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**The Social Construction of
Housing Tenure in Aotearoa
New Zealand, 1900 to 1990
Crisis, place, and the path to a dual
tenure regime**

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requirements for the degree of

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i. Abstract

Over the 20th Century and beyond there have been repeated urban housing crises which have negatively impacted the welfare of many households. Discussions and solutions for these crises have centred on binaries of homeownership and renting or State versus market within a pre-determined housing trajectory. However, the academic housing literature has argued for a more nuanced view of tenure to engage with housing effectively. This thesis aims to contribute to this project by exploring Aotearoa New Zealand's pathway toward a dual tenure regime. I explore tenure as a relational concept created by the intersection of economic, legal, and cultural dimensions in place and across time. Exploring tenure beyond broad categorisations emphasises the need to imagine it differently.

I used document analysis drawing on Parliamentary debates, political cartoons, archival documents, newspapers, statistics, and community organisation reports. They were analysed with a social constructivist approach inspired by a critical realism lens to explore the interdependence of tenure, place, and housing crisis. A core feature is that housing crises necessitating solutions drive tenure change. To explore Aotearoa New Zealand's pathway to a dual tenure regime, I focused on the social construction of tenure during three housing crises.

I argue that Aotearoa New Zealand's dual tenure regime valorising freehold ownership with an individual title over other tenure options took shape over the 20th Century. Housing policy and economic decisions in the first quarter of the century to deal with housing crises embedded freehold ownership with an individual title as the most desirable tenure and end point of a housing trajectory. These would be reinforced through later housing crises as the social construction of tenure created opportunities and constraints for housing. By 1990, tenures were understood through their relation to freehold with an individual title and how they fit within a pre-defined housing trajectory, limiting the ability to experiment with other tenure forms. The thesis concludes that tenure needs to be imagined holistically as a multiply-determined, dynamic, and relational concept intertwined with crises, and that the latter can highlight opportunities to imagine other tenures.

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1. Housing Crisis and Tenure

When we ask if we can ever solve the housing crisis in Aotearoa, we need to know the word *mōrearea*. In short, it means the situation is “bloody alarming and equally dangerous on numerous levels” (Astle, 16th May 2022).

For the past decade, Aotearoa New Zealand has been in the throes of a housing crisis. The crisis has presented circumstances that are *mōrearea* and are matters of social and political concern, representing disruptions to social cohesion. The negative impacts on social well-being have been substantial through the declining affordability of renting and homeownership due to an ongoing housing shortage. The effects of this crisis extend into the future by embedding economic and social inequalities in place.

One of the most visible social costs is homelessness. Homelessness represents the overflow and displacement of households due to their inability to access stable shelter. These households may be unable to afford to purchase a home or rent on the private market and must wait for social housing to become available. It is challenging to measure homelessness accurately, but a proxy is the number of households unable to find suitable accommodation in the private rental market, captured by the Ministry of Social Development’s (MSD) social housing register in Figure 1. As the number of homeless households has grown, there has been rising pressure on community organisations in cities to accommodate and support them. However, these groups have been stretched to their limit. Johnson et al. (2018) found that overcapacity forced up to 91% of households to be turned away, with another community organisation resorting to supplying a sleeping bag and suggesting secure places for homeless people to sleep (Hall et al., 2014). Alongside, there has been pressure on food banks as household living costs continue to rise with adverse weather events removing housing and livelihoods (Government adds \$6m to food bank funding, 26th June 2023). Families who could have previously afforded secure housing are increasingly experiencing these outcomes.

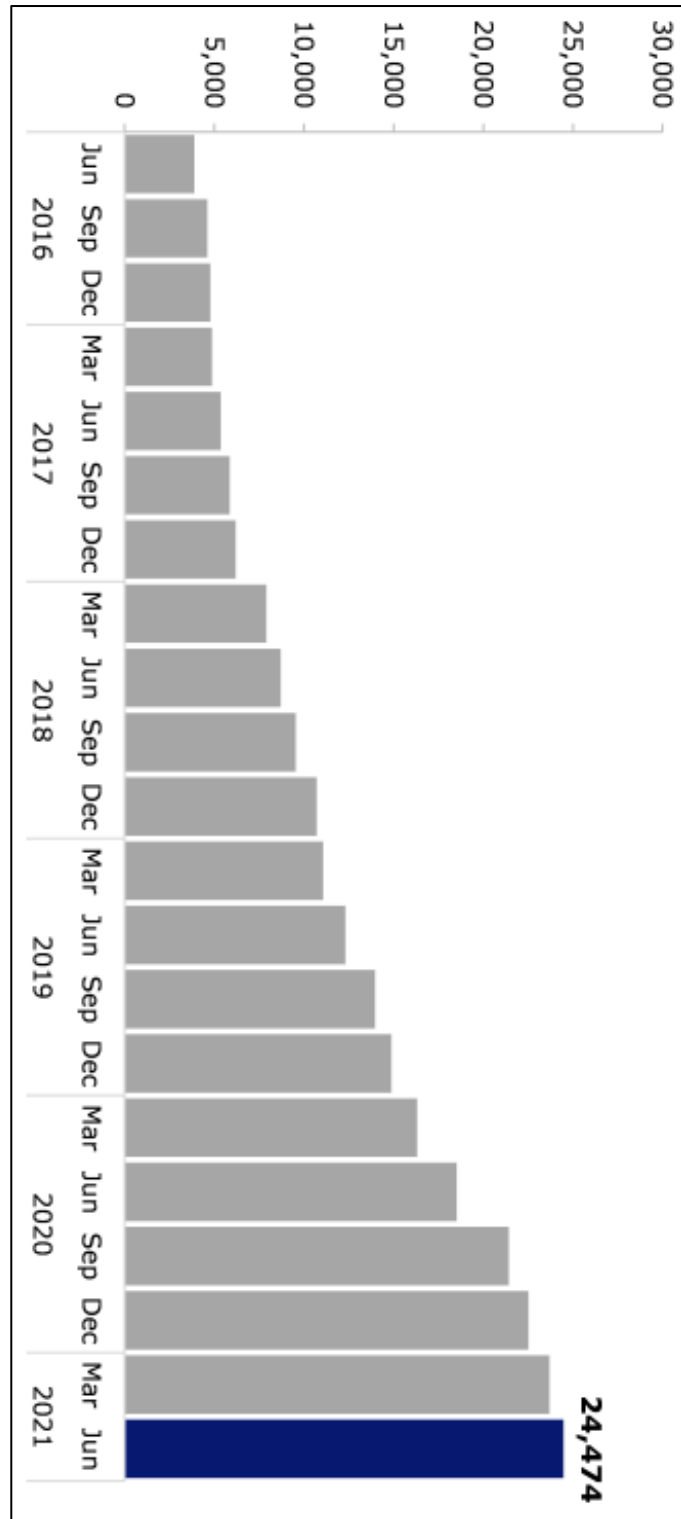


Figure 1: Housing Register summary – last five years

Reproduced from MSD Housing Register June 2021. A graph showing the growth of the Aotearoa New Zealand Housing Register records only the number of people registered by MSD as needing a home, specifically those homeless and actively engaging in the expectations of MSD. It does not include households who chose not to register, do not follow MSD requirements, or are in insecure housing.

Discussions of homelessness in political debates and the media are indicators of a housing crisis, such as the *New Zealand Homelessness Action Plan* (MHUD, 2020). The main tenures of homeownership and renting are characterised by social commentators and politicians as unaffordable, contributing to homelessness. House price inflation has consistently exceeded inflation, as represented in Figure 2 (RBNZ, 2021). This inflation puts ownership of a housing asset further out of reach for households who wish to own as they lead to higher deposits required and higher thresholds needed to meet mortgage repayment obligations. These households must remain renting for longer instead. However, average rent increases have exceeded income growth and inflation between 2014 and 2022, with the highest increases in the lowest-cost housing (Johnson et al., 2018; Statistics New Zealand, 2022). Renting households can find their disposable incomes declining as financial stressors build, leaving them feeling ‘trapped’ in renting situations, with the possibility of eviction or rent increases beyond what they can pay looming over them to force a costly move to another rental. Seeking an alternative home in these circumstances can be almost impossible, as emphasised in Figure 3. The last choice is the long waiting list for social housing or homelessness.

A dual tenure regime based on homeownership and renting has framed government responses to the housing crisis with the ideals of a housing trajectory moving from renting to homeownership. A housing trajectory is how a new household enters the housing market and moves through tenures and homes over its life course. I use trajectory to indicate that while movement is present, households have limited choice in direction and tenure options. For a dual tenure regime, this can be towards homeownership with an expectation of a housing asset as an investment on retiring from work. These ideals define how tenure is imagined and enacted in Aotearoa New Zealand’s politics and culture. Flagship projects adopted by the Sixth Labour Government and the Fifth National Government have presented tenure solutions embedded in this expectation of a one-way path of households inevitably moving from insecure renting into stable owner-occupied housing over their life course. The policies implemented have sought to encourage homeownership for first-home buyers and secondary programmes to make renting more secure. A short list of the programmes, with their implementation, purpose, and for some dissolution follows on page 5.

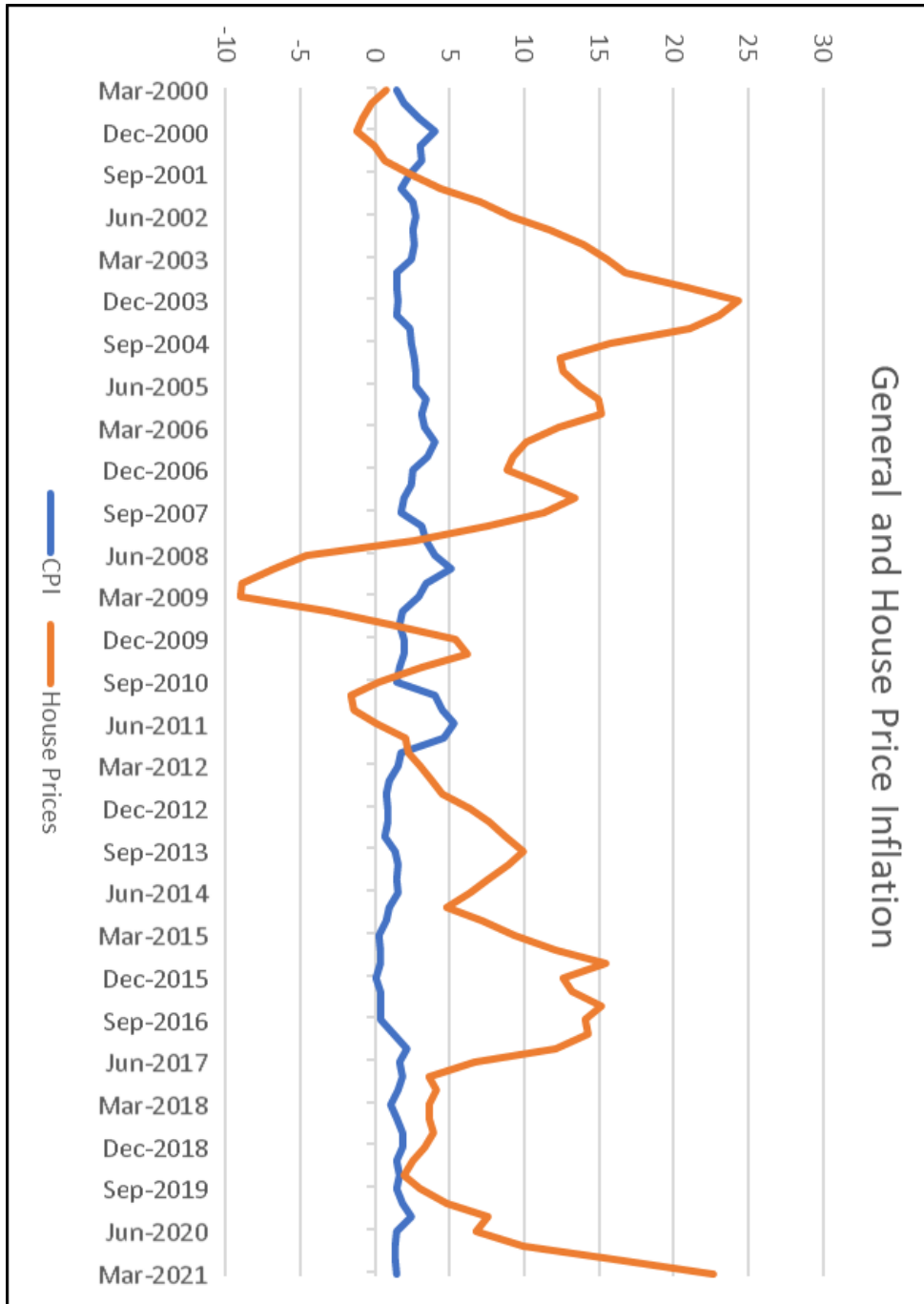


Figure 2: General and Price Inflation in Aotearoa New Zealand

The growth rate of house prices has been growing, with some variation, at a significantly faster rate than general inflation. There was an extended dip in house prices following the impact of the GFC, followed by a sustained housing boom as house prices between 2013 and 2018 increased by 30% on average across Aotearoa New Zealand (Johnson et al., 2018).

Data derived from RBNZ historical records of house and general price inflation.



Figure 3: We don't care which one people choose

A devil offers a choice between the eternal burning pits or finding a rental house in some parts of Aotearoa New Zealand. The cartoon highlights the difficulties of searching for a rental home during the housing crisis. Cartoon penned by Michael Moreu published in *The Press* (20th April 2018).

- The Housing Accords and Special Housing Areas Act 2013 sought to aid the affordability of new homes for first-home buyers. Over half of the special housing areas in Auckland were disestablished (Gibson, 8th June 2017), and there was little monitoring of affordability (Bucaram et al., 2018).
- KiwiBuild in 2017 had the Central Government supporting private developers to build housing for first-home buyers. Failure to meet building targets and the high price of homes led to the phasing out of the scheme (Lynch, 15th June 2019).
- Amendments to the Residential Tenancies Act 1986 have sought to reduce household costs. Significant examples are the Residential Tenancies (Healthy Homes) Regulations 2019, which set minimum standards for warm, dry, and safe rental housing, and the Residential Tenancies Amendment Act 2020, which increased the security of tenure by limiting terminations and rent increases.
- There has been an increase in the social housing stock, with rents no higher than 30% of a household's income through the Community Housing Provider scheme and State housing.

- Emergency and transitional housing payments exist to enable short-term and immediate temporary housing to prevent homelessness. The policy's legitimacy has been undermined as costs increased from \$16 million in 2018 (MSD, 2018) to \$83 million in 2020 (MSD, 2021).

These policies seek to either make homeownership more affordable for new households or ensure that those who cannot afford to own have access to a suitable home – taken together, they have maintained differences between tenures and not fundamentally changed the power imbalance of renting (Chisholm et al., 2020; Farha, 2020). Housing policy has thus remained focused on the primacy of homeownership, with renting as a second-best option alongside a reliance on the State to provide temporary social housing. Instead, political interventions continue to enable speculation, leading to declining affordability (Rehm & Yang, 2021). The projects rely on a discrete view of tenure with a clear hierarchy, reflecting the typical approach of housing policy globally in English-speaking countries (Christophers, 2021).

The current solutions to the housing crisis have been framed with a hierarchy favouring homeownership over renting and treated as separate rather than connected within a tenure regime. Each proposed solution acts on legal and economic structures within a specific idea of homeownership as an ideal tenure and its importance as the end point of a housing trajectory. The policies treat tenures as separate, acting on the cost of new houses for first-home buyers, ways to give shelter to homeless households, and building social housing. These target a specific part of the housing trajectory but minimise the significance of how tenures exist relationally as part of a regime that emphasises the distinctions between them – except to justify focusing on homeownership as the goal. However, there is a diversity of tenures with complex interdependencies across cultural, economic, and legal dimensions. Solving the housing crisis necessitates a more nuanced and relational approach to tenure and housing crises. Recognising the interdependencies and diversity of tenure, place, and crisis will help establish policy tools and reveal obscured and neglected opportunities. The costs of the housing crisis and the current way of imagining tenure set the context for the value of a nuanced and relational approach to how it evolves in place.

The housing crisis is not unique to Aotearoa New Zealand. High housing costs for homeownership and renting exist across many countries (see IUT, 2019), with the Covid-19 pandemic worsening these effects as it revealed a

state of permanent housing crisis (Maalsen et al., 2020). The interventions and effects I have mentioned are specific to a time and place, but this is merely one part of a much broader global housing crisis with interconnected networks of knowledge and capital. The solutions adopted by each nation are bound to their cultural and geographical history, yet for those like Aotearoa New Zealand with a preference for homeownership in a detached dwelling, the impact of the crisis has been worse, and the recovery remains slow (Burn-Murdoch, 17th March 2023).

1.1. Thesis Question

The current crisis and its proposed solutions indicate the difficulties of politically and socially imagining other tenures or the relations between existing tenures differently. Existing imaginaries and their solutions have limited opportunities to improve household well-being, but how and why the current configuration of tenures developed is essential to understanding this failure and reducing future crises' impact. Tenures are multiply-determined, diverse, relational, and dynamic, yet attempts to solve housing crises are undermined by focusing on tenure as static and isolated within a set hierarchy of preferences. State and market-based solutions centred on homeownership or renting favour existing ideological preferences (Murphy, 2014) – propping up and reproducing political and economic structures that maintain this binary and contribute to future crises (Heslop & Ormerod, 2020; King, 2009). The logic of State interventions and market incentives is based on and maintains the hierarchy of homeownership and renting, which prevents imagining tenure differently (Belshaw, 1946; Berentson-Shaw, 2017; James & Saville-Smith, 2010). The current housing crisis has revealed that politicians' assumptions and media discussions of a natural progression from renting into ownership are incomplete (Brown, 2017; Equb, 2014).

It is possible to approach tenure relationally and to imagine new configurations to engage with crises more effectively. As Christophers (2021) argues, there needs to be more academic and political attention on renting and a more nuanced understanding of the diversity of tenure and how households live and create space, as these are essential to solving housing crises. Each time and place produce its own sets of tenures, determined by their cultural and geographical histories (Kemeny, 1981). Continued reliance

on homeownership as an idealised end goal in a housing trajectory limits the opportunities to design novel solutions. It oversimplifies the relationship between a household and its dwelling while neglecting temporal and spatial context.

My journey into housing tenure research began with other graduate researchers exploring inequalities in Palmerston North (Hall et al., 2014). We adopted housing as our focus and interviewed local providers and services about their challenges and opportunities in supporting households experiencing housing insecurity. This led to further research into barriers and incentives for developers to build one- and two-bedroom homes in Palmerston North (Ryland & Tucker, 2014; Tucker & Ryland, 2014) and on the housing needs of older residents in Whanganui (Ryland et al., 2016). The opportunities have led me to work as a tenant advocate in the community housing sector since 2013 at the Manawatū Tenants' Union, the Manawatū Community Housing Trust, the Housing Advice Centre, and the Tenant Advocates' Network. Through my involvement in these organisations and research, I have become aware of the diverse range of tenures and the need to imagine tenure differently to engage with the underlying structural problems with housing effectively.

This geography thesis seeks to answer how Aotearoa New Zealand's configuration of tenure as a dual tenure regime evolved and continues to constrain how we imagine housing tenure. I look at the evolution of Aotearoa New Zealand's tenure regime over three historical periods centred on housing crises and their solutions. Each crisis is a moment of change for tenure through cultural, economic, and legal dimensions embedded in place. Exploring these dimensions contributes to understanding how tenure is intertwined with the manifestation of housing crises across time and place.

The argument of the thesis approaches Aotearoa New Zealand's tenure as evolving in response to housing crises, and this has been to embed and reinforce the separation of homeownership and renting in a housing trajectory on the path of a dual tenure regime. The early 1900s imposed a dual tenure regime as the value of homeownership was emphasised as a private civilising factor for the Colony and households. State-led opportunities for renting accommodation would come to replace private rentals. The 1950s housing shortage reinforced these ideas as attempts to

regulate multi-dwelling tenures through economic and legal means to create modern, denser cities were limited by the cultural preferences laid earlier in the century. In the 1970s and beyond, tenure solutions to housing crises were determined by the constraints defined by the relations of homeownership and renting in a dual tenure regime and their hierarchical positions in the housing trajectory. This relation, as it exists within and influences economic, cultural, and legal dimensions of tenure, needs to be recognised to imagine tenure in diverse ways while highlighting those existing on the edges and why current tenure solutions are unlikely to solve the housing crisis in the long run.

Existing narratives of Aotearoa New Zealand housing histories primarily explain housing outcomes in terms of the market versus the State, drawing on a binary hierarchy of homeownership and renting. An often-cited author, Ferguson (1994), does this with a focus on power relations between the State and the market. In her history of housing, tenure changes result from a liberalised market steadily replacing State-led projects and urban planning. Her analysis laid the groundwork for future authors to maintain these binaries (such as Austin et al., 2014; Bourassa & Shi, 2017; Boyd, 2011; Howden-Chapman, 2015; Turner, 2021). Thorns (1986), Howden-Chapman (2015), and Davidson (1994; 1999) adopt the State versus market approach as part of tracing ideological shifts from the valuing publicly owned and accessible dwellings to individualised, private residences, such as through the sale of State housing. These approaches are useful in seeing the role of large forces on housing and tenure, such as State institutions and capital. However, focusing on the homeownership-renting binary obscures nuances and opportunities of how diverse tenures across time and place manifest, which a relational approach can reveal. The geographer Laurence Murphy has been an exception; he has critiqued housing policy and market interactions in Aotearoa New Zealand. His work has tended to focus on the 21st Century, recognising nonstandard tenures and interactions between people, place, and housing, which other housing studies still need to pay attention to. For example, critiquing taken-for-granted housing policy logics of the housing trajectory to justify interventions to give mobile tenants a choice of dwellings, which instead disrupts the relationship low-income households have with their home (Murphy, 2020); exploring how one company lease structure came to dominate in Auckland and another in Wellington, with how these shape each place as alternatives are undermined

(Halvitigala et al., 2011); the impact of lack 1980s housing reforms on Māori tenure options in Northland (Murphy & Cloher, 1995).

Focusing on tenure and its relations enables exploring the links between tenures, crisis, and place and the path to producing the current housing crisis. The tenure regime of Aotearoa New Zealand has unique features, and the pathway to get to it is comparable to, yet distinct from, those of other countries. Tracing the evolution of tenure allows answering other questions from a novel angle:

- How the favouring of homeownership emerged and was reproduced through cultural, economic, and legal structures,
- How Aotearoa New Zealand's tenure has evolved into its current configurations, and how these contribute to the current housing crisis,
- Identifying moments when nonstandard, as not an idealised homeownership or renting, tenure possibilities were enabled and forestalled,
- Explaining why renting and homeownership has manifested differently in Aotearoa New Zealand by focusing on its unique features.

A relational tenure focus highlights obscured tenure options and why they have remained on the fringes as standard ideals of homeownership and renting have remained central. Thus, the underpinning of this thesis is a concern about why tenure is not imagined differently. Doing so would enable thinking about other ways of enacting tenure for Aotearoa New Zealand, and the world.

1.2. Approaching Tenure Change

My approach to researching the evolution of tenure relationally and historically in Aotearoa New Zealand through a geographical lens, draws on critical realism and document analysis. A core feature is that housing crises function as drivers of tenure change and are a combination of structural and specific interactions in place. Understanding the current crisis and the insufficiency of solutions approaching each tenure separately involves knowing the evolution of Aotearoa New Zealand's tenure regime.

I approach housing crises as moments of change that reveal, reinforce, obscure, destroy, and create relationships between actors and amongst

tenures, with their resolution achieved through tenure transformation. Previous housing crises have provided moments to grasp and analyse tenure as they produced clusters of change to solve perceived problems. Distortions in tenure caused by housing crises shift how they are perceived and enacted. A crisis is innately relational, existing as an emergent property of changes within overlapping and interconnected networks and flows generated through perturbations in social, economic, and political dimensions (Koselleck, 2006). Each leads to a disruption in everyday social and political structures, making the usual experiences and processes no longer applicable and necessitating these adapt to changing circumstances (Bridge, 2001; Rousseau, 1979). These disruptions can reveal real and perceived problems within existing systems. This is valuable as crises are situated in place (Roitman, 2013), where places refer to 'locations imbued with meaning that are sites of everyday practice' (Cresswell, 2009, p. 176). Notably, a crisis necessitates a solution, incorporating the adoption of legislation, techniques, and institutions within an existing temporal and spatial context (Pierson, 2000).

I adopt a social constructivist approach with a critical realist lens to explore tenure change to solve housing crises. This approach builds on the importance of exploring discourse and language to construct everyday meaning and experiences of households (Hastings, 2000). Tenure represents a set of relationships between household and dwelling that emerges from the intersection of legal, economic, and cultural dimensions. These dimensions contribute to the conceptualisation, physical manifestation, and value assigned to a home – determining how housing is experienced and spoken about. Connections extend back through the home and into cityscapes, shaping how people interact and build place by highlighting opportunities and closing off alternatives as they grow accustomed to particular ways of doing things (Blunt & Sheringham, 2019; Halvitigala et al., 2011). Tenure is created by these social interactions, shaped as a social construction that attempts to describe the world. Exploring past tenure relationships geographically enables a recognition of the dynamism and inertia embedded in place and the interactions between processes that constructed them.

Document analysis of archival resources can approximate tenures' economic, legal, and cultural dimensions over the last century to explore past

relationships between tenure, place, and crisis. I have used this technique to examine print materials regarding the legal, economic, and cultural processes contributing to tenure over an extended timeframe to highlight changes and dynamism. Historical document analysis enables the identification of discourses and what actors considered important as the problems of tenure and necessary solutions at that time. These contribute to creating the context of the period and how it changes or stays the same (Bowen, 2009).

1.3. Chapter Summary

The thesis explores Aotearoa New Zealand's pathway to its tenure regime through the dynamic evolution of tenure in response to housing crises. Solutions to historical crises have resulted in retaining a specific hierarchy between homeownership and renting, limiting the ability to imagine and enact other tenure possibilities. These developments affect how tenure manifests in place and the potential solutions to housing crises.

In this introductory chapter, I have provided the context of the ongoing housing crisis and why it is valuable and necessary to explore interconnections between tenure, place, and crisis. Solutions to the current housing crisis are embedded in binary distinctions of renting and homeownership and State versus market, yet these arbitrarily limit the possibility of imagining other opportunities. Approaching tenures as related and a feature of space manifesting from the intersection of cultural, legal, and economic dimensions can provide ways to imagine it differently.

Chapter 2 discusses how academic literature has explored tenure and the uniqueness of Aotearoa New Zealand's tenure to situate the research. A part of Aotearoa New Zealand's uniqueness is its colonial history interacting with Māori traditions regarding land and suitable dwellings, contributing to the pathway tenure takes. These have produced the current tenure regime with economic, legal, and cultural structures that differ from other countries and across periods. The discussion will build on the value of tenure as an object of geographical study. I define tenure as relational and determined by the intersection of cultural, economic, and legal dimensions manifesting uniquely in place. Every tenure exists relationally within a broader tenure regime, ensuring various times and places have different tenures. Insights

into Aotearoa New Zealand's tenure regime and the imaginaries produced can improve understanding of the history of its housing and the importance of tenure in creating and solving housing crises.

In Chapter 3, Methodology and Method, I describe the structure of the narrative to follow in the empirical chapters. I draw inspiration from critical realism, with tenure as one of the social structures underpinning the world. I trace disentangling individual tenures and the cultural, economic, and legal dimensions involved in their creation. Core to the discussion is my identification of changes in tenure as potential and partial solutions to housing crises. These lend themselves to historical document analysis to explore Aotearoa New Zealand's tenure by granting insight into the social construction and evolution of tenure in place across time.

Chapter 4 Public Health Crisis – Slums and Civilisation, is the first empirical chapter where I explore tenure during the public health crisis between 1900 and 1930. The crisis was one of crowded private rental homes designated as slums with attached social fears of disease and moral degradation. State-led tenure solutions were to replace these homes with civilising housing through developing State-supported ownership and renting tenures. The solutions involved laying the groundwork for social housing and reinforcing government interventions in housing to enforce standards. Alongside was an emphasis on the value of privately held land and home as a feature of being civilised and self-sufficient. Thus, these changes embedded the distinction between renting and homeownership along State and market distinctions. The period would lay the foundation for the dual tenure regime, shaping future crises and how homes manifested in cities.

Chapter 5 Housing Shortage – Density and Modernity, the next empirical chapter, discusses tenure changes following a housing shortage between 1945 and 1970. This housing crisis was constructed as a lack of density and modernisation in cities. Correcting this problem involved redefining tenures to support denser buildings through multi-dwelling forms by mobilising private capital. The State legislatively attempted to redefine tenures and mortgage access to encourage the private building of modern homes and citizens. However, existing cultural and economic dimensions of tenure favoured the spread of suburbia, undermining the widescale adoption of

multi-dwelling ownership tenures. The period would reinforce the dual tenure regime by embedding these ideas.

Chapter 6 Housing Affordability – Mobility and Inequality, is the last housing crisis I cover as one of affordability between 1970 and 1990. The construction of the crisis is associated with a growing presence of private financial institutions in defining tenure as capital networks came to transcend national borders. House prices and rents rose, producing unequal access to the city as renting households found accessing homeownership increasingly tricky. However, politically and culturally, the maintenance of homeownership was an expected endpoint of a housing trajectory. A limited ability to move between tenures reflected widening intergenerational wealth distributions, which politicians defined as access to owner-occupied housing. The State experimented with intermediary ownership tenures to close the growing wealth gaps. The constraints of the dual tenure regime meant that these other tenures were fitted within the existing hierarchy, limiting the ability to produce something novel.

Chapter 7, The Conclusion and Discussion, draws together the strings connecting the evolution of tenure and its connection with place and crisis. I expand on how Aotearoa New Zealand has reached its current tenure configuration and crisis. This includes highlighting that tenure can and has been imagined in different ways, but it is constrained by the paths carved out from previous crises; that tenure is determined in economic, legal, and cultural dimensions and is an integral part of the structure of place; and links between tenure, place, and crisis are more than a renting-homeownership binary determined by the market or the State. These findings expand the understanding of tenure as socially constructed in Aotearoa New Zealand and globally while contributing to disrupting the homeownership-renting binary. From a geographical perspective, this thesis has explored the mutual constitution of tenure, place, and housing crises. Combining these offers a novel contribution as a place-centred approach highlights opportunities for imagining tenure in other ways as a source of correcting housing crises.

2. Literature Review

In this chapter, I will discuss the literature on tenure, beginning with a simple understanding of what tenure is and building up layers to show that it is necessary to understand it as a diverse, multiply-determined, dynamic, and relational concept. I then examine why it is helpful to study tenure in the context of Aotearoa New Zealand. A tenure-focused approach can grant novel insights into the current housing crisis and highlight elements obscured in State versus market and renting versus homeownership approaches. In the first section, I will build up the definition of tenure I use in this thesis as a set of relationships between a household and its dwelling. I begin by discussing tenure as a bundle of rights surrounding homeownership and renting. Then, I examine the diversity of tenures that exist within and beyond these and are spatially and temporarily unique. I will then discuss how tenure is relational and produced by the intersection of legal, economic, and cultural dimensions in place. These dimensions contribute to an overall tenure regime that frames how tenure is produced and reproduced in place. In the last section, I will discuss how this connects with the Aotearoa New Zealand housing literature and the need to update tenure understandings from focusing on binaries to capture more nuance by viewing it relationally.

2.1. Tenure as Homeownership and Renting

The simplest definition of tenure in the literature, political debates, and media presentations is tenure as a bundle of rights. These produce distinctions between renting and homeownership and set them as a matter of household choice between cost, rights over the dwelling, and household preference. A household refers to a decision-making unit in a shared space (Beaman & Dillon; Urdy, 1996). Authors such as Dunleavy (1979), Saunders (1978, 1984, 1989), Pratt (1982, 1986) and Thorns (1981) have contributed to developing this conceptualisation of tenure according to this definition by assuming ownership and renting as innately different and divisible along ideological lines. Economists researching tenures, such as Carliner (1974), Rosen (1979), and Goodman (1988), have reinforced this distinction by framing tenure as a choice between individual private ownership and rental accommodation.

Homeownership means that a household owns its dwelling, either directly or indirectly. In its simplest form, tenure discussions relate to circumstances in which a household owns the land and home, with or without a mortgage. The bundle of rights conferred to an owner-occupier is the ability to:

- control the physical space within and around the home,
- determine who can access the home,
- store and accumulate wealth in the home as an asset,
- occupy the dwelling (Blandy & Goodchild, 1999).

Homeownership phrased this way comes with many politically and socially perceived benefits for family creation (Thomas & Mulder, 2016), investment (Gillon & Gibson, 2018), employment (Bouzouina et al., 2021; Lisi, 2016), preventing crime (Hegerty, 2017), happiness (Hidaka et al., 2020), and maintaining health (Pledger et al., 2019; Tranter & Donoghue, 2017). Furthermore, homeownership comes with ideas of long-term monetary benefits through capital gain and a stable asset to hold and accumulate wealth (Drew, 2014; van der Crujisen et al., 2018), framed as self-responsibility (Power, 2017). These assumptions have been politically incorporated into pensions, tax laws, and housing policy (Berentson-Shaw, 2017; Coleman, 2017; Kemeny, 1981; Rowlingson, 2006). These features have contributed to homeownership being referred to as the 'best' tenure for creating civilised, thrifty, and productive citizens (Gilroy, 1994) and described as the 'ideal' housing option for physical and financial stability (Ferguson, 1994; Saunders, 1989), regardless of the accuracy of the claim (Beer et al., 2011). However, Aarland and Reid (2019), Baker et al. (2013), and Pierse et al. (2016) indicate that these positive outcomes could be a result of selection bias, as those favouring stability are more likely to select homeownership, associating the tenure with stability (Aaronson, 2000; Boyle, 2002).

Renting is when a household does not own its dwelling. Renting is often defined in terms of the bundle of rights it lacks compared to homeownership due to the household not owning the dwelling they occupy. The bundle of rights sets out:

- restrictions on control over the physical space within and around the home,
- an inability to prevent access to the property owner or their agents,

- no capacity to store and accumulate wealth in the home,
- the capacity to occupy the dwelling (Wegmann et al., 2017).

Unlike homeownership, property owners, tenants, and politicians usually discuss renting as not a long-term prospect but somewhere to live until a household saves enough money to purchase a home as part of a housing trajectory (Witten et al., 2017). Long-term renting can be framed as failed homeownership (Shlay, 2015), with perceptions of renters that they are lazy and destructive as their poverty results from financial mismanagement (Bierre et al., 2010). Renting households are more likely to be unsatisfied with their dwelling compared to homeowners in Finland (Pekkonen et al., 2015) and the USA (Rohe & Stegman, 1994); they report higher rates of depression and anxiety in comparison to homeowners in Australia (Mason et al., 2013; Morris, 2018; Yates, 2008), Aotearoa New Zealand (Szabo et al., 2018), Britain (Taylor et al., 2007), South Korea (Park & Jung, 2019), and Japan (Hidaka et al., 2020), and the lack of options with the difficulty of finding a home in a short time frame can lead to despondence or selecting an unsuitable dwelling (Teixeira, 2009). Clair et al. (2016) indicate that these adverse mental health outcomes are worsened by the relative hierarchy of renting and homeownership, as these circumstances incorporate housing policies and social perceptions with homeownership as the end goal and renting as the path to reach it. A part of framing renting is an assumption that renters are intentionally transient and do not create attachments to the dwelling but rather the community (Saunders, 1989; Vale & Shamsuddin, 2017). Power and Gillon (2022) discuss these perceptions as an outcome of the relationship between property owners and tenants derived from the power imbalance and contradictory incentive structures. However, Pierse et al. (2016) and Robertson et al. (2021) indicate that deprivation may be the more significant cause of these outcomes than differences in tenure, as renting lower-income households tend to occupy older dwellings.

Households not owning or renting are designated as homeless. Like the designations of renting and homeownership, the broad categorisation obscures the diversity and complexity of homeless households and the places they occupy (see DeVerteuil et al., 2009; Hodgetts & Stolte, 2016). These can be people on the housing margins who have no stable shelter, are experiencing insecurity, or are in uninhabitable housing. The situation leads to a lack of rights to privacy and control, and occupation (Amore et al., 2013).

Individuals can find themselves living in liminal spaces not accepted as residential areas by those who are housed (Robinson, 1977). Households in these circumstances can find themselves disconnected from enforceable bundles of rights. However, this does not mean that they have no home, there are no rights, or that they do not have social connections (Amore et al., 2013; Groot & Hodgetts, 2015; Johnsen et al., 2008).

The distinctions between homeownership and renting have developed from a specific history. Geographers Barlow and Duncan (1988) explored the beginnings of this conceptualisation of tenure as a legal condition for occupying feudal lands in the United Kingdom (UK). In this context, tenure describes the relationship and distribution of rights between a landholder, land, and the households working it. The conversion of land into residential housing during the 18th and 19th Centuries incorporated dwellings and their relationships into definitions of tenure (Barlow & Duncan, 1988). Sociologists such as Ball, Saunders, and Sullivan have studied the idea of the distinction between homeownership and renting as respectively attached to the State and market, with tenure as an indicator of class (Somerville, 1998; Somerville & Knowles, 1991). In the UK during the 1920s and '30s, urban housing was primarily individual privately owned homes and rental homes provided by local councils (Ball, 1998). Thus, owner-occupiers had personal control of their consumption resources, which functioned as an indicator of wealth (Saunders, 1984). In contrast, renters were primarily working-class and relied on local councils (Saunders, 1984). Definitions of tenure have often been reinforced and theorised from these origins independently of the practicalities or a critical assessment of those ideas for different times and places (Blandy & Goodchild, 1999; Carliner, 1974).

The simplified tenure definition contributes to the binaries of homeownership-renting and State versus the market, but this is an incomplete understanding (for example, Blunt & Sheringham, 2019; Christophers, 2021; Hulse & McPherson, 2014; Werner, 2021). In these conceptualisations, tenure has tended to be set against a static and unchanging backdrop without incorporating place (Agnew, 1989). Geographic and cultural context becomes uniform to have a set of benefits and costs applicable across multiple circumstances. Furthermore, it downplays the role of structural factors in determining access to housing (Power, 2017). However, tenures are dynamic and evolve according to the

context in which they exist, which themselves change through how they are interacted with. The benefits commonly attached exclusively to homeownership can arise through the appropriation of resources from other tenures through social expectations, the implementation of housing policy, taxation, and access to welfare (August & Walks, 2018; Davidson, 1999; Foye et al., 2018; Mendenhall et al., 2014; Rohe & Stegman, 1994; Satsangi, 2007; Stephens, 2007; Wegmann et al., 2017). As Sullivan (1989, p. 186) put it, the ownership and renting binary had:

[A] lasting grip on the imagination of British housing researchers, which has seriously detracted from the systematic analysis of what constitutes housing tenure.

The result was the normalisation of a tenure binary of individual private ownership and renting from the State, inscribed onto space through imposed political and social structures. Maintaining idealised versions of ownership and renting framed existing discourses and reproduced the distinctions and hierarchy between tenures and households into the future (Aalbers & Christophers, 2014). These ideals exist in micro and macro approaches to tenure, driving housing policy to create and reinforce expected differences (Somerville, 1998). In turn, they introduce constraints on where and how households can locate and move throughout a city (Rumford, 2010), reproducing inertia and limiting household choice (King, 2008; Somerville, 1998). Households can become trapped in renting due to high rents and lack of tenure security (Aarland & Reid, 2019; Chisholm et al., 2016). Households on the margins who cannot engage in expected tenures can be neglected or made into residuals (Atkinson & Jacobs, 2010; Davidson, 1999; Hansson & Lundgren, 2018). An outcome is reinforcing perceptions of the difference between homeownership and renting, reducing the political and social incentives to change them (Chisholm, 2016; Tabner, 2016).

The definition of tenure in academic literature has recognised that the binary tenure definition as categorisation is a limiter on how tenure can be used to learn about the world, and thus, new conceptualisations must be adopted (see Hulse, 2008; Hulse & McPherson, 2014; Werner, 2021). Adopting new ways of seeing and valuing housing can provide access to different policy tools which are more effective at dealing with current and future housing crises (Rogers & McAuliffe, 2023). The problem is that generalised approaches are insufficient to understand a concept fully (Pratt,

2013). The categories of homeownership and renting are oversimplifications that blur distinctions and limit opportunities to interact and develop other tenure options (Costarelli *et al.*, 2019; Hulse, 2008; Nasreen & Ruming, 2021; Sullivan, 1989). At the same time, they hide the construction of the hierarchy (Atkinson & Jacobs, 2010) and differences across space, gender, and ethnicity (Kearns & Smith, 1993). Economic geographers, such as Zhang (2021), Aalbers (2008; 2016), Murphy (2003; 2004; 2011; 2014; 2020), and Christophers (2021) have contributed to disrupting the State versus market distinction by discussing how housing markets have become financialised and social policy entwined with market creation. Thus, academic discussions have moved away from the binary focus toward defining tenure as a relation and set of relationships between a household and its dwelling that exists and is influenced by spatial and temporal uniqueness (Christophers, 2021; Doling, 1999; Hulse, 2008; Zhang, 2021). There has been a call in the literature to develop a relational understanding of tenure, with a potential outcome of improving housing experiences and responses to housing crises (for example, Christophers, 2021; Easthope *et al.*, 2020; Hulse, 2008; Wegmann *et al.*, 2017; Werner, 2021; Zhang, 2021), it is to this call that my thesis research responds.

2.2. Tenure Types and Forms

Understanding tenure as more than renting and homeownership recognises that each time and place has its unique bundles of rights and ways that they evolve beyond or alongside those which were present in the UK (Clapham, 2009; Kemeny, 1981; Ruonavaara, 1993; Stewart, 1994). Broad categorisations of tenure can contribute to producing a common language of discussion and general changes of large forces but can also obscure differences in the bundle of rights of tenure between places and times (Clapham, 1996; Murphy, 2011). Sociologist Ruonavaara (1993) attempted to bridge the disconnect between context-specific tenures and international tenure comparisons. He developed a realist and moderate constructivist approach to distinguish tenures as differing bundles of rights associated with housing consumption using *types* to refer to the fundamental distinctions and *forms* for spatial and temporal differences.

2.2.1. Tenure Type

Tenure type captures broad categorisations according to differences in the right of disposal – linked to whether the household owns the property. Homeownership is a situation in which a household owns their home. However, they may most crucially dispose of the dwelling through sale to access capital bound within it or transfer ownership to another party. In contrast, renting households cannot sell the dwelling in which they reside and have limited ability to assign rights to other households. Defining broad tenure types along these lines supports a common language for comparisons across time (for example, Kemp, 2015; Meen, 1996; Wu & Zhang, 2018) and place (Haffner et al., 2008; Muellbauer, 2018; Thomas & Mulder, 2016), centring on large scale changes and international comparisons (for example Nepal et al., 2010 for housing stress, Hansson & Lundgren, 2018 on social housing, and Doling, 1999 evaluating housing systems). It also provides the capability for generalised economic models of housing investment and consumption choices in which households select the tenure best suited to their resources and life course within a housing trajectory (for example, Artle & Varaiya, 1978; Carliner, 1974; Clark & Huang, 2003; Goodman, 1988; Henderson & Ioannides, 1983; Lee et al., 2016; Lux et al., 2017; Rosen, 1979).

Additional tenure types include hybrid tenures, identified by Kim and Jeon (2012), Feather (2018), and Hansson et al. (2021), which operate on short-term deposit mechanisms. Hybrid forms involve an upfront deposit by the household to assign occupation and use rights and can be further separated into configurations as a deposit with minimised rent or a rent-free lump sum deposit (Feather, 2018). In these circumstances, the household adopts responsibilities like they owned the home, such as rates, utilities, and the right to control home space for a set period. A feature of hybrid tenures for owners is that they provide investment returns outside banks when interest charges are not culturally acceptable (Feather, 2018). Examples are *chonsei* and *wolse* in South Korea, *rahn* in Iran, *anticresis* in Bolivia, *bogey* and *girvi* in India, and *grawee* in Afghanistan.

