

“I’m lucky to have a house”

*A critique of current and past housing policy
and practice, and the effects on a group of
Invercargill residents and housing providers.*

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ABSTRACT

Housing is not just about the building. It is a home, where people create their identity, live out their relationships, their plans and their social and cultural obligations (Easthope, 2004:135; Clapham, 2002:48). It is subject to several international human rights obligations for which the New Zealand government is accountable.

It is at the same time a political-economic unit; a vehicle for financial investment, a market-based tradeable commodity. This dualism is a factor in New Zealand's current mix of social and market-based housing (Bierre, Howden-Chapman and Signal (2008:21).

This study explores how various needs are met by the existing housing mix, which needs are left unmet, and how this impacts on people's lives.

A constructivist, ethnographic methodology enables the development of a comparison analysis of housing from multiple points of view: Invercargill residents and housing providers were interviewed using a semi-structured format.

The result is a context-rich exploration of Invercargill's existing capacity to adequately house its population in homes that are secure, warm and safe.

The study concludes that whole groups of Invercargill people are excluded from adequate housing, and have great difficulty having their voices heard.

What is suggested is a whole-of-society housing strategy that meets New Zealand's human rights obligations. The strategy should link to policy and programmes at community-level, and be based on participation of residents and providers at all levels and stages.

Chapter 1: INTRODUCTION

Context

Housing is a basic human right encoded in section 43 of the Universal Declaration of Human Rights (UN General Assembly, 1948). Shelter also features in the foundation tier of Maslow's Hierarchy of Needs alongside air, food, water, shelter, warmth, sex, sleep (McLeod, 2016). The literature is clear that substandard or insecure housing has direct and deleterious impacts on health and life chances (for example Howden-Chapman 2015; Wood, Flatau, Zaretsky, Foster, Vallesi and Misenko, 2016). New Zealand policy-makers have recognised this from the late 19th Century, when typhoid and bubonic plague threatened to engulf over-crowded and slum-like urban centres (Howden-Chapman 2015:16). There have been various state-funded housing projects since then to ensure everyone had an opportunity to live their lives in a secure home suitable to their needs.

A home suitable to one's needs implies that housing has meaning beyond the bricks and mortar of physical building: home is where people create their identity, live out their relationships, their plans and their social and cultural obligations. It is where their psychological wellbeing is based:

“...while a person's home is usually understood to be situated in space (and time), it is not the physical structure of a house or the natural and built

environment of a neighbourhood or region that is understood to make a home...it is not the location that is 'home'." (Easthope, 2004, p. 135).

Home, or place, is where people anchor their identity and live it out in the wider environment: housing is a means to an end – personal fulfilment - not an end in itself (Clapham, 2002, p. 68). And yet housing is at the same time, a political-economic unit; a vehicle for financial investment, a tradeable commodity.

The commodified, market end of the housing spectrum has been the focus of government policy in New Zealand since the 1990s' shift to market-driven priorities, while the non-market options have dwindled. In 1991 around 30 per cent of new homes coming onto the market were priced in the lowest quartile, and the same number in the highest. Now, only five per cent are priced in the lowest quartile while those in the highest have doubled. At the same time 11,000 state houses were sold off (Howden-Chapman 2015, p.24-25).

Housing distress in New Zealand has become more visible in recent years with media reports of families living in cars, garages and overcrowded houses. Ill-health and some deaths have been attributed to poor housing.

Auckland has been the focus of the most acute problems but there are housing problems in Invercargill as well. A forum was held in the city in August 2016 to explore and highlight the often invisible problems of housing distress (Southland

Times 04/08/16, p.5). Not enough houses being built and the degrading condition of existing stocks pointed to a growing problem, the forum heard.

Adequate housing is clearly a New Zealand-wide problem, with growing pressure on both home ownership and private rentals, whilst the emaciated non-market, social housing sector cannot meet the needs of those excluded from market-based housing (Eaqub and Eaqub, 2015:106; Johnson *et al*, 2018:4). Looking beyond New Zealand, it has been noted that other countries sharing a similar housing crisis have one thing in common with New Zealand – they are market-based systems with a sharp divide between the lightly-regulated private sector and the tightly-controlled public sector – a dualistic system that thrives in places where owner-occupier housing is the preferred option (Kemeny, 1992:64; Hoekstra, 2009:59).

Added to that is the growing “precarity” of income, with many people – an estimated 606,000 in New Zealand - depending on insecure and uncertain labour conditions and relationships (Groot, Van Ommen, Masters-Awatere and Tassell-Matamua, 2017:9). Their precarious position in the economy puts secure tenure out of reach for many of them.

It is a “jigsaw of a problem” (D’Souza, 2012:5) that so far has defied policy consensus. While policy-makers agree that the situation is intolerable, there is a lack of clear direction to drive meaningful reform (Johnson *et al*, 2018:2).

Study objectives

The broad aim of the study is to provide a snapshot of housing from multiple points of view, and contextualise the reported experiences within a policy and theoretical analysis.

The focus of this study is on the people living in Invercargill city. Twelve people were interviewed for this study, covering a cross-section of housing types. Their responses have been structured into two parts - Part One is the perspective of residents about their housing, and Part Two is the perspective of housing providers about the services they provide and the housing environment they work in. Each part is further divided into ten themes that have emerged from the data.

The research questions were formulated in the context of growing housing distress in New Zealand. They seek to explore how the housing spectrum is currently shaped in Invercargill and what that means for the people who live there. The specific research questions are:

1. Housing in Invercargill covers a wide mix of models, both market and non-market. How do the different models of housing meet the complex needs of those who inhabit them, and in what ways?
2. Whose needs are left unmet within this range of models?
3. How do the unmet needs manifest?

4. What are the resultant policy implications of the current housing mix?

Research design

The methodology employed was a qualitative one, to ensure that the voices of participants were fully captured. The study took a comparative approach, building a snapshot of how housing is configured across the market – non-market spectrum (Community Housing NZ, 2016) in Invercargill. This has enabled an exploration of how various needs are met by the existing housing mix. It was done by making sure the participant sample included people speaking from their housing experience at different points in the spectrum, including emergency housing, supported and assisted rental and housing organisations on the non-market side, and ownership and market rental on the market side.

A constructivist, ethnographic methodology has enabled the development of a comparison analysis of housing from multiple points of view. This has created a context-rich exploration of Invercargill's current position in the challenge of adequately housing its population in homes that are not only warm and safe, but that provide a sense of *turangawaewae*, or place for their residents.

The research design incorporated an epistemology that privileged the knowledge, language and world views of the participants.

The thesis contains six chapters. This chapter discusses the rationale for research. Chapter two is the methodology and the methods used in the study. Chapter three is a broad-based review of the literature around housing in New Zealand and overseas, as well as policy and theoretical perspectives. Chapter four is a summary of the findings, structured into recurring themes. Chapter five is an analysis of the findings in light of the research questions, as well as the literature and theoretical tools. Chapter six is a summary offering policy implications of the findings and recommendations for further research.

Chapter 2: METHODOLOGY

A qualitative, ethnographic research design was used to elicit ecologically grounded, in-depth perspectives and personal stories from those impacted by the changing face of housing in Invercargill. One of the strengths of this design is that it is sufficiently open to allow for “unforeseen areas of discovery” (Holliday, 2007:6). Further, an ethnographic design can drill down into the lived realities within specific social settings rather than broad populations (Bryman, 2012:399).

The holistic potential of qualitative methods has enabled the study to adopt an “iterative interplay between data collection and analysis” (Long and Godfrey 2004:183). A focus on processes more than outputs is one of the benefits of qualitative methods in this project. It is consistent with an ontological approach that sees the world as made up of a myriad of everyday events and meanings created by human interactions. It enables participants, through semi-structured and unstructured interviewing, to reflect on the processes that led to the situation being researched (Bryman, 2012:402): in this case, residents’ own experiences of how their current position on the housing spectrum impacts on their wellbeing, and housing providers’ efforts to reconcile current policy requirements with the often stark realities of housing demand in the community.

The idea of voice is vital in coming to grips with the deeper layers beneath of surface of lived experience. Participants have constructed their unique realities through their own ways of talking about it (Holliday, 2007:14). The process of transferring their words into conceptualisations of housing phenomena expressed in academic language, can alter that meaning. Allen (2009:74) argues that housing researchers, in order to capture the “truths that emanate from the mouths of ordinary people in situ,” should prioritise authentic voice over academic style and theoretical processing. Similarly, this study has endeavoured to find and communicate the original meanings voiced by the participants, whilst avoiding as much as possible the mediating influence of the researcher.

Within that structure, triangulation (Bryson, 2012:392; Bell, 2010:118) is used to develop a multidimensional cross-sectional analysis giving equal weight to different points of view, and retaining the authentic voices of participants. It is a way of seeing the same thing – housing – from different perspectives. It represents “an ambition to take real actors and contexts seriously” (Somerville and Bengtsson, 2002:135), to reflect participants’ lived experiences of their housing at different points in the spectrum.

Thus, triangulation in this study has involved data collection from all housing stakeholders – tenants, owners and providers – giving equal weight to each.

Towards this end, Parts One and Two have been presented separately, then brought together in an exploration of their themes, their similarities and their differences.

Alongside data collection, a structure was needed to order and analyse the raw data. Shannon and Young (2004) offer a conceptual tool for doing this, which enables housing to be understood differentially from four economic paradigms - Liberal free market economics, Industrial Society, Socialist theory and Alternative Theory (Shannon and Young, 2004:28-34).

Shannon and Young's representation helps to reveal the philosophy and world view behind the different discourses and definitions of housing in New Zealand; who benefits, and where the structural disadvantage is located.

The dimensions of power and knowledge in social policy and service management are further explored using Ife's power/knowledge framework (1997:41), which contrasts top-down and bottom-up power structures as well as positivist and humanist forms of knowledge.

The two frameworks are integrated to make clear the interlinking dynamics of power and influence that play out in housing strategy.

Further, Pawson and Tilley's (1997) constructivist paradigm offers a way to structure the findings which can suggest a way forward for housing strategy and policy. This relates primarily to Invercargill residents and their housing, but it may also contribute cumulatively to a wider picture of housing in New Zealand.

Method

An exploratory, ethnographic research design has been used to collect in-depth perspectives and personal stories. The holistic potential of qualitative methods has enabled the study to adopt an “iterative interplay between data collection and analysis.” (Long and Godfrey, 2004:183).

Of particular significance is the perspectives and stories of participants across the continuum, the “people on the receiving end of policy:”

“...the daily lived experience of people on the receiving end of policy is the only acceptable basis for the assessment of social wellbeing. Working from that experience, moreover, provides a superior explanation of policy change to that of abstract theories.” (Shannon, 1991:99)

The idea of “un-knowing” (Blom, 2009) has been a useful way of attempting to mitigate the influence of the researcher as mediator or interpreter of the voices of participants. Un-knowing as a social worker/researcher in practical terms means a mutual search for knowledge; being “open to the unpredictable” (p. 163).

According to Blom, it is a putting aside of book-learning to be open to the specific personal understandings offered by each participant, “liberated” from preconceptions (p. 164).

The ethnographic approach to data collection also supports the privileging of “inside” knowledge of housing in action that is specific to Invercargill residents. It avoids the need for the researcher to establish “in advance the broad contours of what he or she needs to find out about...” (Bryman, 2012:12).

This is complemented by a constant comparison analysis of the impacts of housing from multiple points of view (Leech and Onwuegbuzie, 2007:565). The resulting in-depth contextual understanding can help provide a multi-dimensional exploration of housing in Invercargill. The semi-structured interviews with stakeholders have enabled concepts and theories to be constructed from the data, without being constrained by a more prescriptive instrument (Bryman, 2012:12).

Sampling

The research questions required perspectives from different stakeholders from across the housing continuum to determine the real-life workings and the impacts of housing provision in Invercargill.

A theoretical, purposive approach to sampling was taken (Long and Godfrey, 2004:185; Bell, 2010:16). Theoretical sampling fits well with the constructivist framework of this study, as it enabled data collection to create categories whose interrelationships informed the emerging of a grounded theory.

Accordingly, data was collected until theoretical saturation was achieved (Bryman, 2012:420). Saturation was achieved when no new or relevant data was forthcoming in relation to a category, or relationships among categories were well established, and conceptual development toward grounded theory was able to proceed (Bell, 2010:16).

Twelve interview participants were drawn from two groups of stakeholders. Using a theoretical sampling approach meant that participant selection evolved as data accumulated and conceptual development occurred, rather than the exact configuration of representation being decided in advance. The purposive approach meant that participants could be sampled according to their relevance to the research questions (Bryman, 2012:418). It was also used to ensure participants reflected as far as possible given the limited size of the study, the diversity of experience in order to achieve a triangulated, multidimensional perspective on the research questions.

Group One: Seven Invercargill residents representing different points on the housing continuum.

Initially, recruitment of participants was begun by putting up flyers on supermarket and community notice boards (see appendix C). This resulted in no response, so residents were informed about the study and inclusion criteria through word-of mouth and the snowball method (Bryman, 2012:418). Those who wished to participate were able to come forward. None who did so declined to consent.

Inclusion criteria required participants to regard themselves as medium or long-term residents. Those who fitted the criteria were contacted by letter or email with information about:

- The purpose and process of the study
- Their rights as a participant
- How confidentiality will be managed
- How their participation will contribute to the research.

Those who expressed an interest in becoming participants were given further information and consent forms (Appendix A and B). Following that, times were made for either face to face or telephone interviews or an online format. All seven opted for face-to-face interviews.

Group Two: Five management representatives of the housing sector, from different points on the housing continuum. They included real estate sales and property management, crisis accommodation providers, and subsidised/supported housing providers. Inclusion criteria included having worked in their sector in Invercargill for at least a year. Participants were contacted by letter or email with information about:

- The purpose and process of the study
- Their rights as a participant
- How confidentiality will be managed
- How their participation will contribute to the research.

Those who expressed an interest in becoming participants were given further information and consent forms (Appendix A and B). Following that, times were made for either face to face or telephone interviews or an online format. All but one opted for face-to-face interviews, with one choosing a telephone interview.

Interviews

Interview guides (Appendix D and E) were drafted and piloted with individuals who would not be participants, but were familiar with the subject of the study. They were then finalised and used as a broad framework for the interviews. Participants had a choice about whether they wanted the interview taped. Two consented to taping, but the others preferred note-taking. The tapes and notes were immediately transcribed after each interview.

Analysis

Data analysis occurred alongside data collection. Qualitative data was coded according to categories or themes using a constant comparison analysis framework (Leech and Onwuegbuzie, 2007:565). This framework was used iteratively, comparing data codes repeatedly in a circular process of constant feedback, to build up an accurate picture of the phenomena.

Coding was able to be done manually due to the small size of the study. Potential themes were put onto sticky post-its around the walls of a spare room. Whenever

a piece of data matched a theme it was cut from the transcript and stuck under the corresponding post-it. This method enabled a 360-degree overview of themes as they developed as well as the ability to simultaneously zero in on specific details. Next, as interviews progressed and data accumulated, themes were able to be refined and collapsed down as commonalities could be observed. The end result was ten themes drawn from the interviews.

Themes developed from the codes were checked by study participants by providing a copy of the draft to ensure they accurately reflected what was meant at the time of the interview.

Ethical Considerations

This study has conformed to the Code of Ethics of the Aotearoa NZ Association of Social Workers. Bryman's checklist of issues to consider in connection with ethical issues (2012:153) was used as a guide for ethical considerations.

Care was taken to ensure there was no prospect of harm to participants. Their informed consent was obtained in writing. Participants received information about the purpose of the study and their role in it. They were advised that their contributions would be anonymised, and that they could choose not to participate or to withdraw from participation at any time. They had choices about the timing and venue of the interviews, and whether they were face-to-face, by phone or in an online format. They were able to choose whether their interview was taped

and transcribed or notes taken without the use of a recorder. Participants had the option to read through transcripts and/or drafts of the interviews and make changes. It was important that participants were fully aware that they were free to decline to participate at any stage.

Participants' privacy and anonymity have been protected. Each participant was given a code name, and this was used in transcripts and all following documentation. All identifying information was removed. All documentation relating to the raw data is now stored securely in a locked cabinet.

Finally, I have attempted to maintain reflexivity throughout the research process through the use of journaling and supervision. While there is no direct conflict of interest in this project – I am not a resident of Invercargill and I do not work in the housing sector – indirectly it is important to acknowledge that I do occupy a position at the market end of the housing continuum. Constant reflexivity, journaling and supervision were intended to assist in maintaining awareness of my own structural position in relation to the study.

Strengths and Limitations

The strengths of an exploratory, ethnographic case study research design include:

- Participants contribute their own constructions of meaning.

- Context and setting are related directly to the study questions, which allows phenomena to be described in detail as they are situated and imbedded in the highly circumscribed local environment.
- The study is well placed to be responsive to local situations, conditions and stakeholders' needs (Burke Johnson, 2004:14).
- The use of a constructivist focus on multiple points of view and on participant feedback mechanisms ensure the study strives for ecological validity.
- The potential to achieve a depth of understanding, that will enable the study to construct a multi-dimensional picture of the relatively unmediated lived experiences of people's interactions with the housing sector.
- The case study approach can allow rich detail to emerge from the data relating to Invercargill's housing sector, potentially adding valuable information to cumulative analyses of housing needs in New Zealand.

The weaknesses of an ethnographic case study research design include:

- Threats to internal validity inherent in a qualitative model – there will be ambiguity in the direction of causality as the data are likely to be complex, perhaps contradictory and highly contextual. Results will be interpretations of housing phenomena.
- There may be difficulties with analysing data that present as contradictory or highly complex

Implications and Discussion

Exploratory research is by definition a preliminary activity which may contribute to better understanding of phenomena, or test the need for further research. It is broad in focus and does not intend to provide definitive answers (Holliday, 2007:6). The ethnographic methods used in this study have offered a unique view from inside the house, behind the bricks and mortar, which has helped to identify key issues and variables that could be useful for further research or in the planning of policy initiatives (D’Cruz and Jones, 2004:17).

The research methods used have given some indication of the nature of “fit” between the configuration of housing types in Invercargill and patterns of need and benefit. The voices of those most affected by the current state of the housing market in Invercargill have been prioritised in the methodology.

It is hoped that by presenting a triangulated investigation of how the current housing mix works for or against residents of Invercargill has helped shed light on how concerns about the adequacy of housing are playing out in the local context.

The contextualised, person-centred point of view has highlighted some of the less visible, behind-closed-doors elements of housing availability, by making explicit what happens inside the houses (King, 2009:50), which is often hidden behind the hard data. This may be a useful start to looking at mechanisms and hypothesised outcomes (Pawson and Tilley, 1997:202-203) which may help to address any gaps and inequities in the current housing mix in Invercargill.

Chapter 3: LITERATURE SEARCH

As stated in the Introduction, there is a growing consensus in New Zealand that the extent of housing distress has become a crisis. A mounting quantity of data, reports and studies are confirming that housing distress has spread from Auckland's vulnerable populations to other centres that include Invercargill (Invercargill City Council, 2017; Johnson, Howden-Chapman and Eaquib, 2018).

