apart from ‘Private rental’ households and ‘Other’ which are six and three respectively, more often than not, a majority of the rooms would have been occupied by at least 1.5 people. This figure was consistent with the three major dwelling types. These results suggest that on average a large portion of the households surveyed, lack one or two extra bedrooms in accordance with the number of people living there. Considering this, the possibility of household crowding becomes inevitable. The lack or shortage of funds coupled with booming house prices in the Auckland/Manukau regions, have prevented people from acquiring a home that is suitable to their needs. Affordability, especially in the greater Auckland region, is a major contributing factor to household crowding. For many Tongan households their needs are often pushed aside in order to fulfil their obligations to family members, thus households become overcrowded. There is a reciprocal obligation to support family members until they are able to support themselves, a duty which is especially relevant in parental relationships.
FIGURE 17

According to a report produced by the Ministry of Pacific Island Affairs:
The objective of measuring bedroom occupancy is not to label households as overcrowded but to provide an indication of the proportions of people who may experience crowded conditions.\textsuperscript{140}

\textbf{FIGURE 18}

In 2001, the proportion of Pacific people in the Auckland region whose dwellings contained more than two occupants per bedroom was 25 percent. Of the total Pacific peoples’ population, 21 percent were living in dwellings with more than two occupants per bedroom, a decrease of 7 percent since 1986. In comparison, three percent of the national population was living in this same situation in 2001.\textsuperscript{141} (Refer to FIGURE 18 above)

One indication of overcrowding is when occupants are forced to sleep or occupy a main living area not classed as a bedroom. The survey revealed that of the different dwelling

\textsuperscript{140} Ministry of Pacific Island Affairs, ‘Pacific Progress Summary: A report on the economic status of Pacific Peoples in New Zealand 2002’
\http://www.minpac.govt.nz/publications/reports/progress/summary.php
types, Housing New Zealand tenants proved to be most commonly in this situation. Of the 38 Housing New Zealand tenants surveyed, 31.8 percent stated that they had occupants sleeping in the living room. One explanation for this is that, unlike some private rental accommodations or the majority of owned dwellings, survey results revealed that a large proportion of Housing New Zealand homes do not have garages. If they do, tenants are not permitted to make any structural changes to either the interior or the exterior parts of the building in order to make it habitable, without the direct permission of Housing New Zealand. More often than not, this permission is not granted due to the temporary state of their tenure.

**Garages take on a new role**

To counter the problems of an insufficient number of bedrooms, rather than seek a new home or go through the painstaking process of home extensions and gaining permits, the most cost effective solution for Tongan families is to renovate or purchase a garage and convert it into an outhouse or sleepout. What makes this option so attractive is, as mentioned in chapter three; the laws for renovating or building a garage are less stringent than those for altering a house. As well as being a quick and easy way for accommodating extra tenants, it is cheap and cost-effective.

\[141\] ibid.
In contrast to Housing New Zealand tenants, many home owners have the luxury of owning a garage as part of the initial purchase of the home. Therefore, they are generally at liberty to make these changes if they so wish. As FIGURE 19 shows, for both home owning and private rental tenants, occupancy of garages is almost three times that of Housing New Zealand households. As mentioned earlier, these renovated constructions are not only built as sleeping quarters, but also serve a number of purposes with regards to cultural and religious functions and events.

According to the Quality of Life survey (2003):
Household crowding can occur because people on low income may share with others because it is a way to reduce overall housing costs. Crowded homes can lead to poor health outcomes such as respiratory and infectious diseases i.e. particularly Meningococcal disease.\textsuperscript{142}

Manukau had the highest rates of over-crowding, with 10.1 percent of all people in private dwellings living in over-crowded homes. This is most common amongst Pacific Island peoples in the Manukau and Auckland regions, who experience household crowding with figures of 25.3 percent and 22.5 percent respectively. These large households have younger children and extended family living arrangements, which most New Zealand homes do not cater for.

\textbf{Health in relation to structure and condition of houses:}

FIGURE 20

Added to the problems of overcrowding is the structural nature of the home. When those surveyed were questioned whether they believed that the physical structure and condition of their homes could cause healthy people to become ill, the most significant responses came from households living in Housing New Zealand rental units. Around 58 percent of households indicated that the present structure and condition of their homes were at a state that could affect the well-being of a healthy person. This statistic could be the result of the nature of the rental stock in the Otara ward. Here are some of the comments of the Housing New Zealand tenants who participated in the survey:

The house wasn’t too clean, but I was told by Housing New Zealand that I have to take it because there were heaps of people waiting for a house.

Our house is far too cold during winter, especially with five young siblings. The steps going upstairs are too dangerous for my kids. I even got a letter from my family to give to housing New Zealand describing our situation and the need for us to move to a one-storey building.
If only Housing New Zealand made sure their homes were warm enough during winter, we will all be happy.

Poor ventilation in my house causes the asthmatic person to constantly have asthmatic attacks.

With much of the rental stock built in the 1960s and 1970s, the majority of these homes had not been fitted with insulation. From 1991, it became common practice for Housing New Zealand rental units to be fitted with insulation. The problem is intensified by long waiting lists and a shortage of rental units. This situation was further exacerbated by the profit-driven ambitions of the National-led governments of the 1990s who sold Housing New Zealand properties. The average waiting time varies according to three vital aspects: housing need, location and the availability of housing. As of 31 October 2003, there were 12,365 people on the HNZC waiting list. Of this number, 436 applicants were from the Otara area.\footnote{http://www.hnzc.co.nz, H:\Step 3 - The Waiting List I Need a Rental Home I Housing New Zealand Corporation.htm}
Findings from the survey highlighted three major areas of structural problems i.e. rodents, no insulation/mould and rotting wood. Of these three, the first two featured more prominently i.e. rodents and no insulation/mould. The infestation of rodents is defined as rats, cockroaches, ants and fleas. The extent of this problem is illustrated in FIGURE 21, which paints a grim picture. 60.9 percent of Housing New Zealand households who answered this question highlighted this aspect as a problem, and considered it a likely influence on the well-being of a healthy individual. On the question of the lack of insulation and incidence of mould as major structural problems, those occupying private rental accommodation and home-owners were more likely than Housing New Zealand
tenants to cite it as a problem (see FIGURE 21). A likely explanation for the lower response rate among home-owners is their greater access to capital, which in turn allows them to acquire the means to heat and ventilate their homes by electrical appliances, such as electric fans, heaters and dehumidifiers.

**Punctuality of landlords**

Those surveyed were questioned on the punctuality and reliability of their landlords. The results show a considerable difference between Housing New Zealand and private rental households. Among the latter group, some three-quarters of all households declared that their landlords are efficient and reliable. For home-owners, 83 percent indicated their household got onto the problem as soon as possible or as soon as they could afford to. Housing New Zealand tenants presented a quite different image of their relationship with their landlord. Around 58 percent of HNZ respondents expressed some disappointment and dissatisfaction with their landlord. Of that figure, approximately 32 percent reported that it took them on average 2-3 days for Housing New Zealand to respond, a not unreasonable time frame. However, a similar percentage admitted that on average it took two weeks before somebody arrived to fix the problem. The most damning statistic is that 18 percent of those who have contacted Housing New Zealand concerning their problems are still waiting after two years or more:

> I have a leak in the ceiling for over two years and I reported it to Housing New Zealand and still no one has come.
We are the only home in our block that doesn’t have an underground phone cable line. Can’t have a phone. Been talking with Housing New Zealand about this for over ten years, still nothing.