Third sector or shared-equity tenures are another type identified by Davis (1994; 2010). These tenures are more common in the Nordic countries, offering dwellings with combinations of collective and individual responsibilities that shape their bundle of rights (Siksiö, 1990; Wallace,

2012). The tenure type offers opportunities for households desiring homeownership but unable to access individually owned homes by spreading the cost over multiple households while maintaining wealth accumulation opportunities and security of tenure (Temkin et al., 2010). Examples include community land trusts, limited equity cooperatives, and mutual housing associations. In Norway, shareholding includes rental payments to the company, and ownership is an anti-capitalist endeavour supported by government intervention not embedded in personal achievement (Aarland & Reid, 2019). However, they incorporate conflicts between current and future households regarding price and access (Sørvoll & Bengtsson, 2020).

2.2.2. Tenure Form

Tenure forms exist within tenure types with their configuration of a bundle of rights unique according to the cultural, legal, and economic structures prevalent in a time and place. Discussions of the bundles of rights for tenure forms is as a spectrum across each of the right of use and occupation, disposal, control, and the ability to store and accumulate wealth. Forms incorporate the geographical and cultural context by recognising local interactions in how it is produced and reproduced (Ruonavaara, 1993). The uniqueness of tenure forms at the micro level arises from the bundle of rights shaping a household's capabilities to live in a place through lifestyle choices, identity, and preferences expressed through consumption, investment, and the creation of home space (Clapham, 2002; Wegmann et al., 2017). At the macro level, capital influences connections between households, other properties, land, cities, and property rights (Aalbers & Christophers, 2014). These are mutually constituted with tenure (Blunt & Sheringham, 2019; Clarke, 2001; Coulter et al., 2016). These bundles of rights mean that experiences of home are embedded in a specific temporal and spatial context (Burrell, 2014).

Examples of tenure forms are numerous as they capture the vast array of local implementations and configurations of bundles of rights. A study by the CIB-Housing Sociology group looked at nine European countries and found 42 different tenures (Siksiö, 1990). Examples from Siksiö's presentation at the time:

- Hungary has newly built housing by the Savings Bank sold by local authorities or on the open market, allowing mortgages up to 60% of the dwelling's value.
- Belgium has housing for homeownership built and distributed by local authorities, which comes with rules and restrictions to match family and dwelling size. It is possible to borrow the entire purchase price for a mortgage.
- Poland does not allow a property owner to terminate a tenancy unilaterally. However, a tenant household is responsible for covering the total cost of repairs to the dwelling and chattels.
- The Netherlands has a subsidised private rental sector in which rents are based on the original construction costs. There is a waiting list for low-income households in these circumstances. Similarly, dwellings with maximum house prices and a waiting list are available for ownership.
- In Bulgaria, neighbours to renting households can easily put pressure to seek terminations, and it is not usual for a rental contract to exist.
- For Sweden, local authorities assign newly built private rental dwellings to households, with all rents determined compared to negotiated rents for public rental options.

Wegmann et al. (2017) split homeownership and renting into types and then designate forms according to the ability to control and store wealth, reproduced in Figure 4. They identify a spectrum of homeownership from owned homes with ground rent offering little protection against rising housing costs with external actors who can constrain households when determining the use of their dwelling to single-family ownership in which full responsibility lies with the household granting them access to all capital bound in the dwelling. Other examples include individual, share-equity, company, and collective ownership, with further distinctions depending on the presence or lack of a mortgage (Lijing et al., 2018). In contrast, the spectrum of renting stretches from a homeless shelter with no ability for a household to dispose of the dwelling or control how they use the space to in-network rental, which allows for protection against inflation through how rent is determined and paid alongside some capacity to shape the internal space with reduced risk of termination. Other renting forms include flat-sharing, boarding, leasing, and service tenancies, with a significant distinction being temporary or permanent arrangements (Ruonavaara,

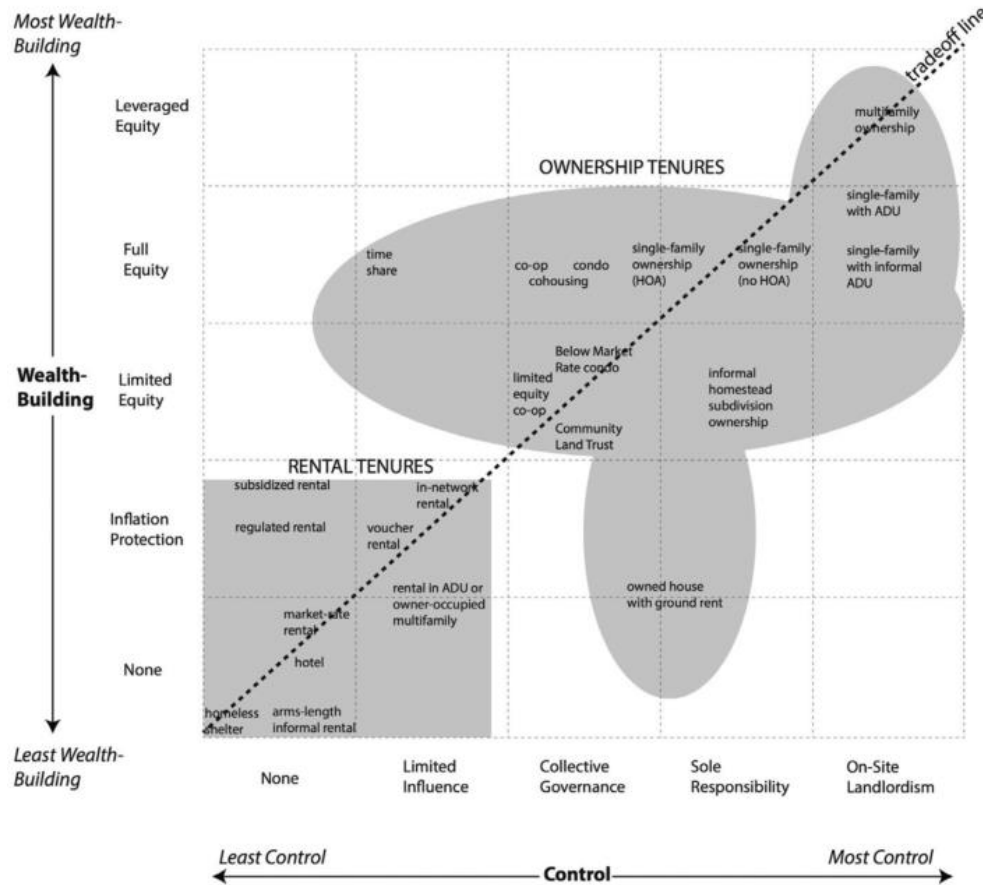


Figure 4: Tenure Types and Forms in the USA

Graph of tenure configurations available in the USA, capturing two aspects of the rights granted and separating these over two continuums. One axis captures the household's ability to change the home space independently, while the other is its ability to generate wealth and access capital bound in the home. The trade-off line represents a traditional one-dimension view of tenure, in that more control over the home space is associated with a higher ability to generate wealth. Graph reproduced from Wegmann et al. (2017, 198).

1993). Hulse et al. (2010) identify that within renting, there is a growing semi-social private form catering to low-income households with policy incentives for property owners.

Layering types and forms onto tenure incorporates cultural and geographic histories as it highlights place-based uniqueness to the configuration in each bundle of rights. Tenure types and forms contribute to understanding local distinctions of living arrangements within a common means of communication for large- and small-scale changes. Doling (1999) and Wind and Dewilde (2019) argue that while types represent a framework for discussion, the variations in local forms are more important when analysing how tenure manifests. The approach recognises forms as specific

to a time and place and that there can be some fundamental distinctions between types. The bundle of rights associated with each tenure is determined as the intersection of cultural, economic, and legal processes in place across multiple scales (Somerville, 1998). The approach can draw attention to tenures within and beyond the ownership and renting binary. It can avoid these becoming places where vulnerable households fall through the cracks and find themselves without legal or economic support (Wegmann et al., 2017). Each tenure shapes those around it through its relative bundles of rights and the spaces that each creates and occupies for households. These create temporally and spatially specific bundles of rights that determine the production and reproduction of tenure in place (Mandič, 2018). Recognising the diversity of tenure forms is integral to disrupting the dominant binary approach and reliance on types (Pulido, 2018). Understanding tenure requires using place-specific and household understandings of dwelling to conceptualise homes as sites of meaning rather than relying on broad approaches (King, 2009). Subsequently, as geographer Christophers (2021) argues, approaching tenure as a relation rather than through the homeownership-renting binary offers a more fruitful approach to creating opportunities for tenure equality. To change the approach is to decouple the specified pathway of the housing trajectory and recognise the diversity of tenures existing within and alongside it, enabling them to be socially, politically and economically valued for what they can bring for different sets of household preferences.

2.3. Tenure as Relational

Tenure as relational means that tenures exist as a set of intertwined relationships across forms, indicating that housing policy change to achieve broad outcomes cannot be contained in a single tenure. A relational definition of tenure allows for additional nuance as it highlights the bundle of rights produced in economic, legal, and cultural dimensions that determine the context of place. A relational approach supports exploring tenure's social construction while building on its embeddedness and emergent features, allowing for additional complexities to be detected and explored (Easthope et al., 2020; Zhang, 2021). Grounding tenure as a relation in place necessitates the recognition of its temporal and spatial context. It allows questions about how housing systems are created,

identifies opportunities for change, and enables viewing of otherwise obscured alternatives (Easthope et al., 2020). Adopting this relational, tenure-in-place approach incorporates the interconnectedness of households, dwellings, and cities, in addition to reflecting on how political and economic practice and government and media discourse intersect to produce tenure.

A relational approach states that no tenure exists in isolation, with any interventions in one having flow-on impacts on others, whether encouraged, supported, or ignored. Relations between tenures frame Kemeny's (1981) discussions of producing social preferences for the homeownership type by ignoring, discouraging, and discounting renting. In these circumstances, a tenure form, homeownership in Kemeny's case, does not need to be the best option, only relatively more appealing to see it come to dominate (Smith, 2015). Authors such as Hulse (2008), Wegmann et al. (2017), and Landis and McClure (2010) have aided in highlighting the temporal and spatial contexts that build tenure relationships within economic and political structures. Together, these arguments centre place as important to housing tenure. For Agnew (1987, 1989) and Giddens (1979, 1981), a place is mutually constituted with activities that occur within it, incorporating social and cultural interactions. Homes, neighbourhoods, and cities manifest in physical space, with tenure relations intertwined across these scales to create meaning (Blunt & Sheringham, 2019). Tenures evolve alongside each other through local and national customs, traditions, and preferences (Csizmady et al., 2017; Kemeny, 1981; Thorns, 1994). These features emphasise that the manifestation of tenure in place is an intersection of cultural, legal, and economic dimensions.

The academic housing literature includes examples of political or economic interventions in one tenure having flow-on impacts into others, which create and reinforce perceived distinctions between them. The sale of State-owned housing in the UK (Robertson, 2017) and Aotearoa New Zealand (Davidson, 1999) to encourage homeownership led to the residualisation of social housing as lower-quality homes and lower-income households were those that remained and framed expectations of that tenure. Households who remained had less power, and social housing became reinforced as a site only for those unable to get housing elsewhere (Fitzpatrick & Pawson, 2014). There are instances in which social housing

became associated with problematic areas to be ‘fixed’ (Andersson & Turner, 2014; Norris et al., 2019; Uitermark et al., 2007) or areas of poverty and lacking in social cohesion as security of tenure is undermined (Hegerty, 2017). These further encourage a preference to seek ownership or other housing options (Mullins & Murie, 2006), with the potential to redesign sites through gentrification and displacement (see a review by Elliott-Cooper et al., 2013). Similarly, Christophers’ (2013) analysis of Swedish rent control and removing subsidies for new rental buildings has limited profit opportunities for real-estate companies, leading to a lack of new builds and housing shortages. In these circumstances, desperate households feel forced into homeownership to become housed, driving up house prices and debts to avoid rising rents. In turn, inflating capital gains of owning housing assets and emphasising its part and importance in the intergenerational transfer of wealth (Thorns, 1994). Focusing on one tenure, or only the broad categorisation, neglects the interconnections that exist and alters how tenure manifests in place.

The intersection of different processes in place determines aspects of the relationality of tenure. These include the legal, economic, and cultural dimensions that comprise a place's cultural and geographic history. Processes and structures involved in creating relationships include the following:

- legal dimension, creating and enforcing rules that describe housing standards, landlord and tenant rights, and transfer of ownership rules, which operate at different scales and are nested in place (see Bierre et al., 2014; Martin et al., 2010)
- economic dimension, regarding factors such as financing, income, rent, and employment (see Aalbers, 2019; Arundel & Doling, 2017; Borg & Brandén, 2018),
- cultural dimension, which attributes values to ideas about dwellings, how they are lived in, and the hierarchy of different options (see Easthope, 2014; Karjalainen, 1993).

Each of these dimensions reflects and affects the bundle of rights assigned to households concerning their dwelling and how a household experiences it (Amoah, 2019). A house is a physical manifestation where these dimensions intersect, connecting households across scales from home, neighbourhood, and city into global networks and flows of people, capital, and knowledge

(Clapham, 2002; Duca et al., 2010; van Ham & Manley, 2015) as they shape what homes are built and their use (Rhodes, 2015). Imbuing meaning to create place comes through these intersecting dimensions that simultaneously produce context and contextualise activities (Agnew, 1987; Giddens, 1979). Contexts are dynamic as economic and political power is mediated through temporally and spatially specific processes (Agnew, 1989).

2.3.1. Legal Dimension

The legal dimension comes from regulatory, legislative, and judicial structures based on enforceable rules embedded in place. These shape the institutional framework for housing by determining what tenures are officially recognised. This can be things like Census categories, central and local government institutions, and captures what makes each tenure legally distinct within and between countries (Gan et al., 2016; Qiang, 2016; Wegmann et al., 2017). National power structures combine with local ways of doing things to inform economic and political institutions (Agnew, 1987). Lawyers, judges, and adjudicators interpret legislated and statistical definitions to guide how tenure can manifest according to legislation and local by-laws (Martin et al., 2010; Stewart, 1994). Central and local government authorities and institutions then monitor and enforce those definitions (such as Bierre et al., 2014; van Gelder, 2009). These relations trace back to inscribing power structures onto place, creating opportunities and constraints for household mobility and building urban environments (Cresswell & Merriman, 2011; Wacquant, 2007). Thus, legal structures establish how power is situated and expressed between actors and determine the ability for the bundle of rights, such as occupation, disposal, and control, to be enforced or undermined (Cowan & Hardy, 2020; Stewart, 1994), while closing off tenures that do not conform to legally expected outcomes (Hulse, 2008).

As the legal dimension depends on government definitions alongside explicit and implicit housing policy, it most readily reflects State-centred approaches to tenure. Examples of the State apparatus in determining the legal dimension are nestled in broader policy and planning choices that extend beyond legislation and enforcement; these include restructuring and social housing to gentrify an area (Uitermark et al., 2007) and local authorities' regulations on which households can live where (Wu & Zhang,

2018). The use of central government interventions to incentivise private enterprises to retrofit office blocks into specific housing configurations (Murphy, 2008); social and political segregation to manipulate house values to control the mobility of households between homes and tenures in the USA (Friedman et al., 2013) and Amsterdam (Hochstenbach, 2017). These define the legal processes implemented by local, regional, and central government institutions to shape how tenure is perceived, enacted, and built.

The legal dimension defines and reinforces relationships made in conjunction with the cultural and economic. How legislation and regulation influences urban development cannot be disentangled from the reproduction of capitalist social relations and capital flows (Atkinson & Jacobs, 2010; Werner, 2021; Whitehead, 2018). National power structures combine with local ways of doing things to inform economic and political institutions (Agnew, 1987). These relations trace back to inscribing power structures onto place, creating opportunities and constraints for household mobility and urban environments (Cresswell & Merriman, 2011; Wacquant, 2007). Legal definitions must be accepted and recognised by individual households living in homes and at a societal level; otherwise, the bundle of rights becomes unenforceable with little social monitoring (Brighton et al., 2017; van Gelder, 2010). Similarly, housing is a long-lived consumption good and investment asset with potential monetary cost and return. It is part of incentivising or disincentivising tenures as they are tied to wealth accumulation and investment. The design, location, and housing tenure, in turn, can influence local government revenue and the cost of utilities (Schill, 2005).

2.3.2. Economic Dimension

The economic dimension of tenure describes household financial circumstances and opportunities, reflecting how housing interacts with wealth and asset accumulation. These features as embedded in the market tend to dominate the determination of the value of housing (Rogers & McAuliffe, 2023). Broadly, these processes are networks of money, liquidity, and capital with their attendant incentives and disincentives, including how they physically manifest in housing and cities (such as Aalbers, 2008; Aalbers & Christophers, 2014; Harvey, 1985; 2001; Murphy, 2008; Zhang, 2021). Economic features of housing within a global financial network bind

the home and community within global capital flows (Aalbers, 2009; Goodman, 1988). Different times and places support their tenures by developing financial institutions that suit their spatial and temporal requirements within these global circumstances (Murphy, 2011). Macroeconomic structures include taxation, interest rates, access to capital bound in housing assets, and consumption opportunities (see Rosen, 1979; Tabner, 2016), whereas microeconomic decisions relate to household choices regarding employment, income, investment, and consumption (see Frenkel & Kaplan, 2015; Howden-Chapman et al., 2008; Ioannides & Rosenthal, 1994; Lee et al., 2016). Expression of the economic dimension is through rights of disposal and each tenure form's financial burdens and benefits.

Economic structures most closely reflect factors representing market incentives and private entrepreneurship. Examples include the costs attendant to the tenure of a home, with the clearest being rent or mortgage repayments and future consumption and investment opportunities. Valuing housing assets as a store of wealth embeds the worth of a home as security and inheritance, which provides equity for retirement or future consumption (Gillon & Gibson, 2018; Lian, 2020; Thorns, 1994) but can lead to a delay in households choosing to have children (Mulder & Billari, 2010). The equity subsequently embedded in a home can be exchanged for productive investments (Aalbers & Christophers, 2014), additional rental housing assets (Witten et al., 2017), home improvements and goods (for example, Cook et al., 2013; Ong et al., 2015; Sjørsløv, 2012), supplemental income to maintain consumption during old age (such as Cornell, 2018; Naumanen et al., 2012), or perpetuated through familial ties (Nethercote, 2019). Alternatively, by paying rent and acting as steward over a property, a tenant is a fundamental part of framing the relationship between a property owner and their investment in a housing asset (Power & Gillon, 2022).

Economic processes influencing tenure are intertwined with legal and cultural factors through their incentive structures. Discourses that reinforce the economic value of homeownership are reproduced through the intergenerational transfer of tenure preferences, either through the family (Druta & Ronald, 2017; Lux et al., 2018; Mandič, 2018; Mulder et al., 2015) or direct socialisation (Coulter, 2017; Hörschelmann, 2011; Nethercote, 2019). Economic control of property and land extends into legal processes by distributing power, reproducing social order, and mobilising capital

through the State and markets (Aalbers & Christophers, 2014; Murphy et al., 1999; Murphy, 2011; Sharma & Samarin, 2022). Macroeconomic volatility is driven by ideas of what a home and housing asset means across the life course (Clark & Huang, 2003; Muellbauer, 2018; Rakoff, 1977; Rubaszek & Rubio, 2020). Through these intersections, social relations are reproduced and transformed through temporally changing contexts represented in the physical space where they touch down (Pred, 1984). Lobbying of interested actors, inertia and policy biases, popular perceptions of tenure forms, and their relative ability for wealth accumulation reproduce relations between tenures and their bundles of rights (Atkinson & Jacobs, 2010). Financial institutions, housing markets, and the design of social welfare will encourage households to draw on housing assets in particular ways and reproduce dominant tenures over the life course (Soederberg, 2018).

2.3.3. Cultural Dimension

The cultural dimension frames the shared ideas and meanings imposed on tenure at a social level. Cultural processes translate empirical lived experiences of households into narratives and represent an informal bundle of rights as to how a household should live or what a home should be. These ideals are then embedded into expressed values to manifest in place how homes are built and lived in (Hulse, 2008; Mandič, 2018). Cultural processes capture how social structures create values about dwellings and the hierarchy of tenures rather than resulting from natural differences. Most importantly, they can be independent of legal and political structures (Bate, 2018; Martin et al., 2010; Murphy et al., 1999) while reinforcing them (Halvitigala et al., 2011). Embedding shared meanings on tenures takes place over time and requires active engagement by actors within their context and communities (Kearns et al., 2000; Kemeny, 1981; Rogers & McAuliffe, 2023; Wegmann et al., 2017). As Blommaert (2005) discusses, these encompass multiple ways of sharing meaning through words said and unsaid in addition to the terms used, their changing meaning, and how communication is exchanged. These can be associated with perceived benefits of a tenure independent or contrary to whether or not advantages exist within the underlying structures (Foye et al., 2018; Rohe & Stegman, 1994; Saunders, 1989). Continued household exposure to discourses favouring a tenure strengthens beliefs about its value and uptake (Drew, 2014). The perceptions become internalised into tenure relationships, shaping the opportunities for creating home space (King,

2003) and where households can live within a city (Blunt & Sheringham, 2019). These contribute to extending tenure ideals into the future through social understandings and their representation in space.

Cultural structures as shared discourses are more than preferences expressed through demand or voting behaviour. Tenure discourses spread between and within generations and cohort networks to reinforce accepted understandings (Coulter, 2017; Jacob & Munasib, 2020; Lai et al., 2020). A tenure form can thus generate and be associated with expectations regarding aspects such as willingness to engage with environmental practices (Arifwidodo & Chandrasiri, 2013); transience and permanence (Bate, 2018); access to investment and wealth (Aalbers, 2019); the hierarchy of tenure and debt (Nielsen, 2017); and consumption practices (Shlay, 2015), outside of market or State dynamics. Explorations of cultural processes include creating meaning in homes and cities as a part of embedding households in place. Karjalainen (1993) describes the home as created through investing emotion, intention, and effort into space. Examples of homemaking include the placement and acquisition of familiar objects, gardening, a site of regular cleaning and cooking, raising a family, and living in a dwelling. Baeten and Listerborn (2015) argue that meanings of home are assigned through occupation and use rights to enable a place to be learned about. The ways these manifest can differ across tenures, such as shared ownership (Bright and Hopkins, 2011), renting (Easthope, 2014; Karjalainen, 1993), assisted living facilities (Lewinson et al., 2012), and community housing (Willcox, 1987). Creating and living in a home gives it meanings that restrict using it for equity or consumption by undermining direct monetary associations (Naumanen & Ruonavaara, 2016).

However, the legal, economic, and cultural processes that define tenure and create meaning also reinforce and undermine how tenure is imagined (Bate, 2018). Tenure exists at the intersection of these dimensions in place to make opportunities and preferences for households and embed them in how households live. Enforcement of tenure relationships occurs through legal definitions, but they begin as projections of cultural preferences expressed through discourses (Sullivan, 1989). In turn, expressed preferences determine the economic viability through what designs and types of homes are desired and thus continue potential capital gains through developing market demand (Gillon & Gibson, 2018; Tookey, 2017). Actors

can more easily generate profit and invest capital as physical homes for socially acceptable tenures.

2.4. Tenure Regimes

How tenures are related to each other and are shaped by economic, legal, and cultural dimensions contribute to a *tenure regime*. Tenure regime refers to the overall hierarchy of tenures and the trajectory households are expected to move between them. At this level, tenure equality, ensuring that different living options in homes can offer similar bundles of rights, is most relevant. Tenure regime was a term coined by housing researcher and sociologist Kemeny (1981) to refer to national housing policy approaches and the different impacts on social relations between countries depending on geographical and cultural context. He compared tenures and social welfare configurations in Australia, the UK, and Sweden to show that favouring homeownership above renting was neither inevitable nor necessarily socially or economically desirable. Instead, he indicated that the configuration of tenures in a time and place can be unitary or dual, arguing that the difference lies in how housing is commodified. The usefulness of the tenure regime concept is that it frames the relations tenures have with households and each other and defines housing policy approaches. The ability and pathways tenure regimes present to households can reduce or maintain existing inequalities (Mikolai & Kulu, 2018). These mobilities and imposed controls introduce and maintain inertia on how urban environments are planned and how households can move within them (Blackwell & Kohl, 2018; Buzar, 2005; Sheller & U&, 2006).

A dual tenure regime produces a hierarchy of distinctive tenure types with a clear political or social preference. In this regime, ownership is most often the preferred choice with a pathway of households to the final point of a household's housing trajectory being settling down mortgage-free as an owner-occupier, creating incentives to reproduce it independent of its suitability for a household (Carliner, 1974), and undermining other tenures (Weiss, 2014). There can often be a singular tenure form within the preferred type, designated as 'best' to be the expected outcome. When homeownership is favoured, renting can be perceived as appropriate when households are mobile but are saving to enter homeownership and settle (Witten et al.,

2017), with social renting a residual to capture those unable to afford a private home and give them the time until they can (Davidson, 1999). To incentivise homeownership, there are distinctions in the bundle of rights, such as occupation and control over the internal and external features of the dwelling – with renting most often having reduced rights (Kemeny, 1981). Subsequently, the importance of differences between the homeownership-renting binary is emphasised and deepened, and a greater degree of inequality between tenures produced. In these circumstances, a tenure form does not need to be the best option. It must only be relatively more appealing to dominate (Smith, 2015). The more ownership is emphasised in a dual tenure regime, the more social and political incentives there are to capture and privatise communal spaces and utilities to focus on private individual consumption (Kemeny, 1981). These features contribute to twisting housing policy interventions around these pre-existing expectations to maintain economic growth – for example, as noted by Maalsen et al. (2020) the Australian renting interventions during the pandemic to protect investor-led rental housing rather than a tenant household focus.

Most important is that the incentivisation and disincentivisation of tenures occur together, which drives and continues to perpetuate inequalities between tenure options (Christophers, 2018, 2021; Norris et al., 2019). Distinctions between tenures add constraints to the ability of households to access parts of the city, particularly renting through processes that bind households to a place or force movement, such as rental costs, ease of terminations, and where renting accommodation can be built (Hartman, 1984; Pinder, 2011). The differences between tenures and expectations of the housing trajectory toward homeownership are reflected in the configuration of broader social, tax, and housing policies, such as a reduced pension rate with the assumption that on retirement, all households own their homes mortgage-free (Berentson-Shaw, 2017; Coleman, 2017; Kemeny, 1981; Rowlingson, 2006). Examples are the UK (Kemeny, 1981), the USA (Kemeny, 1995), Australia (Burke & Hulse, 2010), Israel (Weiss, 2014), and Aotearoa New Zealand (Davidson, 1999). However, the longer a household remains in renting, the less likely they are to be able to enter homeownership due to rising house prices and rents (Sissons & Houston, 2019).

A unitary tenure regime is one where there is no *a priori* preference for a tenure type, with the bundle of rights offering equivalent security and

housing costs over a household's life course. Dominant tenures are assigned similar bundles of rights regarding occupation and control of the dwelling, with the lifetime cost broadly equivalent. These can apply between the dominant tenures of homeownership and renting as private, social, and public (Kemeny, 1981). In these circumstances, a household has more opportunity to select a tenure that suits their preferences and life course, changing as required without the expectation of moving along an expected housing trajectory. Housing policies strive to maintain equivalence between the bundle of rights and costs of different tenures, which can occur through rent controls, cross-subsidisation of new buildings, or not having financial incentives for homeownership such as low-cost mortgages and reduced tax on housing assets. These regimes tend to have a greater degree of tenure equality. Examples of unitary tenure regimes have been Sweden (Kemeny, 1981), Germany (Kemeny, 1995), and briefly post-GFC Republic of Ireland (Norris, 2014). In practice, a unitary regime needs to be actively built and maintained, as it can be easily politically dismantled before it becomes established (Davidson, 1999), such as the experience of external political pressure on changing the social housing system for unitary regimes in the European Union (Hoekstra, 2009).

The final layer of a tenure regime is the framework of an overarching component of how tenure manifests in place relationally and how economic, legal, and cultural dimensions undermine or reinforce ideas about it. The approach incorporates the implementation of housing policy according to the cultural and geographical differences of countries and how these are undermined or emphasised. Developing a more nuanced understanding of tenure requires a dynamic approach that recognises changes in tenure over time and how they contribute to creating a place through assigning meaning (Clapham, 2002; Qiang, 2016). Regimes of tenure create and reinforce household discrepancies in access to place and wealth temporally and spatially (Buzar, 2005).

2.5. A Definition of Tenure

I define tenure as a set of relationships between household and dwelling, which are relational, dynamic, and time and place-specific, created by the intersection of legal, economic, and cultural dimensions. This understanding

of tenure is built up through the bundle of rights assigned to each tenure but recognises the cultural and geographical distinctiveness of tenure options within those places. Tenure types frame a broad categorisation, with tenure forms indicating the configurations within them. The components contributing to how tenure manifests and is enacted arise from how housing policy is implemented through legal, economic, and cultural structures and how each tenure interacts with each other under a tenure regime. Each is interdependent with flow-on impacts between tenures, which can occur across long periods. The definition reflects shifts in the literature away from the categorisations developed for the UK during the interwar period and toward a more comprehensive approach to different manifestations of tenure (Christophers, 2021; Hulse, 2008; Wegmann et al., 2017; Zhang, 2021).

The role of the State and market have been the main actors in narratives of Aotearoa New Zealand tenure change. Ferguson (1994), as a planner, has been a significant contributor to the literature and in building this narrative. Her book *Building the New Zealand Dream* focuses on ownership as the 'New Zealand Dream' over the 20th Century. She discusses tenure as shifting from a State-led project to control homes, neighbourhoods, and cities to one dominated by a liberalised market in which the State has abandoned the dream (Ferguson, 1994). Similar narratives are adopted by other authors, such as sociologist Thorns (1986), who highlights the ideological shifts from the State to the market in housing provision over the 1930s and 1980s; public health researcher Howden-Chapman (2015), who incorporates the State control of homes and withdrawal to changes in public health from the 1840s and the 2000s; and sociologist Davidson (1994; 1999) in comparing the development of the public and private renting sectors over the 20th Century.

As the main components of political and academic discourse in Aotearoa New Zealand, homeownership and renting define problems through broad and idealised lenses, narrowing identified problems and solutions (Bierre & Howden-Chapman, 2020). The tendency of housing research in Aotearoa New Zealand to reproduce this distinction of homeownership and renting categories and thus perpetuating social costs and biases have been noted by multiple authors over the decades (Condliffe, 1957; Davidson, 1999; Eaqub, 2014; Rosemeier, 2008). The distinction is reproduced in Aotearoa New Zealand's political and cultural discourses, which favour ownership as the 'best' tenure, even as economic, legal, and cultural processes limit access

through rising housing costs and the concentration of housing wealth (Eaqub, 2014; Witten et al., 2017).

Research on Aotearoa New Zealand has emphasised moments where tenure changes arose. These studies tend to focus on a specific time or single tenure rather than the relationship between different tenures over an extended timeframe. These include Bierre et al. (2010) research into perceptions of private rental property owners as traditionally 'Ma and Pa' and changes in economic and political structures that have supported the growth of larger-scale landlords and Thorns' (1979) exploration into how the role of flat-sharing and boarding changed alongside education expectations and the building of rental dwellings in the 1960s. Despite a lack of legislation, private renting was an important tenure before World War I (Hargreaves et al., 1985). Or the integration of mortgage markets into general capital markets during the 1970s and '80s (Fraser et al., 2008; Murphy, 2011).

2.6. Meeting Calls for a Different Approach to Tenure

Authors such as Murphy (2020) and Heslop and Ormerod (2020) have called for a disruption to the binary categorisation and narratives about tenure and the interventions these produce to improve understanding of the world. A part of this includes non-ownership tenures and voices. Unequal power distributions between owners and non-owners, and tenants and property owners in Aotearoa New Zealand have remained unchanged through interventions centred on these standard narratives (Brown, 2017; Chisholm et al., 2017, 2020).

Hulse (2008), Wegmann et al. (2017), Christophers (2021), Shirgaokar and Rumbach (2018), Zhang (2021), Clapham (2002), and Ruonavaara (1993, 2018) call for improving the understanding of tenure as more nuanced and relational than the broad homeownership and renting categorisations allow. Cultural preferences and living preferences between times and places differ, ensuring that a few broad idealised tenures cannot accommodate all households (Frenkel & Kaplan, 2015; Haliassos et al., 2017). Instead, improving the relative security and stability between tenures can reduce household costs and improve social wellbeing (Christophers, 2021; Szabo et al., 2019). Chisholm et al. (2016) and Murphy (2020) call for more research into household mobility across tenures. Christophers (2021) proposes that

fully understanding tenure necessitates looking at it as a relation. Murphy (2020) argues for exploring the simplifying justifications of a linear housing trajectory from renting into ownership and critically examining the applicability of this conceptualisation. He has done this by examining the impact on low-income households in Aotearoa New Zealand and their changing relationship to home through Neoliberal policy interventions. These diverse research projects indicate that diverse supported tenures contribute to social well-being. Potential improvements include reducing spatial inequalities, minimising disproportionate impacts of housing crises, and enabling the adoption of more diverse household living choices. The continued prevalence of these calls indicates that the conceptualisation of tenure requires further refinement and study, to which I shall contribute.

This research will contribute to housing and geographic knowledge by exploring the evolution of Aotearoa New Zealand's social construction of tenure. It embraces the extensive historical approach called for by Lawson (2001) to explore the multiplicities of tenure and housing networks, recognising what Dufty-Jones and Rogers (2016) noted that gaining a sense of the present and future necessitates an appreciation of the past, and addresses Schrader's (2016) call for more in-depth approaches to Aotearoa New Zealand's urban histories, and Burke and Hulse's (2010) call to approach tenure and housing holistically. Thus, I approach tenure as dynamic and relational and as a set relationship between household and dwelling constructed through cultural, economic, and legal dimensions in place. These are embedded in and contribute to creating place, and their changes function as a solution to and generator of housing crises. Crises are intimately bound in place, with the nature of a place central to the framing of a crisis and creating the inroads to how I approach changes in tenure. In the next chapter, I will discuss the conceptual framing of my research through a housing crisis and outline my key method of document analysis.

3. Methodology and Method

In this chapter, I outline my approach to studying the social construction of tenure in Aotearoa New Zealand over the 20th Century from a geographical perspective. The methodology and method each focus on critically examining existing assumptions through iterative research techniques, moving between abstraction and reviewing of data to disentangle tenures and their cultural, legal, and economic dimensions. In the first section, I justify the methodology, drawing on critical realism and social construction. The second section will contain the Aotearoa New Zealand housing context to frame the following empirical chapters and discuss housing crises as moments that reveal, reinforce, obscure, destroy, and change tenure. The third section details how I conducted the research using a thematic analysis of historical documents. The concluding section draws together the framing and method.

3.1. Critical Realism and Social Construction

This thesis approaches tenure as a social construction using a critical realist lens. Critical realism, led by Bhaskar (1975, 1979, 1989), emerged in response to positivism with prominent developments in geography by Sayer (1985, 2000), Archer (1995), and Fleetwood (2004, 2005). Positivist social science draws on quantitative and measurable elements of the world to identify correlations between observable phenomena. Critical realism criticises positivism, arguing that abstraction and theory are required to grasp the underlying structures that shape and constrain human action with a focus on causal processes (Sayer, 1985). A realist ontology understands research as collections of theories, concepts, data, and other attempts by people to learn about a world that is fundamentally unknowable but shapes and constrains experiences (Sayer, 2015). However, researchers and subjects can seek to enact changes and build knowledge about the world by learning through their experiences of events (Sayer, 2004). A part of the purpose of critical realism is to critique enduring assumptions of social relations with an intent to improve social welfare through change (Bhaskar & Hartwig, 2010; Pratt, 2013; Simmonds & Gazley, 2018).

In housing research, critical realism as a form of moderate constructivism tempered by structural bounds has been recommended by Ruonavaara

(1993, 2018) to frame tenure types and forms. *Moderate constructivism* refers to recognising that there is significant variation arising from social, geographical, and historical interactions. However, these are constrained by core structural elements that define the world – with none of these elements fully determining reality. For tenure, it is possible to perceive it as entirely determined by structures as a fundamental component of reality categorised into distinct unchanging concepts. Alternatively, it is possible to approach tenure as entirely fluid, emerging from how households and dwellings are enacted. Easthope et al. (2020) also promote this recognition of the structural and the emergent as fundamental to approaching housing as relational. A critical realist approach takes a middle ground, allowing the recognition of emergent features and structural elements jointly producing the world (Sayer, 2004). Critical realism recognises that these relationships can be defined in the social sphere to influence reality as social constructions, and these contribute to how actors enact relationships, how crises manifest, and how actors engage with the world to have real impacts (Hastings, 2000). Barlow and Duncan (1988) use a constructivist critique to highlight the problems with assigning an essential element to what a given tenure can provide. Homeownership does not always produce the benefits assigned to it, which are specific to a time and place. The associations have been constructed, and the assumption that they hold across time and space needs to be more closely examined. Hulse (2008) extends this by critiquing the homeownership and renting binary as socially constructed. These underline how tenure forms are geographically and historically specific. However, there are features in the legal and economic structures and the historical and cultural context that determine how and why tenures exist as they do (Saunders, 1990). For example, social housing can only be social housing if control is maintained by an external body limiting household rights of control and disposal; otherwise, what makes it distinct and different is lost. This aspect draws on the distinctiveness of tenure types. Critical realism in my research follows Ruonavaara (1993) as recognising both the emergent and structural elements in determining definitions and approaches to tenure. Types indicate the core bundle of rights, which gives the foundational distinctions between tenures as the structural component, while forms indicate the emergent features. Together, these define tenure and the way it is shaped and is shaped by the world. These components can be explored through legal, cultural, and economic dimensions, with the social

construction aspect of tenure forms the most important in highlighting its historical and geographical uniqueness.

Understandings of reality as social constructions are built and change according to how actors interact within their context. Social construction is not only about knowledge; it incorporates how the world is experienced and made manifest by the actors that make up the world (Velody, 1994). To Berger and Luckmann (1966), a social construct has three requirements:

- it produces behaviours that limit the ability of others to function as though it does not exist,
- is commonly known,
- is easily transmitted between actors.

Actors generate social phenomena within their temporal and geographical context through shared discourses, agreed meanings, and accepted methods of describing lived experiences (Berger & Luckmann, 1966). Discourses are an essential part of this exploration and relate to the use of language to construct everyday meaning and experiences of reality (Hastings, 2000). Meanings embedded within the physical environment through relationships evolve as discourses shift around them (Richardson & Jensen, 2003). This incorporates the importance of cultural history and geography in defining social phenomena, assigning importance to how actors perceive, speak about, and interact with the world (Sayer, 2015). The conceptualisation draws on discourses and structures as mutually constituted ways of representing the world, each contributing to and informing the other (Bassett & Gregory, 2009; Price & Martin, 2018).

The version of social construction I use is summarised by Sismondo (1993) as consisting of individuals, institutions, knowledge, habits, and regulations that generate an idea that attempts to represent and shape reality. Constructed representations are embedded within their temporal and spatial context to reflect and impact how a place is understood. Notably, the social realities created differ across locations and do not necessarily match the underlying relationships they seek to describe (Sismondo, 1993).

Understanding the social construction of tenure within critical realism helps us to understand how complex tenure regimes are created. Tenure as a social construction emerges from the interaction of legal, economic, and cultural dimensions in place that create realities that produce and reproduce

the lived environment (see Jacobs & Manzi, 2000 for a review). Inside each dimension, actors act according to their set of logics (cultural logics, economic logics, and legal logics) and constructions. The process and intersection of these dimensions contribute to creating complex histories and geographies, producing unique tenures and tenure regimes. Tenure, as a manifestation of cultural, legal, and economic dimensions in place, has a physical presence and frames a set of relationships that can be known through experiences. The relationships that households have with their dwellings are innately mind-dependent. Thus, cultural and geographical uniqueness in a time and place is essential in its social construction and manifestation. Uniqueness in place contributes to creating different tenure forms and definitions of tenure types and shapes how they are used to respond to housing crises. These highlight the differences in the social construction of tenure in separate times and places.

3.2. Housing Crises and Tenure

This research focuses on how tenure has changed to solve housing crises. A relational and geographical approach enables me to investigate the socially constructed and context-specific aspects of tenure. In this section, I outline the connections between housing crises and tenure and the value of exploring tenure as a response to housing crises. Recognising the impact of crises in producing disruptions to existing and normalised ways of approaching reality opens tenures for critical examination. After discussing tenure change as a response to crises, I will outline the housing crises I selected to examine Aotearoa New Zealand's pathway to a dual tenure regime.

3.2.1. Tenure Change as a Response to Crisis

A crisis is innately relational, existing as an emergent property of changes within overlapping and interconnected networks and flows in place generated through perturbations in cultural, economic, and legal dimensions (Koselleck, 2006). A crisis makes the usual ways that households engage with the world no longer applicable and necessitates adapting (Bridge, 2001; Rousseau, 1979), with tenure change as a means of achieving this adaptation. Housing crises draw attention to the processes involved in the social construction of tenure and how they have shaped and been shaped by place, inspiring moments of social change (Bridge, 2001). A housing crisis can thus reveal perceived weaknesses in existing approaches and problematise

dimensions of tenure and the justifications for their change or stability (Walby, 2015). At the same time, it impacts each tenure in place differently (Lee & van Zandt, 2019). The empirical experiences and interpretations of actors contribute to creating the solutions they use to shift tenures to influence underlying processes and mitigate housing crises (Bierre & Howden-Chapman, 2020; Nepal et al., 2010). Housing connects the geographies of the local home, community, and indebtedness to global lending, securitisation, and interlinked crises (Aalbers, 2009).

Housing crises are disruptions that enable glimpses into underlying legal, economic, and cultural dimensions of tenure as they exist in a temporal and spatial context. Active engagement with legal, economic, and cultural processes is most visible during periods of rapid social, economic, or political change as part of seeking a solution (Heslop & Ormerod, 2020; Pierson, 2000), for example in post-Socialist Hungary, and Lee et al., 2016 and Qiang, 2016 for China). Each crisis has real and imagined components, which are emergent features of interconnected relationships that can be experienced over decades (Koselleck, 2006) – relations between tenures are an example. The interconnectedness of housing and tenure relations also contributes to effects spilling over from local places (Aalbers, 2008; Meen, 1996; Wyly et al., 2006; Wyly et al., 2008). Prevailing discourses determine what is valued and thus determine how a crisis is spoken about and frames its solutions (Batten, 1999). They highlight the narratives, actors, physical manifestations, and relationships in a time and place, altering the meanings assigned to home and urban environments (Andrews, 2004). The narratives and responses shape how households perceive and assign meaning to home and city (Andrews, 2004). Changes inspired by crisis can produce substantial departures from the normal, providing the analytical tools to tease out shifts in political, economic, and cultural processes by comparing institutions, perceptions, and policies before and after (Koselleck, 2006; Roitman, 2013). Crises are events that disturb prevailing policy and create space for new configurations and narratives (Heslop & Ormerod, 2020; Jessop, 2013). However, accepting a crisis narrative encourages the quick adoption of proposed solutions with less scrutiny (Campbell, 1998) and can be manipulated to push specific agendas (Hay, 1996; Murphy, 2011). A crisis necessitates a solution, incorporating the adoption of techniques and institutions within an existing temporal and spatial context to adapt to the changing circumstances (Pierson, 2000).

Changes in tenure are a response to solving housing crises. Existing at the intersection of legal, economic, and cultural dimensions in place, tenure determines where and how households live in a home and city. The perturbations of normality caused by a housing crisis require solutions in these ways that households reside in a place – as they are also constrained by previous pathways taken. Changes in the bundle of rights a household has over a home, where, and how it can be built are captured by tenure. Thus, following the recognition of a housing crisis, a greater intensity of political and social discussion regarding tenure can occur to alter bundles of rights to better accommodate existing housing with changing economic and social circumstances.

The evolution of tenure as changing in response to circumstances is an extension of change to solve housing crises. The evolution of tenures does not generate superior outcomes over time, nor are superior outcomes guaranteed. I use evolution to refer to a change that adapts to the current context without necessarily including detailed future planning. It does not refer to strict improvements, progress, or growing complexity over time. Evolution is a continuous dynamic change that builds on, destroys, and undermines to better adapt to circumstances and can be applied to social ideas in legal, economic, and cultural dimensions. For example, Kasraian et al. (2020) link the evolution of land use and transportation networks in Canada; Zhang and Lu (2021) approached the evolution of patterns of land use in Suzhou City as environmental protections and economic incentives changed; Chen et al. (2020) studied these in the context of Chongqing; and Parr (2020) discusses how local government in England evolved through structural change and policy reversals over the last 75 years. These studies identify created inertia and connections between actors, laying out potential futures and what can be imagined.