While there is some consensus that the situation is a crisis needing to be remedied, there is less agreement about how that should be achieved. This chapter will attempt to show the current state of knowledge in New Zealand about its housing problem, contextualised with both a historical perspective and a theoretical overview. This will lay out the key issues as they are currently understood, and offer theoretical frameworks for the data.

I have grouped the thematic elements of my research questions into three parts:

1. A history of housing in New Zealand.
2. An exploration of housing theory.
3. Data and policy across the housing spectrum.

1. A HISTORY OF HOUSING IN NEW ZEALAND

Housing in New Zealand has undergone significant changes in response to developments such as colonial settlement, population increases, improved technologies and ideological shifts. This section will discuss:

- early Māori kāinga and the changes that occurred with colonial settlement
- early government interventions in housing
- government pull-back from housing interventions in the 1990s
- the present environment of inequality and housing distress
- A global perspective.

Kāinga and colonial influences

Early European settlers found an orderly and “impressive quality” of kāinga or villages well established by iwi across Aotearoa (Howden-Chapman, 2015:15). The marae and kāinga were well adapted to the communal and manākitanga cultural values of the iwi, and were well designed to keep out the weather (Walker, 1996:36; Salmond, 1991:277). Archaeological evidence and accounts from European navigators who visited New Zealand in the eighteenth century, indicate that whare were often small and low in height, seldom more than five metres by three metres, and less than two metres high, although larger houses were built for bigger families (Walker, 1996:32-33). The whare had a small door,

perhaps a window in the front wall and a centre pole. Some had courtyards enclosed by high timber and hay walls, enclosing three or four houses (Salmond, 1991:277).

Reports from nineteenth century observers indicate that communities were built around whanau and hapu membership, and buildings consisted of separate whare for sleeping, and communal houses for cooking and eating, for storage and later on meeting houses (King, 2003:242).

The early European navigators appear to have drawn on Māori ideas and assistance when they set up camps while repairs and re-masting was carried out (Salmond, 1991: 382). Journals from the visit to New Zealand of Marion du Fresne's two ships in 1772 indicate that 'straw huts' were built for the crew on-shore, "no doubt with Māori assistance," one as a guard-house, one for the workers, a third as a store-house and the fourth for officers (p. 382).

By the end of the 1800s the influences were beginning to go both ways with rangatira families adopting European-style houses (King, 2003:243). At the same time traditional Māori building designs continued in various forms after European settlement (Walker, 1996:41). Structures became larger and more ornate, especially the whareniui with paepae at the front for ceremonial occasions. Walker suggests two likely reasons for this: the need to accommodate European visitors, and the availability of European building tools (p. 41).

Since the signing of Te Tiriti o Waitangi and the European colonisation that followed, the tribes were broken up as the land was dispossessed. With an shrinking land base, migration to the cities gathered pace after World War II (Walker, 1996:109; King, 2003:416). Inter-tribal urban marae began to proliferate, which preserved and extended traditional building designs in communal centres (Walker, 1996:109).

Māori building techniques are now reflected in the contemporary design of marae buildings, including the functional separation of areas according to tapu and noa, while contemporary Māori Papakāinga buildings such as kaumātua and kuia flats tend to be more European in design (p.109).

The first European settlers continued to use Māori building techniques and designs, until the Wellington earthquake of 1848 when fire spread through them (Howden-Chapman, 2015:15). Whare were made of natural materials such as raupo reeds and earth that had good thermal performance and kept out the wind, but were flammable.

European-style timber frame construction gained prominence after the 1848 fires. They provided more durable houses, but gaps let in draughts and allowed heat to escape (Ministry for Culture and History, 2016). European-inspired designs were often south-facing, dark and crowded. That, and the lack of sewers, led to typhoid, tuberculosis and smallpox outbreaks, followed by the first government housing response (King, 2003:273).

Government enters the housing market, 1905.

The Workers' Dwellings Act of 1905 was the first entry of government into the housing market (p. 270). At the time it was reported that rents had become "crippling" (Ministry for Culture and Heritage, 2014:3) and conditions in many housing areas so poor that communicable diseases were a serious public health concern (Howden-Chapman, 2015:16). The Liberal administration of Richard Seddon acquired Crown land in the four urban centres and built houses for workers (Ministry for Culture and Heritage, 2014:3; King, 2003:270)). The houses could be rented weekly, leased for 50 years or leased-to-buy. They were meant to undercut private landlords (Howden-Chapman, 2015:16; Ministry for Culture and Heritage, 2014:1)). Many of these houses still exist.

Despite several hundred houses being built under the scheme it never prospered, and the policy foundered when it became unsustainable – workers' wages were too low to enable the housing project to become self-funding (Howden-Chapman, 2015:20; Ministry for Culture and Heritage, 2014:3). The Government Advances to Workers Act of 1906 tried a different approach. It enabled workers to borrow from the government to buy a section and build. But that and similar programmes had the same problem – they were inaccessible to many low-income workers.

The housing situation worsened after the First World War and the Great Depression. By 1935 housing had become a crisis, and the first Labour government made it a top priority (King, 2003:356; McKinnon, 2016:353).

Housing was a pivotal part of a comprehensive plan which would see the Labour

government “use our own physical resources and amplify the progressive genius that has been dormant in these past decades, and erect the new socialist state that will once again cause New Zealand to inspire the world...” according to then Member of Parliament John A. Lee (in King, 2003:356).

A state housing scheme was launched and administered by MP Lee. It was intended to provide a quality home for all New Zealanders and was financed through the Reserve Bank with interest-free credit (King, 2003:357). The new government nationalised the Mortgage Corporation so it could lend cheaply: “... [The houses] were well-built, there were thousands of them and they were erected quickly.” (Howden-Chapman, 2015:20).

Post-World War II, the role of government in expanding housing supply continued, although the National Government of 1950 began to sell some state houses. From the 1980s the government began a full-scale retreat from its role in housing as the shift from a welfare state to a neoliberal economy picked up pace (King, 2003:492).

Government pull-back 1990s to the present

By the early 1990s the shift to a neoliberal economy had established itself under the direction of, first, Labour’s Roger Douglas, and then National’s Minister of Finance Ruth Richardson (King, 2003:492-3; Kelsey, 1993:18). Known as “Rogernomics”, it was the New Zealand face of a global shift in the structure of capitalism, triggered by a crisis of profitability (Kelsey, 1993:15). The new

structure known as Neoliberalism sought to reverse both the amount of government intervention in economic activity, and the welfare state, both of which were seen as the cause of the decline of profits (Kelsey, 1993:16).

Accordingly, the government ended its role in mortgage finance, stripped back spending on welfare and began charging state housing tenants market rents. In 1991 the former state housing institution, the NZ Housing Corporation, became Housing New Zealand, a State-Owned Enterprise (SOE), through which state housing would become a commercial commodity to be bought and sold on the open market like other goods or services (Dodson, 2006:19; Howden-Chapman 2015:26; Kelsey, 1993:32).

The shift towards market-driven housing policies dramatically altered the face of housing in New Zealand over the following 25 years. The number of state houses declined as governments sold them: Eleven thousand state houses were sold in the 1990s, and the previous government committed to selling another third of the remaining 69,000 (MSD 2015:2). The Accommodation Supplement, a cash subsidy to renters on private rent, was introduced to intervene where market policies failed to provide housing (Dodson, 2006:21).

At the same time, home ownership, which had long been the norm in New Zealand (Eaqub and Eaqub, 2015:7), began to decline. The drop was more dramatic for Māori and Pacific Islander populations, most likely due to a combination of socioeconomic factors and the large number of younger people (Howden-Chapman, 2015:23).

The current government's report on housing in New Zealand (Johnson, Howden-Chapman and Eaquad, 2018) shows that home ownership rates have fallen to the lowest levels in 60 years. House price inflation over the past five years has been around 30% across New Zealand overall while incomes have risen by about half this rate (p. 4). Fewer people now own their own home, and many despair of ever doing so (Eaquad and Eaquad, 2015:12). Only five per cent of houses on the market are priced in the lower quartile, while 60 per cent are in the top quartile. Most mortgage lending is to investors (NZ Productivity Commission, 2012:8). More people are in private rentals, fewer are in the shrunken social housing sector, and the official ratio of homeless people has grown from one in 130 in 2009 to one in 100 in 2013 (Amore, Viggers, Baker and Howden-Chapman, 2013:7).

However it is a complex problem with sharp regional differences. Johnson *et al* report that house prices rose in the last five years by approximately 65% in Auckland, 45% in Waikato and 16% in Southland (2018:63).

The private rental market is experiencing supply-side pressure as a result of the sharp decline in home ownership, pushed along by a combination of high house construction costs, high house prices and low yields (Johnson *et al*, 2018:4). Signs of stress within this market include rents rising faster than wages and salaries – perhaps twice as fast in some places – and declining turnover of tenancies as people remain in the housing they have. Rising levels of

homelessness and continuing rates of housing-related poverty are further evidence of this stress (Eaqub and Eaqub, 2015:106).

However, the full extent of housing distress and housing-related poverty in New Zealand could be hidden. Many more people living in severe housing distress may be invisible because of the essential kindness of New Zealanders (Amore, Viggers, Baker and Howden-Chapman, 2013:54). People offer a spare room or floor space to homeless friends and family, often to their own detriment (2013:54). This includes several marae whose communal facilities and culture of manākitanga enabled them to offer crisis accommodation to people left homeless through socioeconomic factors or through natural disasters.

The current rise of inequality and housing distress

Inequality and housing distress have different faces, including:

- Inequality of income, where there is a large gap between the lowest wages and benefits and the highest;
- Inequality of stability and security, or precarity, which is the gap between those with precarious and unpredictable income and those with secure jobs; and
- Inequality in power and knowledge, between those with control over resources including housing, and those who are subject to that control.

Inequality of income

Precarity – defined by Guy Standing as “insecure and uncertain labour relationships” (in Groot, Van Ommen, Masters-Awatere and Tassell-Matamua, 2017:9), is a structural feature of global neoliberalism. Government policies have encouraged flexibility and openness in the labour market, while at the same time technological transformations continue to destroy and create jobs in a cycle of accelerating change. The result is an emerging “Precariat” class of people without certainty of income, working casual jobs, short contracts and minimum wage (Groot *et al*, 2017:34). It is estimated that currently 606,000, or 1:6 New Zealanders is currently part of the Precariat class (p. 30).

Precarity is one face of a broader trend of growing inequality in New Zealand. Rashbrooke (2014) for example provides data to support a “great divergence” in incomes from 1984 to the present. During this period, incomes at the top increased sharply while those in the lower and middle brackets increased only slowly. Incomes for women and for Māori were particularly affected (p. 56-7). At the same time house prices increased significantly, especially in the cities, and rent increases followed.

Increasing shortages of affordable housing, combined with growing inequality and precarity has put secure tenure out of reach for many. In Southland, a recent *Stuff* survey of Trademe listings found that median rental prices had risen eight per cent in the past 12 months. People unable to find a rental or unable to afford

the rent, were presenting at the Salvation Army as homeless, but the agency reported to *Stuff* that it was turning people away daily as it lacked the capacity to help (Stuff, 2018a).

Inequality in power and knowledge

A spike in demand for rental properties, combined with the decline in home-ownership, have spotlighted New Zealand's tenancy conditions as unfit for purpose, as the private rental market often fails to provide security or sustainability for tenants (Consumer, 2018:3). Regulations appear to be written on the assumption that renters are temporary and/or transient (Eaqub and Eaqub, 2015:97), leaving many tenants at a disadvantage (Chisholm, Howden-Chapman and Fougere, 2017:101).

These inequalities and disadvantages between landlords and tenants appear to be entrenched in the Residential Tenancies Act, 2010. They have been criticised by tenancy advocates, and more recently by the current government (Chisholm *et al*, 2017:98; Twyford and Davidson, 2018; Renters United, 2018). The Act, which the government has agreed to review, puts the onus on tenants to make a complaint of non-compliance against their landlord to the Tenancy Tribunal. But often tenants lack knowledge about their legal rights, and lack confidence in asserting them (Chisholm *et al*, 2017:99; Renters United, 2018:5). The Act entrenches a power imbalance in favour of landlords, so that tenants often hesitate to assert their rights:

“In some cases, tenants failed to take action on housing problems, through talking to their landlord or taking a case to the Tenancy Tribunal, because they feared that asserting their rights would endanger their tenancy.”

(Chisholm *et al*, 2017:101).

Section 51 of the Act allows landlords to give 90 days' notice of termination without reason, so the fear of eviction may be justified for many tenants (Renters United, 2018:2).

The recent discovery that methamphetamine contamination was largely a myth (Gluckman, 2018:26), exemplifies the insecurity experienced by tenants, both in the private and public sectors. Most properties tested for methamphetamine contamination were rentals, and less than one per cent of the samples tested above 30 µg/100 cm² (p. 27). This suggests a low prevalence of properties potentially used for manufacture. With what is now understood as no evidence of potential harm, Housing NZ emptied 525 houses for decontamination (HNZ, 2017:2), their tenants evicted.

The government has recently agreed to review the Residential Tenancies Act (Twyford, 27/08/2018). The review appears to recognise that a power imbalance exists between tenants and landlords which may be contributing to a range of individual and social problems:

“Our tenancy laws are antiquated and don't reflect the fact that renting is now a long-term reality for many of our families. A third of all New

Zealanders now rent. Insecure tenure can force families to continually move house. This is particularly tough on children whose education suffers when they have to keep changing schools.” (Twyford, 27/08/2018).

Poor quality, unhealthy housing

A second strand to the housing crisis alongside insecure tenure is the poor quality of existing housing stock. Draughty, cold, damp and mouldy conditions are being reported widely, and are often linked to poor health outcomes (Amore, 1998; D’Souza, Turner, Simmers, Craig and Dowell, 2012; Amore *et al*, 2013; Howden-Chapman, 2015, Howden Chapman, 2017). Respiratory illness for example, can be the result of environmental factors arising from poor housing - the physical conditions of housing such as dampness can create a pathogenic environment, while overcrowding can encourage the spread of pathogens (D’Souza *et al*, 2012:2).

Invercargill has been recognised as having a particular problem with substandard, cold and damp houses, in all sectors. The Invercargill City Council housing strategy report found that the quality of housing arose as an area of widespread concern, especially given the age of the existing housing stock, with most built prior to minimum insulation standards, and given the southern climate (ICC, 2017:13).

Housing NZ has been criticised for having draughty, cold and mouldy houses while allowing deferred maintenance to accumulate (for example RNZ News

06/04/2018). Housing NZ's annual report for the 2016-17 year states that urgent and general repair fees rose almost 25 per cent in three years, currently costing \$474 million a year, compared with \$380 million in the 2014-15 year (p.19-20). Private rental housing is also often characterised by older stock and a very lightly regulated market (Howden-Chapman *et al*, 2012:137; Eaqub and Eaqub, 2015:106)), combining to mitigate against landlords ensuring their properties were warm and dry.

In addition to houses not being weather tight, they are often not adequately heated for thermal comfort or health. Statistics NZ census data showed that houses in which no heating fuels were ever used increased by 35.1 per cent since 2006. That represents 44,832 households which never used heating fuels, compared with 33,177 in 2006 (Statistics NZ, 2014:20).

Poverty is cited as a primary reason for houses not being heated. Both Housing NZ tenants and private rental tenants are more likely to have low incomes and as a result, need to keep their energy use as low as possible (Howden-Chapman *et al*, 2012:140).

Economising behaviours, or “enforced lacks” (Lawson and Williams, 2012:3; D’Souza *et al*, 2012:3) due to inadequate income is a common experience for many New Zealanders, including 59 per cent of children whose main source of family income is a government benefit (NZ Child and Youth Epidemiology Service, 2011:35). These children are likely to be growing up in households where economising in order to live within a low income, includes being exposed

to damp and mouldy housing; postponing doctor visits because of the costs; cutting back on fresh healthy food, and children sharing a bed or sleeping several to a room (D'Souza *et al*, 2012:3).

The practice of not adequately heating houses is widespread in New Zealand, with indoor temperatures decreasing over time, and the consequences include more deaths in winter than would otherwise occur:

“Houses are generally not heated to the levels recommended to maintain health, and indoor temperatures may have in fact decreased over time. There is some evidence that difficulties in affording fuel, combined with prevailing cultural attitudes, partially explains this lack of heating, with the high rate of excess winter deaths being a consequence.” (Howden-Chapman *et al*, 2009:3397).

Consensus is clear that warm, dry housing contributes to good health outcomes. The pathways to achieving better quality houses that people can afford to heat, tend to focus on the following:

- A Healthy Homes standard or warrant of fitness for rental property managers
- A Code of Practice or registration for rental property managers
- More adequate national housing standards
- Measures to protect low-income households from the rising cost of heating fuels

- Escalate council demolition projects for derelict houses.

(ICC, 2017; Howden-Chapman *et al*, 2009; Howden-Chapman *et al*, 2012).

Multiple actions appear to be needed to address a jigsaw of a problem with multiple contributing pieces (D'Souza, 2012:5).

The current government has made some moves along this pathway: First, with its Winter Energy Payment of \$20.46 a week (single) or \$31.82 a week (with partner or children) toward heating fuel bills for all beneficiaries (MSD, 2018); and secondly, with the Healthy Homes Guarantee Act 2017, which is an amendment to the Residential Tenancies Act setting minimum standards of heating and insulations which landlords must meet by 1 July 2019.

A global perspective

Internationally, New Zealand's experiences of rising unaffordability and housing distress are not unique (Chisholm *et al*, 2018:96). A United Nations report has recognised that the problem is a global one, and that states, through the 2030 Agenda for Sustainable Development, have "en masse, committed to ensuring access for all to adequate, safe and affordable housing and basic services by 2030." (Farha, 2018:3).

Meanwhile the housing crises continue. In the United States, there has been a decade-long housing shortage, and housing cost increases that are roughly twice the rate of income growth and three times the rate of inflation (Wall Street

Journal, 2018:2). In the United Kingdom, homelessness is increasing as the cost of housing increases and its availability shrinks (House of Commons, 2016:3). In Australia, there was a three-figure growth in house prices from 2001-2010, with mortgage commitments doubling over this period (Rowley and Ong, 2012:10).

What these nations all have in common with New Zealand is a market-based system of providing housing with a sharp divide between the lightly regulated private sector and tightly-controlled public sector (Kemeny, 1992:64). This dualistic system thrives where owner-occupier housing is the preferred option (Hoekstra, 2009:59), and the losers are those renting in the private sector, where controls are limited and profits are the driving force (Chisholm *et al*, 2018:96; Renters United, 2018).

In contrast, an integrated or unitary system allows public and private housing to coexist on a more equal footing (Hoekstra, 2009:45). In Germany, for example, distinctions are blurred between private and public rental housing, as both profit and non-profit providers can offer social housing through subsidies (p.46). Also in Germany, home ownership is one of the lowest in the developed world, at 43 per cent, and houses prices have remained stable over time (Voigtländer, 2009:355).

Looking ahead

New Zealand has a raft of strategies either in place or under discussion, to deal with the housing crisis, both in terms of housing quality and the shortage of affordable housing units. Many of them, such as those above, are universal in

application, whereas the impacts of the housing crisis do not fall across the board: as noted above, there are vulnerable populations that bear more of the consequences of the current housing situation than others.

