

DEPARTMENT OF PUBLIC HEALTH

DEPARTMENT OF MEDICINE

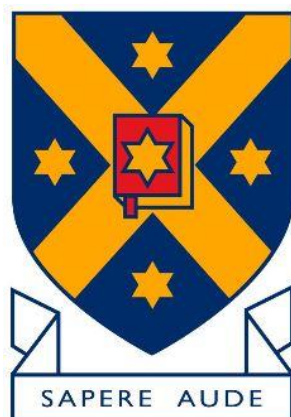
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Towards Healthy Māori Rental Housing

Māori Renter's Views on Renting in
the Wellington Region

A report prepared for Renters United and the Department of Public Health

University of Otago, Wellington, New Zealand

Group A1



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Introduction

In the midst of New Zealand's housing crisis there is an increased requirement to know how renters are affected. While there has been significant research into both renters' and Māori experiences with housing in New Zealand, the specific views and experiences of Māori renters have not yet been sufficiently explored. Renters United and ActionStation are working together to investigate the experiences of renters in New Zealand. This study proposes to add to their findings by specifically investigating the housing quality and the challenges faced by Māori renters in the Greater Wellington region. Only once these views and challenges are identified and understood can interventions be proposed.

Methods

There were two components to this study, both targeting Māori renters in the Wellington region. The first consisted of qualitative interviews that collected data on renting experiences in the form of narratives or stories. Interviews were transcribed and analysed through thematic analysis. 12 interviews were conducted.

The second component was a quantitative online survey that was conducted and analysed through Qualtrics and distributed through Facebook. We obtained a sample of 77 participants and collected self-reported data on housing quality and renting experience. Data was analysed through descriptive analysis.

Results

The narrative interviews demonstrated renters' issues with finding a house which included competition with other renters, gentrification, power imbalances with the landlord, and discrimination. Once in their houses, interviewees experienced further problems with cold temperatures, dampness, high costs, safety, uncertainties, and physical and mental health problems. The interviewees expressed a range of means to try solve their housing issues including involving the Tenancy Tribunal. The interviews also explored Māori-specific issues experienced with rental properties.

The survey had 77 participants, of which 15% identified as takatāpui. Half of the participants did not believe they had effective heating in their homes, and the majority of participants were living in damp houses. Most had difficulties finding a house, and nearly a third lived in fear of becoming homeless. 40% of participants also reported experiencing discrimination when trying to find a rental property.

Discussion

The participants demonstrated a range of experiences and challenges faced with their renting circumstances. In combination with previous literature, several recommendations were made which range from smaller local changes, to interventions requiring governmental policy changes. These recommendations are only a limited selection of possible future action. While the best intervention may not yet be known, the experiences of the study's participants show that changes have to be made in New Zealand's housing system for Māori renters to be able to have access to safe, suitable houses to call home.

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Clients

Renters United was our primary client (1). They are an independent organisation in Wellington that aim to organise renters and campaign to improve renting quality in Wellington.

ActionStation is a New Zealand community that stands for a fair and equitable society in New Zealand (2). They organise campaigns involved in several issues, including human rights, housing, health and environmental concerns.

At the time of this project, Renters United and ActionStation had partnered to conduct research on renters' experiences of renting in New Zealand. An online survey was created called *People's Review of Renting* (3). This was designed for any renting tenant in New Zealand to share their renting experience and provide self-reported data on housing quality. This project was created in part to address the difficulty that our clients had in reaching the Māori renting population for their study.

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Competing Interests

None declared.

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1.1 Purpose

The purpose of this research is to elicit and interpret the views of Māori renters in the Greater Wellington region with attention to the health impacts of substandard housing. In addition, we will consider the views of takatāpui as a marginalised subgroup of Māori renters.

We intend this research to be a resource for anyone with an interest in the views of these groups, including policy makers, and those who wish to explore further the issues raised.

In the following sections we will evaluate the relevance of previous academic literature (1.2), explore issues surrounding the housing market in New Zealand (1.3), detail the policy frameworks at play in health and housing (1.4), and describe pertinent demographic details for our study populations (1.5). Following this we will explore the health implications of substandard rental accommodation for Māori (1.6), detail salient differences in the rental market between private and social housing (1.7), provide contextual frameworks for our research by exploring relevant cultural differences toward homelessness and crowding (1.9), assess the current conditions of homelessness in New Zealand (1.10), and evaluate the quality of insulation and heating in rental accommodation in New Zealand (1.11). Finally, we will review literature on discrimination in the context of housing (1.12), provide some further context for takatāpui in our research (1.13), briefly discuss key features of our online survey rationale (1.14) describe our model for historical trauma in the context of housing quality (1.15), and summarily conclude this section with the key points and features of the literature informing our research (1.16).

1.2 Previous Research

There is a paucity of research into the experiences of Māori renters. Very little research has been done for the sole purpose of eliciting the views and experiences of Māori who are renting homes. Pholeros *et al.* examined the quality of indigenous housing among Aboriginal communities in Australia, with a focus on correcting the assumption that quantity trumps quality when it comes to solving indigenous housing and health inequalities (4). The study concluded that only a coordinated, concerted approach to quality-assurance throughout housing provision projects could ensure the health of the Aboriginal communities inhabiting them. Buckett *et al.* investigated the views of renters in owner-occupied and rented homes in New Zealand, concluding that rented homes were generally of poorer quality despite renters having lower expectations when it came to housing quality (5). Flynn *et al.* examined Māori housing trends and reported poor understanding and awareness of Māori beliefs about housing, and poor design of state homes for a wider whānau group (6). Waldegrave *et al.* undertook a qualitative investigation exploring the Māori experience of housing in a broader sense, their findings reinforcing the idea that state and private housing is largely unsuitable for Māori as they preferred to cluster and live close to or with wider whānau networks (7). Baker *et al.* found higher hospitalisation rates and rates of major diseases in social housing

applicants and tenants compared to the general New Zealand population (8). When establishing a causal link between social housing reliance and hospitalisation, it is difficult to establish temporal sequence, and so these findings must be interpreted in the wider context of what is known about housing and health.

Previous qualitative research involving interviews with renters identified key issues around the rental environment. These included affordability and quality of housing, feelings of security in retaining housing, problems with dampness and mould, lack of autonomy making decisions in the home, and difficulties in asserting their legislative rights (9). While this research was not specific to Māori renters and so does not consider factors such as discrimination or marginalisation, it provides a useful basis for the existing issues facing renters.

Our research is unique because it specifically investigates Māori renters, seeking to gain an in-depth understanding of the challenges and issues they face. Our inclusion of takatāpui renters' experiences adds a further unique dimension to what is currently known. By targeting such a specific population (Māori renters, both heterosexual and takatāpui), therein lies the potential to address specific inequities and tailor future research or housing interventions to a group who make up large proportions of high deprivation communities in New Zealand.

1.3 New Zealand's Growing Housing Crisis

New Zealand is currently experiencing a housing crisis caused by a multitude of factors which have led to a shortage of affordable and quality homes. The average price of housing has increased at a rate far greater than average income, due to insufficiency of supply and competitive purchasing (10). This has significantly influenced the rental market which is currently at a premium with huge demand driving up the prices. In areas such as Auckland and Wellington the prices have exponentially increased in the past couple of years (11). Statistics New Zealand reports that 44% of New Zealand households in rental accommodation pay more than 30% of their income in housing costs, more than twice the proportion paid by households that own the home they occupy (12). These extremely high costs have meant that renters are more willing to settle for accommodation that would otherwise not be acceptable, in an effort to just live in a house (13).

During 2017 there has been a significant decrease in the number of available rental properties, exacerbating the difference between supply and demand. Many factors have influenced this change including more people renewing tenancies rather than brave a competitive market and an increase in people moving to Wellington for work (14). This is reiterated by the fact that rental listings were 65% below their seasonal average (15). The shortage has also resulted in the average rent price increasing 11% accordingly to figures released by online trading site Trade Me (15).

Recently the insecurity and substandard conditions in the New Zealand rental market have received increasing attention (16). However, the limited renting stock has created a power indifference between tenant and landlord which threatens the rights of renters. This creates a need for representation, particularly in marginalized groups in order for them to achieve

their interests. In general, people that belong to these groups have less awareness or confidence in asserting their rights and lack the time necessary to do so. Additionally there are ineffective processes to ensure that problems are resolved and starting such processes may create a risk to tenancy (9,17)

1.4 Government - Policy and Legislation

Issues of housing supply and quality are ongoing issues for the New Zealand public, non-governmental organisations (NGOs), disadvantaged groups, our institutions and governing bodies (18–28). The issue is complex and intersects with many areas of legislation and governance.

While there is no legislation in New Zealand law which specifically provides a right to housing, New Zealand has ratified the International Covenant on Economic, Social and Cultural Rights (ICESCR), and in doing so is obliged under Article 11 to “Recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions” (29,30). The most authoritative legal interpretation of this right was set out in a 1991 general comment by the United Nations Committee on Economic, Cultural and Social Rights (CECSR). This general comment spells out that the right to housing includes:

- Security of tenure, for example legal protection from arbitrary eviction
- Availability of services, for example sustainable access to potable water, sanitation and emergency services
- Affordability, for example housing costs as a ratio of income
- Habitability, for example the soundness of physical structure and the absence of dampness and crowding
- Accessibility, for example by all ethnic, racial, national minority and other social groups
- Location, for example in relation to employment and schools
- Cultural adequacy, for example taking into account traditional housing patterns.

In addition to the ICESCR, New Zealand is a signatory to the United Nations Declaration of Rights of Indigenous Peoples (UNDRIP) and the United Nations Convention on the Rights of the Child (UNCRC). In Articles 21 and 23, the UNDRIP details rights to improvement of housing and determination and development of housing strategies, respectively (31). Article 27 of the UNCRC establishes an obligation on its signatory states to assist those responsible for children by providing resources and programmes to support access to housing of a standard adequate to meet their right to “physical, mental, spiritual, moral and social development” (32).

On the 15th of October 2015 the Healthy Homes Guarantee Bill (No 2) was put before the House seeking to amend the Residential Tenancies Act 1984 to set binding minimum standards for heating and insulation of NZ rental homes. Previous Bills of a similar nature had already been defeated at vote. On 29th of June 2017 the Government Administration Committee reported that they had examined the Bill but were unable to agree whether the Bill should be passed, with a tied vote.

The Healthy Homes Guarantee Bill (No 2) amends Section 13A of the Residential Tenancies Act 1986 by inserting new subsections establishing a new responsibility for landlords in which they must comply with standards of heating and insulation and that not doing so is an unlawful act. In addition it establishes responsibility on the government to prepare and publish minimum standards of heating and insulation for residential premises, clarifying what constitutes adequate standards of heating and insulation, acceptable assessment measures, exemptions, and publication (33).

Of a total of 890 unique, non-form submissions, 884 were in support of the Bill while six were opposed.

Those in favour of the bill wrote in support of the intent to make homes healthier but raised concerns about the needs for effective standards, and clarity on compliance and enforcement, particularly whether tenants would bear responsibility for asserting their rights. Suggestions were made that an independent third party or agency could be made responsible for enforcement using either a random auditing system or universal inspection regime (18–28). Those opposed to the bill reasoned that costs would be passed on to tenants, and that the bill does not address the issue of tenant behaviour as a contributor to the quality of the home environment.

Housing New Zealand Corporation, formed in 2001, is government organisation responsible for social housing in New Zealand. The majority of state houses were built through the early to mid-1900's a time when features like insulation were non-existent (34). It wasn't till 1978 when the Local Government Amendment Act came into force requiring all new houses to have a minimum standard of insulation (35,36). As such the design of the houses didn't take into consideration factors such as appropriate ventilation that can lead to health issues (36).

1.5 Demographics and Deprivation of Māori in the Greater Wellington Region

1.5.1 Māori Population

The Māori population in New Zealand comprises 15.6% of the total population. Continued growth future projections indicate that this will increase to 19.5% of the New Zealand population with an increase from 0.69 million at 30 June 2013 to 0.83-0.91 million in 2025, and up to 1.00-1.19 million in 2038 (37). The Māori population accounts for 11.3% of the Capital and Coast DHB including Wellington, Porirua and parts of the Kapiti Coast, and 18.1% of the Hutt Valley DHB, the areas of focus in our research project (38). The Māori population in the Wellington Region is significantly younger than the non-Māori population (39).

1.5.2 Measures of Socioeconomic Status

There are significant disparities between Māori and Pākehā in measures of socioeconomic status which contribute to inequalities in renting and housing, as well as affecting the total wellbeing of the Māori population. Relative to Pākehā, Māori have lower incomes, higher

rates of unemployment, poorer educational and health outcomes, a greater likelihood of living in rental accommodation, and proportionately more convictions for criminal offences (40). For example, within the Wellington region alone the unemployment rate is significantly higher for Māori compared to the overall population, a trend seen throughout New Zealand. The unemployment rate of Māori aged 15 years and over in Wellington Region is 14.3%, compared with 15.6% for New Zealand's total Māori population and only 3.9% of the Pākehā population (41). Current actions to remedy the inequality within ethnic groups have been somewhat successful with many socioeconomic indicators such as education showing a closing gap between Māori and Non-Māori (42). However, progress is slow and much more needs to be done to achieve both equity and equality.

Furthermore, there is a significant income inequality between Māori and Pākehā which compounds housing inequality as well as leading to poorer health outcomes. Multiple studies link income inequalities to poorer health outcomes. International research links lower mortality rates to countries that have smaller income inequalities, showing that income inequality is associated with increased mortality; and that income inequality 'is accompanied by many differences in conditions of life at the individual and population levels, which may adversely influence health' (42–44). Currently income for Māori is significantly lower than non-Māori. Data from the 2013 census showed the median weekly income for Māori was \$486 compared to \$620 for Pākehā, and this income gap has widened over time (42). Māori and Pacific ethnic groups suffer from higher poverty rates than Pākehā, typically around double regardless of the measure used (42). When using the measure of household income being less than 60% of median income to define poverty, 23% of Māori and 22% of Pacific people fell below this threshold, compared to only 11% of Pākehā (36).

1.5.3 Quantifying Deprivation

Māori are significantly overrepresented in the most deprived areas and underrepresented in the least deprived areas as measured by The New Zealand Deprivation index (NZdep) (45).

The NZdep tool is used to quantify non-occupational socioeconomic position within small geographical areas. The most recent version, NZdep13 provides a measures of neighbourhood deprivation by observing the comparative socioeconomic positions of small areas and assigning them numbers from 1 (least deprived) through to 10 (most deprived) (46). The index is formulated through the consideration of 9 socioeconomic variables from the 2013 census. An area's decile score does not necessarily mean all individuals living in that area experience an equivalent level of deprivation, however it is suitable when making general statements about populations. In 2013 23.5% of Māori lived in decile 10 areas, compared with 6.8% of non-Māori. Additionally only 3.8% of Māori live in decile 1 areas compared with 11.6% of non-Māori (46). There is a clear need to understand the factors that have led to these disparities as they have implications for social equity and community wellbeing. It is particularly important given that Māori are the indigenous people and ongoing failure to address these disparities shows that ongoing social injustices are not merely limited to resource rights.

Socioeconomic disparities and deprivation are both important to consider when discussing issues of healthcare. Low incomes can lead to an inability to afford rent, leading to people being pushed into homelessness, sharing homes with each other to reduce the rent costs or pushed towards low socioeconomic areas where deprivation is high. These areas of high deprivation are associated with lower standard housing, schools, access to healthcare and community structures. Māori renters with inadequate incomes therefore must decide between housing (often substandard) and paying for other necessities all of which can contribute to poor health outcomes (36).

1.6 Health

Māori health disparities are evident in annual data, exhibited by the consistently shorter life spans of Māori compared to Pākehā (47). This discrepancy is notably prominent in hospitalisations of Māori children with multiple respiratory issues living in rental properties (8).

There is little disagreement that the quality of a large proportion of the rental accommodation in New Zealand is of a low standard; environments that undermine the long-term health prospects of tenants. The housing market establishes conditions in which the most disadvantaged are most likely to suffer the burden of poor quality rental accommodation and subsequent long-term health effects (5,48,49)

1.6.1 Health Strategy

The New Zealand Health Strategy 2016 defines five strategic themes:

- Ka aro mai ki te kāinga - Closer to home
- Te whāinga hua me te tika o ngā mahi - Value and high performance
- Kotahi to tīma - One team
- He atamai to whakaraupapa - Smart system
- Mā te iwi hei kawē - People-powered

Each of these themes has relevance to implementing strategies which improve housing quality for Māori renters. Perhaps most relevant is *Ka aro mai ki te kāinga* which concerns the value of healthcare which is close to those who need it, in a manner that is integrated both within the healthcare system and with other public services, using both population-based and targeted initiatives, with particular attention to attending to long-term conditions, and investing in wellness and wellbeing, specifically focusing on children, young people, families and whānau. Improved rental quality meets each of these criteria and is aligned with other areas of the New Zealand Health Strategy.

He Korowai Oranga, New Zealand's Māori Health Strategy provides the governmental vision for pae ora - healthy futures - for Māori. The three elements defined under the strategy for achieving pae ora are:

- Mauri ora - Healthy individuals

- Whānau ora - Healthy families
- Wai ora - Healthy environments

A key thread in the strategy is progress in health equity and a key pathway is Te Ara Tuawhā - Working across sectors. Housing quality for Māori renters is a meaningful area for concern and potential for progress in achieving pae ora under these criteria.

1.6.2 Structure and Design

The majority of housing in New Zealand was built in the early to mid-1900s when the design and structure of houses was poor (50). Ventilation and insulation is typically insufficient in these rental houses, leading to cold homes which accumulate moisture and are afflicted by damp and mould. This has been shown to result in an increase in respiratory infections and health problems in infants (36). Furthermore, the lack of insulation leads to these homes, on average, failing to meet the World Health Organisation's indoor temperature recommendation of above 18 C. Research shows that if indoor temperatures consistently fall below 16 C, respiratory illnesses are more likely to occur (36,51). To keep a house warm requires efficient heating sources, a key problem for renters. State houses primarily utilise unvented gas heating that is both inefficient at heating the house and emits toxins such as nitrogen, carbon monoxide and sulphur dioxide, all of which can irritate the eyes and nose and contribute to deterioration in lung function (36).

1.6.3 Overcrowding

The health impacts are not limited to housing structure alone but demographics of the occupants. The pertinent issue of overcrowding especially among Māori renters poses a greater risk of obtaining and spreading infectious diseases (36,52,53). Higher rates of meningococcal disease, acute rheumatic fever and asthma are associated with overcrowding and Māori children are among the most affected. A corresponding trend exists for enteric diseases (such as *H. pylori* infection) which can lead to gastric ulcers and cancer risk in preterm infants (36,52,53). New Zealand has one of the highest rates of rheumatic fever in the world, a disease all but eliminated in other countries (54).