After two years, still haven’t come to carpet my floor. In the winter time my house is far too cold. And no insulation too.

No insulation; House too cold during winter. I have told HNZ for years.

The ‘Kiwi Dream’

For Housing New Zealand and private rental households, the chance of one day fulfilling the ‘Kiwi Dream’ of owning one’s own home has become increasingly unattainable. As we have seen, housing in the Auckland market has become increasingly unaffordable for low-income families. Household overcrowding is a particularly pertinent issue in Auckland, a region with a unique population structure and high housing costs. The problem is particularly acute amongst Maori and Pacific Islanders. Auckland has the lowest rate of home ownership at 51.8 percent, compared to the national average of 63.9%. In the eight largest cities of New Zealand, home ownership has decreased significantly between 1991 and 2001 - for example, in 1991 it was 72.1 percent, in 1996, 67.4 percent, and by 2001 it had dropped to 63.9 percent. This was a drop of just over 8 percentage points within a 10-year period. The two largest impediments for home ownership are financial constraints and job security. There are higher levels of renting in the Auckland region for low-income households (less than $20,000) at 50.4 percent,

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145 ibid., p.62
whilst in Manukau it is 40.9 percent.\textsuperscript{146} In the period 1998-2002, the median sale price for houses in the Auckland region rose from $265,766 to $287,582.\textsuperscript{147} This trend is expected to continue as long as mortgage interest rates remain relatively stable. Therefore, in hindsight, house prices are the result of a number of factors: ongoing high net migration flows (particularly Asians and returning expatriate New Zealanders); increases in personal income; and the continued under-supply of houses (particularly in the Auckland region).\textsuperscript{148}

The survey asked its Housing New Zealand and private rental household respondents whether, on their current household income, they believed they could save enough money to achieve the typical ‘Kiwi Dream’ of one day owning a home. The result was an emphatic ‘No’ from Housing New Zealand households at 71.1 percent, while private rental households agreed at 54.5 percent. Here are some of the common responses:

[Housing New Zealand tenants]

No, never with the income we have, which is mainly shared amongst medical bills. I guess that is why they call it a dream.

I really want to but realistically, no.

[Private Rental Households:]

There is enough money to save but when your partner does not think the same as you do, you have nothing.

\textsuperscript{146} Low income household – less than $20,000; high income household - $70,000 or above.  
\textsuperscript{147} Quality of Life Project, \textit{Quality of Life in New Zealand’s Eight Largest Cities 2003}.  
\textsuperscript{148} ibid., p.67
No, because there are too many bills to pay for instance, kids school fees, shopping and other household bills.

Absolutely not, enough to look after the family only.

Education in relation to type of dwelling

![Bar chart showing the level of education of at least one member of the household by type of dwelling.]

Other* - Only one household participated in this section.

<table>
<thead>
<tr>
<th></th>
<th>Post Secondary</th>
<th>Secondary</th>
<th>No Qualification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Owners</td>
<td>26.40%</td>
<td>35.80%</td>
<td>37.70%</td>
</tr>
<tr>
<td>Private Rentals</td>
<td>50%</td>
<td>12.50%</td>
<td>37.50%</td>
</tr>
<tr>
<td>State Houses</td>
<td>21.40%</td>
<td>25%</td>
<td>53.60%</td>
</tr>
<tr>
<td>Other *</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>27.80%</td>
<td>30%</td>
<td>42.20%</td>
</tr>
</tbody>
</table>

FIGURE 22
Of those households surveyed, there was very little difference amongst the different dwelling types in regards to education. This result is quite surprising in the sense that one would assume that with the high costs of living, especially in the Auckland/Manukau regions, a large proportion of home-owners would be in the upper echelon of the educational ladder. However, results proved otherwise, with the largest proportion of those who achieved post-secondary qualifications as their highest formal education qualification coming from the private rental sector. Surprisingly enough, only around 26 percent of all home-owners had obtained similar educational status. The results of Housing New Zealand tenants, on the other hand, were more unexpected with around 21 percent accounting for the same educational status. This figure is remarkably high, considering the fact that better qualifications would seem to imply better employment opportunities as well as higher income prospects. A possible explanation concerns the recent dilemma among young educated professionals, who leave tertiary education facing a hefty student loan. To contemplate a mortgage on top of student debt is almost certainly out of the question for such people entering the workforce. Furthermore, to add to this dilemma, in September 2002 Green Tertiary Education Spokesperson Nandor Tanczos stated that new research suggested that:

Banks are ignoring the clear guidance of the Government and Banking Ombudsman and are discriminating against people on the basis of their student loans. Right now we are loading up our young graduates with huge levels of debt which is stopping people from buying houses, obtaining credit and starting families. Why wouldn’t young people choose to go overseas when debt is stopping them from building a life here?  

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The survey highlighted similar scenarios, with two (18.2%) out of eleven households from the private rental sector declaring a student allowance as their main form of income.

Overall, around 58 percent of the total Tongan households surveyed held a formal educational qualification. In comparison to the total Tongan population, the 2001 census results revealed that 64 percent of Tongan adults held a formal educational qualification – the same proportion as the Pacific population. Nearly half of the adult Tongan population (49 percent) listed a school qualification as their highest educational achievement in 2001, while a further 15 percent held a post-school qualification. On the other hand, 30 percent of total households listed a secondary school qualification as their highest qualification (much lower than the total Tongan percentage). The overall figure for all respondents with a post-school qualification was around 28 percent. Evidently, this percentage is higher than the total Otara ward (23%) but, slightly lower than the national percentage, where 32 percent of the New Zealand adult population held a post-school qualification in 2001.

Since the last census of 1996, the overall pattern of qualification attainment for the total adult Tongan population has improved remarkably from 51 percent in 1996 to 64

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percent in 2001. The percentage of Tongan adults not attaining some form of formal qualification has dropped by 13 percent within a 4-year period. However, the percentage of adult-headed Tongan households in Otara with no formal qualification remains relatively high at 42.2 percent. Not only is this figure higher than the total Tongan population statistic (36% - 2001), it is also higher than the percentage of Otara residents in the same category (31% - 2001).\textsuperscript{154}

In order to gain enough capital to purchase a home, and to accommodate for low wages as a result of very little or no qualification, households must have more low-income earning adults. Fundamentally, in Tongan society such a practice is considered a cultural norm. Households often accommodate a family that consists of parents and siblings as well as other adults or even a second family with or without children. Although this practice may lead to the inference of overcrowding, for many low income earning Tongan households in New Zealand, this practice has not only financial benefits but also cultural and practical significance.

Advantages and disadvantages of extended family households

A family is a couple with or without child(ren), or one parent and their child(ren), living in the same household. Respondents gave multiple answers.

**FIGURE 23**

When survey respondents were asked to identify the advantages of living in households with extended families were, three fundamental issues emerged: firstly, the advantage of providing financial support to families or relatives less fortunate than themselves; secondly, the importance of maintaining cultural and family values; and thirdly, the realisation that ‘many hands make light work’. Hence, the household expenses are shared amongst multiple working adults. It is significant to observe how these households consider these three fundamental issues of Tongan communal living. The results from
Figure 15 shows that half of all respondents to this question highlighted the sharing of expenses as one of the fundamental reasons for living as an extended family. This outcome reflects the consequences of living in a new environment that is dictated at times by a ‘volatile’ market orientated economy. As one Tongan respondent stated, ‘Everything in this country costs money’. As for maintaining cultural and family values, some 40.4 percent of respondents highlighted its fundamental importance. One respondent mentioned that it lay in the fact that it ‘enhances the development of the benefits of living together of external families’. Advantages may include the comfort of feeling safe and secure with more people at home, as well as support for working parents in terms of childcare.