However, changes in tenure sow the seeds for the next crisis, embedding disruptions that contribute to future housing problems. Responses to crises get embedded in institutions and create inertia to ensure that decisions are extended into the future and become challenging to disengage or remove (Arthur, 1994; Cox, 2013), some becoming relics of bygone circumstances that resist political change (Dufty-Jones & Rogers, 2016). Each tenure change embeds itself in place due to the long-lasting physicality of housing and brings inertia into how actors perceive and manifest tenure. Political

and economic structures produce constraints as institutions designed in a specific context seek to maintain their stability and value (Lieberman, 2001), reproduce institutions across time (North, 1990), and maintain inequalities across space (Christophers, 2021). The inertia defines the evolution of tenure and how it is enacted and manifests. An awareness of this past is thus necessary to highlight the paths tenure takes and identify opportunities for change (Lawson, 2001).

3.2.2. Selecting Housing Crises

I take a geographical approach to the history of housing crises and tenure responses in Aotearoa New Zealand. A geographical lens recognises the embeddedness of tenure in place through its spatially and temporarily specific legal, economic, and cultural dimensions. Thus, the housing crises that result in changes to tenure are crises of place, where existing tenure types and forms that help structure a place get problematised. In a historical approach, crises are also useful framing as they present periods when attention and discussion are present across multiple actors with diverse views and tend to precede periods of tenure change justified as solutions to crises. Intense discussion periods centred on crisis provide more data points to disentangle tenures and their constituent dimensions. Looking into the past provides glimpses into the configuration of relationships as they emphasise aspects perceived by actors as failing and potential solutions according to their understandings (Lieberman, 2001). These frame the developments shaping future cities and housing changes (Lawson, 2001).

The technique of retroduction is central to selecting which housing crises and tenure changes to focus on. Retroduction is an iterative process with the researcher repeatedly moving between empirical experiences informed by data and abstractions from the data (Hu, 2018). This iterative process is critical in complex housing networks (Lawson, 2001). Approaching and building understanding through retroduction enables an event to be explained by identifying and hypothesising the relationships involved in creating it (Hu, 2018). Reflexivity and comparison are essential to the activity and improve understanding through repeated refinement (Yeung, 1997). Each small step enables abstracting away details that do not identify and define the relation, moving toward building the explanatory power of interpretations as underlying structures are approached. For tenure, this includes disentangling tenures and their legal, economic, and cultural

dimensions during moments of change and crisis. I drew on housing research in Aotearoa New Zealand from academic literature to build a timeline of change from the pre-colonial period to 2020. The changes included:

- shocks: unexpected changes in the environment or political and economic structures such as natural disasters, economic perturbations, wars, etc.,
- legal: changes in legislation, the governing party, ministries, conferences, protests, definitions of tenure, etc.,
- economic: macroeconomic changes through interest rates, international trade, growth, inflation, house prices, rates of homeownership and renting, etc., and
- cultural: such as choices of home type and design, consumption choices, interactions between Māori and Pākehā living arrangements, perceptions of tenures and their hierarchies, etc.

The timeline enabled me to see chronological variations and clusters of activity in tenure as political, social, and economic dimensions changed. These clusters of tenure change occurred over a decade or two and tended to arise following significant shocks and growing adverse housing outcomes. The initial moments and loose designations I used were:

- public health, 1890-1925,
- Great Depression and World War II, 1925-1950,
- trade and capital flows, 1950 to 1970, and
- political shocks, 1980-2000.

To confirm the presence of a housing crisis within each period, I performed a simple search of the term “housing crisis” in the documents stored in NVivo. As housing crises are subjective and politically constructed through contested interactions (Hay, 1996), establishing start and endpoints change depending on the source. I focused on the State’s expression of concern leading to the development of an institution intended to investigate, solve, and monitor responses to a crisis. I identified the following significant institutions whose lifespans followed the identification and resolution of housing crises to help determine the periods:

- Housing Committee of the Town Planning Conference 1919,
- National Housing Conference 1953,
- National Housing Council 1954 to 1964,
- Royal Commission of Inquiry into Housing 1970,

- National Housing Commission 1972 to 1988, and
- National Housing Network 1981 to 1997.

I sourced documents from the beginning of these institutions and the shocks to determine estimates of starting dates for each crisis. For the endpoint, I sought information on when the institutions were dissolved or absorbed into larger institutions as representative of a decline in their authority and significance. I also searched for evidence of announcements and declarations of the resolution of each housing crisis. I used these to determine the date bounds to the periods for discussion. I then focused on periods that contributed knowledge in showing tenure change in place as a response to a crisis and framing the Aotearoa New Zealand's tenure pathway. Thus, I selected three periods to explore further:

- Public health crisis, 1900 to 1930, from the Bubonic Plague scare to the Great Depression, produced the foundations of Aotearoa New Zealand's dual tenure regime,
- Housing shortage, 1945 to 1970, from the end of World War II to the declared end of the shortage, as embedding the dual tenure regime,
- Housing affordability crisis, 1970 to 1990, from the Commission of Inquiry into Housing 1970 to the election of the Fourth National Government, with the dual tenure regime constraining potential tenures.

3.2.3. Context of Aotearoa New Zealand Tenure

The history and imagining of housing and tenure in Aotearoa New Zealand have developed from a combination of a colonial project from the UK and traditional Māori relationships with land. Exploring the tenure pathway in Aotearoa New Zealand begins with its unique features. Māori connections to the land framed the context and initial conditions, which would be disrupted by the arrival of predominately UK settlers seeking an opportunity to own their land. The UK-inspired renting and homeownership tenures would frame the dominant ways of living, but these existed in relation to and alongside Māori ways of living. The manifestation and imposition of housing have had elements of a dual tenure regime with the ideals of ownership and renting as two distinct and separate living arrangements embedded in private versus State housing provision, leaving communal tenures pushed aside. These imaginations are similar to other countries' dual tenure regimes, but there is uniqueness in how the forms are imagined and the pathway that has produced this regime.

Māori connections to the land incorporate intergenerational and spiritual aspects, adding a unique configuration of communal living to Aotearoa New Zealand's tenure relations. The connection between land and Māori is through *papatupu*, binding the self to the earth through spiritual, cultural, and physical bonds (Smith, 2004). *Papatupu* incorporates multiple overlapping and non-exclusive rights of use and occupation granted through:

- *Mana whenua*: the power gained through having authority over the land,
- *Take tupuna*: ancestral occupation and connections to the land,
- *Ahi kā*: embedded histories and stories,
- *Raupatu*: land that was taken and occupied through conquest, and
- *Tuku whenua*: the occupation of land provided through gifts (Schrader, 2016).

Together, these make up the concept of *tūrangawaewae*, a place to stand and to speak for a place that gives identity through generational and spiritual connections and *kaitiakitanga*, stewardship and taking care of the land granted by ancestors and looking after it to pass onto *tangata whenua* as descendants (Moeke-Maxwell, 2005; Smith, 2004; 2009). Relationships with the land are communal and primarily reflected through *hapū* or extended family groups, yet rights over land can be held without current occupation (Ward, 1993). Building and reinforcing connections to the land is by *whakapapa*, the stories of a place passed down through legends, histories, and myths through genealogy (Boast, 2017), with dwellings representing a physical claim (Gott et al., 2014). Surveyor and tenure researcher Goodwin (2011) distinguished Māori communal relationships using two intertwined strands of land and interpersonal connections, reproduced in Figure 5. The communal configuration has relations to land and community tightly intertwined with collective accountability and development, in contrast to the distinct and separate strands of Anglo-Saxon relations, reproduced in Figure 6. Most Māori lived in *kāinga*, or small rural settlements, with *papakāinga* as clusters of housing on what would later be Māori or council-owned land (Millar, 2014).

Imposed on top of Māori land relationships from 1840 was the UK-derived colonial homeownership and renting ideals to recreate a slice of English society with a combination of landed gentry and landless labourers (Austin et al., 2014). The focus was to develop intensive farming

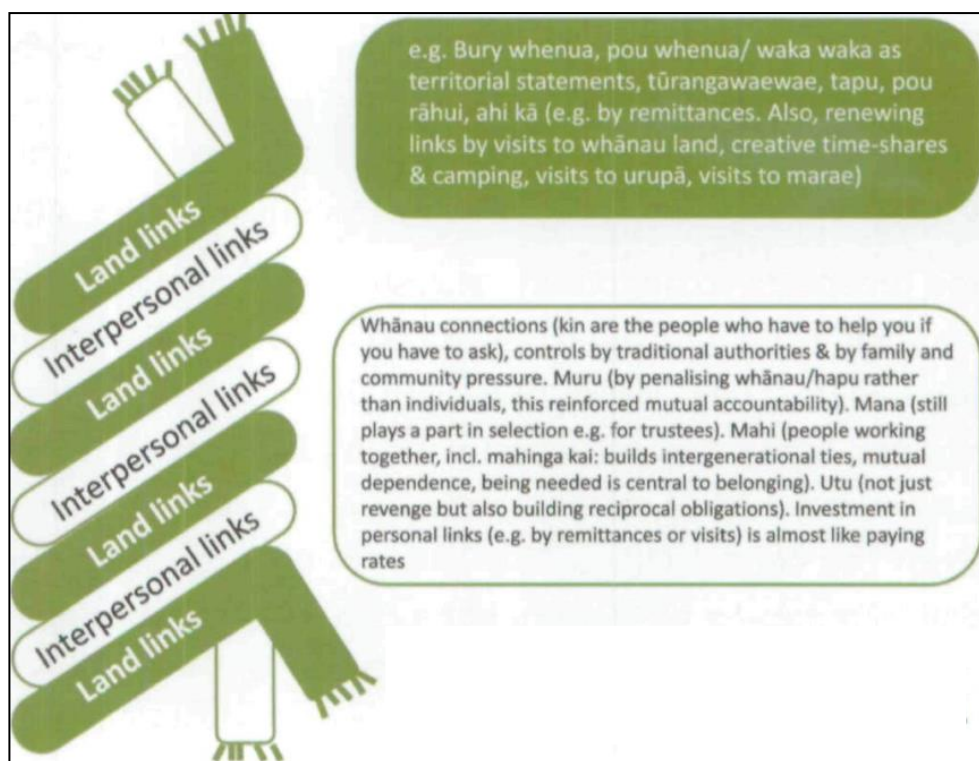


Figure 5: Communal land tenure as a double-stranded cord

Relations of communal tenure make the connection between the land and community clear and central to its configuration. Interpersonal links are reciprocal and manifest through *whānau*, *murū*, *mahi*, and *utu*. Links with the land are physical and spiritual, replenished through practice and narrative. Both sets of social relations are necessary for communal land tenure. Figure reproduced from Goodwin (2011, p. 5).

communities and townships based on privatised homeownership (Schrader, 2016), generating profits for the New Zealand Company and funding urban governance (Stewart, 1909). The idea was that homeownership contributed to the population's productivity, freedom, and security in urban and rural settings (Brooking, 1996; Hargreaves et al., 1985). These came from how value was assigned to homeownership in the UK as an indicator of wealth and financial security (Saunders, 1978). To own and work the land was to tame it, pioneering the growth of civilisation for the household and the colony, granting rights to vote and accumulate wealth (Roche, 2005; Smith, 2009). Leasehold and freehold were the two dominant forms (Yearbook, 1893), with freehold referring to a household owning the dwelling and land, while leasehold was when a household owned the home while leasing the land, most often from the Crown. Renting, however, was primarily through

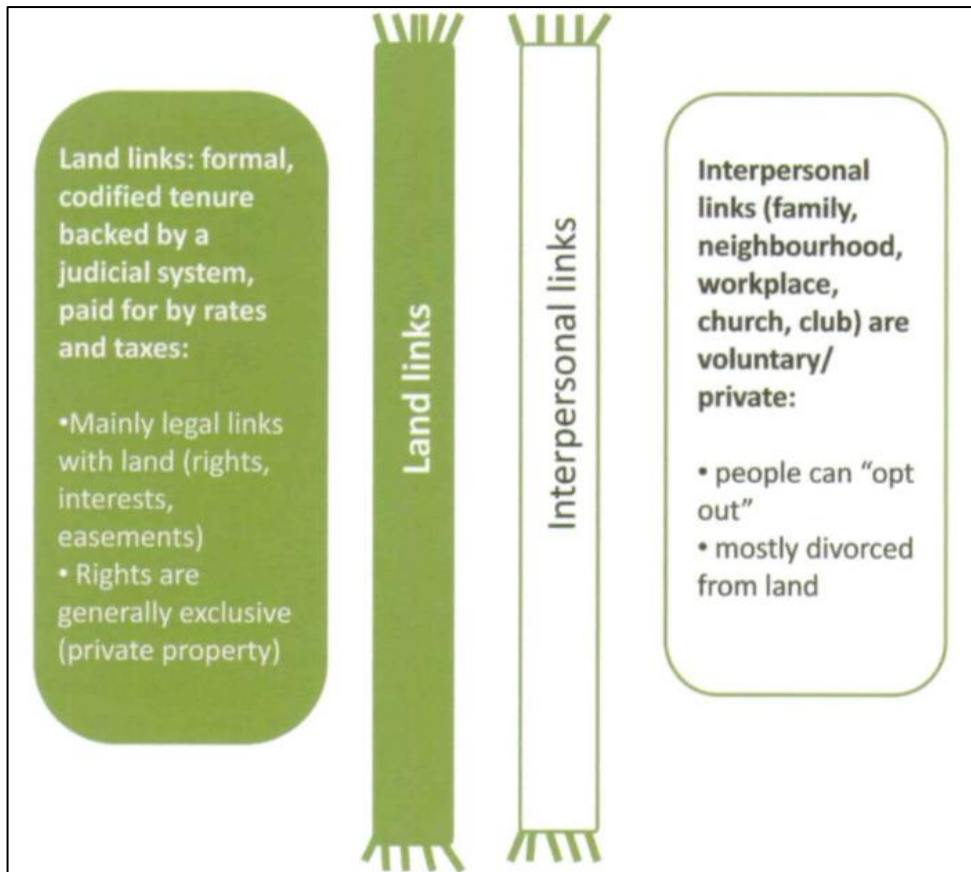


Figure 6: Western tenure as two separate strands

Tenure constructed through colonial definitions with land alienation as a central component means that the rights assigned through land and interpersonal relations are treated as distinct by legal and economic institutions. Figure reproduced from Goodwin (2011, p. 6).

private individuals (Hargreaves et al., 1985), and existed alongside homeownership as a space to save wealth until a household could purchase land and build a home (Schrader, 2016). However, renting, as derived from the UK, framed it as a long-term tenure for the working class, with renting households having limited control over their consumption (Saunders, 1978).

Interactions between Māori land relationships and colonial processes frame the initial uniqueness of Aotearoa New Zealand tenures and housing history. Colonial processes sought to take control of land and resources from Indigenous peoples (Pulido, 2018). When Pākehā came to establish land claims for purchase and alienation, colonial institutions focused on *raupatu* and current occupation, with little attention paid to other *papatupu* relationships (van Meijl, 2012). The Colonial Government sought to impose European-style land ownership on Māori by assimilating them at the cost of *tūrangawaewae* and subsequently disrupting *kaitiakitanga* and

whakapapa (Cram et al., 2018). Sociologist Smith's (2009) discussion about the play *Bitter Calm* highlights that alienation of land for control by an individual or family common in Pākehā connections to land represents a severing of the self from the temporal existence of the land as a source of dignity. Māori *papatupu* was forcibly reimagined as communal tenure held under *iwi*. Pākehā settlers and government described communal tenure as landless, preventing access to wealth accumulation opportunities and citizenship rights assigned through land ownership (Wanhalla, 2006) and came with associations of laziness and undeserving of occupation rights as Māori were subsistence farmers and thus did not need extra land (Brooking, 1996; Strack, 2006). In contrast, individualised, private property was the means to civilise Māori and prevent the moral decline of Pākehā settlers (Brooking, 1996).

The foundations of tenure between Māori land relationships and imported UK ideals of private ownership set the context and initial conditions contributing to housing crises that would develop over the following century. I will explore three of these crises in the following empirical chapters by drawing on the data I gathered through a thematic coding of archival documents to explore the evolution of a dual tenure regime across 20th Century Aotearoa New Zealand.

The first empirical chapter, Chapter 4 Public Health Crisis – Slums and Civilisation, begins with the importance of leasehold and freehold ownership tenures in 1900 backed up by private renting. The housing crisis was one of place in the perception of slums as overcrowded homes and potential sites from which illness could spread. Tenure solutions to the crisis centred on the right of control over the home as a family space and high private rents for new workers moving into cities. An aspect involved the development of publicly provided tenures in homeownership and renting for urban workers. These activities would begin the pathway of a dual tenure regime as they emphasised differences in household rights of control over a dwelling for homeownership and renting. The tenures available by the 1930s had seen the diminishing of leasehold and increasing State engagement with renting and control over communal spaces.

The Great Depression was significant for direct State intervention in housing as it formalised and expanded publicly provided social housing, yet

this was an extension of existing legal and economic structures. This period has already been well studied from multiple angles and frames a core part of State housing histories (for example, Bierre et al., 2007; Bolton, 2011; Davidson, 1994; Dupuis & Thorns, 1998; McKinnon, 2016; Schrader, 2005; Wanhalla, 2006). The economic hardships of the Great Depression reinforced ownership with an individual title by providing benefits of financial security and physical control over the home (Dupuis & Thorns, 1998). At the same time, it was critical to embed State intervention in renting through the State housing programmes (Davidson, 1999; Schrader, 2005). Despite these features, the incentives and involvement by the Central Government in renting programmes arose before the Great Depression as the Workers' Dwellings, which made the State housing programme an extension of these existing interactions and experiences (Roche, 2010). The reinforcement of ownership as the individual privatisation of space and rent as reliance on the State came into opposition as a distinct housing crisis during the 1950s, which offered different sets of incentive structures between tenures (Brickell, 2003; Ferguson, 1994; Shaw & Brookes, 1999).

Chapter 5 Housing Shortage Crisis – Density and Modernity, continues from 1945 after the Great Depression and World War II, with the rise in consumerism and access to trade goods contributing to a growing sense of individuality over home design and a political desire to create modern cities. The State was still a significant housing provider for homeownership and renting, with renting legislation to ensure the security of tenure and limited rent increases to avoid hardship. Over the past decades, however, a housing shortage in the major urban centres developed alongside suburban growth. Solutions in tenure to solve this shortage involved attempts to increase urban density by encouraging investment in multi-dwelling tenures by changing legislation and access to mortgages. A complicating factor was the social desire for personalising the family home. This meant controlling the internal and external space and who could have access. The attempts embedded the distinctions and importance of homeownership to enable control over the home as cultural preferences for freehold ownership with an individual title undermined attempts of tenure change and highlighted the insecurity of renting. Available tenures in the 1970s saw a proliferation of renting forms without protections to encourage urban density, as legislation created multi-dwelling ownership forms but remained on the edges of culturally desired options.

The last empirical discussion, Chapter 6 Housing Affordability Crisis – Mobility and Inequality, begins in 1970 as the wealth gap between tenure types grew with political and community organisation concern about households becoming trapped in renting. 1970 had renting forms with a diverse array of bundles of rights determining physical security and rent increase possibilities alongside a reliance on freehold ownership with an individual title. The crisis of the period was a matter of affordability as house prices and interest rates rose, putting homeownership out of reach of low- and middle-income households. At the same time, rents rapidly climbed, preventing households from being able to save a deposit. However, there was a political and cultural preference for homeownership due to its wealth accumulation and transfer opportunities. Changes to solve the crisis included State involvement to create intermediary tenures to support households moving from renting into homeownership; these included cooperative and communal tenures and legislative changes to renting to offer a more consistent bundle of rights across forms. Legal, cultural, and economic structures continued reinforcing the dual tenure regime, framing the distinction as desirable, with homeownership as the natural and necessary end point of a household's housing trajectory. Tenures in the 1990s thus condensed the rental forms of the previous period with the change of homeownership forms to facilitate movement from renting to ownership.

I have chosen the end point of 1990 despite its importance of introducing the accommodation supplement and changing the nature of social housing provision. The following housing crisis was a subset of the preceding affordability issues, with the Fourth National Government acting to cut welfare payments to encourage work, increase social housing rents to the market, continue the sale of State housing stock to households and investors, and remove State housing subsidies for homeownership (Austin et al., 2014; Schrader, 2005). Aotearoa New Zealand Geographer Murphy has been a prolific author and critic of the housing reforms from the 1990s and covered the concerns well. He has explored the uneven distribution across space and ethnicity (Cheer et al., 2002; Murphy & Cloher, 1995; Sharma & Murphy, 2015), the impact of the accommodation supplement on social housing provision (Murphy, 1997, 2003), and the shifting mortgage provision on capital flows and ownership (Murphy, 2000). Further social and economic impacts of the reforms in place have been discussed and criticised extensively by Murphy (2004), Nel (2014), Stuart et al. (2004), Thorns (2000), Peet

(2012), and Johnson (2017). Despite these changes in publicly provided housing, private rental accommodation grew by one hundred thousand homes (Stuart et al., 2004), there was a peak of 73.8% of households in an ownership form (Witten et al., 2017), and from 1997 economic growth was fuelled by house price growth (Eaqub, 2014). During this period, Aotearoa New Zealand continued its swing toward Neoliberal government policies supported by Labour and National political parties, further embedding directions and affordability problems developed during the 1980s.

3.3. Methods

I employ historical document analysis to reveal and explore tenure changes in response to housing crises over the 20th Century in Aotearoa New Zealand. In this section, I will discuss the value of this method, the archives selected, the search techniques, and the broad connecting themes used to extract and analyse data.

3.3.1. Document Analysis

Historical document analysis is a method that enables the identification of narratives, how they contribute to creating context, and how they change over time or stay the same (Bowen, 2009; Zeitlyn, 2012). Retrodution supports archival research methods as these require iterative and reflexive approaches that create a constant dialogue between data, researcher, and interpretations (Fereday & Muir-Cochrane, 2006). These features ensure that it can offer suitable proxies to capture the legal, economic, and cultural dimensions of tenure during housing crises with different documents highlighting distinct aspects of tenure. Bowen (2009, p. 31) summarises the advantages as:

- Efficient method. The data is pre-existing, making the focus data selection instead of more costly data collection.
- Availability. Data is generally publicly available. How it is used is limited by imagination and industriousness (Merriam, 1988).
- Cost-effectiveness. Evaluating the quality of documents is less costly than collecting new data.
- Lack of obtrusiveness and reactivity. Documents are not impacted by the research process, reducing the impact of a lack of reflexivity.
- Stability. The documents' content does not change depending on the researcher extracting information.

- Exactness. Includes exact names, references, and details without relying on memory or approximation (Yin, 1994).
- Coverage. For most significant historical events, there exists documentation.

There are potential distortions in data selection that can introduce intentional or accidental biases that undermine premises. Bowen (2009, pp. 31-32) outlines these as:

- Insufficient detail. The content of documents is produced independently of the research; thus, adapting data to the research question requires interpretative work.
- Low retrievability. Documents are not always easily retrievable and can be deliberately blocked (Yin, 1994).
- Biased selectivity. The content of documents is created within an institutional context with their own biases that leave out other voices (Altheide, 1987; Moore, 2010).

It needs to be noted that an official archive does not carry innate truth, thus requiring active engagement in data selection (Brown & Davis-Brown, 1998; Mills, 2013). Mitigating potential distortions requires robust data collection techniques, documentation of the procedure, and evaluation of the value and authenticity of selected documents (Bowen, 2009). I mitigated the limitations of document analysis by canvassing numerous sources, which I will outline in the search techniques (Section 3.3.2) and database sections (Section 3.3.3).

It is crucial to gather and analyse multiple documents to establish a relatively complete picture, as each document only provides a small piece of embedded stories (Bowen, 2009). A document or spoken word is fragmentary and does not represent or easily convey a fully formed and complete picture (Mills, 2013; Strauss & Feiz, 2014). Each document offers a fragmentary glimpse of the lived experiences of the past, offering insights into the motivations, decisions, assumptions, and values of actors acting at the time (Drake & Finnegan, 1994; Mills, 2013), providing a collection of representations to communicate, influence, and obscure ideas of past communities (Johnstone, 2008). However, they also erase what these communities found difficult to capture (Dwyer & Davies, 2010). The modes of information exchange, format, rhythm, and style, as well as the text or images, offer valuable insights as different fragments of data (Altheide,

1987). Each represents what the creator felt and attempts to convey ideas within a specific temporal and spatial context (Strauss & Feiz, 2014). The ability to fully capture ideas and feelings exceeds what can be embedded into an object, and while an indication of the context of a time and place, they need that context to be fully realised (McCrimmon, 1963). The fragmentary nature reinforces the need to engage in retroduction with iterative collecting, assessing, and reflecting on data. Only when taken as pieces of a larger whole within context can the underlying structures be glimpsed.

I used NVivo qualitative data analysis software to collate and analyse gathered data. NVivo, as a tool for data management, offers flexibility in sorting, collating, and searching for information across multiple sources and types of documents, with tools to aid in visualising how each is linked (NVivo, 2018). The software includes an inbuilt text search, the ability to add tags, titles, and descriptors to documents, and multiple levels of grouping, which can be performed by hand or automatically (NVivo, 2018). Equally important is that each document is electronically stored in a transferable and backed-up file. By the end of the data-gathering phase, these features were valuable as I had over 700 potentially useful documents, including photos, cartoons, handwritten notes, typed transcripts, and digital documents. I stored each according to its source and labelled it with the date and place of its creation where possible to help highlight captured and obscured voices.

3.3.2. Searching for Data

Data gathering primarily took place between July 2018 and July 2019 in Palmerston North through digital databases and physical archives in Wellington. The documents selected mainly existed in scanned and computerised text formats that supported digital search methods online and within NVivo. I sought additional data as required to cover gaps between 2020 and 2022 as possible during the Covid-19 pandemic. These databases mainly incorporate voices and documents from central and local government authorities, media, and community organisations. I recognise that these favour official records and narratives of tenure. However, these sources were highly active during periods of crisis in discussing tenure and the temporal and spatial contexts with insight into perceptions of their underlying structures and manifestations, with proxies for the legal, economic, and cultural dimensions. These are useful for framing and establishing the context as required for social construction and critical realism while enabling

access to a large set of documents. Amongst these are the fragments of peoples' lived experiences of tenure in specific contexts, which contribute to creating, enacting, and enforcing ideas of tenure at the time.

I began with a review of housing literature for tenure in Aotearoa New Zealand and used this to inform a broad search of the databases. I then narrowed down the searches by observing and reflecting on the results. Thus maintaining a dialogue between data, researcher, and interpretations as required by Fereday & Muir-Cochrane (2006). Due to the changing nature of tenure definitions and meanings, I first sought to establish consistent use of the term by checking the definitions of land tenure and ownership in the Yearbooks to see if tenure referred consistently to relationships of households to their dwellings in Aotearoa New Zealand during the 20th Century. From 1900, official definitions of tenure combined rural and urban ways of owning land (Yearbook, 1900), then, in the Yearbook (1947-49), urban and rural tenures were separated and remained so until the end of the analysis time frame in the 1990 Yearbook. Throughout the period, tenure broadly remained linked to relations with land and dwellings.

I then iteratively refined searches to capture housing tenure and minimise capturing alternative meanings. This included removing non-housing-related tenure keywords and incorporating synonyms. This refining process is necessary as text-matching software can be unreliable for historical documents (Rath & Manmatha, 2007). The set of search terms that enabled access to relevant documents without being too overwhelming or exceeding character limits in search engines was:

(House OR Tenure OR Home OR Rent OR Renting OR Housing)
 NOT(Office OR Lords OR Catering OR Farm OR Commons OR
 Representatives OR Wed? OR College OR Death OR Meals OR Food OR
 Nurse OR Hospital? OR Agriculture OR Gardens OR School OR College
 OR University OR Hotel OR Holiday OR Sports OR Tourist OR Dairy
 OR Boiler OR Court OR Meeting)

To further refine and focus the search, I limited the period to ten-year gaps to get a more manageable number of results. Focusing on a decade at a time contributed to getting a feel for the context and concerns expressed by actors during each decade. This activity was an initial part of the retroduction process by enabling framing and abstracting to focus on specific housing crises.

I used the method suggested by Bowen (2009) to select relevant documents and further enact the iterative retroduction process as I learned more about each period. Bowen's method is to skim-read to identify a document's relevance, followed by a thorough examination with close reading to extract data if appropriate. To achieve this, I downloaded or captured the entire section when I discovered a potentially significant document. These initial documents were then categorised with the initial reading informing early ideas of the subject matter and additional directions to further elaborate on the topic and context. Following abstraction and further refinement, I sought similar documents and those referenced within them alongside additional, more focused searches to elaborate on highlighted elements of a housing crisis and abstract away unnecessary details. I did this to ensure a comprehensive view of the context and how tenure discussions changed and remained the same across multiple actors in time and place.

3.3.3. The Databases

I explored official archival databases to capture the legal, cultural, and economic dimensions of the social construction of tenure. Each database has its periods, sets of narratives about tenure, and voices. Thus, the broad collection of databases enabled triangulation to confirm data and capture different actors involved in shaping tenure.

Hansard offered insight into the political and cultural milieu as it is the record of Parliamentary debates within the Aotearoa New Zealand House of Representatives. Despite the precision of the records in capturing what politicians say, they do not necessarily reflect their views, intentions, or realities (Mills, 2013). Instead, *Hansard* represents a particular context of political manoeuvring between Government and Opposition members as they represent their party and proclaim intentions towards constituents. Political perceptions of social and economic issues are significant in these debates. This database captures a broad range of legal and economic processes and can function as a proxy for the cultural dimension of tenure.

New Zealand Legal Information Institute captures the formal legal processes and definitions of tenure through historical bills, acts, legislative instruments, supplementary order papers, interpretations of legislation, regulations, and high court rulings. The documents from this database I used were those referenced by actors in the data to highlight where they had an

awareness and followed legislative requirements. This database focused on the legal dimension.

Appendices to Journals of the House of Representatives and the Votes and Proceedings of the House of Representatives (AtoJs) expand on legal processes through ministerial reporting documents. Central Government ministries produce documents contributing to the investigation, monitoring, and definitions informing legal processes. The information in these documents contributes to understanding bureaucratic approaches and practical understandings of implementing policy, and so were useful in the legal and economic processes, with some indication from the cultural dimension represented through interviews conducted by ministries.

The National Archives provides a vast array of primarily Central Government documents representing legal, economic, and cultural dimensions of tenure. The documents accessed offered an expansive glimpse of tenure forms and the public institutions driving their creation and maintenance. The documents I drew on include reports, publications, circulars, images, costings, ownership and tenancy files, public consultations and submissions, and meeting minutes. These documents offer another proxy for the cultural dimension of the implementation and interpretation of tenure alongside legal and economic processes.

New Zealand Yearbooks capture annual changes in demographic and economic variables for Aotearoa New Zealand. Statistics New Zealand, as the managing institution, defines, collects, and reviews data using governmentally recognised designations to create narratives of the cultural and economic context. The narratives in each Yearbook indicate what government officials, ministries, and statisticians of the time deemed essential and the places where these occurred. Tracing changes across multiple Yearbooks enabled me to see shifting legal and economic perceptions, definitions, and their context.

Papers Past capture newspapers with articles written by journalists, letters to the editor, and opinion pieces offering insight into media discourses alongside local concerns and advertisements. The database is extensive but incomplete as it does not include every newspaper or publication. However, in having some independence from official legal sources, they can be another proxy for cultural dimensions of tenure.

The New Zealand Cartoon Archive contains political cartoons that encapsulate popular imaginations of social, political, and economic issues. They emphasise public fears and political inconsistencies while highlighting key issues of public concern, thus offering insights into the cultural dimensions of tenure.

Community organisation research documents encapsulate reports, booklets, and brochures presenting issues perceived by community organisations to sway political or popular opinion. The organisations offer specialised voices outside official channels directed toward specific social goals. Accessing these documents was determined by the longevity of a community organisation and its capability to store documents. However, they provide non-official voices regarding tenure's legal, economic, and cultural dimensions.

3.3.4. Coding and Theming

Retroduction was supported using emergent thematic coding to find structure in the data. The purpose of coding is to order and recognise patterns within the data to establish themes and build an argument (Fereday & Muir-Cochrane, 2006). Due to the time scales and vastly different interests and actors present, I coded each period independently. The result highlights the specificness of each temporal context in place as it evolves, and shapes, lived experiences. An iterative approach is a core part of thematic analysis (Fereday & Muir-Cochrane, 2006) and critical realism (Yeung, 1997).

I used initial codes within each period derived from my reading of Aotearoa New Zealand housing academic literature and my notes from skim reading documents from the National Archives. Drawing on the concept, I have adapted and developed from the literature in Chapter 2. These codes were broad tenure types of ownership and renting, cultural, economic, and legal structures, and housing crises. I then did an in-depth reading of a selection of documents in NVivo to build the initial themes. I developed, collapsed, and expanded these themes with supergroups, groups, and subgroups as I continued in-depth readings. The final codes incorporated different tenure forms, regularly repeated concerns, relationships between actors, reasons for tenure change, and changing urban environments. Tables 1, 2, and 3 present the final set of codes.

The 1900s included multiple references to slums with mental and physical health impacts of housing for a growing urban population. State-led interventions sought to ensure civilisation through workers, and returning soldiers, had attachment and self-responsibility so as not to resort to vice, guide Māori toward Pākehā tenures, and prevent disease outbreaks. The role of tenure was to create places where civilisation could take root and make desirable citizens. Thus, I drew on a housing crisis of public health to examine tenure change concerning a theme of civilisation. I used these as a basis for writing up the research:

- Cultural processes as the control and development over home space as part of creating homes outside of slums that could contribute to civilisation and avoid moral decay,
- Economic processes, such as the cost of living and mortgages, interwoven with ideals of equality to avoid illness to maintain production and civilisation of workers, and
- Legal processes tracing conflicts of private-public ideals and housing allocation as part of ensuring the civilisation of vulnerable populations by preventing slums.

These themes established distinctions between homeownership and renting to frame the dual tenure regime by emphasising different opportunities across tenure types.

The 1950s housing documents highlighted ongoing resource pressures from the World Wars and the Great Depression and political desires for city modernisation. Tenure narratives of the time included a growing presence of private financial institutions and individual consumption preferences in housing provision as the State changed its role toward facilitating tenures in partnership with the private sector. There was a political emphasis that modernising cities through denser housing could achieve economic growth and prestige, but these competed with spreading suburban developments. Thus, the themes were modernisation and individualism to achieve economic and cultural growth following long-running resource constraints. I used these as a basis for writing up the research:

- Cultural processes as linked with family development and the idea of fairness and individuality within perceived needs of urban and suburban growth,

- Economic processes to explore shifting factors regarding mortgages and house prices in connection with economic pressures of changing global markets necessitating the modernisation of cities, and
- Legal processes in the ideas and efforts of multi-dwelling tenures and the role of the market in driving urban development as modernisation.

The themes lent themselves to exploring multi-dwelling tenures to develop tenures and cities in other directions. However, the dual tenure regime that had been encouraged and built earlier in the century undermined these to reinforce and expand differences between homeownership and renting.

During the 1970s, housing affordability arose as the primary concern following economic and political shocks, highlighting the financial stability of owned housing assets. The solution was for State institutions to develop experimental intermediary tenures in the space between and on the edges of homeownership to enable households easier access homeownership and overcome inequalities between tenures. Part of the drive was an assumption of homeownership as a desirable end goal in a housing trajectory but a recognition that it was increasingly difficult for households to achieve. Thus, coding highlighted a theme of changing State involvement to support tenure mobility into ownership as part of achieving equal access to wealth-generating opportunities. I used these as a basis for writing up the research:

- Cultural processes as they restricted or enabled the ability of households as families to move from renting to ownership, and thus achieve freedom of choice over community and home,
- Economic processes linked with affordability and standard of living alongside Māori ownership and freedom of choice to enable tenure mobility, and
- Legal processes as a reconfiguration of renting combined with the market- and State-led interactions to support tenants and property owners while limiting restrictions on choice.

This chapter's themes indicated a deep embedding of the dual tenure regime within housing outcomes. The existing distinctions bound the solutions and opportunities and, in trying to fill the growing gap between them, encouraged those differences.

Table 1: Codes for Public Health Housing Crisis, 1900-1930

Supergroup	Group	Subgroup
Allocation	Soldier settlement	
Construction	Cost	
	Planning	
	Resources	
Context	Foreign affairs	
	Health	
	Living costs	
	Taxation	
Evolution of Tenure	Other tenures	
	Ownership	Mortgages
	Renting	Boarding and hotels
		Property owner-tenant
Homeless		
Ideology	Control and development	
	Equality	
	Private-public	
Māori and Pākehā	Civilisation	
	Individualisation	
	Planning for differences	
Slums		

Table 2: Codes for Housing Shortage, 1950-1970

Supergroup	Group	Subgroup
Construction		
Context	Economic pressures	
	War	Soldier settlement
Evolution of Tenure	Apartments	
	Communal housing	
	License to occupy	
	Ownership	House prices
		Mortgages
	Private rental housing	Boarding houses
		Property owner-tenant
		Rent setting
		Service tenancies
		Terminations
	State housing	Allocation
		Local authorities
Family	Elderly	
Ideology	Colonial	
	Fairness	
	Individuality	
	Property owners	
	Market-led	
	Renters	
	State-led	
	Unions	
Inertia		
Issues	Lack of housing	
	Substandard	
	Urban development	Urban-rural shift

Table 3: Codes for Affordability Housing Crisis, 1970-1990

Supergroup	Group	Subgroup
Affordability	Mortgage	Interest rates
		Providers
Construction	Land	
Community	Family	
	Pensioners	
Context	Currency	Export
	Disasters	
	Government change	
	Growth	Population
		Economic
	Labour	
	Savings/investment	
	Standard of living	
Housing shortage		
Ideology	Colonial	
	Freedom of choice	
	Property owners	Housing assessment
	Local authorities	
	Individuality	
	Market-led	
	State-led	
Tenure evolution	Apartments	
	Communal	
	Co-operative	
	Homeless	
	Other forms	
	Ownership	Investment
		Māori
	Renting	Boarding house

Table 3 (continued)

		Property owner-tenant
		Property management
		Rent setting
		Service tenancy
	Social housing	Allocation
		Changing HNZ
		Community
		Construction
		Emergency housing
		Local authorities
		Rent setting
		Upgrades
Urban development		

3.3.5. Writing Strategy

I have adopted a consistent format for the three empirical chapters to draw attention to changing tenure forms for solving housing crises. The purpose is to show at the start what dominant tenure forms looked like before a housing crisis, how they changed as a resolution for the crisis was sought, and then finish by showing what dominant tenure forms looked like after the crisis.

In the first section of each empirical chapter, I show three tenure type tables indicating the dominant tenure forms and an applicable aspect from the legal, economic, and cultural dimensions. The tables are not exhaustive as they are based on formally recognised or legislated tenure forms discussed by or interacted with actors within archival documents, particularly the formal definitions from the Yearbooks.

The second section of each chapter discusses the housing crisis and its context. First, it focuses on the housing crisis as defined by actors at the time and existing research literature. I then proceed to a Parliamentary recognition of the housing crisis as a problem needing a solution.

The third section of each chapter is split into three subsections, each focusing on one of the economic, legal, and cultural dimensions involved in tenure change and drawing on the aspects identified in the coding and theming process. In each, I include relational discussions of evolution for renting, ownership, and other tenures, focusing on the theme and crisis of the period.

For the fourth section, I emphasise tenure changes by returning to the dominant tenure type tables. The tables include newly regulated accepted tenure forms and remove those no longer acknowledged. Each tenure form includes an applicable aspect from the legal, economic, and cultural dimensions to highlight changes and similarities from the beginning of the period.

The concluding section of each chapter contains the concluding comments, which gather the broad changes and the solutions derived through tenure change, which contribute to the next crisis. I use existing literature in these sections for the hindsight offered at the end of each crisis.

3.4. Framing and Method

A critical realist lens can explore tenure as relational and determined by multiple interacting processes in place by drawing on social constructivist aspects. These are discovered through discourses embedded in archival documents as these incorporate the spatial and temporal context in discussing tenure. These occur most often when a shock such as a housing crisis draws attention to perceived problems with the connections within or between tenures, framing a central core to the research that a source of tenure change is the moments following a housing crisis. A strength of critical realism as an approach is that it rejects attempts at prediction and quantitative measurements (Ackroyd & Fleetwood, 2000). Historical document analysis is suitable as it highlights feelings, ideas, concerns, and directions their creators saw regarding configurations and their embedding in place with arguments based on their underlying assumptions. The combination offers opportunities to detect and explore assumptions and ideas of tenure in a temporal and spatial context.

The method and conceptual framing focus on critically examining existing assumptions through iterative research techniques and theming, moving between abstraction and data review to refine information and explore hypotheses of tenure change and housing crisis. These techniques highlight the context of each housing crisis to explore tenure change in time and place. In this research, I draw on discourses represented through archival documents to explore the social construction of tenure, its interactions with housing crises, and the formation of Aotearoa New Zealand's dual tenure regime.

The three housing crises chosen demonstrates how tenure contributes to creating a place within the disruptive context of a housing crisis. During a housing crisis, actors examine their assumptions regarding tenure and problematise aspects of the underlying relationship as producing adverse outcomes. For these periods, real or imagined problems produce a need for resolution as a change in tenure to suit an evolving temporal and spatial context. In the next section, I will begin the context of tenure foundations for the empirical discussion in the following chapters.

4. Public Health Housing Crisis – Slums and Civilisation

A critical step along Aotearoa New Zealand's pathway to a dual tenure regime occurred with the public health housing crisis from 1900. This crisis involved the identification of slums in rental accommodation as a risk to a civilised populace, inspiring a political response to support households into homeownership to gain control over their living environment and avoid slums, and contributing to a cultural foundation of homeownership preference which would frame the developing dual tenure regime. This occurred against the backdrop of the imposition of European housing tenure ideals of ownership over Māori land relationships during the 19th Century. These would frame the context for the evolution of tenure over the 20th Century and embed a dual tenure regime that valorised homeownership as the end of a housing trajectory as it undermined communal tenures.

Much academic literature on the first quarter of the 1900s in Aotearoa New Zealand discusses public health and slums as crises. The early 20th Century retained the influences of the New Zealand Company in framing the values and hierarchies of tenure to valorise homeownership (Schrader, 2016). The period is characterised by Ferguson (1994) as the State's encouragement of the 'New Zealand Dream' of homeownership. State institutions were the dominant and primary providers of housing and home finance and the means to prevent slums. Miller (2002), however, suggests that slums were likely an imagined crisis, even if they were part of the discussions of early town planning to develop Garden Cities, and Roche (2001; 2005; 2006; 2010) discusses how slums and urban development contributed to the State housing project following the Great Depression and the influences of the State-led soldier settlement schemes. This chapter contributes to these discussions by centring tenure forms and their relations to each other within the narratives of slums. Specifically, how cultural, economic, and legal structures framed and redistributed housing efforts toward creating suitable healthy dwellings into a specific dual tenure regime favouring freehold homeownership with an individual title above other tenure options.

The chapter argues that the public health housing crisis is foundational to Aotearoa New Zealand's development of a dual tenure regime and its social construction of tenure. Homeownership was valued before this period, but a

series of pandemics and epidemics and households moving into cities functioned as political motivators to change tenure as part of reconfiguring public health and urban space. Politicians and social commentators feared slums, imagined primarily as privately provided rental accommodation, as sites where physical and moral disease could manifest and spread throughout the Colony. Solutions to the crisis emphasised the primacy of freehold ownership with an individual title, with the State and private property owners as rental accommodation providers. Culturally, there was a political and social ideal that individual control through homeownership was for families and enabled households to become civilised and productive community members. This was alongside a political use of economic structures, such as rent control, to ensure an influx of workers and returning servicemen renting in cities would not live in slums. The legal dimension used to fix this problem was to pass legislation supporting State-provided tenures while reaffirming control over the quality of private homes. Tenure changes thus involved funnelling households into freehold ownership with an individual title to maximise their productivity, creating expectations of what homes should be, how households should live in them, and the available housing trajectory.

The chapter is split into four sections as it traces the evolution of tenure to solve the public health housing crisis. In the first section, I will discuss prominent tenure forms in 1900. The second section will elaborate on public health narratives as a place-based housing crisis in major cities, drawing on the spread of illness throughout the Colony. The third section will discuss changes in tenure's cultural, economic, and legal dimensions to solve the housing crisis. The fourth will return to the dominant tenure forms at the end of the period, followed by a final concluding section.