This point has been picked up by a United Nations report on New Zealand's implementation of the International Covenant on Economic, Social and Cultural Rights (CESCR), of which it is a signatory. The report notes under its "Rights to Housing" heading, that the housing crisis is impacting on vulnerable populations the most, particularly those with low incomes. Because of this skewing of effects, the committee reminds the New Zealand government to take a human rights approach to developing a national housing strategy. This would include "paying particular attention to low-income, Maori and Pasifika families, as well as persons with disabilities and older persons." (CESCR, 2018:8).

The committee also recommends, under its human rights banner, that New Zealand:

- "Redouble its efforts to regulate the private housing market, including by controlling rent increases,"
- Ensure that housing units are safe for living, by strengthening legislation for minimum quality standards.
- Ensure that evictions comply with international standards, including due process guarantees and provision of alternative housing. (p. 8).

The next section will include further discussion of the benefits of a human rights approach to housing.

2. OVERVIEW OF HOUSING THEORIES

A Human Rights approach

A human rights approach has at its heart a high-level theory of all people as equal, and as such, enjoying the same rights to a number of agreed minimal standards for wellbeing. As an over-arching theory, it has the benefit of universality, and the rights-based philosophy can be used as the source of a framework for policy (Farha, 2018:4).

The Human Rights Commission in New Zealand has acknowledged that the state has a legally binding obligation to “protect the right of people in New Zealand to enjoy adequate housing and a responsibility to provide remedies.” (Human Rights Commission, undated: 1).

Article 25 of the Universal Declaration of Human Rights (UN General Assembly, 1948) codifies rights to an adequate standard of living, and this explicitly includes housing. New Zealand is a signatory to this and some other United Nations treaties that also mention housing. This obliges the New Zealand government and councils to commit to ensuring that there is adequate housing for all. The

meaning of “adequate” is defined in Article 25 as sufficient to provide for health and wellbeing.

Understanding the discourses

Beneath the over-arching theory of human rights there are specific theories that attempt to clarify and explain housing phenomena. The literature on specific housing theories contains often animated discussion on the utility and even the possibility of theorising about housing. Kemeny for example (1992) argues in his introduction that the theoretical development of housing research “remains rudimentary and leaves much to be desired.” (p. xv). Existing social theories, he argues, tend to be *applied* to a housing context, often from the disciplines of economics and sociology, rather than being *created* for housing, and this use of framework fails to take seriously the role of human subjects in housing processes, while focusing on structures and impersonal forces.

Kemeny advocates instead for a re-think of housing research methods and frameworks, so that researchers have greater awareness of how housing problems are defined and framed, rather than accepting taken-for-granted definitions from the wider society (p. 32).

Accordingly, any re-think of housing research methods and frameworks should start with an explanatory tool for understanding the different definitions and discourses around housing, and point the way towards linking the theory, policy and processes of action or praxis.

Two macro theories offer a conceptual tool for doing this, enabling housing to be understood differentially from four paradigms. One is Shannon and Young's classification of theories (Shannon and Young, 2004:28-34), and the other is Ife's power and knowledge matrix (Ife, 1997:41).

Shannon and Young

This classification offers a framework for evaluating social policy based on the traditional Western models of political economy plus an alternative that integrates the other three around the principle of broad-based community participation:

1. Liberal free market economics: - The starting point is the free individual and the operating mechanism is the competitive market. Power and control lie with those who compete most successfully. The assumption is that individuals use the market to buy and sell what they need. Market competition and rational choice ensure that resources are made available to all, and social wellbeing is achieved. The role of the state is to guarantee that the market stays free and protected. A minimal and short-term safety net may be needed at times when the market cannot provide for the individual.

Under this theory housing should be provided by the market within a balanced supply and demand structure. Individuals are free to choose the optimum form of housing for their needs, whether privately owned or

privately rented. State housing and social housing are not needed unless they are privately organised and short-term. Emergency housing would consist of privately-operated motel stays.

2. Industrial Society: - The starting point is the citizen and the operating mechanism is civil society. Power and control lie with the voting public. The assumption is that citizens are active participants in the democratic process that chooses the government. The government then manages the state in its role of taking responsibility for all aspects of resource management, including labour and technology. Social problems are solved through long-term centralised planning and investment, through a process of integrating the social and the economic.

Under this theory housing would be part of a long-term planning and investment strategy. There would be a strong state housing sector, providing housing and loans. Social housing would be overseen by the state. Private sector housing, whether ownership or rentals, would be subject to stringent regulations and legislative safeguards. Emergency housing would be provided to not only house people, but start to address the underlying issues behind their homelessness.

3. Socialist theory: - The starting point is class, defined as who owns wealth based on their position in relation to the means of production. Power and control lie with the state. The assumption is that capitalism concentrates wealth in the hands of a few while those reliant on wages receive a small

share of the surplus value they create. Social problems are solved through equal, collective control of the means of production which will deliver efficiency and an end to inequality and class divisions.

Under this theory housing would be provided and controlled by the state. Everyone would have a home, and there would not be a housing market.

4. Alternative Theory: - The starting point is the local community. Power and control are located at the most local level. The assumption is that social problems can be resolved through co-operative participation and decision making. Decisions are made from the bottom-up, at local level, with issues referred further up towards the state. It is underpinned by a form of deliberative and direct democracy.

Under this theory housing would be determined at local, neighbourhood level. It would be co-operatively planned, owned and administered according to specific local needs. It would not be market-driven, and therefore free to include a wide variety of housing types according to need and preference

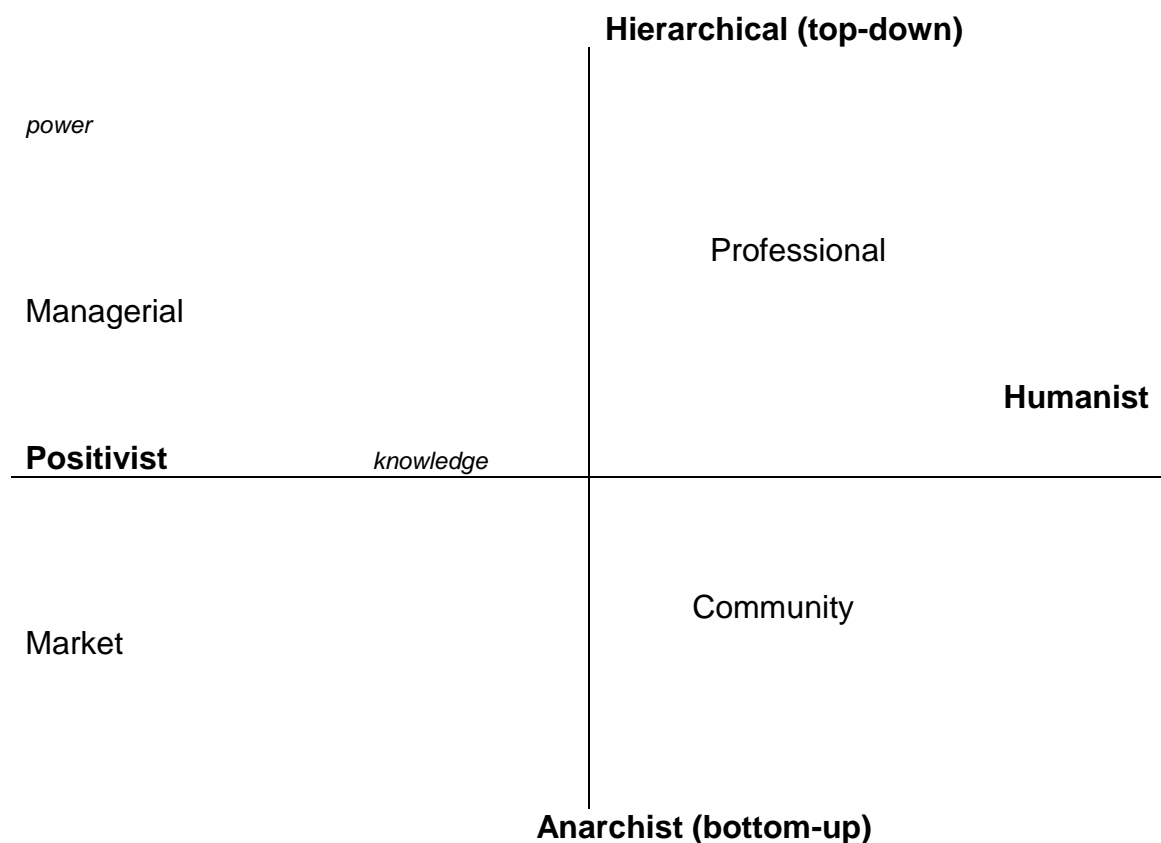
(Shannon and Young, 2004:28-34).

Shannon and Young's representation helps to reveal the philosophy and world view behind the different discourses and definitions of housing in New Zealand;

who benefits, and where the structural disadvantage is located. It helps to understand the interplays of power and control.

Lfe's power and knowledge matrix

The dimensions of power and knowledge in social policy and service management can be further explored using Lfe's power/knowledge framework (1997:41). The framework was a response to the managerial and neo-conservative policy environment that gained currency in the 1990s. It makes clear the different ideologies which underpin social policies and the services that implement them. Lfe's matrix (see below) contrasts top-down and bottom-up managerial styles (the power dimension) as well as positivist and humanist forms of knowledge:



(Ife, 1997:47)

Each quadrant produces an associated type of service delivery, which in relation to housing could include:

1. **Managerial:** A combination of hierarchical control and a positivist attachment to authority derived from direct, measurable observations. (p. 45). A managerial approach to housing would include state-controlled planning and provision with a rules-based administration which individuals are expected to accept.
2. **Professional:** A combination of hierarchical control and a humanist, interpretive approach that includes qualitative values and the importance of the individual (p. 45). A professional approach to housing would include a view that professionals hold the knowledge about what is needed. There would be an emphasis on quality service delivery, performance indicator measures, alongside a view of the client as a unique individual at the centre of policy- making.
3. **Market:** A combination of bottom-up control with minimal intervention from bureaucracies, and a positivist approach to knowledge (p. 44). A market approach to housing would include minimal resourcing, regulation and direction from the state, combined with a scientific attachment to objective knowledge gained through quantitative measurement.
4. **Community:** a combination of bottom-up control and humanist understandings. A community approach to housing would include ideas

such as co-housing, where control rests with the individual in co-operation with others. Knowledge is qualitative. Decisions and resourcing occur at community-level and can be tailored to local needs.

Combining the frameworks

Ife's matrix has elements in common with that of Shannon and Young's conceptual tool. A combination of both Shannon and Young's and Ife's frameworks could be useful to illustrate the dimensions of power (vertical axis) and knowledge (horizontal axis) within Shannon and Young's four theories.



Ife's matrix makes explicit the power relations inherent in each quadrant, and this, plus the ideological theories of Shannon and Young, may assist in determining who benefits and who misses out in Invercargill's housing environment.

Middle-range theories

Middle-range theories help to hone down empirical data, acting as a bridge between grand theory and the data (Bryman, 2008:22). Somerville and Bengtsson for example, prefer middle-range theories that can "take actors seriously" (2002:132), without mythologising or over-generalising the context of their housing situation. Over-generalisation, they argue, fails to take personal self-determination into account; rather, it reduces individual actions to an effect of social structure (p.135). They suggest instead the use of theory based on social mechanisms, such as ethnographic approaches:

"It has high critical potential; just taking actors seriously and assuming that people normally do things for a reason, surprisingly often implies efficient criticism, both of policy and research." (p.135).

Middle-range theory, because it can take a critical perspective, being more context-specific than an over-arching theory, may be more responsive to individual interpretations and constructions of reality. Language and discourse

analysis for example may be used to help unpack constructions of reality both at an individual and a policy level (Bryman, 2012:536).

Bierre et al (2008) use Critical Discourse Analysis in the context of housing research to show how language used by dominant groups (housing policy-makers, or rental property managers for example) can stereotype less powerful groups (tenants, or people in housing distress for example).

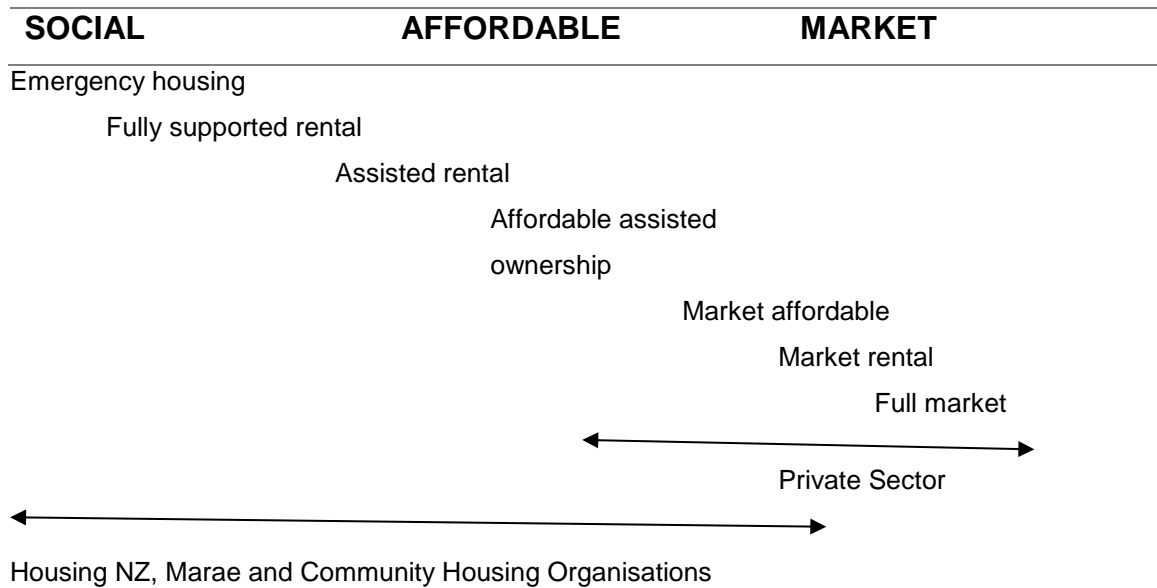
Stereotyping, using language such as “risky” to describe low-income tenants, or “Ma and Pa Landlords” to describe less formal arrangements, can conceal the multiple identities, and motivations behind the behaviour of both tenants and landlords and perpetuate unequal relationships (p. 21).

3. DATA AND POLICY ACROSS THE HOUSING SPECTRUM

This section will explore the literature that maps data evidence of the different aspects of housing distress, and the development of policy responses.

The way housing is provided in New Zealand covers a spectrum from fully state-funded through to fully market-based (see below). Policy pathways towards warm, healthy and affordable housing options form a continuum across three sectors – the social sector, the affordable sector and the market sector (<http://communityhousing.org.nz/new-zealand/housing-continuum>).

The Housing Continuum:



The continuum of housing types crosses the economic spectrum from government-subsidised non-market to fully market-based. While it has been the norm in post-colonial New Zealand for most housing to fall into the market end of the spectrum ((Howden-Chapman, 2015:13), there is growing evidence of strain and distress as the market fails to provide adequately for an increasing number of people ((MSD, 2016a:147; Statistics NZ, 2014:12). This in turn puts pressure on the much smaller affordable and social sectors (Statistics NZ, 2014:12-15; MSD, 2018:4)

Growing housing distress

One of the dilemmas facing those tasked with reducing housing distress in New Zealand is the shortage of reliable data with which to quantify and define the problem accurately (Howden-Chapman, 2017:7-8; CESCRCR, 2018:8). Statistics NZ

and the Ministry of Social Development both produce data to indicate broad trends around occupancy. But the actual numbers of people in housing distress are likely to be higher than the statistics indicate, as there remains a large margin for error around those in more precarious situations who cannot so easily be counted (Amore *et al*, 2013:54; Statistics NZ, 2014:15).

Housing affordability is reported on by The Ministry of Social Development (2016a:141-7) and the Ministry of Business, Innovation and Employment (2018). Affordability is defined by these agencies as spending less than 30 per cent of individual or household disposable income on housing. This baseline is most relevant for low-income households, as a housing spend of 30 per cent or more can leave households with insufficient income to meet other basic needs such as food, clothing, transport, medical care and education (MSD, 2016a:141; MBIE, 2018).

According to the MSD, since the late 1980s, there has been a sharp increase in the proportion of households spending more than 30 per cent of their income on housing: In the ten years from 1988 to 1998, the proportion more than doubled, from 11 to 24 per cent of households. In 2014 it was 27 per cent, and:

- 15 per cent spent more than 40 per cent and
- 8 percent spent more than half their disposable income on housing (MSD, 2016a:147).

The number of people owning their own homes has dropped over the last two decades, while the numbers renting has increased. Statistics NZ's 2014 data on

home ownership by individuals showed that the percentage who owned their home had fallen to just under half by 2013, at 49.8 per cent, compared with 53.2 percent in 2006. The drop occurred across all age groups, from those in their 20s to those in their 70s, although the largest falls were for those in their 30s – from 54.6 per cent in 2001 to 43.0 percent in 2013 – and for those in their 40s - from 71.5 per cent to 60.8 per cent (Statistics NZ, 2014:12).

The data on renters showed that numbers rose over a similar period. In 2013, 453,135 households rented their home, up by 14 per cent from 388,275 in 2006. Most renting households had a private sector rental (83.7 per cent). This was an increase from 81.8 percent in 2006 and 78.4 percent in 2001. There were 52,503 households reporting that they rented from Housing NZ, and 11,307 households renting from a local authority or city council (Statistics NZ, 2014:15; MBIE, 2018).

A cross-party inquiry on homelessness (Twyford et al, 2016), aimed to reach behind the official statistics to uncover the scale of the impact of housing distress in New Zealand. The authors found evidence of “an unprecedented level of homelessness,” leading directly to negative impacts on health, education and other measures of wellbeing (p.7-10).

There is a growing consensus that the extent of housing distress in New Zealand has become a crisis. Media reports reflect concern that housing distress has spread from Auckland’s vulnerable populations to other centres including Invercargill, and to the middle class. For example:

“Taking Stock: Is the government doing enough to end the housing crisis?” Chris Trotter, *The Daily Blog*, 13/02/2018.

“Rental prices ramped up in Southland due to housing shortage.” Evan Harding, *Stuff*, 19/02/2018.

“Housing crisis forces school to build cut-price teacher flats instead of student hostel,” Mandy Te, *Stuff*, 11/03/2018.

“Plight affecting growing number: housing needs – call for action.” Brenda Harwood, *The Star*, 03/08/2018.

“Some relief in the south’s housing crisis but not enough, community leaders say.” Mary-Jo Tohill, *Stuff*, 03/09/2018.

Housing and health

Warm, healthy and affordable housing options for all has been widely recognised and documented as an essential foundation for social and individual wellbeing outcomes (Amore, 1998; D’Souza, Turner, Simmers, Craig and Dowell, 2012; Amore *et al*, 2013; Howden-Chapman, 2015, Howden Chapman, 2017).

Poor housing issues have been shown to be the common denominator in many of New Zealand’s major health problems, including respiratory, cardiovascular and infectious diseases (Howden-Chapman, 2017:7). Cold, damp, mouldy and

overcrowded homes contribute directly to poor health outcomes, especially for children. Howden-Chapman reports that 41,000 children are hospitalised each year for medical conditions known to relate to poor housing (*ibid*).