Finally, just fewer than 10 percent recognised the advantage of living in extended families as a means of providing financial support for family, relatives or friends less fortunate than themselves. Such an opportunity was seen to help them reflect on their situation with a view to possibly trying to get back on their feet.

The hectic demands of Western society (modes of thinking and practices) have been influenced by a global market economy that purports and promotes the rights and ideals of the ‘individual’ over and above the needs of the ‘collective’. However, Tongan households abroad (especially in Otara) continue to maintain the importance of ‘collectivization’ as the fundamental reason for communal and extended living. In other words, living in extended families is ‘holistically emotional, social, spiritual, intellectual
and physical – the members are supporting and empowering each other’ [Comments made by a Tongan respondent].

Despite the advantages, respondents also highlighted many disadvantages of living in extended family households. The main factors that were of concern were the negative effects of an unhealthy environment and overcrowding, with figures of 47 percent and 34 percent respectively. Overcrowding included the lack of personal space and privacy. One household responded,

New Zealand houses and New Zealand society does not accommodate for ‘Tongan’ way of living. Instead, it causes large families to live in overcrowded homes. It is the Tongan way of helping others out until they can get back on their feet.

Essentially this is the core of the problem. Tongan households have a set of obligations that includes extended family, culture and religion. As mentioned in chapter three, the
average New Zealand home is simply not designed to cater for Tongan cultural requirements, let alone Pacific cultures as a whole. For example, the lack of space and the general level of disturbance associated with overcrowding are not conducive to studying of any kind.

The other negative factor associated with communal living is the, unhealthy environment. This is also connected to overcrowding, as diseases and illnesses spread at a much faster rate the more people there are in the household. An unhealthy environment includes the possibility of household members being affected by second hand smoke, if there are smokers in the household, which could be detrimental to the health of young children and infants. Other problems include the hygiene factor associated with the over-use of bathroom, toilet, and cooking facilities. For one household of eight tenants, two of whom are children with severe health needs, these problems were seen to typify the clash between living the so-called ‘Tongan way’ and the reality and struggles of living in ‘suburban’ Aotearoa today.

Yes, we want a house with six bedrooms. My eldest daughter has a baby boy and I want them to have their own room. The Doctor told us to have one room for him for all his physiotherapy, but we can’t give that to him because we only have three bedrooms and it’s full because we have two people sleeping in each room and my daughter sleeps in the living room with her son.

Other contributing factors cited by respondents include the over-dependence (7%) of tenants, to the extent where some refuse to ‘pull their weight’ at times, especially when assigned certain bills to pay. Another minor problem is the possibility of tension amongst
tenants (5%) caused by family feuds creating friction in the household. Situations like this do not provide for happy environments. A shortage of food (5%) is a likely and obvious problem associated with more mouths to feed. Associated with this problem is a lack of good quality health food due to a lack of money. Evidently, this leads to children eating unhealthily resulting in poor diets, which leads to other health related complications for both young and old. Other minor factors account for problems such as the lack of air circulation and ventilation and the disharmony caused by drugs and alcohol in large households.

What is obvious from Figures 23 and 24 is that, although these households realise the advantages of living as an extended family, there is also recognition of the associated problems. However, despite the difficulties, many Tongan households do not stop taking in family members. This sense of duty, coupled with the Tongan notion of ‘ofa (love and affection) towards someone in need, are of cultural significance in Tongan society. This often leads to established Tongan residents in New Zealand reminiscing about their own experiences, including how someone had given them a similar opportunity to make something of their lives. Evidently enough, approximately 76 percent of all respondents admitted to having lived in a house shared by other people when they first arrived in the country. In essence, the process is an act of reciprocity amongst kāinga (extended family members).

Conclusion
The results of the survey have revealed a number of correlations within the total Tongan population in New Zealand. Although the survey made known that the Tongan percentage for home ownership in Otara is quite high, it also uncovered the parallel between high income and home ownership. With the average number of tenants per household at around five tenants (slightly higher than the total Tongan average and almost double the national average), one solution for affordability reflected in the survey, is more working adults in the household. Survey results also revealed that affordability can have an influential effect on the contentious issue of overcrowding. For a majority of Tongan households in rental accommodations in Otara, the idea of one day fulfilling the ‘Kiwi Dream’ was exactly that, a dream. This situation is not helped by ‘skyrocketing’ house prices in the Auckland/Manukau regions, which have made home ownership amongst low-income earners a near impossibility. The desire to move into their own homes is highlighted by the dissatisfaction of a large number of Housing New Zealand tenants. They argue that services provided by their landlord are often unsatisfactory, especially in regards to the length of time households must wait for Housing New Zealand Corporation to respond. Structural problems, especially the lack of insulation in a number of Housing New Zealand homes, are considered a major problem amongst their tenants. It has been suggested that these substandard housing conditions are detrimental to the health of their tenants. The problems outlined in this study, particularly in regards to Housing New Zealand tenants, are typical of problems faced by low-income earners all around the country.
The opinions concerning extended family living are divided between the so-called ‘Tongan way’ of living, and the problematic nature of living in overcrowded households in a contemporary suburban context. Overall, this study has emphasised that affordability remains the most dominating contributing factor preventing low-income earners from securing home ownership. For many Housing New Zealand tenants the situation has improved, in contrast to the private rental market where the situation remains the same with high rents at market rates. The reduction in Housing New Zealand’s rental stock, motivated by the National government’s policies of profit over provision in the 1990s, has led to long waiting lists that are intensified by an ever-growing Auckland/Manukau population.
Conclusion

Throughout this thesis one of the central issues, which has dominated the overall research topic, is the need to understand how housing is able to dictate the ability of Tongan people (an ethnic minority), to function and actively participate in society, whilst living in a low socio-economic area such as Otara. Areas, which on a deprivation scale, are considered as decile 10 areas (10 being the most deprived). In attempting to address this issue, the key element has been the culture clash between the so-called ‘Tongan way’ of living, and the outsider or western mode of living and practices. These outsider/western modes include the reality of living in a housing market that has ‘skyrocketed’, making homeownership amongst Tongan people more and more difficult to achieve. However, it is through this clash of cultural misunderstanding that has led Tongan people in general, to be perceived as being ‘out of touch’ with the demands required of them of society. The failure to conform, has been the rationale behind the negative stereotype Tongan people have been branded with in this country - as being low income earners living in substandard housing.

Tongan culture entails that they have a sense of responsibility to not only the nuclear family, but also the extended family, both in Tonga and abroad. The central issue here is that from an ‘outsiders’ perspective, such cultural obligations act to further marginalise
Tongan people from actively competing in the market economy, depriving them of any disposable income left to them after housing costs. However, to many Tongan people this obligation and duty is coupled with the Tongan characteristic of ‘ofa (love) for those less fortunate than themselves. To add further, the sense of responsibility is a notion, which is reciprocated from generation to generation. However, despite these problems many Tongan immigrants have made the conscious decision to seek a somewhat ‘better life’ abroad. The reality of the situation is that Tongans abroad are not in exile, but the conditions in Tonga such as land shortage, unemployment and low wages combined with increased cost of living in Tonga and the perceived opportunities for material and educational advancement in western nations, create an environment which makes emigration an imperative for Tongan people.