4.1. Tenure in 1900

The social construction of tenures in 1900 was determined mainly by those imported from Europe layered on top of Māori land relationships through Colonialism and aggressive assimilation. Pākehā actors thus drove the social construction of tenure, linking it to ideas of prosperity and productive capacity of settlements, with the productivity of a tenure determining its value (Wanhalla, 2006), itself tied to civilisation, self-sufficiency, and

individual control. This section will review dominant communal, ownership, and renting tenures as recognised and recorded by the Pākehā government in the 1900 Yearbook in Tables 4, 5, and 6, respectively. In each table, I simplify the tenure with its title and highlight an aspect of economic, legal, and cultural processes to draw attention to differences in tenure types and forms, their relations to each other, and enable comparisons with Tables 7, 8, and 9 in Section 4.4.

Communal tenures in Table 4 existed as nebulous constructs by Pākehā based on their perceptions of how Māori lived, with forms distinguished by the ability of settlers to purchase the land. Native Custom was land that had not been purchased, and Native Reserves were land that could not legally be purchased (Yearbook, 1900). The tenures were defined legislatively through the Native Land Act 1888 and the Native Reserves Act 1882, then enforced by the Native Land Courts, which included their survey, mapping, and assignment of title. State-appointed officials heavily controlled these.

The Pākehā Parliament and settlers framed communal tenures as unproductive, uncivilised, and inefficient in comparison to imported European configurations. Thus, they were something to be avoided and replaced to bring civilisation and maximise the productivity of land (Wanhalla, 2006). The State's approach in purchasing and making land available was to incentivise Māori to adopt European living arrangements and disincentivise settlers from adopting communal tenures, with the view that:

[I]t would mutually benefit both races if these lands ... were acquired on the principles of the Land for Settlements ... The application of some such principle as to set free these vacant lands for settlement would be of great advantage to all (Royal Commission on Land Tenure, 1905, xviii).

Through these activities, the political intention was to 'eliminate the practices that were holding Maori back' (Ballantyne, cited in Schrader, 2016). For communal land remaining in control of Māori, settlers would complain about how they were managed, for example, in one instance describing them as 'a veritable hotbed for the propagation of pests' (for example, Letter from the Hedgehope Railway League to the Native Lands Commission, 1914). These features of communal forms pushed them to the side in determining valuable tenures.

Table 4: Communal Tenures in 1900

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Native Custom	Land lived on communally that has not been acquired by the State, most commonly rural settlements.		
	Only the State can purchase land.	Land acquired by the State becomes available for private sale.	Remained with traditional spiritual connections to land of <i>papatupu</i> for Māori.
Native Reserves	Land set aside, granted to, or held in trust for Māori. Most commonly in rural areas.		
	Native Reserves Commissioner can sell or lease lands to support individual ownership.	Defined by the Native Reserves Act 1882.	The colonial idea was that Māori did not deserve land as they did not use it appropriately (Brooking, 1996).

Ownership tenure sale and allotment of State lands were loosely managed under the Land Acts as village settlements and favoured individual titles. The administration of these lands was under the Land Act 1892 by local Land Boards and the Commissioner of Crown Lands appointed by the Governor. The formally recognised forms noted in Table 5 were occupation with right of purchase, leasehold, and freehold – with mortgage options available for each. Each ownership form offered variations on the right of control and disposal between the household and State institutions such as the Department of Lands and Survey and State Advances Office. The State offered each settler able and willing to acquire land single individual ownership under these tenures, generally with a male head, as the Land Act 1892 significantly limited a woman’s ability to own land. Village settlements were constrained in size to less than one acre for non-farming uses and could be provided to settlers with associated farmland or an independent townhouse (Yearbook, 1910, p. 408), which provided the outdoor area for gardens to achieve self-sufficiency.

Table 5: Homeownership Tenures in 1900

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Occupation with right of purchase	Households occupy land on lease from the State for up to 14 years. At the end of the lease, households can purchase the land under freehold or transfer it to leasehold.		
	Capital gain to the State. A household can only get a mortgage from the State.	Administered under the Land Act 1892 by Land Boards and the Commissioner of Crown Lands.	Settlers and the State see the tenure as granting flexibility between leasehold and freehold (Royal Commission on Land Tenure, 1905).
Leasehold	Households occupy land on lease from the State for up to 14 years.		
	Capital gain to the State, dwelling and land can be security for loans to the household.	Administered under the Land Act 1892 by Land Boards and the Commissioner of Crown Lands.	Political perception of encouraging dependence on the State (Stewart, 1909).
Freehold	Household owns land and dwelling under fee simple individual title.		
	Sold at auction for at least £20, the dwelling and land can be security for loans to the household.	Administered under the Land Act 1892 by Land Boards and the Commissioner of Crown Lands.	A political ideal of encouraging independence and self-determination (Stewart, 1909).
Freehold with Mortgage	The household owns a portion of the land and dwelling under fee simple individual title with another actor having an interest, such as through a mortgage.		
	State mortgage options were available at 3/5th of land value plus 1/2 of buildings for urban areas.	Administered under the Land Act 1892 by Land Boards and the Commissioner of Crown Lands.	Media and politicians represent holding a mortgage as an incentivising investment in home space (Royal Commission on Land Tenure, 1905).

The State held significant portions of Aotearoa New Zealand lands and, through these, managed access to individual homeownership for spreading cities as a civilising force. Mortgage finance to purchase land and dwelling was primarily provided through the State Advances Office with relatively low-interest rates and deposits with little private financing available (Yearbook, 1921-22). Owned land and dwellings would then be assets for future loans and investments. The purpose of urban development through individualised homeownership was to tame the native landscape (Smith, 2009). As Mr Bitchener, a Reform Government member from Waitaki, would later say, ‘subduing the wilderness’ (6th July 1922, 195, NZPD, 159). In this way, the political use of homeownership with an individual title centred it as a key point in incentivising a household to invest in their land’s productivity as they must rely on it to survive and get a future capital gain – and thus achieve national growth. These narratives about homeownership would contribute to the dual tenure regime.

Renting accommodation was primarily provided by private individuals and community organisations with little State involvement (Hargreaves et al., 1985). There were few legislative definitions of renting forms and little active regulation or legislation for private rental accommodation. Political and media discussions loosely spoke of private, service, boarding, hostels, and local authority forms – each noted in Table 6. Subsequently, the bundle of rights available in each form were determined primarily through individual contracts and agreements, leaving scope for exploitation (Hargreaves et al., 1985). Independent of the arrangement of individual contracts, there remained an expectation for private and council-provided housing to be cost-neutral.

Renting was an expected part of a new household’s housing trajectory. Rental housing acted as an intermediary tenure between leaving home and purchasing a house, during which households could settle and establish connections in urban areas, giving them a chance to save for a deposit (Schrader, 2016). For new households, they would begin in a boarding house before moving to private renting (Thorns, 1979). Community-provided boarding houses were attached to Central Government funding and functioned as advertising for the developing colony and sought to support new migrants coming into the country (Schrader, 2016). Council housing

Table 6: Renting Tenures in 1900

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Private	Exclusive occupation through payment of rent to a private individual.		
	Rents are expected to cover the owner's costs.	The legislation does not explicitly define private renting.	Intermediary tenure for newly formed households to earn a deposit to purchase a home (Schrader, 2016).
Service	Exclusive occupation through rent payment that includes household employment for the property owner. For example, railway housing and homes owned by local factories.		
	Rents are expected to cover the owner's costs.	The legislation does not explicitly define service tenancies.	A temporary dwelling to make enough income to purchase a home at the end of service.
Boarding House / Hostel	Exclusive occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	It can be funded and monitored by the State.	Informal arrangements or determined by individual contracts between a property owner and household.	Temporary dwellings for households new to the area (Thorns, 1979).
Council Housing	Exclusive occupation through payment of rent to local authorities.		
	Rents are expected to cover costs.	Requires voting and acceptance of ratepayers.	Local authorities have some scope in determining the purpose of their housing.

could fill any gap the elected officials and residents deemed suitable. These features placed renting tenures as a socially-expected component of a housing trajectory leading into homeownership.

4.2. Context of The Public Health Housing Crisis

The public health housing crisis was one of place, as politicians and newspapers highlighted the issue of urban slums and their disruptive influences, which would contribute to discussions of solutions. These slums were most associated with unregulated renting tenures in Wellington and Auckland as spreaders of disease and moral vice, which would produce unfavourable citizens and threats to public health. Removing the slums would contribute to the cultural preference for freehold homeownership with an individual title above other tenures, thus framing the pathway toward a dual tenure regime. A part of recognising and finding solutions would be the Town and Planning Conference in 1919. In this section, I will discuss the recognition and context of the public health housing crisis as a crisis in place from 1900 to the 1930s. I will first review the spread of disease and its relation to the idea of slums as impacting settlements; then, I will discuss the 1919 Town and Planning Conference and its role in recognising and acting on this housing crisis.

4.2.1. Disease and Moral Disruption from Slums

The housing crisis was driven by fears of slums in large cities arising from urban population growth, leading to crowding in existing housing stock. A slum refers to crowding within a dwelling, specifically more than one person per room (Department of Health, 1935). This was reflected in Parliament with Mr Wright of the Reform Government, emphasising that ‘the slum problem, as everyone knows, is not so much one of condemned as of overcrowded houses’ (12th Dec 1921, 192, NZPD, 1006). A key component creating this state was the movement of households into cities as rural land prices rose and commodity prices declined (Brooking, 1996). The most significant population growth pressures occurred in the large centres of Auckland, Wellington, and Christchurch (Schrader, 2016). However, the population distribution in these cities did not match the availability of housing (Hargreaves et al., 1985), particularly for the rental accommodation that new city dwellers would first access. The outcome was rising rents and households needing to combine into fewer homes.

Disease outbreaks in crowded conditions and fears of the spreading illness contributed to recognising slums as a problem. The Third Bubonic

Plague Pandemic, with the discovery of a case on a ship coming into Auckland in 1900, sparked panic and action against slums (Hargreaves *et al.*, 1985; Yska, 2017). Figure 7 is a cartoon from the *New Zealand Graphic and Ladies' Journal* of rats sneaking into the Auckland harbour on a rowboat. The cartoon represents the populace's fears about the disease's entry into New Zealand. Premier Seddon identified the inadequate quality of housing as a factor, and thus the need to improve it, during the debate on the Municipal Corporations Bill:

The prevalence of certain classified diseases proves conclusively that defective drainage and housing have had a great deal to do with the increased death-rate. The bubonic-plague scare which has passed over the colony may have been a blessing in disguise. At all events, it has exposed to the public the undesirable condition of affairs that exists in the whole of our centres of population (20th Sept. 1900, 114, NZPD, 87).

Threats of disease highlighted problematic housing spaces and what these could mean for the health of the Colony as a whole. Further maintaining these fears were additional outbreaks of measles in 1907, whooping cough in 1907, smallpox in 1913, diphtheria in 1917, and the 1918 Flu Pandemic.

Alongside the physical illnesses, slums were seen by politicians and social commentators as contributing to moral vice. Premier Seddon (21st Sept 1905, 135, NZPD, 84) described slums as producing uncivilised behaviours such as laziness, alcoholism, and violence. Mr Hood, a Union Representative from Otago, claimed:

[P]eople were overcrowding the cities and becoming demoralised. In a few generations hence they might be hopeless incapables: the race would deteriorate unless immediate drastic reforms were effected to improve urban life (New Zealand Herald, 5th April 1902).

Then Mr McIlvride, Labour Opposition member from Napier:

[F]orty million working weeks are lost ... this is the result of being born and brought up in the vitiated atmosphere of a town slum, inheriting enfeebled bodily powers from parents, stunted and starved (14th July 1925, 206, NZPD, 492).

The issue of slums was attached politically to disruptions to productivity with

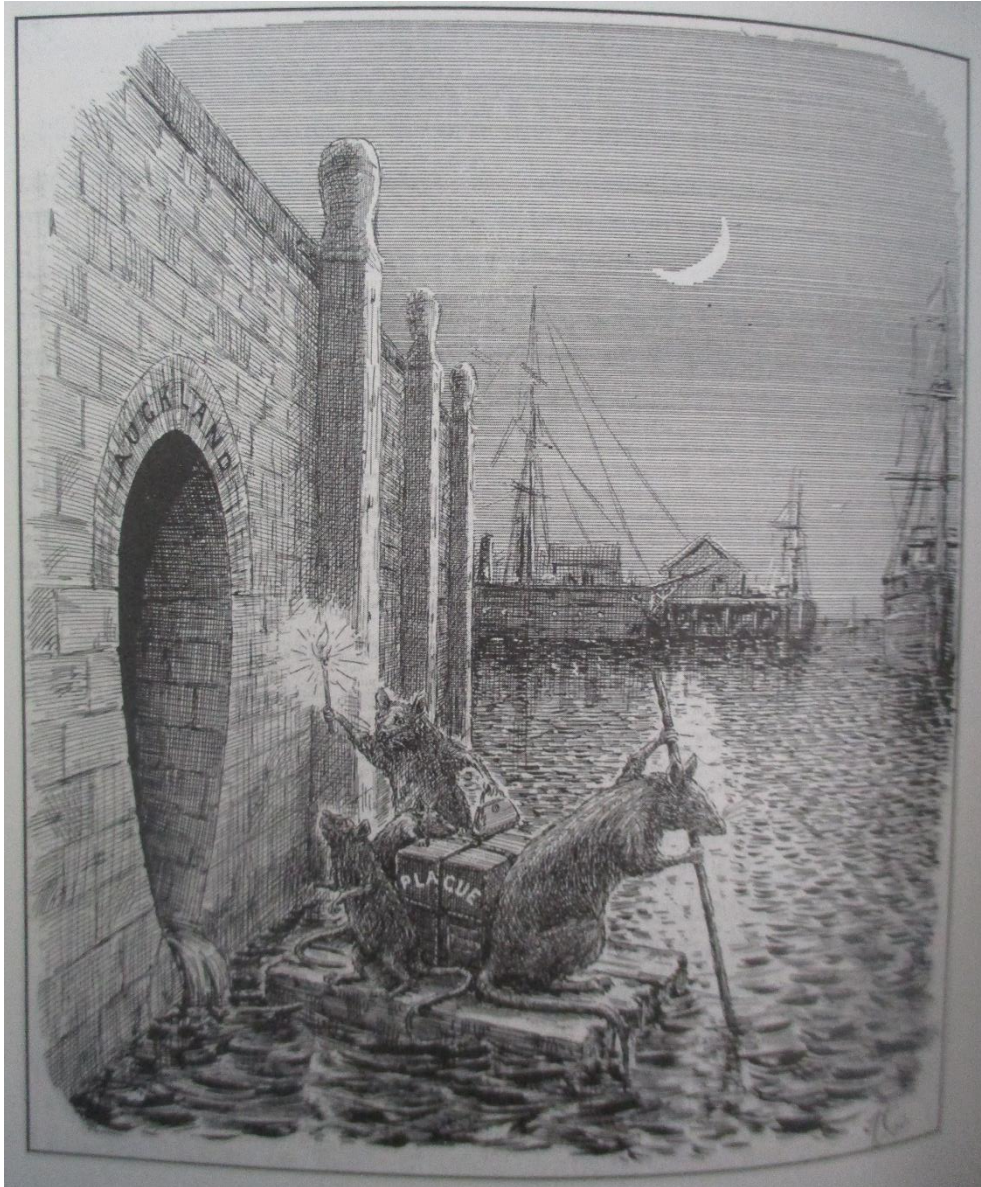


Figure 7: Rats in a rowboat, sneaking plague into the country

Three rats sneaking into the Auckland harbour on a rowboat with a box of plague. The image represents the perceived threat of the Bubonic Plague coming into New Zealand through trading vessels and becoming established in slums. The cartoon was published in the *New Zealand Graphic and Ladies' Journal* (8th June 1901). It is unknown who drew it.

a need to engage with housing to achieve the long-term prosperity of the colony. Correcting slums through housing reform was seen politically as enabling the civilising goals of urban environments.

Framing the housing crisis was the first wave of public health knowledge based on the sanitary movement in Europe (Bandaranayake, 1994). This posited that cities and homes could be shaped to improve the lives of households experiencing poverty and bring them into civilisation and away

from moral vices and disease (Hanlon et al., 2010). The *New Zealand Times* discussed a presentation by Professor Lindsay at the Irish International Exhibition in 1907 to highlight the need to engage with a place to achieve public health outcomes:

[M]ethods of stamping out tuberculosis had a very close relation to social progress in general. The more they could raise the social level, the more they could civilise and harmonise the people, the more they could educate them in true views of life and just habits of living, the more it would succeed in staying the plague of tuberculosis.

...

The case of prevention included segregation of the diseases, improved housing, control of the milk and meat supply, control of unhealthy trades, and better schools for the children (New Zealand Times, 18th Dec 1907).

Solutions to improve public health focused on public works as sanitary and preventative measures to engage with environmental factors, which could lead to adverse health outcomes (Hanlon et al., 2010). Housing and tenure change through political engagement in the legal, economic, and cultural dimensions would be a feature of these solutions.

The home environment was central to framing the problems and solutions to disease and moral decay. During a discussion of the housing report from the Department of Labour, Parliament recognised that:

Housing is the keystone of social reform, as the home is three parts of human society. It is the pace-maker of effective advance towards higher forms of civilisation (12th Dec 1921, 192, NZPD, 1006).

In a similar vein, *The Royal Commission on Cost of Living in New Zealand* (1912) sought information on 'pressing social and industrial problems, including the question of unemployment and sickness' (16th Feb 1912, 157, NZPD, 6-7), in which productivity and civilisation were valued. It was determined that:

The necessaries for the efficiency of an ordinary agricultural or an unskilled town labourer and his family in this generation may be said to consist of a well-drained dwelling with several rooms, warm clothing with some changes of underclothing, pure water, a plentiful supply of cereal food, with a moderate allowance of meat and milk, and a little

tea, etc, some education and some recreation, and, lastly, sufficient freedom for his wife from other work to enable her to perform properly her maternal and her household duties. Among the necessities for efficiency of our workers the chief are a plentiful and nutritious diet; warm clothing; adequate house-room; fuel and lighting; rest to secure physical vigour; leisure for home training; recreation; education (general and technical); freedom from oppression and repression to secure intelligence, resourcefulness, versatility, adaptability, and such moral virtues as temperance, diligence, enterprise, that are of great importance in the industrial life of the people (Royal Commission on Cost of Living in New Zealand, 1912, p. xi).

Medical professionals of the time defined a good home as well-ventilated, dry, warm, light, and sanitary, with access to clean running water and no more than one person per room (Department of Health, 1935). Just as importantly, as the Right Honourable Premier Seddon claimed when discussing the Workers' Dwelling Bill, households in sanitary homes preferred to spend time with their family rather than indulging in moral vices (21st Sept 1905, 135, NZPD, 84). Creating sanitary spaces with enough room for a household framed the appropriate manifestations of homes to secure public health outcomes by changing the spaces of low-income households.

Concern with disease and moral decay was also refracted through World War I and the political and social obligations to treat returned servicemen well on their return and throughout the Great Depression. The major political parties in Parliament recognised a 'duty of the Government to put [returned servicemen] on the land if they so desired' (6th July 1922, 195, NZPD, 173) as part of recognising and validating their sacrifices. Mr Rhodes, a Reform Government member, when discussing how much to allocate:

Every man who goes forth as a soldier should have an assurance that he will be liberally treated on his return, especially if he is maimed, and that he and his dependants will have a pension on a more liberal scale by right (24th July 1917, 178, NZPD, 681).

Mr Glover, a Liberal Opposition member from Auckland Central, said when talking about the costs of returned soldier settlement, 'nothing we can do is too good to commemorate their deeds' (2nd Oct. 1919, 184, NZPD, 1169). To allow those who fought in the World Wars to fall into slums and uncivilised influences would be to neglect this moral duty. The Great Depression

reinforced these intentions, as it put the livelihoods of farmers and returned servicemen at risk (Condliffe, 1957).¹

4.2.2. Recognising the Public Health Housing Crisis

The Town Planning Conference and Exhibition of 1919 contributed to the recognition of a housing crisis. Before 1919, there were pressures to implement town planning legislation to maintain productivity and concern from lobby groups of a post-war housing crisis with heavy financial burdens from the war (Miller & Roche, 2003). In 1919, pressure from returned servicemen and the influenza epidemic saw the Reform Government provide financial support to hold a town planning conference. In attendance were delegates from central and local governments, community organisations, and those interested in town planning. The purpose was to explore a broader approach to reformulating urban development, incorporating planners and local authorities to determine how to create civilising urban designs, particularly as the idealised figure of the ‘Garden City.’

The Housing Committee of the Town Planning Conference recognised the housing crisis as representing a combination of adverse housing outcomes that undermined the civilisation and productivity of Aotearoa New Zealand.

(2.) That many of the existing houses are not up to a standard of civilised comfort, a fact which intensifies the acuteness of the problem.

(3.) We recommend that the Government recognise the housing shortage as one of pressing national necessity and that the Government co-operate with the local authorities in carrying out housing schemes on town planning lines that the State undertake to finance the schemes while leaving a reasonable degree of initiative and subsequent full control in the hands of the municipalities (Progress, 1st June 1919).

The recommendation to remove slums and thus act on the housing shortage with substandard housing was to replace them with Garden Cities:

(6.) That the Government be earnestly requested to undertake, the building of a Garden City on the lines laid down by Mr S. Hurst Seager

¹ Miller and Roche (2003) and Roche (2001, 2005) offer more detailed explorations of rural and urban soldier settlements.

in his paper. We are of the opinion that the housing problem can be materially assisted in this way; that the prosperity of the country will be increased; and the comfort and happiness of the workers secured (Progress, 1st June 1919).

The resolutions prompted legal changes to make urban areas health-promoting spaces, thus limiting the potential spread of disease. They identified that the problems arose from a lack of consistent and reliable town planning procedures.

The Town and Planning Conference contributed to discussions for improving housing, but their recommendations and broader improvements in social welfare to prevent slums were left to the Central Government. Despite local authorities recognising the usefulness of the Conference and its suggestions, few followed their recommendations (Miller, 2000). This was because the reliance of local authorities on rates generated by urban dwellers meant they were reluctant to remove even substandard housing (Hargreaves et al., 1985). It would remain for the Central Government to enact the proposals to recreate the parts of cities seen as unhealthy places, creating unproductive and dependent citizens.

By 1935, the focus on civilising cities and slum removal that drove the public health housing crisis had declined in significance. Election promises of the First Labour Government were based on insulating the economy against economic shocks such as the Great Depression (for example, Kaikoura Star, 26th Nov. 1935; Evening Star, 7th May 1935), although the recovery was underway. Public health remained a background concern, with Turbott's 1935 investigation into tuberculosis and the Nationwide 1935 Housing Survey identifying ongoing health issues but less focus on private rental accommodation slums. The Labour Government would introduce numerous pieces of legislation to support social welfare, considered by social commentators as experimental, as shown in the cartoon of Figure 8, to develop what would become the Welfare State. The Acts passed included welfare support with income tax, publicly provided medical care and dentistry, increased access to benefit payments, and large-scale State housing projects.

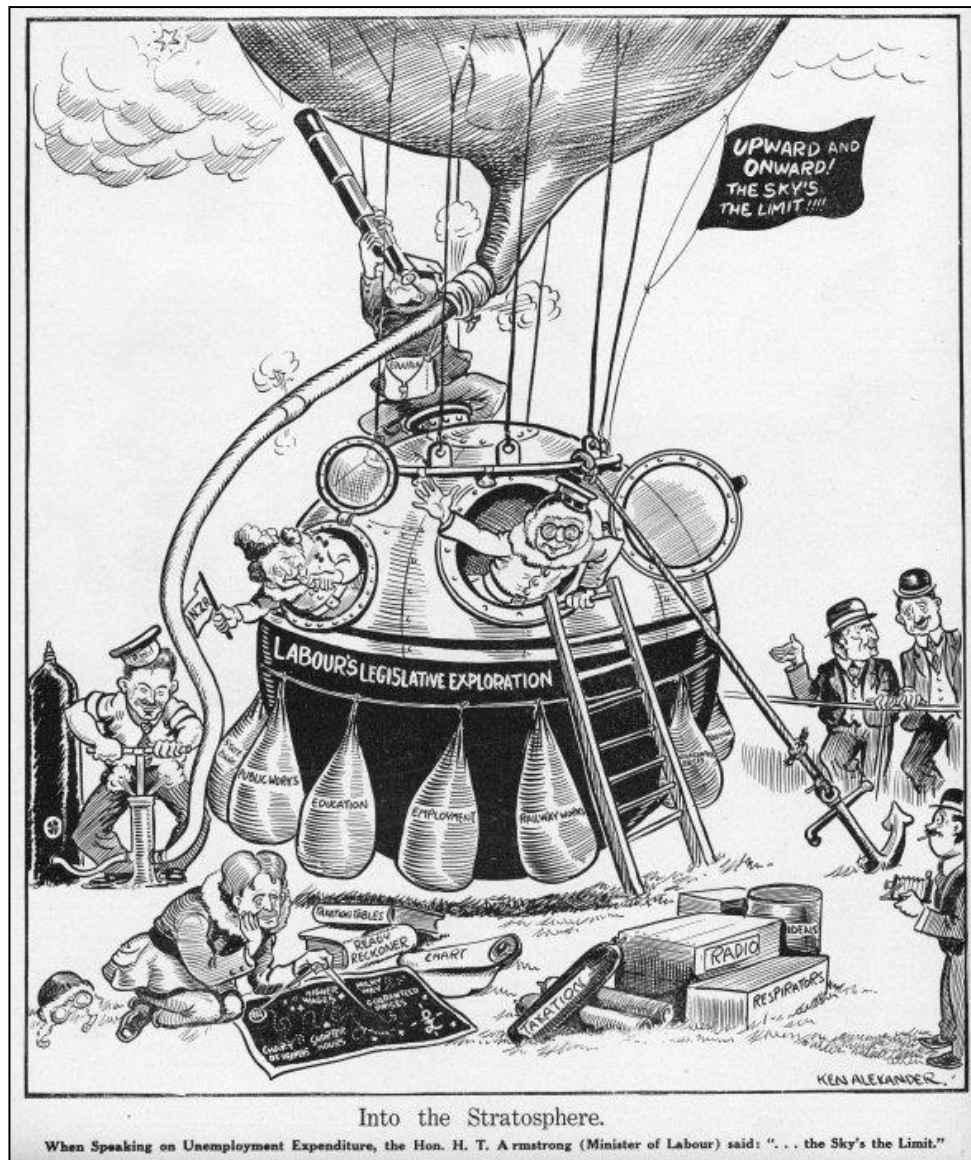


Figure 8: Into the Stratosphere

Included Text: The ascension, manned by Labour politicians, of a hot air balloon, labelled 'Labour's legislative exploration'. When speaking on unemployment expenditure, the Hon. H. T. Armstrong (Minister of Labour) said - '...the sky's the limit.'

Kenneth Alexander penned the cartoon, and *New Zealand Free Lance* (29th April 1936) published it.

4.3. Changes in Tenure to Prevent Slums

To solve the public health housing crisis, the State sought changes in renting and homeownership forms to create and maintain productive and civilised citizens, with a favouring of ownership that would push Aotearoa New Zealand down the path toward its dual tenure regime. The political goal of

changing the bundle of rights assigned to tenures was to improve urban environments by acting on slums as a form of private renting and preventing these homes from becoming a source of disease and moral decay. Then, replace them with spaces of civilisation and productivity suitable for raising families, primarily as homeownership forms. Tenure changes to achieve these solutions drew on public health ideas prevalent at the time, such as changing the home to help households lead civilised and healthy lives (see Hanlon et al., 2010 for waves of public health ideas). In the cultural dimension, leasehold ownership, renting, and joint ownership forms came to be represented by political and social opponents as less effective at creating productive households and sanitary dwellings as they had reduced control over the home and land for self-sufficiency. The economic dimension reveals high rents experienced by new workers moving into cities, reinforcing its difficulties for households. Thus, the State sought to regulate renting to limit crowding. Lastly, in the legal dimension, new tenure forms were created through State-provided housing to produce a politically desired bundle of rights for urban workers. The combination of changes in the cultural, economic, and legal dimensions, as they sought to undermine the factors producing slums, drew attention to distinctions in living opportunities between ownership and renting. An outcome would be undermining future attempts at other tenure options by embedding the tenure distinctions of private homeownership and public renting into Aotearoa New Zealand urban spaces, contributing to a dual tenure regime.

4.3.1. Cultural – Control of the Family Home

In the cultural dimension, the social construction of tenure is driven by the right of control over the land and home as shaping a tenure binary. This right would establish how each tenure form exists in relation to each other, with the degree of control an indicator of productivity and good moral character. The culturally preferred selection would become freehold, where control was the strongest, with the other tenures, including private renting, communal forms, and leasehold, having less control was defined by the absence of productivity and moral character. This would situate freehold as a source of civilisation and other tenures placed relative to it in terms of control, with the tenures of least control identified as potential sites of slums.

Politicians and health experts saw slums as creating unproductive and uncivilised households that could spread disease and moral decay temporarily and spatially. Sir Horace Plunkett, at a meeting of the British Association for the Advancement of Science, claimed slums produced a 'physical degeneracy ... not merely unemployed, but unemployable' (Royal Commission on Cost of Living in New Zealand, 1912, p. 1xiv). As the *New Zealand Times* (8th August 1911) stated, 'a slum is something more than a menace to public health. It is a place where citizenship perishes and where human life decays.' In Parliament, Mr Fraser, a Labour Opposition member from Wellington Central, stated:

[T]he Government must give attention to the provision of homes first of all. In the homes the child-life comes into being. If the mother has not a proper environment before the baby was born, if she has to live in a miserable hovel, then surely, the child is not given a proper chance (12th Dec. 1921, 192, NZPD, 1019).

Sir Oliver Lodge discussed the need for civilising influences on children and workers in the media:

The raising of the standard of comfort for the average man and the average family must go much further than it has at present; it will help to raise people out of their present low condition, it will do more to really civilise them, than almost anything else (Evening Star, 30th Nov. 1904).

The presented impacts of slums were not confined to the home. However, they had the potential to spread and undermine the viability of the colony by hampering the growth of families and the development of children. For example, a report by Dr Addison, presented in Parliament by Mr Wilford, the Liberal Opposition leader from the Hutt, when discussing the problem of slums:

... the neglect of housing is the encouragement of slums. He makes out that no Government can protest against a slum area if at the same time it neglects its obligations and duties in regard to housing. That is to say, that the neglect to help in the matter of housing is a premium upon slums ... In terms of national efficiency this means further deterioration ... and a physical mortgage upon the children. In terms of money it means more millions spent yearly upon the bare provision for the treatment of disease; it means the paralysis of restraint of the economies of prevention (12th Dec 1921, 192, NZPD, 1006).

Supporting the life of the family was highlighted by the Labour Opposition in the debates of the Mortgagors and Tenants Relief Bill 1932, such as Mr Parry, who had a relief worker 'in a very sorry plight; he is not in a position to pay the full rent charges and at the same time find anything like the bare necessities for his wife and children' (22nd March 1932, 231, NZPD, 612). The cost of not supporting public health in housing was to create diseased spaces with intergenerational impacts.

Political actors associated the prevention of slums with the right of control a household had over a dwelling, with more control over the interior and external space granting more individual investment in the dwelling, and thus productivity and civilising influences. Political tenure debates were linked to rural land as leasehold versus freehold and granting independence². I note the change here due to the intertwined nature of rural and urban tenures, as the Yearbooks did not separate them, and these tenures were viable across urban and rural areas, with the debates of rural freehold preference overruling urban favouring of leasehold (Belshaw, 1946; Brooking, 1996). The tenure determined best by the Reform Government to achieve household control over the home was freehold ownership with an individual title, as households 'will not put their best work into the land unless they are given the hope of freehold' (24th July 1917, 178, NZPD, 647). Conversely, tenures with limits on the right of control, such as renting, communal, and joint ownership forms, came with political assumptions that this encouraged laziness due to a lack of individual control. For example, as Mr McCallum, a Liberal Opposition member from Wairau, claimed when discussing tenures of the 'thrifless or the inefficient class,' as those renting or leasing and that '[p]rogress in this country must lie along the thorny path of self-endeavour.' These would extend to limitations on governing cities and the colony itself. Mr Forbes, a Liberal Opposition member for Hurunui, as an 'organisation that takes away in any manner the right and power of self-government ... is more likely to give rise to irritation than to the smooth working of Empire government' (24th July 1917, 178, NZPD, 652). Popular perception encouraged by the Reform Government was that leasehold and

² The details of these debates are more extensively covered in works such as Brower (2006) and Roper and Rudd (1993)

renting limited household self-reliance through reduced access to investment and finance, such as offered in a speech by Mr Hawken, Reform Government member for Egmont:

The man who owns his own house, I admit, is a far better citizen than the man who rents a house ... We talk about provision for unemployment, but the best provision possible would be to provide a man with a house, so that when hard times came he would have no rent to pay. The man who has a house can easily stand a siege. He has clothes enough to last him a year, and he can easily get enough food (6th July 1922, 195, NZPD, 188-9).

Using the land surrounding the home was valuable for activities such as planting gardens, and homeownership reduces one of the most significant living costs as rent. Having control over space meant that households had to rely on themselves to make life comfortable. They also allowed reinvestment of returns to improve family life by adding new rooms, improving outdoor areas, or creating areas for hobbies and family maintenance.

Alongside the right of control, disposal rights in non-freehold with an individual title restricted a household's ability to sell or invest in the land. These tenures were politically seen as lacking the incentives to make productive homes. The interviews of the Royal Commission on Land Tenure 1905 reflected these ideas:

[t]he difficulty of obtaining money on it as a security, the fear of revaluation, and that the settler is precluded from investing his savings in his own holding. The difficulty of obtaining adequate advances, either from the Advances to Settlers Office or from private sources, was much in evidence from numerous witnesses (Royal Commission on Land Tenure, 1905, p. xxi-xxii).

Subsequently, the Rotorua Tenures Commission found that households seeking to own property declined to purchase into leasehold and instead invested elsewhere (Rotorua Tenures Commission, 1914, 4). Political expectations were that responsibility for self and family encouraged civilising behaviours by encouraging the ability and need to create healthy and stable spaces by tying responsibility to the household. However, this required ensuring that they had the land to do so.

Desires for rights of control and disposal over home and land through freehold with an individual title came to be the default offering, representing a core desire of how settlers wished to live. This bundle of rights with a high degree of control over the dwelling and land with disposal options was determined by the household:

[I]t is evident that there is a deep-seated desire to have the freehold; something, as settlers say, they can call their own, free from restrictions, inspections, and paying of rent (Royal Commission on Land Tenure, 1905, p. xxi-xxii).

The State offered freehold as the primary land seller above other tenure options. For example, when assigning land to returned servicemen:

The Board ... as a general policy, requires ex-servicemen to obtain a freehold title or, in the case of leasehold properties, security of tenure and compensation for all improvements on the land (Rehabilitation Board, 1946, p. 20).

The idea drew on the imagination of rugged and independent settlers bringing order to the world through their grit and determination. This was particularly so for returned servicemen, depicted in Figure 9, a cartoon from *Truth*, showing the internal drivers of settlers in owning the land contributed to its configuration into usable and structured landscapes, with the desires arising from the cultural preferences of households.

The public health housing crisis drew media and political attention toward creating a civilised populace, achieved by encouraging freehold homeownership with an individual title to support active household control over the home and surrounding land at the cost of other tenure forms. Households creating sanitary homes to avoid disease and moral decay was embedded in individual responsibility and ability to use space. These features formed the social construction of freehold ownership and tenures requiring rent and helped to frame differences in perception. The threat of physical or financial risk reinforced these associations, which would incentivise and encourage a household to keep their home sanitary and the land productive. Other tenure options, such as private rental housing, communal ownership, and leasehold, were that households relied on others rather than themselves. Lack of care or ability to control individual space came with the risk of allowing a home to become a source of crowding and



Figure 9: The Spirit of ANZAC

Included text: A returned serviceman farmer, who wears a pack labelled 'mortgages' and is carrying an axe labelled 'government assistance', is urged onwards over broken fences to the hill of success by a ghostly soldier, the spirit of Anzac from the period of the First World War.

Cartoon penned by John Gilmour and published in *New Zealand Truth* (25th April 1925)

disease. The justifications and developing perspectives in the cultural dimension of the need to support the right of control would determine the legal and economic changes for slum removal. Freehold ownership would be valorised as a tool to civilise and sanitise urban spaces through personal responsibility. The valorisation would emphasise homeownership above other tenure options, contributing to framing the dual tenure regime.

4.3.2. Economic - High Rents for Workers

The favouring of freehold established in the cultural dimension as a source of civilisation would influence the economic in the social construction of tenure. Workers and returned servicemen needed to own to be productive and civilised. However, they would begin their housing trajectory in renting tenures as the first step in entering a new city – with attendant risks of slums.

However, homeownership was difficult due to high prices and an obstacle to be overcome, situating renting as a step into homeownership. The movement from one tenure into the other could be achieved through direct homeownership support but also through recognising and acting upon the bundle of rights for renting that produced the risk of slums.

Rural economic circumstances led to increasing urban migration, contributing to crowding in limited rental housing stock and higher rents. The economic downturn of the 1880s, combined with high land prices and low commodity prices, brought rising rural unemployment, which pushed households into townships with the promise of higher wages and amenities (Royal Commission on Cost of Living in New Zealand, 1912; British Overseas Settlement Delegation, 1924). Figure 10 shows the populations for large cities recorded in the Yearbooks. Auckland, Wellington, and Christchurch had their population more than triple over thirty years. As the tenure for new households before they could purchase was renting, this put pressure on the existing rental stock and combining households:

For the year 1916 ... the total inhabited private dwellings and tenements in the Dominion were 238,066 occupied by 1,012,694 persons, and 32,000 dwellings were overcrowded, and over 136,000 of the inhabitants were living under conditions of overcrowding (Editorial in the New Zealand Medical Journal, 1919).

The influx of population into cities and growing demand for existing private properties were tied to crowding and slum creation, making renting less appealing compared to ownership tenures.

High rents in private rental accommodation added a financial burden to households, further decreasing the desirability of renting. At the time, there was a maximum allowable rent made up of a proportion of the capital value of the land and dwelling with outgoings. Charging this full amount was termed 'rack-rent.' Community organisations perceived the practice as producing unaffordable rents. From a meeting of Unionists in 1900 reported by the *Otago Witness*:

One of the delegates ... speaking about Wellington slums, stated that on personal inspection he considered them to be a disgrace to such a city.

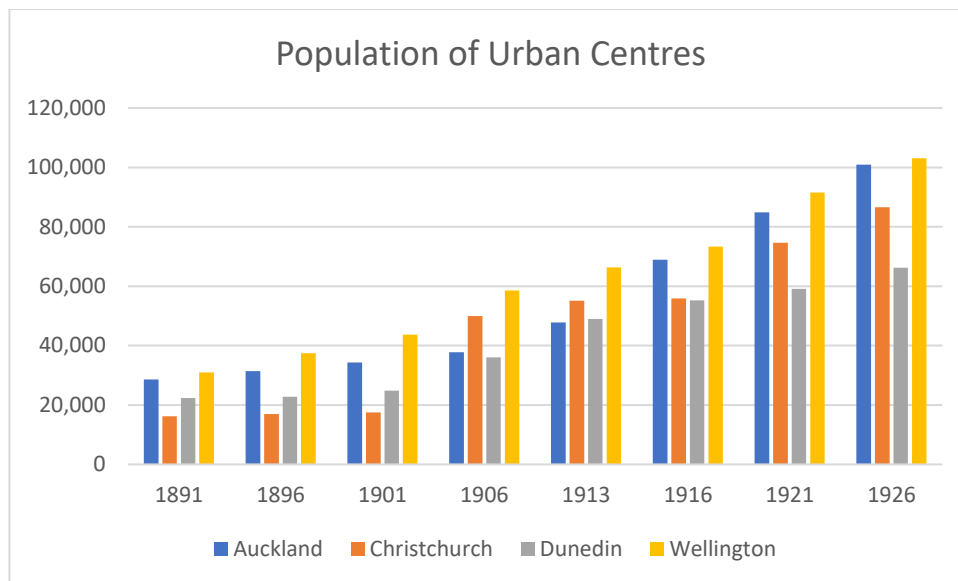


Figure 10: Population of Significant Urban Centres

The total population of cities from 1891 to 1926, with data drawn from the Census as published in the Yearbooks (1893, 1895, 1900, 1905, 1910, 1915, 1925, 1929). The number of people in urban areas grew, especially after 1906. For places such as Wellington and Auckland, where associations with slums were most common, the growth was faster.

They were, he said, due to the congestion of the families of workers in one house, compelled by the high rents (Otago Witness, 26th April 1900).

Twenty years later, Dr Elliot presented at the Plunket annual meeting to continue to highlight the ongoing issues of high rent leading to crowding and, thus, the need to build more homes:

There are numbers of families in Wellington living in one room at rack-rent charges. It was a common-place to hear of £1 or 25s being charged for rent for one room in which these families were housed. Before slums could be abolished suitable housing must be provided. From a health point of view the people had to have better housing ... It was estimated that 13 ½ per cent of the people were living crowded together under most unhealthful conditions, and at least 25,000 more houses were needed if the people were to be housed in anything approaching comfort and health (Marlborough Express, 27th May 1920).

Vulnerable households were particularly at risk. For example, Mr Lee, a Labour Opposition member for Auckland East:

It used to be quite a common thing a few years ago for elderly people to be able to get suitable rooms for 6s or 7s a week, but that day is gone.

The result of this was that many of those people not able to pay the high rents asked were compelled to go to the Costley Home, and that institution had never had a bigger waiting list than now (7th July 1925, 206, NZPD, 283).

The Reverend Canon Falle, Vicar of St. James, Barrow-in-Furness, wrote a prayer in response to visiting tenants and finding rent that left little income and stories of households selling furniture to pay the rent. The prayer was published in *The Colonist*, a newspaper opposing large property owners:

The earth is Thine and all therein is, notwithstanding. Thou hast given possession thereof to the children of men. We heartily pray Thee to send Thy Holy Spirit into the hearts of them that possess the grounds and pastures of the earth, that they, remembering themselves to be Thy servants, may not rack or stretch out the rents of their houses, nor yet take unreasonable fines and incomes, after the manner of covetous worldings but so let them out that the inhabitants thereof may be able to pay their rents, and to live and cherish their families, and to relieve the poor (*Colonist*, 18th Jan 1905).

The prayer against this practice asked for the decency to let households live comfortably and escape slum conditions. Subsequently, households did not have the resources to cherish their families and have comforts afforded to suitable housing, instead creating slums as potential disease sites. However, developers deemed building rental homes unprofitable (Ewington, cited in Royal Commission on Cost of Living in New Zealand, 1914). The burden of rack-rent and its role as a creator of slums would justify State tenure intervention in housing outcomes (*Evening Post*, 19th March 1908) – with supporting homeownership for workers a central feature.

The Government Advances to Workers Act 1906 provided options to reduce crowding in renting forms by supporting access to finance for workers to enter a homeownership tenure. The purpose of the Act was:

[A] measure designed to benefit workers throughout the Dominion, to encourage thrift, and to bring within the reach of all the opportunity of becoming their own landlords by acquiring homes for themselves on very easy terms, and at the same time it is expected to prove an important factor in the solution of the difficult rent problem (*Yearbook* 1910, 421).

Expanding financial access for workers was a political encouragement for low-income communities to adopt 'enterprise and future improvement' (Royal Commission on Cost of Living in New Zealand, 1912, p. xlix). These would fold urban workers into productive and civilised connections through incentives to develop home and community spaces – by reducing time in temporary renting tenures. The Workers' Dwelling Act 1910 extended these opportunities to help women and children stay out of slum housing, and then the Discharged Soldier Settlement Act 1915 and its amendments supported returned servicemen. Lastly, the Housing Act 1919 provided opportunities for State loans for local authorities and employers to build homes to support social and service tenures.

Returned servicemen entering private rental tenures functioned as a political incentive to change the financial and physical instability associated with renting by limiting rent and increasing the right of occupation. During World War I, the War Regulations 1914 were implemented to limit the difficulties experienced by transferring resources while maintaining the livelihoods of those at home. The Regulations set a standard rent of up to 8% of the capital value of the dwelling, the lowest rent between August 1914 and December 1915, or the rent in August 1914 (War Legislation Amendment Act 1916, 126). The Rent Restriction Act 1924 extended the restrictions on rent through the Great Depression and World War Two. Further amendments would contribute to a household's right of occupation by limiting the legal reasons to terminate a tenancy and requiring that another home be available. The Housing Act 1919 introduced rent limitations, termination restrictions, and other housing requirements, allowing undue hardship on the tenant to be grounds to prevent termination and rent increases (Housing Act 1919, 104).