1.6.4 Infections

The annual winter season is a time when influenza and common colds become a major health issue for many people. Excess Winter Hospitalisation (EWH) is a quantifiable way of determining the impact it is having on the hospitals. In New Zealand EWH rates are higher among Māori than Pākehā, which could be attributed to more Māori living in deprived areas, however according to Barnard no statistical evidence gives credence to this (55). This assertion has however not yet been corroborated by other authors. A geographical disparity is also seen between rural and urban housing with higher respiratory admissions to hospital from urban areas than rural for Excess Winter Hospitalisation (EWH) rates (55). Māori children from low socioeconomic households that are often overcrowded have higher infectious and respiratory hospital admission rates (52). Their health complications can be attributed to the

poor housing quality, crowding, poor ventilation, poor heating and improper heating sources, lack of proper food and potential for exposure to smoke usually secondhand.

1.6.5 Non-communicable and mental health

While infections and poor housing have an established relationship there is a new focus on non-communicable effects that may impact residents. Poor mental health is a potential consequence, with renters facing stress, anxiety and depression exacerbated by financial, health and social pressures. It is the socially isolated such as solo parents who are most affected (36,52). Social behaviour is an inherent part of human nature essential to maintaining a healthy mental state (56). Renters living in low income households are less socially connected due to higher stress levels (36). These factors collectively contribute towards increasing healthcare costs and increased crime rates (52).

1.6.6 Smoking

Smoking is a major health issue in New Zealand. Māori have the highest smoking rates in the country (44% of all ethnic groups) and Māori woman (47.6%) smoke more than men (39.5%). It is more prevalent in people with lower incomes, receiving a benefit and living in the most deprived areas (36). In addition to the known health effects, the behaviour of smoking is negatively perceived by society with landlords viewing those who smoke in a more negative light. Thus Māori renters who fall into the demographics of likely Māori smokers are at a disadvantage from the outset in renting in an already competitive rental market (13).

1.6.7 Access

Access to healthcare is an issue that the medical profession strives to improve constantly. Māori are particularly affected by issues such as high cost of travel, prescription costs, consultation fees and after-hour visits all acting as barriers (57). While often this is a barrier for low income Māori we find that GP visits favour these Māori families due to government subsidised visits (36).

1.6.8 Interventions

The Healthy Housing project showed the impact of heating in non-insulated houses. The researchers found that new heaters caused less condensation, less mould and levels of nitrogen dioxide halved leading to reduced colds, wheeze and respiratory problems. As a result, there was less time off work and less GP or hospital visits. Children were more likely to attend school and more efficient heating systems meant reduced power bills (14). Heating the house leads to improved self-rated health and respiratory symptoms or time spent off school and work and less visits to the GP (51).

1.7 Demographic of Homeowners versus Renters

1.7.1 Homeownership

While rental tenure has historically been considered a stepping stone to homeownership, New Zealand's home ownership rate has declined faster than any other OECD country over the last 20 years and there are good reasons to predict that this decline will continue, increasing the number of New Zealanders unable to transition out of rental accommodation (58). This demographic shift will be most felt by those who possess the least financial capacity to purchase housing. While legislation that helps to improve the availability and affordability of houses for owner-occupiers would benefit many New Zealanders, those who are least advantaged will continue to rely on rental accommodation for their housing. The historic social and economic inequalities, combined with institutional racism and a system geared towards failure, contribute to Māori constituting a large proportion of this 'least-advantaged' group, being represented more heavily than non-Māori across a wide range of indicators of inequality (42). A combination of population age-structure, larger household groups, deprivation factors such as income and education, as well as cultural perspectives on whānau interaction have all resulted in Māori having lower home ownership rates compared to the total population of New Zealand (59). Only 28.2% of Māori own their own homes compared to 56.8% of Pākehā, and Māori renting rates increased from 50.2% to 53.3% throughout the period from 2006-2013 (60,61).

1.7.2 Household Structure

When attempting to rationalise discrepancies and inequalities in home ownership rates between Māori and Non-Māori populations, the two groups cannot be viewed as homogenous. Māori have a higher proportion of single-parent households, which are associated with higher rates of poverty and lower incomes than any other household type (61). Māori also often live within an extended whānau structure, with several generations and wider kaupapa whānau members often inhabiting the same house, bound by kinship and common goals (61,62). These "multi-person households", along with single-parent households, have the lowest home ownership rates (34.7% and 37.4% respectively) (61). As a population with a much younger age structure (average age of 28 years) than other ethnic groups, Māori tend to have more young people and children in a single house, which contributes to higher power bills, food bills and general expenditure for education and childcare (8). Lower incomes in these age groups restricts the ability of such households to save or invest money in housing, which is reflected in such low home ownership rates (8).

1.8 Comparison of Social versus Private renting

A higher proportion of Māori are currently living in social housing, which comes with a unique set of issues that differ to those faced by those living in private rentals (61). Social housing aims to provide affordable housing to those in the community experiencing a high burden of poverty. Tenants pay rents that are below market price or related to their income and

generally have more secure tenancies, although these are regularly reviewed to ensure tenants remain eligible (63). In 2013, of the 450,000 households that were in rental accommodation 83.7% of these households were in the private rental sector compared to 16% that lived in social housing, mostly renting from Housing New Zealand, the state housing provider (60). A higher proportion of Māori renters occupied social housing (20.7%) compared to Pākehā renters (7.5%) (61). The average income for those in social housing is \$305.55 per week with 91.1% having a member of the household who receives a benefit (8). With rental prices in the private sector soaring there is insufficient social housing for those in need, with the current waiting list of applicants that meet the high-needs criteria currently sitting above 5000 (64).

There is significant evidence to show that social housing is failing to provide tenants with quality housing that meets their needs, particularly for Māori whose cultural views on housing differ from a traditional western approach. Those in social housing generally reported not liking their houses and felt that they were poorly designed and had cold living environments, even when more efficient heating methods were provided. Private renters in contrast seemed to be happier with their homes and living circumstances (7), however they tended to have a greater financial pressure in regards to higher rent. Limited regulation of the private rental market has seen some landlords fail to maintain high housing standards, such as fitting insulation appropriately or investing in fixed, high-quality heating devices (51). Compounded with high market demand, loose quality-assurance regulation has in many cases allowed for a shift to poor living standards, with no pressure placed on the landlords to address this issue. This responsibility falls to tenants who are already vulnerable and are unlikely to bring matters to the attention of the landlord for fear of repercussion (9,51).

1.9 Defining and Quantifying Crowding and Homelessness – Western vs Indigenous Perspectives

1.9.1 Housing Instability

One of the key considerations when assessing renting behaviours and attitudes is the relative instability for renters compared to homeowners. Renters are at risk of sudden changes in housing status based on the wishes of the landlord, and the minimum notice required for ending a tenancy is 42 days in specific circumstances (36). Many low-income renters may be at substantial risk of becoming homeless, and the fragility of many families' housing security should be considered in any survey investigating perspectives on renting. Factors increasing the likelihood of becoming or staying homeless, according to a Parliamentary report, include but are not limited to: lack of affordable accommodation; poverty/unemployment; substance abuse/addiction; emotional/mental health issues related to childhood abuse, family breakdowns, institutional care; prior convictions or imprisonment; and discrimination by landlords (65).

1.9.2 Housing Design and Overcrowding

Another unique component to analysing home ownership and renting issues for Māori populations is the extremely strong cultural connection to whakapapa whānau and kaupapa whānau, and the tendency for Māori to share housing with extended whānau networks based on a sense of kinship (62). Māori have high rates of housing mobility and are more likely than Pākehā or Pacific populations to change home within two years. Primary reasons for doing so are wanting to live closer to whānau, economic reasons (given notice by landlord etc), and housing reasons (dwelling too small or unsuitable) (6). Rental housing is often reported as unsuitable for the typical non-nuclear whānau structure, with insufficient space to accommodate wider whānau and no large common area able to function in a marae-like way when the extended whānau is gathered together. This structural limitation represents an institutional shortcoming, with poor understanding of the unique cultural requirements of Māori living style and whānau structure (66).

Poor housing design is only one of the factors involved in high rates of home-sharing and crowding amongst Māori. The critical importance of culture and whānau connections has been shown to be of higher priority for Māori than quality of housing in general, with census data supporting this trend (36). The SHOW study reported that 24.5% of houses investigated had 5+ occupants (totalling almost 15,000 homes) and 15 houses had more than 16 occupants (8). Overcrowding is worse in rural areas, which has been attributed to a desire by Māori to live near or with whānau for social and cultural support reasons (7).

1.9.3 Overcrowding

Overcrowding has been strongly linked to a variety of acute and chronic diseases of varying severity. Measuring overcrowding relies on variable definitions, but the Canadian National Occupancy Standard (CNOS) has been used to evaluate overcrowding in NZ, and remains relevant to current research. The CNOS states that overcrowding exists where: any two adults (18 years or older) who are not a couple share a room; any children aged 5-17 of different genders share a room; or a child aged 5-17 shares a room with a child aged less than 5 of the opposite gender (36). The CNOS also defines crowding as a one or more bedroom deficit, a definition 19% of Māori meet, second only to Pacific Island households, of which 39% are overcrowded (49). Māori children are most likely to live in crowded homes, with 24.8% doing so, and 41.9% of these occupying the highest deprivation categories (53). Overcrowding increases the risk of transmission of communicable diseases and respiratory infections and impacts on personal space and privacy. Crowding is associated with low income, more dependent children, two or more family groups sharing a household and extended family living in a family's home. All of these factors are more common in Māori when compared to general population rates (6).

Rental homes tend to be of poor design to prevent overcrowding, especially in cultural groups where families are rarely nuclear and large households are commonplace. Large houses are inherently more expensive to rent, a problem when a single-parent or young couple are responsible for housing several dependent children, elderly family members or whānau

members who find themselves without a home (67). Providing shelter for whānau is culturally important for Māori. Because of the aforementioned institutional shortcomings in housing design, Māori are constrained in their ability to provide space for whānau, increasing the risk of overcrowding and the consequent negative implications for their health and the health of dependent children (68).

1.9.4 Housing Quality

Alongside low rates of home ownership, housing quality is generally poorer in Māori populations (both due to being in rental properties and due to low income and discrimination). Māori reported higher rates of major housing issues in the 2013 census, and renting rates were also higher in these groups (69). The census showed that renters were twice as likely to report problems with damp or mould, four times as likely to report a major dampness problem, and twice as likely to report their homes always or often being cold (69). Māori were most likely to report the need for immediate or extensive repairs on their home and to report living in a damp house. 22% of damp houses were those housing Māori persons, who collectively make up only 13% of the population of New Zealand (69).

1.10 Homelessness in New Zealand

Māori are overrepresented in the homeless population of New Zealand. Homelessness is defined by Stats NZ in census data as having no other options to acquire safe and secure housing. There are four categories of homelessness: being without any shelter, living in temporary accommodation not intended for long-term living such as hostels for the homeless or women's refuge, temporarily sharing the accommodation of others, or living in uninhabitable housing (65).

The size of the severely housing deprived population in 2013 was approximately 41,000 people, almost 1% of the total population at the time. Māori accounted for a third of this population, and were five times more likely to be homeless as Pākehā. Homelessness has also increased at a higher rate in recent years (70). The homeless Māori population was most likely to be in the 'sharing accommodation' category of homelessness, as a temporary resident of a severely crowded house possibly living with family or friends (71). Being a 'temporary resident' was defined as being neither the owner or reference person of a dwelling or being in the immediate family of the owner or reference person, and 'severely crowded housing' referred to dwellings that had a two-or-more bedroom deficit. This may be attributed to levels of sharing with friends or whānau not in the immediate family being a prioritized aspect in the Māori culture due to strong kinship accommodations. Among Māori the cultural value of mana-ā-kitanga, unconditional offering of hospitality, love and support, is especially important and this is reflected among these statistics (70). Three quarters of those who resided in a severely crowded dwelling were sharing with extended family, showing that familial relationships often determine where people stay when they cannot access their own permanent housing, particularly in the Māori population. Furthermore, most of those sharing with family contained at least three generations underneath one roof, showing the culture of

large intergenerational families living under one roof, possibly contributing to crowding and associated negative health outcomes (71).

Among the homeless population who engaged with Wellington Downtown Community Ministry (DCM) services in 2013 and 2014, most were temporarily sharing accommodation with others, and the most common ethnicity was Māori, further demonstrating the overrepresentation of Māori among the homeless population. This suggests that homelessness or the threat of becoming homeless should be considered when conducting a survey of Māori renters in the Wellington region (65).

Homelessness can also be considered from an indigenous perspective as it not only includes those without a home or those sharing someone else's house, but has a spiritual element related to disconnection from one's ancestral whenua, whānau and whakapapa networks (72). Such cultural components to defining the housing crisis have been poorly researched and quantified, and so any housing surveys aimed at defining issues from a Māori perspective should include questions about feelings of spiritual/cultural disconnect and vulnerability. This unique component to an indigenous housing understanding directly relates back to the question of why Māori and Pacific households are so prone to crowding, and previous research in Australia has highlighted the fact that simply building more houses does nothing to alleviate health inequalities, due to a strong desire by these indigenous groups to house extended family together as a form of social and family support (4). While this has been poorly researched in New Zealand, the tendency for Māori families to live in communal arrangements indicates that the current approach to housing and homelessness is flawed and relies on a western ideology which sees family groups as nuclear and homogenous, and a lack of houses as the key determinant in existing health inequality.

1.11 Characteristics of Heating/Insulation in Renting Populations

Heating and insulation are key components of housing health assessment for many years, and are included in both the NZ Healthy Housing Index and the Surgeon General's Checklist for Healthy Homes (73,74). Insulation in New Zealand will be mandatory in all rental homes by 2019 and insulation statements provided for each new tenancy allow prospective renters to make informed decisions around rental health (36). Nevertheless, many homes are poorly insulated, and a significant proportion are unable to be retroactively insulated due to their design (low floors, lack of wall space etc). Interior temperatures are frequently cold, exacerbating many chronic respiratory and cardiac conditions such as asthma or chronic obstructive pulmonary disease (COPD) (36). Māori households use less heating than average, and many households utilise cheap heating options such as unvented gas heaters. These appliances are associated with high levels of air pollution within the home (byproducts of gas combustion) and release large amounts of condensation, potentially worsening health conditions and levels of damp/mould despite people thinking they are making their homes healthier (36). It is not known whether Māori households are more likely to use these heating systems, and quantifying the proportion of Māori renters who do so may provide valuable information for future health home education groups.

Chapman *et al.* 2012 defined fuel poverty as a “household [that] needs to spend more than 10% of its income on all household fuels to achieve a satisfactorily warm indoor environment” (51). Between 1989-2010, in the lowest income decile, income energy expenditure rose 7.6% to 13.1% and yet only a third of all households in the lowest income quintile have an average living room winter temp of above 16°C. WHO guidelines specify that satisfactory indoor temperatures are 18-21°C. Given that most state homes were built in the early to mid-1900’s and private homes in the 1920’s due to the suburban housing boom, their design did not implement safe and effective forms of heating and insulation (50). Poor insulation and housing maintenance increase the burden of heating costs necessary to maintain adequate indoor temperatures as the structure of the house offsets attempts at efficient heating (51). Half of households in the lowest income quintile never have heating in their room. Poorer tenants are limited in their ability to buy heaters and are at mercy to tenancy agreements where the power to make property changes lies with the landlord. Lodging complaints with the Tenancy Tribunal incurs costs and time, a significant barrier to action for poorer tenants (51). The combination of power imbalances, power prices, poor housing and lower SES undermines the ability for those most in need to look after their health and the health of their families.

Chapman et al found that participants were in favour of warm efficiently heated homes and would support policies that regulated warm housing but identified that the cost of effective heaters, lack of available information and tenancy arrangements made it very difficult to pursue this avenue for low income tenants (51).

The majority of the rental stock in New Zealand is privately owned and many are reported to be poor quality (60). Rental market demand is increasing and we can expect that housing related healthcare issues will continue to increase, placing further pressure on the New Zealand health system. Accordingly, refurbishment and renewal of the private rental stock is a cost-effective public health measure that works toward a wide range of government health targets.

1.12 Self-reported Discrimination against Māori in a Housing Setting

Discrimination remains a significant problem for Māori in many aspects of living, but research has indicated that despite increased awareness of racial discrimination, Māori remain 13 times as likely to report unfair treatment compared to Pākehā when trying to find housing (75). This, combined with a trend towards lower incomes, non-nuclear families (single parent, extended family living in one house), higher rates of chronic disease and higher incarceration rates amongst Māori populations likely contributes to the substantial inequality in housing availability and access for Māori families. Surveys aimed at Māori rental populations should focus on self-reported discrimination due to the aforementioned and any other reason as key indicators of housing vulnerability and inequality.

Decreased rates of home ownership among Māori was found in one study to be associated with self-reported appearance of Māori, as judged by how much those surveyed thought that they appeared outwardly Māori to others. This association persisted when adjusting for

education, the area of residence and its level of deprivation, household income, age, and other factors. Those who were viewed as European reported significantly lower rates of racial discrimination (76). Another study looked at socially assigned ethnicity which showed that Māori with socially-assigned European or non-Māori ethnicity were almost four times less likely to report experiencing discrimination when renting or buying housing compared to those with a socially-assigned Māori ethnicity. Socially assigned ethnicity refers to how those in the study report other people in New Zealand to usually ethnically classify them. This further illustrates the increased prevalence of discrimination against Māori in housing (77). These findings suggest that there is a level of institutional racism that disproportionately impacts Māori in the housing sector based on appearance as Māori and possibly related to factors such as being less likely to have a mortgage approved (76).

1.13 Takatāpui whānau

Takatāpui is a traditional Māori term meaning ‘intimate companion of the same sex.’ It has since been reclaimed to embrace all Māori who identify with diverse genders and sexualities such as whakawāhine, tangata ira tāne, lesbian, gay, bisexual, trans, intersex and queer. All of these and more are included within Rainbow communities (78). The self-identified lesbian, gay, bisexual, pansexual youth population of New Zealand has been estimated at 5.5% in the past, with a further 1% self-identifying as transsexual, and this is likely to be a similar proportion among the Māori population (79,80). While there is limited data on the LGBT+ population of New Zealand and the discrimination they may face, studies in the US have shown housing discrimination against same-sex couples in the online rental housing market, with adverse treatment in the form of same-sex couples receiving fewer responses to email inquiries compared to heterosexual couples (81). In another study 11% of lesbian, gay or bisexual respondents had personally experienced discrimination in renting or purchasing a house, while another 35% had not personally experienced this but knew somebody who had (82).

Qualitative research from the University of Otago surveying takatāpui patients found that discrimination and subsequent marginalisation for being either Māori or takatāpui seemed to be a ubiquitous experience, manifesting itself in work, school, home and other environments. Many of these Takatāpui whānau also felt they had a lack of adequate housing (83). This potential for an added layer of discrimination among takatāpui should be considered when surveying views on renting among this group, as this represents a possible barrier to finding suitable rental accommodation if landlords discriminate on the basis of homophobia or transphobia.

1.14 Online Surveys

For the purposes of our study, online data collection is the only medium which has sufficiently rapid response rates. When considering the content and structure of questions within a survey, the ‘KISS’ (Keep It Simple, Stupid) principle has been purported to reduce non-response rates and encourage participation by reducing burden of reading and interpretation (84). Survey questions should require minimal reading, be grouped based on relevance, and

have any necessary explanation to clarify the intent of a question. Social media provides a powerful tool for survey exposure, and the age of 'sharing' articles or information with like-minded people online presents an opportunity for research teams to increase exposure by provoking a sense of responsibility in participants to share the survey amongst friends and whānau, a technique which has been used successfully in previous studies (85). Incentives have been shown to increase response rates in online surveys, which indicates that offering a small koha to participants is not only appropriate but beneficial to response rates.