The thesis has also identified other themes, which have influenced the housing situation amongst Tongan people in New Zealand. One of them has been the correlation between an unaffordable housing market and inference of overcrowding households. Auckland’s ever increasing housing market continues to rise to the extent that it has simply exceeded beyond the reach of low income earners and even some middle income earners as well. The rate of home ownership in New Zealand has dropped from 73 percent in 1986 to 68 percent in 2001. Although still relatively high, the Auckland rate tells how critical the situation is at present. Findings from the Quality of Life (2003) report revealed that the Auckland home ownership rate was the lowest in the country at 51.8 percent. To overcome high housing costs, the Tongan survey results show that most home owning Tongan families had more than two working adults in the household. In addition, the
average number of tenants was well above the averages of both Pacific Island peoples and national figures. Although respondents to the study clearly outlined the advantages of living in extended family households, their response to the disadvantages was clearly prominent. Respondents emphasised the dissipating effects of crowded households in terms of unhealthy living and eating, as well as tension and lack of privacy for all tenants. However, despite the negative stigma that surrounds crowded living conditions; Tongan families continue to fulfil their obligatory duty to relatives who have just arrived in the country. Therefore, they fulfil the legal role of caregivers, which is often the states initial function of social responsibility.

Although the Tongan survey of Otara is not a significantly large one, the overall picture emulates the common problems associated with housing, which are identifiable at the present time. These problems are associated with low income earners living in substandard housing in low socio-economic areas; problems, according to the survey results are associated with respondents living in Housing New Zealand rental units. In 2001, census results revealed that Otara had the lowest rental market in the greater Auckland region. This is also a reflection of the general housing market of the Otara area. This trend is reflected in the Tongan survey, which showed that around 50 percent of households surveyed owned their own homes with or without a mortgage. The survey however, revealed another factor that was adopted by home owning Tongan households. It showed that the majority of homeowners had more than two working adults in the household, which meant that low-income earning households required more working adults in order to afford and maintain homeownership. Undoubtedly, one of the
advantages highlighted by respondents in regards to living in extended family households.

One problem that has been addressed by Tongan respondents is space. Much of the houses built in Otara in the 1950s and 1960s reflected general design structures of the time. These design structures were constructed with the typical European family in mind of two adults and two children. In order to accommodate for typically large Tongan families, the lack of funds meant Tongan families had to improvise, utilising whatever resources were readily available. The Tongan answer to the lack of space has been the garage. Many Tongans, like other Pacific Island ethnic groups, have renovated their garages to serve a number of functions. These functions include living quarters, a place for storage of ceremonial goods, kava clubs and meeting places for cultural functions, which allow family and extended family to develop a form of social cohesion. Once again, it highlights the importance of family ties and the sense of responsibility amongst Tongan extended families.

Unfortunately, the reality of living in a capitalist market-driven economy is that society is only perceived as either a consumer or a producer. It is these neo-liberal market tendencies, which resulted in radical housing reforms during the 1990s. The National-led government’s role shifted from its traditional role as provider of social rented housing, to one, which almost alienated itself from housing altogether. The system of targeted income supplementation, coupled with the introduction of market rentals for tenants in Housing New Zealand units, proved to be a highly unsuccessful ploy by the government.
Housing reports on the Otara area during this period (as mentioned in chapter two), reflected these problems, which included an unaffordable housing market that resulted in high housing costs, and the lack or shortage of disposable income after housing costs. This meant that often families would cut costs on essential things such as food and healthcare. The implication of these policies was not only detrimental to the wellbeing of low-income earners, but also it had severe social and economical implications, that would create a burden on the government as well as society in general. The election of the Labour/Alliance coalition government saw a return to social rented housing, with the reintroduction of Income Related Rents. This was certainly a welcome reprieve for Housing New Zealand tenants, which features quite prominently in the survey results.

In times of serious housing need, in reality low-income earning Tongan Households have very few viable options. According to a study undertaken by the New Zealand Council of Social Services (NZCSS) in October 1999, these options are to:

1. Move.
2. Stay and reduce expenditure in other areas.
3. Increase the number of tenants.

Evidently, all these options have a detrimental effect on families in serious housing need.\(^{155}\)

1. Move:

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Movement into a different location forces low income earning Tongan households to contend with a number of problems, including affordability, travel costs, possible disruption to employment, the cost of a bond, together with the required two weeks rent in advance, and any reduction in the Accommodation Supplement, particularly when locating into the private rental sector where a location premium applies. More importantly, such a move may marginalise low-income tenants as part of the urban poor. These problems lead to the overall stress of obtaining a house appropriate to their needs and housing aspirations.

2. Stay and reduce expenditure in other areas.

Recent studies have shown that low-income earning people have little ability to reduce spending. In order to meet accommodation costs, some will choose to reduce spending on food and clothing. This problem is reflected in an increase in the use of food banks. An NZCCSS study revealed that many people who turn to food banks spend more than half of their weekly income on housing. Major Campbell Roberts, convenor of such a project, has observed that, for many people, surviving on low incomes is made more difficult by the cost of housing:

The figures are alarming. They suggest that after paying for housing costs, some people are unable to afford even the basic necessities of life. We are particularly concerned that many of those worst affected are children... most people coming to foodbanks had heavy debts, accumulated just from buying the necessities.

156 Taking Stock: A report on the problems and possibilities for Housing policy in New Zealand, NZ Council of Christian social Services, October, 1999. (pp.19-20)
Poverty is a far wider problem, and it often goes unreported. To reduce the need for foodbanks and to tackle poverty in New Zealand, we need adequate incomes, affordable housing and fair measures to cope with debt. Addressing these issues should be immediate priorities for this government and for all others concerned with New Zealand’s future.  

Another problem when opting to reduce expenditure in areas other than housing is the tendency to save money on medical care or medicines. People often avoid going to visit the Doctor until sufficient funds are available, perhaps opting to rely on over-the-counter medicine as a quick and easy alternative. Moreover, the lack of disposable income due to housing costs creates a reluctance to socialise with others.

Due to the need to reduce expenditure low income households that were living in uninsulated homes would lack the income to provide artificial means of heat. As previously mentioned, Housing New Zealand homes, prior to 1991, were uninsulated. Respondents from the Tongan survey often remarked that families were forced to huddle up into one room at night, as a result of the extreme coldness during winter. Lack of household disposable income, due to forced reductions in household expenses, also affected children, as they could not participate in school activities because it involved additional expenses. In addition to this financial strain, was the constant stress of trying to survive each day.

3. Increase the number of tenants:

The final viable option is to increase the number of tenants. An option, which results in the clash between cultural obligatory duty (Tongan way) of living in extended family
households, and the reality of accommodating to a western mode of livelihood. As highlighted in the survey findings, Tongan families are reluctant to turn away family members because of their family duty. However, as noted in the survey findings respondents also highlighted the negative aspects of living in extended family households. These issues include: an over dependence of some tenants on others that does not provide an incentive for tenants to become independent, tension amongst tenants and a shortage of food, particularly quality health food. All these factors are a direct result of an increase in the number of tenants in a household that instigate the inference of overcrowding. This has a harsh effect on the general health and well-being of its tenants, with the likely possibility that the spread of illness and disease would be expedited. Such infirmities include the spread of a wide range of common respiratory and infectious diseases, skin infections and more serious ailments such as meningococcal disease, rheumatic disease and tuberculosis.