Growing urban populations and rising rents came with combining households, contributing to the idea of slums. State regulation of renting and access for workers to ownership tenures are a means to solve this issue in the economic dimension. A feared outcome by politicians of crowding was a greater risk of disease and moral vice spreading in and out of rental accommodation due to the lack of household control over their home and forced proximity. The solution to the crisis necessitated limiting the financial burden of households while providing them opportunities to enter ownership to gain this control. However, with the need to support returned servicemen,

regulation in private renting forms shifted the bundle of rights to incorporate more physical and financial security as part of meeting obligations to their sacrifices as a nation – although this remained more limited than in ownership. These activities sought to remove the financial pressures that contributed to crowding, and thus slums, to ensure that households could live in dignity. Homeownership and its right of control were encouraged in the social construction of tenure. However, renting forms received significant development in their bundle of rights to achieve financial and physical security, yet rack-rent remained problematic and beyond tenant control. The distinction between renting and homeownership was reduced in the economic dimension, but the dual tenure regime foundations remained in how rent could be determined and charged.

4.3.3. Legal – State Housing to Replace Slums

From the cultural and economic dimensions, the perception by politicians and social commentators was that private renting was to blame as a creator and maintainer of slums, and it was the responsibility of local authorities to correct it. However, this was not always achieved, necessitating Central Government engagement in the legal dimension as part of the social construction of tenure. The State would come to legislate tenure and begin to provide new forms of housing tenure with the intention to replace slums and provide a clear pathway from renting into homeownership through publicly provided housing. This would become an essential aspect of the dual tenure regime for Aotearoa New Zealand into the future.

Local government authorities and Health Boards had a legislated role in removing or requiring tidying of unsanitary buildings from the late 19th Century. The Municipal Corporations Act 1900 and Public Health Act 1900 reemphasised this role and made avoiding crowding in a home a requirement for local authorities to shape townships. These would define what made a healthy home, including the amount of open space, the minimum size of each room, and the maximum number of people per room (Municipal Corporations Act, 1900, p. 377-8). The Bubonic Plague Prevention Act 1900 incorporated central authority involvement by extending the power to destroy and cleanse buildings to the Governor (Bubonic Plague Prevention Act, 1900, 4). Although this Act was short-lived, the continuing epidemics and the existence of slums reinforced local and central government

involvement in enforcing sanitation in housing. The Health Act 1920 would set the basis for sanitation standards until the 2000s (Bierre et al., 2007). Local government authorities and Health Boards had a legislated role in removing or requiring the tidying of unsanitary buildings to recreate urban landscapes from the late 19th Century at an infrastructure scale. However, it was still up to the individual to practice good habits at the household scale.

Local authorities' monitoring and enforcement requirements to maintain sanitary housing were limited due to conflicting incentive structures. As highlighted by a newspaper piece by Hygeia, under the Royal New Zealand Society for the Health of Women and Children:

It is a common shibboleth that slum dwellings do not exist in New Zealand. There can be no greater fallacy. There is nothing in this country to prevent the letting or occupation of thousands of houses or rooms, the building of which ought never to have been allowed, or which (having been built) ought to have been demolished long ago, on account of primary unfitness, overcrowding, lack of light and air, etc (Marlborough Express, 27th May 1920).

'The Eternal Housing Problem' drew on London and New York as examples to discuss how reliance on local authorities was unsuitable to achieve slum removal. Putting urban land aside for workers' dwellings meant the loss of space for more profitable commercial uses and the city being perceived as 'unduly crowded and an obvious menace to health,' inspiring the movement of wealthy landowners out of urban centres (Taihape Daily Times, 21st July 1920). The consistent failure of local authorities to perform this role led to a loss of public trust in their willingness and ability to do so (Hargreaves et al., 1985).

Central Government intervention through providing the workers' dwellings and existing State mortgage access was justified as reforming slums, yet these contributed to creating differences between renting and ownership forms. The Liberal Government passed the Workers' Dwellings Act 1905, creating State-provided tenure forms. The homes were inspired by the design and purpose of the housing made available and managed independently by each district office of the New Zealand Railway to accommodate their workers and would lead to the large-scale State housing

project following the Great Depression³. As discussed by Roche (2010), the housing provision of the workers' dwellings would provide the expertise and experience needed for large-scale tenure engagement. Eventually, this led to the implementation of social housing with reduced rents available for households and drew on similar arguments. Roche's (2010) argument is that the fundamental components of State housing are found in the intentions and activities of the workers' dwellings initiatives in providing housing as a right of citizenship while avoiding potential exploitation and substandard homes associated with private rental provision. These trends would lead to the State becoming the expected rental provider rather than private developers in the following years (National Housing Council Views by Organisations, 1956).

The Workers' Dwelling Act 1905 and its amendments existed to support households most at risk of residing in urban slums, those 'employed in work of any kind or in manual labour, and who ... is not in receipt of more than one hundred and fifty-six pounds per annum' (Workers' Dwellings Act 1905, 440). Policymakers intended dwellings to give labourers easy access to their places of work and provide options to have control over their home space as:

A measure designed to benefit workers throughout the Dominion, to encourage thrift, and to bring within the reach of all the opportunity of becoming their own landlords by acquiring homes for themselves on very easy terms (Yearbook 1910, 421).

Initially, these dwellings fitted within the housing trajectory, beginning with renting and transitioning into ownership. There was a fifty-year rental with the right to purchase land and dwelling under a single title. The annual rent was set at five percent of the capital value of the house, plus rates and insurance. On the death of the head of the household, the dwelling would then return to State ownership. However, this tenure was unpopular, with only 630 dwellings out of a promised 5,000 built (Yearbook, 1917, p. 546).

³ More complete histories can be found in the works of Roche (2006; 2010) and Schrader (2005). Authors such as Schrader (2005), Ferguson (1994), and Davidson (1994) cover the election and activities of the First Labour Government in the late 1930s and the significant development of public renting by the large-scale introduction of State housing.

The Reform Government emphasised the choice of freehold ownership with an individual title by removing the need to return dwellings on death and no longer offering leasehold configurations with the Housing Act 1919.

Legal processes to solve the public health housing crisis sought to use legislation to prevent slum formation by direct State provision of housing and tenure options following local authorities and private individuals' failure to do so. Solving the housing crisis was the disestablishment of slums as private rental housing and their replacement with individual-owned spaces that encouraged the embedding and settling of households through the responsibility of productive investments into their homes. State provision of housing through new tenures created other options for households that would otherwise be renting privately, but at the same time, highlighted household aversions to not retaining rights of disposal within the family. Political encouragement through legislation and State finance reinforced the social ideals favouring freehold with an individual title, embedding this as the tenure for individual control and responsibility. State renting provision offered another option to private renting. However, it was not of sufficient quality or quantity, instead falling within part of a housing trajectory as a pathway toward homeownership, embedding the dual tenure regime.

4.4. Tenure in the 1930s

The public health housing crisis designated sites in Auckland and Wellington as slums where diseases and moral decay could spread. Solving the housing crisis involved shifts in cultural, economic, and legal dimensions to change the bundles of rights associated with different tenures to prevent slums and create productive civilising homes. The State was central to these changes by defining State-provided tenures and directly supporting freehold with an individual title above other tenures. The social construction of tenure focused on rights of control and disposal. Homeownership, specifically freehold, was politically favoured and seen to encourage household self-sufficiency and access to returns for reinvestment into the land and family, with other tenures forced into the shadows or placed as secondary for promoting uncivilised behaviour (Belshaw, 1945). Renting tenures, either privately or publicly provided, had increased security of tenure. However, they remained tied to the political and social preferences as a step in the

housing trajectory toward individual ownership. These definitions of tenure set Aotearoa New Zealand firmly within a dual tenure regime. This section will review changes in communal, ownership, and renting tenure forms over the public health housing crisis in Tables 7, 8, and 9, respectively. I will highlight an aspect of each tenure form's economic, legal, and cultural processes from the Yearbooks of the 1930s to draw attention to how they have changed since Tables 4, 5, and 6 in 1900.

Communal Māori living arrangements within settler-imposed tenures were broadly unchanged between Tables 4 and 7 regarding their bundle of rights. The distinctions remained the Pākehā ability to buy and convert land to individual ownership tenures (Smith, 2004; Wanhalla, 2006), although there was now land that was officially protected. Recognised by the State were Native Customary, which could not legally be purchased; Native Reserves, which only the State could purchase; and Native Freehold, which was communal land converted into individual titles. Each tenure was defined by the Native Land Act 1931 and Native Reserves Act 1882 and monitored by Land Boards or someone acting for those living in that tenure.

Communal tenures were undermined as Pākehā institutions rejected the validity of forms with multiple owners as uncivilised and unproductive. An economic justification was the interaction with alienation, which meant public and private finance providers were unwilling to provide loan finance, limiting investment and disposal opportunities (Yearbook, 1930). The State ignoring Māori reserve lands and communal tenures over the decades continued to incentivise Māori adoption of freehold ownership to assimilate, become civilised, generate wealth, and ease purchase for settlers (Brooking, 1996; Wanhalla, 2006; Cram *et al.*, 2018). These contributed to reduced quality of homes and separation from public health interventions for Māori in urban and rural environments, which was politically motivated to incentivise further Māori adoption of individual ownership (Reserves for Landless Natives, 1914) and disincentivise Pākehā from adopting communal tenures (Williams, 2001). The inability to access finance and invest in the land also contributed to reinforcing and perpetuating the idea that Māori could not use the land appropriately, according to Pākehā ideals. However, there were tenures and areas where households could retain traditional lifestyles, although these declined as more land was sold.

Table 7: Communal Tenures in the 1930s

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Native Customary	Land lived on communally that has not been acquired by the State, most commonly rural settlements.		
	Neither the State nor private households can purchase the land.	If inherited or gifted into individual or State ownership, the land can never become Native Customary land again.	Remained with traditional spiritual connections to land of <i>papatupu</i> for Māori.
Native Reserves	Land set aside, granted to, or held in trust for Māori. Most commonly in rural areas.		
	Only the State can purchase land.	Maori Land Board must confirm any change in ownership.	Individual titles followed a political ideal of civilising Māori (Wanhalla, 2006).
Native Freehold	Native customary land converted to an individual title for dwellings, but communal ownership was maintained for the land.		
	Land cannot be alienated, resulting in no private or public finance access.	Monitored by the Native Trustee and Native Trust Office.	The colonial idea was that Māori did not deserve land as they did not use it appropriately (Brooking, 1996).

Ownership tenures centred on an individual title were framed as reinforcing and building on the household's right of control over internal and external spaces of the home and the right of disposal to produce civilised and self-sufficient households. Compared to Table 5, with leasehold and occupation with right of purchase, the prominent tenures in Table 8 represent a shift toward freehold, with permanent leasing options less viable with the withdrawal of private and public financial and legal support. The prominent remaining ownership tenures were lease, renewable lease, and freehold – with mortgages available for freehold, mainly provided by the State Advances Corporation.

Table 8: Homeownership Tenures in the 1930s

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Renewable Lease	Households occupy land on lease from the State for up to 33 years. At the end of the lease, households can purchase land under freehold.		
	Capital gain to the State, compensation for improvements possible.	Mortgages are managed through the State Advances Act 1913, with the approval of the Land Board.	Freehold owners and the Reform Government presented the idea of a lack of household control over dwellings and financial stability.
Lease	Households occupy land on lease from the State from up to 10 years. At the end of the lease, households can purchase the land under freehold.		
	Capital gain to the State, compensation for improvements possible.	Mortgages are managed through the State Advances Act 1913, with the approval of the Land Board.	Freehold owners and the Reform Government presented the idea of a lack of household control over dwellings and financial stability.
Freehold	Household owns land and dwelling under fee simple individual title.		
	Able to draw on the dwelling and land as security for loans.	The State provided mortgage finance.	Settlers' idea that the right to own land is derived from working it (Brooking, 1996).
Freehold with Mortgage	The household owns a portion of the land and dwelling under fee simple individual title with another actor having an interest, such as through a mortgage.		
	State mortgage of up to 3/4th of dwelling and land capital value.	Mortgages are managed through the State Advances Act 1913.	Settlers' idea that holding a mortgage incentivises creating a productive home as necessitating employment (Belshaw, 1946).

The State and other proponents of homeownership drew on the right of control over the home and its surrounding environment, and the right of disposal associated with freehold with an individual title to promote self-reliance and efficient use of rural land, which came to dominate urban tenures. Communal ownership was seen as backward and inefficient, renting as stifling individual choices, and nationalisation of land as dangerous (Brooking, 1996). Leasehold had declined in significance politically with the idea that State ownership of land perpetuated reliance on the Central Government rather than the self during difficult periods, limiting investment and household growth. Thus, an individual title and its cultural associations with an imaginary of creating familial and productive spaces remained to frame the dual tenure regime. Throughout the 1910s and '20s, these were reinforced through easier access to finance to reinvest, not needing to pay high rents, and the fear of crowded slums. Housing was emphasised as an owned asset for security and physical representation of the work invested into the land. Variations of leasehold tenure would continue but had their financial and legal support reduced and were no longer defined in subsequent Yearbooks.

Renting tenures experienced significant legal development during the 1910s and '20s in response to cultural and economic changes. Since the tenures in Table 6 with renting loosely defined, private and public renting forms had legislation to restrict rent increases, terminations, and crowding to limit slums and enable household occupation rights to be strengthened. Boarding houses and council-provided housing would remain as their forms within these legislated rights, able to exist to meet more informal or specialised needs. Table 9 notes prominent forms such as private, service, workers' dwellings, Council, and boarding house forms.

Renting forms had a defined and enforceable bundle of rights that granted households security of tenure through the right of occupation. The War Regulations Act 1914, Health Act 1920, and Housing Act 1919 created restrictions on rent increases and additional fees, limited reasons for termination, ensured that eviction should not occur without alternative accommodation available, and set the appropriate standards for a dwelling (Yearbook, 1921-22). The Department of Labour monitored tenancies and enforced household rights alongside the Disputes Courts. At the same time,

Table 9: Renting Tenures in the 1930s

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Private	Exclusive occupation through payment of rent to a private individual.		
	Rent increase restrictions to avoid tenant hardship.	Defined by the War Regulations Act 1914, Health Act 1920, and the Housing Act 1919.	Political and media association with slums and crowding.
Service	Exclusive occupation through rent payment that includes household employment for the property owner. Most commonly rural labour and public utilities.		
	Rent increase restrictions to avoid tenant hardship.	Defined by the War Regulations Act 1914, Health Act 1920, and the Housing Act 1919.	A temporary dwelling to make enough income to purchase a home at the end of service.
Boarding House / Hostel	Exclusive occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	It can be funded and monitored by the State.	Informal arrangements or determined by individual contracts between a property owner and household.	Temporary dwellings for households new to the area (Thorns, 1979).
Council Housing	Exclusive occupation through payment of rent to local authorities.		
	Rents are expected to cover costs.	Managed by town planning and municipal spending legislation.	Local authorities have some scope in determining the purpose of their housing.

Table 9 (continued)

Workers' Dwellings	Exclusive occupation through payment of rent to the State Advances Corporation.		
	Rent limit to avoid tenant hardship.	Defined by the War Regulations Act 1914, Health Act 1920, and the Housing Act 1919.	Political intention to support workers and provide options for ownership (Workers' Dwelling Act 1905).

the Department of Health and local authorities were expected to enforce sanitary outcomes. However, cultural preferences contributed to the dual tenure regime as situating renting as a temporary state lacking sufficient right of control for family growth with homeownership creating superior citizens (Schrader, 2016).

4.5. Tenure Change During the Public Health Housing Crisis

This chapter explored changes in tenure forms in response to a public health housing crisis manifesting as a fear of slums creating uncivilised and diseased spaces from 1900 to 1930. The social reconstruction of tenure in the context of the public health crisis was one where, in the cultural dimension, the freehold was favoured as superior in achieving moral, healthy, and productive citizens to renting. In the economic dimension, inducements were created to shift people into ownership and reduce the economic burdens of renting. Then, in the legal dimension, through the increased legitimate role of the State in providing and regulating tenures and cityscapes. Together, these put increasing emphasis on the extent of a household's right of control over the dwelling achievable in freehold ownership compared to other tenure options. The result was a clear distinction between tenures and their role within a housing trajectory, framing the dual tenure regime.

The housing crisis was linked to the rapidly growing main urban centres, particularly Auckland, Wellington, and Christchurch. These cities experienced an influx of workers through external and internal migration without a similar increase in homes, putting pressure on rents and encouraging multiple households to reside within a single dwelling. These

politically perceived manifestations of slums as rental tenures were attached to enabling rack-rents, limited opportunities for household self-improvement, and unsanitary dwellings, leading to the spread of disease and moral decay. As noted by Miller (2002), the actual presence of slums is debatable. However, the fear of their existence and the possibility they could undermine the spread of civilisation eventually inspired a response with changes in tenure. Reinforcing factors were returned servicemen following World War I and the experiences of the Great Depression, which embedded the need to prevent slums but maintained the economic factors leading to their continued existence. The fear of slums as sites of disease and moral decay were thus solved through tenure changes supporting freehold ownership with an individual title.

Solving the problem of slums with tenure changes came at a formative time in colonial Aotearoa New Zealand's housing history. Correcting this housing crisis focused on re forging place through reimagining renting and homeownership, binding households to their dwelling through self-responsibility and civilised behaviours and embedding the importance of individual ownership at the cost of multiple ownership and leasing forms. These would lay the foundations for the growing emphasis on housing as an asset and developing a dual tenure regime with a clear legislative distinction between ownership and renting in Aotearoa New Zealand. The Reform Government and popular imagination shaped by the financial difficulties of the Great Depression and World Wars would associate freehold with freedom and insulation from external forces (Dupuis & Thorns, 1998). Renting in urban areas would receive protections for tenant households to emphasise housing as a right of citizenship and limit direct and indirect terminations from property owners. The limiting factor was that renting remained a temporary tenure option with imperfect enforcement, leaving private actors to push back against State involvement in individual contracts. State renting options, while valuable, would not maintain the momentum or extent required to become a competitor to private market provision for most households (Davidson, 1999).

The changes of this period were blamed for the housing shortage of the 1950s. Private investment and building companies blamed the State's involvement in homeownership provision as crowding out private investment while restricting opportunities for households to express their

individual preferences in building homes (Brickell, 2003; National Housing Conference Submissions of Organisations, 1953). Similarly, renting legislation would be blamed for limiting the building of new rental homes, as indicated by Mr Sullivan, 'many people would sooner leave their rooms vacant than let them subject to regulation or restrictions or legislative interference' (28th Sept 1955, NZDP, 307, 2700). In the next chapter, I will discuss how these changed perceptions of tenure limited the imagining of other forms and restricted the building of new dwellings during a housing shortage blamed on the housing policy of the First Labour Government.

5. Housing Shortage Crisis – Density and Modernity

Between 1900 and 1930, homeownership of a detached suburban dwelling was conceptualised as providing greater stability and control for households relative to other tenure forms. The State became a more critical actor in tenure by providing economic incentives and regulations to improve the bundle of rights assigned to renting, but only as part of an assumed pathway to homeownership. Aotearoa New Zealand's dual tenure regime was reinforced through the Great Depression, but the solution produced a new housing crisis. This crisis was identified as a housing shortage from 1945, attached to low-density cities representing a lack of modernity. The previously developed social preferences of freehold with an individual title and detached dwellings under a dual tenure regime constrained legal and economic attempts to correct the crisis by encouraging multi-dwelling tenures.

Existing literature over the 1950s to '70s has focused on the State versus market approach to changes in Aotearoa New Zealand housing. This is particularly apparent in Ferguson (1994) and Howden-Chapman (2015), who highlight the partnership and shift of State involvement in housing toward private enterprise. They argue that the shift frames part of the movement away from housing as a right and the end of State support for the 'New Zealand Dream' of homeownership. Similarly, Davidson (1994; 1999) discusses the reduction of State-provided support in favour of market-led approaches, leading to the residualisation of State housing and the embedding of a dual tenure regime. This chapter contributes to these discussions by highlighting the interactions between tenures to solve the housing shortage. Particularly, how the State attempted to solve the crisis drew on attempts to shape multi-dwelling forms within a consumer and investment-driven economic context, which was constructed to culturally favour freehold with an individual title.

I argue that the dual tenure regime built in earlier decades limited the ability to enact tenure change to correct the housing shortage. Political actors identified the housing shortage as a problem of density and modernity. Modernisation in this context was adopting a rational and scientific focus in designing and planning a city to increase production and consumption. Low housing density implied inefficient cities and was coupled with spreading

suburbia, leading to the loss of agricultural land. Legislative solutions through tenure change were to encourage private actors through legal and economic support for multi-dwelling tenures in the major urban centres at the cost of renting. However, these led to reinforcing the value assigned to freehold with an individual title as social and economic preferences undermined multi-dwelling tenures. Perceptions by politicians, builders, and developers were that the legal dimension was the primary limiter of urban density, which could be fixed by deregulating renting and developing multi-dwelling tenures. Shifting the economic dimension by changing household access to mortgages under different tenures would then become a component to encourage private adoption of these tenures. However, the cultural inertia for needing control and personalisation of the home for creating a family embedded in previous years undermined the promotion of multi-dwelling tenures and their associated buildings. Tenure changes designed to encourage different ways of living were constrained by cultural preferences for freehold with an individual title and its associated detached dwelling above other tenures. This would inform how the social construction of tenure would continue to develop. These led to reinforcing the lack of control and security that renting provided in relation to homeownership, thus embedding the dual tenure regime path.

Four sections trace the evolution of tenure forms to solve the housing shortage. For the first section, I will discuss dominant tenure forms in 1945. The second section focuses on narratives of the housing shortage and the recognition of this as a crisis in Wellington and Auckland, drawing on shifting trade links as producing economic and cultural shocks. The third section explores changes in the legal, economic, and cultural dimensions of tenure to solve the housing crisis. The fourth section outlines the dominant tenure forms at the end of the period, followed by a final concluding section.

5.1. Tenure in 1945

The dominant tenures of 1945 had their roots in the changes of the public health crisis and the Great Depression. State involvement in tenure was consolidated through its role as a rental housing provider and a large-scale building of State homes. For those outside of publicly provided housing, the financial difficulties of the Great Depression highlighted the financial and

physical security of individual ownership in not paying rent and having a reduced risk of losing one's home (Dupuis & Thorns, 1998). These were tied to the rights of control and disposal and were central in how value was assigned to tenures and, thus, their social construction. This section will review communal, ownership, and renting tenure forms in 1945 as defined by the Pākehā government in the 1945 Yearbook in Tables 10, 11, and 12, respectively. In each table, I simplify the tenure with its title and highlight an aspect of economic, legal, and cultural processes to draw attention to differences in tenure types and forms, their relations to each other, and enable comparisons with Tables 7, 8, and 9 in Section 4.4 and Tables 13, 14, and 15 in Section 5.4.

Communal tenures noted in Table 10 continued in primarily rural Māori settlements yet remained secondary to Pākehā tenure forms based on individual ownership acquired through land purchase. The tenures the First Labour Government recognised remained Native Customary, Native Freehold, and Native Reserves. The Native Land Act 1931 and its amendments defined the forms, and these were managed under the Native Department and later the Department of Maori Affairs and monitored on behalf of inhabiting households by a Land Board or trustees.

Assimilation of Māori households and lands into Pākehā configurations remained the core intention of how communal tenures were defined and able to change. Pākehā politicians promoted restrictions on the bundle of rights for communal tenures to encourage Māori to become self-sufficient and industrious. Mr Smith and Mr Aderman, National Opposition members from Bay of Islands and New Plymouth, respectively, during a debate on Māori access to services, stated that monitoring and limiting social security was necessary to ensure the 'complete developing of the Maori personality – physically, mentally, morally, and spiritually' (14th March 1944, 264, NZPD, 371). The reasoning was that emphasising the difference between a Māori way of life and that of a Pākehā would create a desire to change. If they did not, then to incorporate the land into Pākehā land, as a statement from Mr Polson, a National Opposition member, offers an example:

Table 10: Communal Tenures in 1945

Tenure Form	Definition		
	Economic	Legal	Cultural
Native Customary	Land lived on communally that has not been acquired by the State, most commonly rural settlements.		
	Neither the State nor private households can purchase the land.	If inherited or gifted into individual or State ownership, the land can never become Native Customary land again.	Remained with traditional spiritual connections to land of <i>papatupu</i> for Māori.
Native Reserves	Land set aside, granted to, or held in trust for Māori. Most commonly in rural areas.		
	Only the State can purchase land.	Maori Land Board must confirm changes in ownership.	Politically intended to incentivise civilisation by independence and alienation (Wanhalla, 2006).
Native Freehold	Native customary land converted to an individual title for dwellings, but communal ownership was maintained for the land.		
	The Board of Native Affairs provides loans for settlement and development.	Monitored and maintained by the Native Trustee and Native Trust Office.	Politically intended to incentivise civilisation by independence and alienation (Wanhalla, 2006).

[I]f a Maori will not do anything with his land, he should be prepared to submit it to some tribunal of management to manage the area for him, and, if a pakeha is willing to develop the land, he should get a security of tenure that will help him, as well as the Dominion generally (1st August 1946, 274 NZPD, 19).

Ownership tenures with alienation and land were favoured politically in the bundle of rights. Mr Pickering, a National Government member for Rangiora, described the ideal configuration of society as a ‘property-owning democracy’ (15th August 1969, 362, NZPD, 2016). Noted in the Yearbooks and Table 11 are lease, renewable lease, freehold, freehold with mortgage,

company, and lease-back as some multi-dwelling tenures began to arise. At this point in Aotearoa New Zealand's history, urban and rural tenures had become separated, with village settlements removed as an overarching designation. These forms were determined by what the State Advances Corporation accepted for households and what bundles of rights they deemed most appropriate to encourage economic and family growth.

Distinctions between ownership forms arose from the long-term role of the State in financial transactions and household productivity. For freehold, the State's primary function was providing finance to build new homes to grow townships, as the State Advances Corporation directly and indirectly⁴ funded over half of the dwellings built under freehold with individual titles (Yearbook, 1981). This form was primarily for the growth and sustainability of families through the right of control. Political and social value was assigned to the family home as a place of refuge from economic and personal shocks, and thus, its value was in protection against loss. For leasehold, the State's role of landowner paralleled with renting tenures, coming with the continuation of dependence on the State highlighted earlier in the Century. The multi-dwelling options of company and lease-back had little or no State involvement (National Housing Conference Report, 1953). This arose particularly as the State Advances Corporation would not provide mortgage finance for these tenures as they chose to focus on suburban detached dwellings. As highlighted by the State-built Dixon Street Flats, Aotearoa New Zealand's first slab apartment block in 1944, government and social commentators did not consider apartments as providing suitable space for children, alongside proximity to potential strangers (Gatley, 1996). These traits were like the 1930s, but this period would have a higher significance for private financial institutions as the desire for State involvement in ownership tenures declined.

⁴ Through pieces of regional legislation such as the Wellington City Housing Act 1938.

Table 11: Homeownership Tenures in 1945

Tenure Form	Definition		
	Economic	Legal	Cultural
Renewable Lease	Households occupy land on lease from the State for up to 33 years. At the end of the lease, households can purchase land under freehold. Had become most commonly a rural tenure.		
	Rent is determined as a proportion of land and dwellings' unimproved capital value.	Capital gain on land went to the State. The household could be compensated for dwellings.	Freehold households and conservative politicians viewed leasing as inspiring dependence on the State.
Lease	Households occupy land on lease from the State from up to 10 years. At the end of the lease, households can purchase the land under freehold. Had become most commonly a rural tenure.		
	Rent is determined as a proportion of land and dwellings' unimproved capital value.	Capital gain on land went to the State. The household could be compensated for dwellings.	Freehold households and conservative politicians viewed renewable leases as inspiring dependence on the State.
Freehold	Household owns land and dwelling under fee simple individual title.		
	Able to draw on the dwelling and land as security for loans.	Capital gain on land and dwelling accrues to the household.	Owners of freehold land and politicians perceive freehold ownership as enabling independence and resilience.
Freehold with Mortgage	The household owns a portion of the land and dwelling under fee simple individual title with another actor having an interest, such as through a mortgage.		
	State mortgage of up to 3/4th of dwelling and land capital value.	The Debtors Emergency Regulations 1940 limited the ability to demand power of sale or payment by the mortgagor.	Paying back a mortgage is politically seen to incentivise investment in creating productive home space.

Table 11 (continued)

Company	Each household owns shares in a company that grants the right of occupation. All occupants have joint ownership and maintenance of common facilities. Primarily urban.		
	The company determines the sale and purchase of dwellings.	Value cannot be assigned to individual units, only the entire building.	The media and government organisations viewed multi-dwelling buildings as unsuitable for families.
Lease-back	All households jointly own the land and dwellings. Then, each household is granted a lease over one unit they rent from the collective. It was less popular than company ownership.		
	The sale requires transferring a household's interest in the land and a new lease of the dwelling.	Operates smoothest with few households and gets unwieldy with many.	The media and government organisations viewed multi-dwelling buildings and renting as unsuitable for families.

Renting was served by State, and private individuals and institutions with legislative protections and definitions under the Housing Act 1919, Fair Rents Act 1936, and the War Regulations Act 1914. These included forms with legal protections such as private for-profit, council, and State housing, and those with exceptions such as service, private multi-dwelling buildings, boarding houses, and hostels, as noted in Table 12. The bundle of rights of protected renting tenures identified in Table 12 granted households the ability to dispute rent increases, restricted the amount of rent to a proportion of the dwelling's capital value, limited the ability for property owners to terminate tenancies and set building standards to maintain health.

The cultural determinants of the housing trajectory in inner city areas had begun to change in the 1940s. Boarding houses moved from a part of the lifecycle of new household formation toward a residual, with flat sharing more prevalent for those leaving home (Letter to the Office of Minister of Housing, 13th Oct 1960). Private renting was thus positioned as the first tenure for new households, in addition to saving to purchase a home –

Table 12: Renting Tenures in 1945

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Private	Exclusive occupation through payment of rent to a private individual.		
	Rent increases are restricted to avoid hardship.	Defined by the War Regulations Act 1914, Housing Act 1919, and Fair Rents Act 1936.	It retains political and media associations with slums in urban areas.
Service	Exclusive occupation through rent payment that includes household employment for the property owner. Most commonly rural labour and public utilities.		
	The tenancy is tied to the employment relationship.	Fair Rents Act 1936 excludes households in multi-dwelling buildings from tenancy protections.	The media and government organisations viewed multi-dwelling buildings and renting as unsuitable for families.
Boarding House / Hostel	Exclusive occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	Payment of board covers food, utilities, and exclusive occupation of a room.	Defined by tenancy and employment legislation.	A temporary dwelling for a household to live convenient to the workplace.
Council Housing	Exclusive occupation through payment of rent to local authorities.		
	Rents are expected to cover costs.	Informal individual contracts between a property owner and household. It is not covered by State renting legislation.	It is socially accepted as the first tenure option for new households.

Table 12 (continued)

State Housing	Exclusive occupation through payment of rent to the State Advances Corporation.		
	Rent increases are restricted to avoid hardship.	It is not included in tenancy legislation.	Privately provided dwellings for households unable to access private or public renting.
Private Multi-dwelling	Exclusive occupation in a dwelling connected to others through payment of rent to a private individual.		
	No restrictions on rent increases.	It is managed by municipal spending legislation.	Freedom to set rents and housing design for local authorities but expected by ratepayers to be cost-neutral.

although there was some retaining of the unfavourable associations of low-quality and unstable housing from earlier in the century (Dupuis & Thorns, 1998). Otherwise, publicly provided renting opportunities existed for ‘deserving’ households who could not access homeownership (Schradler, 2005). Each of these tenures was framed with family formation within the housing trajectory, individuals left their parents’ homes, met potential partners while renting, and then purchased a detached dwelling to raise children (Thorns, 1979). Council housing and State housing fit as options alongside these, initially providing another option but eventually drifting toward supporting lower-income households.

5.2. Context of The Housing Shortage

The housing shortage manifested as a crisis of place with an insufficient number of dwellings in the urban centres of Wellington and Auckland and delays in their construction (Condliffe, 1957). During this period, the National and Labour Governments, along with lobby groups such as Federated Farmers and Master Builders, sought to bring households out of suburbia and back into cities to modernise urban space (National Housing Conference Resolutions, 1953). The National Housing Conference was held

in 1953, and the National Housing Council was established as part of recognising and acting upon this problem. The solution would involve using private enterprise to build higher-density, multi-dwelling buildings and rental housing. However, as I argue, a limitation was a cultural preference for detached freehold ownership dwellings built up in the previous period as the most suitable for families and renting as a short-term arrangement. In this section, I will describe the recognition and context of the housing shortage as a crisis of place during the 1950s and '60s. Firstly, I will review the changing position of Aotearoa New Zealand within global trading networks as part of shifting economic ties impacting households and housing assets. Then, I will discuss the National Housing Conference of 1953 and its role in recognising and seeking solutions to the housing shortage.

5.2.1. Global Trade and Capital Flows Disrupting Home Spaces

The economic circumstances of the World Wars and the Great Depression shaped the 1940s. The difficulties of this period had wages taking two decades to recover from the Great Depression (Condliffe, 1957) and a drop of 10% in the number of households in ownership tenures (Bloomfield, 1984). Rationing and import controls remained until the 1950s, which meant overseas luxury goods were expensive and difficult to acquire for households. The events and difficulties accessing materials 'brought all private building practically to a stand-still' (How to Build Your Own Home in Wellington, 1950), with global construction resources going to post-war rebuilding (25th Nov. 1947, 279, NZPD, 1077). Between low incomes and limited access to luxuries, political and popular ideals discouraging materialism encouraged avoiding material excesses (Brickell, 2003). The World Wars and the Great Depression would leave an impression on the memories of households during times of hardship, reinforcing the value of housing assets as spaces of financial security and stability (Dupuis & Thorns, 1998).

During the 1950s, economic fortunes changed from the restraint of rationing during the World Wars to the rise of access to global commodities and capital as consumerism came to be celebrated. New consumption opportunities, particularly concerning household appliances, brought economic growth and a housing boom with changing cultural discourses on how to live in and design individualised home spaces (Condliffe, 1957). Magazines such as *Home and Building* promoted the building of

individualised homes using local designs and advised on furnishing and appliances to create modern home spaces (Shaw & Brookes, 1999). Figure 11 is an example of a newspaper advertisement emphasising new household appliances from growing access to international commodity flows.



Figure 11: Household Appliances Advertisement

An advertisement for radios produced by H.M.V as new, modern, visually appealing, and part of creating a quality home. Newton King Ltd. was one of the importers of home appliances. The advertisement is from *Putaruru Press* (27th March 1947).

Monetary flows and the nature of mortgages changed alongside the trade of goods and the opening of national economies. Before the Great Depression, mortgage banks provided finance for three to five years and renegotiated annually, holding the loan until maturity and profiting primarily on the repayment of interest (Klaman, 1959). In the mid-1940s US, State mortgage guarantees developed to enable private financial institutions to offer long-term mortgage loans backed by bonds (Green & Wachter,

2005). These supported the growth of private financial institutions and mortgage products into the '60s and '70s, bringing mortgage tools and possibilities to profit from them (McConnell & Buser, 2011). These financial products spread globally, reaching Aotearoa New Zealand through Australian banking institutions.

Improving access to trade goods and money flows came with ideological approaches that framed State interventions in tenure as disrupting property rights. As incomes and wealth grew following the recovery from the World Wars and the Great Depression, so did the desire for individual control of the home space without visible State intervention (Schrader, 2005; Shaw & Brookes, 1999). The National Party presented the social welfare systems built in response to the Great Depression by the First Labour Government as Socialist, undermining personal freedom and property rights (Brickell, 2003). Mr Marshall, a First National Government member from Karori, offers one example when debating the Tenancy Bill:

There are many people who remember that when this Government took office everything that could be let under tenancy was controlled. Not only houses and business premises, but farm properties were controlled, and in 1950, in our first year of office, we made great advances towards a freer way of life (28th Sept 1955, 307, NZPD, 2712).

These discourses also existed in newspapers, claiming that 'it was only since the advent of the Socialist Government that it had been a crime to own property' (Otago Daily Times, 2nd August 1950), represented in cartoons such as Figure 12. Political movements toward Socialism were thus represented as driving Aotearoa New Zealand into a future dominated by government censorship and a lack of private property, which individuals had earned through hard work. These ideas hampered the expansion of State-provided housing and tenures in the 1950s (Davidson, 1999).

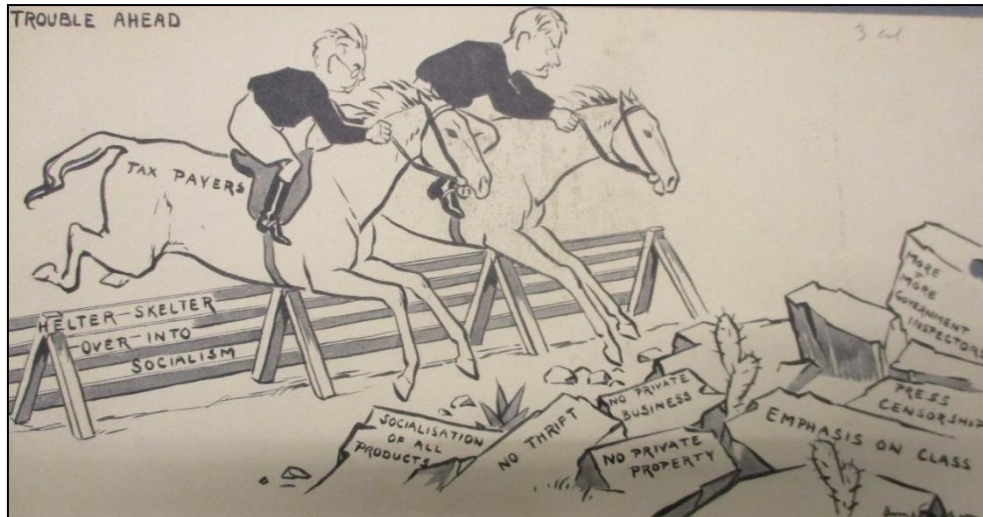


Figure 12: Trouble Ahead. Taxpayers – helter-skelter over into socialism

Prime Minister Savage and Deputy Prime Minister Nash are on horses leaping over a fence into the jagged terrain of Socialism. The First Labour Government introduced many pieces of legislation for social welfare policies. However, some media commentators equated these with the rise of Communism in the USSR. Allan Barns-Graham penned the cartoon; it is unknown in which newspaper it was published.

5.2.2. Recognising the Housing Shortage

A dedicated attempt to explore solutions to the housing crisis was the National Housing Conference in 1953, which gave rise to the National Housing Council. The Minister of State Advances, Mr Marshall, under the First National Government, called for the gathering to explore constraints to building housing and provide solutions (National Housing Conference Report, 1953). The Conference primarily consisted of representatives from construction firms and labour unions, such as the New Zealand Institute of Architects, the Incorporated Association of Architects and Surveyors, the New Zealand Master Builders' Federation, the New Zealand Electrical Federation, the New Zealand Plumbers Federation of Employers, The Dominion Sawmillers Federation, Reserve Bank of New Zealand, Auckland Industrial District Plasterers' and Fibrous Plasterers' Industrial Union of Employers, New Zealand Plumbers' Merchants Guild, The Associated Chambers of Commerce of New Zealand, New Zealand Manufacturers' Federation, New Zealand Counties Association, and The New Zealand Institute of Valuers. The National Housing Council was an advisory group of

representatives from the National Housing Conference to monitor the situation and advise the Central Government.

The recognition of the housing crisis was based on a housing shortage for renting and ownership tenures in urban centres. A joke printed in the *Franklin Times*, a local South Auckland newspaper, captures the feeling presented by the media:

A man standing on the wharf saw a man struggling for help. "I'll send help later," said the man on the wharf, "but first give me your name and the number of your apartment." The drowning man complied, and the man rushed away to see the apartment manager. "I want to rent Mr A's apartment," he puffed. "He won't need it anymore." "I'm sorry," replied the manager, "but it's already rented." "Already rented? How could that be? I just left him drowning." "That's right," said the manager, "but I still say the apartment is rented. The man who pushed him in got here first" (Franklin Times, 22nd Dec 1943).

Households contacting their local elected officials regarding the difficulties of finding a home to own or rent framed how the housing shortage came to political attention. The issue was identified and discussed at multiple points in the late 1940s, described as 'limited housing accommodation' (25th Nov. 1947, 279, NZPD, 1053), for which '... there is no other solution to the problems that are arising than more houses' (10th Oct. 1946, 275, NZPD, 661), while the '50s discussed the 'accommodation problem' (28th Sept 1955, 307, NZPD, 2700), and 'housing shortage' (How to Build Your Own Home in Wellington, 1950, p. 3; Yearbook, 1960, p. 96), and the '60s described as a 'housing problem' (21st Oct 1964, 340, NZPD, 2823). The value of finding a solution was highlighted by the Wellington City Engineer's Report to the National Housing Council in that:

The cost of an adequate housing programme is an alternative to the crime, sickness, and wasted physical and mental potentialities which would result from inferior housing (City Engineer's Report, 31st March 1956).

Multiple dimensions of the crisis influenced the supply and demand of homes, with the political and economic in the large urban centres of Auckland and Wellington⁵.

The limiting factor identified by the National Housing Council was that existing tenures encouraged the spread of detached dwellings into suburbs rather than inner-city development. A letter to the Chairman of the Cabinet Committee on Housing and Building by the Commissioner of Works:

It is submitted that even were the direct comparison between the construction of individual houses and flats unfavourable to the latter, the housing of these groups in new development on the outskirts of the cities would be uneconomic both locally and nationally (Letter from the Commissioner of Works Multi-Storey Flats to the Chairman of the Cabinet Committee on Housing and Building, 1953).

This was further highlighted as a problem in the following years in a letter to the Ministry of Works noting that:

Of recent years too high a proportion of new residential accommodation has been provided in individual suburban family houses in their own gardens.

For more than 40% of the households ... this is not the most suitable type of accommodation (Letter to Ministry of Works Multi-Storey Flats, 30th July 1960).

Before being raised in political debates to drive changes in legislation, such as Mr Mason, a Labour Opposition member from New Lynn, during discussions on supporting multi-dwelling buildings:

One of the things which concerns me ... is the suburban sprawl. For one wanting a dwelling there seems no alternative but to go to some remote place and add one more building to a distant suburb. If we are to have other and more company forms of dwelling, then there must be multi-storey flats, which are vastly more convenient for so many people than

⁵ The Minister of Housing for the Second National Government, Rae, claimed the population growth rate in small towns and rural areas matched the building of new homes (Dominion Post, 6th June 1961).

going to a distant suburb to add to all the troubles that suburban sprawl occasions (21st Oct 1964, 340, NZPD, 2825).

Mr Young, a National Government member from Egmont, during the second reading of the Family Benefits (Home Ownership) Amendment Bill, offered a similar opinion, seeing the development of multi-dwelling buildings as a more 'rational' approach to designing urban space (15th Aug 1969, 362, NZPD, 2012). Thus, modernisation, with its scientific basis of creating more productive cities, necessitated that homes shifted back into the inner-city to create more efficient sites.

Recommendations to solve the housing shortage by the National Housing Conference were to change tenure to encourage private investment in urban buildings. These sought to act on private renting, the development of multi-dwelling homes, and incentives to freehold ownership to increase urban development and to efficiently use existing housing and finance institutions to increase urban density. Recommendations included encouraging multi-dwelling housing, easing household mortgage access, and reducing local planning requirements (National Housing Conference Resolutions, 1953). Regulation of otherwise legally unsupported tenures was adopted to encourage denser building.