1.15 Historical Trauma

Historical trauma is defined as an outcome of colonisation and refers to pervasive negative implications of historic events or processes that continue through multiple generations. Figure 1 provides some context for the relationships between colonisation and inequity, through housing quality. As race is a factor which leads to inequity in housing quality, attending to this issue within housing quality reform will result in better overall health outcomes including reduction in the inequity gap.

The model considers the overarching ramifications of colonisation on Māori, and how the outcomes of this are illustrated by the current disparities between Māori and Pākehā. These ramifications include basic causes such as racism and legal policy, through to their flow on effects of social status, biological processes and outcomes.

We have adapted the Williams (1997) model to clarify and enable understanding of the broader context of the inequitable housing crisis. For instance, a large proportion of individuals may only consider a patient's situation from a standard 'common sense' point of view. This point of view is restricted to surface causes (e.g. housing quality) and its effects on biological processes and outcomes. An example to illustrate this, extracted from the model, is asthma. Figure 2 illustrates the understanding that surface causes such as damp and mould can lead to asthma and its consequent health outcomes.

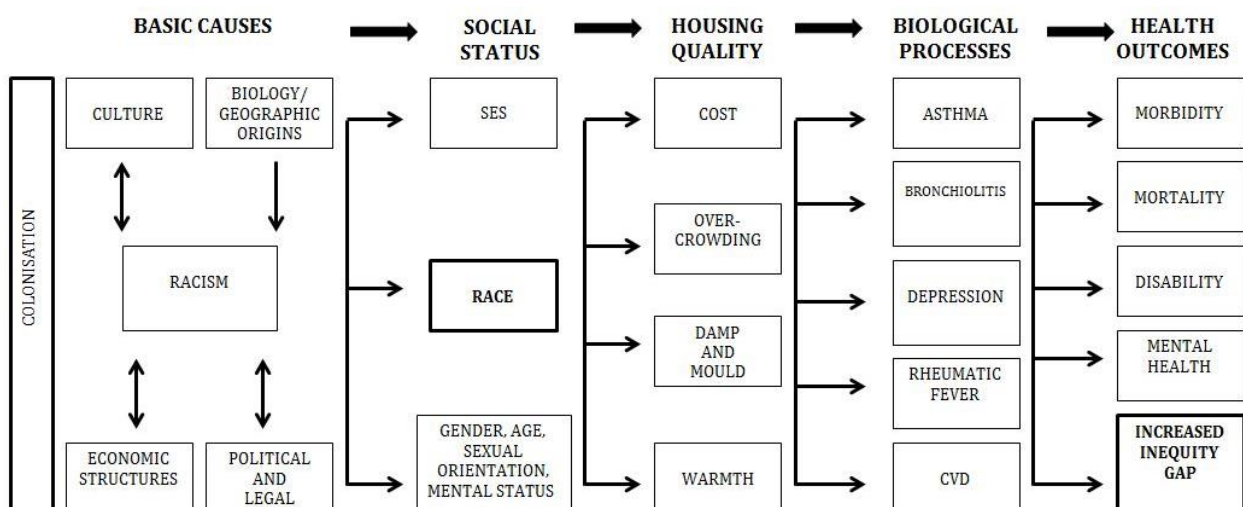


Figure 1. Ramifications of historical trauma on Māori renters - Adapted from: Williams DR. 1997.

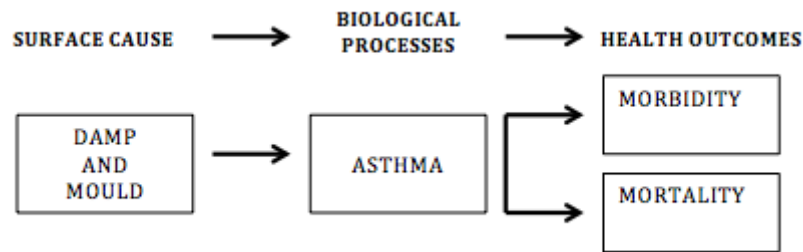


Figure 2. Example biomedical model of housing quality impact on health.

What Figure 2 fails to acknowledge is the widespread effects of colonisation on Māori, and how these are still contributing to the inequity gap present in current society. Other crucial components such as culture, racism, economic structures and socioeconomic status also fail to be considered. Without an understanding of the ramifications of historical trauma, unfair judgments may be made regarding individuals who experience ‘surface causes’, while responsibility for the processes which put them there may become negated. This abrogation of responsibility is encapsulated by Huey, who states, “The last chapter in any successful genocide is the one in which the oppressor can remove their hands and say, “My god - what are these people doing to themselves?” (86).

A model such as the figure adapted for our project is crucial in order to educate communities on the ramifications of historical trauma on Māori. This is valid for all health outcomes, not only those that are a result of poor housing quality. This is important not only to better understand the holistic environment impacting Māori individuals, but to accept responsibility for historic events and our current obligation to reduce the ramifications of these in future.

1.16 Summary

The current literature around the topics of renting, housing quality and health and their relation to Hauora Māori shows that there is substantial value to be gained from conducting a study specific to the issues faced by Māori renters. There are existing disparities in socioeconomic status, deprivation and health outcomes between Māori and other ethnic groups in New Zealand. Social injustices seem to be driving these enduring and far reaching inequalities despite the New Zealand government being a signatory to the Declaration of the Rights of Indigenous Peoples and Te Tiriti O Waitangi. Māori are over represented in the renting population of New Zealand, and face several unique issues such as discrimination in the housing sector and cultural values which may make it harder to find appropriate rental housing. These issues may be further compounded for Takatāpui renters as they may face further discrimination due to their gender or sexuality expression. Māori renters are more likely to live in cold, damp, or over crowded rental housing, which is associated with increased rates of respiratory diseases and other conditions. Our study aims to elicit the views of Māori renters in the Wellington Region on the state of renting, and use these views to interpret the current issues specific to them. This will add to the current literature and allow for further examination of possible negative effects of poor quality rental housing on health outcomes.

By gaining a better understanding of these issues policy makers will be better equipped to tailor their interventions so that they address the inequalities that exist between Māori and Non-Māori.

2.1 Qualitative Methodology

2.1.1 Narrative Interview Design

Interviews were conducted to gain qualitative data on Māori renting experiences in the Wellington region in the form of narratives or stories. Questions were adapted from Renters United and ActionStation's *People's Review of Renting* survey and modified for a kanohi ki te kanohi interview process with Māori renters (3). A pilot interview was conducted with one Māori participant fitting the inclusion criteria. The final interview questions included nine open questions, however interviewers were free to explore responses to allow for a more in-depth picture. Interviews were estimated to take 45 minutes.

Our inclusion criteria were renters in the Wellington region who identified as Māori. Participants were initially recruited through networking contacts and subsequently through snowball sampling. This resulted in a total of 12 interviews being carried out, six involving individuals who identified as takatāpui. Due to the availability of participants, seven were held in person, four were held over the phone and two were held over video calls. Between one and three people were present in each interview. As a thank you, a koha was given to each participant after the interview.

A copy of the interview questions has been attached in Appendix 1.

2.1.2 Data analysis

With permission, audio recordings were taken from interviews and later transcribed for data analysis. Thematic analysis was conducted with a kaupapa Māori approach to elucidate themes.

All recordings were later destroyed.

2.2 Quantitative Methodology

2.2.1 Online Survey Development

An online survey was used to assess respondents' housing quality and their renting experiences. Similar to the narrative interviews, questions were developed using Renters United and ActionStation's *People's Review of Renting* survey and tailored for a Māori renter audience. The Rental Housing Warrant of Fitness checklist was also used to generate questions concerning housing quality (73). The questionnaire was pre-tested amongst the research team, our clients, and a small sample of Māori renters prior to public release.

The survey was developed using Qualtrics Online Survey Software (Qualtrics, 2017) and was accessible by mobile phone or computer. Access was anonymous and was limited to Māori

renters in the Wellington region by the participant having to correctly answer the first two questions – stating that they identify as Māori and that they were currently renting in the Wellington region. Answering otherwise would end the survey. A draw was included in the survey as incentive, offering one of three \$20 supermarket vouchers. Entry to the draw was only available after completing the survey and was optional.

The survey was made public online through Facebook where it was posted to several discussion groups targeting Wellington Māori groups and Wellington renters. These groups included Vic Deals, Flatmates Wanted, Wellington Renters United, Te Puni Kōkiri, the primary supervisor's Facebook page, and several others. A list of these groups has been included in Appendix 2. The survey was made available between 12/07/17 and 23/07/17. We aimed to have 100 participants. The power of the study was not examined because this was not a national study but a small contained survey applicable to Māori renters in the Greater Wellington Region only.

However, the study group examined the relevance of equal explanatory power which is derived from Kaupapa Māori epidemiology research and which has been addressed in recommendations, important for future national renter surveys that impact on Māori and include a national Māori sample.

2.2.2 Questionnaire Content

The final questionnaire included 41 questions and on average took eight minutes to complete. The majority of the questions were multi-choice. Visual analogue scales (VAS) were used in the form of slider bars, to assess subjective measures of household warmth, dampness and overall renting experience. This was used to increase ease of use, primarily on mobile phones and to minimise time taken to complete. Towards the end the respondent was asked an optional open question where they could share any relevant renting experience. Te Reo Māori was incorporated throughout the survey.

A copy of the online questionnaire has been attached in Appendix 3.

2.2.3 Data Analysis

Data was processed via Qualtrics Online Survey Software and a descriptive analysis was performed. Variations in data were presented in graphic form. Data from VAS questions concerning warmth, dampness and overall experience of renting were presented graphically using median and confidence intervals.

2.3 Ethical Approval

The project was evaluated and ethically approved by the University of Otago Human Ethics Committee (reference number D17/233). Participation in the study was voluntary and privacy protection was in accordance with the University of Otago policies.

3 Results

A total of 12 interviews were conducted, six involving individuals who identified as takatāpui. Due to the availability of participants, seven were held in person, four were held over the phone and two were held over video calls.

3.1 Finding a Rental Property

This section of the results covers issues around finding and securing a rental property. It explores the problems with the housing market not only from individual experiences that interviewees recalled but also encompasses the impact it has on Aotearoa.

3.1.1 Competition

A number of interviewees mentioned that securing a rental home was time-consuming and made very difficult by fierce competition:

“You could turn up to view a house and there’s 20 people there.”

-Interview 1

“The worst experience I’ve had [with renting] is the amount of time it took me to find one.”

-Interview 3

“You’ll go to a flat viewing and there’d be so many other people there and you’re just like, oh my god how am I going to get a chance.”

-Interview 6

With the competition being so significant, one interviewee previously lied to get a property:

“I don’t necessarily say I have 5 cats and a dog so I have to lie... because I’m desperate to get a house.”

-Interview 5

The same interviewee also said that they currently rent a home under a relative’s name because they struggled to find one on their own. It therefore raises the issue of how competition makes it extremely difficult to find a rental which many of the interviewees echoed in their accounts:

“It’s really difficult.”

-Interview 1

"It's hard to find a home that's nice and cheap."

-Interview 8

This resulted in interviewees being forced to stay with whānau, friends or other people through contacts. These people also provided a safety net in case the interviewees had to move out of their property at the time:

"Other houses I lived in, I just crashed on the couch...I wasn't on the lease [so] I wasn't really supposed to be there, and [it] wasn't really my own home."

-Interview 8

"I think a lot of the times [I was] just boarding with my family."

-Interview 11

"I wouldn't be able to pay bond... I would probably have to go back home and live with my family."

-Interview 2

In the Wellington region the housing shortage contributes significantly to the competition. Interviewees commented on the Wellington Housing Crisis and the drop in housing standards:

"There's a massive housing shortage in Wellington...it took me nearly four months of being turned down from house after house after house."

-Interview 3

"Since I've moved to Wellington I've only lived in dumps"

-Interview 2

Some interviewees extended this frame to include Aotearoa as a whole. They reported a national reduction in the quality of housing and the difficulty to afford it:

"I would like to see better and higher quality housing...It's largely state housing and that's generally rubbish. It's there to make money and then it's knocked down... It's largely a bad reflection on NZ."

-Interview 7

"We live in a good country but it's so hard to even have the basics."

-Interview 8

“Finding accommodation, here in NZ, it’s just terrible. And we’re not even in a third world country, so that’s just disgraceful.”

-Interview 9

“Wages compared to cost of living in NZ is really terrible.”

-Interview 12

Gentrification was another issue that was highlighted, where new houses are replacing older ones, subsequently displacing people from their homes. It was not only recalled in Wellington but in other regions as well:

“In Mangere or Porirua the state houses get knocked down, new flash houses, big high rents. And then they start moving people out. So the government plays monopoly with people’s lives and move them in and out of towns.”

-Interview 1

“When I go back to Taupō... there’s new subdivisions coming up... all these big flash homes. That’s cool, but where are the ones for our people? I’m talking [about] the council here now, come on set aside some of that and build some housing corporation homes. Because I know only the rich will buy those homes.”

-Interview 4

“It’s a housing crisis...and they say they are trying to fix it by building all these new houses. But where are these people going to sleep in the meantime?...and then when they are built, can they afford it? It’s a bad cycle.”

-Interview 9

3.1.2 Landlord’s Role

An issue underlying the struggle to find a rental property is the position of the landlord and the preference they have when choosing tenants. It shows a lack of control potential renters face when deciding on a place to call home:

“They have the upper-hand... they know if you don’t take this the next person will because everyone’s desperate.”

-Interview 1

“They don’t treat people like people, you’re just another figure.”

-Interview 1

"The landlords can afford to pick and choose."

-Interview 9

Some of the interviewees mentioned they had issues with discrimination. This was in regards to salary and, mostly, appearance:

"If you want to live in a nice place you've got to have good papers or a good salary."

-Interview 1

"I didn't have a job and they want people who are more stable."

-Interview 8

"I reckon they judged me from how I looked...cos I have dreads...they don't take into consideration what I had been through."

-Interview 8

"If you have a police record...they are not going to rent it to you."

-Interview 9

"Because you're a young parent – 'Where are your papers? Where have you lived?'"

-Interview 1

The process is made more difficult as requirements for property applications were hard to fulfil:

"I don't have any references and they all want those."

-Interview 8

"You've got to have all your references...letters from all your friends."

-Interview 11

In the end, interviewees often had to settle on a place despite unmet requirements for the tenant:

"If we didn't have that place we wouldn't have any other place. We take what we can get."

-Interview 2

"It was pretty much this house or nothing. There were not many other options...basically I felt forced, in a way, to sign."

-Interview 7

"The flat wasn't the best but you kind of just go with it and...take what you can get."

-Interview 10

3.2 Issues with Housing

On top of the struggle of finding a place to live, all of the interviewees also raised issues around housing quality. This section covers major and minor problems that the interviewees recalled from their current and previous rental properties.

3.2.1 Temperature

The most significant finding that was consistent across the interviews was their rental properties being cold. All of the interviewees raised this issue:

"My house is cold, freezing."

-Interview 4

"A majority of people aren't living in warm, dry homes."

-Interview 3

"[It's] that bitter cold where you breathe out...and you're laying there just cold to the bone."

-Interview 6

A lot of the time this was due to the structure of the house:

"In the bathroom there's a fan on the wall and a lot of wind sweeps through the building and through the fan. It's very cold in the bathroom."

-Interview 2

"There are gaps between the windows and the rest of the house...the house is so draughty and it's so old...the cold is just because the house is very structurally unsound."

-Interview 12

"Windows...those aluminium ones...after a while they loosen and don't click down properly."

-Interview 4

People tried their best to mitigate the cold through practical measures. Three interviewees said they tried to wear more clothes inside:

"We just try to deal with it and wear warm clothes and all that stuff."

-Interview 12

"We've actually had to put foam matting on our kitchen floor because it is so cold if you go in there in bare feet."

-Interview 3

Another popular method was using a heater more often than expected:

"I have a small [plug in heater]. We use it 24/7. It's a mini one that I just put next to the bed at night time and then under the desk when I'm working."

-Interview 2

"I worry about my moko now they're living with us...the heater needs to be constantly on."

-Interview 4

"I have the heater on 24/7...but it's still cold."

-Interview 11

But heating homes can be expensive:

"My electric bill's through the roof."

-Interview 5

"We had a fireplace but we couldn't afford firewood."

-Interview 8

"We couldn't afford to heat the house."

-Interview 12

And they just learnt to tolerate having a cold home:

"Can be cold sometimes but we make do."

-Interview 7

3.2.2 Dampness

Damp housing was a very prominent issue raised by interviewees:

"I had no idea that it was damp as hell."

-Interview 1

"[The flat is] pretty damp. We need a dehumidifier."

-Interview 2

"You can see damp patches on the ceiling."

-Interview 3

For over half of the interviewees, they complained of mould in their homes:

"There was black mould on the roof."

-Interview 2

"There's a lot of mould around the windows, terrible condensation."

-Interview 3

"The mould grows on our clothes in the cupboard."

-Interview 6

"There's a lot of mould. We [had] an outside shed...but it was covered in black mould."

-Interview 12

Two of the interviewees gave examples of the efforts they put in to reduce the impact that dampness puts on their properties:

"Every morning I wipe the condensation off the windows, and then 4-5 times over the day."

-Interview 4

"We had black mould on the outside of the house so I have to give that a scrub every year."

-Interview 5

3.2.3 Cost

Expensive housing was a major issue for tenants wanting to rent a property:

"Majority of the houses on the market cost too much to live in and are completely sub-standard."

-Interview 3

"If you look at the price of renting privately, it's terrible."

-Interview 9

"All the Wellington houses are expensive."

-Interview 10

Cost was the limiting factor for many of the interviewees so they often had to take properties with cheap rent, therefore sacrificing housing quality:

"In the end it comes [down to] finance, you can only afford so much."

-Interview 1

"The house isn't in the best condition but we were looking for an affordable place...it's not easy."

-Interview 7

"I couldn't afford to live anywhere else [apart from crashing on couches]. I didn't have a job and I was on the benefit."

-Interview 8

Even with these sacrifices people still believed that the quality of their house didn't fit with the price they were paying:

"Taking in mind the damage I think [the rent] should be lower."

-Interview 7

"The flat I was in was expensive. I mean it was expected but I think it could have been a little lower considering the condition."

-Interview 10

Interviewees feared that the price would increase and for some it had forced them to move out:

"I hope [the rent] just doesn't increase."

-Interview 10

"I moved out because the rent went from \$500 to \$600."

-Interview 1

It even meant that two of the interviewees had to go back home to live with family:

"I was always having to move back home [with my mum] cos it was cheaper."

-Interview 8

"I couldn't afford the rent so I had to go back home."

-Interview 11

An expensive rent has its consequences as it means less money for other expenditures. It's therefore not only a matter of having a place to live, but also being able to afford other necessities and for others, a healthy lifestyle:

"Sometimes I wonder if I'm going to have enough...to actually pay my rent and buy my food and not have to be injecting extra money into the flat account to pay for extra power to heat the house."

-Interview 3

"Renting does have a big impact when you are a mother that has four kids and you need to buy food and nappies for the kids but you also have to pay your rent and going back to WINZ over and over again."