Education may also be affected by a noisy overcrowded household – due to multiple tenants, through sleeplessness and lack of privacy. These circumstances often lead to sleeplessness and difficulty in finding a time and place to study at school and at home:

In a report released by the National Health Committee titled *Action on Housing and Health in Otara*, participants pointed out that overcrowding is also promoted by other factors. These factors, common to many people who are from other cultures and are now living in Otara, include social and cultural obligations, non-residency status, difficulty accessing support systems, reluctance to face an alien culture alone, lack of
understanding of the system to access entitlements, ability to cope, lack of understanding of prioritising and budgeting income. The majority of respondents from this report regarded the affordability of housing as the main impetus behind overcrowding, informal housing (garages, sheds etc) and temporary housing in which health problems flourish in Otara. Several participants told reported that families in Otara ‘typically’ share houses with one or two other families or sleep in uninsulated garages and damp caravans. The cost of substandard housing is substantial for both the families concerned and for society in general. Possible future effects include poor academic performance, ill health, as well as crime and community breakdown.

Here are some possible solutions and recommendations:

**Solution One: Education and Advocacy strategies:**

This year representatives of the housing sector for the Ministry of Housing published an independent report as part of an analysis of housing issues. The report entitled *Education and Advocacy* highlights a number of key initiatives that need to be addressed in order to resolve present housing issues and problems. Education and advocacy initiatives must:

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159 Action on Housing and Health in Otara: A Report to the National Health Committee. Submitted by the Otara Housing and Health Local Solutions Project, January 1999. p.11
- Be developed in genuine partnership with the communities most affected. Government can only meet its housing objectives by harnessing and working with all housing stakeholders in a formal and strategic manner.

- Recognise the specific needs of those communities in greatest need including Maori/iwi, Pacific peoples, older persons and people with a disability. Strategies must be targeted and culturally tailored to ensure key messages reach at risk communities.

- Encourage and promote New Zealanders to take greater responsibility for meeting their housing responsibilities. Fostering a greater ethic of responsibility towards housing obligations encourages a stakeholder ethos. Developing a strong stakeholder ethos is particularly important for tenants who, because they do not own their own home, may not share the same level of interest in their housing situation as homeowners.

- Be supported by a strong research base.\(^{161}\)

The development of a housing organisation network is a concept that has been more successful for Non Governmental Organisations (NGO’s) because of their closer relationship with potential homeowners. One of the fundamental intentions of these primarily non-profit organisations is that they encourage and promote a sense of responsibility on the part of the families. Habitat for Humanity, a non-profit organisation,

\(^{161}\) http://www.hnzc.co.nz/aboutus/initiatives/SHSReports2003/education%20and%20advocacy%20-%20exec%20summ.pdf. Education and Advocacy - Executive Summary. This report has been prepared by representatives of the housing sector for the Minister of Housing as part of an analysis of housing issues. The views contained in the report are the views of the authors and are not the views of the Government or Housing New Zealand Corporation. (pp.111-115) p.111
require home owner families to invest 500 hours of ‘sweat equity’ into the construction of their home or the habitat programme, as a condition of constructing their homes. It educates new home owners on how to manage home finances as well as maintain and ensure that their homes are kept in good condition. Hence, this relates to the third initiative of developing an ethos that encourage and promote New Zealanders to take greater responsibility for meeting their housing needs.

According to the independent report, in the budget year 2002-2003 the level of direct crown funding for educational services (excluding advocacy) was $120,000, compared to $744 million on Accommodation Supplement payments in the same year. The imbalance in these figures is problematic. Yet, the main problem lies in Accommodation Supplement payments, which continue to worsen for the government. Each year the Accommodation Supplement costs the government millions of dollars every year. The situation is deteriorating because of a shortage of Housing New Zealand rental stock and over 12,000 people on their waiting lists. The problem is not alleviated by rent levels that do not reflect the quality of houses in an unaffordable housing market.

**Solution Two: Affordable Housing:**

Affordable housing allows the community to develop a workable accord with the business community, this then creates an area (e.g. South Auckland), that is both appealing for businesses and people to live in. A strong business community, complete with an abundant workforce would create a very competitive market. This in turn would
enable businesses to invest in the area, creating an attractable market for other businesses to ensue. The community would benefit from high investment and excess capital in the area. This would develop and enhance community projects, amenities and services. Ultimately, the attractable nature of such an area could influence employees and their families, to either move into or remain in that area. Together, an influx into the area would attract highly skilled and innovative people who with their expertise would help provide the business community with a competitive edge.

The problem with employees residing outside or quite a distance outside their area of employment is that they add to the complexity of urban sprawl and traffic congestion.

This problem costs businesses a lot of money, in terms of productivity through absenteeism and illnesses, is seriously affected when employees are forced to commute long distances to work. The cost of travelling long distances combined with living costs, adds to the frustration of both employees and employers. Furthermore, the negative impact of employees travelling longer distances into their employment area impacts negatively on the greater city area, with congested motorways and roads. An excess of cars on the roads leads to a higher level of carbon emission pollution, as is the present case in the greater Auckland region. Employees who live in close proximity of employment would encourage them to utilise public transport. This would reduce pollution from car emissions and reduce costs of travel i.e. fuel, parking and traffic congestion. Businesses are seriously affected by congested motorways and roads causing serious delays in deliveries and significantly increasing business costs. A report by the New Zealand Chambers of Commerce estimated traffic congestion costs the Auckland
region more than $1 billion a year and is a barrier to the economy growing 4% a year.\textsuperscript{162} Auckland represents more than one third of the national economy. Therefore, congestion in Auckland is a cost to the nation. Affordable housing affects all facets of society by incorporating wealth and prosperity into an area. The inability of the government not to work more closely with the private sector i.e. business community, can have a disastrous effect on the environment as well as the economy and wellbeing of the community at large.

\textbf{Solution Three: Maintenance programmes - Community Based Solutions:}

Community–based solutions should be implemented to address maintenance programmes. In order to solve the challenging issue of housing-related problems, community members need to work together, acquire new skills, and develop effective advocacy strategies. Although these measures have been in place for quite some time, the concept has not really fully developed. The benefit of implementing such a scheme is that it provides a greater ethic of responsibility on behalf of tenants, particularly tenants living in rental accommodation. Such measures would encourage mainly low income earning households to take a greater responsibility for meeting their own housing needs.

These programmes need to be developed and carried out by members of the community who are directly affected by these problems, where it will offer the greatest promise. To emphasise the importance of such a scheme, low income earners (in this case, underprivileged Tongan families) need to have an active voice and be active in the

\textsuperscript{162} Economic growth stuck in Auckland, 21 October 2003, http://www.nzoom.com
implementation of government policy towards housing. This action could be executed through a series of community *fono* or *hui* (a forum for discussion). Such forums are an ideal opportunity for members of the community to voice their opinions about their problems, as well as their rights and responsibilities with regards to housing. It is also an ideal opportunity for members of the community to discuss, develop, and identify solutions or methods that will prevent housing hazards from escalating. In reality, underprivileged members of society are restricted in their active participation, because of their economic status. Low income earning families ‘live out’ the traditional policies of marginalisation, poverty and deprivation through means of tight targeting of income supplementation and government assistance. However, the more privileged sector (government) of society develops, analyse and ratify housing policies based on second hand sources. Underprivileged members of society, in more unfortunate households, must contend with these ramifications, which often lead to substandard housing and economic hardship in an unaffordable housing market.