The National Housing Council's significance was reduced as the housing shortage lost political traction. Applications for State housing declined over the 1950s, with Mr Rae, Minister for Housing under the Second National Government, reporting during an interview that there had been a drop from 50,000 in 1950 to 12,000 in 1961, thus less need for State housing (Dominion Post, 6th June 1961), and that these were in 'hot spots' of Auckland and Wellington (Dominion Post, 15th July 1961). Similarly, the rate of permits for building new private dwellings declined as house value rose in the latter half of the 1960s after the early 1960s housing boom, as seen in Figure 13. At the same time, there were higher emigration rates to Australia as households sought better work opportunities. The New Zealand Australia Free Trade Agreement made travel of people and goods more accessible, putting less pressure on the housing stock (Witten et al., 2017). The Second National Government took these combined factors as successfully overcoming the housing crisis. The final formal meeting of the National Housing Council meeting was in 1960. Then, in 1964, it was absorbed into the State Advances Corporation as an advisory group. National Minister of Housing, Mr Rae,

declared the end of the housing shortage as insufficient housing in urban centres in 1969 (Dominion Post, 30th June 1969).

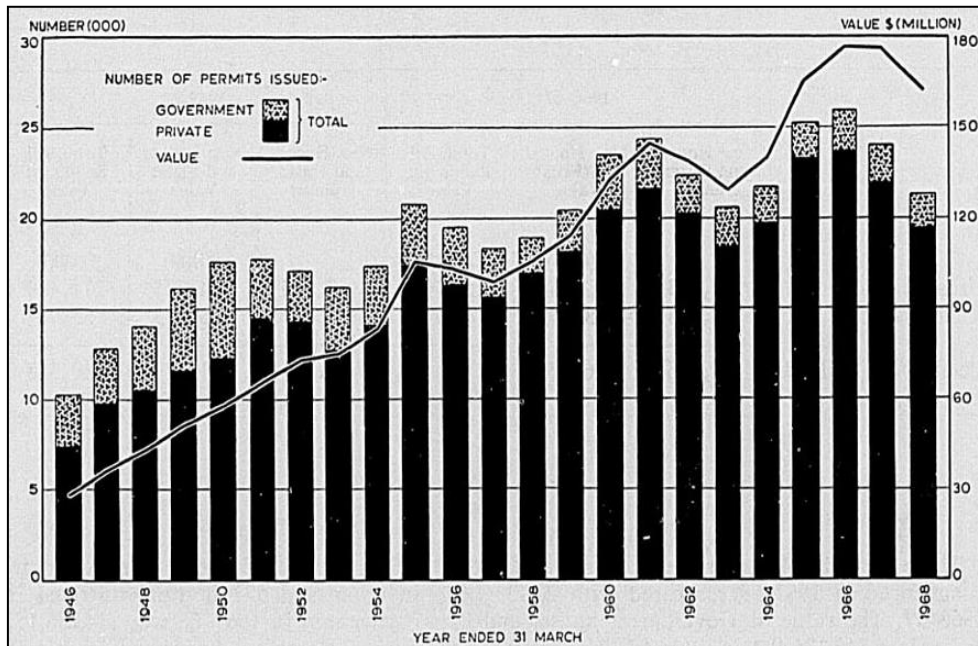


Figure 13: Building Permits from 1946 to 1969

Graph representing the number of new building permits by government and private actors between 1946 and 1969. Building permits do not translate directly into the number of new dwellings or distinguish homes built for rent or owner-occupation. The rate of dwelling construction and the value of housing stocks steadily rose following the recovery from the World Wars. The graph is reproduced from the Yearbook (1969).

5.3. Changes in Tenure to Create Density

The State sought to encourage private enterprise to create denser and modernised cities. However, these attempts were undermined by the preference for homeownership and aversion to renting embedded earlier in the century. Changes in the bundle of rights were through the regulation and deregulation of tenures to incentivise private investment to achieve modernisation and increased housing density as multi-dwelling tenures and buildings. Multi-dwelling buildings existed as a diverse array, such as multi-storey apartment blocks, semi-detached pairs of homes, and strings of connected flats. The bundle of rights of attached tenures had restrictions on control and disposal as they allowed multiple households to live in exclusive dwellings that shared a parcel of land. Shifts would embed household aversions to multi-dwelling tenures as unsuitable for families while being

constrained by the valorisation of freehold ownership with an individual title under a dual tenure regime. The legal dimension was to introduce legislation that enabled individual owners within a building containing multiple dwellings, which had previously been difficult. The legislation would be supported in the economic dimension by State support of mortgage access, favouring individual titles on detached dwellings. However, these changes combined with the earlier encouraged cultural dimension that valued rights of control and disposal of the home space as the freehold ownership tenure form with an individual title. The value placed on freehold ownership by the Central Government and Pākehā households to raise a family dominated legal and economic changes, contributing to further emphasising rights of control and disposal to make spaces for detached suburban dwellings above other tenures, contributing to distinctions between idealised homeownership and renting.

5.3.1. Legal – Tenure Legislation to Vitalise Cities

In the legal dimension of the social construction of tenure, the housing shortage saw homeownership and renting types change to accommodate the private development of multi-dwelling forms. The encouragement drew on the foundations of economic, cultural, and legal preferences for freehold ownership with an individual title as having more accessible opportunities to realise capital gains of housing assets. Other tenures, private and public renting, multi-dwelling tenures, and communal forms had legal and economic constraints regarding these rights for property owners and households and thus defined as less financially secure. This would situate freehold with an individual title as the core tenure for others to be shaped around to emulate.

Politicians identified the high proportion of rental accommodation within cities. Thus, this tenure type was important to encourage property rights to incentivise investors to create denser cities and multi-dwelling buildings. Investors and the National Housing Council presented to Parliament through the National Party that the existing bundle of rights for private renting tenures developed in the previous period to prevent the exploitation of households and the creation of slums were not profitable due to undermining the owners' property rights. For example, Mr Herron, a National Opposition member from Awarua, presented multiple stories of

hard done widows during the debate on an amendment to the Fair Rents Act (25th Nov. 1947, 279, NZPD, 1074). These would be brought up again in debates of the Tenancy Bill 1955, with Mr Sullivan, a National Government member from the Bay of Plenty:

[I]n reality the legislation gives to some of these people rights over property which is not theirs and allows them to override the rights of ownership. ... When a law prevents owners from doing with their own property what they wish to do with it, then it is a bad law (28th Sept 1955, NZDP, 307, 2703).

Later, Mr Kinsella, a National Government member from Hauraki, during a reading of the Tenancy Bill 1955. They each spoke of the disruption of home spaces of vulnerable property owners by exploitative tenants and the loss of control over family homes:

Many elderly people spent their childhood days in those old family homes, and they would like to earn a few shillings by letting part of their large homes, but they will not let them because they are afraid that they will not be able to get rid of undesirable tenants (28th Sept 1955, NZDP, 307, 2718).

In the media, the claims would come to be re-emphasised by Mr Lavelle, a representative of the National Housing Council:

The non-availability of rental houses ... was due to the injustices of the tenancy laws, which landlords could not tolerate (Dominion Post, 29th May 1957).

Thus, these politicians lobbied for incentivising market-led building and density by increasing the profitability of rental housing through an owner maintaining the right of disposal as representative of their property rights. Deregulating renting tenures was one means identified politically to achieve these ends.

The Tenancy Act 1955 and its amendments changed renting forms in the legal dimension to encourage the development of denser inner-city by limiting household use rights against the owner's property rights. Reducing household use rights involved developing renting forms with exceptions to the legislative protections from the Housing Act 1919 and Fair Rents Act 1936. The associated legal bundle of rights for households would be 'administered in the most liberal way possible' (National Housing

Conference Resolutions, 1953). In practice, this meant encouraging investment by property owners through removing potential costs and leaving the market to establish housing with new forms of:

- Multi-dwelling renting was 'any premises forming part of a building originally erected for the purpose of being let as two or more separate flats or apartments' (Fair Rents Act 1936, p. 156).
- License to occupy granted a household right of use but did not grant exclusive control of space within the home (Minutes of the Departmental Conference, 1948).
- Newly built dwellings or homes newly converted to rental tenures (Tenancy Act 1955, 439, 470).

These pieces of legislation created exceptions by reducing household rights to control and use the home. Fair rents, reasons for termination, the need to avoid homelessness, and the ability to prevent access were removed from these forms. Changes in these renting forms sought to shift control over home space within tenure relationships to ease a property owner's right of disposal above a household's right of use.

Despite the change to renting legislation, multi-dwelling buildings were seen by politicians of both parties and the National Housing Council as limited by existing tenure legislation and government institutions as they restricted the building and potential demand for ownership. The Valuation Department valued property as a single total for the building and parcel of land. Property and land values were determined independently of the number of homes as 'the only legal basis on which the local authority could rate' (3rd Sept 1964, 339, NZPD, 1845). Within each building, the allowable rent and local authority rates were set for the whole and then distributed according to the floor space and amenities of each dwelling (Minutes of the Departmental Conference Review of Tenancy Legislation, 1948). Thus, the company and lease-back ownership forms in which multiple households collectively owned the building and land were granted the right of occupation of an individual dwelling. Similarly, legislative constraints were politically identified as limiting household willingness to access multi-dwelling tenures. These manifested from a lack of an individual title meant that owning households could not make a home in a multi-dwelling building their family home and thus lost access to protected rights of control and disposal (21st Oct

1964, 340, NZPD, 2826). Subsequently, households were disincentivised to purchase these types of homes.

Legal changes to overcome the legislative constraints were to define multi-dwelling tenures for ownership into configurations of an individual title. The valuation method would change with the Valuation of Land Amendment Acts introduced in the 1960s. Political intentions were to regulate multi-unit dwelling tenure forms to imitate individual title ownership and gain greater access to these rights. Mr Hanan, Minister of Justice in the National Government and member for Invercargill, introduced and justified the Companies Amendment Act 1964⁶:

... instead of holding only shares in a company and an unregistrable form of tenure, it will be possible for the tenant to have a licence which is registrable and which he is capable of mortgaging (3rd Sept 1964, 339, 1843).

The amendment sought to redefine tenure to change the configuration of space by enabling the separation of a multi-unit dwelling into individualised home spaces. This would enable using the property as security for investments and wealth accumulation and the designation as a family home as benefits that had developed over the previous decades to freehold ownership with an individual title. The Companies Amendment Act 1964 would enable the issuing of mortgages to individuals within a company for any instrument registrable under the Land Transfer Act 1952.

From these political debates began discussions on extending the ideal to encourage and enable the adoption of individual titles within multi-dwelling buildings. The ideal was to create individualised tenure relationships with cultural attachment to home space inside a multi-dwelling building without the need for a company, as referred to by Mr Fox, a Labour Opposition member from Miramar:

... is not the main reason for this provision to enable persons to purchase a flat individually and raise loan moneys because they have a

⁶ The Companies Act 1955 did not include these provisions as it provided the framework for registering companies rather than housing options.

title, and sell it without reference to a company? (3rd Sept 1964, 339, 1846).

These would eventually culminate in creating the Unit Titles Act 1972, designed to offer financial security for families in multi-dwelling tenures in the same vein as freehold ownership with an individual title. The Act extends beyond the period, but the ideas and the reasoning were framed within the 1960s. The purpose of the Act was to further ease the perceived constraints on household demand for multi-dwelling tenures. It acted on legal restraints to make investing easier and access to a closer level of rights of control and disposal expected in an individual title.

Changing the legal dimensions in homeownership and renting forms was intended to support creating higher density, and thus modern, housing in urban areas by encouraging private investment as it made some ownership forms more secure and some renting forms less. The focus of changing tenure definitions was for inner-city Auckland and Wellington, where the housing shortage was more visible and spreading suburbia was a more significant concern due to travel distances for households. Legislative changes by the State sought to encourage market-led building by removing barriers perceived by investors and the National Housing Council to create multi-dwelling buildings with renting and ownership tenures to enable easier access to capital. However, this shift remained centred on freehold ownership with an individual title. Multi-dwelling collective ownership tenures were made to reflect individual titles more closely. In contrast, changes to renting were at the cost of household rights of use and control to favour property owner access to home and capital. Interacting with these by changing the bundle of rights for multi-dwelling tenures forms in ownership and renting was seen by politicians and the National Housing Council to ensure that they 'make a valuable contribution towards solving the housing problem, particularly in the larger city areas' (21st Oct 1964, 340, NZPD, 2823). The National Housing Council's review of making individualised home spaces matching an individual title to encourage multi-dwelling tenures was that '[n]early all the difficulties have been overcome and the residual ones will not cause great trouble to the House' (14th July 1972, 379, NZPD, 1092). However, it did achieve a clear separation of rights between renting and homeownership, highlighting the importance of financial and

physical security seemingly inherent to ownership against the potential lack in renting forms.

5.3.2. Economic – Expanding Mortgage Access

The legal shifts in tenure did not work as quickly or comprehensively as politicians intended to produce denser, more modern cities. This was due to the cultural and economic dimensions of the social construction of tenure acting as limiters in encouraging households and developers to adopt multi-dwelling tenures on a large scale. The State remained focused on detached suburban dwellings associated with enabling family growth, leaving private financial institutions and developers to cover building the inner-city. Thus, changes in the economic dimension alongside legislative change were necessary to achieve this outcome.

To support homeownership, the State subsidised or directly provided mortgages. Housing policies to achieve this were through:

- The Family Benefits (Home Ownership) Act 1958 allowed households with children to capitalise on the family benefit by contributing a portion of their payments towards a deposit for a home.
- The State Advances Corporation provided 30-year loans at 3% interest (Commission of Inquiry into Housing Report, 1970) and allowed the purchase of existing State homes.

The Group Building Scheme 1953 provided funds and the State as a guaranteed purchaser for private building companies to encourage them to build more homes. A household required a 10% deposit, although a mortgage provided by the State Advances Corporation only covered two-thirds of the value of the security (National Housing Conference Resolutions, 1953). Ready access to mortgages was politically seen as an opportunity to keep the building industry fuelled with steady work, which would provide homes for ownership and renting, as highlighted by the National Housing Council Resolutions (1953).

Development of the inner-city was intended to be supported by private enterprise:

... [T]he most pressing housing need is the accommodation of larger families in the lower income group. The Committee therefore considers the provision of multi-storey flats as a possible contribution to the

overall housing problem which is not necessarily a Government responsibility (Letter to Ministry of Works Multi-Storey Flats, 30th July 1960).

However, detached dwellings under freehold ownership with an individual title were more desirable for households and thus profitable due to their perceived role in encouraging family growth. Mr Young, National Government member for Egmont, during the second reading of the Family Benefits (Home Ownership) Amendment Bill 1969, stated this goal explicitly:

[Y]oung people with families will be able to capitalise their family benefit to buy existing homes. This is a wise move. It means that young people with growing families will be able ... to purchase an existing home in an established suburb (15th August 1969, 362, NZPD, 2011).

Financial institutions' interest in providing mortgages for multi-dwelling buildings was insufficient despite the legislative changes discussed in Section 5.3.1. Mr O'Brien, a Labour Opposition member from Island Bay, discussed a meeting of lending institutions who suggested that the Companies Amendment Act 1964 was insufficient as 'interest rates for housing finance were too low and there were more attractive investments elsewhere' (10th Dec 1971, 377, NZPD, 5214). as Dr Finlay, Labour Opposition member from Henderson, mentioned during the first reading of the Companies Amendment Act that 'we have not succeeded in gaining the approval of the financial houses from the point of view of lending money' (10th Dec 1971, 377, NZPD, 5212). This was because private and public financial institutions favoured individual title for loan security. Three issues were discussed by the National Minister of Justice, Mr Jack, during the introduction of the third reading of the Flat and Office Ownership Bill:

First, the company will usually have a mortgage secured over the whole land, including of course the buildings, so any mortgage over an individual unit will rank as a second mortgage only. In the second place, the owner normally acquires no legal estate in the unit and the unit is therefore not acceptable as a trustee security. Thirdly, the restriction on the rights to owners applies even when a mortgagee is exercising his power of sale on default by the mortgagor and is therefore unacceptable to mortgagees (11th August 1972, 380, NZPD, 1763).

These difficulties regarding the right of disposal for households meant that additional actors were involved through the company who have control over

the building and first access to capital. As financial institutions were at a higher risk of not recouping their loan, they were less willing to give mortgages, leading to a reduced potential market. However, an essential feature of homeownership following the Great Depression was its contribution to financial stability as an individual title over housing assets enabled security for additional loans, enabled their disposal, re-mortgaging for consumption, reduced housing costs, and some protections from foreclosure during financial hardship provided by the Joint Family Homes Act 1950.

A restricted market for the sale of multi-dwelling units meant a flow-on impact with investors and households less willing to build multi-dwelling buildings because of the financial risk. As the Minister of Housing for National, Mr Rae, reported, households and builders could find that even if they paid in full, they could 'be prejudiced by the failure of other occupiers to pay' (10th December 1971, 377 NZPD, 5214). This could mean building and development companies would be without the finance to complete a multi-dwelling building they had begun due to mortgage default of buyers and lower than anticipated prices. These factors meant that private building companies were incentivised to build detached homes with more reliable profit opportunities.

Eventually, the expansion of globalised finance networks with additional capital acted in conjunction with changes in the legal and economic dimensions to contribute to expanding housing density in the 1970s. 5.5% of new builds were multi-unit dwellings, which grew with greater access to global capital and financial protection (Yearbook, 1974). These dwellings were commonly constructed in Auckland and Wellington and noted as flats, with the rate of new permits shown in Figure 14. This change remained rooted in the dual tenure regime with the importance of purchasing housing assets with rights of disposal under homeownership forms.

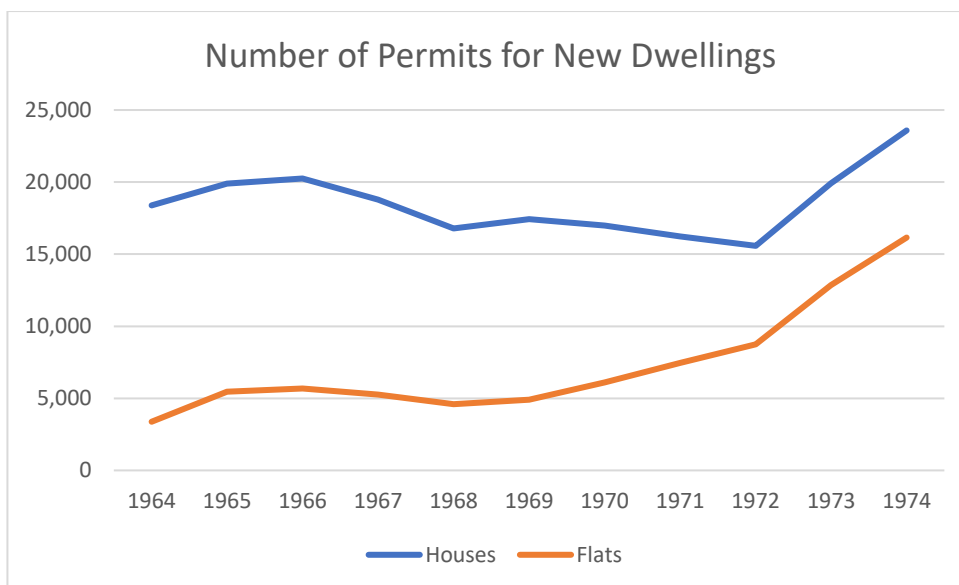


Figure 14: Building Permits for New Dwelling, Flats and Houses 1964 to 1974

I have used building permits for flats to approximate multi-dwelling buildings. Most of these were built as a set of single-storey attached homes. Noteworthy is the rapid increase in flat permits leading up to and proceeding legislation designed to increase multi-unit homes. The data is derived from filing building permits for new houses plotted with new flats from the Yearbook 1974.

5.3.3. Cultural – Control of Home Space for Personalisation

The purpose of multi-dwelling tenures was to enable greater density, with economic support, to make them economically viable for financial institutions and private households to be willing to provide mortgages and achieve rights of disposal. This was seen as a potential solution to the housing shortage by increasing the number of dwellings in the inner-city with less urban sprawl. However, the social construction of tenure remained embedded in the political and cultural idea of freehold with an individual title as the best tenure for raising a family, undermining changes in legal and economic dimensions. This remained as the bundle of rights granted control over space, and financial security was seen as the greatest and used to rank other tenures where these could be constrained for the owner. Thus, freehold with an individual title remained the primary preference within the dual tenure regime. Individual titles remained the supported tenure of government institutions. State mortgage support reinforced these ideals by encouraging detached suburban family dwellings with an individual title as the destination of the housing trajectory.

For one, freehold with individual title had remained favoured politically and socially as providing the most suitable bundle of rights for family formation from the beginning of the period (Letter from Minister of Works to Director of Housing Construction, 14th March 1944). By the late 1960s, this still held for both major political parties. National claimed, ‘We believe that home ownership by the people helps towards building a sound family life’ (15th August 1969, 362, NZPD, 2016). Labour stated that ‘the building of a home is still the number one priority of every family in New Zealand’ (15th August 1969, 362, NZPD, 2032). The tenure favoured detached dwellings with individualised designs in suburban areas to show status and personal preferences (Brickell, 2003). Especially as households wanted suburban or semi-rural detached homes under owner-occupation (Housing Preferences in New Zealand, 1977). The association with familial and intergenerational stability reproduced existing spatial configurations and reinforced freehold with an individual title as a dominant tenure.

Furthermore, the shift toward consumerism and the growth of global trade and new commodities led to households expecting their homes to be individualised to suit their design preferences and was attached to family formation. The National Party drew on these ideas of individual choice to highlight individual preferences in designing a household’s home space as a universal goal and point in the housing trajectory. Examples of printed documents from the National Party included *A Family Affair* (1949), *Opportunity Knocks for You* (1952) and *The Advantages of Home Ownership* (1950). These contained testimonials from happy homeowners that emphasised a family’s independence and capacity to be better citizens by owning a home, particularly one of their choice and design:

For the first time since I’ve been married, I am independent, and I like it. Buying my state house has been the best thing I’ve done and I can recommend anyone to do the same. Anyone will be a more substantial citizen because of it (Opportunity Knocks For You, 1952).

A pamphlet, *How to Build Your Own Home Under the Wellington City Council Scheme* (1950), further builds on these ideas, explicitly stating the desirability of individual design and equity:

For all the would be the advantages of a modern home, built to their own design within the limit of their purse and an ever-increasing equity which can be made greater by economical improvements, and not the

least important, security of tenure (How to Build Your Own Home in Wellington, 1950, p. 5).

Political actors presented homeownership tenures, specifically freehold, as the most reliable way to create space for a family with physical and financial security – leading to active and engaged citizens.

State requirements for building and mortgage provision did not allow for individualisation of homes, leading to private financial institutions becoming more significant. Homes built or supported with mortgages by the State Advances Corporation favoured high financial security and family growth and could only be acquired for new builds following standard structural and material designs with minor variations. The standardisation and consolidation of these homes were to ‘protect an inexperienced client from being swept away through momentary enthusiasm for a dwelling of such an advanced style that it does not offer good security for his money’ (State Advances Corporation Submission to Commission of Inquiry into Housing, 1970, p. 5). A household seeking a home not according to these conditions was required to seek private mortgage finance.

Political and media discourses framed multi-dwelling tenures as unsuitable for creating the physical and financial stability for raising a family. The spaces created by multi-dwelling tenures were described as for ‘people who have other interests than babies and gardens’ (Firth, 1949, p. 34), and that ‘such flats should be for families without children who would qualify for State rental accommodation’ (National Housing Conference Report, 1953, p. 52). An outcome of not being politically considered spaces of stability for family homes meant that State contributions or desirability of multi-dwelling housing were limited.

Political and social pressures had begun shifting from housing as a right of citizenship toward a privilege, situating long-term renting as a failure by the household. The economic difficulties of the World Wars and the Great Depression had emphasised the security that owning an asset offered, specifically the failure of renters to provide for themselves and their families. For example, during the debate on the Returned Servicemen Association’s proposal of requiring the renting of empty holiday homes to deal with the housing shortage, Mr Sullivan, a National Opposition member for Bay of

Plenty, claimed that tenants are those who have not made good investments and thus undeserving:

This legislation penalizes the thrifty man. It penalizes the provident, while the man who is less thrifty, less thoughtful, and less careful with his earnings gets off scot-free. If a man puts his money into a house, he is in danger from this legislation, while another man who puts his money into a motor-car, or a racehorse, or anything else, gets off scot-free (25th Nov. 1947, 279, NZPD, 1056)

In contrast, Mr Herron, National Opposition member for Awarua, presented those who owned additional houses as earned through their labour and thus deserving to maintain control over owned property:

I would class them as ordinary working-people who have worked hard and sacrificed a great deal to purchase a home for themselves (25th Nov. 1947, 279, NZPD, 1073).

National Party members encouraged a perception of ownership as capturing thrifty households and those renting tenures as not. Thus, renting households extracted wealth from those who had earned their right to control their home and acquire stability over space. This manifested as an idea of the State and taxpayers providing for households unwilling to earn their way at the cost of their earnings. Māori living in *papakāinga* housing were one segment of society that remained outside deserving households (Schrader, 2005). Despite this, Māori households were moving into the cities, with the Yearbook 1955 reporting a substantial increase of the urban population from 8,249 in 1936 to 22,726 in 1951. However, politicians and Pākehā continued to frame Māori homes in terms of needing to be assimilated into Pākehā tenure forms to achieve civilisation and sanitation, with ‘the idea behind this is to clear the way for the better use of the land’ (Yearbook, 1960, 18C Maori Lands, para 3).

Freehold ownership with an individual title was emphasised for its role as a cultural framework to foster independence by control of the home space by National Party politicians alongside rising consumerism ideals. The tenure form highlighted a bundle of rights that included household control to individualise the interior and exterior of the home and its surroundings to support family growth while providing access capital bound in the dwelling and reduced housing costs for financial stability. These factors contributed to the idea of earned housing for the deserving and represented freehold with

an individual title as part of becoming a productive and modern citizen. Limitations in the right of control over home space produced through renting and multi-dwelling tenures did not offer these same opportunities and thus were not for families. The different areas that the types of homes manifested favoured suburbia, undermining State attempts to encourage urban density.

5.4. Tenure in the 1970s

The housing shortage was a crisis that had manifested as a mismatch between the population and the number and type of dwellings in large cities. Political solutions to the crisis centred around recreating urban space by increasing housing density to achieve modernisation through changes in legal and economic dimensions of tenure – although the cultural dimension constrained these. A significant contributor to the social construction of tenure was the ideal of the family home, as freehold ownership with an individual title manifested as a detached suburban dwelling, following the Pākehā preference developed earlier in the century. This tenure came with rights of control and disposal for ensuring the financial and physical stability of the household over time. Other tenures were framed in relation to their ability to meet similar family and intergenerational possibilities. Despite legislative and planning changes to make multi-dwelling ownership tenures similar, the discourses remained that the associated buildings were unsuitable for families and children (10th Dec. 1971, 377, NZPD, 5214). This factor limited the popularity of multi-dwelling ownership forms favouring freehold with an individual title. Similarly, renting began as unsuitable for families coming into the 1940s, and this difference was further emphasised by shifting rights of control from tenant households to property owners to encourage densification. These changes encouraged the growth of renting as it occupied the inner-city, but for families, rental accommodation arose through State provision in the suburbs (Thorns, 1979). Renting continued to be seen as a temporary housing option, with households expected to save to enter ownership of the private market or purchase their State home (Davidson, 1999; Schrader, 2005). The tenures and preferences embedded Aotearoa New Zealand's path along a dual tenure regime, shaping other ways of imagining tenure. This section will review changes in renting, ownership, and communal tenure forms over the housing shortage in Tables 13, 14, and 15. For each tenure form, I will highlight an aspect of the economic, legal,

and cultural dimension from the Yearbooks of the 1970s to draw attention to how they have changed since Tables 10, 11, and 12 representing 1945 dominant tenures.

Communal tenures formally recognised by the Central Government were consolidated into one and had their bundle of rights significantly reduced, as shown in Table 13 compared to Table 10. These changes made by the Maori Affairs Amendment Act 1967 were not to contribute to increasing density but the continued assimilation of Māori households along similar civilising processes as earlier in the century (van Meijl, 2012). The remaining tenure form of Māori Land still represented *papakāinga* villages and *papatupu*. However, it was defined with multiple owners under a Māori Incorporation, more akin to the company ownership form.

Table 13: Communal Tenures in the 1970s

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Māori Land	Land owned by four or more Māori households, most commonly rural settlements.		
	Access to finance is limited due to a lack of accepted security (Yearbook, 1970).	Maori Affairs Amendment Act 1967 removed the special status for Māori-held land.	Pākehā households and the State sought to reduce the number of landowners (van Meijl, 2012).

Communal land tenures remained outside of Pākehā financial and legal systems, yet the State continued processes to incorporate them into these systems. The change was a continuation of ensuring access to land under Pākehā systems of individual ownership tenure forms by removing the restrictions on who could purchase land. Similarly, reducing the number of registered owners would make purchasing and controlling land easier (van Meijl, 2012). These saw the right of disposal increase, but communal tenure remained limited by Pākehā perceptions and economic opportunities as financial institutions refused to provide mortgages due to the inability to alienate land (Yearbook, 1970).

Homeownership tenures in cities were dominated by freehold with an individual title as a cultural preference, with political attention to encourage private multi-dwelling forms to improve density and modernisation. Table 14 lists prominent tenures as freehold, company, and unit title; each could have a mortgage. However, only private financial institutions would provide for multi-dwelling tenures or existing homes, as State mortgages favoured new detached dwellings and rarely covered the total cost (Commission of Inquiry into Housing Report, 1970; Davidson, 1999). Leasehold did continue in some areas, but it was no longer a significant part of tenure discussions in the Yearbooks.

The bundle of rights for ownership focused on the right of disposal, control of internal space and house design, with exclusive use and occupation, ideally for financial and physical stability for a growing family, similar to before the housing shortage. These factors had developed over the century, but the importance of aspects such as individualised housing design choices over State-determined outcomes grew as global trade in goods and capital increased (Brickell, 2003). For introduced multi-dwelling tenures, which had reduced control and disposal rights due to more households involved and restricted mortgage access, politicians and media commentators deemed them to fail to meet the requirements for family growth (Gatley, 1996). Having already been established as a reliance on the State, leasehold configurations no longer had the economic and cultural support to be a dominant tenure. Similarly, the lack of popularity of lease-back meant that Yearbooks no longer recorded it as a significant tenure form.

Renting tenures had diversified by the 1970s into numerous forms with varied rights of occupation through physical and financial security under the Tenancy Act 1955. Table 15 includes regulated forms such as private for-profit, council, State housing, and existing multi-dwelling buildings. Partially or wholly unprotected forms noted in Table 15 were private for-profit in new single or multi-dwelling buildings, long-term tenancies, license to occupy, service tenancies, boarding houses, hostels, and new tenancies – with flat-sharing and subletting subsets within each of these forms.

Table 14: Homeownership Tenures in the 1970s

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Freehold	The household owns land and dwelling under fee simple individual title.		
	Able to draw on the dwelling and land as security for loans.	The family home was protected against some types of foreclosure under the Joint Family Homes Act 1964.	Financial security and protections for inheritance (Dupuis & Thorns, 1998).
Freehold with Mortgage	The household owns a portion of the land and dwelling under fee simple individual title with another actor having an interest, such as through a mortgage.		
	State mortgages up to a limit are available, with second and third mortgages required from private institutions.	Reserve Bank of New Zealand manages banks and prudential lending.	Loss of a home due to the inability to pay a mortgage is viewed as a social problem by politicians (25th Nov. 1947, NZPD, 279, 1059).
Company	Each household owns shares in a company that grants the right of occupation. All occupants have joint ownership and maintenance of common facilities.		
	The company determines the sale and purchase of dwellings.	Value of individual dwellings viable through reforming valuation techniques and the Companies Amendment Act 1964.	Media commentators and politicians viewed multi-dwelling buildings as unsuitable for families (Gatley, 1996).
Unit Title	Each household owns a self-contained dwelling under fee simple individual title within a building connected to other households.		
	Private banking and State institutions are less willing to give mortgages, limiting potential returns from a sale.	Defined by the Unit Titles Act 1972.	Media commentators and politicians viewed multi-dwelling buildings as unsuitable for families (Gatley, 1996).

Table 15: Renting Tenures in the 1970s

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Private	Exclusive occupation through payment of rent to a private individual.		
	Rent increase restrictions to avoid tenant hardship.	Defined by the Tenancy Act 1955.	It is popularly expected to be a temporary step towards homeownership (Thorns, 1979; Witten et al., 2017).
Service	Exclusive occupation through rent payment that includes household employment for the property owner. Most commonly rural labour and public utilities.		
	Rent increase restrictions to avoid tenant hardship.	Defined by the Tenancy Act 1955.	Media commentators and politicians viewed multi-dwelling buildings as unsuitable for families (Gatley, 1996).
Boarding House / Hostel	Exclusive occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	The board covers food, utilities, and the exclusive occupation of a room.	Excluded from tenancy legislation by the Tenancy Act 1955.	Politicians and the National Housing Council sought to incentivise urban space development (National Housing Conference Resolutions, 1953).
Council Housing	Exclusive occupation through payment of rent to local authorities.		
	Local authorities determine the rent charged.	Excluded from tenancy legislation by the Tenancy Act 1955.	Security of tenure to be in individual contracts between tenant and property owner.

Table 15 (continued)

State Housing	Exclusive occupation through payment of rent to the State Advances Corporation.		
	Rent increases are restricted to avoid hardship.	Excluded from tenancy legislation by the Tenancy Amendment Act 1961.	Politicians and the National Housing Council sought to incentivise urban space development (National Housing Conference Resolutions, 1953).
Private Multi-dwelling	Exclusive occupation in a dwelling connected to others through payment of rent to a private individual. Applies to dwellings built before 1953.		
	Rent increase restrictions to avoid tenant hardship.	Excluded from tenancy legislation by the Tenancy Act 1955.	Politicians and the National Housing Council sought to incentivise urban space development (National Housing Conference Resolutions, 1953).
Excluded Tenancies	Exclusive occupation through payment of rent to private individuals. It is determined through individual contracts.		
	No rent increase restriction.	Partially excluded from the Tenancy Act 1955. It was maintained alongside employment contracts.	A temporary dwelling that allowed a household to live conveniently to their place of work.

The changes in renting forms were to increase urban density by encouraging private investment in rental accommodation. The legislation that determined their bundle of rights was the Tenancy Act 1955, noted in the legal column of Table 15. Protected tenure forms had fair rent limits based on the capital value of the home and the owner's fixed outgoings, specified reasons to allow terminations and an expectation at the point of enforcing terminations that households would have access to another home. These rights remained from earlier in the century. The separated forms were expressly excluded from the Act and either allowed for terminations at short notice without a reason or exemption from fair rent legislation. The cultural

column of Table 15 highlights the legislative valuing of property rights for developers and investors to encourage building new rental and multi-dwelling accommodations in cities. State and council-provided housing had become specialised as a residual option for those unable to afford private renting but still functioned as a step toward homeownership. Boarding houses and hostels also provided dwellings for residual households who did not fit the family expectations of State homes.

5.5. Tenure Change During the Housing Shortage Crisis

This chapter has explored changes in tenure forms in response to the housing shortage from 1945 to 1970. During this period, the homeownership and renting types were reconceived and constructed in the context of a politically perceived lack of density and modernity. The legal and economic construction of tenure changed in ways that would theoretically act on this problem by encouraging multi-dwelling forms. These would act on pushing rights of disposal for owners while also reducing the respective tenant household rights of occupation and control. Economically, State funds continued to support freehold ownership with an individual title through State Advances, but private financial actors were sought for the dense building of the inner-city. The social constructions from the previous period would be reproduced with ideas of control, status, and individuality to augment ownership discourses and values. Combined, these meant that freehold with an individual title was reinforced in its position in the housing trajectory and at the top of the dual tenure regime in relation to other tenures.

The housing crisis centred on Wellington and Auckland, with a political desire to modernise these cities through higher density while reducing the spread of suburbia. Disruptions in tenure occurred over the first half of the 20th Century as the rationing of the World Wars and the Great Depression were replaced with the growing trade in goods, capital, and ideas. Modernisation to make productive and efficient cities, alongside increased importance placed on private enterprise to achieve these ends, resulted in State encouragement of private investment in cities with renting and multi-dwelling tenures. Creating denser cities was through regulating and deregulating existing tenures. By 1970, legal and economic processes had

reduced the rights of occupation for renting and reinforced the economic and physical stability of ownership options, reinforcing the dual tenure regime.

Solutions to the housing crisis implemented primarily by National Governments to make denser cities were constrained by the existing dual tenure regime. Fixing the crisis focused on incentivising private investment to recreate inner-city spaces as dense, efficient, productive, and modern. The attempts to do this through multi-dwelling tenures were restricted by the dual tenure regime favouring freehold homeownership with an individual title as this tenure was most supported economically, legally, and culturally to provide financial and physical security, leaving other tenures on the path toward this ownership. Cultural preferences for individual ownership had become embedded over the previous decades for its economic and legal support of the right to dispose of and control the home. These came with increasing expectations of a household right of control over the design of the home as a means of representing identity (Brickell, 2003; Shaw & Brookes, 1999), with deserving owning households achieving physical and financial independence through a housing asset. However, these conflicted with the publicly provided tenures that had developed during the Great Depression, resulting in shifting tenure focus back to freehold ownership and private renting (Davidson, 1999; Morris, 2015). These rights would best fit within the detached dwelling and freehold ownership under an individual title, contributing to spreading suburban areas. Multi-dwelling ownership forms were supported to move toward reflecting the favoured individual title yet remained for those without or not desiring families, as they lacked some ability to control the home space. However, renting retained its position as a point within the housing trajectory, with the State Advances Corporation going from the expected housing provider to a residual option over two decades. Private renting was encouraged, but these forms conflicted with an owner's property rights and ability to access capital bound in the dwelling.

The social (re)construction of tenure in this period emphasised the value of housing as a financial asset and, thus, the importance of tenure forms with easy access to rights of disposal. Easier access to capital through growing private financial institutions, the ability to get a mortgage on existing homes, and the erosion of rights in some renting forms all contributed to distinguishing renting and homeownership. Financial security could be found in owning, whereas high rents and reliance on individual contracts

remained in renting. Shifting public perceptions and ideals of individualism, supported by growing imports and changes in consumption patterns, emphasised the role of private property and the involvement of individual choice through the market and worked against apparent standardisation and control from the State. Connections into international money flows made mortgage finance more available, this contributed to increasing house prices, which favoured those with existing housing assets or larger incomes. The issue was identified by the New Zealand Master Builders' Federation as harming new entrants into housing markets as their incomes were insufficient to borrow for higher asking prices, 'difficulties are being experienced in obtaining sufficient and adequate loans to enable young families to obtain their own homes' (Letter from the Master Builders' Federation to Minister of Housing Rae, 29th July 1969).

Shifting towards private financial institutions also increasingly reduced State control of interest rates concerning mortgage finance. The cost of living between renting and homeownership tenures thus continued to deviate, with homeownership providing apparent increasing capital gain. As I will discuss in the next chapter, despite the end of the housing shortage, the fundamental problems remained. However, political and media perceptions changed the focus to affordability as economic and political shocks of the 1970s shifted housing narratives.

6. Housing Affordability Crisis – Mobility and Inequality

In the end, attempts to correct the housing shortage did not change the primacy of freehold with an individual title configuring the development of suburban dwellings in the dual tenure regime of Aotearoa New Zealand. The importance of the right of disposal extended to the property rights for a housing asset, reinforcing renting forms as a secondary tenure and existing primarily as a step in the housing trajectory for households to reach ownership. These features further embedded Aotearoa New Zealand's dual tenure regime. However, a problem arose in the years following 1970 in the ability for a household to move between tenures along the housing trajectory was limited due to growing costs, highlighting inequalities in access to housing and the city. The State would consider other interventions in tenure. However, the dual tenure regime constrained these experiments to correct the crisis. So, they primarily acted to reinforce the distinctions between homeownership and renting, drawing other tenure forms into these configurations as part of an expected housing trajectory. This chapter is about these events.

Economic and political shocks have been critical factors in the literature on Aotearoa New Zealand housing. Ferguson (1994), Howden-Chapman (2015), and Davidson (1999) reference the abandonment of State involvement in housing as private financial institutions, developers, and investors became the primary builders and providers of new homes. State support of housing as a right and the 'New Zealand Dream' of homeownership is abandoned, with outcomes to be determined by the market – with vulnerabilities introduced by a globalised trade and money network. This chapter contributes to these discussions by highlighting that the State ceding to the market neglects part of the story of the dual tenure regime. Relations between homeownership and renting emphasised through the affordability crisis were key factors in why the changes occurred. Ongoing State intervention in regulating and deregulating certain tenures was to fill in the gap in the housing trajectory, even as the dual tenure regime framework defined them. The dual tenure regime developed over the century contributed to the crisis, necessitating the State's active involvement to patch the growing wealth gap.

This chapter shows how Aotearoa New Zealand's dual tenure regime, and its hierarchy of homeownership and renting, was a core driver that moulded other tenures into this binary and perpetuated unequal access to housing assets. The housing affordability crisis was a problem of unequal access to wealth accumulation opportunities for households, with those renting or in communal forms becoming 'trapped,' unable to access the financial and physical stability associated with freehold with an individual title. Financial and physical stability was highlighted through the economic and political shocks of the 1970s and '80s, and it became essential for individual households to have their home as a housing asset. Changing tenure to solve the problems involved State experiments with intermediary tenures to fill the widening step from renting into homeownership. These tenures reinforced the value of homeownership as something for households to seek as the end point of a housing trajectory as they emphasised that long-term renting was an indicator of failure in individual households and communities (for example, *Housing Policy: Some broader perspectives* by The New Zealand Business Roundtable, 1991). Legislative attempts to engage with renting forms and consolidate them to offer more security to save for homeownership began with the Residential Tenancies Act 1986. A part of State engagement with the housing trajectory would follow in framing the possibility of cooperative housing, which was restrained in scope by the dual tenure regime. Ultimately, economic structures favouring freehold with an individual title remained dominant, with other tenures adapted to better fit within the ideal housing trajectory. Political engagement with tenure change involved taking the value of homeownership as financial and physical stability as natural and building changes around an assumption that it would thus be the end point of households. Subsequently, the relative positions of homeownership and renting were cemented in the housing trajectory.

I use four sections to trace the evolution of tenure forms to solve the housing affordability crisis. The first will discuss dominant tenure forms in 1970. The second section focuses on narratives of housing affordability in cities and what made it distinct from the prior housing shortage. For the third section, I will explore interventions in legal, cultural, and economic dimensions of tenure to solve the housing crisis. The fourth section outlines the dominant tenure forms at the end of the period.

6.1. Tenure in 1970

The housing affordability crisis flowed on from the housing shortage and represented a change in focus from the existence of homes to their cost. During the housing shortage in the 1950s the crisis concerned the physical number of homes paired with the population distribution in large cities. The social construction of tenure shifted in the 1970s as economic and political shocks highlighted capital flows and investment in housing assets, with the right of disposal an essential aspect of achieving equality. Property investment was a source of further increasing wealth for developers and small investors. This section will review dominant communal, ownership, and renting tenures as recognised and recorded by the Pākehā government in the 1970 Yearbook in Tables 16, 17, and 18, respectively. In each table, I simplify the tenure with its title and highlight an aspect of economic, legal, and cultural processes. These tables have many similarities with Tables 13, 14, and 15 in Section 5.4 for the 1970s and are included here to limit the need to refer to that chapter. Differences between these tables arise from features more relevant for tracking changes related to the affordability crisis of this period. For these tables, I highlight aspects of the forms in the 1970 Yearbook to trace the changes over this period compared to the last and to enable comparisons with Tables 19, 20, and 21 in Section 6.4.

Communal tenure in Table 16 remained constrained and centred on Pākehā tenure configurations. Māori land was the formally recognised form, which existed primarily as rural *papakāinga* housing and was legally determined as land with multiple owners consolidated into a Trust. The bundle of rights did not support Māori connections to land, such as *papatupu*, but imposed a set of Pākehā tenure relationships and forced conformance with Pākehā land use requirements (Cram *et al.*, 2018). However, they also did not allow land or dwellings to be used as security for loans to purchase elsewhere or reinvest. The purpose of the difficulties continued to be the legal and economic encouragement of Māori to adopt ownership with an individual title as part of a process of assimilation (Yearbook, 1985).