Māori and Pacific Island peoples are over-represented in data relating to poor health and housing indicators. Amore (2016:13) has combined Statistics NZ data with information from emergency accommodation providers to report that in 2013, 32 per cent of the severely housing deprived population in New Zealand identified as Māori, and 29 per cent as Pacific.

A similar story is evident in Invercargill, where Amore reports that the prevalence of severely housing deprived population in the city by ethnicity is:

Pacific – 19 people per 1,000.

Māori – 8 people per 1,000

Asian – 4 people per 1,000

Euro/other – 3 people per 1,000.

(2016:20).

A report by the Ministry for Pacific Peoples (2016) echoes the over-representation of Pacific peoples in housing distress: The biggest number of households reporting major problems with dampness or mould, and reporting that the house was always or often colder than they would like, were Pasifika (2016:36).

The particularly high number of Pacific people living in housing distress is discussed by Milne and Kearns in their review of housing status and health effects for Pacific peoples. They identify three general influences - low socio-economic status, marginalisation in the housing market, and geographical concentration (1998:82). Underpinning each of these factors, is income disparity. The Ministry for Pacific Peoples report (2016) also notes that Pacific peoples were the biggest ethnic group to experience having not enough money to meet their everyday needs, at 30.7 per cent compared to 12.2 per cent in the total population (p. 32).

Given the intrinsic importance of housing in a range of wellbeing indicators, the problems of unhealthy, inadequate and inappropriate housing are likely to be wide-ranging. Housing, looked at from a health point of view, is “a major contributor to security, nurturing, access to community resources, and to the effective base for family life.” (Milne and Kearns, 1998:85).

Unhealthy and inadequate housing in Invercargill has recently led to the city council suggesting a collaborative approach to finding solutions (Southland Express 4/8/16, p7; Invercargill City Council, 2017) which resulted in a strategic plan aimed at a cross-sector approach to addressing the problems.

In Dunedin, the City Council strategic plan *Dunedin's Social Wellbeing Strategy 2013-2023* draws a direct line from the large number of poor quality, cold and damp houses in the city, to negative impacts, both individual and social/economic (DCC, 2013:14). This has followed a 2005 report by Presbyterian Support Otago,

“Old, Cold and Costly? A Survey of Low Income Private Rental Housing in Dunedin 2004”, which found that a majority (64%) of low income housing failed to pass their Dunedin Reasonable Rental Standard (Povey and Harris, 2005:4).

No policy consensus

But there is no policy consensus about what adequate housing would look like, as conventional ideas about housing have changed significantly.

The conventional wisdom in New Zealand is that home ownership is the norm, and forms a cornerstone of an egalitarian democracy (Howden-Chapman, 2015:13, Kemeny, 1992:49). But there has been a significant change in tenure patterns since 1991. In the first half of the last century there was a strong state presence in ensuring that all New Zealanders could afford a secure home, either through ownership using state mortgage advances, or council or state-owned rental properties.

Now, the balance of different types of tenure has shifted, with the withdrawal of the state from a direct role in housing, plus growing income inequality (Howden-Chapman, 2015:21-22). There has been an increase in people in private rentals and a corresponding decrease in home ownership and state-subsidised housing (Statistics NZ, 2014:12-15).

The 2008-2017 National government's policy response to the unfolding housing crisis did not significantly compromise its prevailing neoliberal paradigm. Policies fell into or close to the market end of the housing spectrum.

For example the Ministry of Social Development (MSD) *Social Housing Reform Programme* (2015) uses the language of the market to describe its social housing initiatives. It refers to the "social housing market" (p.1) and several initiatives rely on market mechanisms for their implementation: two central features of MSD's reform programme are the sale of Housing NZ properties to community housing providers, and stepping up reviews and case management to move people to private housing (p.2).

Secondly, the Ministry of Business, Innovation and Employment (MBIE) *Maori Housing Strategy* (MBIE, 2014) set out six directions aimed at improving Māori housing through to 2025, most of which are permeated by the market-dominated status quo.

Shrinking Options

The combination of previous government decisions to shrink state-subsidised housing options, and increasing income inequality, have contributed to a worrying number of people in housing distress. In Invercargill, the number of applicants on the social housing register jumped from 23 to 55 during the 2018 March quarter (MSD, 2018:4). The number of Emergency Housing Special Needs Grants

jumped from 17 to 33, while the number of actual social housing tenancies went down from 350 to 347.

Many people find themselves applying for social housing and emergency housing grants because they are locked out of home ownership by escalating house prices and private rents, then find they can't access social or affordable options because those sectors have shrunk (Johnson *et al*, 2018:38). The cross-party inquiry on homelessness (Twyford *et al*, 2016) included Labour, The Greens and The Māori Party. The inquiry urged the government to intervene urgently with a nationwide strategy to moderate its neo-liberal market-oriented approach to housing policy (p.2).

The first move toward a nation-wide housing strategy initiated by the incoming Labour-Greens-NZ First Coalition government was to commission a stocktake of New Zealand's housing (Johnson *et al*, 2018). The report provides a broad overview of the current housing system and the state of the market in New Zealand. It acknowledges – as does the Invercargill City Council report (ICC, 2017) – the complexity and inter-relatedness of housing issues. The report highlights the many adverse outcomes of recent laissez-faire state housing policies, such as high numbers of children hospitalised as a result of poor quality housing, and identifies where state intervention needs to be stepped up or re-focused (p. 3).

There are indications that the current government may moderate the neo-liberal, market-focused approach of the previous government: The current Minister of

Housing, the Hon. Phil Twyford responded in a foreword to the report, that “the Government is committed to fixing New Zealand’s housing crisis...It is time to take bold action to stop the stress and disruption the housing crisis is causing our people, and especially our kids.” (Johnson *et al*, 2018:2).

However, the government’s first initiative towards increasing the supply of houses, “KiwiBuild”, is targeted at first home buyers only, and “is not intended to help low-income families.” (Housing Minister Phil Twyford, quoted in Stuff, 29/10/2018). The KiwiBuild project appears to depart only slightly from the neo-liberal, market-based policies of the previous government. Johnson (17/02/2018) is critical of this, as it results from the government’s self-imposed constraints on state spending. This places the focus of the current government in the right-hand side of the housing continuum, having moved only to some degree left from the previous government’s market-based position.

Recent Government and Non-Government Reports on Housing

A succession of reports has been published by government, local government and non-government organisations (NGOs) over the last three years, as the extent of housing distress in New Zealand became inescapable.

From the non-government sector, the Salvation Army and NZ Council of Christian Services (NZCCS) have both contributed significant reports on the extent and impacts of housing distress. The Salvation Army’s annual State of the Nation reports have tracked developing housing inequalities for some years. The 2018

Ten Year Trends Report (Salvation Army, 2018a:2) shows that across New Zealand, house price-to-income ratios have increased from six years of the average wage in 2012, to over 7 years by 2017. In Auckland the ratio increased further, from a 2007 base of around nine years of the average wage to over 13 years.

Following is a representative sample of housing-related reports that have contributed to current thinking about solutions.

Reporting the stories

Documenting the situation of the homeless requires more than statistics (Johnson, 2018:5; CESC, 2018). It needs to include the human stories, the voices of those directly affected, and the following reports have attempted to do that, by looking past the quantifying data to tell the human stories.

This increasing ratio means that for many people buying a house has become unaffordable (Howden-Chapman, 2015:22), but so has renting a house (Renters United, 2018:1; NZCCS, 2018:2).

“For those whose household income did not improve, and who were without any financial buffer to afford new rents and bonds, the six year story became one of inadequate housing ‘choices’ (overcrowding, caravan parks, garages, cars, and unsafe boarding houses), a steep rise in

emergency housing need, and a deepening sense of despondency among those waiting for an affordable rental house, state house, or one of a few homes available through a community housing project.” (NZCCS, 2018:2).

The description is one of a housing crisis that has “simply spiralled out of control” (p.2) across all regions of New Zealand. This has occurred due to a perfect storm of shrinking housing construction (Coleman and Karagedikli, 2018:7), ongoing private sector rent and median house value increases, plus lengthy wait lists for state housing (MSD, 2018).

The NZCCS Vulnerability Report of 2016 saw the waiting time for a state house as a paradox: As the number of people assessed as needing a state house dropped over the last decade, overcrowding, homelessness, families living in unsafe temporary accommodation such as caravans, boarding houses or tents, became more acute and intractable (NZCCS, 2018:2). This illustrates the difficulty of accurately measuring the scale of housing deprivation in New Zealand. The right questions need to be asked, from a wide variety of data sources, including from accommodation providers (Amore et al, 2013:8; Johnson *et al*, 2018:3).

Increasingly, people are reporting that the concept of affordable housing has escalated out of reach. Affordable homes are no longer affordable, even as the current government puts much of its housing focus on KiwiBuild’s programme of “affordable” homes (MBIE, 2018; Twyford, 2017):

“Our clients are not interested in affordable housing. They see that as out of their league and for the rich...They are interested in social housing and there is very little around.” (NZCCS, 2016:17).

The trend toward increasing homelessness due to housing costs outpacing incomes, also concerned the United Nations’ Committee on Economic, Social and Cultural Rights in its 4th periodic report. The report doubted the capacity of the current government’s Kiwibuild programme to increase the availability of quality, affordable homes, as it was intended. The report recommended the State monitor and record more systematically, the situation of the homeless (CESCR, 2018:8).

Middle-income people are also struggling to find or keep affordable housing, whether as owner-occupiers or renters (NZCCS, 2016:2). Similarly, the 2018 Salvation Army *State of the Nation Report* (Johnson, 2018) reported increasing housing-related stress across all regions in New Zealand and impacting a wide spectrum of income groups. The report suggested that “unless you’re a property investor, or established home owner, there is little joy in recent changes in the housing market.” (p.5). This was because both rents and house prices have outpaced wage increases by up to twice as much. The report concluded from this disproportion that homelessness would increase at least over the next one to two years.

The cross-party inquiry on homelessness in 2016 was an opposition-party response to what it saw as government inaction on a level of homelessness in New Zealand that was “larger than at any time in recent memory and is

continuing to grow.” (Twyford *et al*, 2016:2). The report drew on submissions from across all community sectors, and identified that large segments of the population were affected by housing distress. Working families with young children were the most numerous group, with Māori and Pasifika, and new migrants, particularly vulnerable (p.2). The report called for “the Government to act boldly and urgently” to mitigate the damage being done.

A comprehensive government report followed soon after the 2017 general election. *A Stocktake of New Zealand’s Housing* (Johnson *et al*: 2018) agreed with the need for decisive government action on multiple fronts. The report was clear that current adverse housing outcomes were a consequence of policy (p.3). Lack of housing supply, private rental under stress, increased housing insecurity for Māori and Pasifika, weak tenants’ rights and increasing housing-related poverty among older people were some of the elements of housing distress that the report identified as needing a policy re-focus (pp.4-6).

While much of the attention has been on Auckland (Johnson *et al*, 2018:4), Southland has also come to notice (Invercargill City Council, 2017). Its *Southland Community Housing Strategy Report* was commissioned after community concerns about housing needs in the city – both quantity and quality. It confirmed that there was a high demand for private rentals, that rental portfolios were decreasing (except in the higher rental bracket) while rents were increasing (p.53). Social housing units have been declining due to sell-off, while wait-list numbers have jumped (p.46).

Quality also emerged as a source of widespread concern, due in part to the aging housing stock compounded by the cool, humid climate (p.58). The report estimated that around 20 per cent of Southland's private rental houses were "basic" – defined as having insufficient insulation and insufficient heating. (p.61). An unspecified number was described as "substandard – not weather tight, little or no insulation, no fixed heating source, cold and damp interior and in need of maintenance." (p.62).

Each of the above reports has taken a different perspective or aspect of New Zealand's current housing situation. However they all agree that the current precarious situation is not acceptable, and that assertive state intervention is needed urgently to alleviate the very serious consequences of poor and inadequate housing.

Reflections on the Literature

Since colonisation, housing in New Zealand has traditionally been a mix of state and private provision. Private home ownership has been considered the norm, with the state stepping in when the market cannot provide adequate housing.

The literature shows that the boundary between state and market provision has moved dramatically across the spectrum since colonisation, from the fully inclusive state-sponsored housing programme of the 1935 Labour government, to the neo-liberal market approach from the 1990s. The following decades of non-interventionist market-driven policies have resulted in what is widely recognised

as a housing crisis - escalating costs of ownership and rental housing, and desperately few social and emergency housing places.

Housing in Invercargill has for some time been seen as cheaper than in other parts of New Zealand, and so has been somewhat neglected in the literature. More needs to be known about the profile of housing in the city, not just the quantitative supply of housing, but the qualitative aspects of how appropriate it is to the needs of the people living there, and the extent to which it is sufficiently weather-tight to prevent illnesses exacerbated by cold, damp, mouldy living conditions.

Chapter 4: FINDINGS: what people said

Introduction

This study is using a qualitative ethnographic research design to draw out personal stories from those impacted by the changing face of housing in Invercargill. One of the strengths of this design is that it can illuminate the lived realities within specific social settings rather than broad populations (Desmond, 2017:334; Holliday, 2007:14).

It is consistent with an ontological approach that enables participants, through semi-structured and unstructured interviewing, to reflect on the processes that led to the situation being researched (Bryman, 2012:402): in this case, their own experiences of how their current position on the housing spectrum impacts on their wellbeing.

Participants construct their realities through their own words and ways of talking about it (Holliday, 2007:14). The process of transferring their words into conceptualisations of housing phenomena expressed in academic language, can alter that meaning (Allen, 2009:74; Desmond, 2017:335), and this is why their own words, unmediated, are presented here *verbatim*.

There are two parts to this chapter. Part One is from interviews with seven residents about their housing situations, and Part Two is interviews with five housing providers.

PART ONE: RESIDENTS

Seven Invercargill residents over the age of 18 were interviewed. The interviews were semi-directive, using a broad interview guide with five open-ended questions (Appendix D) to ensure that participants remained in control of the interview throughout, able to say what they wanted without pressure. They were to be given a chance to have their say about their housing situation, in their own words, and how their housing might add to or diminish their quality of life. They were then asked to describe what their ideal housing situation would look like, in respect of enhancing their quality of life and sense of wellbeing.

Participants were to be recruited for the study by word of mouth and through posters put up in strategic places around Invercargill. In the end, all resident participants were recruited by word of mouth as there were no responses from the posters. Participants were representative of these types of housing:

- One Housing NZ tenant (“Resident A “)
- One long-term private rental tenant (“Resident B“)
- One share-house tenant (“Resident C“)
- One private home-owner (“Resident D“)

- Two homeless families (“Residents E and F “)

Interviews were conducted in a venue of the participants’ choice – some were conducted in the person’s home, others in the community. Interviews were recorded if the participant wished, and notes taken. Transcripts were returned to each participant for checking, and to give them an opportunity to correct, delete or add any information. None deleted information but some added thoughts or ideas they’d had later. Transcripts were then analysed and five themes drawn from them.

THEMES

Five major themes were distilled from the interviews with residents. While each person had their own unique story of housing in Invercargill, there were common experiences of themes. They were:

1. Cold, damp and mouldy houses
2. Essential maintenance not being done
3. Precarious, insecure tenure
4. A sense of community
5. In an ideal world...

Each theme is drawn out through the words of the participants. The impacts of the phenomena they have experienced and described are outlined.

Theme 1: Cold, Damp and Mouldy Houses

The most often recurring theme in the resident interviews was that their house was cold and impossible for them to heat properly in winter. Cold houses were reported across the housing spectrum, whether it was a Housing NZ house, a private rental or a home-owner.

They reported two obstacles to being warm –

- The house: insufficient insulation, draughty, single glazed, did not get the sun and poor design for heat transfer.
- The high cost of heating fuel: whether electricity, solid fuel or gas, people on a low income could not afford to keep their houses warm.

The House

Resident A:

“The house was spread out, and cold, coold! Freezing. I asked Housing NZ for a wood burner to maybe warm the whole house. It took a couple of years but it still wasn’t enough.”

“The bathroom is cold and draughty. There’s ice on the inside of the window in there too. It’s too cold to have a shower...sometimes I go a week without one. Sorry, but that’s how it is.”

Resident C:

“We have a heat pump; it’s all right but the place is still cold. We have it set between 24 and 28 degrees but the place is still cold.”

“We don’t get a lot of sun in the place and that doesn’t help.”

All residents mentioned that mould and dampness were a problem in their houses. All seemed to take it for granted that there would be mould in the bathroom at least:

Resident C:

“There’s mould, mostly in the kitchen area, and in the bathroom obviously.”

Resident D:

“There was mould growing through the inside, round the windows...I was wiping mould off out of wardrobes and obviously the bathroom.”

All residents mentioned the need to keep wiping down windows and surfaces every morning with towels to try and manage the condensation, but mould on surfaces was still a continuing problem.

Mould under the surfaces was an even more serious problem. One tenant found mould under the wallpaper throughout the house:

Resident E:

“The walls were covered under the wallpaper. I told the property manager and she said to clean it, which is impossible because it’s under the wallpaper.”

Their cold and damp houses had three features in common –

- Poor design for passive heating – not oriented to the sun, and designed with rooms separated by passages
- Lack of insulation anywhere, and single glazing
- Inadequate means of heating, including open fires, or fire-boxes and heat pumps that were too small for the area to be heated.

The residents in Housing NZ, in the shared house and the home-owner all said that they used to accept these conditions as normal:

Resident D:

“Back then you wouldn’t complain. We didn’t know, we weren’t educated, we didn’t know about these things.”

Resident C:

“I never complained to the landlord.”

The tenants reported that they had done what they could to improve the situation, within the constraints of their tenancy and finances. But there may be risks involved in taking a stand when mould and dampness can't be managed by the tenant:

Resident E:

"I can't clean it, the mould is under the wallpaper. I'll just have to leave. I came here to live with mum because I can't get another rental... On Facebook when houses are advertised you get 500 comments, it's insane how many people want houses. And the price of them - \$390! HoYYYY!"

For some tenants the risk of not being able to find another home at all may be too much, and they may decide to put up with it. A neighbour family of Resident B reported to her that they had decided to stay in their flat in spite of the damp and mould, *because "he said 'I'm lucky to have a house.'"*

The Cost of Heating

The high cost of heating was a second factor in having a cold house.

Residents reported that their draughty, poorly insulated houses were too expensive to heat. They had a limited budget, and said they could not afford to risk getting into debt from a high heating fuel bill. Instead, they capped how much they spent on heating fuel, and this left them cold at home:

Resident A:

“On my own it’s jolly hard. That’s why I’m dreading if we get a hard winter. I can’t pay any more than \$30 a week.”

Impacts of living in a cold, damp and mouldy house

Residents described two different types of consequence from having to live in a cold house: health and social.

With respect to health impacts, residents reported that their children were especially vulnerable. Two participants had direct experience of the health impact of their cold, damp housing. Both found that serious health problems completely disappeared once the family had moved out of the damp house:

Resident C:

“We bought a home in Yarrow Street – no insulation top or bottom, old wooden windows. I had big old towels and had to dry them every day, every morning, they were soaking.”

“My sickly kid got very sick there. She got pneumonia, chest infections, I was back and forth to the doctor with that one.”

“We sold that and bought a brand new home, double glazed, insulated, heat pump.”

“And guess what? No-one’s been sick since we moved there. And it’s because the house is much drier. So that just shows you.”