To prevent and reduce housing hazards would help preserve and strengthen neighbourhoods in a variety of ways. Effective solutions for housing hazards typically improve the overall physical condition of homes. It would extend the user life of buildings, as well as reduce long-term housing maintenance and energy costs. This in turn, would raise community property values, strengthen the tax base, improve public safety, enhance quality of life, and help restore community pride.

**Solution Four: Greater Housing Network – ‘Workable Accord’**
Advocating for solutions to housing-related environmental health hazards through community organising, is also an effective way to build community leadership and power. Advocacy will encourage large numbers of people affected by the problem to organise and mobilise in support of solutions. Uniting in support of these issues will increase leadership skills among those involved, and will also make government more accountable and responsive. Successful efforts will create valuable collaboration between the public and private sectors. This will entail co-operation within the government, between housing, health, finance and environmental agencies that are providing funding to affected communities. For almost thirty years, community organisations such as Habitat for Humanity New Zealand have explored the potential power of investigating high risk housing for health hazards. The results would be utilised for organising and advocating campaigns in order to seek solutions for unhealthy housing.

Self-sufficiency strategies are often undertaken to combat the difficulties of homeownership. These strategies are aimed at reducing or eliminating the need for participants to rely on public welfare programs or receive alternative assistance. Such initiatives are explicitly aimed at enhancing an individual’s capabilities and efforts in order to increase their incomes. As a direct result of these self-sufficiency measures, households will be equipped to become economically independent.

**Solution Five: Housing design to meet ethnically-specific needs.**
One of the major issues identified by the Tongan households surveyed was the need to increase the rental stock with housing construction that better allows the accommodation of larger families. The existing rental stock does not meet ethnically specific housing needs. Throughout this thesis, a dominating theme has been the correlation between an unaffordable housing market and the overcrowding of households. Although this correlation has been relatively long-standing in New Zealand, the issue has now reached a critical apex for Tongan people and Pacific Island people in general.

In March 2001, Otara Health Incorporated produced a report on the Otara housing hui titled *Our Home Our Place.* As mentioned in solution three, a forum of discussion such as the Otara hui is a great opportunity for members of the community to identify their concerns. Overall, there were around twenty four concerns with themes that ranged from issues concerning cold houses during the winter, to structural inability to hold cultural events in the household. They also discussed the need to increase the size of dining rooms as well as the need for additional bedrooms. General complaints that emerged out of the housing hui was the need to better design and construct homes to meet ethnically-specific requirements of communities in greatest need including Maori, Pacific peoples, the elderly and people with physical and mental disabilities.

Social needs and cultural practices play a huge role in Tongan, Pacific peoples and Maori life. The importance of food as a social dimension is culturally significant. In Tonga outdoor food preparation and cooking, plays an integral part in Tongan customs and

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cultural practices. Cooking for cultural functions involves large groups of people both outside and inside. Therefore, kitchens become heavily congested, resulting in overworked cooking and water systems, with the potential for accidents and electrical faults, especially in small and poorly designed kitchens. To bypass this problem of catering at peak demands, participants at the hui suggested three design ideas:

- Dining rooms as part of a multipurpose space.
- Keep kitchen and dining room separate.
- Bench with water and drainage connections in carport/garage for preparation of kaimoana (seafood) and food and for hangi/umu.\(^\text{164}\)

The major design issue in terms of social need is the function of the household as part of the whanau/fanau/aiga (family and kinship) process especially during times of death, sickness and social occasions. Houses in Otara are either too small or badly designed for this purpose. What this requires is a separation of private and public sections of the house.\(^\text{165}\) To accommodate these needs there are three areas which need to be addressed. These areas include the kitchen, bathrooms, but more importantly, the living room area, where social cohesion takes place. Ideally, the living room needs to be much larger as the average standard living room is typically a long and narrow space. Unless furniture is removed, this narrow space is ill suited for accommodating guests. Often large gatherings require people to be seated on the ground, providing little space for movement. Tongan

funerals are a culturally significant event where this problem is clearly visible, as a wider path is required in the middle of the living room for mourners to pay their respects to the deceased.

Instead, a larger square area would be an ideal design solution because a wider gap in the middle of the living room enables guests to move freely. Such a design allows the room to serve as a multipurpose area for living, meeting, dining and sleeping.

Hygiene facilities need to be relocated to discrete sections of the house, because of odour and privacy issues. To maintain the public and private spheres of the household, at least two toilet/bathrooms are needed for the utilisation of guests. These are some of the suggestions by participants at the hui in Otara:

- Provide all visitor needs in public of the house (i.e. toilet adjacent to laundry) to avoid visitors needing to move into private part of house.
- Create visual barriers between private and public space to avoid visitors moving into private space.
- Provide a large multi-use room adjacent to kitchen and open space areas.
- Design public spaces to be at ground level with adjacent veranda’s and wide opening doors (i.e. ranch sliders/French doors). ¹⁶⁶

More consultation is needed about house designs with the peoples likely to live in the houses. Not only should this take into account cultural patterns and practices and family size but also energy efficiency (insulation, orientation towards sun, passive solar heating etc) to reduce heating costs to householders. Attention should also be given to kitchen and bathroom designs that minimise hazards and make cleaning easy.167

So in hindsight, there needs to be a partnership approach to developing policy for affordable housing that includes for example, a mix of mechanism including fiscal measures, housing supply and demand, and community and urban planning. Yet, ensure that the government has some legislative influence in the housing market.

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167 Action on housing and health in Otara – A report to the National health committee – Otara housing & health local solutions project., 1999.
APPENDIX ONE

Housing and Related Social Conditions of the Tongan Community Living in Otara.

Ko e Fale Nofo’anga’ pea mo `ene Fekau’aki mo e Mo’ui `a e Kāinga Tonga Nofo `i `Otara.

Malo e lelei, my name is Mosese ‘Alatini and I am a student at the University of Auckland. This year I hope to complete my Masters degree in the field of political studies, with a special focus on housing. I have lived in Otara all my life, and have come to understand some of the problems that many Tongan families face with regards to housing in the Otara region. Hitherto little research has been conducted on the impact of housing conditions on low-income Tongan families. Most Tongans live in rental housing, with state housing being the most likely option. Because Tongan families frequently take in relatives and friends, many of them recent immigrants to New Zealand, crowded living conditions are not uncommon. Together with their severe financial conditions, language problems and unfamiliarity with New Zealand life, some recent immigrants are unaware of their rights and responsibilities with respect to housing. This study will explore the difficulties faced by Tongan families in securing housing, addressing day-to-day housing problems with their landlords, and ensuring that they and their children enjoy a reasonable standard of housing provision. In particular, it will attempt to uncover some of the health, educational and other problems commonly associated with substandard housing conditions.