-Interview 9

"I spend about \$40 on groceries a week. I manage to get vegetables at the beginning of the week but... in the weekend before pay day it'll just be junk food."

-Interview 2

3.2.4 House Size

There was concern that houses were too small to cater for the number of people:

“The houses in town aren’t big enough for large families.”

-Interview 1

“We have 5 bedrooms and a very small hallway, very small lounge and a bathroom and a toilet... We don’t have a lot of space.”

-Interview 12

However, finding bigger houses isn’t easy:

“Kahungunu services said we need a five-bedroom home...well how often do you come across five bedroom homes? It’s a waste of time, I’ll never get one.”

-Interview 4

For one interviewee though, it wasn’t a priority:

“It doesn’t have to be big, as long as it’s cosy and we’ll be healthy and happy”

-Interview 4

But if given the choice, interviewees would prefer a larger home for family and friends to stay over:

“[I’d like to] open my house to whānau when they need to.”

-Interview 1

“It would be nice to be able to have people over and not just be totally cramped.”

-Interview 12

3.2.5 Safety

A good home was one viewed to be safe:

“First for me, safety is paramount, safety for the kids.”

-Interview 1

“In an apartment, there’s always people living next door. It’s kind of secure. I’ve kind of gotten stuck in that safety.”

-Interview 9

Despite this, many safety concerns were raised:

“I didn’t know my house was a tinny house. Explains why all the dodgy people keep knocking on my door and walking around my house.”

-Interview 1

“My ceiling has asbestos which is dangerous.”

-Interview 1

“Our deck is starting to rot, and that’s how we get into the house.”

-Interview 4

“One [fire alarm] in a five bedroom house...it’s in the kitchen. If there was a fire in any other rooms – that would be bad.”

-Interview 6

“The hand rails on the stairs don’t seem to be screwed in properly...it doesn’t feel like it’s structurally in place.”

-Interview 7

3.2.6 Uncertainty

For a few of the interviewees their rental property had become their home:

“Even though I’m still renting, that is my home, because I’ve been there for so long.”

-Interview 4

The feeling of insecurity in regards to their rental situation therefore concerned them:

“It was a pretty bad time because I went from house to house and job to job but could never have anything long term.”

-Interview 8

"He asked me to move out because he wanted to sell the place, so I moved all my gear out, then a month later he said I could move back in again... Then once I'd moved all the gear back in, he said he wanted to sell it again."

-Interview 4

"[The landlord] said 'I want you out of here'... like oh no. Now I gotta look for a place to stay".

-Interview 11

"It's the hassle of looking for another place... It's convenient [staying in the house]."

-Interview 2

For others they learn to tolerate issues with their home and stay out of fear of being homeless:

"I know we need a bigger home, but one thing is we're not homeless."

-Interview 4

"We can see it when we look on TV. There are families living in cars. This is really sad, especially when you have children."

-Interview 9

"I just sort of dealt with my landlord not doing anything to fix the house...I don't want to be homeless."

-Interview 12

Many therefore would like to own their own home and others recalled how good it was to be a property owner:

"It felt good to own my own home for a short while, that no one can throw you out [of]."

-Interview 1

"I want to move out one day though and have my own home."

-Interview 8

"You want your own freedom and everything."

-Interview 11

“As long as you’re renting you really don’t have a home because you’ll always move, move, move. Until the day you make a commitment and own your own home, then you really are at peace.”

-Interview 1

3.2.7 Utilities

Interviewees mentioned that common household appliances were non-functioning:

“The oven is broken and half of the lights don’t work.”

-Interview 2

“Two months ago the water pipes burst for the washing machine... we are still waiting for a response... the garage floods if you use it as well so we can’t use it at all really.”

-Interview 7

“The stove doesn’t really work very well and the oven doesn’t work.”

-Interview 12

Or non-existent:

“It took me 24 years to get this stove...[I kept on trying] every year.”

-Interview 11

3.2.8 Location

Where a home was situated in a community, was important for accessibility:

“I would be thinking about... the schools, is it walking distance for the kids.”

-Interview 1

“We live on the bus route to [my partner’s] work and it’s really close to all the shops that we need so it is a convenient place.”

-Interview 2

“I’m just glad that I have a nice place to stay and it’s close, it’s only ten mins up the road and it’s close to where I work and pretty much two mins from town.”

-Interview 9

For a majority of the interviewees, it was a major priority, second to cost:

"The house isn't in the best condition but we were looking for an affordable place with the best location in terms of work."

-Interview 7

3.2.9 Health Issues

Respiratory illnesses were a key concern:

"One of my boys, he now has bronchiectasis of both lungs – permanently damaged...And my daughter, she's had lower left and right [lung] permanently damaged and this is due to when they were little when I lived in Dunedin...those are the consequences of taking on cheap rent."

-Interview 1

"I do get quite sick in winter for the past few years that we've been living there...I've had 3 lung infections in the past five years."

-Interview 2

"I've had my moko living with me for a year now...and about a month ago we were all sick [with the flu]... If the house was warm I don't think we would all be getting sick"

-Interview 4

"When you're living in a very cold property without the ability to keep it warm, you are not in the best circumstances. A lot of people are just consistently sick, sniffles and colds that sort of stuff."

-Interview 12

"When you've got moisture, dampness in the where you've got implications for respiratory issues."

-Interview 5

"I've been sick twice, I had a secondary bacterial infection in my lungs that started from a flu, and then it wasn't getting any better, and then it spread to the lungs"

-Interview 6

The threat to a stable mental health was also raised:

"It also affects mental health...it's absolutely terrifying going from day to day not knowing whether you're going to have enough money to feed yourself."

Interview 3

"I think I got over that [pest infestation] by getting wasted and drunk."

-Interview 11

"I guess living in a very freezing cold dump of a house is not really good for your mental health."

-Interview 12

"It just has a snowball effect that affects your well-being, which affects your readiness for work, mental health, education, it just keeps the family under a higher level of stress."

-Interview 5

These health concerns extended to secondary issues, most prominently in regards to employment:

"I was off [work] for two weeks for my moko [who was sick]."

-Interview 4

"[My son with permanent lung damage] struggles with breathing but he has to get a job [because] he doesn't qualify for sickness benefit, I don't know how they figure that one out."

-Interview 1

3.3 Resolving Issues

Various pathways were discussed with interviewees on how they approach issues with their rental properties. In this section topics around landlords, property managers, and rights and obligations are discussed. It covers how the resolution process is made more difficult and the attitudes of the renters towards this.

3.3.1 Experiences with Property Owners

Interviewees had various approaches to dealing with their housing issues. For some, there was a lack in motivation to try and change the situation:

"We didn't really contact [the landlord] about anything because we couldn't really be bothered."

-Interview 10

For housing issues, it is thought to be the tenant's responsibility to take action and seek help:

"I think that when something appears in front of you, you just deal with it otherwise if you do nothing, nothing will happen, nothing goes on record, no evidence."

-Interview 1

Usually, when an issue arose, the landlord or the property manager was the first point of call:

"First of all I would let the landlord know that there's a problem."

-Interview 1

"I go straight to our landlord...then he'll get in contact with property management."

-Interview 4

However, concerns were raised around efficient communication:

"We call them [the landlord]. But, they're hard to get hold of."

-Interview 2

"The flatmates' had been contacting the property manager for months and months and months [about the taps leaking]. Apparently fifteenth time's the charm."

-Interview 3

"You can't get a lot of the businesses to do work for you until you get approval from the landlord...there's lots of back and forth...it's a waste of time."

-Interview 4

"The landlord isn't involved... we talk to her daughter."

-Interview 7

For one interviewee, keeping a record of communication with the landlord regarding the issues with the rental property was paramount:

"I put everything into letters now...because it safeguards me... If it's in writing I can say I asked [the landlord] about this."

-Interview 4

Repair jobs that were organised by landlords or property management, were often not completed to an adequate standard:

"It took a while to get [the lights] repaired. But, then they stopped working a week after the lighting fixture was replaced."

-Interview 2

"When it is fixed it often doesn't last long because it's done cheaply."

-Interview 7

"If [the landlord] does fix stuff, it's DIY sort of home repair and he's not very experienced. For example, he just nailed more wood to the shed in order to fix it up a little bit and painted over the mildew on the bathtub."

-Interview 12

According to interviewees, landlords justified a lack of care for the property due to cheap rent:

"Because the property is quite cheap, he's pretty unwilling to fix stuff."

-Interview 12

The majority of the interviewees did not find the landlord or property manager very helpful when it came to getting things fixed or replaced:

"[The landlord] can be quite dismissive. She's more than happy to say 'no' and 'get lost', rather than negotiating."

-Interview 7

"He said he'd put [a heat pump] in a few years ago...we still haven't seen that."

-Interview 4

"[The landlord's] promised us [they would fix the problems] but they don't deliver."

-Interview 11

“My flatmates told me, before I moved in that a hot tap burst at three in the morning and the property manager wouldn’t cover the cost.”

-Interview 3

“Basically, the property management company is not responsive to our needs.”

-Interview 3

Frequently, interviewees had to try and fix it themselves:

“We just got sick of waiting so we bought the stuff to clean it and then told [the landlord] to reimburse us [but they didn’t].”

-Interview 8

But a considerable amount of interviewees didn’t have the financial means to do this:

“The only way we could go about fixing the house is if we increased our income...that’s not really an option.”

-Interview 12

To some extent, interviewees turned to whānau for assistance:

“Eventually we all ended up having to rely on whānau to organise getting a heater.”

-Interview 6

Most issues with housing were left unresolved due to fear of retribution:

“I haven’t pressed him to get the heat pump put in...I don’t want to. If I press him to put it in, he can put the rent up.”

-Interview 4

“I’m too terrified of losing the property. I just dealt with my landlord not doing anything to fix the house...I’m scared of retribution.”

-Interview 12

A common view from interviewees was that landlords had little care for their rental properties:

"One of my major concerns about renting is how little the landlords and property managers seem to care about the properties they're actually renting out."

-Interview 3

"I get the feeling that [the landlords] don't really care as such."

-Interview 7

"They say that it's 'good quality'... I'm not sure what they mean or if they are aware of the state of the house."

-Interview 7

"I think like the landlords didn't keep up to date with the health and safety of the house."

-Interview 8

And that landlords could take advantage of certain groups of people:

"Property managers can be extremely lazy and can take advantage of renters that don't know their rights."

-Interview 5

"Landlords know that students are desperate for housing so they'll just hike up the rent prices and they don't maintain the houses."

-Interview 6

"I just didn't think they really cared about us... I reckon they take advantage of us cos we are young."

-Interview 8

3.3.2 Rights and Obligations: For Both Tenant and Landlord/Property Manager

If issues with housing could not be resolved between the tenant and the landlord, it would sometimes result in a Tenancy Tribunal. Two interviewees engaged with this process, but generally both parties tried to avoid it at all costs:

"I'm not interested in dramas [but] in the end... Tenancy Tribunal here we go."

-Interview 1

"Unfortunately, if I have to go down that road. I do."

-Interview 1

For two of the interviewees there were other factors which restricted them from moving towards a Tenancy Tribunal:

"Sometimes I think it would be better if [the landlord] wasn't related. It's harder when it's someone you're related to... [if I didn't know him I'd] probably go straight to Tenancy Tribunal."

-Interview 4

I'm scared of retribution and of the landlords kicking me out if I took them to the Tenancy Tribunal."

-Interview 12

Of those who did go to Tenancy Tribunal, outcomes were positive. Although, the process was long and arduous:

"It's time consuming. [But] I won."

-Interview 1

"I was living in Te Aro and I signed my tenancy over to my mate...apparently they didn't pay the rent and the landlords came after me for the money...I didn't have to pay them in the end."

-Interview 8

If issues were still unresolvable, interviewees were prepared to leave the property:

"[The kids] suffered physically because of the conditions of the house...it's just simple – hurry up and get out of it... that's what I had to do."

-Interview 1

"If push comes to shove, I have to get out."

-Interview 11

Unfortunately, tenancy agreements have shown to make it more difficult for tenants to leave the property:

"With rental situation, they get you trapped in those yearly obligations...they don't tell you everything until you sign up."

-Interview 1

Therefore, it is essential to know your rights as a tenant. A few interviewees were aware of their rights, while others were not:

"Yes I do [know my rights] because I also did law."

-Interview 1

"I don't [know what I'm entitled to]. I'm sure there are things I'd like to know...probably my rights as a tenant."

-Interview 4

Tautoko (support) for tenants in these situations were not adequate or accessible:

"People don't know of the support systems out there that they can get in contact with...people to help get them out of it and into a better place."

-Interview 8

One interviewee supported policy changes as a way to help combat housing issues, highlighting that responsibility should not be solely left to the tenant:

"I've seen things where they've said...'warrants for properties'. I think they should do that, because my house is cold."

-Interview 4

3.4 A Māori Dimension

The housing crisis in Aotearoa is an issue which affects a vast amount of people from all cultures and identities. But, for one interviewee they felt that Māori are disproportionately represented in this population of those experiencing poor quality housing:

"I do think that Māori are probably living in the worst homes in NZ. I'm not sure why, but I reckon out of all the homes in NZ, Māori are probably living in them."

-Interview 10

"I think with all the current news that is coming out, a majority of people living in cars are of Māori descent. A lot of our people are homeless because we tend to be unemployed in larger numbers...be in more unskilled labour which is very low pay or on the benefit. That is the indictment on Māori at the moment."

-Interview 12

One interviewee linked low quality housing specifically with poor health outcomes for Māori:

"I honestly think [the housing situation] contributes greatly to sickness. There's so much preventable disease in Māori communities and it could be adequately prevented if houses were warm and insulated properly."

-Interview 3

These issues stem back to Te Tiriti o Waitangi regarding the whenua that was taken:

"I don't know if there's anything that the government can do to make [finding homes] easier. Or allocate more funding to make papakāinga [housing on ancestral land, a nurturing place to come home to]...on the Māori land."

-Interview 4

"I think, there are lots of things that are stacked against us [Māori], from birth basically, that makes things really difficult. Racism, living in poorer areas and urbanisation...it all links together. Forced urbanisation of Māori in the 80's - was separation from hau kāinga (true home), tūrangawaewae (standing on one's feet in the area that is their home) and your whānau living on your whenua. Moving Māori away from their whānau community where they had support and bringing them into the cities to work helped the assimilation process. It destroyed whānau connection that would otherwise be there as support systems."

-Interview 12

A significant number of interviewees believe that discrimination is still prevalent in our current society and many have experienced unfair treatment on the basis of being of Māori ethnicity:

"I think there is still some racism going on."

-Interview 4

"I think being Māori plays a big part in finding it very difficult to rent a property."

-Interview 12

"Landlords wouldn't rent them to you because you were seen as a risk. Even if you were transgender and you weren't a sex worker, they still looked at you like 'oh you're Māori and trans so you're probably a sex worker anyway, no I'm not going to rent my place to you.'"

-Interview 9

It was common for interviewees to know of other Māori people, who felt that they had been victims of racial discrimination:

"I know people, [sister], they've seen homes in the paper, rung up, gone around, and then the homes are gone. But they know they're not gone, it's just because of who they are."

-Interview 4

"Fortunately, I haven't experienced it myself. But, I'm sure there are Māori out there who experience prejudice or discrimination against them when it comes to renting a private home. This may or may not be intentional from the landlords. But, I do think it's out there."

-Interview 10

"As soon as they first see [my brothers and sisters]... [they] open the door and go, 'Sorry we've got nothing...sorry no houses for you.' I think as soon as they see them, the colour of their skin..."No, no, no, house has been taken."

-Interview 11

This does not encourage future generations to be curious about their whakapapa. Or in fact, encourage current generations to share the knowledge or pass on important traditions:

"With this generation...a lot of Māori don't know where their marae is. They don't even know the basics of what Te Tiriti o Waitangi was about. And then we're called troublemakers and all sorts. It's a generational thing. They haven't been educated. 'Do you even know where you come from?' They don't even go back to their marae...therefore, how can they associate themselves if they've never experienced [their culture]? Each generation comes with their own problems. Then there's identification? What exactly am I? I'm not Māori enough, I'm not Polynesian enough. It is horrible."

-Interview 1

Sadly, there is a lack of space for Māori to express and practice their Māoritanga (cultural way of life) in a whare that is not really their own:

"[You're] not free to make modifications on your own whare. Can't get jobs done fast because sometimes it would go through the landlord. I would rather take the garage and expand the side room off the garage so I could have a full work carving area. I would build a little rongoa cooking area outside...there's a lack of freedom."

-Interview 5

For one interviewee the presence of Māori specific organisations generated positive feedback:

“[Ngāti Kahungunu Services] asked what we would like and we said, a heater would be good...They also gave us socks and underwear, brought stuff for the kids. They were really helpful.”

-Interview 4

3.5 Survey Results

3.5.1 Demographics

77 respondents completed the online survey, which took approximately 5-10 minutes to complete. 85 individuals initially started the survey, of which five were excluded due to identifying as non-Māori and three were excluded due to not renting in the Greater Wellington region, leaving the total number as 77.

After fulfilling these exclusion criteria, the remainder of the survey questions were not compulsory, and participants were able to skip questions they did not want to answer. Due to this, there is a variance in the number of responses for each question. The lowest response rate for a question was 46.

The age of participants varied from 18 to 65+ years old. However, there was a large skew towards younger participants. 42% of participants were under 25 years old, with about one quarter of these individuals residing in Newtown.

36 different locations were identified as areas which respondents lived in. The four most common locations were Newtown (n=9), Cannons Creek (n=5), Porirua and Berhampore (both n=4). When grouped by regions, the majority of respondents are seen to live in Wellington (n=41), followed by Porirua (n=18), Lower Hutt (n=7) and Upper Hutt (n=3) (Figure 3).

90% of participants disclosed information regarding sexual identity in the survey. Of these individuals about 15% belonged to the LGBTQIA+ community, with 7% preferring not to say.

Participants reported hearing about the survey through several different sources. These included roughly 30% through the Facebook group, Vic Deals, and 28% from friends (Figure 4).