Homeownership forms in Table 17 had freehold with an individual title representing the socially and politically favoured bundle of rights as an

Table 16: Communal Tenures in 1970

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Māori Land	Land owned by four or more Māori households, most commonly rural settlements.		
	Access to finance is limited due to a lack of accepted security (Yearbook, 1970).	Maori Affairs Amendment Act 1967 removed the special status for Māori-held land.	State desire to assimilate Māori households into individual title ownership (van Meijl, 2012).

endpoint of a housing trajectory for a growing family. This tenure was seen to maximise wealth accumulation, enable investment, raise a family, and function as insurance against shocks (Brosnahan et al., 1983; Duncan et al., 1996). The State support for this retained protection for the family home to provide lower costs in recognition of the value of each household owning a home. Alongside was the company ownership form, but public and most private financial institutions did not accept the tenure as valid security for a mortgage (10th Dec 1971, 377, NZPD, 5212). These dwellings continued to be politically and socially seen as unsuitable for families, reducing their potential market interest (Gatley, 1996). A fundamental aspect of encouraging homeownership was a household's physical and financial stability, with a social idea of inevitable improvement in the home's value for capital gain (Witten et al., 2017). A home could then be extended into purchasing additional housing assets to increase wealth accumulation further.

Renting tenures had developed into a diverse set of forms and bundles of rights. There were regulated publicly provided forms by local councils and the State Advances Corporation, which specialised in low-income households for social housing. However, the number of private-for-profit rentals protected under tenancy legislation had steadily declined by 1970 as the Tenancy Act 1955 did not protect new tenancies after its commencement. Thus, over time, the bundle of rights for renting declined with fewer

Table 17: Homeownership Tenures in 1970

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Freehold	Household owns land and dwelling under fee simple individual title.		
	Capital gains accrue to the household.	The family home was protected against some types of foreclosure under the Joint Family Homes Act 1964.	Financial security and protections for inheritance (Dupuis & Thorns, 1998).
Freehold with Mortgage	The household owns a portion of the land and dwelling under fee simple individual title with another actor having an interest, such as through a mortgage.		
	Ready access to private and public financial institutions for mortgages.	The family home was protected against some types of foreclosure under the Joint Family Homes Act 1964.	Loss of a home due to the inability to pay a mortgage is viewed as a social problem by politicians (25th Nov. 1947, NZPD, 279, 1059).
Company	Each household owns shares in a company that grants the right of occupation. All occupants have joint ownership and maintenance of common facilities.		
	There is little support from public and private financial institutions for mortgages (National Housing Conference Report, 1953).	Individual contracts between the company and households determine the bundle of rights.	Media commentators and politicians viewed multi-dwelling buildings as unsuitable for families (Gatley, 1996).

restrictions on terminations, no limit on rent increases, and less ability for households to control their home space. The result was steadily worsening security of tenure and poverty for renters (Jackman, 1992), despite renting remaining part of the expected housing trajectory for most new households. The building of new State homes to capture these households slowed as the

Table 18: Renting Tenures in 1970

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Private	Exclusive occupation through payment of rent to private individuals.		
	Rent increase restrictions to avoid tenant hardship.	Defined through the Tenancy Act 1955.	It is popularly expected to be a temporary step towards homeownership (Thorns, 1979; Witten et al., 2017).
Service	Exclusive occupation through rent payment that includes household employment for the property owner. Primarily used to house rural labour with a shift away from public employees.		
	No rent increase restriction.	They are excluded from tenancy legislation.	It is popularly expected to be a temporary step towards homeownership (Thorns, 1979; Witten et al., 2017).
Boarding House / Hostel	Exclusive occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	Rent setting is not covered by tenancy legislation.	Excluded from tenancy legislation by the Tenancy Act 1955.	Popularly expected to be a temporary step towards homeownership (Thorns, 1979; Witten et al., 2017).
Council Housing	Exclusive occupation through payment of rent to local authorities.		
	Local authorities determine the rent charged.	Enforced by employment contracts.	Temporary dwelling convenient to place of work.

Table 18 (continued)

State Housing	Exclusive occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	Rent increases are restricted to avoid hardship.	Remained bound by the Fair Rents Act 1936 unlike private rental homes.	Dwellings for transition into ownership with the option to purchase the lived-in home (Schrader, 2005).
Council Housing	Exclusive occupation through payment of rent to local authorities.		
	Local authorities determine the rent charged.	Managed by town planning and municipal spending legislation.	Specialised as social housing for retired households (CHP Handbook, 1983).
Excluded Tenancies	Exclusive occupation through payment of rent to private individuals. It is determined through individual contracts.		
	No rent increase restriction.	Tenancy Act 1955 excludes new dwellings (1953 for multi-unit dwellings) and long-term tenancies started by 1955, license to occupy, and new tenancies from 1961 from tenancy protections.	They are popularly expected to be a temporary step towards homeownership (Thorns, 1979; Witten et al., 2017).

Second and Third National Governments deemed sufficient housing to exist, later adding that continued State building was crowding out private investment (9th June 1977, 410, NZPD, 450).

6.2. Context of The Housing Affordability Crisis

The housing affordability crisis manifested as a crisis of place as inequalities in access to parts of the city and differences in wealth accumulation across tenure forms. The visibility of the crisis was most prevalent in the large urban centres of Auckland and Wellington, but rising costs spread outward to

impact other townships (Fraser et al., 2008). In recognition of these problems, the Labour Opposition and community organisations encouraged a Commission of Inquiry into Housing in 1970. The National Housing Commission was formed in 1972 from this group to monitor the problem and solutions. The Commission recommended that the State be a core part of these solutions, increasing public housing availability and shaping tenures to enable household transition more easily from renting to homeownership. In this section, I will describe the context and recognition of the housing affordability crisis as a crisis of place during the 1970s and '80s. The first part will review the economic and political shocks that brought high inflation levels. Secondly, I will discuss the Commission of Inquiry into Housing of 1970 and its role in recognising and attempting to solve the housing crisis.

6.2.1. Economic and Political Shocks Disrupting Housing Costs

The economic situation in the 1970s and '80s in Aotearoa New Zealand was defined by high inflation and its relatively isolated and small positioning in global money flows. International connections in trade and capital had developed strong interdependencies between countries. Framing a change in trade and capital flows was the Great Inflation, or stagflation, which saw the end of existing Keynesian economic thought. The Bretton Woods system developed after World War II and primarily operated between nations (Balaam & Veseth, 2005). A stable gold standard and a powerful United States economy acted to maintain the system's integrity with a core of strong State macroeconomic control within each country alongside market-led approaches between countries. The collapse of Bretton Woods involved shifting economic power away from the United States as an economic trading centre with its abandonment of the gold standard in 1971. Following these events, global finance developed as a series of market-led financial relationships not centred within a given country. In this configuration, money and capital flows were increasingly outside the easy control of most governments (Balaam & Veseth, 2005).

The economic shocks of the Oil Shocks and the collapse of Bretton Woods brought inflation, contributing to rising housing costs, such as mortgages and rents. Figure 15 shows inflation for Aotearoa New Zealand, from under 5% in 1970 to peaks of over 18% in the early and late 1980s, broken by a dip

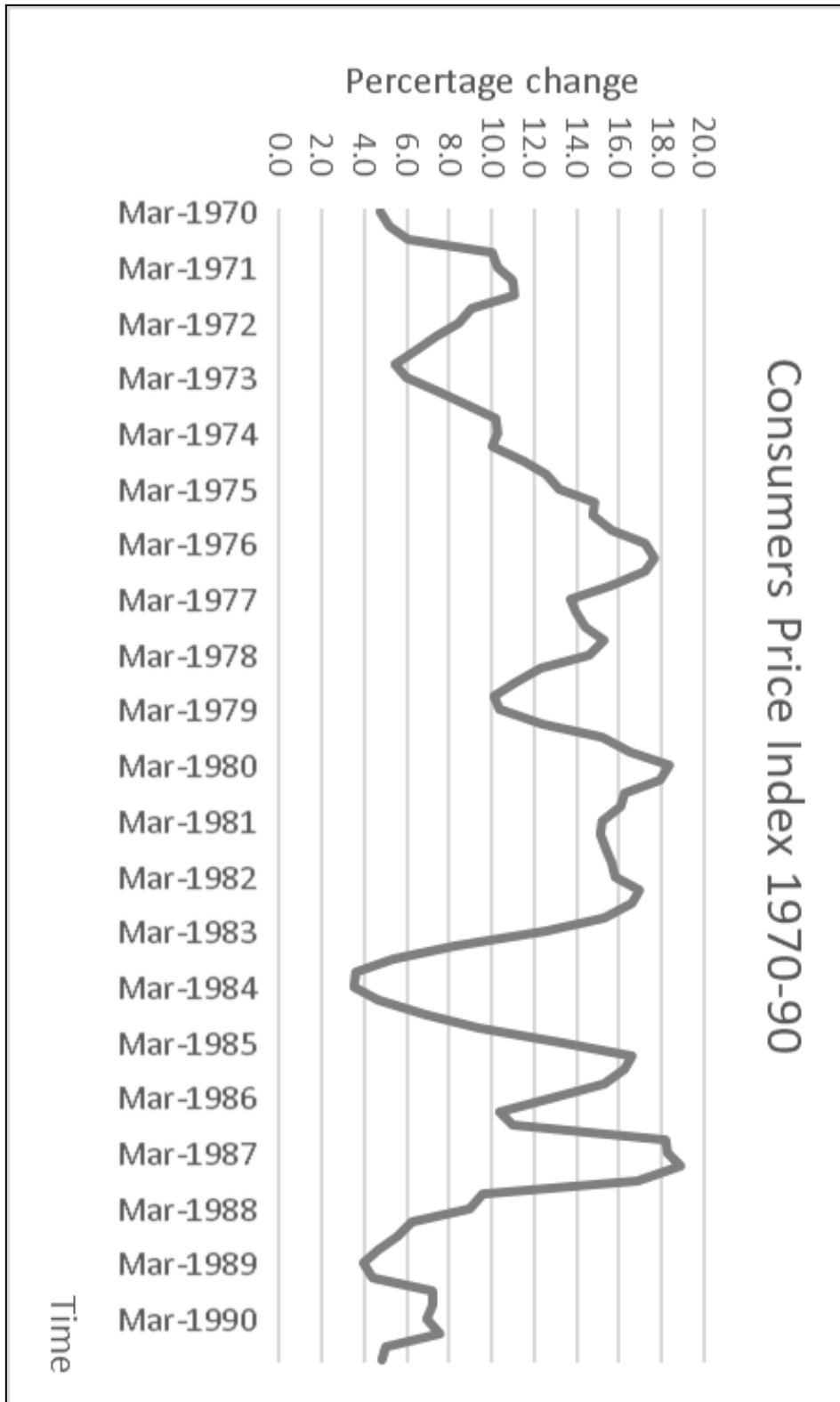


Figure 15: Percentage Change in Consumers Price Index 1970 to 1990

A graph shows the rate of price change for each quarter from 1970 to 1990. It shows the consistently high rate of growth of general inflation. The dip following 1982 was the time of the wage, price, and rent freeze implemented by Prime Minister Muldoon. The data is derived from RBNZ's historical inflation.

from the rent, price, and wage freeze of 1982. Significant contributions to inflation were the Oil Shocks of 1973 and 1979 as restrictions on the amount of oil exported by the Organisation of Petroleum Exporting Countries (OPEC). Each of these increases created flow-on impacts throughout the global oil-dependent supply chain. Between 1972 and 1975, house price growth exceeded inflation (Thorns, 1994), then continued to exceed inflation until 1987, when Aotearoa New Zealand suffered from the stock market crash (Stuart et al., 2004). Similarly, rents doubled as a proportion of wages between 1979 and 1988 in Wellington, Auckland, and Christchurch (Savage et al., 1989). However, encouraging the investment in property for households as they had the highest and most stable returns compared to other investment options such as bonds and stock (Fraser et al., 2008). These would contribute to actors such as investors, private banking institutions, and media outlets reinforcing the promotion of the ownership tenure type, and property ownership more generally, with holding a housing asset as a hedge against inflation and a store of wealth – factors deemed socially and politically necessary in raising and maintaining a family (Eaqub, 2014). High returns in property investment contributed to further increasing the value of housing assets and, thus, homeownership, especially as mortgages become increasingly available for existing housing rather than mainly new builds. However, inflated housing prices stimulated property investment and speculation, undermining the ability of first-home buyers to purchase a home.

A political shock came in response to high inflation as Prime Minister Muldoon of the Third National Government introduced a price, wage, and rent freeze in 1982⁷. These freezes sought to limit the ability of businesses, property owners, and employees to increase prices, wages, and rents and thus prevent further inflation. The regulations specified these costs to be set at what they were before they were passed, for example:

4. (1) (a) In the case of goods, the normal price at which such goods were last sold by him in similar quantities and under similar conditions of

⁷ The Economic Stabilisation Amendment Act 1982 confirmed the Rent Freeze Regulations 1982, the Wage Freeze Regulations 1982, and the Price Freeze Regulations 1982.

sale before the commencement of these regulations or such lower price as is fixed, approved, or determined by the appropriate pricing authority (Price Freeze Regulations 1982, 792).

3. (1) Notwithstanding anything in any enactment or in any lease or agreement, where any land, building ... or other premises were let ... on the 22nd day of June 1982, the rent payable in respect of that land, that building, or those other premises in respect of the period beginning with the 23rd day of June 1982 and ending with the 22nd day of June 1983 shall not exceed the rent payable in respect thereof as on the 22nd day of June 1982 (Rent Freeze Regulations 1982, p. 778).

The undesirability of State interference in price, rent, and wage setting as an intervention in contracts between private actors resulted in a widespread backlash against the freezes, drawing property owner comparisons to 'Nazi Germany and Stalin's Russia' (Property Law and Equity Reform Committee, 1984). Figure 16 represents an idea of constraint and restriction of freedoms and capabilities from the *New Zealand Times*. The outcome was the election of the Fourth Labour Government in 1984.

A further political shock followed as the rent, price, and wage freeze ended with the election of the Fourth Labour Government in 1984. The Labour Government shifted toward a *laissez-faire* selling assets, corporatizing and privatising State institutions, removing price controls, and reducing subsidies (see Murphy, 1997; 2003; Thorns, 1986; 2006 for the impact on housing). These factors contributed to declining State engagement in housing and increased market-led approaches in economic tenure processes (Ferguson, 1994). An outcome was the return to high inflation over the period and a continuation of these market-led incentives as private financial institutions overtook the State as mortgage finance providers. Aversion to State intervention by successive governments meant that prudent lending criteria for private financial institutions were removed, and new financial tools to aid access to mortgages were introduced (Stuart *et al.*, 2004). Business leaders felt that house prices were determined through the cost of borrowing and the volatility of the interest rate, with regulation having a minimal impact and thus unnecessary (New Zealand Business Roundtable, 1991).



Figure 16: He awoke to find the Lilliputians had tied him down with hundreds of tiny ropes!

Included text: Shows a man representing New Zealand who like Gulliver in *Gulliver's Travels* has been tied to the ground by Lilliputians, all with the face of Prime Minister Rob Muldoon. The ropes represent 'rent freeze', 'interest rate controls', 'wage freeze', and 'price freeze'. Context: The economy was by now so controlled that it was described by David Lange as 'being run like a Polish shipyard'.

Cartoon penned by James Lynch, published in *New Zealand Times* (20th Nov 1983).

6.2.2. Recognising the Affordability Crisis

The Commission of Inquiry into Housing 1970 was created as the Labour Opposition joined community organisations to raise concerns about housing and seek solutions. The formation of the Commission of Inquiry consisted of landowners with representatives from the building and banking industries with the purpose to investigate:

- a) The facilities and resources required to be provided by Government departments and agencies and from other sources for the proper housing of the people of New Zealand:
- b) The working and adequacy of the existing law relating to or affecting housing:

c) The necessity or expediency of promoting new or amending legislation to extend and improve the working of any existing law relating to or affecting housing or to make more adequate provision for the housing needs of the people of New Zealand (New Zealand Gazette, 23rd April 1970, p. 707).

The finding of the Commission was that such a housing crisis did exist, but it was affordability and not a shortage (Report of the Commission of Inquiry into Housing, 1971, p. 8). Framing the crisis as one of finance instead of physical housing highlighted it as having different narratives and solutions compared to the shortage, enabling the Second National Government to recognise it as a separate and distinct crisis. To monitor the actions the National Housing Commission was created through the National Housing Commission Act 1972. Its guiding principle was to promote coordination between actors involved in tenure with reports and sector research while it tracked the cost and expansion of private and State housing development. Over the next decade, the housing affordability crisis was associated with rising costs of rents and house prices within the context of the ‘inflation and world monetary crisis’ (13th June 1974, 391, NZPD, 1956) and later a ‘social crisis in Auckland’ (12th May 1982, 444, NZPD, 1080). Labour in Opposition and Government, looking back at the past decade, described the period as ‘the bad old days of the rent freeze and housing crisis’ (19th Sept 1985, 466, NZPD, 6902). The attention of Labour members was on lower income groups as most represented in State housing or most likely to be in crowded private rental accommodation, with instances of ‘up to six people have been living in one room’ (23rd August 1983, 452, NZPD, 1726).

National and Labour Party politicians interpreted the affordability housing crisis as a concern with access to ownership tenures and, thus, owner-occupation of a housing asset. Examples of repeated discussions across the period are from Mr McCready, a National Opposition member from Manawatū, ‘Every week I have young married couples coming to me with problems about houses that they cannot afford to buy’ (5th June 1975, 398, NZPD, 1821). Mr Kirk, leader of the Labour Party:

The Maori and Island Affairs Department had sections available in Auckland but could not find people with the necessary \$2,500 to start a building project on the sections ... Because of that, rents for private accommodation were going sky-high (13th July 1971, 373, NZPD, 1776).

Mr Colman, Labour Government member from Petone:

How people could be expected to provide their own housing when, in the Wellington area ... many were paying rents of \$30 to \$40 out of a disposable income of \$60 or \$70 a week (13th Oct. 1972, 381, NZPD, 3342).

These quotes are a subset to demonstrate the point of concern and period of discussion to highlight the difficulties of households being able to afford ownership and its attachment to family growth. These quotes reinforce the idea of renting as socially disfavoured and a negative political outcome leading to households becoming trapped in undesired spaces and highlighting that constraints on where to live are determined by access to resources, which itself undermines the social and economic mobility, increasing the likelihood of living in deprivation (van Ham & Manley, 2015).

The recommendations of the Commission of Inquiry had an objective of 'preserving and developing a high quality of social and cultural life within an attractive physical environment based on the distribution of income and population' (New Zealand Gazette, Thursday 23rd April 1970, p. 707). The recommendations included:

That planning for the 1970s should be set on the basis that around 300,000 new dwellings would be required in the next decade;

The provision of some public rental housing is a central government responsibility and that additions to the state housing rental stock should be made partly from purchases from the private sector;

The income limit for state housing applicants should be removed, but income should be a significant factor taken into account by State Housing Allocation Committees;

Community projects in new state housing areas should be financed by a 10c per week levy on households plus a Government subsidy;

The establishment of a National Housing Authority to advise Government on housing policy, to ensure the effective delivery of the broad policy goals decided by the Government and to co-ordinate the housing activities of all public and private agencies;

That the State should accept a significant role in developing sections for private building. The Lands and Survey Department and the Housing

Division of the Ministry of Works should increase the output of sections
(Summary from McKenzie, 2019).

Like the National Housing Council before it, the existence of a housing affordability crisis lost political traction as the economic pressures that created high inflation declined, which saw an end to the National Housing Commission. The Commission lasted until 1988 when it was absorbed into the Housing Corporation of New Zealand⁸ under the Fourth Labour Government. As New Zealand moved out of a recession in 1987, the housing affordability crisis was reduced as a political priority. What would follow was greater mortgage and lending access through private financial institutions, leading to an increase in housing constructed into the 1990s (Stuart *et al.*, 2004). A further Royal Commission of Inquiry into Housing in 1990, as a part of the Housing Corporation of New Zealand, declared the crisis over with the claim that ‘everyone could afford suitable accommodation’ (Royal Commission of Inquiry into Housing Submissions, 1990). *The New Zealand Herald*, May 23rd, supported the claim with the statement that ‘hundreds of Auckland flats and houses are empty in a sudden and dramatic reversal of the rental accommodation crisis which existed in the last four years’ as discussed by the Minister of Housing during Parliamentary question time (31st May 1985, 462, NZPD, 4408).

6.3. Changes in Tenure for Equal Access to Wealth

The active involvement of the State in dealing with the growing wealth gap and access to the city between tenure types involved experiments with existing but unfavoured tenures on the edges of the dual tenure regime. Community organisations and political debate increasingly raised differential outcomes in household access and wealth accumulation across tenures. However, the dual tenure regime limited the State tenure experiments, with the cultural dimension limiting interest in attempts to develop cooperative tenures. Legal dimensions of engaging with tenure occurred with a legislative change in renting to remove the diversity of forms that had developed and to enable households to escape deregulated renting

⁸ Previously the State Advances Corporation.

forms more easily. In the economic dimension, the State returned to mortgage finance provision and intervention in communal tenures to enable wealth accumulation by acquiring a housing asset through ownership. These tenures were valued as a pathway to freehold ownership with an individual title. By defining tenure relations by their fit within the housing trajectory, political discourses and legislation reinforced existing inertia, forcing interventions to be within these boundaries.

6.3.1. Cultural – Cooperative Housing into Individual Homeownership

Housing crises from earlier in the 20th Century had built a cultural preference favouring the right of control to shape the interior and exterior of the home to suit personal tastes and the right of disposal to sell and reap the full capital return. These rights were continually embedded into the social construction of homeownership and minimised for other tenure options. Freehold with an individual title was the form that the homeownership discussions imagined, which would maintain its position as an end goal in the housing trajectory from previous periods. Despite growing obstacles, all households were expected to reach this tenure form and realise the inherent value of owning a housing asset. Thus, the State sought to consider options for movement within the housing trajectory from renting to homeownership.

The homeownership type was a core focus of housing policy for both major political parties. Mr Brooks, a Labour Opposition member from Marlborough, when debating the focus of the State Advances Corporation between mortgages and social housing, stated that ‘homeownership was the ultimate aim’ (13 October 1972, 381, NZPD, 3327). During the same discussion, Mr Young, a National Government member from Miramar, described saving for a house as ‘the basis of community life’ (13th Oct 1972, 381, NZPD, 3329). Mr Walding, Labour Opposition member for Palmerston North, justified the need to ensure that ownership is affordable to all households as:

Nothing contributed more to the quality of life than decent housing; good family life depended on it. More domestic troubles were caused by inadequate housing than by anything else. Tempers became frayed and budgets were strained (13th July 1971, 373, NZPD, 1781).

The emphasis remained that homeownership made engaged citizens who could raise a secure and productive family, and access to this tenure was a matter of fairness:

The predominant pattern of settlement in New Zealand, with secure tenure in the hands of families who work the land, is probably the best in the world economically and socially. Our system of land ownership reflects our ideals of equality. Conversely, our belief in a fair society cannot be sustained unless ownership of the land – the basis of our wealth – is an attainable goal (2nd Oct 1984, 457, NZPD, 754-5).

Both political parties considered the home and neighbourhoods created by ownership to offer favourable outcomes and households striving to achieve it innately beneficial.

The right of disposal of housing assets was central to shaping investment and how tenures were valued in their hierarchy for their position in the housing trajectory. Ownership was tied to the long-term capital accumulation for the family, with the housing asset available for retirement and then inheritance (Coleman, 2017) – while acting as security for additional property investments. The assumption of homeownership was core to determining pensions and tax rates (Kemeny, 1981). As mentioned explicitly by Mr Jones, a National Government member from Invercargill, ‘if pensioners had not saved anything at that age they jolly well ought to have’ (9th June 1977, 410, NZPD, 534). In contrast, the value of rental accommodation was in its ability to produce additional capital for owners, either property developers or small-scale property owners with an extra home, with limited household control of home space and ease of termination to secure rental housing as a site of their wealth accumulation (Witten et al., 2017). However, renting households did not have these opportunities, as securing property rights to owners came with reducing a tenant’s right of occupation.

The State investigated regulatory possibilities of cooperative housing and to exist within or separately from the housing trajectory and dual tenure regime. The Ministerial Investigation into Co-Op Housing was created in 1987 to explore the social perceptions of cooperative ownership forms and contribute to changing these through education (Co-operative Housing Synopsis Recommendations, 1987). Labour Minister of Housing Mr Goff described the possibilities as:

I believe that the concept of co-operative housing has much to offer in New Zealand. However, development of co-operative housing has been more limited here than in other similar countries. I consider it desirable for the Government to play some role in the development of co-operatives as a further form of housing tenure, with that role initially being to act as a catalyst to discuss options (4th Feb 1987, 477, NZPD, 6760).

Cooperative housing was not new to Aotearoa New Zealand, as communal tenure remained with Pākehā-led cooperatives such as the Wellington Cooperative Trust and the Freemans Bay Housing Co-op. However, without formally defined legal processes, they remained a fringe tenure and relied on individual contracts between households or other tenures such as the company ownership form. In these circumstances, the cooperative managed the buying and selling of housing assets, enabling households to buy in at a set rate for equity and have access to capital gain and work together to maintain and improve their space. The tenure's ability to operate according to more traditional communal systems meant that Māori organisations favoured the tenure. However, it could also support low-income households and those with support needs (Co-operative Housing Analysis of Maori Submissions, 1987).

The Investigation into Cooperative Housing identified the usefulness of cooperative tenure forms by granting rights of control and the ability for wealth accumulation as an alternative option to homeownership. Mr Goff described the tenure's rights of enabling household control of the home space and their ability to contribute to their community:

It offers choice, for it is fundamentally an alternative tenure form. By shared involvement and responsibility it provides a greater sense of community and control over the environment. This same sense of control goes some way to replace the paternalism associated with welfare housing. Thus for the dependent tenant a sense of contribution and worth is possible (Ministerial Investigation into Co-Op Housing Report 1987, p. 5-6).

The bundle of rights incorporates a household's control over internal space and some capacity for disposal for wealth accumulation, the rights unavailable in renting but valued for financial and physical security. The Ministerial Investigation assumed these bundles of rights enabled greater

community connection and a household's stability to use their dwelling to represent their identity:

The Committee acknowledges the advantages of co-operative housing. It can lower the cost of accommodation. It allows people to become involved in and identify with their housing in a way not possible in a normal rental situation. It provides a much higher degree of security of tenure than renting. Additionally, it offers both society and those directly involved social advantages in terms of a greater sense of community and control over their own lives (Co-Operative Housing Investigation Report Release, 25th May 1987).

Furthermore, the Ministerial Investigation saw cooperatives as offering lower entry costs to enter the tenure, making it less constrained by private financial institutions' prudential lending requirements (Ministerial Investigation into Co-Op Housing Report, 1987). The report thus presented cooperative ownership as incorporating individual household responsibility with control and wealth accumulation, but at a reduced economic cost, which did not prevent future households from accessing the tenure. The Ministerial Investigation found 'strong adhesion factors' of 'clear legal identity, bonds associated with common interest and transferable rights ... and potential gains' (Ministerial Investigation into Co-Op Housing Report, 1987).

However, the valorisation of homeownership as the culturally expected endpoint of the housing trajectory hampered cooperative tenures existing as another option, contributing to its official side-lining. Social expectations of cooperative spaces revealed by submissions to the Inquiry was that 'most respondents perceived collective action principally as a means of obtaining a better standard of housing for people in housing difficulty' (Co-operative Housing Synopsis, 1987). Instead of existing as a different tenure option, it would merely be a part of the existing housing trajectory, falling into a point to ease households into homeownership. It would achieve this by its lower financial cost of entry and granting some right of disposal with wealth accumulation to purchase a home with an individual title. These political ideas reflected cultural preferences, which functioned as a limiter for tenures that were not on the standard housing trajectory:

There is a long standing community preference for individual, private home-ownership. This expectation is reinforced by commonly held attitudes toward territoriality, privacy and control that has inhibited

alternative housing forms developing (Ministerial Investigation in Co-Op Housing Report, 1987, 6).

The usefulness of cooperative housing as a separate tenure for this end was thus undermined politically. These indicated that the cultural dimension of tenure still led to the containment of solutions within the dual tenure regime.

State attempts to introduce another tenure option through cooperative tenure forms were limited by the cultural preferences that had been embedded in the concept of the housing trajectory. The State-led investigation alongside existing cooperative housing bodies was to add legal and economic support to make these tenures viable opportunities for different ways of living – with a political interest in reducing the growing wealth and access inequalities in renting and homeownership. The Ministerial Investigation drew attention to the opportunities cooperative tenures could provide outside of the housing trajectory. However, the cultural preferences expressed through submissions continued to highlight that the value of cooperative tenures was how they fit within the existing configuration. Not as an alternative but making it easier for households to move out of renting and into homeownership with an individual title. The exploration of legally supporting and encouraging cooperative tenures as a solution to the housing affordability crisis by enabling a cheaper option into homeownership by making them intermediary tenures. However, undermining these efforts was the previously encouraged ideals associated with freehold ownership with an individual title with its attendant individualised right of control over home space and higher capital gains through the right of disposal. This meant that cooperative tenures were incorporated into company ownership within the housing trajectory rather than a separate tenure option and had little significant impact as a solution.

6.3.2. Economic – Public Mortgage Access for Communal Tenure

In the economic dimension, the social construction of tenure was driven by the right of disposal of land and homes as part of shaping distinctions between tenures. The right combined with the amount of potential return to establish how tenure forms were ranked in relation to each other. The position of housing assets as part of an investment portfolio has an influence, with the potential return to an owner-occupier situating ownership a higher position in a tenure hierarchy. Freehold with an individual title was situated

at the end of the housing trajectory and favoured culturally. It was thus a Central Government project to ensure that more households could access these returns in housing assets for wealth accumulation. The ethnic group most at risk for being unable to do so were Māori. So, communal tenure forms changed to incorporate the benefits assigned to freehold with an individual title.

Housing assets offered the highest and most reliable options for a household to achieve financial security. In 1988-2005, the return on housing assets was 4.06% per annum for capital gains, while the stock market allowed for a return between -0.25 and 4%, and government bonds 1.6% (Fraser et al., 2008). These features had been supported by the long-standing value assigned to the home as an owner-occupier, the experiences of the Great Depression, and the stock market crash of 1987 to solidify housing assets as financially stable and a preferred investment option. The potential return for investment properties to rent was 9.06% per annum, encouraging the purchase of additional housing assets beyond the first use of the family home as security (Fraser et al., 2008). Government intervention in tenures reinforced this perception of housing assets as the safest, most secure, and most profitable investment asset available for building wealth, particularly individual ownership, above other tenure forms. As discussed by the Housing New Zealand Corporation in a publication encouraging households to purchase housing:

Independence

- You can live the way you want;
- You can alter a house to suit your needs;
 - You don't have to deal with a landlord or other tenants;
- You have more privacy.

Security

- You can't be evicted (if you keep up your payments);
- You have a place to settle down in.

An investment

- The house and land may increase in value faster than the cost of living;
- You are usually considered a better credit risk (Steps to Homeownership, nd, 4-5).

Subsequently, State intervention in the economic dimensions of tenure was to reinforce the wealth-accumulating features of homeownership as it continued to emphasise it as the end point of the housing trajectory.

Of political interest was the high inequalities facing Māori access to homeownership and the limited right of disposal for communal land and dwellings, which offered a tenure opportunity to close the wealth gap. Māori had a high proportion of households in non-ownership tenures. During 1981, this constituted 55% of Māori compared to 27% of Pākehā (Yearbook, 1985). Communal dwellings remained relatively isolated and centred around marae, community centres, and other gathering places that represented diverse Māori connections to place (Gott et al., 2014). These dwellings were mainly in rural areas. However, these homes had reduced the right of disposal as private and public financial institutions were unwilling to provide mortgages for improvement as communal tenures did not support individual alienation. This meant these institutions did not accept the land or dwelling as security for a loan, as debt recovery was difficult (Yearbook, 1945). When mortgage finance was provided after the 1950s, it came with conditions to 'live in a European manner,' have their 'personal factor satisfactory,' and have acceptable security as an individually owned dwelling (Department of Maori Affairs Maori Housing Act, 1935 and Maori Housing Amendment Act 1938 - Lending and Building, 1954). These included moving from rural, communal areas into urban and individually owned homes. Māori households in rural *papakāinga* villages with communal tenures thus experienced reduced rights of disposal compared to freehold ownership with an individual title. Subsequently, they lacked access to the intergenerational source of wealth, which limited household ability to invest in land and provide the asset base for descendants to access capital gain.

There was a desire from the State to improve Māori access to wealth accumulation by providing finance for ownership with an individual title within traditional communal approaches. To enable disposal and wealth accumulation, the Housing Corporation of New Zealand was granted the ability to provide mortgage finance for households with *papatupu* connections in 1984. A tenure developed in which a mortgage could be secured on a dwelling owned under an individual title. At the same time, the land remained under communal ownership and did not necessitate alienation, as described in the readings of the Maori Affairs Amendment Bill (9th April 1987, 479, NZPD, 8437). The Honourable Mrs Tirikatene-Sullivan, Labour Member for Southern Māori, declared the change as desirable:

Multiple ownership is a characteristic of Maori land that distinguishes it from all other land tenure. I am delighted at the announcement by the Minister of Housing that the Housing Corporation is now prepared to lend to Maori families when their land is in multiple ownership. The Housing Corporation loan would be on the security of the home rather than on the land itself. It is a major step forward for Maori people trying to achieve home ownership. It has never been done before and is a famous first. Hundreds of thousands of Maori families will now be in a position to use their equity and build a home (20th Nov 1984, 459, NZPD, 1861).

The State stepped in to contribute to economic processes through mortgage finance for communal ownership as private financial institutions continued to avoid the tenure. The opportunity provided a means for households to access capital bound in communal housing and pass it on to future generations. The political intention of these changes was to 'bridg[e] the gap between Maori and non-Maori homeownership levels' (Yearbook, 1985).

A State-led tenure experiment in changing an economic dimension of tenure to solve the affordability crisis was to develop an intermediary tenure between communal and ownership with an individual title. Politicians identified limiters to household mobility as the cost of housing, manifesting as rising rents, high deposits, and rising house prices, all of which disproportionately impacted Māori due to the century of land appropriation and regulating of communal tenures. A solution was for the State to support a change of communal tenure and the economic infrastructure through mortgage access to fill the wealth gap and enable Māori households to increase their right of disposal over communally owned land and dwellings – by making the dwelling individual title. This action converted a dwelling under an uneconomically supported tenure into one enabling wealth accumulation. However, it did this not by allowing communal tenures to be viable options but by merging them into the existing expectations of the housing trajectory. The possibilities included adapting them from the largely ignored communal variations into an accepted individual title configuration. Māori households did experience a gain in access to wealth accumulation and the right of disposal (Chatterjee & Podder, 2007), but this would remain below Pākehā possibilities as the tenure remained isolated with a limited market.

6.3.3. Legal – Renting Insecurity

Considerations and interventions by the State in the cultural and economic dimensions focused on supporting households into freehold ownership with an individual title to allow movement along the housing trajectory. These acted on the homeownership type. Legal constructions were implemented through legislative change to act upon the social construction of the renting type as it was defined by a relative lack of rights of control and occupation compared to homeownership. Changes in legislation would define and situate the new renting forms clearly within the dual tenure regime as part of the housing trajectory, reinforcing the distinctions built up earlier in the century while maintaining the property rights of owners.

Throughout the housing shortage, renting had become a confusing array of bundles of rights, with the most common forms having reduced rights of occupation. Distinctions between protected and unprotected renting forms had produced a situation described as:

[T]he law is not easily accessible to, or easily understood by lay people such as landlords and tenants; that even to lawyers some aspects of the present legal position are unclear or ambiguous (Property Law and Equity Reform Committee, 1984, 2).

By 1970, many tenancies were not covered by the Tenancy Act 1955, which set tenant rights with restrictions around terminations, rent setting requirements, and capacity for households to control the interior and exterior areas of the home. However, the Act applied primarily to tenancies started before 1955, so there were increasingly few covered tenancies. Under any form, a new tenancy was excluded from existing tenancy legislation. As highlighted by Mr Finlay, Labour Opposition member for Henderson, discussing its relevancy:

The Tenancy Act is regarded in many quarters as a residual and anachronistic survival, something like a legislative vermiform appendix. ... [T]he Bill affects a limited range of dwellings; but it is also a fact that it affects them more and more, because ... they are aging houses, and there is more and more need to consider their qualification as a dwelling house for tenancy occupation and what needs to be done to maintain them in that condition (16th Sept 1977, 413, NZPD, 3060).

Unprotected renting forms offered few limits on terminations and rent increases. This increased the likelihood of forced movement by households and moving costs and payments to enter a new tenancy. Mr Goff, Labour Minister of Housing, described the situation as ‘the law of the jungle in tenancy relations’ (19th September 1985, 466, NZPD, 6896). The uncertainty arising from a lack of security of tenure in renting due to its politically and socially assumed temporality reproduced these ideals (Witten et al., 2017). These further contributed to valuing homeownership above renting tenures.

The bundle of rights for private renting tenures as unbounded rents and low security of tenure contributed to household financial instability. Higher costs undermined the ability to save to purchase a home and move along the housing trajectory, especially with rising house prices. Labour Prime Minister Kirk identified the rents that resulted during the introduction of the Rent Appeal Bill as ‘a contributor to inflation’ and ‘do not represent an equitable rent’ (16th March 1973, 382, NZPD, 912). Mr Prebble, Labour Opposition member for Auckland Central, when responding to questions to the National Prime Minister about rents:

One is lucky to rent a three-bedroom house in Auckland Central for \$100 a week. Many people are paying \$120. It is necessary to pay 2 weeks’ rent in advance ... in addition to 2 weeks’ bond ... It costs \$440 just to enter the door of a house that has no furniture nor any security of tenure (10th June 1981, 437, NZPD, 282).

Politicians recognised these entry costs as preventing renting households from entering ownership due to the inability to save, for example:

Many people in paid employment are in temporary and part-time positions which have also led to increasing economic insecurity. This has affected decisions people make about taking on mortgage, shifting away from home or moving to larger more appropriate accommodation.

Choice is only available to those that can afford choice (Report of the People’s Select Committee, 1992, p. 48).

The New Zealand Council of Christian Social Services interviews with low-income women found that those interviewed ‘saw owning a house as an important form of insurance for the future, but not many could afford to buy one’ (Duncan et al., 1996, p. 23). Furthermore, newer homes were more likely to be owned and older ones rented, resulting in spatial distinctions of

quality and age of housing across tenure and space (Thorns, 1979). These factors contributed to showing renting as an insecure option compared to ownership tenures.

The erosion of the right of occupation meant that households experienced stress and hopelessness from feeling trapped in renting, alongside the risk of forced movement. A report from the New Zealand Council of Christian Social Services on poverty included a statement by Captain Fridd of Porirua Salvation Army highlighting the social disruptions of tenure insecurity:

There has been over the last 18 months a steady increase in expressions of anger and violence on the one hand and depression/hopelessness on the other. Divisions are created as people fight for a share of limited resources (Jackman, 1992, p. 6).

In Parliament, Mr Maxwell, Labour Opposition member for Waitakere, made similar arguments during a discussion of the Minister of Housing's answers to questions:

In my electorate, and in west Auckland, crime has almost doubled in the past 3 years. Will the Minister of Housing explain his share of responsibility for that? I called at a kindergarten on Monday, and the teacher told me that two mothers had attempted suicide, one successfully. We discussed the matter. The problems were housing and economic pressure (10th June 1981, 437, NZPD, 277).

Another New Zealand Council of Christian Social Services report on the past decade emphasised households, particularly women-led, feeling trapped and immobile because of the high rents (Duncan et al., 1996). Mobility remained as households, unable to afford to own a home but still facing tenancy terminations, instead moved between rental homes.

The publicly provided State rental tenure could be secure and available, but these had become residuals and politically associated with undermining household productivity and self-reliance. As captured by Mr Wellington, a National Government member for Manurewa, during a debate on the ideological stances of both parties:

There are two important qualifications. The first is that the way in which the State has taken on one responsibility after another has tended to discourage self-reliance; and the second is that, because the State has succeeded in sheltering New Zealanders from discomfort for 40 years,

the people are encouraged to think that the State will always be able to do so. ... [T]hat over-expectation, or the stimulation of expectation, is the historical and established enemy of democracy (9th June 1977, 410, NZPD, 543).

The National Party framed State support as paternalistic, undermining household independence and their capacity to be community-engaged and contributing citizens. These traits meant that State housing was not a favoured long-term tenure possibility for households, except for how it could contribute to leading households back into the housing trajectory. High-profile media portrayals of State housing tenants becoming wealthy contributed to a backlash against State housing as a residual (see Schrader, 2006). This shows how the dual tenure regime increasingly incorporated State housing into it. State housing previously provided occupation rights with limitations on terminations and rent increases in a context where renting was the problematic 'other' to owning. It had become associated with renting in that 'other' category, defined against the virtues of ownership, which is increasingly associated with physical and financial security, self-reliance, individuality, and freedom.

The renting change adopted by the Fourth Labour Government was realised in the Residential Tenancies Act 1986, designed to reincorporate protections for household rights of occupation. However, housing asset property rights would undermine it. Mr Goff, Labour Minister of Housing, outlined the purpose of adding household physical security to reduce forced mobility for tenants paying their rent and abiding by their tenancy agreement (19th Sept 1985, 466, NZPD, 6898). The Residential Tenancies Act 1986 allowed property owners to end a tenancy for a specified reason for 42-days such as intended disposal in the case of selling the dwelling, the owner or a family member moving in, or for 90-days without a reason (Residential Tenancies Act 1986, p. 1163-4). The purpose of these changes was to provide security of tenure for households. However, the reason for termination for owners to sell was a new option adopted to support property rights. The Act would further implement property rights over housing assets by removing rent controls and replacing them with market-determined prices. The Act:

allows for a "trade-off" between landlords and tenants so that the loss of rent control can be made more acceptable to tenants by gains in other areas such as security of tenure, and conversely, the law reform package

can be made more acceptable to landlords by the lifting of rent control (Property Law and Equity Reform Committee, 1984, p. 2).

Using market rents individualised renting tenures by reducing collective approaches to set and dispute rents (Report of the People's Select Committee Easter, 1992). These changes shifted renting to legislatively reinforce the value of the sale of housing assets by property owners.

State engagement with tenure through the legal dimension to solve the housing affordability crisis involved active interventions in reconfiguring the bundle of rights for renting. Households in rental accommodation found the rents and risk of termination as limiting access to homeownership the right to occupy had steadily fallen as fewer tenancies were covered by existing legislation. These were set in comparison to the financial and physical stability of homeownership. Having control of housing assets, particularly the ability to sell them, grew more valuable as house prices and their potential capital gain rose. These contributed to ensuring that a renting household was limited in preventing a potential sale. These left renting as politically intended to remain a temporary state in the housing trajectory as rights were improved, but they still sat below ownership in the hierarchy. The rights for renting households were made to accommodate an owner's property rights. Consequently, the importance of rental spaces under multiple forms for long-term stability remained low for the State and private market provision. Furthermore, removing rent controls saw a rapid return to growing rents. By 1991, there was a peak homeownership rate of 74% (Witten et al., 2017), but for new households, their access would decline over the decade (Stuart et al., 2004), and the number of households in serious housing need would rise (Waldergrave & Sawrey, 1994).

6.4. Tenure in 1990

The housing affordability crisis was one of place, as economic differences between tenure types manifested as a growing wealth gap and opportunities for households to access homes and parts of the city. The solutions I have highlighted in this chapter were those discussed or adopted by the State as interventions to shift aspects of the legal, economic, and cultural dimensions of tenure. These occurred alongside housing policies for homeownership encouragement, with economic incentives to invest in property. Freehold

ownership with an individual title remained the 'best' form for intergenerational transfer and household wealth accumulation due to its uncomplicated right of disposal, receiving the full support of private and public financial institutions, legal tax protection, and cultural preferences to buy and sell. The tenure was the one in which building options and mortgage provision offered the most value through its right of disposal, with renting and other forms adapting to support the pathway toward wealth accumulation in ownership. The right of disposal as central to the social construction of tenure in the period represented property rights over housing assets and the ability to sell and realise accumulated capital. Ownership and sale of housing assets was thus a means of bridging the wealth gap between tenures – not by reducing it or making alternative paths, but through additional potential steps in the housing trajectory to ensure that more households could get a housing asset as an owner-occupier. Changes in tenure options focused on reaching homeownership and escaping renting, thus reinforcing distinctions between the two. This section will review renting, ownership, and communal tenure forms changes during the housing affordability crisis in the 1990 Yearbook in Tables 19, 20, and 21. For each tenure form, I will highlight an aspect of the economic, legal, and cultural processes to draw attention to changes since 1970 in Tables 16, 17, and 18.