Resident E:

“...the kids were getting sick constantly, colds and flu. One of the boys has bad asthma now. He didn’t have that before. We’ve been out of there for a month now and they haven’t been sick once.”

“ He barely even went to school in a year, and it was only his second year at school. He was there for only 102 out of 152 days due to being sick. I don’t think he’s had a day off since we moved [out].”

Social impacts meant that many aspects of a “normal” life were on hold over winter. Residents found they needed to adjust how they lived to manage their cold living conditions. This involved spending many more hours in bed because it was the warmest place to be; not having friends over, and being forced to leave the house every day and go somewhere warm:

Resident A:

“It’s definitely harder to get up. You’re in bed until lunch time, eat, have a cuppa and out the door. That’s how I live. I go out in the weather because I have to. I’d rather have a warm home.”

“In summer this is a home, I can live normally. In winter it becomes a house, that’s strong but it’s a reality. Life is limited...Last winter I went to the library, and that’s nice and warm. And I go to the Working Men’s Club. It shouldn’t become a luxury to be warm in winter, should it?”

“I don’t invite people to the house in winter. The reason is, embarrassment. And I don’t expect people to come and freeze. I go to bed early and don’t get up until near lunch time. I don’t feel comfortable with that but I’m warm”

Theme 2: Essential maintenance not done
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This was a prominent issue across the board, including home-owners, private renters and Housing NZ tenants. For some the frustration and sense of powerlessness were intense.

Resident B:

“I don’t want to cause any trouble so I don’t ask for much.”

Faults this tenant chose to live with rather than risk repercussions included mould too high for her to reach, a musty smell in parts of the house and undrinkable water due to old pipes.

When the tenancy is managed by a third party property manager there can be communication problems when faults are reported.

Resident E:

“She [the property manager] said she’d advised the landlord that there was a problem with mould, but he said he hadn’t heard anything about it.”

The Housing NZ tenant was equally frustrated at what they experienced as slow and inadequate responses:

Resident A:

“I’m fed up with asking and asking and asking for jobs to be done. Someone might come and do half the job or not do it properly, or not turn up.”

Resident B had been a home-owner for 13 years but became overwhelmed by the increasing cost of maintenance issues and sold up. Resident C worked part-time jobs and seasonal as a relief milker on dairy farms.

“It started with a leak then the whole house developed a leak. I decided to sell the house and pay rent instead of paying the mortgage, all the repairs, the insurance, rates. On a small income it’s hard to get things fixed.”

“...I’m glad I’m out of it. I have never missed owning. It is very over-rated, owning a house.”

Moving from owning to renting did not remove the worry of dealing with repairs, but changed it. While a home-owner has the responsibility to deal with serious maintenance issues, they may not have the control over being able to afford it.

Impacts of neglected maintenance issues

Renters, whether private or HNZ, were still affected by maintenance issues, but from what they experienced as a more powerless position: they either hesitated to “complain” for fear of repercussions, or they became frustrated at inaction and gave up, choosing to put up with it.

Resident A:

“I feel like I’m nagging. I’m absolutely over it. I put up with problems and faults now instead of asking about it.”

Other residents gave up and moved out:

Resident E:

“There were...huge gaps all round the windows, floor boards were rotten, you could push your foot down you could feel the whole floor moving. So I moved out.”

Theme 3: Precarious, insecure Tenure

Three of the residents interviewed had or were experiencing housing distress. Resident E was sharing a small house in an overcrowding situation as she couldn't find a rental. Resident B had learned to keep requests for repairs to a minimum because she had been "invited to move out" as a response. Resident C felt she could not relax and make the flat her home because of the standard short-term lease. Resident F was in a hostel after becoming homeless to escape family violence.

In a tight housing market it could take one adverse event to start a chain reaction leading to homelessness. Resident E and her two children were sharing a small flat in a stressful, overcrowded and unsustainable situation, because they had been unable to get another rental after they left their damp, unhealthy flat. There was a time when she and the children had secure housing, but one adverse event left her in a spiral of housing distress:

"What started this all off was I had been in a long-term relationship but we broke up and I was left with all the debt – a single mum with two young children. We had been living on a dairy farm before that, so when it happened I lost the house and the job. We had to leave..... It sucks that no-one's giving me a chance."

Resident E believes her best chance for secure housing is through Housing NZ. She has registered, and is still applying for private rentals, as her current situation could end at any time:

“It’s not the best here with mum. It’s only a wee 2 bedroom and all my stuff is in storage. We really need to go somewhere else. Mum could could say right, I’ve had enough of you, out. I wouldn’t want to be her.”

Resident F also found herself and two children needing to leave their home after an adverse event. For her, the event was domestic violence.

“I had to leave. It wasn’t safe. See [shows an injury to the head]. He was really drunk and attacked me. I thought I could stick it out there because of the children but I had to leave.”

“It’s weird living in the hostel and I really wish it hadn’t happened but we couldn’t stay there.”

Resident F has registered for a Housing NZ house and is looking for a private rental to move on to until she is allocated a state house.

For private renters as well, there was often an underlying fear – or actual threat – of eviction if they “complained.”

Resident B:

“He [the owner] invited me to move out a few times. I was only asking for a few things to be fixed.”

Residents who were private renters had a perception that they had few protections built in to their lease which would make it easier for them to have needed repairs done, or even to make the house a home for themselves without the risk of having to leave.

The impacts of precarious, insecure tenure

Residents who did not feel secure in their accommodation reported feeling powerless to improve their situation if they chose to stay. In the case of domestic violence, precarious tenure could mean staying with the risk of abuse rather than the certainty of homelessness.

Resident F:

“ I probably stayed too long...I knew I'd never get another place just like that. And I didn't want to uproot the kids. But in the end it wasn't safe.”

Others were impacted by the standard short-term lease which meant that they did not feel they could put down roots in their community in case they had to move.

Resident C:

“We’re on a six month lease. Six months goes like that, eh, it’s not long enough to get settled.”

Theme 4: Sense of community

Location is everything according to real estate agents’ conventional wisdom. It may be inferred from the aphorism that the physical structure of an individual’s house is less important than the neighbourhood; that neighbourhood and community take precedence in creating the conditions for a satisfying life. Certainly, participants echoed this in their comments about the neighbourhoods they lived in. Whether perceived as positive or negative, the neighbourhood was a defining factor in whether or not their housing “worked” for them.

Resident B:

“My neighbours at the one-bedroom were all friendly. That’s important... I don’t interact with the other tenants here though, I prefer to keep to myself.”

Resident A

“Across the road I don’t know what’s going on but Police are regular visitors.”

The impacts of a sense of community

Neighbourhoods had a profound impact on how people could live their lives. Two residents reported not feeling particularly safe in their area, so they tended to isolate when their preference would be to foster friendships.

Resident A:

“One of my neighbours who has a baby wants to be friendly with me but cops are always turning up at the house so I don’t know what’s going on. It’s a real problem. I want to be able to invite her over but I feel like I can’t.”

Theme 5: In an ideal world...

All residents: *“It would be warm and dry.”*

Resident A:

“I like a safe location where you can get on with your neighbours. You know who is around and that they’re friendly.”

Resident F:

“I just want a house where I can make a home for the family. There should be more state houses so we can do that without worrying.”

Resident D, the home owner, said that she had found her ideal home, that there was nothing she would change:

“Where I am is perfect for us, this is my ideal.”

PART TWO: HOUSING PROVIDERS

Introduction

Five Invercargill housing providers were interviewed. The interviews were semi-directive, using a broad interview guide with five open-ended questions (Appendix E) to ensure that participants remained in control of the interview throughout, able to say what they wanted without pressure.

Participants were to be recruited for the study by word of mouth and through posters put up in strategic places around Invercargill. In the end, all resident participants were recruited by word of mouth as there were no responses from the posters.

The five participants represented different points across the housing spectrum, from fully social housing to fully market-based. Social housing includes emergency housing for people who are homeless; subsidised housing provided by the local council, the state or a non-Government Organisation (NGO), for people on a low income, and supported accommodation for people with a mental illness or intellectual disability. Market-based housing includes private rentals and houses for purchase.

Provider participants included:

Manager of emergency housing (“Provider A”)

Manager of a kaupapa Māori house for people with a mental health disability (“Provider B”)

Manager of a house for young people with difficulties (“Provider C”)

A real estate agent brokering sales (“Provider D”)

A property manager, managing private rental properties (“Provider E”).

THEMES

Each of the five themes identified in the interviews is drawn out through the words of each of the participants, and the impacts of the phenomena they have experienced and described are outlined.

They are:

6. The faces of housing distress
7. Housing opportunities
8. Housing supply – is there a shortage?
9. The role of government
10. In an ideal world...

Each theme is drawn out through the words of each of the participants, and the impacts of the phenomena they have experienced and described are outlined.

Theme 6: The faces of housing distress

The picture that emerged from interviews with provider participants from across the housing spectrum, from emergency social housing to fully market-based providers, was that some people were doing well and feeling settled, while others' lives had been disrupted by insecure tenure or homelessness. There was no specific profile of people experiencing housing distress in Invercargill. On the contrary, they included people from many walks of life. People with disabilities, especially the "invisible" disabilities of mental illness and addictions, often missed out on market-based housing options, as well as people from more privileged, middle-class backgrounds who had experienced an adverse event. Participants noted this was often poorly understood in the community. In particular, there was a common misconception that the homeless were:

Provider A:

“...someone sitting on a park bench in a grey overcoat with something in a brown paper bag. But that’s not right. Homeless people are couch-surfing, or they’re living in cars, or in containers...it’s not just the person in the park.”

“We’re finding more middle-class poor coming through – you’ll find a lot of tradesmen will be on a minimum wage...There are professional people staying here because they’re homeless, people with letters after their names.”

“There are 150 homeless people here, and you could quadruple that if you include everyone who’s out there.”

Provider A reported that the eight emergency housing units were all generally full, and the community houses currently have a waiting list:

“Every story is unique. We listen to that and don’t make pre-judgements. We put them up for 12 weeks, while we help them find housing, then we can work with them for another 12 weeks so they don’t fall back once they’re in a house.”

All participants reported that many people were unable to secure or sustain mainstream accommodation. They included people who:

- Were living with a severe mental illness or addictions
- Had pets
- Had a poor credit record
- Were young people
- Were first-time renters
- Were short-term renters
- Were single rather than a family.

Each of these groups of people was seen as risky. Risk is a factor that providers in the market sector tried to minimise. Several participants referred to a “blacklist” that prevented tenants from getting properties.

Provider A:

“The way black-listing works, it’s the old jungle drums, people talk. A person can go to every real estate agent and they say yes, yes, here’s the pamphlet....then nothing happens. Over and over.”

Blacklist appears to be a colloquial term, rather than an actual list, that refers to a collection of risk factors identified by property managers and landlords that can exclude potential tenants. Risk factors included:

Provider E:

“Bad credit, bad references or no references, poor job security. If they have a history with the tenancy tribunal. If they’re single, they’re more likely to have changes and move out...Lack of rental history is another one because we’ve got nothing to go by. Every bit of reassurance we can get helps, otherwise the owner is taking on a risk.”

“It’s my job to take the least risk for the owner. Tenants, if they’ve got some risks there...Life is not forgiving anymore.”

The current housing shortage meant that landlords were able to pick and choose who they rented to:

Provider E:

“If I’ve got a whole lot of people wanting my property, why would I take you with two dogs and wanting just a short-term lease? There are plenty of people who are good pet owners but when you’ve got high risk tenants who come with pets it can escalate...If you’ve got mum and dad and a child, both parents working, they’re likely to be more stable.”

Provider C:

“We’ve tried all sort of ways to get young people into a house but it’s really really difficult. It’s really touch and go with some of these kids – they can’t

live with other people or they're young and they don't want to stay around. They're too young to sign a tenancy agreement or people don't want to rent to them."

People who have been black-listed from private rentals may have few options left.

Provider D:

"You get combined families living in one property. They move in with the in-laws because there's just nothing available for them."

Provider C:

"They move in with someone else but it doesn't last long..."

Emergency housing may be the only choice left, both for immediate shelter and for the professional support to be accepted again for a private rental house.

The impacts of living with housing distress

Providers from the different social housing sectors often had to navigate difficult challenges when working with the impacts of housing distress. Providers' experiences are reported below according to the social housing sector they were in, that is, poverty, mental health, addictions and youth.

Poverty

The growing gap between the well-off and the barely surviving is a worry for one participant, who is seeing a new group of middle-class poor losing their homes – skilled and educated workers on minimum or low wage.

Provider A:

“Someone’s getting rich off their labour and someone’s paying for it.”

Financial pressure often triggers a series of adverse events that ends in homelessness.

“There is a lot of debt, and because of the debt they get themselves badly tied up – stresses, huge anxiety and depression. Drugs and alcohol – they’re like the comfort blanket when everything is coming unstuck.”

People on a Jobseekers’ benefit or a minimum wage job are likely to find suitable private rental accommodation unaffordable, even with the Accommodation Supplement.

“With the maximum accommodation supplement, and paying \$230 a week rent, they have \$55 a week to live on – food, power, bank fees, debt repayments. And WINZ make them have a phone, that’s another \$10 a week. And most of the big employers are located out of town so they need a car. All that on \$55 a week.”

The number of rental properties in the mid-range of around \$230 a week is limited. About a third are above that and out of reach, while a quarter may cost less but they are unsuitable:

“There’s mould, holes in the wall, the roof. There’s rising damp, sometimes no electricity, they’re unsafe. We’ve had people in houses where they’ve needed buckets in the hallway and bedroom for leaks, mice infestations leaving faeces in the bedding.”

“Then there is the boarding situations that may be cheaper but they don’t work, they break down too quickly.”

People living with a severe and enduring mental illness

People living with mental illness were identified by participants as being particularly vulnerable in the housing market. They often miss out on mainstream housing options. Many rely on support and social housing when their illness has impacted on their everyday living skills and organising ability. People in supported accommodation have often lost their housing for different reasons. Supported accommodation ensures their residents are safe in the community while they re-learn the skills they need to regain independent housing in the community:

Provider B:

“Our people can’t live on their own in the community because they’ve lost the basics, being able to cook, clean, dress themselves.”

Some have a disorganised type of schizophrenia where we've got to organise their day, they can't get organised to do the basics."

"Some people have never had a family so this works for them – being part of a family here is a huge thing."

Agencies work with their residents to prepare them for an independent life, most likely in market-sector housing. However there is a wide gap between the security and safety of supported accommodation and moving to market-based housing. One of the themes was around trying to bridge the gap, or make the transition from social housing to market-based housing smoother.

But social housing agencies cannot help everyone. Some groups are excluded from supported accommodation, for example:

People with active drug and alcohol issues

This group often misses out on mainstream and emergency housing. None of the social housing providers interviewed was able to provide a service for people with active addiction issues. They acknowledged that what was needed in Invercargill were specific residential services that could manage the addictions environment and the risks.

Provider A:

“One of the rules here is no alcohol or drugs. We’re not set up for that. If people are actively using they can’t stay.”

“We direct them back to WINZ. They should put them in a motel. WINZ ask people to go and get quotes from motels then come back, they check their criteria and see if they qualify. If someone tries to do all that, they’re drunk and dishevelled, it probably ain’t going to happen, is it?”

Young people:

All participants interviewed said that young people on their own had few safe housing options at present:

Provider C:

“We have a huge youth issue with the under-18s in Invercargill. They’re out of education and out there on their own.”

“The older ones are usually having issues at home, relationship issues or something. By the time they’re 15 or 16 they’ve kind of lost it... they can’t live there and there just isn’t anything, no one will rent to them.”

There are few housing options available to young people on their own that could be seen as acceptable: -

1. Private rentals are generally not affordable for young people who are on the Youth Allowance, and they may be too young to sign a tenancy.

2. Share-housing tends to break down after a short time, or young people find themselves living in unsafe situations:

Provider C:

“Some of the cheaper places they sometimes end up in are just dangerous, shared situations or boarding situations, there’s all sorts of people there. Young girls are not safe. These are vulnerable young people.”

3. Supported accommodation would seem to offer vulnerable young people the safe housing they need and the support to encourage them to develop the skills and confidence they need to live successfully in the community.

However:

Provider C:

“There is no supported accommodation available in Invercargill for homeless young people, and not a lot for those with a mental illness.”

People with pets to look after; parents with young children, and people who don't manage well in a shared house environment also miss out. All of the supported accommodation services use a shared housing model, whereby potential residents need to be assessed according to degree of fit with the existing house mates.

Provider B:

“We’re just not set up to cater for these people. We know they’re missing out but there’s nothing we can do about it.”

Theme 7: Housing opportunities

The two market-based providers agreed that the current housing shortage in Invercargill was being driven by two quite positive factors – increased employment in the area, bringing people into Invercargill from elsewhere, and Kiwisaver (Kiwisaver is the voluntary superannuation scheme that first home buyers can capitalise as a deposit on a house).

Provider D:

“Right now you’ve got Tiwai recruiting, hotels being built, Kmart being built. All this activity gives people confidence in making decisions about investing here. And on top of that you’ve got more first home buyers coming into the market on the back of Kiwisaver.”

Provider E:

“There’s some good infrastructure coming through now – Tiwai, and SIT and the centre re-development.”

Added to that, Auckland's soaring housing market, combined with a higher deposit needed for investment purchases, are making Invercargill attractive to investors.

Provider E:

"...there is a very low outlay for the amount of return on investment properties in Invercargill. It's easy for someone in Auckland to have \$200,000 left over from their house there, to buy in Invercargill."

Provider D:

"Investors here are getting 7 or 8% here and that's pretty good returns."

At the same time, Provider D has noticed local people are tending to stay put rather than trade up the property ladder. Why is that?

Provider D:

"That's the million dollar question. I don't have an answer. Borrowing conditions have tightened a little but money is still cheap. You've got first home buyers coming on the market, but then people aren't trading up. Maybe they're in a comfortable position. I don't know."

Provider D thought it could be that people's lives in Invercargill were stable, that people were staying put, whilst new people were coming in looking for a house and pushing up the demand.

“There are definitely more people looking at buying right now. Before Kiwisaver people just had to save up their 10% deposit. Now it’s easier for them to cash in.”

Theme 8: Housing supply – is there a shortage?

Participants broadly agreed that there was a shortage of properties in Invercargill across the board, but more so in the affordable band.

Provider E:

“I’m somewhat sceptical about whether we have a shortage at the moment. If you’re a high-end renter - say \$360 a week is considered high – the average person isn’t trying to live permanently at that level. There is a shortage of mainstream 3-4 bedroom in the \$250-\$320, \$330 range. I’ve got 26 people booked in for one viewing tomorrow.”

Provider A:

“This week there are only 39 [private rental] listings for the whole of Invercargill, that’s 50,000 people, and that’s up from 33 the week before.”

The two providers from the market sector were concerned that any shortage of housing was set to worsen significantly.

Provider D:

“The housing situation is tight...there are definitely more people looking at buying than renting right now. The lower vacancy rate is unusual, and the amount of stock on the market. Twelve months ago we had 300 [houses for sale] on the market, now it’s 150 and this has pushed up the price. “

Provider E:

“Actually, we are seeing a shortage of rental properties. It’s not so obvious in winter but by February-March...last year it was diabolical and next year it will be worse.”