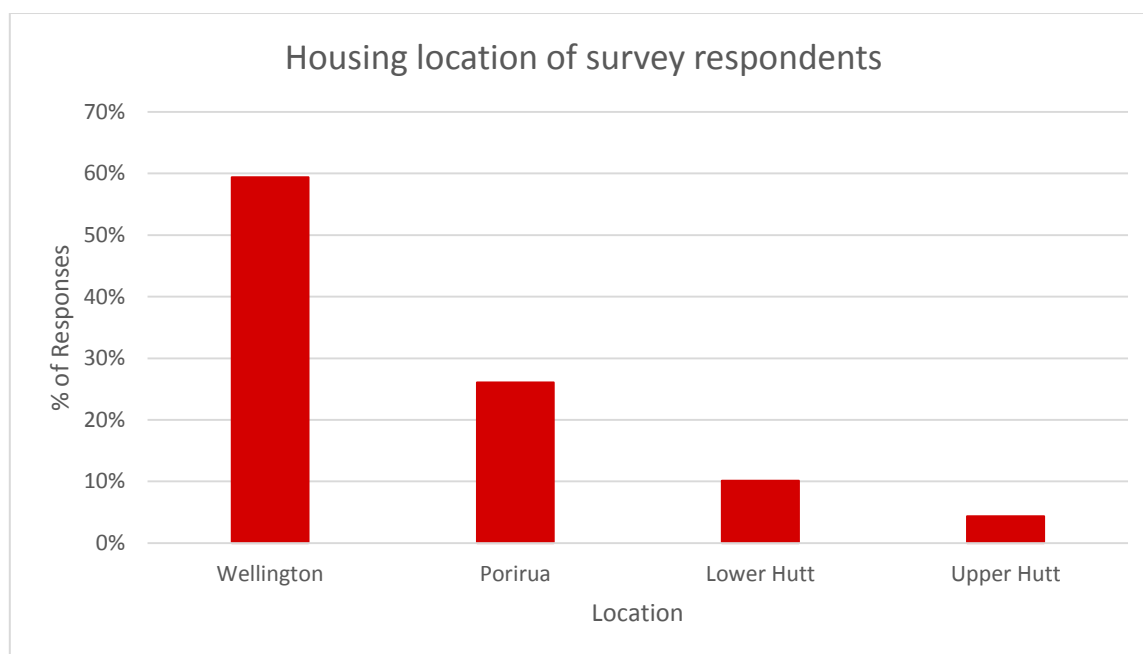


Figure 3. Housing location of respondents grouped by region. (n=69).

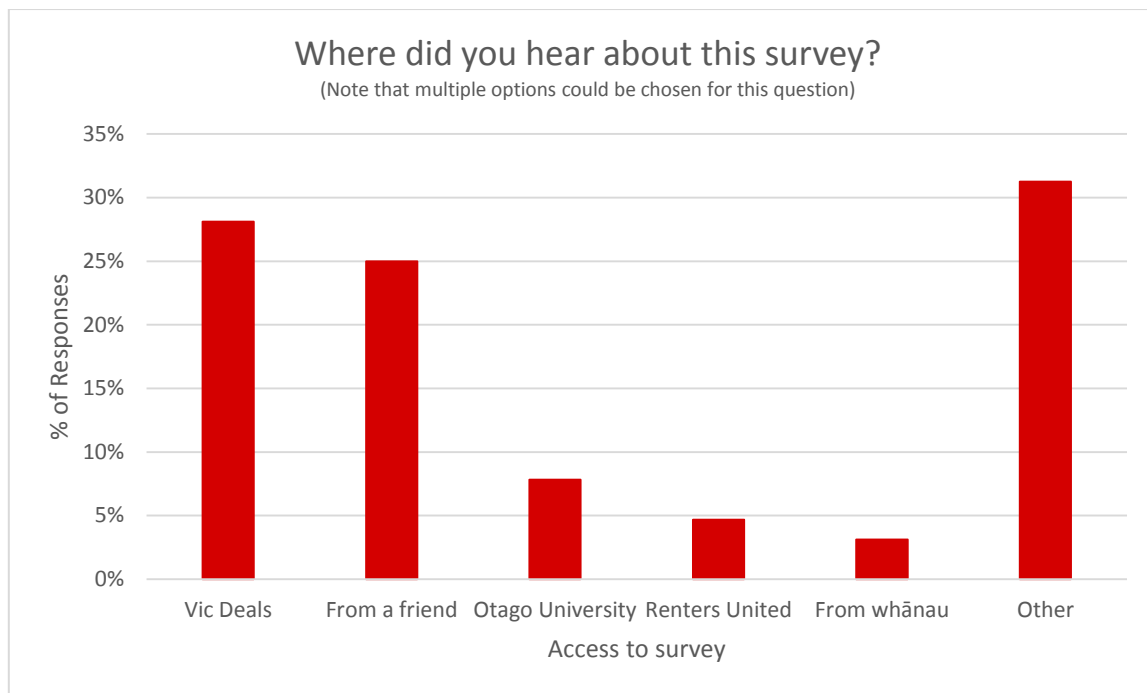


Figure 4. Different ways that respondents heard about survey. Multiple options could be chosen. (n=58).

3.5.2 Rental Type

88% of participants flat/tenanted in a private rental home. Almost 10% lived in government funded state housing, while only one individual lived in a home owned by whānau or friends. One participant lived in a boarding house (Figure 5).

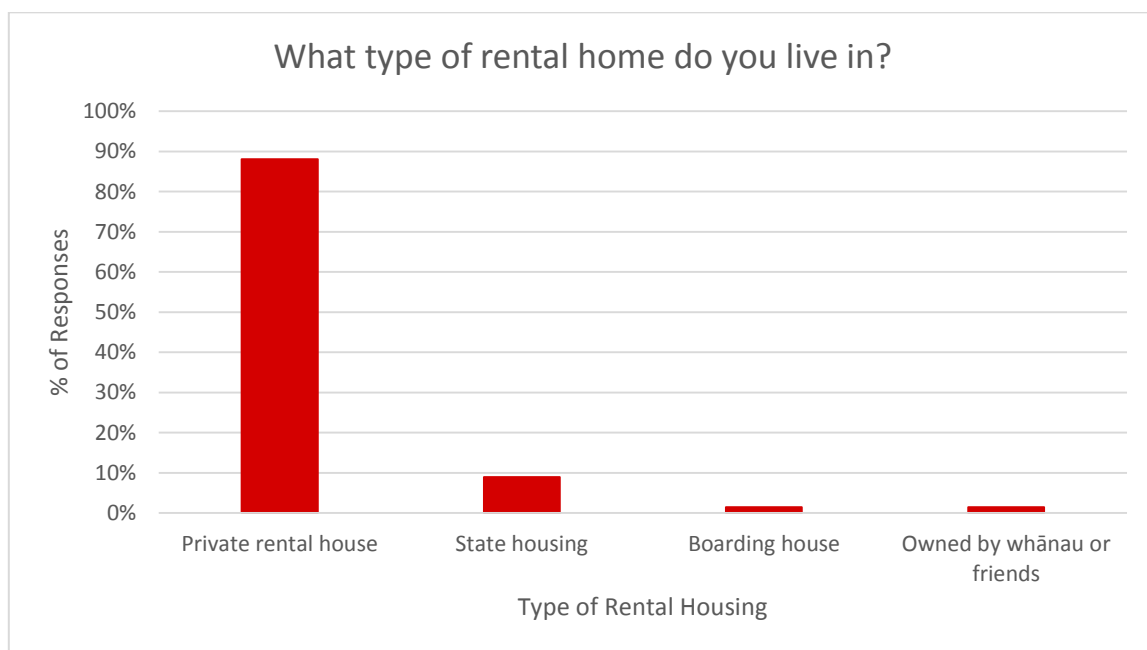


Figure 5. Type of rental housing respondents lived in. (n=67).

3.5.3 Warmth

For the question, “How warm is your home (without heating it)?” 77% gave a score lower or equal to 30, indicating that they live in cold homes. 41% gave a score between 0-10 (Figure 6).

For the follow up question, “Do you avoid heating your home because of the cost?” 22% never use heating because of the cost, and 24% use it rarely. Only 5% stated the cost of heating was not a problem. Half the respondents answered that they did not have a heater/fireplace/heat pump that effectively warmed their home but were careful about costs (Figure 7).

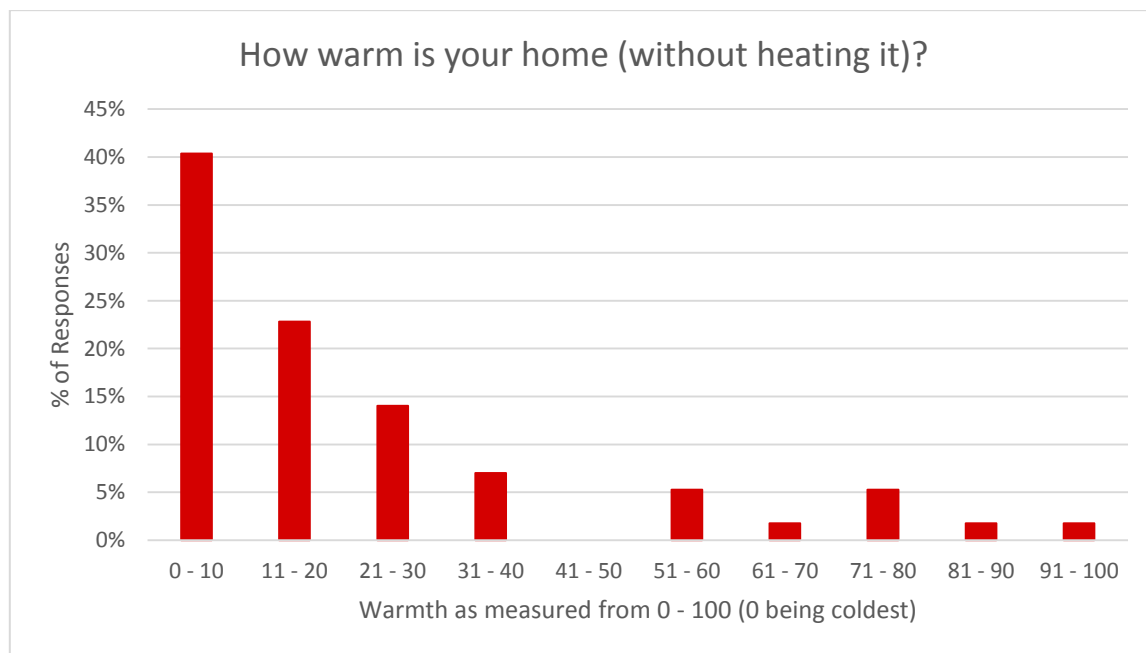


Figure 6. Warmth of respondent’s houses. Question was answered in the form of a VAS. (n=57).

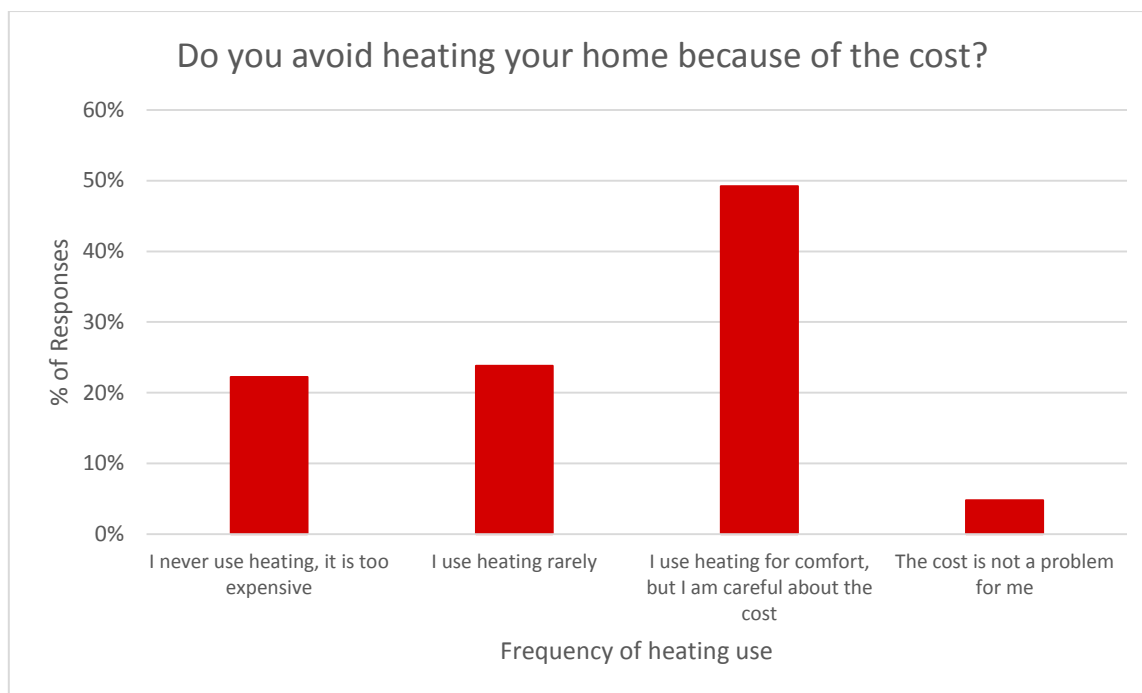


Figure 7. Respondents' use of home heating. (n= 63).

3.5.4 Dampness

For the question, "How damp is your home?" 65% gave a score lower than or equal to 30, indicating they lived in damp homes. 33% gave a score between 0-10 (Figure 8).

Respondents were also asked whether they think their health and the health of other people living with them might be affected by their housing. 40% of respondents reported that their housing negatively impacts their health, and 15% stated that their housing didn't cause any negative health effects (Figure 9).

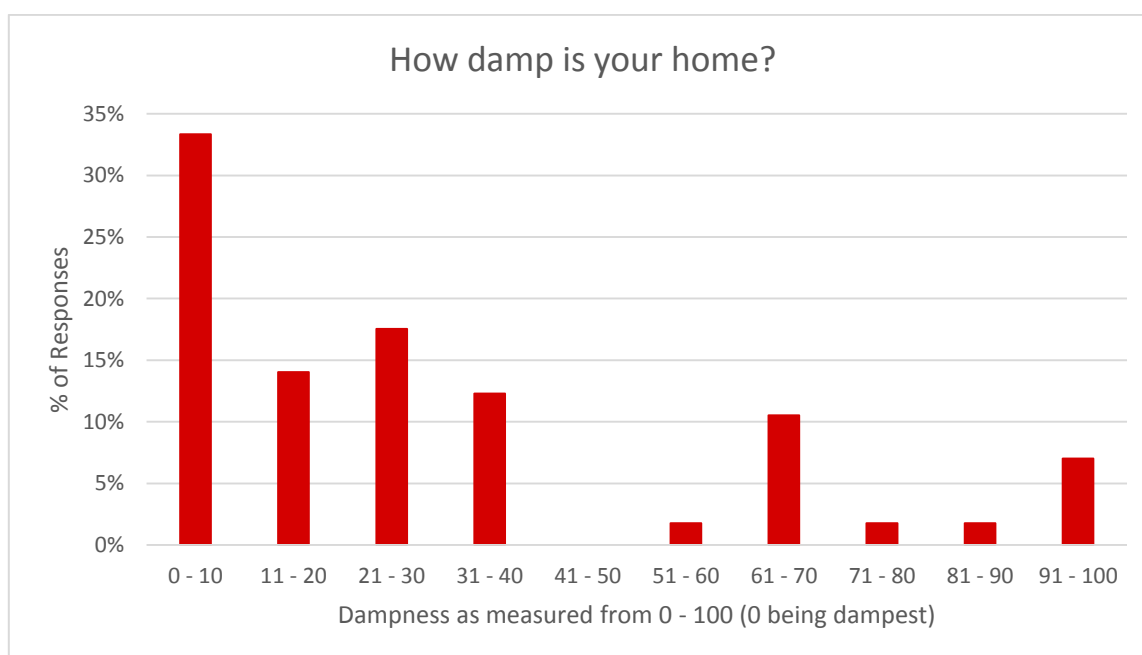


Figure 8. Dampness of respondent's houses. Question was answered in the form of a VAS. (n=57).

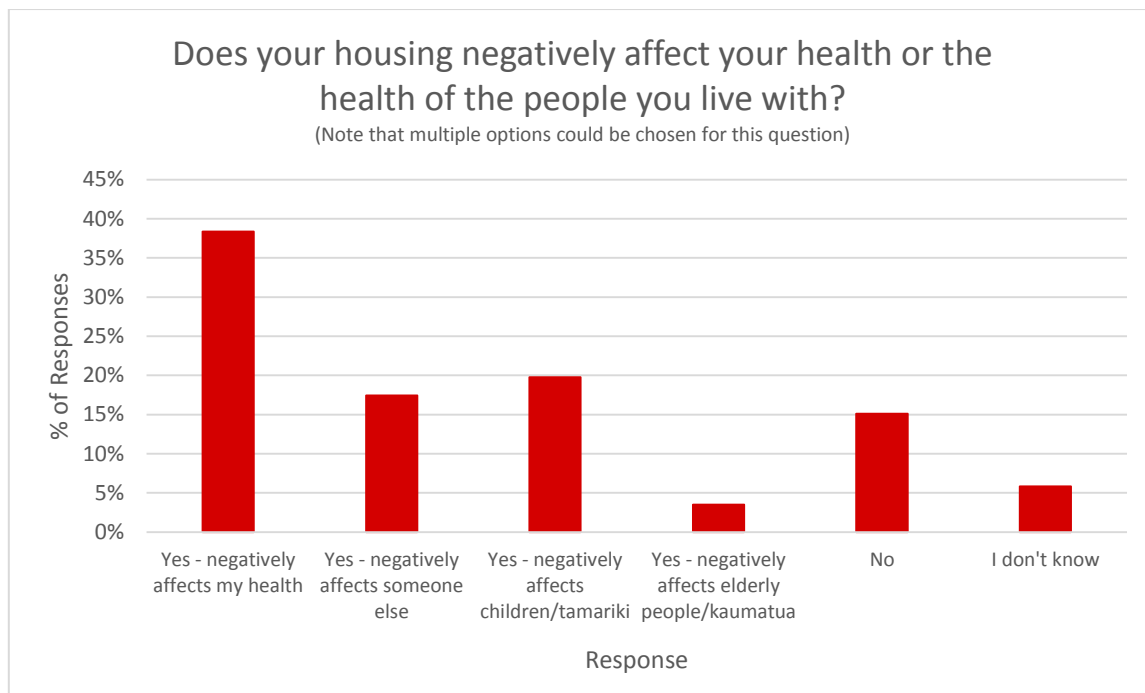


Figure 9. Effect of housing on inhabitant's health. Multiple options could be chosen. (n=63).

3.5.5 Amenities and Housing Quality

The survey also had many questions concerning housing quality and a range of amenities provided for them by their landlords. 80% reported that their homes were not free from leaks and draughts and half reported not having any effective heating source capable of heating their home. 25% reported not having intact and securely locking doors and windows. Roughly 15% reported that unsafe electrical outlets were present in the house and the same proportion were without a working stove. 8% reported that they did not have a working smoke alarm (Figure 10).

There were varied responses for the question "Overall, how would you rate your current experience as a renter?" 40% answered with 30 or less, indicating a poor experience (Figure 11).

