

# HOUSING AND RETIREMENT AMONG PACIFIC PEOPLES IN AOTEAROA

## Research background

This research was commissioned by Te Ara Ahunga Ora Retirement Commission in partnership with the Ministry for Pacific Peoples. A statute requirement that every three years the NZ Government conducts a Review of Retirement Income Policies. For this review Pacific peoples are a priority. The research will inform policy development and programming on retirement housing for Pacific people in Aotearoa.

## Research objectives

- To gain a deeper understanding of what retirement means for Pacific matua.
- To identify the key drivers behind intergenerational retirement housing arrangements of Pacific matua.
- To examine the extent to which intergenerational retirement housing arrangements relate to Pacific matua intended retirement housing arrangements, and what alternative retirement housing options could be.
- To investigate the wellbeing implications of intergenerational housing arrangements for Pacific matua.

## Methodology

The Kakala framework guided the research methodology and process. Kakala framework is a Tongan methodology that demonstrates the art of garland making. Pacific approaches, values and perspectives were woven into all aspects of the research.



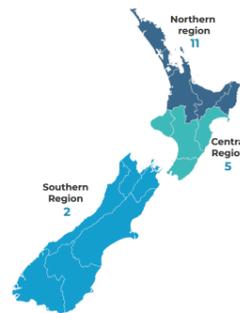
## Data sources

### Qualitative data from 2 main sources

- A **review** of secondary information on Pacific peoples' retirement housing options and preferences;
- In-depth talanoa** with 18 Pacific households (2 households from 9 ethnic groups) where matua were living inter-generationally with at least two other generations.

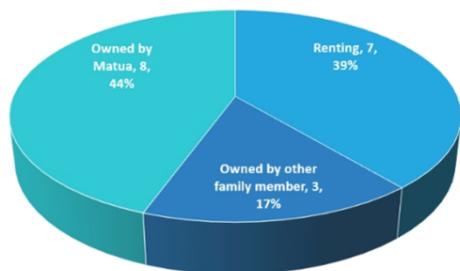
18 households

Talanoa conducted in English or matua mother tongue by ethnic specific researcher.

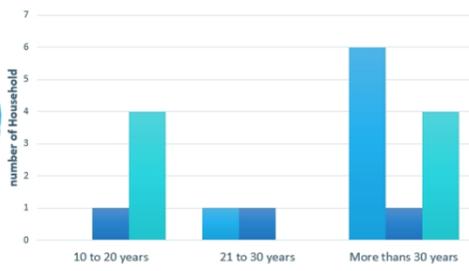


## Pacific matua household biodata

### Home ownership



### Pacific Matua Length of time in New Zealand



Owned by Matua, Owned by Family Member, Renting

## Limitations

Only intergenerational retirement living arrangements were investigated.

Covid-19 impacted on the mode of delivery of the talanoa.

Small sample size: findings are not representative of all Pacific matua in Aotearoa.

## Key findings

### Defining retirement

Defined by our Pacific matua, retirement means a time to rest and relax, rest from labour, or simply, stop working for pay. Yet, it also means a voluntary continuation of services to family, church, and community.

### Meaning of retirement for Pacific matua



### Key drivers behind intergenerational retirement living arrangements

- Owning their own homes was a definite plan for many of the matua prior to their retirement.
- A way of connecting to whenua Aotearoa.
- As equity for generational wealth.

### Pacific matua intended retirement housing arrangements

According to Pacific matua and their aiga, the benefits and advantages of intergenerational living include good household dynamics, access to their children and grandchildren, mortgage-free housing, sufficient housing space, and shared household responsibilities are ideal retirement housing arrangements for Pacific matua living intergenerationally.

### Benefits of intergenerational living and Pacific matua wellbeing

Building and maintaining vā and relationships between generations, caring for the elderly and children, transferring of cultural knowledge, and building household wealth and capital.

### Pacific matua income and expenses

#### Home owners

Median income  
\$34,112

Median household expenditure (% household income)  
54%

#### Renters

Median income  
\$28,600

Median household expenditure (% of household income)  
80%



"Retirement is a time to do the things you enjoy, reward yourself and treasure the moments with those around you - life is too short. **Akangaroi** is Mangarongaro word for retirement"



"**Vakacegu mai na cakaca**, means relax, enjoy, peace and harmony."



"Where the children become functional and productive to live independently and support their parents."



"Even though a person has finished working for money, it does not mean stop working. You are still working but not paid."



"**A'u'ua 'e Garue** – means to rest from work. The purpose, focus and aim for work had shifted from survival and sustenance towards support and enrichment of family and wider Kainaga."



"People never retire until they die. **Mālōlō saoloto**, whereby rest has no boundaries."



"Changes to the types of work in support of your people and community."



"A phase in life to sit back, relax and enjoy life to it's fullest."



Retirement to me is likened to a child with no life hassle and looked after by one's parents, grandparents and families.



## Key recommendations

### Policy recommendations

- Consider Pacific values and wellbeing aspirations in the development of new housing stock, for example the model provided by Māori Papakāinga.
- Consider the retirement living aspirations and preferences of Pacific people in resource and building consents to allow renovations and extensions that would enable comfortable intergenerational living.
- Investigate development options for land owned by Pacific matua.
- Improve access to finance to support home ownership for Pacific people.
- Expand government financial support for pastoral care provided by families of Pacific matua living intergenerationally.

### Programming recommendations

- Strengthen information and education on retirement planning and support among Pacific people.
- Strengthen information and education on the benefits of home ownership, and pathways to achieving home ownership, among Pacific people.
- Strengthen financial literacy among Pacific people, including the importance of saving for retirement.



**TE ARA AHUNGA ORA**  
Retirement Commission



Ministry for Pacific Peoples  
Te Manatū mō ngā Iwi o te Moana-nui-ā-Kiwa



# REPORT ON HOUSING AND RETIREMENT

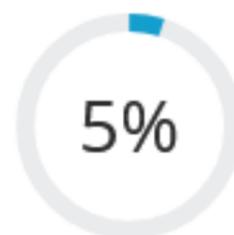
## AMONG PACIFIC PEOPLES IN AOTEAROA



# PACIFIC PEOPLES AGED 65+ YEARS

Based on the 2018 New Zealand Census

20,232



5%  
of the Pacific population are aged 65+ years