“What will happen in the longer term is that renters with poor credit, pets, bad references, will miss out and we’ll end up with a huge problem.”

Provider E recognised a link between shortages in the market sector and in the social housing sector:

“We have real issues with the lack of social housing here, yet owners and property managers are portrayed as the villains. Making it harder for landlords through these new amendments to the RTA is not the answer.”

Theme 9: The role of government

All providers interviewed saw government as a key player in managing the housing crisis, although they had different perspectives on how government should approach it – some wanted more proactive government intervention while others wanted less.

Social housing providers whose role it was to manage the problems when they reached crisis point were acutely aware of the gaps in affordable accommodation options and support services that they saw building up over the last two or three decades. They saw it as the government's role to fill the gaps with various forms of social housing.

Provider A:

“There are 150 homeless people here, and you could quadruple that if you include everyone who's out there. We need this number of social houses. If the government hadn't sold them we'd be OK.”

“Basically you need to build more houses, be proactive. What they're doing now is not like what Labour did in the 1930s. They need to think outside the square, society would be a heck of a lot better.”

Provider C:

“The biggest problem we have as a service is funding, so we can’t get the staff we need.”

Provider A:

“State housing has 120 people on the waiting list in Invercargill. There shouldn’t be any. At least the current government has stopped the sale of state houses.”

Provider E, a manager of private rental properties, also saw the need for a strong government presence in the provision of social housing, for those with risk factors who otherwise may miss out:

“We need far more social housing...homelessness will grow like we haven’t seen in Invercargill.”

But generally, providers in the market sector preferred government to stay out of the housing market, or provide minimal regulations to encourage investment.

Provider D:

“We need to build more houses. There are practical things that need to be done to get more houses up – council regulations can be altered to drop the cost of building...we need a bit of a carrot to get developers to build.”

Bring the cost of building down and regulations that restrict what you can build.”

Provider E:

“What you need to do is, with the high risk tenant, make it easier to get rid of them, give owners an incentive to take a chance on someone.”

“These new amendments to the RTA they’re talking about are really bad. The harder you make it to get rid of bad tenants the harder it’ll be for anyone to get in. They’re going to make it worse.”

“Damage to a property – now you have to prove it’s intentional to get it covered by insurance. Tenants are walking free of consequences for causing damages. So as an owner, the more high risk a tenant – how would you feel about it?”

Theme 10: In an Ideal World...

As illustrated above, an ideal housing world for providers in the market sector would be a lightly-regulated rental and building environment, where government and councils would provide owners and developers free reign to build the number

of houses required in a timely manner. And regulations around the rental market would free up landlords to manage their properties as they see fit.

Provider E:

“If these changes to the RTA go through a lot of landlords will either look to sell or be harder on their selections.”

Market sector providers had the same approach to government regulations to ensure rental properties were warm and dry: they said that regulations were unnecessary, as owners could manage this independently.

Provider E:

“Seventy percent of the owners I know wouldn’t rent out a house they wouldn’t live in. The biggest thing they’re looking for is that it’s suitable. They want good tenants in there. You don’t get good tenants if you don’t provide a good home.”

The social housing providers interviewed wanted more government-funded services in Invercargill to meet the need and fill the gaps. More houses were needed, but also support services to address the issues behind housing distress, to ensure people were not “set up to fail.”

Provider A:

“We see a lot of...issues that have led them down a path to being homeless. There is limited funding for counselling services. There’s a lot around that contributes to homelessness, but that doesn’t get away from the fact that we need a lot more houses.”

Participants noted that insecure housing could trigger a ripple effect across the community. What may have started out as a minor, temporary difficulty could escalate to a life-altering chain of negative events if an individual’s accommodation broke down. Preventing that breakdown in secure housing could prevent a chain reaction of negative consequences.

Provider E:

“There will be more and more children who don’t know what it’s like to feel settled. We need far more social housing.”

Provider C:

“Secure safe housing would play a big part in preventing a lot of these problems from developing in the first place. We can assume that if a family has secure housing they don’t have a worry about being kicked out and hopefully the parents will feel..will be better parents because they don’t have the worry.”

Supportive Landlord, or transition houses, were suggested as a strategy to help people move to full independent housing while they get support for underlying issues.

Provider C:

“I have a dream of having transition houses where a group of teens can live like they’re flatting, like the supported landlord houses they have for adults. But we just can’t get the funding.”

Provider B:

“If each service had its own Supportive Landlord housing this would allow the same service to continue, people would be able to utilise the support workers they already know, until they’re ready to get back into the private rental market.”

CONCLUSION: Bringing together Part One and Part Two

The ten themes across Part One and Part Two told a fractured story of a housing environment in Invercargill that works well for some, but leaves others extremely vulnerable.

There was a high level of internal consensus among resident participants in Part One. Their themes focused on essential wellbeing – the need for warm, dry, mould-free, safe and secure housing as a springboard for a satisfying life. Without that,

their lives were seriously impacted in terms of their health, and that of their children; continuity of education, and the ability to live what they considered a normal life at home.

There was no internal consensus among providers in Part Two. Their themes were similar to that of the residents in the social sector, where they were confronted daily with people who had fallen through the gaps, unable to find secure, suitable, affordable housing. Social housing sector providers were tasked with trying to find housing for people in distress, which was often triggered by an adverse life event, but without the resources to match the need. They noted that there were whole groups of people who did not fit the criteria for help – young people, single people, people with pets, people with debts, or people with addiction issues, for example.

However providers in the market sector differed widely in their themes, which focused instead on strategies to allow the market to work better for everyone.

There was one area of external consensus between both Part One, resident, and Part Two, provider, participants: the need for social housing as a safety net. All but the real estate agent noted that there were people whose needs were not going to be met by market conditions, so a strong social housing sector was needed to prevent these people falling through the gaps. The real estate agent's view was that private home ownership could be made more accessible through fewer regulatory constraints on building and finance.

Where the themes differed, with very little consensus, was between the market sector and the social sector. The responses of market sector providers focused on the need for fewer constraints, and there was not the same concern about housing conditions. On the contrary, providers believed that competition and consumer choice were adequate to ensure that decent conditions would prevail.

In complete contrast, social sector providers and residents talked about a serious problem with fair access to housing, and with poor condition of existing stock. They did not see the market as a solution to either of these problems. Instead, they called for far more regulation and intervention by government.

This essential divergence between the interests of the market and the unmet needs of people who lacked a competitive edge, mirrors the duality of housing as shelter, and housing as private investment. This will be further explored in the Analysis section.

Chapter 5: ANALYSIS

The Framework

The literature and debates around housing research are diverse, contentious and robust (Gabriel and Jacobs, 2008:538; Kemeny, 1992:33). Accordingly, we need to look closely at what we do, and ask what is missing or silenced within the present narratives, to get to the heart of what housing is and what it means.

With this in mind, the reflexive lens of a critical paradigm will inform this analysis, using a combination of Shannon and Young's framework for differential discourses around social issues (2004:28-34), and Ife's power and control matrix (1997:41-47). The different theories and dimensions will be put together to provide a rich, multidimensional framework from which to analyse the findings.

Themes from Part One (residents) and Part Two (Providers) will be considered using the Shannon and Young/Ife analytical tool mentioned above. Themes will be considered separately, as their perspectives were sufficiently divergent. Then any connections will be drawn and conclusions made about the implications for policy.

Theories and dimensions

First, a human rights perspective will be used to inform the analysis in this chapter. As an over-arching theory, a human rights approach to housing starts with the assumption that all people, regardless of their situation, have the same right to adequate housing that will allow a life of dignity and wellbeing (Farha, 2018:3).

Flowing on from this, an analytical matrix that combines the four theories of Shannon and Young, with the four dimensions of life will be used throughout this chapter to evaluate the findings.

The analytical framework for this research begins with an explanatory tool to understand the different definitions and discourses around housing. It can also point the way towards linking the theory, policy and processes of action or praxis. Shannon and Young (2004) offer a conceptual tool for doing this. Their representation helps to reveal the philosophy and world view behind the different discourses and definitions of housing in New Zealand; who benefits, and where the structural disadvantage is located. It helps to understand the interplays of power and control. This framework enables housing to be understood differentially from four paradigms:

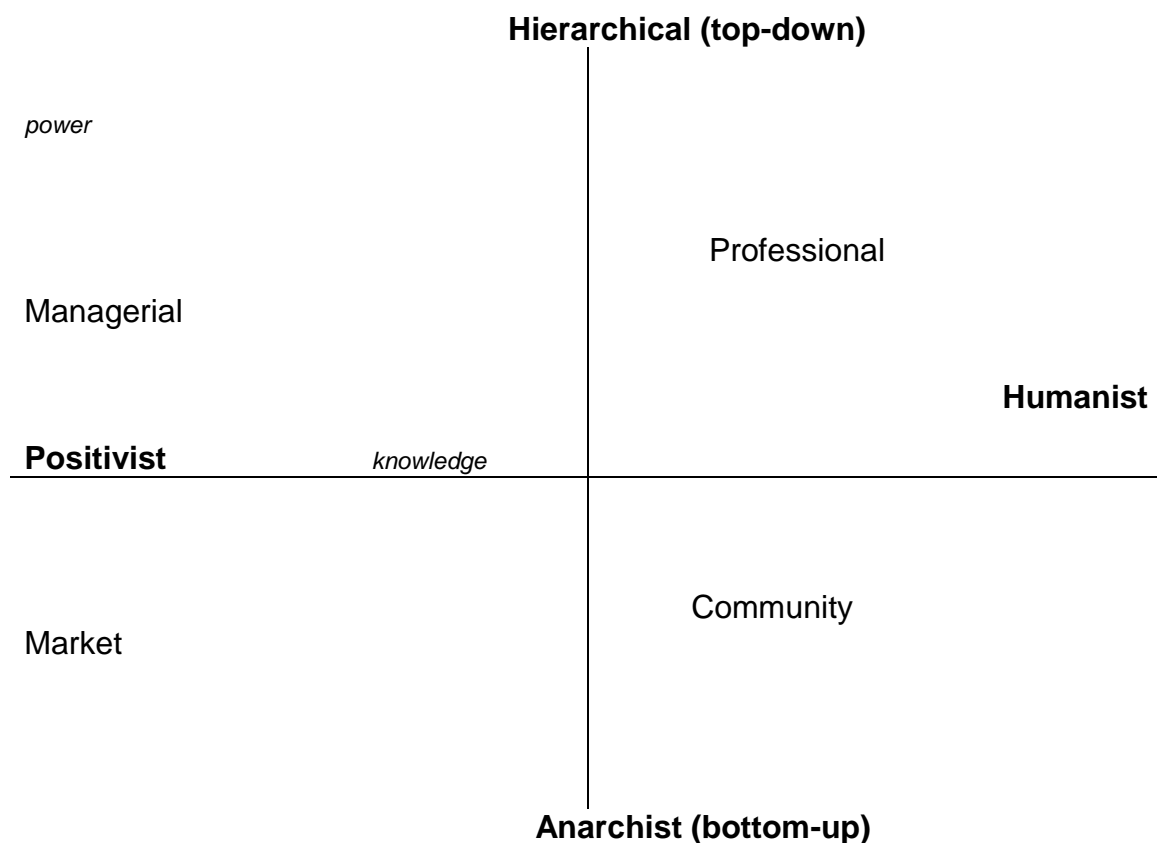
5. Liberal free market economics: - Power and control lie with those who compete most successfully as they use the market to buy and sell what

they need. Housing should be provided by the market within a balanced supply and demand structure. Individuals are free to choose the optimum form of housing for their needs, whether privately owned or privately rented. State housing and social housing are not needed unless they are privately organised and short-term. Emergency housing would consist of privately-operated motel stays.

6. Industrial Society: - Power and control lie with the voting public which chooses the government to manage the state in its role of resource management. There would be a strong state housing sector, providing housing and loans. Social housing would be overseen by the state. Private sector housing would be subject to stringent regulations and legislative safeguards. Emergency housing would be a tool to address the underlying issues behind homelessness.
7. Socialist theory: - Power and control lie with the state. The assumption is that capitalism concentrates wealth in the hands of a few while those reliant on wages receive a small share of the surplus value they create. Housing would be provided and controlled by the state. Everyone would have a home, and there would not be a housing market.
8. Alternative Theory: - Power and control lie at the most local level with decisions made from the bottom-up. Housing would be determined at local, neighbourhood level. It would be co-operatively planned, owned and administered according to specific local needs. It would not be market-

driven, and therefore free to include a wide variety of housing types according to need and preference (Shannon and Young, 2004:28-34).

Secondly, the dimensions of power and control can be further explored, and linked more explicitly to policy and service management using Ife's power/knowledge framework (1997:41). Ife's formulation makes clear the different ideologies which underpin social policies, and then the services that implement them. Ife's matrix (see below) contrasts top-down and bottom-up managerial styles (the power dimension) as well as positivist and humanist forms of knowledge:



(Ife, 1997:44-47)

Each quadrant produces an associated type of service delivery:

5. **Managerial:** A combination of hierarchical control and a positivist attachment to authority derived from direct, measurable observations. A managerial approach to housing would include state-controlled planning and provision with a rules-based administration which individuals are expected to accept.
6. **Professional:** A combination of hierarchical control and a humanist, interpretive approach that includes qualitative values and the importance of the individual. A professional approach to housing would include a view that professionals hold the knowledge about what is needed. There would be an emphasis on quality service delivery, performance indicator measures, alongside a view of the client as a unique individual at the centre of policy- making.
7. **Market:** A combination of bottom-up control with minimal intervention from bureaucracies, and a positivist approach to knowledge. A market approach to housing would include minimal resourcing, regulation and direction from the state, combined with a scientific attachment to objective knowledge gained through quantitative measurement.

8. Community: a combination of bottom-up control and humanist understandings. A community approach to housing would include ideas such as co-housing, where control rests with the individual in co-operation with others. Knowledge is qualitative. Decisions and resourcing occur at community-level and can be tailored to local needs

Ife's matrix makes explicit the power relations inherent in each quadrant according to whose knowledge is held to be paramount.

There are similarities between Shannon and Young's formulation and that of Ife. Both address the differential policy approaches according to power relations. Shannon and Young tend to focus on socio-economic theory as a driving force in power relations. Ife uses a similar structure with the addition of a knowledge dimension. His framework makes explicit the service-delivery implications of knowledge/power dynamics.

A combination of both Shannon and Young's and Ife's frameworks could be useful to underscore the ideology and within that, the power and control dynamics of housing policy and realities. By adapting Ife's power and knowledge matrix to incorporate Shannon and Young's ideology framework, it may be possible to illustrate the dimensions of power (vertical axis) and knowledge (horizontal axis) within Shannon and Young's four theories of Industrial, Socialist, Liberal and Alternative economic structures.

Put together, the ideological theories of Shannon and Young, plus the knowledge/power dimensions of Ife, provide a rounded structure for determining who benefits and who misses out in Invercargill's housing environment:

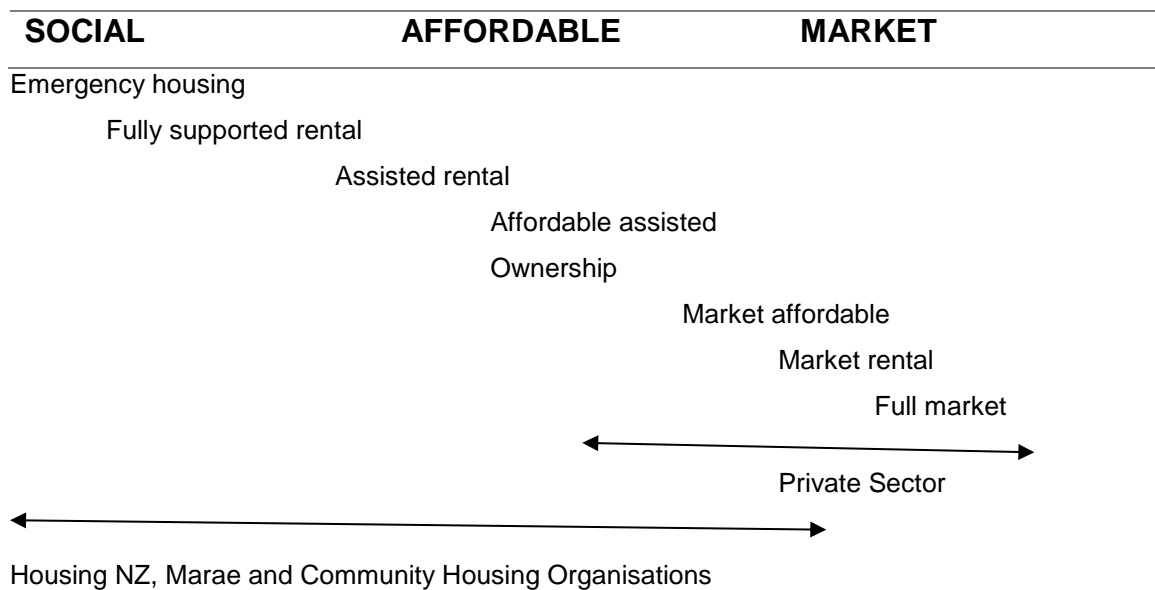


This combined analytical matrix combining the four theories of Shannon and Young, and the four dimensions of Ife's formulation are used to throughout this chapter to evaluate the findings and answer the research questions, which focus on how the different models of housing meet, or fail to meet, the needs of residents.

Themes – Part One, the residents

Themes 1-5 were drawn from semi-structured interviews with seven residents all occupying different positions on the housing continuum. The continuum of housing types (see below) crosses the economic spectrum from government-subsidised non-market to fully market-based provision. Participants included people whose housing was at the fully market end of the continuum, and others at the fully social emergency housing end, with others in between.

The Housing Continuum:



The themes were identified through an initial analysis process whereby commonalities or similar threads were drawn out of the data. They were:

1. Cold, damp and mouldy houses: Participants talked about the ubiquitous nature of damp, cold and mould in their houses. They differed in their approaches to it.

2. Essential maintenance not being done: This applied to people in rental properties as well as owner-occupiers
3. Precarious, insecure tenure
4. A sense of community
5. In an ideal world...

1. Cold, damp and mouldy houses

This theme was the most commonly recurring in this section. Cold, damp and mouldy conditions were reported to be associated with two factors – the house itself, and the cost of keeping the house warm and dry. Design and maintenance faults with the house itself most often related to inadequate or no insulation and heating, and the design of the house itself – poorly oriented for the weather; rooms disconnected from each other, and draughty joinery. The struggle to afford the costs of keeping the house warm and dry is reflective of many renters in New Zealand living on an inadequate income (D'Souza *et al*, 2012:3).

These findings are consistent with much of the literature about housing in New Zealand (for example Howden-Chapman *et al*, 2012:137; Eaqub and Eaqub, 2015:106). New Zealand's housing stock tends to be old, and landlords operate in a lightly regulated rental market offering little incentive for them to upgrade their houses. This may be ameliorated in 2019 with the Healthy Homes Guarantee Act 2017, setting minimum standards of heating and insulations which

landlords must meet. However, the current situation as described by participants in Invercargill is that houses are often cold, damp and mouldy:

“The bathroom is cold and draughty. There’s ice on the inside of the window in there too...it’s like penguins in there. It’s too cold to have a shower...sometimes I go a week without one. Sorry, but that’s how it is.”