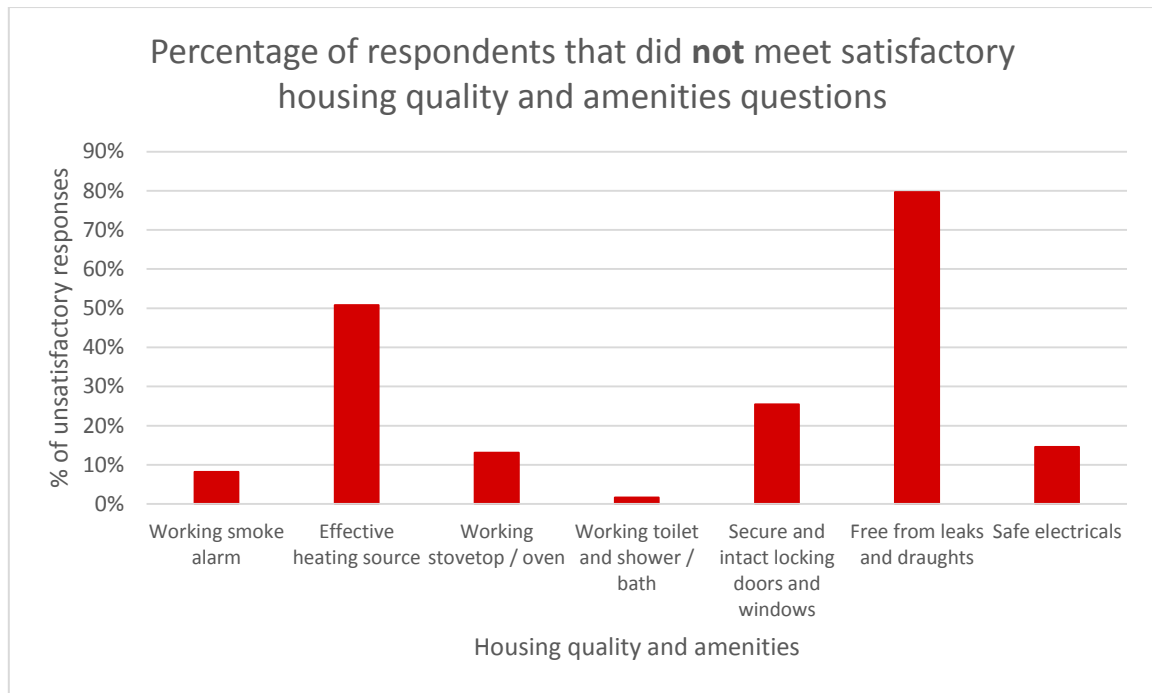


Figure 10. Housing qualities and amenities that respondent's homes were lacking. Respondents were asked about housing quality or amenities in seven separate questions. (n=55-61).

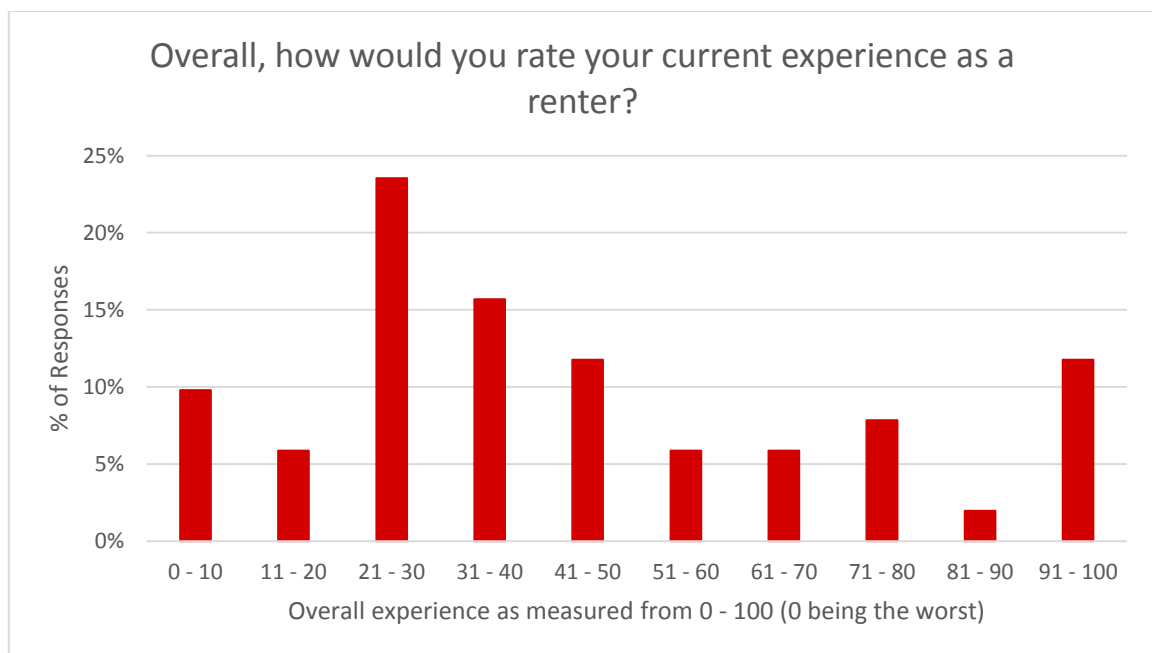


Figure 11. Overall renting experiences of respondents. Question was answered in the form of a VAS. (n=51).

3.5.6 Discrimination

Respondents were asked whether they had experienced discrimination when looking for a rental home. 43% answered that they had experienced discrimination while 27% answered that they had not. 30% answered that they did not know.

Participants that answered “yes” were further asked what the discrimination was in regards to (Figure 12). 58% of the respondents said they had been discriminated on the grounds of their race/ethnicity. 42% felt discriminated against attaining a rental property due to having children. A further 12% were discriminated against according to their gender and almost a quarter felt that their smoking was the cause of their discrimination when trying to find a rental home. Around one quarter of respondents felt discriminated due to having pets, which was also the proportion that selected employment as a reason for their discrimination. An equal proportion (8%) of respondents were discriminated on the basis of sexuality, gender expression or being takatāpui, for having a criminal record, and on their past renting record. 35% of respondents selected ‘other’ for their type of discrimination. The specific reasons for experiencing discrimination under the “other” category included: four respondents not knowing why they had been discriminated, one respondent for being a young student, one respondent for being old, two respondents for being single parents, and one respondent for being told whānau would not be allowed to visit.

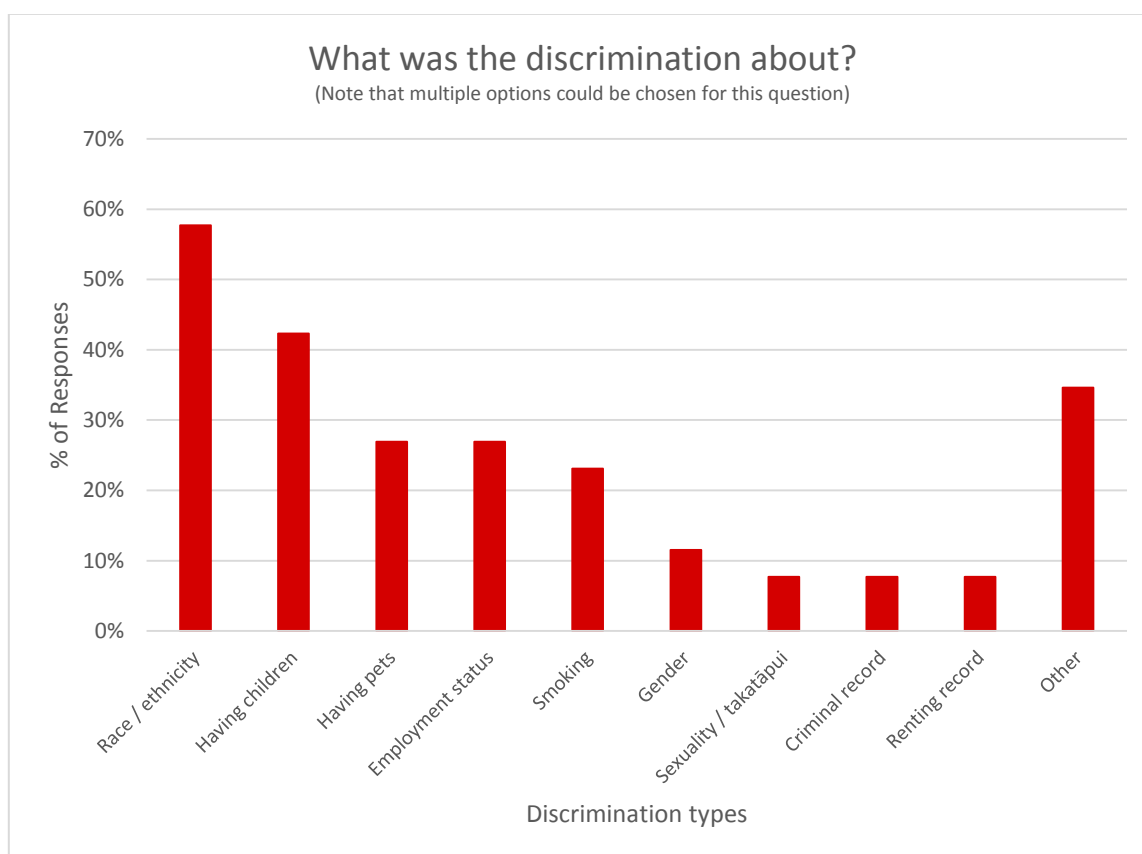


Figure 12. Types of discrimination experienced by respondents. This question was only asked to respondents who answered saying that they had experienced discrimination when trying to find a rental home (n=26)

3.5.7 Securing a Home

An overwhelming 77% of participants in our survey disclosed having experienced difficulty finding a place to live. They selected multiple factors responsible for their difficulties. Of these, price was the most prevalent challenge, being applicable to 89% of responders (Figure 13). Over three quarters reported experiencing difficulty due to rental competition, and a similar proportion found location to be a challenging factor. Other factors, such as quality of the home and application acceptance, were also very prevalent, with both reported by 70% of responders. Overall, these challenges have resulted in another 76% of participants accepting a poor quality home due to fear of being unable to find another one of better quality.

32% of respondents feared that they may become homeless. All of these individuals identified cost as a contributing factor, with issues such as low income/unemployment and discrimination also featuring prominently, at 50% and 31% respectively (Figure 14).

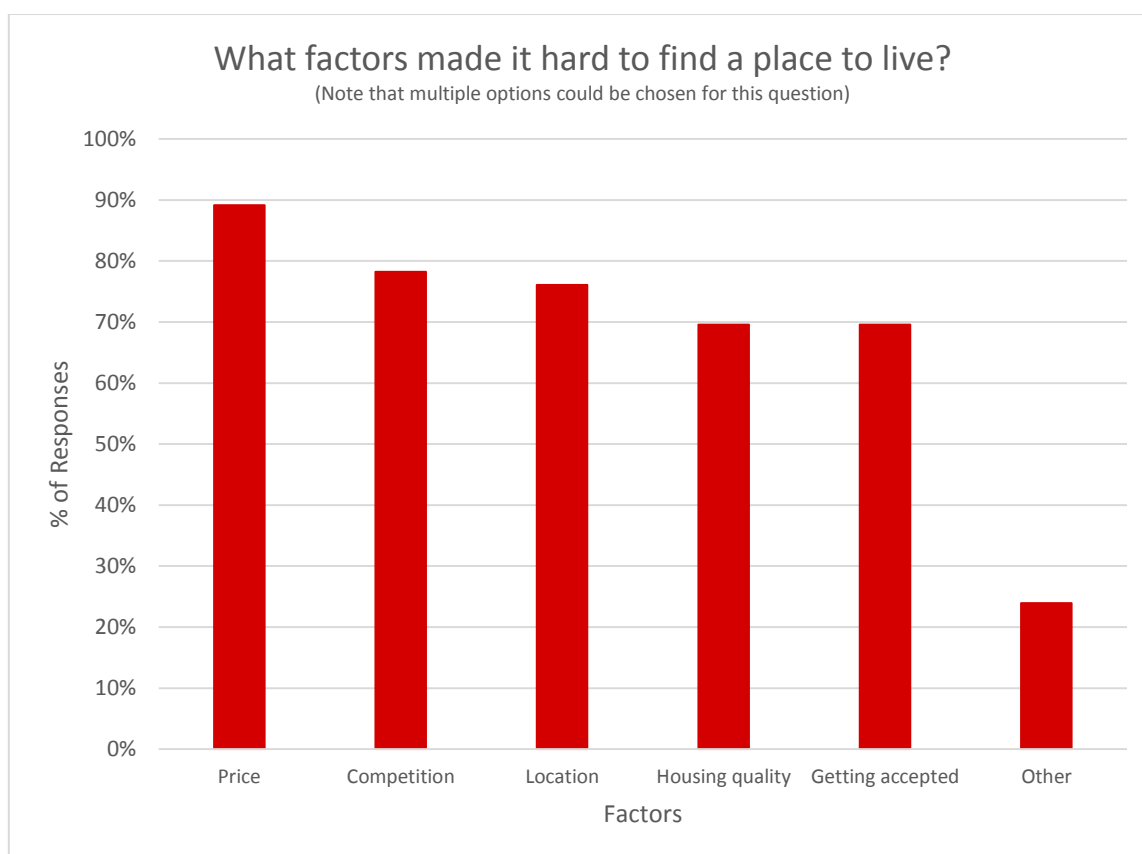


Figure 13. Factors that made finding a house difficult. (n= 46)

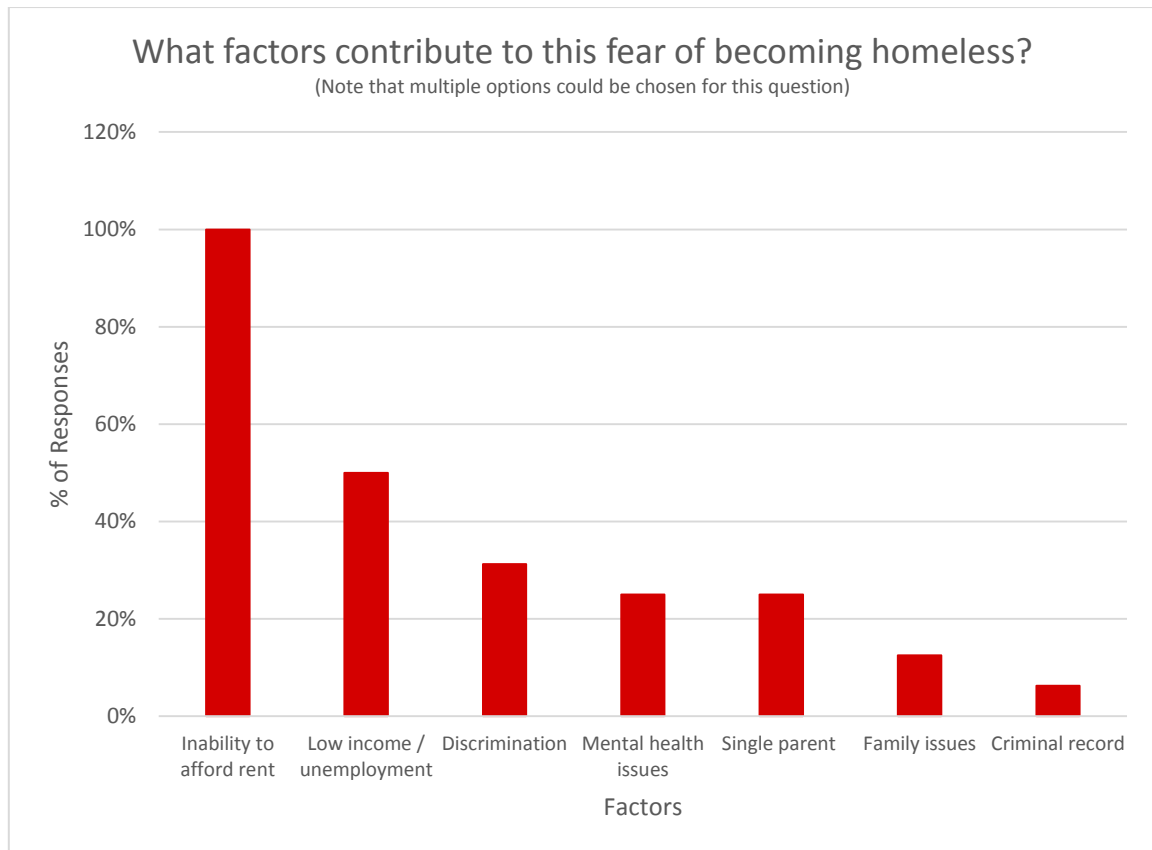


Figure 14. Factors that contributed to respondent's fear of becoming homeless. This question was only asked to respondents who answered saying that they lived in fear of becoming homeless. (n=16)

4.1 Interpretation of Results

4.1.1 Finding a rental property

As mentioned in the introduction, New Zealand is in the midst of a housing crisis, with the Wellington rental market being no exception (10,11). Many interviewees had personal experience with the hardships of the housing crisis. They discussed several difficulties when finding rental properties, and once they had found one, there was significant competition against other renters to sign the property. The situation became so dire that some of the interviewees had to lie to potential landlords about having pets. Some were so desperate that they signed the property under someone else's name to secure it. While this dishonesty may be seen as immoral, it might have been the only way these individuals could find a place to live, with the risk of homelessness being a real possibility.

Not only did the interviewees see the effects of the housing crisis on Wellington, but they perceived the issues as a nationwide problem for Aotearoa. An interviewee says New Zealand's strategy to state housing was to make money off poor quality housing, and that it could cause the country to be viewed negatively. Another interviewee talked about the discrepancy between wages and the cost of living in New Zealand. However distressing the situation is for the interviewees, they generally recognised that the housing crisis offers no simple solutions. There is simply a need for more housing, but no way to easily make this a reality. These solutions require changes at a policy level, something far beyond the reach of individual New Zealanders.

A theme brought up in multiple interviews that was not specifically found in the literature review was that of gentrification. This is the buying and renovation of houses in deteriorated urban neighbourhoods by upper or middle-income families or individuals, raising property values but often displacing low-income families. The interviewees stated that just because more houses are being built in areas of need, doesn't mean that those who need the homes will be able to afford them. Some interviewees had seen people displaced from their neighbourhoods in the process of gentrification.

The power imbalance between landlords and tenants has been explored through the previous literature and the interviewees' responses (9). The interviewees feel this power imbalance begins before they have even signed the lease, and that in this market the landlord knows that desperation will mean someone will take their property. The tenants have no leverage and no power in the relationship.

Another facet to the landlord-tenant relationship is that of discrimination. Discrimination has been discussed widely in the literature and experienced first-hand by the interviewees (75–77). Some of the discrimination was income-based, with someone unemployed feeling perceived as less "stable". Appearance was also a factor for several interviewees, feeling

judged by the “colour of their skin” and “how [they] looked”. One interviewee also felt discriminated against due to her status as a young parent. Tenants should not have their opportunity of safe, comfortable housing denied because of characteristics central to their identity. Discrimination in any form has adverse health impacts and therefore is one key area where intervention might be effective in ameliorating inequities in Māori health outcomes.

The interviews demonstrated that the adverse effects of competition, housing shortages, gentrification, power imbalances, and discrimination all have the potential to prevent an individual and their whānau from finding a suitable place to rent. Any of these factors in combination would make the task even less likely. Consequently, many interviewees talked about having to settle and sign a rental that they felt forced into out of fear of not finding a home at all.

4.1.2 Issues with Housing

Finding a rental property was often just the first obstacle the interviewees had to surpass. Once living in the rentals, the issues continued to affect them. The most common theme identified was the cold conditions. Insufficient ventilation and insulation in rental homes leads to cold environments to live in, with the structure of the house usually to blame (36). Many of the interviewees discussed the cold homes they live in, with some calling their houses “freezing” and feeling “cold to the bone”. Structural issues were often pointed out as a cause for the cold temperatures, specifically a bathroom fan that allows wind to sweep through the building, and inadequate windows allowing drafts. Attempts to circumvent the cold were used including wearing layers of warm clothing, foam matting on the floor, and the constant use of heaters. However, even with a heater being used continually, the houses were often still cold. This being a particular concern to those with tamariki living with them. The constant need to heat their houses also took a financial toll seen through high power bills with heating being cost prohibitive. A home is thought to be in fuel poverty when the household “needs to spend more than 10% of its income on all household fuels to achieve a satisfactorily warm indoor environment” (51). It is not known exactly how much the interviewees spend on keeping their house warm, however, as high electricity bills were mentioned, the concept of fuel poverty should be considered. Additionally, as their high use of heaters is not actually achieving a warm indoor environment whichever form of heating being used is not efficient. This could be a future area of intervention for landlords and their renters. If landlords are incentivised to install efficient heating that costs less to run, the tenants in their properties could have lower electricity bills and warmer homes.