Communal tenures and their bundle of rights recognised by the Central Government remained associated with rural *papakāinga* villages. However, this did not substantially change the legal or political approach (Bierre et al., 2007), as the Communal form in Table 19 remained like the Māori Land form from Table 16, removing the necessity of a Trust. The most significant change was that it was possible to own an individual home on communally owned Māori land through a Māori Leasehold configuration with State legal and financial support if lived in a way that reflected Pākehā values (Bierre et al., 2007).

The distinction between forms of Pākehā purchase of land had changed. However, the political desire remained to create a means for Māori households to access capital bound within their dwellings to achieve individual ownership and assimilation. Compared to the lack of accepted communal options, the Central Government's drive to provide mortgage support continued pushing Māori households toward Pākehā configurations

Table 19: Communal Tenures in 1990

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Communal	Land owned by four or more Māori households, most commonly rural settlements.		
	Access to private and public finance is limited due to a lack of acceptable security.	It is defined by the Maori Housing Act 1985 and its amendments and the Maori Land Amendment Act 1993 and its amendments.	State desire to assimilate Māori households into individual title ownership (Murphy & Cloher, 1995).
Māori Leasehold	Land owned by four or more households with dwellings owned by an individual household, most commonly rural settlements.		
	Primarily State finance provision.	It is defined by the Maori Housing Act 1985 and its amendments and the Maori Land Amendment Act 1993 and its amendments.	Access to a home is conditional on having a Pākehā style home and living arrangements (Bierre et al., 2007).

of individualised household space even as it allowed multiple households to own a single piece of land. Outside of these possibilities, Māori were funnelled into low-quality private rental housing or enclaves of social housing (Schrader, 2005). Subsequently, housing owned by Māori households and their ability to access them were at lower rates than Pākehā (Bourassa, 2000) and attached to worsening income inequality between 1984 and 1992 (Chatterjee & Podder, 2007). Pākehā tenure solutions were adopted to solve the housing crisis (Cram et al., 2018), acting as Byrd (2011) described to reinscribe colonial injuries.

Homeownership was emphasised as producing physical and financial security for households, highlighted in Table 20. The most prominent ownership form remained freehold, with secondary forms of company and unit title for multi-dwelling forms – largely the same as Table 17. Through the Housing Corporation of New Zealand, the State was no longer a

mainstream provider of housing or mortgage finance, declining to an 8% share in 1989 and favouring low-income households (Stuart et al., 2004). Private financial institutions, such as banks, became primary mortgage providers for investors and first-home buyers in the movement to global financial networks. For households outside freehold with an individual title, access to mortgages was difficult due to the problem of loan security.

The bundle of rights important to homeownership was how it was tied to intergenerational wealth accumulation. Capital gain from owning a housing asset was emphasised as important for securing a family's growth and future and something to expect as part of an inheritance and worthy of protecting as the family home. Other investment options had lower potential returns and higher tax rates (Coleman, 2017). The number of potential buyers and sellers is essential in determining this potential gain, and thus the number of households available, the willingness of financial institutions to provide mortgages, and the potential return from property investment as a developer, investor, or additional homes beyond the first. This remained most common for freehold with an individual title, which was most likely to retain its value and be transferable within the family.

Renting tenures were consolidated through the Residential Tenancies Act 1986 when Table 18, with its range of forms, is compared to Table 21. The Act created two dominant forms, fixed term and periodic, which absorbed the forms of multi-dwelling, new, and long-term renting. License or right to occupy was removed as a standard renting form, instead becoming exclusively for retirement villages under its own set of associated Acts. Options with limited protections, such as service tenancies and boarding houses, existed as renting forms with little legislated protections, with boarding houses included in the Residential Tenancies Amendment Act 2010. Excluded tenancies consisted of dwellings with multiple combined households, such as flat-sharing and boarding or providing housing to family members, which fell outside legislation and relied on individual contracts. Boarding and boarding houses, once a standard part of a new household leaving home, changed to private residual housing spaces, capturing those unable to afford private renting options but also unsuitable for long-term social housing (Jackman, 1992; Thorns, 1979). By 1990, the number of people in private profit renting tenure forms had increased by 35%, with the

Table 20: Homeownership Tenures in 1990

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Freehold	Household owns land and dwelling under fee simple individual title.		
	Capital gains accrue to the household.	The family home was protected against some types of foreclosure under the Joint Family Homes Act 1964 and the Residential Tenancies Act 1986.	Financial security and protections for inheritance (Dupuis & Thorns, 1998).
Freehold with Mortgage	The household owns a portion of the land and dwelling under fee simple individual title with another actor having an interest, such as through a mortgage.		
	Mortgages are primarily from private financial institutions.	The family home was protected against some types of foreclosure under the Joint Family Homes Act 1964 and the Residential Tenancies Act 1986.	The political idea was that mortgaged homes inevitably lead to freehold ownership (Murphy, 1994).
Company	Each household owns shares in a company that grants the right of occupation. All occupants have joint ownership and maintenance of common facilities.		
	It had a limited buyer and seller market.	Managed and defined through legislation creating trusts as the Companies Act 1955 and amendments.	Media commentators and politicians viewed multi-dwelling buildings as unsuitable for families (Gatley, 1996).

Table 20 (continued)

Unit Title	Each household owns a self-contained dwelling under fee simple individual title within a building connected to other households.		
	It had a limited buyer and seller market.	Defined by the Unit Titles Act 1972.	Media commentators and politicians viewed multi-dwelling buildings as unsuitable for families (Gatley, 1996).

proportion of renting households at 23% (Telfar-Barnard et al., 2017), with 60% of the rental accommodation stock held by private individuals (New Zealand Business Round Table, 1991).

Changes in the bundles of rights associated with renting included refinement to a household's right of occupation and control, which private investors and developers perceived to conflict with their property rights. These expectations limited the perceived needs of households to make a rental house into a home. They contributed to undermining their ability to do so by restricting their rights of control to maintain property value (Bate, 2018). For protected tenures, the property rights of property owners were maintained with access to capital bound in housing assets, as termination of tenancy could be achieved without reason (Easthope, 2014). Furthermore, the rent freeze was removed, and the Central Government's experience meant a political aversion to engage in future rent controls, leaving rent setting to the market. Mr Goff, Labour Minister of Housing, responded to a question about lifting the rent freeze, 'that there has been an improvement in the availability of rental accommodation. More property owners are being encouraged to enter or re-enter the market by the lifting of the rent freeze' (31st May 1985, 462, NZPD, 4408). Community and government-provided housing were residuals for those unable to afford private renting, with the political intention that these would be temporary residences with lower rents.

Table 21: Renting Tenure in 1990

Tenure Form	Defining Features		
	Economic	Legal	Cultural
Service	Right of occupation through rent payment that includes household employment for the property owner. Primarily used to house rural labour with a shift away from public employees.		
	The market determines rent.	Defined by the Residential Tenancies Act 1986 and employment contract.	It is popularly expected to be a temporary step towards homeownership (Witten et al., 2017).
Boarding House / Hostel	Right of occupation of a single room with shared facilities. This can include providing food and utilities by a property owner in residence.		
	The market determines rent.	Residential Tenancies Act 1986 excludes boarders from tenancy protections.	Dwellings for those unable to access other renting forms.
Council Housing	Right of occupation through payment of rent to local authorities.		
	Local authorities determine the rent charged.	Managed by town planning and municipal spending legislation.	Specialised as social housing for retired households (CHP Handbook, 1983).
State Housing	Right of occupation through payment of rent to the Housing New Zealand Corporation.		
	Rents held below market rent for social housing.	Defined by the Residential Tenancies Act 1986 and the Housing Corporation Act 1974.	Dwellings for those unable to access other renting forms.
Excluded Tenancies	Right of occupation through payment of rent to private individuals. It is determined through individual contracts.		
	The market determines rent.	Enforcement through Small Claims or Disputes Tribunal.	Individual agreements without State intervention.

Table 21 (continued)

Community Housing	Right of occupation through payment of rent to a community housing provider.		
	Rents held below market rent for social housing.	Supported and managed by the Housing Corporation of New Zealand.	Dwellings for those unable to access other renting forms.
Fixed Term	Right of occupation through payment of rent to a property owner for a fixed period. The contract can be extended or become periodic at the end of the agreement.		
	The market determines rent.	Defined by the Residential Tenancies Act 1986.	It is popularly expected to be a temporary step towards homeownership (Witten et al., 2017).
Periodic	Right of occupation through payment of rent to a property owner.		
	The market determines rent.	Defined by the Residential Tenancies Act 1986.	It is popularly expected to be a temporary step towards homeownership (Witten et al., 2017).

6.5. Tenure Change During the Housing Affordability Crisis

In this chapter, I explored State-led experiments and interventions in tenure forms enacted in response to a housing unaffordability crisis from 1970 to 1990. The social construction of tenure in the housing affordability crisis reinforced the dual tenure regime. It relied on the wealth accumulation of owner-occupier households associated with freehold ownership with an individual title. Parallel was the accumulation of wealth in housing assets by households gaining multiple housing assets, intentionally or accidentally. In the cultural dimension, the importance of homeownership was emphasised in the State's consideration of how to get more households out of renting and moving into owner-occupation, such as through a cooperative form. The economic dimension sought to act on communal tenures, creating State

financial support to induce households to move out and into the expected housing trajectory path and gain secure financial benefits. Legislative change in the legal dimension directly influenced renting to develop rights of occupation and control, to grant financial and physical security to better enable households to move into homeownership. The emphasis of the social construction of tenure was on the right of disposal for owners and how housing assets could provide investment returns. These decisions were impacted by the value of housing assets for owner-occupiers and property investors. The clear distinctions between tenures that had been socially constructed earlier in the century dominated how they were now perceived in each dimension, reinforcing the dual tenure regime and limiting imagining tenure outside of it.

The housing crisis had developed throughout the previous decades' housing shortage. It represented a shift in focus from the number of dwellings to rising housing costs spreading beyond Wellington and Auckland. The problem with tenure was the inequity of unequal intergenerational wealth distribution as ownership of housing assets, or lack thereof. Disruptions in tenure occurred as inflation produced by the economic shocks of the 1970s and '80s contributed to rising housing costs and sustained inflation. These were combined with political shocks as successive governments switched from heavily controlled to more liberal governance systems – yet homeownership, as freehold with an individual title, remained socially constructed as an essential tenure for family growth. These emphasised the politically and socially perceived need for homeownership as a source of wealth accumulation and financial and physical stability as house prices grew faster than inflation, leading to substantial capital gain and security. Other tenures existed in relation to homeownership in the housing trajectory for guiding households toward this point. The dual tenure regime was fully embedded, with solutions bound within its confines.

Solutions to the affordability crisis were spread across Labour and National Governments to support households along a set housing trajectory defined by the dual tenure regime. The homeownership form of freehold with an individual title had become established as having the greatest right of disposal and the ability to accumulate wealth. Thus, the State reprised its role in helping households into homeownership by injecting possibilities into

the growing wealth gap between tenures. This was achieved by regulating tenures to better support households along the housing trajectory and out of being 'trapped' in renting or communal forms. The renting type experienced a change in a household's security of tenure to limit the imposition of costs through their forced mobility. At the same time, property owners had more determination in rent setting to aid the building of private rental homes. However, the State's support of households and maintaining economic incentives of ownership remained within the confines of the embedded dual tenure regime by slotting interventions in how they contributed to the binary. Freehold ownership with an individual title continued to grow in importance economically and culturally as a space of wealth and privacy compared to other tenures.

The housing affordability crisis and the resulting tenure changes have continued throughout the 2000s and the current housing crisis. The importance of the market and the role of the Housing New Zealand Corporation as a residual had been set in the 1980s, which has continued to frame how public and private housing operate in relation to each other (Davidson, 1999; Murphy, 2004). A globalised finance system of which Aotearoa New Zealand was a small part connected it with a more expansive set of private financial institutions with new finance instruments and opportunities. This has contributed to maintaining house price appreciation, perpetuating the wealth gap and the value of freehold with an individual title over other tenure forms (Murphy, 2011). Subsequently, property investment grew, and the number of first-home buyers declined (Stuart et al., 2004). During economic growth and growing wealth, this issue has been less immediate. However, in the margins, as seen more recently with the developments discussed in the Introduction, affordability remains a political and social concern. The cultural, legal, and economic dimensions of tenure have all contributed to solidifying the dual tenure regime path as it has forced solutions to remain within it. There is a need to imagine tenure differently and outside these constraints to achieve change and extract Aotearoa New Zealand from its ongoing affordability crisis. In the concluding chapter, I will draw together the interactions between the periods, drawing on the development of the dual tenure regime over the 20th Century in Aotearoa New Zealand.

7. Conclusion and Discussion

This concluding chapter will draw together the connections discussed in the preceding chapters between tenure, crisis, and place, as represented in Aotearoa New Zealand over the 20th Century and its path to its dual tenure regime. My goal has been to emphasise the multiplicities and dynamism of tenures and relations between them, drawing attention to their regulation and deregulation as they have changed in response to housing crises. I have sought to draw attention to tenure change and relations by discussing a diversity of tenures within and beyond the ownership-renting binary as they have been produced and constrained by interactions in legal, economic, and cultural dimensions to attempt to solve housing crises. The purpose is to highlight opportunities to engage with the current and future housing crises given the circumstances of *mōrearea* (crisis). This chapter is split into three parts. The first section will summarise the argument of the thesis, providing answers to the questions of

- How the favouring of homeownership emerged and was reproduced through cultural, economic, and legal structures,
- How Aotearoa New Zealand's tenure has evolved into its current configurations, and how these contribute to the current housing crisis,
- Identifying moments when nonstandard, as not an idealised homeownership or renting, tenure possibilities were enabled and forestalled,
- Explaining why renting and homeownership has manifested differently in Aotearoa New Zealand by focusing on its unique features.

The second section will discuss connections between tenure, place, and crisis and the value of considering how these are connected. In the final section of the thesis, I will discuss my findings in relation to the current crisis, arguing for imagining and enacting tenure differently.

7.1. Aotearoa New Zealand's Path Along a Dual Tenure Regime

Studying the evolution of tenure in Aotearoa New Zealand over the 20th Century from a geographical and relational lens grants insight into connections between tenures, place, and crises. My primary empirical approach has been exploring the cultural and geographical history context

contributing to the pathway of Aotearoa New Zealand into its specific dual tenure regime, which has a valorisation of freehold ownership with an individual title against a broad idea of renting. The tenure forms developed in this context across housing crises have created a unique housing environment, and an awareness of this helps understand the contemporary crisis and potential solutions in other ways that tenure has been and could be imagined. Past interactions have created the available paths and inertia that frame tenure relationships and shape home and urban spaces. However, they have also laid the seeds for future crises and potential responses.

The public health crisis of the first quarter of the 20th Century determined Aotearoa New Zealand's pathway to its current tenure regime by framing how tenures were valued in relation to each other, especially in cultural discourses. The period came with a political fear of slums as crowded, high-rent, and low-maintenance dwellings from which disease and moral decay could spread and encourage uncivilised behaviours. Rights of control of the early 1900s supported civilised and engaged urban populations centred on ownership, eventually focused on freehold, to maintain household independence. This independence came with expectations that a household could support itself with the local community during periods of difficulty, thrift, family growth, and productivity, thus bringing civilisation to the land and household. Renting, especially private renting and communal ownership, did not have the same household right of control, thus placing them as secondary. These tenures and the types of homes they were associated with were represented in Parliament and by social commentators in newspapers as undermining the civilisation of households and the colony more widely. Solutions were found through direct State engagement with cultural, economic, and legal dimensions of tenure to disincentivise slums through incentivising homeownership, developing the rights of occupation and control for renting, and firming up an idea of the housing trajectory in State-provided tenures as a desirable alternative to private renting. These would contribute to the cultural and economic favouring of detached suburban housing under freehold ownership with an individual title, in the process, contributing to Aotearoa New Zealand's dual tenure regime pathway and housing trajectory distinct from those imported from the UK. These elements encouraged freehold ownership with an individual title tenure form and framed a cultural aversion to renting.

By the end of the crisis, social and political perceptions of the right of control over the home's interior and exterior determined how tenure forms were valued in relation to each other. The right of control centred on the ability to become and maintain civilisation by taming and developing land through building cities, independent and self-reliant households, and productive agricultural land. Politicians deemed these features as able to develop communities through privatised local connections to enable households to better withstand crises through self-sufficiency. A part of this is the capacity of a household to look after itself by not relying on external actors for its shelter or well-being, which would be emphasised with the Great Depression. During the Depression, home under owner-occupation was seen politically and socially as providing financial and physical stability for households, with homeownership becoming a tool for wealth generation in the following housing crises. Leasehold was deemphasised against freehold as renting was regulated to support this preference. The emphasis on the household's right of control would continue across the century and into the next. Alongside was the role and socially perceived need for the State to provide rental housing.

The Great Depression and the period following World War II extended the State's provision of public housing and the importance of the bundle of rights associated with ownership. The economic hardships of the Great Depression reinforced ownership through financial security by limiting rent increases as the State housing programme developed housing to rent. These would reduce the value of private renting in the hierarchy of the housing trajectory and introduce public housing as a viable long-run option.

In the second half of the 20th Century, the cultural preferences of homeownership were reinforced as the dual tenure regime was embedded. The economic shocks from 1950 highlighted the social and monetary safety net that homeownership, particularly without a mortgage, provided, making freehold ownership with an individual title with its rights to control and disposal central to a household's financial and physical stability. The housing crisis, as a shortage of homes in major cities combined with the economic shock of shifting from the resource constraints of the World Wars and Great Depression into trade interdependencies and consumerism, meant a movement toward individualised home designs. Alongside was a political desire for modernisation, represented as dense and productive cities. The

solution included the political encouragement of modern, denser cities to achieve inner-city housing growth. Multi-dwelling tenures were regulated to slot them into existing individualised systems but could offer dwellings suited to different lifestyle choices. Alongside, the renting forms existing at the time were identified by private organisations in the building industry and the newly created National Party (becoming the First National Government from 1949 to 1957) as limiters to urban growth. So, they were deregulated by reducing household rights of control and use to encourage the building of inner-city dwellings and conversion of existing buildings to rental accommodation as it was easier to increase rents and terminate difficult tenancies. The housing trajectory of renting into homeownership would be re-established. These activities would embed the dual housing regime as renting became less favourable as rights to control and disposal were further emphasised for homeownership – favouring freehold with an individual title for family growth and wealth.

At the official end of the crisis in 1969, attempts to encourage denser cities through multi-dwelling tenures had been undermined by previously existing cultural preferences. The household's right of disposal and right to control the design and who could enter the property contributed to furthering distinctions between freehold ownership with an individual title, renting, and multi-dwelling tenures. However, the cultural preferences that placed freehold ownership with an individual title as the tenure to raise a family in, and communal or multiple ownership configurations as not for families undermined the viability of multi-dwelling tenures. The economic dimension in mortgage access favouring individual title reinforced that it was necessary for financial stability and acquiring an asset that could be passed down intergenerationally. Thus, State interventions maintained the allure and significance of family suburbia while shaping inner-city homes for households without children to live in apartments or rent. Existing tenures, moulded by a focus on a hierarchy of ownership and renting in the housing trajectory, had limited the possibilities of developing other options. Mortgage markets and finance would introduce an increasingly important set of actors into the tenure relationship. They would contribute to making freehold ownership with an individual title the essential tenure in accumulating wealth as a housing asset. Rights of control and disposal were valued for the security and opportunities for individualisation they could

provide, with the economic and political volatility of the period reinforcing this significance.

However, the 1970s brought another housing crisis and a deepening of Aotearoa New Zealand's dual tenure regime to frame the bounds of tenure interventions within itself. The price of housing assets with the right of disposal or property rights for investment and consumption grew distinctions between tenure types. From the shortage, the crisis was recast as affordability, with different tenures now increasingly incorporating wealth and access inequalities. High inflation rates saw rising rents, growing house prices, and high interest rates, making advancing along the established housing trajectory difficult. Homeownership, specifically freehold with an individual title, was the easiest tenure to get a mortgage, sell, and buy, and thus had higher potential wealth accumulation opportunities relative to other tenure forms. It remained politically associated with independence, consumption opportunities, and financial security, providing spaces to raise a family and accumulate intergenerational wealth. In contrast, renting had its rights of occupation and control steadily reduced even as the cost of rent increased, making it comparatively worse as households already perceived as 'trapped' became increasingly so. Political attempts and discussions focused on getting households to move along the housing trajectory through potential intermediary tenures. State interventions in tenure to solve the crisis involved filling the wealth gap between tenures with cooperative and communal forms – defining these by how they fit within the existing housing trajectory rather than viable long-run alternatives. Legislative and economic shifts in tenure took the underlying idea of the dual tenure regime favouring freehold with an individual title as a given, underlining distinctions between tenure forms and adding to differences.

The right of disposal of a housing asset was the core determinant in the hierarchy of tenures, with the State's active involvement in getting more households into positions of freehold ownership with an individual title. Property rights were tightly linked with rights of disposal, and the State's experiments in tenure intentionally drove households toward creating individually owned spaces. A century of political and financial processes embedding freehold with an individual title in cultural discourses led to the difficulties of shaping other tenures to be more than another step into the 'best' option of homeownership. The incentives supported growing house

prices and rents without adding substantially to the physical housing stock. The outcome would perpetuate the distinction between ownership and renting and subsequently growing inequality. The right of disposal and wealth generation centred on property rights placed capital accumulation above the use value of the house as a home. This focuses on the growth of housing asset value, increasing the volatility of disruptions in economic structures, and adding economic vulnerabilities. For that reason, the incentives for maintaining house price growth and the idea of individual ownership being a secure investment have become increasingly important in the contemporary crisis, driving house price and rent increases.

The pathway of the dual tenure regime over the 20th Century for Aotearoa New Zealand has confined the tenures and possibilities of imagining tenures outside of homeownership and renting as the main components of a housing trajectory. Ferguson (1994), Howden-Chapman (2015), and international scholars explore tenure in terms of the State and the market. Existing research has helped provide a big picture-approach, but it has obscured distinctions between tenure forms and their relations and how these connect to a place. The official recognition of viable tenure forms developed from these approaches has come to be limited by focusing on their categorisation as homeownership or renting determined by the State or market.

As indicated by this research and that conducted by Murphy, a broad approach has arbitrarily limited alternative ways of living, keeping other tenures on the edges by valuing them through how they fit within the existing housing trajectory rather than as other supported opportunities. Even as more tenure forms are recognised, they support existing configurations within the dual tenure regime. They have existed and continue to exist, even as their relationships change. The inertia in policy, access to finance, and cultural preference keep them out of being viable alternative options. Homeownership as freehold with an individual title has been emphasised for its ability to produce civilised and productive households invested in the land and most able to raise a family across each period. Other tenures have been associated with an inability to contribute to economic growth and create environments to raise children. The assumptions of what each tenure means in relation to each other drive changes in the economic, legal, and cultural dimensions, with tenure change in place as a response to crises. However, these perceptions need to change to imagine tenure differently.

7.2. Tenure, Crisis, and Place

This research contributes to highlighting linkages between tenure, crisis, and place. It highlights the importance of understanding tenure as a relational, multiply-determined, and dynamic concept rather than a binary between homeownership and renting or State versus the market. Tenure exists in place as the intersection of legal, cultural, and economic dimensions. Each of these dimensions needs to be recognised and considered alongside how each form influences others, what dwellings are built, what solutions are imagined and implemented, and where potential disruptions can arise as future crises. Examining tenure forms offers opportunities to capture the distinctions and relations between tenures. As Hulse (2008) discussed, the binary categorisation of tenure as homeownership and renting is inherently problematic. My research has highlighted multiple points of spatial and temporal distinction and the nuanced relations between diverse forms of tenure. Historical knowledge of how tenure regimes have evolved with an indication of the tenures favoured and disfavoured, regulated and deregulated, creates an awareness of the tenures they enable and obscure. It is critical to examine tenure holistically across its forms and legal, economic, and cultural dimensions to reflect on possible housing options to mitigate the impact of a housing crisis. A long view is necessary as decisions about tenure made now will not necessarily be felt until decades later.

Tenure, place, and crisis are intimately tied together. Housing crises influence which tenure forms are accepted and developed to solve the crisis and reconfigure place. These influence home design and location, the rate of building, and how tenures are valued in relation to each other. State housing institutions⁹, community sector bodies, private financial institutions, and bodies created to solve the housing crises¹⁰ act through tenure with some ability to manipulate legal, cultural, and economic dimensions, and these determine distinctions between tenure forms by influencing their bundles of

⁹ For example, the State Advances Office, Ministry for Housing and Urban Development, and the Tenancy Tribunal.

¹⁰ Examples I have used include The National Housing Commission, the Housing Network, and the National Housing Council.

rights. In Aotearoa New Zealand these have been attached to discourses of the superiority of ownership above renting for the rights of control and disposal for long-term physical and financial security. These rights have led to the reproduction of suburban environments and maintaining economic structures which favour freehold ownership with an individual title and property rights. A housing crisis highlights interactions and tensions between actors through embedded inertia.

Tenure is fundamentally connected to place as a part of framing how actors and processes shape homes and cities. The physical manifestation of tenure is homes existing in place, which provide a visible assessment of the home and household's relative value across time. First, the tenure forms available in a nation are locally and temporarily specific. Each country has its initial combinations of tenure and responds to housing crises by changing these to suit its specific circumstances. These bring with them attached morals and networks, such as which households are deserving, if a tenure is suitable for parts of a household's life course, and how these connect or are excluded from capital flows. A country's tenure regime describes the relations and values assigned across tenures. In the case of a dual tenure regime, this is through a hierarchy imposed on place, contributing greater value to specific tenures and areas, framing possibilities of a housing trajectory for households with associated morals, and in turn, imposing parts of a household's life course to specific tenure types which are socially constructed to be associated with those parts – such as freehold individual title ownership for growing a family. Inertia becomes embedded in place through the home and the relations between tenures. How these relations interact defines the tenure regime and the bounds that influence tenure imaginaries. Thus, the pathway of a tenure regime contributes to how cities and home environments are shaped, framing where value is located and desirable.

Place-based features of tenure arise from interactions within legal, economic, and cultural dimensions. These incorporate incentives and disincentives created by actors, such as the State and market, alongside the culturally and geographically specific history of place regarding where and how households expect to live in homes. As highlighted in each period, cultural, economic, and legal dimensions contribute to framing tenure and what solutions are viable. State-led activities of regulation and deregulation

shape legislative definitions of tenures to create political encouragement for tenures; access to finance produces economic incentives in investment and consumption for homes; cultural discourses regarding tenures reinforce and develop how tenure is spoken about and enacted, reflecting and shaping political and economic incentives to produce the homes and tenures that are expected and desired. The discourses about tenure thus reproduce values and outcomes intergenerationally. When taken together, these dimensions produce how tenure is enacted as they represent the underlying interactions and boundaries for what each tenure is.

The temporal element of tenure as a dynamic process changing within legal, economic, and cultural dimensions is a key factor in crisis and place. As each period I have studied shows, tenures can change substantially over time, with new officially recognised forms regulated while others are deregulated and side-lined. Private and public institutions representing the State and market are significant actors in these aspects, but as Mitchell (2005), Clapham (2005), Berry (1979, 1981), and Burke and Hulse (2010) discuss, these do not produce the context alone but do so in conjunction to achieve desired outcomes, in the cases discussed this means to solve housing crises. State and market interventions cannot ignore the social and historical production of place in which cultural preferences are embedded, as doing so can undermine the attempts to change and redirect them toward reinforcing existing relations. However, cultural ideas about tenure can be slow to change as experiences of what tenures can be are built up intergenerationally. The preferred set of rights changed over time to be layered upon each other and create a specific set of circumstances as a dual tenure regime. Similarly, cultural desires for tenures, especially non-standard forms, are undermined by economic and legal dimensions by placing them within the expected housing trajectory hierarchy.

Housing crises act as an inspiration and driver for tenure changes. Disruptions in place from housing crises arise from perturbations in cultural, legal, and economic dimensions of tenure interacting with how they are related. These can occur through internal connections or external forces and be real or imagined (Koselleck, 2006). Regardless, the events represent disturbances to the everyday expectations of living, revealing potential problems in expectations of household lived experiences and the features of a tenure regime. These perceived disruptions necessitate solutions. Houses

as embedded and physical buildings are challenging to move and change, but the ways they are lived in and valued, as captured in tenure, can be shifted. Changes occur by altering the bundles of rights attached to tenure as an option, which alters the relationship between household and dwelling for a solution. As tenure forms are embedded in place by where and how homes are built, they shift the underlying tenure relationships as they introduce constraints and redefine the relative values between tenure options. These build inertia and mismatches in which shocks disrupt existing connections and contribute to housing crises as crises of place that instigate tenure change. Thus, changes in tenure can provide solutions to crises, but they can also lay the seeds that contribute to future crises. Continuing to redefine forms within the determined relations in Aotearoa New Zealand has helped to reinforce and deepen these potential disruptions and the distinctions between tenure types. Solutions outside these paths are necessary to avoid creating the same disruptions. Not only having forms that can act as release valves during periods of economic pressure but also having tenures that are not part of a ladder such that disruptions do not necessarily cascade and ripple throughout housing options.

This thesis argues that tenure is dynamic, relational, and multiply-determined through cultural, legal, and economic dimensions, existing in forms that frame a set of household relationships to their dwelling as a bundle of rights. This approach adds to the broader ideological approach of Ferguson (1994) in Aotearoa New Zealand by using an updated conceptualisation of tenure. It also reflects a holistic view of tenure as advocated by Christophers (2021), Hulse (2008), and Zhang (2021). Continuing to maintain binary thinking of ownership-renting or State versus market undermines the ability to imagine tenure in other ways. It perpetuates the dual tenure regime with its attendant problems while hiding the complexities of local contexts. Continuing to imagine tenure the same way with solutions bound by the dual tenure regime in which homeownership and renting categories have reproduced ideas of the existing housing trajectory and the circumstances of housing crises across time. Tenure, place, and crisis are interrelated and produce interconnected impacts. For a housing crisis, solutions are sought in changing tenure forms, contributing to the tenure regime's pathway and producing inertia. In the case of Aotearoa New Zealand, these have led to a dual tenure regime and an increasingly confined way of imagining tenure possibilities. The

relationships and structures that frame tenure are closely intertwined and interdependent with place and crisis. Understanding tenures within this framework requires accepting them as evolving and dynamic. Only then can we imagine tenure differently to mitigate and solve housing crises.

7.3. Reflections and Future Research

The thesis has been inspired by a critical realist approach to housing crises across 90 years of Aotearoa New Zealand's history, drawing attention to a range of historical tenure forms and their relations. However, it needs to be reiterated that this is a geography thesis and not a history one. The intention has been to draw attention to past interactions and the pathway to reach the current situation to highlight possibilities in dealing with the current and future housing crises. An emphasis is that housing crises are crises of place which leave their mark in place as they constrain and produce opportunities for change. To this end, the thesis acknowledges how tenure has evolved to contribute to the current circumstances while disentangling tenure as a category. These activities support the need to improve welfare and reexamine taken for granted concepts in the now.

The focus on the multiply-determined nature of tenure across economic, legal, and social dimensions as arising from historic documents is a strength of the approach. Documents sourced have spanned Parliamentary debates, archival information, newspapers, community organisation reports, and formally recorded statistics. These documents have been a diverse collection incorporating many individual and institutional voices, mitigating the risk of reducing tenure to a factor of 'State versus market forces' while highlighting how discourses and practical implementation changes. The evolution of the social construction of tenure across temporal contexts offers additional ways of thinking about relationships between household and dwelling that can be accumulated to understand better how people create place, experience crises, and change their relationship to their dwelling when dealing with disruptions.

Working as a tenant advocate during the writing of the thesis has meant that supporting households during crises remained an underlying intent. In advocate circles there continues to be a tendency to portray homeownership as desirable and renting as something to be escaped. Thus, energies are

devoted to supporting households along the preexisting housing trajectory. The outcome of these activities is identified by Chisholm et al. (2016) using Hirschmann's exit-voice framework as those with the resources to force renting to change instead leave, resulting in worsening conditions. I want advocates to recognise the arbitrariness of the existing frameworks, instead embracing the diversity of tenure, with households encouraged to seek out and adopt what is right for them. Advocates can then act to develop tenure equality and improve the housing system rather than acting on the pathway. Then, households will have more opportunities to live according to their preferences, while also giving more opportunities for households to move between tenures as circumstances change, rather than along a set path.

For policymakers, the thesis draws attention to tenure as a lever for engaging with housing crises explicitly. As noted, there has been a tendency to approach housing policy in terms of broad categories of homeownership or renting which frame legislative approaches and constrain what can be done as they silo approaches to housing. By drawing attention to the existing and possible diversity, these discussions can be broadened, highlighting additional policy levers and living arrangements best suited for supporting diverse households and giving more flexibility in the face of housing crises. In practice, this is more than recognising the diversity of tenure forms, but the active engagement and creation of legislative frameworks in what exists to protect households and avoid the social costs of homelessness. As part of this, housing needs to be centred as a human right as places to reside, rather than where capital accumulates. The purpose is to encourage the regulatory and legislative support alongside changing tenure discourses to enable greater tenure equality through improved understandings of tenure, thus mitigating some of the harm of housing crises (Christophers, 2021).

Academically, the thesis builds on the ideas presented by Hulse (2008) and Wegmann et al. (2017) in disputing the notion of tenure as a homeownership-renting binary or as simple categorisations. By drawing on Ruonavaara (1993) to disentangle tenure into forms each representing their own bundles of rights, it shows that it is possible to analyse tenure with more nuance as a valuable feature of housing, drawing attention to distinctions across time and place. An outcome is that tenures have their own ways to engage with place and influence changes that are lost in the simple categorisations. The value of a tenure lens in housing studies is in the

relationship of households with their dwelling, which is more diverse and useful for understanding wider society and perceived cultural wisdom. For Aotearoa New Zealand the thesis has contributed to its goal of an approach to housing through tenure using this updated conceptualisation as multiply-determined.

As with all pieces of research, there are gaps and limitations. Exploring concepts with a historical focus is that the scope broadens or constricts as suits the timeframe. The broad scale and lens I have used obscures aspects of tenure change within each period and their manifestation in individual cities. These can be substantial (Halvitigala et al. 2011). Similarly, additional nuance in the construction of tenure can be found in a deeper exploration of how it is understood by specific voices and those excluded by official sources. For example, the rejection of communal tenures for much of the 20th Century and the dominance of Pākehā voices contributed to less focus on Māori housing. Subsequently, there are localised housing crises, uneven impacts across places, and tenures not officially recognised that I have not delved into.

There are always many opportunities for further research. These could include the recent interactions of tenure across borders, tying into the spread of ideas, policy, capital, and people within global networks. As noted in the gaps, deeper explorations of tenure as defined in specific institutions, places, and by obscured voices would be fruitful in further developing tenure understandings and the pathway toward a dual tenure regime for Aotearoa New Zealand. Further analysis of each crisis itself has the potential to glean additional insights. There remains much to explore in the details of evolving tenure forms to further update approaches to be tenure-driven rather than ownership-renting binary-focused.

7.4. The Current Crisis

It's not enough to just build our way out of the housing crisis. We need to ensure that dignity, *whakamana tangata*, is at the heart of our housing system.

Of course there's a failing in the housing system but there's also a failing in the human rights system ... We need to place the right to a decent home and *Te Tiriti* at the centre of our thinking about housing (Paul

Hunt, Chief Human Rights Commissioner quoted in Edmunds, 6th July 2023)

Housing is a fundamental human right. The importance of access to suitable housing has been highlighted repeatedly by the Special Rapporteur on the Right to Adequate Housing (Farha, 2015, 2016, 2017, 2020). Building more houses is useful, but it is not a complete solution to achieving this as it ignores the capacity of the building industry (Tookey, 2017), takes a static approach to what tenure is and its underlying structures (Lux et al., 2017), and neglects how the bundle of rights assigned to each tenure manifests in place. Tenure equality, as called for by Christophers (2021), ensures meaningful housing choices to fit the circumstances and preferences of households. Any improvement in housing rights will be reflected in improved well-being, and this is not exclusive to homeownership or renting but exists across all tenure types and forms within them. These grant individual households' authority over their lives and homes – with *whakamana tangata* indicating individual choice. It is the perpetuation of the difference between tenures, either through active encouragement of one or neglect of others, which has created crises and limited the ability to imagine alternatives to escape from them.

Critical realism aims to provide a reason and a goal for examining a subject. It necessitates not just highlighting that a problem exists but enabling options to improve lives (Sayer, 2015): 'The job of philosophy of social science is to help us see where we are going wrong in our thinking' (Sayer, 2004, p. 1781). Consequently, research must develop proposals for action (Price & Martin, 2018). The possibilities for improvement provided by this research on the relational examination of tenure in response to crises relate to recognising how tenure is constructed and identifying the constraints this imposes on imagining future solutions. Thus, it seeks to reveal pathways of how tenure has evolved in Aotearoa New Zealand to create its dual tenure regime focusing on freehold ownership with an individual title and housing crisis and provide opportunities to imagine tenure differently.

The housing crisis currently experienced by Aotearoa New Zealand represents difficulties with affordability for renters facing growing rents and difficulty accessing homeownership as house prices grow. The way tenure is imagined is stagnant, while tenure itself is not. The underlying problems, even the issues of shortage and affordability, have remained despite many attempts at solutions over the 20th Century. Solutions embedded in the idea

of homeownership as best and other tenures as secondary have not changed the underlying problem, instead perpetuating a reliance on specific tenures and their associated dwellings. Nor has State- or market-led interventions, relying on the market, contributed to deepening tenure distinctions. As Eaqub (2023) discusses, removing State housing as an option is not to be lauded, as it removes tenure opportunities and flexibility.

Tying our imaginations to current tenure distinctions has led to their reproduction and embedding, with broadly simple solutions of more housing bringing the next housing crisis, as they do not fundamentally fix the problems. The crowding associated with slums represented insufficient housing leading to rising rents; a housing shortage in inner-cities from a mismatch between homes and population contributed to high housing costs; and affordability issues indicate demand exceeding supply in cities. A shortage of physical housing and access to an ideal of homeownership has been at the heart of each crisis. The dual tenure regime is part of the problem in restricting ways to imagine tenure and constraining viable solutions.

As discussed by Hulse (2008), Wegmann et al. (2017), and Siksiö (1990), a focus on the idea of binary tenure of homeownership and renting is innately problematic. It has obscured the varied ways a household can live in a place (Sullivan, 1989; Weiss, 2014) while denying configurations that do not mesh with the dominant tenure forms or actual living preferences (Weiss, 2014). The idea of the 'New Zealand Dream' tends to continually draw attention to homeownership and accepting other tenure as options to be an abandonment of this ideal. The idea of freehold homeownership with an individual title as the best tenure and the only one granting sufficient rights of control, disposal, and occupation is a failure of imagination.

Imagining tenure differently highlights its changing nature and the diversity that has existed and continues to exist on the edges of commonly discussed types. Tenures must be imagined beyond the housing trajectory, not just where they fit. This means ensuring that forms can exist as independently valuable rather than as a step toward individual homeownership. However, opportunities exist in locally specific tenures to disrupt the dominance of ownership, which has evolved at the cost of other forms. For example, the value of communal housing for shared whānua connected intergenerationally presents a different way of living and

household support. Diversity of tenures is helpful as different forms offer novel configurations of occupation, control, and disposal rights that support varied ways of living and household preferences – without driving a singular direction of a housing trajectory. A diversity of supported tenure forms, for example, those which have been present in Aotearoa New Zealand with ownership supported through cooperative, a company, individual title, freehold and leasehold, renting as boarding, service tenancies, rent-to-buy, long-term tenancies, fixed term, flat-sharing, or those present in different countries as a hybrid form, each provides various bundles of rights to enable different uses of land and space. More homes and competing ways of living can detach housing costs from subsidies and ideas of ‘market rent.’ Ultimately, making housing a human right is to accept that households can select appropriate tenures and home types to suit their stage in the life course, which is more important than fitting within an idea of a housing trajectory. When engaging with tenures, it is necessary to approach them relationally instead of how households can be moved between pre-determined distinct tenure types.

As noted by the Human Rights Commission (2023), solutions to the housing crisis are not just building more homes but approaching housing as a human right with diverse supported tenure options. Imagining different solutions that are not bound by the housing trajectory and offering viable alternatives with tenure equality is a part of achieving this. There are proposals that have been presented during the current housing crisis that incorporate other tenure options. They seek to reshape conceptualisations around renting, building up the viability and cultural acceptance of renting through a form that does not sit within the housing trajectory. They need to remain economically and legislatively supported to maintain viability across multiple periods – and thus avoid the risk of being new ways to invest in housing assets and exploiting households. The forms are not necessarily new, but their implementation and acceptance could limit the cultural constraints that prevented the previous attempts by placing them within the existing housing trajectory rather than outside of it. Simplicity Living (Greive, 25th March 2023; Taylor, 22nd May 2023) and build-to-rent apartments offer ten-year tenancies to provide long-run renting options that do not necessitate homeownership and a large provider to compete with private and public renting. There are indications that allowing and encouraging these higher-density options reduces housing costs across

tenures (Brunskill, 4th June 2023). Another valuable direction has been the recognition of cooperative and communal forms, offering ways of living such as a revival of *papakaiinga* villages and once again looking at cheaper options to allow households to live according to their desires (Hawkes, 18th Dec 2022; Kitchin, 7th Nov 2022; Martin 11th April 2023). Proposals by the Green Party, Renters United, and the Human Rights Commission have been to encourage tenure equality by strengthening renting legislation. They propose improving the bundle of rights for renting by limiting rent increases, restricting terminations, and ensuring that terminations do not lead to homelessness.

Where a problem arises is the erosion and reversal back toward what is known and expected as the dual tenure regime reasserts itself. To achieve and maintain change does not need another temporary housing body that disappears when the problem goes away, nor a new set of temporary economic incentives and legislative changes as a band-aid to cover the immediate problems, which are removed with the next elected government. It must be a combined and holistic approach across multiple tenures and their legal, economic, and cultural dimensions for an extended period. The solutions must be allowed to exist and not be subsumed or adopted into a housing trajectory predicated on two tenure types leading to a single preferred outcome. This can lead to the values and opportunities of a tenure form being lost by trying to insert it into existing configurations as befell cooperative housing. Stable and secure housing as a human right can only be achieved through tenure equality, thus allowing households to live according to their preferences and circumstances. Mitigating future housing crises involves recognising and imagining other tenures and supporting their viability through legal, economic, and cultural dimensions. As a society, we should strive for tenure equality to ensure that all can live according to their ideal while maintaining flexibility to accommodate shocks. Recognising how tenure evolves in a time and place and considering the implications of this is a first step in achieving housing equality.

8. References

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9. Glossary

For clarity of Māori terms used throughout the thesis, I provide a small glossary derived primarily from *Te Aka*, the online Māori Dictionary.

Ahi kā: Burning fires of occupation. Influence over land held through continuous defended occupation and the ability to trace this occupation back to ancestors.

Hapū: Kinship group consisting of multiple families descended from a common ancestor, the primary political unit for traditional Māori society.

Iwi: Large kinship group associated with a territory. Consists of multiple *hapū* with shared borders.

Kāinga: Home, village, settlement, dwelling, etc.

Kaitiakitanga: Refers to stewardship or to be trusted as a guardian.

Mahi: Working, as to do work, or to a particular job.

Mana whenua: Power granted through possession and occupation of land, having authority over a piece of territory.

Mōrearea: As a verb, it means to be in a crisis or exposed to danger. As a noun, it means crisis emergency or state of alarm.

Muru: Ritual compensation as social control restorative justice achieved through redistributing resources amongst family members.

Papatupu: As a modifier, it refers to a customary title, traditional ownership, or ancestral title over the land. As a noun, it is land not held under a European ownership title.

Papakāinga: Original home or village located on communally owned land.

Raupatu: To conquer or overcome. As a noun, it means conquest or confiscation.

Take tupuna: Ancestral land rights through continuous occupation across multiple generations.

Tangata: An individual person.

Tangata whenua: The people of the land where their ancestors have lived and their placenta is buried.

Tuku whenua: Land that has been gifted or ceded.

Tūrangawaewae: A place where one has the right to stand and speak regarding a place. The right is granted through ties of kinship and family.

Utu: As reciprocation or retaliatory actions that restore balance when social relations and obligations are disturbed.

Whakamana: To give authority and prestige to.

Whakapapa: The genealogy describing stories, lineage, and descent recited through legends, histories, and myths.

Whānau: Extended family group and the primary economic unit for traditional Māori society.