(Housing NZ tenant).

Draughty, poorly insulated houses are expensive to keep warm, and this was the experience of a number of people interviewed. The need to economise led to “enforced lacks” (D’Souza *et al*, 2012:3; Howden-Chapman *et al*, 2009:3397) including the expense of heating fuels.

At the same time, the impacts of living in substandard houses could be devastating. Serious health conditions, children missing out on school, and people isolating from friends were reported, and this is also reflected in much of the literature. The health impacts in particular are well documented (for example Amore, 1998; D’Souza, Turner, Simmers, Craig and Dowell, 2012; Amore *et al*, 2013; Howden-Chapman, 2015, Howden Chapman, 2017). Two participants were able to trace their children’s chronic respiratory illness to the damp, mouldy house they had been living in.

There was an acquiescent attitude to their substandard housing among some of the renters who reported not wanting to make a fuss. They believed that either

nothing would be done, or they could jeopardise their tenancy by speaking up. A sense of powerlessness is consistent with the lower left quadrant of the Shannon and Young/Ife matrix. This is the dimension of positivist knowledge and a liberal, hands-off market approach to service provision.

Positivist knowledge means that renters and home owners are not regarded as possessing valid knowledge about their housing. Valid knowledge comes from quantifiable, objective research, surveys and evaluations (Ife, 1997:41).

Residents have little say in the policy arena. The liberal or market dimension means that housing conditions are left to the free market with minimal regulation. The Shannon and Young theory is that the market will deliver a balanced supply and demand structure, and people are free to choose the best form of housing for their needs. Clearly, many participants in this study were constrained in their ability to choose the best of form housing for their needs, and were forced to live where they could. Their lack of a voice meant they were powerless to articulate and expect that their needs would be met by the market.

2. Essential maintenance not being done

This was another frequently reported theme. Renters said they experienced a sense of powerlessness when requests for maintenance were not followed through. There was also a fear of repercussions if they persisted. Their solutions were to either give up and say nothing, or move house. The two home owners

also reported difficulty keeping up with maintenance. One responded by selling the house and moving to rental homes, while the other moved to a new build.

The impact of renters' position of disadvantage compared to landlords was profound. Renters, whether private or Housing NZ, either hesitated to "complain" for fear of serious repercussions, such as being asked to leave and/or being "black-listed" as renters, or they became frustrated at inaction after constant "nagging" and gave up, choosing to put up with it.

Housing NZ has been criticised for having draughty, cold and mouldy houses while allowing deferred maintenance to accumulate (for example RNZ News 06/04/2018). Private rental housing has also been criticised for its older stock being managed within a lightly regulated market (Howden-Chapman et al, 2012:137; Eaquib and Eaquib, 2015:106).

The language of residents reflects their disempowerment in the process of getting things done. Terms such as "complain", "nagging" and fear of "black-listing" are negative in their association with an unequal relationship.

These words and the experiences they describe indicate that maintenance issues in rental houses exemplify the inequality between owners/managers and their tenants - owners as the beneficiaries of a light-handed regulatory

environment, and tenants who can be evicted without reason, or have their rent increased.

This theme is another example of the oppressive power inequity inherent in the Liberal/Market quadrant of the combined Shannon and Young/lfe matrix. While in theory the market environment leaves tenants free to use competition between housing providers to ensure their needs are met, the overlay of a positivist knowledge dimension means that only the “official” voice of large organised sectors is heard. Tenants are effectively rendered voiceless in their efforts to get essential repairs done.

Interestingly, the fact that the Housing NZ tenant had similar experiences to the market sector renters, illustrates how a positivist knowledge construct works to disempower individual tenants, even when the state is their landlord. Social housing in a liberal democracy such as New Zealand should fit in the upper left quadrant – Industrial/Managerial, where citizens’ voting power shapes how the state organises resource distribution, including housing (Shannon and Young, 2004:28). But in an environment where organised interest groups “own” the knowledge about tenancy, the concerns of individual tenants are silenced (lfe, 1997:44).

3. Precarious, insecure tenure

This theme came up frequently, and goes to the heart of the power imbalance between housing residents and housing providers. In a tight housing market it only takes one adverse event to start a chain reaction leading to homelessness. Four of the six participants in this study were in a position of precarity with their housing – two were homeless and two were anxious about their tenure. Their experiences were that the market did not respond to their need for housing after a crisis, and there were few safety nets. Social housing was not immediately available, apart from short-term emergency housing.

Their experiences are reflected in recent reports on housing in New Zealand critical of the lack of secure tenure for renters in New Zealand. The current government's major report on housing for example shows that there is pressure from increasing housing unaffordability, both for home buyers and renters (Johnson *et al*, 2018:4). At the same time social housing has atrophied (MSD 2015:2). Precarious or unreliable income is likely to mitigate against maintaining stable housing, and its prevalence at more than 17% of the population (Groot *et al*, 2017:30) makes it unsurprising that there is a level of housing distress, much of it hidden, as people need to help each other out by letting family and friends stay with them.

The government's proposed amendments to the Residential Tenancy Act (Twyford, 27/08/2018) acknowledge that the ability for landlords to evict tenants

with no reason given is a source of insecurity for tenants. The amendments include an end to no-cause tenancy terminations.

The impacts of chronic insecure tenure reported by participants included feeling powerless to improve their situation if they chose to stay. In the case of domestic violence, precarious tenure could mean staying with the risk of abuse rather than the certainty of homelessness. Others did not feel they could put down roots in their community in case they had to move. The impacts on children having to regularly move house, leave their friends and change schools has been well documented in the literature (for example Johnson *et al*, 2018; Howden-Chapman *et al*, 2012:137; Eaqub and Eaqub, 2015:106).

These outcomes have arisen after several decades of New Zealand's neoliberal government ideology (Kelsey, 1993:15) which has driven a shift in state intervention towards a market-driven model – consistent with Shannon and Young and Ife's lower left quadrant. Growing poverty and the precarity of the "gig economy" (Groot *et al*, 2017:34) is delivering conditions of inequality for many people. The market theory (Shannon and Young, 2004:28) assumes that people will be able to choose the best housing option for them, but most participants have indicated that secure tenure was not something they could choose for themselves – except for the home-owner.

According to Shannon and Young's Industrial theory, power and control lie with the voting public. Citizens are active participants in the democratic process, so it

follows that they should be able to elect governments that enact legislation to deliver secure tenure. What mitigates against this occurring is the positivist, hierarchical approach to whose voice is heard, which largely excludes tenants from the discourse.

4. A sense of community

“I don’t interact with the other tenants here ... I prefer to keep to myself.”

(Long-term rental tenant)

“There definitely are areas where you can visit your neighbours and you knew who was around and that they’re friendly.” (HNZ tenant)

This theme is connected to the previous one, in that people with insecure tenure were unable to commit to putting down roots in a community in case they needed to move again. And where neighbourhoods had a lot of rental properties, this expectation of transience (Eaqub and Eaqub, 2017:97) created a sense of mistrust that alienated people from each other, further eroding a sense of community (Twyford, 27/08/2018).

The inability to put down roots or make a commitment to a neighbourhood has implications both for the communities themselves and for the individual residents. Transience has been recognised in the literature as a serious problem for all people living in an area. Desmond (2017:298) notes that neighbours who co-

operate together and trust each other can make their streets safer, but that process takes time to develop. For individuals it can mean a cycle of moving, expense and disruption, a pattern which has the potential to entrench poverty and disadvantage (Chisholm *et al*, 2017:103).

It is far removed from the Shannon and Young and Ife lower right quadrant of alternative theory, that of community and humanist values. The community or alternative quadrant has power and control at a local level with decisions made from the bottom-up. Housing is determined at local, neighbourhood level, co-operatively planned, owned and administered according to specific local needs (Shannon and Young, 2004:34). There would be a mix of housing types across the social/market housing continuum, with a strong state-sector presence.

A humanist paradigm within this model would enable a sense of community to develop as people felt secure enough in their housing to stay put and become stakeholders in their neighbourhood. It would ensure that the tenants' voices were heard alongside that of the landlords and other providers. Knowledge would be qualitative with a non-hierarchical world view (Ife, 1997:47).

5. In an ideal world

All residents were asked to describe their ideal housing situation. Their wish-lists were remarkably modest – no-one said they wanted a bigger house, or a good school zoning. They simply wanted the basics –

- A house that would not make them unhealthy
- In an area where they could feel safe
- Enough security of tenure so they didn't worry about having to move.

These criteria are similar to the minimum housing standards required from a human rights perspective (CESCR, 2018:8). They also fall into the baseline of Maslow's Hierarchy, which equates to the basic physical requirements for life (McLeod: 2016).

Yet even these modest wishes were difficult for most residents interviewed to achieve or sustain. The housing market worked well for the resident who bought a new house with insulation and double glazing, in an area of her choosing, but for the others, the market did not appear to meet adequately their basic needs for well-being, and to compound the problem, residents felt they had limited power to influence their housing choices.

Conclusion

The limited control over their housing experienced by most participants in this section is reflective of the market-driven housing environment in Invercargill, and fits with Shannon and Young's socialist theory, whereby the assumption is that capitalism concentrates wealth in the hands of a few while those reliant on wages receive a small share of the surplus value they create (2004:34). The market

worked well for the participant who owned her own home, but the others needed a strong state sector to regulate the marketplace and to directly provide social housing for people whom the market excludes.

In contrast to government policy in recent decades, the current Labour/NZ First/Greens coalition government appears to recognise that the market cannot meet the needs of many thousands of people, and is willing to strengthen the state's role in both regulating the market and direct provision of housing (Twyford *et al*, 2016; Johnson *et al*, 2018; Twyford, 27/08/2018).

The experiences of participants in this section confirm that people from a broad cross-section of Invercargill are struggling to meet their housing needs due to a vacuum in both state-driven regulation that would ensure their houses are warm and dry, and genuinely affordable state-owned social housing.

Themes – Part Two, the providers

Themes 6 – 10 were drawn from semi-structured interviews with five housing providers all occupying different positions on the housing continuum, from government-subsidised non-market to fully market-based provision. Participants included people whose focus was at the fully market end of the continuum, and others at the fully social emergency housing end, with others in between.

The themes were identified through an initial analysis process whereby commonalities or similar threads were drawn out of the data. They were:

6. The faces of housing distress
7. Housing opportunities
8. Housing supply – is there a shortage?
9. The need for proactive government interventions
10. In an ideal world...

6. The faces of housing distress

There was a sharp difference in responses between those managing emergency and social housing, and those managing properties in the market sector. The three participants in the social housing sector were providing housing for some of the people whose housing could not be provided by the market – people who were homeless, and people living with a severe mental illness.

They all acknowledged that there was no single profile of people experiencing housing distress. On the contrary, they included people from many walks of life, most of whom were experiencing a non-housing-related crisis, such as domestic violence or insecure employment and income. The social housing providers spoke at length about the groups of people they could not help, because the social housing resources were not adequate – people with pets, people with drug and alcohol issues, young people. When asked where they thought these people

went when they could not access social or emergency housing, the answer was “I don’t know.”

The impacts of living with housing distress reflect a wide rippling effect. Providers noted a cycle of poverty, mental health and often substance abuse:

“Because of the debt [there are] stresses, huge anxiety and depression. Drugs and alcohol – they’re like the comfort blanket when everything is coming unstuck.” (Emergency housing manager).

Young people are especially vulnerable to lasting impacts of housing distress – forced to share houses where they are unsafe, for example. Providers in the social housing sector recognised that much of this suffering could be prevented by a strong state-backed social housing sector. Instead, their experience was that many more people missed out than were able to be helped.

This bottle-neck in the social housing sector can be seen as an outcome of New Zealand’s neo-liberal shift from 1991. Then, the former state housing institution became a State-Owned Enterprise (SOE), through which state housing became a commercial commodity (Dodson, 2006:19; Howden-Chapman 2015:26; Kelsey, 1993:32). Eleven thousand state houses were sold in the 1990s (MSD 2015:2), and the Accommodation Supplement, a cash subsidy to renters on private rent, was introduced as an alternative to social housing (Dodson, 2006:21).

In contrast, the two market-based providers described a high level of control over the management of their assets. They were able to define for themselves the high-risk profiles, and had the ability to exclude them from housing, rentals in particular. They identified as high risk, people with pets, first-time renters, young people, short-term renters, people with poor credit history and single people.

Risk appeared to be the main driver in allocating rental houses, with providers in the market sector working to minimise, and preferably eliminate it. This is in sharp contrast to the social housing and emergency housing providers whose main driver was allocating scarce resources to those who needed it most.

The current market-dominated housing sector clearly has social and economic power concentrated with those who own the resources, as they can compete most successfully. This is the Liberal Free Market theory of Shannon and Young (2004), and the positivist Market quadrant of the life matrix (1997). The underlying assumption is that individuals can buy and sell what they need through the open market. In theory, competition and rational choice ensure that resources are made available to all, whilst the role of the state is to guarantee that the market stays free and protected.

However, the widespread and often unrecognised level of housing distress in Invercargill was raised repeatedly by the three social housing providers, plus the emphasis market-based providers put on minimising risk. This indicates that

competition and rational choice do not operate well for the more vulnerable sectors of the community.

7. Housing opportunities

Invercargill's rapidly growing population and labour market were cited by the two market-based housing providers as an opportunity to invest in housing. The social housing providers did not talk about opportunities for investment, but housing as shelter. This sharp divide illustrates the paradox of housing which is simultaneously an essential human right for shelter, and a commodity to be traded for personal enrichment (Clapham, 2002:68; Bierre, Howden-Chapman and Signal, 2008:21; Howden-Chapman, 2015:55).

Both market-based providers used the language of the investment market when they were discussing housing availability:

"...there is a very low outlay for the amount of return on investment properties in Invercargill." (Rental property manager).

"Investors here are getting 7 or 8% here and that's pretty good returns."
(Real estate manager).

This contrasts with social housing providers who use the language of service provision and problem-solving to discuss housing:

“We try to get them to be as independent as possible when they move out. It’s about working on their strengths.” (Kaupapa Maori supported accommodation provider).

The different languages of housing communicate well the huge divide between those who benefit from the commodification of housing and those who are excluded from it (Bierre *et al*, 2008:21). Those who are excluded are not only denied a sound investment, but secure, affordable housing as well.

However, for many people who live in their own purchased house, the dichotomy between investment and shelter may not pose the same dilemma. The real estate provider noted that home owners in Invercargill were staying put rather than trading up to increase their investment. The provider was unsure why this was:

“People aren’t trading up. I don’t have an answer. Maybe they’re in a comfortable position, I don’t know.”

Maslow’s Hierarchy (McLeod, 2016) may offer part of the answer. Maslow’s theory has shelter at the base of a pyramid of human needs, as a fundamental physical

requirement, whereas wealth accumulation is not. If people value shelter more than they value investment, or moving “up the property ladder”, they will buy a house that suits their needs, and choose to stay there. This may be the “comfortable position” referred to by the real estate provider.

8. Housing supply – is there a shortage?

Housing providers had differing perspectives on a housing shortage in Invercargill. Social and emergency housing providers all agreed that there was a dire shortage of housing for people on lower incomes and those with vulnerabilities who were seen as “risky.” The market sector providers were more circumspect about the possibility of a housing shortage, although they did agree that there was the potential for a dire housing shortage in Invercargill.

The literature is clear that there is a critical shortage of houses focused on the larger centres, but also spilling over to the regions (Johnson *et al*, 2018:63). In Invercargill, the emergency housing manager said there were officially 150 homeless people in the city, “but you could quadruple that if you include everyone who’s out there.” The real estate provider estimated a current and projected shortage in the city of around 300 houses.

However shortages occur unevenly across the market, with the biggest unmet demand at the lower-cost end. For example the rental property manager reported

a shortage of “mainstream 3 to 4 bedroom houses in the \$250-\$320 a week range.” House prices reflect a similar pattern, with only five per cent of houses on the market priced in the lower quartile, while 60 per cent were in the top quartile (NZ Productivity Commission, 2012:8).

Poverty and precarious incomes may be a common denominator in the shortage of housing. The emergency housing provider noted a wide gap between what someone on a benefit or low income earns, and the average rent, leaving people with around \$50 or less to live on after paying rent. Precarious or low incomes are part of a growing inequality in New Zealand (Rashbrooke, 2014; Groot *et al*, 2017:34) which has been increasing since the 1980s. Incomes at the top increased sharply while those in the lower and middle brackets increased only slowly (Groot *et al*, 2017:56-7). At the same time house prices increased significantly and rent increases followed.

This confluence of poverty and rising house prices appears to be a result of a free market economy without the balanced supply and demand structure it needs (Shannon and Young, 2004:28). If supply and demand were in balance, people would be free to choose the optimum form of housing for their needs. This is clearly not occurring for people on low or precarious incomes, and people carrying “risk” for the property owners.

Further, Ife’s formulation (1997:41) can help explain the relative powerlessness of people in often desperate housing positions. Ife’s knowledge dimension shows a top-down structure to whose voices are heard and whose understandings are

given credence. In a market economy, it is the owners and managers of resources whose voices are heard. People experiencing housing distress have their problems reframed by the dominant class as individual problems, rather than a systemic fault of inequality. As a result those articulating the social and economic causes of housing distress remain a minority relatively powerless voice (Desmond, 2017: 335). Accordingly, housing opportunities will tend to favour those who control the resources.

9. The role of government

Most providers interviewed said that more government intervention was needed to meet the need and fill the gaps, both in terms of who could access available housing, and of narrowing the gap between social housing options and independent market-based accommodation.

Poverty emerged in the data as one of the common denominators in housing distress, and this is an aspect which can be influenced by government intervention, through progressive tax policies and a range of “measures to enhance social mobility” (Rashbrooke, 2014:68). However, the experience of housing providers was that people in need of income support in a time of crisis had no options. They reported that people on a Jobseekers’ benefit or a minimum wage job were likely to find suitable private rental accommodation unaffordable, even with the Accommodation Supplement. What often resulted was a poverty trap.

While providers interviewed agreed that government intervention was needed, they differed in what form that should take.

Social housing providers were acutely aware of the gaps in affordable accommodation options and support services. They agreed that robust and sustained government intervention was needed to build more houses that people on low incomes and benefits could afford.

Support services and policies to reduce inequality also needed to be provided by the state to ensure people were not “set up to fail.”

On the market-based side, the rental manager also supported a stronger state presence in direct social housing provision. This would give people another option if they presented for a private rental with risk factors.

10. In an ideal world...

Providers were quite sharply divided in their responses to this question according to where they were located on the social housing – market housing continuum. Market-end providers wanted a lightly regulated rental and building environment which would free up builders and rental property managers. Social housing providers however, wanted tighter government regulations to help guarantee

security of tenure, and healthy conditions for renters, as well as more proactive government intervention in the direct provision of housing.

There is clear agreement in much of the literature on housing in New Zealand that greater regulation and more state-sponsored social housing were both needed if New Zealand is to have an adequate standard of housing for all as required by international human rights obligations (Howden-Chapman, 2015; Eaqub and Eaqub, 2015; Twyford *et al*, 2016; Johnson *et al*, 2018; CESCR, 2018).