Another common theme discussed by the interviewees was the presence of dampness in their homes. As well as allowing a cold indoor temperature, insufficient ventilation and insulation permit moisture to accumulate, resulting in dampness and mould (36). A disproportionate amount of damp houses are occupied or rented by Māori (8,69). Many interviewees discussed how damp their homes were, and for some the presence of mould was a consequence of this dampness. One participant attempted to wipe away condensation on their windows four or five times a day only to have it accumulate again.

The high costs of rental housing is well documented. In New Zealand, renters pay more than 30% of their income towards housing costs – more than double what homeowners will pay (12). For the interviewees, cost is a paramount concern. Some interviewees talked about the discrepancy between what they pay for their rentals and the quality of their homes. Many were aware they had to sacrifice the quality of their rental due to what they could afford. Some interviewees live in fear that the rent would increase, and a few had to leave their rentals due to the cost of rent, some having to move back in with family. Many talked about the wider impact on their lives that high rent caused. From worrying about having enough money to pay for not only rent and food but extra power for heating, to not being able to afford vegetables later in the week. One participant also talked about having to continually go to WINZ for assistance to pay for rent, food and nappies for her children.

Previous literature has discussed how housing design is typically not suitable for the average, non-nuclear whānau structure, a concept the interviewees generally agreed with (66). One interviewee discussed how houses are not generally suitable for large families, another saying that it's a waste of time looking for a five bedroom house. Also discussed in the literature is the importance for Māori to provide shelter for their whānau, something that is difficult to achieve when living in unsuitable rentals (68). One interviewee expressed the aspiration to be able to “open [their] house to whānau”. It has been suggested that this wish to house whānau could be a way to maintain social and family support, and offer the concept of mana-a-kitanga (70). If New Zealand decides to make new housing a priority, the houses need to be suitable for the typical whānau structure. Just providing new houses is not going to solve the issues Māori experience in rentals.

The concept of safety in rentals has not been discussed thoroughly in previous literature. Many interviewees expressed how safety was a paramount concern in renting, especially those living with children. Many threats to safety were discussed by our interviewees from asbestos, structural issues (rotting decks, loose handrails), lack of fire alarms, and the house's previous history involving drugs. Stats NZ defines homelessness as having no other options to safe and secure housing (65). If the interviewees do not feel safe, can they ever feel at home in these rentals?

An understandably principal concern for many interviewees was that of the uncertainty that comes with living in a rental property. One interviewee expressed how even though they were renting their house, it was their “home”. The thought that they could be forced to leave is reasonably concerning. The landlord selling the home was a common cause of uncertainty among interviewees, and the hassle of finding another house was discussed. The fear of homelessness was enough for some interviewees to remain in unsuitable rentals. Māori are overrepresented in the homeless population in New Zealand (65,70,71), and the fear of becoming homeless was very real for many interviewees. One interviewee mentioned they tolerated a landlord not fixing their rental's issues as they were scared to be forced out of the rental and become homeless. This uncertainty has led to many of the interviewees longing to own their own homes with stability and freedom, so that “no one can throw you out”. One interviewee expressed that no one can really have peace until they own a home. Considering

the proportion of New Zealand that is renting, that is a lot of uncertainty, and many people at risk of not feeling like they have a home.

Most interviewees spoke about the connection between poor rental properties and negative health consequences. Damp and mouldy houses are known to increase respiratory conditions in infants (36). In cold rental properties, the use of unvented gas heaters emit toxins that contribute to poor lung health (36). If the house is overcrowded, the risk of suffering from conditions caused by meningococcal disease, rheumatic fever, and *Helicobacter pylori* are increased (36,52,53). Additionally, renters' mental health can be affected as well as their physical health with stress, anxiety, and depression common in renters (36,52). One participant has a moko living with them who has been sick since moving in. They do not think their moko would be sick if they were living in a warm home. Poor rental properties have resulted in some very negative health outcomes for one interviewee's children. Their son has bronchiectasis in both lungs, and their daughter has other permanent lung damage. The interviewee says this is a "consequence of taking on cheap rent". One participant has had three lung infections in the five years they have lived in their rental. Another talked about the toll that their situation takes on their mental health and the terror of not knowing whether they are going to have enough money to feed themselves. Another participant gets "wasted and drunk" to deal with their pest infestation. The "snowball" effect of poor housing was also discussed – the effect of their well-being spilling over to affect work, mental health, education and stress levels. The financial burden of poor health was also explored, from having to take time off work when children are sick, to the barriers of getting a sickness benefit. It has already been demonstrated that Māori are particularly affected by barriers to healthcare (57). If Māori renters are having increased healthcare needs due to their houses, this inequity is at risk of being increased.

4.1.3 Resolving Issues

As demonstrated, the interviewees have been burdened with a range of issues in their rental properties. These interviewees have also attempted a range of solutions to these issues, with many barriers becoming obvious. Currently, there is limited regulation of the private rental market (51). This limited regulation, in combination with high demand for rentals, has allowed poor living conditions with no pressure placed on the landlords. This leaves the renters responsible for improving their living conditions, something less likely to happen when they fear consequences for approaching their landlord (11,13).

The majority of interviewees did not have favourable responses when discussing their landlords and/or property managers. One interviewee said their landlord had to be contacted 15 times over several months to fix a broken tap. Another feels the need to protect themselves by making sure all correspondence is in letters they can use for evidence in the future if necessary. When the landlords did make repairs in the properties, they were often completed as cheaply as possible, which meant the issue fell back into disrepair. Some landlords had made promises that were never actualised, including a promise for a heat pump that could significantly improve the tenant's lives through efficient heating. Other problems were dismissed from the outset. Some interviewee attempted to fix the issues themselves,

but cost was often a barrier. One interviewee had to rely on whānau to supply a heat source. A fear for negative consequences was shared by several interviewees, such as not wanting to pressure the landlord to install a heat pump out of fear of rent increases. Most interviewees agreed that landlords and property managers did not care for the properties, and had the ability to take advantage of vulnerable renters such as those who do not know their right or who are young.

Although the power imbalance between landlords and tenants is present, the tenants do have legal options including the Tenancy Tribunal. People who belong to marginalised groups demonstrate less awareness and confidence in asserting their rights (9,17). Additionally, involving the Tenancy Tribunal takes time and money which poses a significant obstacle to many tenants (51). The interviewees demonstrated a range of opinions and levels of awareness about their rights as renters. Most interviewees knew that taking a complaint to the Tenancy Tribunal was an option, but this decision seemed to be avoided if possible. One interviewee was scared of the landlord evicting them as a consequence. The interviewees who had previously been involved with the Tenancy Tribunal had good outcomes but commented that the process took a significant amount of time. Other interviewees said sometimes the best option was to just leave the property, although year-long leases made this difficult. The array of awareness about renter's rights ranged from not knowing what they were entitled to, to knowing their rights in full. The interviewee who was fully aware of their rights had also studied law, therefore their level of awareness is not generalisable to the majority of Māori renters. One interviewee thought that people did not generally know about the support they could receive if in a negative rental situation, nor know who to get in contact with. Increased awareness around these advocacy services would be beneficial to all renters in need. However, Māori specific advocacy services and/or material would be able to assist the disproportionate amount of Māori in these poor rental situations.

4.1.4 A Māori Dimension

Although Māori experience some of the discussed issues disproportionately, many of the problems are encountered by the majority of low income renters. However, in addition to all these burdens, there are some specific issues experienced by Māori. One of the interviewees believed that Māori are living in the worst homes in New Zealand, and when all the issues experienced by Māori are considered, this is not an unrealistic statement to make.

An interesting concept brought up by one interviewee was the potential of papakāinga. Papakāinga translates to 'a nurturing place to return to', and is the concept of building whānau-based housing on Māori ancestral and/or multiply-owned land (87). While the concept of papakāinga could be very positive for whānau-based housing, the funding avenues are generally limited (88). The limited funding streams are due to the difficulty of banks placing a capital value on multiply-owned land. Other barriers exist to papakāinga including the possibility of a lack of common vision between the landowners, and difficulties at the city council level (87). Therefore, for papakāinga to be a valid option to Māori seeking homes, changes are likely going to have to be made at a policy level.

Many interviewees believe racism against Māori is prevalent, and affects the ability to live in suitable rental properties. While not all interviewees had experienced this racism themselves, many had witnessed this in others including whānau. Māori are 13 times as likely to report unfair treatment than trying to find a house when compared to Pākehā (75). Furthermore, Māori who had been socially assigned as European or non-Māori were less likely to report discrimination when attempting to find a house (76). The concept of intersectionality must be considered when talking about racism. One interviewee, in addition to identifying as Māori, was also transgender. Being both Māori and transgender caused landlords to assume they were a sex worker and would refuse to rent to them.

Discussion from a couple of interviewees brought up the concept of cultural homelessness. One interviewee mentioned forced urbanisation in the sense that Māori can be separated from their whānau, their whenua, and their sense of support and community by having to move away from their 'home', their ancestral land. This corresponds with a definition of homelessness considered from an indigenous perspective, being disconnected from whānau, whenua, and whakapapa networks (72). A culturally competent attitude must be applied when considering the circumstances that Māori face in rental properties. For Māori to lose their home, so much more is at risk than just having a roof over their heads. The connections with their whānau and whenua, core concepts of their identity, are being threatened.

Talking about Māori-specific organisations generated some very positive feedback from one interviewee in specific. Ngāti Kahungunu Services were able to provide their family warmth by supplying them with a heater and clothing for the children. As landlords are not currently regulated to a high degree, the burden is going to fall on organisations to help supply whānau with things as basic as a warm home. Working with Māori-specific organisations will be a way to make sure those disproportionately affected by inequity are receiving the means to reduce the burden of these inequities.

Finally, one participant brought up the inability to make specific modifications to rental properties. This participant would like to build a rongoa cooking area outside, and wanted to renovate the garage to allow an area to work on carvings. Being in a rental means this interviewee is unable to participate in culturally important tasks in the same way they would be able to if they owned their home.

4.1.5 Online Survey

The total number of participants for the online survey was 77. However, due to dropoff and the questions being non-compulsory, some questions had a response rate as low as 46. This was well below the target number of 100 participants and may have caused inaccuracies in some of the results.

Concerning the demographics of the participants, 15% identified as takatāpui. This is much higher than the estimated 6% of Māori LGBTQIA+ shown in other studies (79). This could possibly be explained by LGBTQIA+ individuals being over represented in younger ages, however this would not fully account for the proportions shown (89).

The results regarding the use of heating are concerning, revealing that half of participants do not believe they have effective heating for their home (Figure 10) and that one fifth are unable to use any heating as they cannot afford it (Figure 7). This is in accordance with what was found in the literature concerning populations living in the lowest quintile (51). When asked about the level of warmth of their house, participants gave an extremely low score, indicating extremely cold homes (Figure 6). These data together suggest that it is very likely that a large number of Māori renters in the Wellington region are living in fuel poverty (51). A large proportion of participants also claimed that their housing was negatively affecting the health of themselves, their child, or someone else living with them (Figure 9). This was a pattern seen in the literature, of which the World Health Organisation states that cold housing below 16°C will contribute to respiratory illness development (36). It is therefore likely that the cold housing that Māori renters are living in is having a negative impact on their health. This is a factor that is remediable and may therefore be a target area for intervention.

Housing quality was one of the areas assessed in the survey and was measured through several questions. When asked about housing dampness, a majority scored their houses extremely low, indicating very damp living conditions (Figure 8). Some respondents also reported their homes not having basic amenities, safeties or securities, where 13% had no working stove, 15% had unsafe power outlets, 25% were unable to lock their windows or doors and 80% had leaks and draughts present (Figure 10). The poor housing conditions of Māori renters is further evidenced by data from the 2013 census, which showed that Māori had amongst the highest rates of reporting major housing issues and dampness problems and requiring housing repairs (69).

There was a difficulty amongst the vast majority of participants in trying to find housing. The most common reason stated by nearly everyone that experienced difficulty was the cost of rent, followed by the availability of rental homes on the market (Figure 13). This is related to what was shown in the literature, which stated that due to the decreased supply of housing the average price has been increasing faster than some can afford and that in Wellington these prices are increasing exponentially (10,11). Furthermore, it was reported that nearly a third of participants were living in fear of becoming homeless. Reasons for this varied, including employment issues, mental health issues but the universal issue was the fear of not being able to afford housing (Figure 14). This data is further evidence of the housing crisis faced by the Māori renting population in Wellington.

An alarming 40% of participants reported that they had experienced discrimination when trying to find a home, the most common reason of which was thought to be due to being Māori (Figure 12). There is evidence to show that Māori are more likely to report discrimination compared to Pākehā and further evidence to show that Māori were more likely to report experiencing discrimination when finding housing (90). While there was data in our study to show that of those experiencing trouble finding housing, 70% experienced difficulty getting accepted, it is not known whether discrimination was a factor of this. This may be an area to investigate in future research.

4.2 Recommendations

Ever since its signing in 1840, the Treaty of Waitangi has been a statement of the New Zealand government's responsibility to Māori. The Treaty guarantees that Māori will have equal access to resources and also be ensured the same level of health as non-Māori. This has evidently not been the case. In order to honour the treaty, steps must be taken to close inequality gaps such as those faced by Māori renters. Given the nature of this topic we have developed recommendations based on the three principles of the Treaty of Waitangi; Partnership, or Kāwanatanga; Participation, or Tino Rangatiratanga; and Protection, or Oritetanga.

The first principle that underpins the relationship between the government and Māori is Partnership, or Kāwanatanga. This principle is about working together with whānau, iwi and hapū and respecting their culture and inputs in order to achieve a common goal. One recommendation we had that related to this directly was for the continued involvement of Māori voices in research. By engaging with whānau directly we were able to gain valuable insights that we wouldn't have otherwise had access to. Stories and narratives that would never have been able to fit into a small online form were able to be heard. By engaging with renters in person we were able to see for ourselves the conditions of which some were living in every day. It is also empowering for participants to be given the opportunity to contribute to research that may become kaupapa and have effects on future generations.

While there are systems that exist that enable all renters, Māori included, to give feedback or make complaints about their housing or landlords, it became apparent in our research that these were under-utilised. Reasons ranged from tenants not knowing their rights, not knowing such systems existed or were afraid to make any action that might permanently affect their ability to find future rental housing. Some participants that were interviewed mentioned how tenant advocates were extremely valuable in aiding them with living issues. Tenant advocates are individuals that work for social service organisations, specialising in housing and tenancy issues and provide help to renters. Previous research has suggested that while they may be able to greatly help some renters, they are limited by what they can do due to funding (9). Improving funding to tenant advocates, particularly whānau tenant advocates, may therefore be a way to greatly improve access to their services. Furthermore, by expanding their resources we also expand the extent at which they can help each renter. By working together with whānau in this way, this honours the Treaty of Waitangi not only through the principle of Partnership but also through Participation. Participation, or Tino Rangatiratanga is the idea of involving Māori to be part of discussion and decision making about their own needs. By following this principle, there is an effort toward building a self-sustaining and self-determinant people.

It was evident that many of the problems faced by Māori renters were due to cost. Tenants that were living in extremely poor conditions were unable to afford better housing, or lived in fear of being unable to afford rent and becoming homeless. One way of addressing this is by extending the financial support that Māori renters receive. Currently there exists an accommodation supplement to aide with rental costs, however another study found that

several are unaware that they are entitled to it (9). While this information on whether participants were receiving financial assistance was not obtained in this study, this may be an important area for future research. This area can therefore be targeted in two ways. Firstly, steps can be made toward improving awareness and access to the accommodation supplement and ensuring all those in need can benefit from it. Secondly, by increasing the accommodation benefit given to Māori with low resources (such as having low socioeconomic status), they are enabled more options when finding a place to live or paying rent.

Poor housing quality was rampant in our findings and measures need to be taken to ensure that landlords are meeting basic housing standards. Numerous participants explained how they wouldn't dare speak out against their landlords due to fear of repercussion. Some participants also mentioned how they were reluctant to approach the Tenancy Tribunal as it would mark their record, possibly impacting their ability to find housing in the future. By implementing a rental housing WOF (Warrant of Fitness), this process is circumvented and landlords would be required to maintain housing standards regardless of tenant action. A housing WOF has been the topic of discussion for several years (48,91). Ideally it would involve a standard of housing quality that landlords are required to meet and would be enforced through regular audits or inspections. This may be a significant step towards addressing the inequalities that Māori renters face. By doing so, this also honours the Treaty of Waitangi under the third principle – Protection, or Oritetanga. This is the idea of working to make sure that Māori have the same level of care and resources as the rest of New Zealand.

Previous research and the study's findings have established the importance of the concept of fuel poverty. Whānau are having to spend a significant amount of their income attempting to keep their homes warm. The survey and interview findings demonstrate that excessive high use of heaters does not necessarily guarantee a warm home, showing the inefficiency of some of the heating methods. If landlords were incentivised to install efficient heating in their properties the tenants could possibly have lower power bills and warmer homes. However, as many of New Zealand's houses are structurally unsuitable there is no assurance these heaters would result in more efficient heating.

As previously mentioned, there is a large gap in the literature concerning the needs of Māori renters in New Zealand. One possible reason for this is the nature of studies previously performed, where they have western-designed methodologies and lack an understanding of tikanga which is required for properly engaging with the Māori population. Kaupapa Māori research however is sensitive to Māori culture and has identified that different approaches are required when investigating Māori populations (92,93). In this study, with the guidance of our primary supervisor, we incorporated the use of several techniques and methods that helped better engage with Māori. Simple techniques such as incorporating Te Reo where possible, the use of Māori imagery and face-to-face interviews all contributed to the authenticity and helped put a Māori face to our study. It is therefore our recommendation that any research wanting to engage with the Māori population should work together alongside whānau and adopt whanangatanga concepts and act in accordance with tikanga Māori.

4.3 Future Studies

The work of this study is far from complete – there is still much to be done. This was the first study to focus on the issues and challenges faced specifically by Māori renters and it was limited in its size. Further research is required to fully elucidate the needs of Māori renters not only in Wellington, but in the rest of New Zealand. A national-scale study is required. Currently there exists ActionStation and Renters United's *People's Review of Renting* survey which targets all renters in New Zealand. With a study of this scale, comparisons between Māori and non-Māori will be able to be seen and any inequalities quantified. With a large enough sample size, it may also have the external validity needed to better influence policy-making decisions. While there have been difficulties in the past concerning the engagement of Māori with their survey, hopefully our study has provided insight on how to address these issues.