Survey Questions  Ngaahi fehu`i

1. What form of income do you receive? Ko e ha ho’o ma’u’anga pa’anga (ma’u’anga mo’ui)?

(a) wages/salary vahenga  (b) unemployment benefit penefiti ta’ema’ungaue  
(c) superannuation supa pe ko e penisoni  (d) Domestic purpose benefit penefiti ‘a e (DPB) 
(e) Other welfare benefits penefiti kehe pe mei he welfare  (f) Profits from business tupu mei ha pisinisi  
(g) Other - please state pe ha to e me’a kehe - kataki ‘o fakaha mai

2. What proportion of your combined income after taxes is spent on rent? Ko e ha ho’o fakafuofua ki ho’o mo ma’u’anga pa’anga, hili e to’o e tukuhau pe ‘tax’, ‘oku fakamole ki he totongi fale’?

(a) 25% or less. 25% ‘o fai ki lalo (b) 26% - 50% (c) 51% - 75% (d) above 75%. 75% ‘o fai ki ‘olunga.

3. What type of house do you live in? Koe ha e fa’ahinga fale ‘oku ke nofo ai’?

(a) State House Fale totongi ‘a e pule’anga’ (b) Own home Ko ho ‘api (c) Private rental 
ie. renting a private house Fale nofo totongi makehe, hange ko e totongi ki he Tokotaha Ha’ana ‘a e ‘Api’ (Landlord) (d) Council housing ‘Api pe’a e Kosilie Fakakolo (kaunisolo) (e) Other - please state Fa’ahinga ‘api kehe - kataki ‘o fakaha mai

4. What type of house was your previous home? Koe ha e fa’ahinga fale na’u ke nofo ai ki mu’a, pea ke toki hiki mai ki ‘api ni’?

(a) State house Fale totongi ‘ae pule’anga’ (b) Own home Ko ho ‘api (c) Private rental 
Fale nofo totongi makehe, hange ko e totongi ki he Tokotaha Ha’ana ‘a e ‘api (Landlord) (d) Council housing ‘Api ‘a e e Kosilie Fakakolo (kaunisolo) (e) Other - please state
Fa’ahinga `api kehe - kataki `o fakaha mai

5. Where did you live prior to moving into your current home? (e.g., suburb, city, country) Na’a ke nofo ‘i fe pea ke toki hiki mai ki ho `api lolotonga ni’? (vahenga, kolo, fonua)

6. Why did you decide to move into your current home? Ko e ha e `uhinga ne ke loto ai keke hiki mai ki ho `api lolotonga’?

7. Did you experience any difficulty in acquiring your house? Na’e `i ai ha faingata’a ne ke fetaulaki mo ia ‘i ho’o ma’u ho fale’?
   (a) Yes ‘Io  (b) No ‘Ikai
   (c) If so, please state ‘O kapau ko tali ko e ‘i`io’, kataki `o fakaha mai

8. How many people live in your home? Ko e kakai `e toko fiha `oku nofo `i ho `api’?

9. How many generations are living in your household? Ko e to`utangata `e fiha `oku nofo `i ho fale’?

10. On average, how many visitors would you have living (temporarily) in your home in a year? (e.g., family, friends, boarding for cultural or church functions) Koe ha e `avalisi `a e kau `a`ahi `oku nofo fakataimi `i ho `api `i he ta`u? (‘O hange ko e famili, kaungame a, pe ko ha taha ko e nofo pe ki ha me a fakafonua pe ko ha ngaahi me`a fakasiasi)

11. How many bedrooms in the house? Ko e loki `e fiha `i ho fale’?

12. How many people in bedroom: Ko e toki fiha `i he lokimohe:
One 'Uluaki' .......... Two Ua' .......... Three Tolu' .......... Four Faa' .......... Five Nima' ...... Six Ono' ..........  
13. Do some people sleep in the lounge? ‘Oku ‘i ai ha ni’ihi ‘oku mohe ‘i he lotofale’?  
(a) Yes ‘Io. (b) No ‘Ikai.  
14. Do some people live in the garage or sleepout? ‘Oku ‘i ai ha ni’ihi ‘oku ‘i he falekaa’ pe koe fale kehe ‘i tu’a?  
(a) If so, how many? ‘O kapau ‘oku ‘i ai, ko e toko fiha?  

Health problems: Ngaahi palopalema fekau’aki mo e mo’ui lelei  
15. Do you have any (structural) problems with your home? (i.e. mould, dampness, insulation, infestation of rodents such as, rats, ants, cockroaches etc....) ‘Oku ‘i ai ha palopalema ki he fanga ‘o ho ‘api? (Hange ko e popopopo, nga’unga ‘u, ta’e’aoafimafana, ‘ohofi ‘e he fanga ki ‘i manu maumau ‘o hange ko e kumaa, loo, mongamonga, moha fa’ahinga ala me’a pehe.)  

16. Does anyone in your household suffer from a medical condition? ‘Oku ‘i ai ha taha ‘i ho fale’ ‘oku mo’ua ‘i ha fa’hinga alanga mahaki?  
(a) Yes ‘Io (b) No ‘Ikai  
17. If there is, what type of condition(s) is it? ‘O kapau ‘oku ‘i ai, koe ha e fa’ahinga alanga mahaki ko ia?  

18. Does the condition of your house affect those who suffer from a medical condition? ‘Oku uesia ‘ae mo’ui ‘ae fa’ahinga ‘oku mo’ua ‘i he mahaki ‘e he tukunga ‘oku ‘i ai ho fale’?
19. In your view, does the condition of your house cause those who do not have a medical condition to become ill? ‘Oku ke pehe ‘oku malava ke puke ha taha mo ‘ui lelei, mei he tukunga ‘oku ‘i ai ho fale’?

State Houses (only): Ki he fa‘ahinga ‘oku nofo ‘i he ngaahi fale totongi’a e pule‘anga’.

20. When you have problems with your state house, does Housing New Zealand get on the job as soon as you notify them of the problem? ‘Oku ngaue leva ‘ae Kautaha Fale Faka-Pule ‘anga ‘a Nu ‘u Sila’ (Housing New Zealand) ki he palopalema ‘oku hoko ki ho fale’ ‘i he taimi pe ‘oku ke fakaha atu ai e palopalema’?

(a) Yes [Go to Q. 23]  ‘Io, [Hoko leva ki he fehu’i 23] (b) No ‘Ikai.

21. If No, on average how long does it take them? Kapau ‘oku ‘ikai, ko e ha e faka ‘avalisi ‘o e loloa e taimi ‘oku ke tali ai kiate kinautolu pea nau toki ha ‘u’?

22. Do you presently have any structural or other problems with your state house even though you have notified Housing New Zealand? ‘Oku ‘i ai ha faingata ‘a ‘i he tukunga lolotonga ‘pe ko ha palopalema ho fale’, neongo kuo ke ‘osi fakaha ki he Kautaha Fale Faka-Pule ‘anga ‘a Nu ‘u Sila’ (Housing New Zealand)?

23. The ‘Kiwi’ dream is to one day own your own home. With your current household income are you able to save enough money for a deposit to fulfil this dream? Ko e visone ‘ae ‘Kiwi’ (tokotaha Nu ‘u Sila’) ke ‘i ai ha ‘aho, kuo ma ‘u hano ‘api. ‘Oku ke pehe , ko ho ‘o ma ‘u ‘anga pa ‘anga lolotonga ‘te ke malava ke tanaki ha pa ‘anga fe ‘unga ke tipositi ‘aki hao ‘api koe ‘uhi’, ke fakakakato ‘ae visone ko ‘eni’?