Commonalities and divergence

There were many commonalities in the experiences of residents, who all reported battles in trying to find warm, dry, mould-free and secure housing. Most had given up and were resigned to living with mould and poorly-maintained homes. Two were homeless, and hoping for a state house. One had managed to purchase a warm, dry house, after experiencing health concerns from living in a series of cold houses with mould.

In contrast, there was a sharp divergence in the experiences of housing providers, between those in the social sector and those in the market sector.

The divergence is reflective of the different sectors' location in opposite quadrants of the Shannon and Young and Ife theory matrix. Social housing, with its emphasis on client-focused service and best practice principles, fits into the top right, *socialist/professional/humanist* quadrant. Providers were clearly focused on the rights and the needs of clients, whose authentic knowledge of their situation was respected. At the same time, a top-down power structure ensured that clients had little direct influence over resource management.

In contrast, market sector housing fits into the bottom left, *liberal/market/positivist* quadrant. This combines bottom-up control through minimal intervention by the state and regulatory authorities, with a positivist attachment to objective understandings gained through quantitative measurement rather than personal stories.

The lack of consensus between the social and market sectors and their location in opposite quadrants of the Shannon and Young and Ife theory matrix, is mirrored also in the lack of housing policy consensus in New Zealand.

While the literature reflects general agreement that housing in New Zealand is in crisis with many people locked out of secure tenure, there is no agreement on what to do about it – increase the supply of houses – a market-based approach - or change the demand by raising incomes, and prioritising innovative non-traditional forms of housing – an interventionist approach.

The next chapter will relate these observations to the four research questions, and consider the implications for future housing strategy, policy and research.

Chapter 6: CONCLUSIONS AND IMPLICATIONS

The four research questions that form the basis of this study were intended to explore the current status of housing in Invercargill, through the stories and perspectives of local residents and housing providers.

In the previous chapter their experiences were considered alongside the literature, then analysed using a critical framework for analysis and through the lens of a human rights-informed theory. In this chapter, these elements will be drawn together as each question is discussed. Then, issues for further research will be suggested.

THE QUESTIONS

Question 1:

Housing in Invercargill covers a wide mix of models, both market and non-market. How do the different models of housing meet the complex needs of those who inhabit them, and in what ways?

This question sought to explore the degree of fit between people's housing and their need for "home."

Housing is more than a roof over one's head. A house has significance for those who live in it far beyond shelter. It is also a home, where people anchor and frame their lives and their relationships (King, 2009:48). It is a source of dignity and wellbeing (Farha, 2018:3) both for the individual and their wider community (Desmond, 2017:298).

Invercargill's housing predominantly falls into the market end of the continuum (Invercargill City Council, 2017:23). However, resident participants in this study reported major problems finding housing in the market sector that met their needs. There was almost universal concern about cold, damp, mouldy and poorly maintained housing that they felt they had little control over. Three participants had experienced major health problems as a result, and two had become homeless after leaving their private rental homes because they were unsafe.

The private rental market in Invercargill was described by residents as a market where there was little free choice or control over conditions. Two people were currently unable to secure a rental and were in emergency accommodation with their children. Three were in rentals that, although they were pleased to have them, they fell far short of what they needed in order to be safe and secure.

In contrast, the participant who had purchased a new house was able to ensure it was warm and dry. The security she felt enabled her to develop supportive and sustainable relationships with neighbours and her community.

In general, this study has confirmed literature findings, that the market model of housing works well for those who can afford the often high costs, but excludes those with perceived “risk factors,” including people on a low income, people with pets, those who are newly arrived, young people, those living with mental illness and addictions, among others.

Social housing in Invercargill also excludes many vulnerable people because there aren't the places for them. The scarcity of social housing means that only the most disadvantaged can be accommodated. This is consistent with the literature.

Residents all reported that they needed their houses to be warm and dry, and they valued the ability to make long-term connections with their neighbours and community. The resident who owned her house had achieved all of this. The others had not, and most had little hope of having their needs met.

Question 2:

Whose needs are left unmet within this range of models?

There were two groups of residents whose needs were left unmet –

- Those whose situations could present a financial risk to market-sector property owners, and
- In the social housing sector, those who fell outside the prescribed entry criteria.

Risk was mentioned by the rental property manager as a prime consideration, tending to favour families with stable employment and good rental references, whose risk profile would be minimal. This leaves a long list of people with unmet needs – people on low incomes and those with casual or project-based employment; those without a rental record, single people, people with pets, and people with debts or experiencing other difficulties.

Secondly, increasingly restrictive entry criteria in the social housing sector leaves many people with unmet needs. Most of the people on the list above would at one time have met the criteria for social housing. However, the severe shortage of social housing that has developed over the last few decades (Howden-Chapman, 2015:93) has meant increasingly restrictive criteria.

Question 3:

How do the unmet needs manifest?

Interview participants described a clear pattern of impacts from their unmet needs:

- Children and adults suffered health problems living in sub-standard buildings
- Children missed out on significant amounts of schooling
- Constant battles to find accommodation, or to get repairs done and mould addressed, left people feeling vulnerable, excluded and powerless
- People tended to isolate in winter because they were embarrassed about the cold state of their homes.

Most of these impacts have serious long-term implications for the wellbeing of those affected, particularly for children growing up without secure, safe housing. As Farha stated in her report to the United Nations General Assembly, housing distress is “an assault on the dignity and lives of those affected.” (Farha, 2018:3).

Question 4: Implications

What are the resultant policy implications of the current housing mix?

The current housing mix raises a number of social policy problems and human rights dilemmas. The literature search and data analysis both identified few areas of consensus about the nature of the housing crisis and positive ways forward – increase the supply of houses or change the demand by raising incomes, changing expectations and prioritising innovative non-traditional forms of housing?

One starting point is to make a distinction between housing policy and housing strategy. Housing strategy operates at a higher level than policy and is based on “a vision of structural change that is required over time.” (Farha, 2018:3). A housing strategy can take into account New Zealand’s human rights obligations to address structural issues behind the personal stories and statistics.

A housing policy, on the other hand, is comprised of programmes that address the specific issues. Policies and programmes should link to a broader housing strategy in a way that brings together local needs and structural imperatives to create an outcome that goes some way to solving the presenting problem.

The data and theoretical observations from this study have been brought together to suggest a framework to address housing problems that includes, and links together, the broad macro, structural inequalities and the specific, localised solutions.

To achieve this, Pawson and Tilley’s formula – context + mechanism = outcome (1997, p.202-203) - is used as a framework to connect the real-life stories, perceptions and experiences gathered from the data (context), with relevant theory, strategy and policy (mechanism), to suggest expected outcomes:

Context	+	Mechanism	=	Outcome
Some groups of people not getting the housing they need.		More genuinely affordable houses being built. Address incomes and taxation to reduce housing-related poverty.		More people accessing secure and healthy housing earlier. Less housing-related hardship.
Housing seen in isolation from other needs		Human rights approach. A national housing strategy with links to all levels of government.		Government and services working collaboratively around the rights and needs of all residents.
Disconnect between residents and policy makers.		Multi-agency housing programmes and resourced coordinating groups at neighbourhood level, linking to a national housing strategy.		The knowledge and skills of people affected will be part of the discourse. Better use of community, state and local government resources; more accurate identification of problems.

The first context, “some groups of people not getting the housing they need,” is the practical result of a web of adverse housing conditions in Invercargill. Adverse conditions include market-sector housing that is unaffordable or unavailable and housing that causes serious health problems because it is too hard to heat, damp, or mouldy. In the social housing sector, adverse conditions focus on the severe lack of social houses, whether that is Housing New Zealand or community-based provision.

One mechanism to address the issue is for central and local government to build more genuinely affordable houses. State intervention in the supply side of housing appears to be a vital element in ensuring that people are accommodated

with secure tenure and dignity. Clearly it is undesirable to have large sections of the population excluded from warm, healthy, affordable homes.

A second mechanism is to address incomes and taxation to reduce housing-related poverty. The current crisis has seen housing being transformed from a social good available to all, to a rapidly inflating prize for the well-off. The literature indicates that the quality of housing available in New Zealand is increasingly determined by income (Howden-Chapman, 2015:92), in an economic environment where incomes are becoming more disparate, and 1:6 people are living precariously (Groot *et al*, 2017:34).

The outcome would be more people accessing secure and healthy housing earlier, and fewer people living in housing-related hardship. As well as reducing the amount of human suffering and disadvantage, this would also help New Zealand meet its international human rights obligations.

The second context, “housing seen in isolation from other needs”, refers to housing, or home, as the springboard for total wellbeing, so that housing distress is understood as “an assault on dignity and life” (Farha, 2018:3). The mechanism to address the issue is a human rights perspective, which understands that adequate housing is a universal right, not an individual need (Geiringer and Palmer, 2011:15). A human rights approach then informs a nation-wide, inclusive housing strategy.

The outcome would be services and governments working together with a shared understanding about the structural and the local causes of housing distress.

The third context, “disconnect between residents and policy-makers,” occurs when there is no national-level housing strategy connecting to local government and community-based policy initiatives. It is likely to result in inadequate, band-aiding solutions that fail to address the real issues.

The mechanism to address this context is to create multi-agency housing programmes, and well-resourced coordinating groups at neighbourhood level, linking to a national housing strategy. This would fit well the “alternative” theory of Shannon and Young (2004:32) and the humanist/community quadrant of Ife’s matrix (1997:47). This mechanism depends for its effectiveness on listening to those affected most by rising house prices and rents - those who struggle and those who are excluded. It is framed by a high-level housing strategy developed through collaboration across the sectors.

The outcome would be that the knowledge and skills of people affected by the housing crisis become central to the discourse. This would result in more accurate identification and definition of problems, and better use of community, state and local government resources.

The above formula could form the beginning of a housing strategy that is based on human rights, and a housing policy that is transformational at a structural level

to eliminate the underlying causes of housing distress, and at a local level to suggest specific solutions.

LIMITATIONS OF THIS STUDY

There are threats to internal validity inherent in a qualitative model, especially one with a small sample size. Results will be interpretations of housing phenomena, useful as part of an accumulation of knowledge about housing in New Zealand, rather than as a definitive statement about housing in Invercargill.

Rapid changes are occurring across the housing continuum in response to rising homelessness and associated health and wellbeing problems. This study is therefore a snapshot of a dynamic and multi-faceted set of issues.

ISSUES FOR FURTHER RESEARCH

- Further research into the impacts of the housing crisis on the lives of Invercargill people, using a larger sample size, would add depth to this study.
- More needs to be known about where people go who are shut out of safe, secure housing in Invercargill. The providers often did not know, or they thought people probably moved on to unsustainable or unsafe situations.

- The current housing mix in Invercargill is geared towards people who can compete well in the market environment. If social housing is to be expanded, research into innovative models of housing suitable for local conditions would be useful.
- Effective mechanisms for participation are vital in the process of making sure New Zealand meets its international human rights obligations for adequate housing. More research on models for community participation would assist in this process.

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APPENDICES



“Housing in Invercargill – who benefits and who falls through the gaps: A case study comparison of the different sectors.”

INFORMATION SHEET FOR PARTICIPANTS

Thank you for showing an interest in this project. Please read this information sheet carefully before deciding whether or not to participate. If you decide to participate we thank you. If you decide not to take part there will be no disadvantage to you and we thank you for considering our request.

What is the Aim of the Project?

The research study forms a part of a Master of Social Work study, at the University of Otago. The purpose of it is to find out more about housing in Invercargill – why people live where they do, how they came to be there, and how their housing helps or gets in the way of how they want to live their lives. The study wants to know about these things from different points of view, for example people who rent, people who own, people in public housing, and people with insecure housing.

The information could suggest ways that housing could be arranged so as to enhance people’s overall wellbeing and quality of life.

Who is funding this project?

The project is unfunded.

What Type of Participants are being sought?

There are two groups of participants who will be interviewed. Group one includes six Invercargill residents with different types of housing. Group Two includes four management representatives from different housing providers in Invercargill. Participants will be recruited by word of mouth, and need to have been Invercargill residents for at least a year, and be over the age of 18.

What will You be Asked to Do?

Should you agree to take part in this project, you will be asked to be interviewed at a place and time that suits you. The interview will take about an hour, and it could be audiotaped if you agree.

Please be aware that you may decide not to take part in the project without any disadvantage to yourself of any kind.

What Data or Information will be Collected and What Use will be Made of it?

In the interview you will be asked to discuss issues around your housing. The interview will be semi-structured, so there will be scope for you to raise any issues you want. The general line of questioning includes questions about where you are living now; how you came to be living here at this time; how well this house suits your needs and ideas about your ideal housing situation. The precise nature of the questions which will be asked have not been determined in advance, but will depend on the way in which the interview develops. Consequently, although the University of Otago Human Ethics Committee is aware of the general areas to be explored in the interview, the Committee has not been able to review the precise questions to be used.

In the event that the line of questioning does develop in such a way that you feel hesitant or uncomfortable you are reminded of your right to decline to answer any particular question(s) and also that you may withdraw from the project at any stage without any disadvantage to yourself of any kind.

The information you provide in the interview will only be used for research purposes. It won't be used in any way that could identify you at any stage of the process.

Your interview could be audiotaped, unless you don't want it to be. In that case the researcher will make written notes. If the interview is taped it will be transcribed, and you will be given a copy of the transcript to comment on and correct if necessary. Your name won't be on the transcript or on subsequent reports and publications. Only people directly involved in the research study at Otago University will have access to the data. At the end of the study, anonymised data will be stored in a locked facility at the University.

Reporting of the completed research will strive throughout to preserve confidentiality and anonymity, by referring only to "participants" and not by name, and by removing all other identifying information.

The data collected will be securely stored in such a way that only those mentioned below will be able to gain access to it. Data obtained as a result of the research will be retained for **at least 5 years** in secure storage. Any personal information held on the participants may be destroyed at the completion of the research even though the data derived from the research will, in most cases, be kept for much longer or possibly indefinitely.

The results of the project may be published and will be available in the University of Otago Library (Dunedin, New Zealand) but every attempt will be made to preserve your anonymity.

What if You have any Questions?

If you have any questions about our project, either now or in the future, please feel free to contact either:-

Lorraine Johnston and
Department of Sociology, Gender & Social Work

Peter Walker
Department of Sociology,
Gender & Social Work

University Telephone Number:- 0279503007

University Telephone
Number:- 03-4797951.

Email: johlo213@student.otago.ac.nz

Email:
peter.walker@otago.ac.nz

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research you may contact the Committee through the Human Ethics Committee Administrator (ph +643 479 8256 or email gary.witte@otago.ac.nz). Any issues you raise will be treated in confidence and investigated and you will be informed of the outcome.



“Housing in Invercargill – who benefits and who falls through the gaps: A case study comparison of the different sectors.”

Consent Form For PARTICIPANTS

I have read the Information Sheet concerning this project and understand what it is about. All my questions have been answered to my satisfaction. I understand that I am free to request further information at any stage.

I know that:-

1. My participation in the project is entirely voluntary;
2. I am free to withdraw from the project before its completion;
3. Personal identifying information such as audio recordings, may be destroyed at the conclusion of the project but any raw data on which the results of the project depend will be retained in secure storage for at least five years;
4. This project involves an open-questioning technique. The general line of questioning includes questions about where you are living now; how you came to be living here at this time; how well this house suits your needs and ideas about your ideal housing situation. The precise nature of the questions which will be asked have not been determined in advance, but will depend on the way in which the interview develops and that in the event that the line of questioning develops in such a way that I feel hesitant or uncomfortable I may decline to answer any particular question(s) and/or may withdraw from the project without any disadvantage of any kind.
5. If the interview has raised sensitive or distressing issues for me, I understand that I can access counselling at no cost, through the Brief Intervention Service via my GP. Alternatively, I can access free or low-cost counselling through agencies such as Nga Kete, The Pacific Island Advisory and Cultural Trust, the South Centre Family Support Service or Family Works Invercargill. In addition, I can choose not to answer any of the questions, or to end the interview at any time.
6. The results of the project may be published and will be available in the University of Otago Library (Dunedin, New Zealand) but every attempt will be made to preserve my anonymity.

I agree to take part in this project.

.....
(Signature of participant)

.....
(Date)

.....
(Printed Name)

.....
Name of person taking consent

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research you may contact the Committee through the Human Ethics Committee Administrator (ph +643 479 8256 or email gary.witte@otago.ac.nz). Any issues you raise will be treated in confidence and investigated and you will be informed of the outcome.

Appendix C



“Housing in Invercargill – who benefits and who falls through the gaps: A case study comparison of the different sectors.”

The research study forms a part of a Master of Social Work study, at the University of Otago. The purpose of it is to find out more about housing in Invercargill – why people live where they do, how they came to be there, and how their housing helps or gets in the way of how they want to live their lives.

There are two groups of participants who will be interviewed. Group One includes six Invercargill residents with different types of housing. Group Two includes four management representatives from different housing providers in Invercargill.

If you participate, what will you be asked to do?

If you agree to take part, I would like to interview you, at a place and time that suits you. The interview should take about an hour, and it could be audiotaped if you agree. You will need to have lived in Invercargill for at least a year, and be over the age of 18.

Please contact me for more information: Lori Johnston, ph. 027 950 3007 or email

Johlo213@student.otago.ac.nz

[This project has been reviewed and approved by the University of Otago Human Ethics Committee. Reference: 18/031]

Housing in Invercargill Research Lori Johnston Ph 0279503007	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator	Housing in Invercargill Research Lori Johnston Ph 0279503007	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator	Housing in Invercargill Research Lori Johnston Ph 0279503007 Title of research project Contact details of principal investigator
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Appendix D

Interview Guide 1:

Introduction –

As part of a Masters in Social Work study, I would like to know something about your housing situation in Invercargill, what it's like and how well it suits your needs. Your views and experiences are very important, and will help us understand how housing impacts on people's day-to-day lives.

The information will be kept anonymous and will be kept securely at Otago University. I appreciate your offer to take part in this study. You can withdraw from the interview or the study any time, and if there's anything you don't want to discuss, that's OK.

1. Tell me about where you're living right now. What kind of housing is it? Who shares the house with you?
2. How did you come to be living here at this time?
3. How well does this house suit your needs? What do you like about it, and what don't you like?
4. Tell me about your expectations of where you'd be living and the kind of house you'd have.
5. In an ideal world, what kind of house would you live in? Where would it be?
6. How do you think things might have worked better?
7. Is there anything else you want to tell me that we haven't covered?

Thank you. Please contact me on the mobile if you think of anything else later.

Appendix E

Interview Guide 2:

Introduction –

As part of a Masters in Social Work study, I would like to know something about the current housing situation in Invercargill, what it's like and how well it suits people's needs. Your views and experiences are very important, and will help us understand how housing impacts on people's day-to-day lives.

The information will be kept anonymous and will be kept securely at Otago University. I appreciate your offer to take part in this study. You can withdraw from the interview or the study any time, and if there's anything you don't want to discuss, that's OK.

1. Tell me about your service – what does it do?
2. Tell me about your tenants – where do they come from? What are their needs? What do you see as some of their difficulties? Their strengths?
3. How well do you think your service meets all the housing needs of your clients? What works well for them? What are the gaps?
4. What do you think the major issues are for housing managers? For their tenants?
5. In an ideal world, how do you think housing should be organised? How do you think things might work better?
6. Is there anything else you want to tell me that we haven't covered?

Thank you. Please contact me on the mobile if you think of anything else later.