While a rental housing WOF could improve the quality of existing rental homes, new housing has to be built in a way that is culturally competent and accessible to Māori. Papakāinga could be an answer to ensuring new housing is suitable for the typical whānau structure (87). Papakāinga Housing is a concept which has gained increasing attention as a potential solution to high rates of overcrowding in Māori communities. By creating communities rather than building homes, there is potential to create an inter-generational asset able to be shared amongst several whānau without traditional "ownership" of houses. Current banking systems make it difficult to obtain substantial loans and use land as capital, while the financial cost of building both infrastructure (sewage, water/electricity, phone lines) and homes in rural areas is a significant barrier to Māori (87). Little formal research has been done eliciting the views and ideas of iwi, hapū and individual Māori around this concept, and should be a focus of housing research in the future. As regional housing competition increases, a deeper understanding of the views and needs of communities is necessary to fully inform infrastructure, construction and financing agencies along with regional councils and central government. Utilising Māori land for the purpose of creating long-term housing assets for Māori represents a real opportunity to reduce housing health and security inequalities.

A concept that must be considered in studies involving Māori populations is the Kaupapa Māori principle of Equal Explanatory Power (92). This is the idea where in studies comparing Māori against non-Māori populations, both groups should have an equal statistical power. The simplest method of achieving this is by both groups having equal sized sampling. By conducting a survey in New Zealand through random sampling, the proportions will average to 15% Māori and 85% non-Māori (61). The ultimate findings of such a study will therefore be skewed to reflect the needs of non-Māori. Any health policies or interventions developed based on the findings can then lead to inequalities and increasing disparities. While Equal Explanatory Power was not applicable to this study, it is a concept that must be considered for any future research at the national level.

4.4 Strengths and Limitations

4.4.1 Strengths of the Study

The study as a whole had several strengths. The study's focus on Māori renters attempts to address a deficit in the existing literature. After an extensive literature review, no previous research focusing purely on Māori renters was found. Other aspects that had not been well represented in the literature were explored in the survey and interviews. These included the importance for Māori of being able to have whānau stay in their rental, and the effect of identifying as takatāpui had on renting. By exploring these aspects of renting, this study adds to the literature for future research.

The method of narrative interviewee selection is a strength in terms of a Kaupapa Māori analysis. The initial interview participants were known to the study supervisor through her networks. Snowball sampling was then used to result in the sample of 12 interviews. By using interviewees connected to our supervisor, the whakawhanaungatanga process had already begun. A relationship had already been established, and the interviewees felt more comfortable and familiar than if being interviewed by someone completely unknown to them. We attribute the honesty and depth of our data to these pre-established relationships. Throughout the study the researchers collaborated with Renters United and ActionStation. This helped ensure the final data would be of use to Renters United and ActionStation in their own research on renting in Wellington. By using their survey as a template, the study's results should be comparable with their own.

The survey creation itself was another strength to the study. The Renters United/ActionStation survey was used as a template. Information from the literature review on survey design was used to create the survey in an evidence-based manner, including moderating the length of the questions, how the questions were grouped, and any necessary explanations to the questions. The survey was reviewed by Renters United and housing researcher and authority on this research subject, Eli Chisholm from He Kāinga Ōranga, and modifications were made based off their recommendations. The survey was also pilot tested on the other researchers of the study, and a few Māori renters to assess whether the length of response time and content of the survey was suitable.

Before the narrative interviews were conducted, an outline for the content that the interviews should cover was created. This meant that the various interviewers were able to be consistent in the content of their questioning. The outline was reviewed by our primary supervisor to ensure interview content was culturally appropriate.

Social media was used to disseminate the survey, including pages assumed to have a high proportion of renters (i.e. 'Flatmates Wanted Wellington'). This mode of dissemination allowed a large group of people to be exposed to the survey.

4.4.2 Limitations

While many of the methodologies in this study are seen as strengths in terms of a Kaupapa Māori analysis, through a more traditional 'Western lens', these processes affect the internal and external validities of the study and must be addressed. For example, the sampling methods of the narrative interviews can be seen as a limitation. Interview participants were known to the study supervisor through her networks and subsequent snowball sampling was then used to result in the sample of 12 interviews. Due to the connectedness of these participants with both each other and the study's primary supervisor it is possible the themes emerging from the narrative interviews are not generalisable to other groups of Māori renters. Additionally, one of the interviewers was related to a participant, however that interviewer was not present for the interview of their relative.

The interviews were initially meant to take place in the participants' houses, however as this was found to be implausible for a number of reasons (including participant embarrassment, and location of their houses) many of the interviews were conducted over the phone or in other locations such as the medical school building. It is possible this lack of face-to-face contact, or being in a location other than their home, could have affected the content of the interviews.

It was originally planned for all interviews to be conducted by two students accompanied by the supervisor. However, this was not possible due to time constraints. Consequently, several interviews were conducted by the supervisor alone and some by a single student over the phone. This lack of consistency may have led to interviewer bias in the study.

Although 6 of the interviews involved individuals identifying as takatāpui the results fail to provide much insight on specific issues around takatāpui and renting. It is possible the narrative interview questions were not targeted enough to uncover issues specific to takatāpui. The small sample size and the inability for the interviews to reach saturation could also have been another factor. Therefore, the study is unable to comment extensively on the experience of takatāpui renting in Wellington.

As the study had a relatively short timeframe (five weeks), the content of the narrative interviews was not able to reach saturation, in that new themes were still being discovered in the later interviews. Because of this, it is possible that there are still issues and challenges that exist for Māori renters that we are unaware of.

The study is limited due to its failure to include a comparison group. This prevents any analysis of ethnic inequities compared to non-Māori renters.

The survey and its analysis also creates some limitations for the study. One example of this is the small sample size. After exclusion of non-Māori responders and those who live outside of the Greater Wellington region, only 77 participant responses were analysed. As the answering of questions was not mandatory after the initial exclusion questions, some questions had a response rate as low as 46. The low response rate is likely attributable to the short duration that the survey was open for. Due to time limitations, it was made accessible for only 11 days

before the survey closed and the data analysed. Consequently, this limits the power of the study from being generalisable to the general Māori renting population.

Due to the small number of participants in the survey, comparisons against individuals who identified as takatāpui were not able to be made. This was an unfortunate consequence as there is limited data on takatāpui and any research regarding them would be a valuable contribution to kaupapa epidemiology. Considering the research discussed in section 1.13, it is very possible that renters in New Zealand who identify as takatāpui are facing higher rates of discrimination than other renters due to their identity. This is an area that is in dire need of research.

In this survey, data on gender and income was not collected. These data were not considered important to the study at the time of survey creation however this may have been an oversight. Comparisons between gender or income groups may have revealed interesting trends.

Although the use of social media allowed for a large number of people to be exposed to the survey, it may have also introduced a bias to disproportionately recruit younger individuals who are more likely to use social media. Our survey demonstrated that at least 28% of participants access the survey through the Facebook group 'Vic Deals'. This could have contributed to an unequal age distribution in our survey participants considering 42% of participants were under the age of 25 years old.

Of the participants under 25 years old, 24% were located in Newtown. This survey was also advertised to medical students, and the medical school is located in Newtown. It is possible that a significant proportion of our survey participants were Māori medical students who were also renting. This may distort the results to include a higher proportion of younger and educated Māori individuals.

As with the interview participants, the survey participants being recruited through snowball sampling may have limited the survey's representation of Māori in the Greater Wellington Region. This is indicated by the higher rate of survey participants who identify with the LGBTQIA+ community in the survey (15%) compared with the general population. This may be a result of the survey being completed by our narrative interviewees, of which 6 interviews involved individuals belonging to the takatāpui community.

Finally, a potential limitation is access to computers and mobile phones. A key concern when considering internet-based surveys aimed at people who have rental or transient housing arrangements is access to computers or mobile phones and the potential for bias. 45% of Māori do not have access to either the internet or telephones, and single-parent families are more often over-represented in this group (5). While research has demonstrated that any bias is not overly significant and internet-sourced data is reliable (6), we must recognise that Māori may be very poorly represented online, and the participants able to take the survey are not representative of the Māori renting population as a whole. Future research using online surveys to compare Māori to other ethnic groups may result in a comparatively poor response rate from Māori.

4.5 Conclusion

This study aimed to investigate the housing quality and the challenges faced by Māori renters in the Greater Wellington region. Through both the survey and narrative interviews a range of views and experiences were explored. The participants have faced an assortment of obstacles while attempting to find a rental property. Once in a rental house the issues did not stop. After all of the barriers many participants were still unable to live in a safe, suitable rental home due to the prevalence of damp, structurally-poor homes, that had negative health consequences. Unacceptable issues such as discrimination are still hindering Māori from finding homes. While there are options for tenants to assert their rights against landlords, barriers such as the fear of becoming homeless, and the time and costs involved could prevent these actions from being taken.

Multiple recommendations and areas of future research have been suggested based on previous literature and the study's results. These involve heating subsidies, increases to accommodation allowances, expanded education and advocacy options. However, New Zealand is in the midst of a housing crisis, and without policy changes to ensure affordable, suitable housing for Māori renters none of these recommendations are going to make sufficient change. Therefore, exploring the efficacy of a rental housing WOF and whānau based housing such as papakāinga needs to be made a priority.

Appendix 1 – Narrative Interview Questions

Starting the Interview

1. Introductions/whakawhanaungatanga
2. Outline for participant
 - Please cover **thanking them**, project **aims**, what we **want from them** and ask if they have **any questions**. For example:
“Thanks for agreeing to take part in our study. Before we begin we just want to tell you a little bit about our project and what we want from you. Our research is **aiming to get Māori’s experiences and views on renting**. To do this we are putting out a survey for those in the Wellington region. Along with this we are conducting interviews with the focus being **getting stories from Māori renters to form an image of the challenges that are faced when renting**. More details can be found in the information sheet but **do you have any questions?** If not then please take the time to read the information sheet and sign the consent form.”
3. Ensure the participant has read the information sheet and signed the consent form
4. Ask if the participant is happy for us to start recording and then **press record on the device!!!**

Questions

1. Can you tell us a little bit about yourself so that we know more about you?
 - a. Age, ethnicity, where they’re from, rainbow (gender/sexuality), employment (band of income), number of moves in the last 2 years
2. Tell us about your general experiences of renting
 - a. Tell us about a good experience you’ve had
 - b. Tell us about a bad experience you’ve had
3. What are the issues you’ve found with renting?
 - a. What are your major concern about these issues?
 - b. Do you think what you’re paying for the property is the right amount for the quality of your living?
4. If there is something wrong with your property, what do you do about it?
 - a. Can you tell us about a time when something needed fixing and what you did?
5. Do you think finding a place to live is difficult? Why?
6. I want you to imagine your dream house. Can you tell us the difference between that and the place you live now?
7. What impacts do you think this has on the Māori population?
8. Is there anything you think would be relevant to show us in your home, and can we take pictures of this?
9. Is there anything else you would like to add?

Ending the Interview

- Thank them again and ***give them a hand-out*** of the link to our survey. Encourage them to share this with friends
- Give them the ***koha***/inform them of the koha if you don't have it with you
- Please note down when the interview was taken, the people who conducted the interview/who was present and where the interview was taken (suburb will do fine if you are at the person's home)

Appendix 2 – Listing of Areas Survey was shared to

Facebook Pages

Flatmates Wanted Wellington

<https://www.facebook.com/groups/452167864794580/>

PORIRUA

<https://www.facebook.com/groups/123654961109599/>

Supervisor's page

<https://www.facebook.com/keri.lawsonteaho>

Vic Deals

<https://www.facebook.com/groups/vicdeals/>

Wellington Renters United

<https://www.facebook.com/WellingtonRentersUnited/>

Wellington School of Medicine 2019

<https://www.facebook.com/groups/1636631093317357/>

WMSA - Wellington Medical Students' Association

<https://www.facebook.com/groups/141816925944990/>

Other

Te Puni Kōkiri Intranet

Appendix 3 – Online Survey Questionnaire

Do you identify as Māori?

☐ Yes

☐ No

Are you currently living in a rental home in or around Wellington? (Wellington City and surrounding suburbs, Porirua, Hutt Valley, Wainuiomata)

☐ Yes

☐ No

Which suburb do you live in?

Do you identify as part of the LGBTQIA+/Takatāpui/rainbow community?

☐ Yes

☐ No

☐ I would rather not say

How old are you?

PLEASE BASE THIS PART OF THE SURVEY ON YOUR **CURRENT** RENTAL HOME

What type of rental home do you live in?

☐ Private rental house/flat

☐ A room in a home owned by whānau or friends

☐ A room in a boarding house

☐ Government funded/state/council housing

☐ Living with my landlord

☐ Other

How many **bedrooms** are there in your rental home?

How many people are living in your home (including yourself) **at the moment**?

- ☐ Adults/pakeke (18-65)
- ☐ Elderly people/kaumatua (65+)
- ☐ Teenagers/rangatahi (13-17)
- ☐ Children/tamariki (2-12)
- ☐ Infants/mokopuna (under 2 years)

What is your **relationship** with the people you live with? (tick all that apply)

- ☐ Immediate whānau (including partner)
- ☐ Extended whānau
- ☐ Friends
- ☐ I didn't know them before moving in
- ☐ Other

Do you feel that there are **too many** people living in the space?

- ☐ Yes (if so, please comment (optional))
- ☐ No
- ☐ I'm not sure

How much do you pay each week for **rent**?

This is...

- ☐ My individual share of the rent
- ☐ What my partner and I pay for rent
- ☐ The cost of everyone living in the house
- ☐ Other

Has this cost **increased** over the time you have been renting the **same property**?

- ☐ Yes
- ☐ No

(If answered no, the next two questions are skipped)

When did the rent last increase?

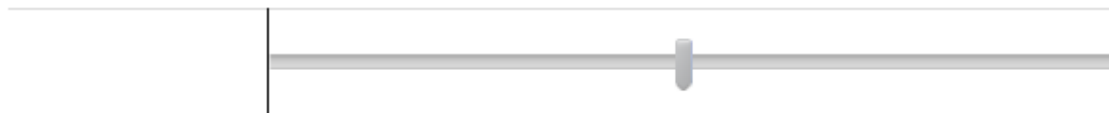
- ☐ In the last 6 months
- ☐ In the last 12 months
- ☐ More than a year ago
-

By how much?

How warm is your home (without heating it)?

Cold/Makariri

Warm/Mahana




Do you **avoid heating** your home because of the **cost**?

- ☐ I never use heating, it is too expensive
- ☐ I use heating rarely
- ☐ I use heating for comfort, but I am careful about the cost
- ☐ The cost is not a problem for me
-

How damp is your home?

Damp/Haukū

Dry/Maroke



Does your housing negatively affect your **health** or the health of other people you live with? e.g. children, elderly people, or people with a chronic condition

Please tick all that apply:

- ☐ Yes, I think it negatively affects my health
- ☐ Yes, I think it negatively affects the health of the children/tamariki I live with
- ☐ Yes, I think it negatively affects the health of the elderly people/kaumatua I live with
- ☐ Yes, I think it negatively affects the health of someone else in my household
- ☐ No, I don't think it negatively affects the health of the people in my household
- ☐ I don't know

If no or "I don't know" are selected, the next question is skipped

Please tell us how your health or the health of other occupants has been affected

Is it important to you that **whānau members** or **friends** can stay in your home when they are visiting, or struggling to find a place to live?

- ☐ Yes
- ☐ No

If no is selected, the next question is skipped

Do you think your house is big enough to support whānau/friends?

- ☐ Yes
- ☐ No

Does your rental home:

Have a working **smoke alarm**? (Your landlord/property manager must provide a smoke alarm).

- ☐ Yes
- ☐ No
- ☐ I don't know

Have a good **heater, heat pump, or fireplace** that effectively heats your home?

☐ Yes

☐ No

Have a working, safe, **stovetop** and **oven**?

☐ Yes

☐ No

Have a working **toilet** and a working **shower** or **bath**?

☐ Yes

☐ No

Have **secure and intact**, locking doors and windows?

☐ Yes

☐ No

Is your rental home free from **leaks** and **draughts**?

☐ Yes

☐ No

Are all power outlets, appliances, and light switches **safe**?

☐ Yes

☐ No

Is there anything you want to tell us about any of these? (optional)

Overall, how would you rate your current experience as a renter?

Awful/Koretake

Great/Pai rawa



PLEASE BASE THIS PART OF THE SURVEY ON YOUR **PAST EXPERIENCES** OF RENTING

Was finding a place to live **difficult**?

- ☐ Yes
- ☐ No

If no is selected, the next question is skipped

What factors made it hard to find a place?

(Please tick all that apply)

- ☐ Price
- ☐ Location
- ☐ Quality of the homes
- ☐ Competition with other renters/not enough properties
- ☐ Getting accepted to rent
- ☐ Other

Have you ever accepted a **poor quality** house because you were worried that you wouldn't find another?

- ☐ Yes
- ☐ No

Have you ever been **discriminated** against when trying to find a rental home?

- ☐ Yes
- ☐ No

If no is selected, the next two questions are skipped

What was the discrimination about?

(Please tick all that apply)

- ☐ My race/ethnicity
- ☐ My gender
- ☐ My sexuality or gender expression, being takatāpui
- ☐ Smoking
- ☐ Having pets
- ☐ Having children
- ☐ My employment
- ☐ My criminal record
- ☐ My renting record
- ☐ Other

Would you like to tell us anymore about this? (optional)

Have you ever **held back** from asking for help from the landlord/property manager when there was a problem with a rental property?

- ☐ Yes
- ☐ No
- ☐ I can't remember

If no or "I can't remember" is selected, the next question is skipped

What stopped you?

(Please tick all that apply)

- ☐ I didn't have time/it was too much effort
- ☐ I couldn't get in contact with the landlord/property manager
- ☐ They weren't going to do anything anyway
- ☐ I was worried about having to go to tenancy tribunal
- ☐ I was worried about being evicted
- ☐ I was worried about my future renting opportunities
- ☐ Other

If you had a problem with your rental home that you could not resolve through contacting the landlord or property manager, who could you contact to ask for **advice** or **support**?

(Please tick all that apply)

- ☐ Tenancy Tribunal
- ☐ Tenancy Services
- ☐ Renters United
- ☐ Citizens Advice Bureau
- ☐ Community Law Centre
- ☐ Tiwhanawhana Trust
- ☐ Another Māori advocacy service
- ☐ Other
- ☐ I don't know of any

Do you feel like you are at risk of becoming **homeless**?

- ☐ Yes
- ☐ No

If no is selected, the next question is skipped

What factors do you feel contribute to this?

(Please tick all that apply)

- ☐ Not being able to find affordable housing
 - ☐ Low income/unemployment
 - ☐ Problems with mental/emotional health (te taha hinengaro)
 - ☐ Family issues
 - ☐ Criminal record
 - ☐ Discrimination
 - ☐ Being a single parent
-

Rank the following in order of how important they are to you when finding a rental home (drag and drop)

1 = Most important

7 = Least important

Cost	1
Warmth	2
Quality of the home	3
Safety of the neighbourhood	4
Being close to whānau	5
Being close to schools	6
Being close to work	7
Other <input type="text"/>	8

We are interested in any **story** that you feel like sharing about your experiences with renting in the Wellington region. This is **optional**.

Where did you hear about this survey?

- ☐ Renters United
- ☐ Vic Deals
- ☐ Flatmates Wanted
- ☐ From a friend
- ☐ From whānau
- ☐ Through Otago university
- ☐ Other

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