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An Assessment of the Income Allocation, Living Standards,
Housing and Living Circumstances of Low Income
Households in the Auckland Region in 1998

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requirements for the degree of
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Abstract

This thesis addresses one important area of social policy; that is, housing which is broadened to include the income allocation and living standards of low income households in the Auckland region. The study used three focus group discussions with five to seven participants from specific groups of low income households in the cities of Manukau and North Shore to focus ideas and viewpoints. Twelve participants (eight from Manukau City, three from North Shore City and one from Auckland City) took part in interviews, which took between 60 and 90 minutes to complete. These participants represented five single parent and three superannuitant beneficiary households and four low income-working non-beneficiary households who supplemented their low income with supplementary payments from Work and Income New Zealand and Inland Revenue Department. Both the group fora and the interviews were recorded on audiotapes and transcribed.

The study used the following measures to ascertain the living standards and quality of life of the 12 households studied: income and expenditure approach, relative deprivation approaches, disadvantage indicators and social exclusion, money problem indicators, housing needs or difficulties and qualitative research approach. It was found that most of the 12 households studied:

- had experienced poverty, hardships and a reduction in their standard of living and quality of life as compared to the average New Zealand household.
- were not adequately housed because of the difficulties of housing affordability and unacceptable housing maintenance by Housing New Zealand. Whilst the Accommodation Supplement was assisting most of the 12 households studied to pay housing costs, 11 of the 12 households who were State House tenants had great difficulty in paying market rents.
- were unable to manage their money problems and had to rely on coping strategies such as the use of foodbanks, food vouchers and second hand goods.

The findings of this thesis are a powerful indictment on the Income Support, Market Rent and Accommodation Supplement policies of New Zealand Governments from 1991 to 1998. These policies have clearly abandoned 'participation and belonging' as the underlying principle of social policy.

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