Renting a private house (only) (i.e. Landlord, Council etc....) Fale nofo totongi makehe pe. (‘O hange ko e Tokotaha ‘Oku Ha ‘ana ‘a e ‘Api’ (Landlord) mo e ‘Api pe ‘a e Kosilie Fakakolo ‘ae Kaunisolo etc....)

24. When you have problems with your private rental home, does the owner get on the
26. Do you presently have any structural or other problems with your private rental home even though you have notified the owner(s)? 'Oku 'i ai ha faingata a he tukunga lolotonga’ pe ko ha palopalema ho fale’, neongo kuo ke ‘osi fakaha ki he toko taha ‘oku ha’ana ‘a e ‘api’?

27. The ‘Kiwi’ dream is to one day own your own home. With your current household income are you able to save enough money for a deposit to fulfil this dream? Ko e visone ‘ae ‘Kiwi’ (toko taha Nu’u Sila’) ke ‘i ai ha ‘aho, kuo ma’u hano ‘api. ‘Oku ke pehe, ko ho’o ma’u ‘anga pa’anga lolotonga’ te ke malava ke tanaki ha pa’angma fe’unga ke tipositi ‘aki hao ‘api koe ‘uhi’, ke fakakakato ‘ae visone ko ‘eni’?

Own Home (only): Ko e kau ma’u ‘api pe.

28. When you have problems with your home, do you get on the job as soon as you can afford to do so? 'Oku ke fai leva ha ngaue ki he palopalema ‘oku hoko ki ho ‘api’, ‘i he taimi pe ‘oku ke ma’u a nai ha pa’anga fe’unga fe fai’aki e ngaue’?

(a) Yes [Go to 30] Io, [Hoko leva ki he fehu’i 30] (b) No ‘Ikai.

29. If No, how long will you put it off? Kapau ‘oku ‘ikai, ko e ha hono fuoloa pea ke toki fai ha ngaue ki ai?

30. Do you presently have any structural or other problems with your home? ‘Oku ‘i ai ha palopalema i he tukunga, pe ko ha palopalema kehe pe fekau ‘aki mo ho ‘api lolotonga ni’?
31. Do you have relative access to public transport/ schools/shops (malls)/parks and other public amenities? ʻOku faingofua ke ke ʻalu ki he ngaahi feitu’u faka-Pule ʻanga hange ko e tau ʻanga pasi’, ngaahi ʻapiako’, ʻu falekoloa (loto sopingi’) mo e ngaahi pa ʻake?

32. What level of education do you and your partner fit into? Ko e ha ‘a ho tuʻunga fakaako pea mo ho hoa?

(a) Bachelor Degree and above  Ngaahi mataʻitohi levolo B.A. pe maʻolunga hake. (b) Diploma  Tipiloma. (c) Certificate  Setifiketi. (d) Bursary  Sivi ʻUnivesiti. (e) Sixth form Certificate  Setifiketi foomu ono. (f) School Certificate  Setifiketi foomu 5. (g) Overseas School Qualification  Setifiketi mei ha ʻapi ako mei muli. (h) No Qualification  ʻIkai ke i ai ha fakaʻilonga ako.

33. How do you compare the standard of housing in Tonga, to New Zealand? (e.g., cost and quality) Anga fefe hoʻo fakafehoanaki ʻa e tuʻunga ʻoku ʻi ai e ngaahi fale ʻi Tonga pea mo Nuʻu Sila ni’? ( Hange ko e mahuʻinga mo hono lelei)

(a) Better  Lelei ange.  (b)Same  Tatau.  (c)Worse  Kovi ange.

34. The 1996 census results revealed that 38% of Tongans live together in extended families. What do think are the: Ko e ola e tohi kakai ʻo e 1996’, naʻe faka haaʻi ai ko e peseti e 38 ʻoe kakai Tonga ʻoku nofo fakataha e famili’ mo honau kainga’. Ko e ha ha’o lau ki ai?

(a) Advantages? Ko hono ngaahi lelei’

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………………………………………………………………………………………………
………………………………………………………………………………………………

(b) Disadvantages? Ko hono ngaahi kovi’

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………………………………………………………………………………………………
………………………………………………………………………………………………

35. When you first arrived in New Zealand, what condition was the house you first lived
in? ‘I ho`o fuofua tu`uta mai ki Nu`u Sila ni’, ko e ha e tu`unga e fale na`a ke `uluaki nofo ai’?

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36. Was the house that you lived in shared by other people (e.g., family, friends etc....)?
‘Oku toe nofo `i he fale ko ia mo ha kakai kehe? (‘O hange ko e famili, mo e ngaahi kaungame`a pes mo e ha fua)

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………………………………………………………………………………………………
………………………………………………………………………………………………

37. Any final comments with regards to your home? ‘Oku toe `i ai mo ha me`a `oku ke ke fie tanaki mai fekau`aki mo ho `api?

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APPENDIX TWO

Housing Restructuring Act
PART II
TENANCY AGREEMENTS
Preliminary Matters

[12. Discrimination to be unlawful act]—(1) Each of the following is hereby declared to be an unlawful act:
(a) Discrimination against any person in respect of the grant, continuance, extension, variation, termination, or renewal of a tenancy agreement in contravention of the Human Rights Act 1993; and
(b) The giving of an instruction or the stating of an intention in contravention of subsection (2) of this section.
(2) A landlord shall not, in respect of the grant, continuance, extension, variation, termination, or renewal of a tenancy agreement,—
(a) Instruct any person to discriminate against any other person in contravention of the Human Rights Act 1993; or
(b) State an intention (whether by advertisement or otherwise) to discriminate against any person in contravention of that Act.
(3) Nothing in section 21 (1) (k) of the Human Rights Act 1993 shall apply to the termination of a service tenancy on the ground that the tenant has ceased to be, or is about to cease to be, employed by the landlord or (where the landlord is a company) by an associated company (within the meaning of section 2 (2) of this Act).
(4) In this section “tenancy agreement” includes a prospective tenancy agreement, regardless of whether or not a tenancy is granted.
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### GLOSSARY OF TONGAN TERMS

<table>
<thead>
<tr>
<th>Term</th>
<th>Meaning</th>
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<tbody>
<tr>
<td>‘api</td>
<td>home; estate; property</td>
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<tr>
<td>akonaki’i</td>
<td>admonish; exhort</td>
</tr>
<tr>
<td>fale</td>
<td>house; building; structure; shelter</td>
</tr>
<tr>
<td>fale’i</td>
<td>advice; advise; counsel; guidance</td>
</tr>
<tr>
<td>faikava</td>
<td>social kava drinking</td>
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<tr>
<td>fono</td>
<td>town or village meeting</td>
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<tr>
<td>kalapu kava Tonga</td>
<td>kava drinking club</td>
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<tr>
<td>nofo’aki putu</td>
<td>when a number of people come and stay with people who</td>
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<td></td>
<td>have recently bereaved (ostensibly for the purpose of</td>
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<td></td>
<td>condoning with them)</td>
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<tr>
<td>词语</td>
<td>意义</td>
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<td>--------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>‘ofa</td>
<td>love; kindness; affection</td>
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<tr>
<td>Papālangi</td>
<td>European</td>
</tr>
<tr>
<td>talanoa</td>
<td>to converse and discuss matters (in an informal way)</td>
</tr>
<tr>
<td>tofi’a</td>
<td>estate; a reservation</td>
</tr>
<tr>
<td>‘umu</td>
<td>earth oven</td>
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